

City of San Buenaventura  
NFIP Substantial Improvement Calculation  
For Residential Construction

1. This notice/worksheet is required for Projects being remodeled within a Special Flood Hazard Area or City Floodplain Overlay Zone.
2. You must attach information from either the County of Ventura Assessor or independent appraiser showing the current value of the structure only.
3. You must attach a detailed estimate of the cost of construction with supporting documentation as required.
4. You must fill out the Substantial Improvement Worksheet contained in this document.
5. Unknown conditions that are uncovered during the work and increase the value of the work are not exempt from the 50% limit for substantial improvements. Stop work if you find that increases in the construction costs are going over the 50% limit and contact the City Floodplain Administrator for assistance.
6. The City of San Buenaventura is a participating community in the National Flood Insurance Program and your information, project, estimates, and worksheets are subject to FEMA review.
7. The City of San Buenaventura has the jurisdiction to determine if your values and estimates are acceptable.

City of San Buenaventura  
Requirements for Permit Applications  
Substantial Improvements

Please contact the City of San Buenaventura Building Department if you have questions about the substantial improvement and substantial damage requirements. Your building may have to be brought into compliance with the floodplain management requirements for new construction.

Applications for permits to work on existing buildings that are located in Special Flood Hazard Areas must include the following:

- Current photographs of the exterior (front, rear, sides)
- If your building has been damaged, include photographs of the interior and exterior; provide pre-damage photos of the exterior, if available
- Detailed description of the proposed improvement (rehabilitation, remodeling, addition, etc.) or repairs.
- Cost estimate of the proposed improvement or the cost estimate to repair the damaged building to its before-damage condition.
- Elevation certificate or elevation survey.
- You may submit a market value appraisal prepared by a licensed professional appraiser or we will use the tax assessment value of the building.
- Owner's affidavit (signed and dated).
- Contractor's affidavit (signed and dated).

## Costs for Substantial Improvements and Repair of Substantial Damage

### Included Costs

Items that must be included in the costs of improvement or costs to repair are those that are directly associated with the building. The following list of costs that must be included is not intended to be exhaustive, but characterizes the types of costs that must be included:

- Materials and labor, including the estimated value of donated or discounted materials and owner or volunteered labor
- Site preparation related to the improvement or repair (foundation excavation, filling in basements)
- Demolition and construction debris disposal
- Labor and other costs associated with demolishing, moving, or altering building components to accommodate improvements, additions, and making repairs
- Costs associated with complying with any other regulation or code requirement that is triggered by the work, including costs to comply with the requirements of the Americans with Disabilities Act (ADA)
- Costs associated with elevating a structure to an elevation that is lower than the BFE
- Construction management and supervision
- Contractor's overhead and profit
- Sales taxes on materials
- Structural elements and exterior finishes, including:
  - \* Foundations (e.g., spread or continuous foundation footings, perimeter walls, chain walls, pilings, columns, posts, etc.)
  - \* Monolithic or other types of concrete slabs
  - \* Bearing walls, tie-beams, trusses
  - \* Joists, beams, subflooring, framing, ceilings
  - \* Interior non-bearing walls
  - \* Exterior finishes (e.g., brick, stucco, siding, painting, and trim)
- Structural elements and exterior finishes (cont.):
  - \* Windows and exterior doors
  - \* Roofing, gutters, and downspouts
  - \* Hardware
  - \* Attached decks and porches
- Interior finish elements, including:
  - \* Floor finishes (e.g., hardwood, ceramic, vinyl, linoleum, stone, and wall-to-wall carpet over subflooring)
  - \* Bathroom tiling and fixtures
  - \* Wall finishes (e.g., drywall, paint, stucco, plaster, paneling, and marble)
  - \* Built-in cabinets (e.g., kitchen, utility, entertainment, storage, and bathroom)
  - \* Interior doors
  - \* Interior finish carpentry
  - \* Built-in bookcases and furniture
  - \* Hardware
  - \* Insulation
- Utility and service equipment, including:
  - \* HVAC equipment
  - \* Plumbing fixtures and piping
  - \* Electrical wiring, outlets, and switches
  - \* Light fixtures and ceiling fans
  - \* Security systems
  - \* Built-in appliances
  - \* Central vacuum systems
  - \* Water filtration, conditioning, and recirculation systems

## Excluded Costs

Items that can be excluded are those that are not directly associated with the building. The following list characterizes the types of costs that may be excluded:

- Clean-up and trash removal
- Costs to temporarily stabilize a building so that it is safe to enter to evaluate required repairs
- costs to obtain or prepare plans and specifications
- Land survey costs
- Permit fees and inspection fees
- Carpeting and re-carpeting installed over finished flooring such as wood or tiling
- Outside improvements, including landscaping, irrigation, sidewalks, driveways, fences, yard lights, swimming pools, pool enclosures, and detached accessory structures (e.g., garages, sheds, and gazebos)
- Costs required for the minimum necessary work to correct existing violations of health, safety, and sanitary codes
- Plug-in appliances such as washing machines, dryers, and stoves

Owner's Affidavit: Substantial Improvement or Repair of Substantial Damage

Property Address:

Parcel ID Number:

Owner's Name:

Owner's Address/Phone:

Contractor:

Contractor's License Number:

Date of Contractor's Estimate:

*I hereby attest* that the description included in the permit application for the work on the existing building that is located at the property identified above, is all of the work that will be done, including all improvements, rehabilitation, remodeling, repairs, additions, and any other form of improvement.

*If further attest* that I have requested the above-identified contractor to prepare a cost estimate for all of the work, including the contractor's overhead and profit.

*I acknowledge* that if, during the course of construction, I decide to add more work or to modify the work described, that the City of San Buenaventura will re-evaluate its comparison of the cost of work to the market value of the building to determine if the work is a substantial improvement. Such re-evaluation may require revision of the permit and may subject the property to additional requirements.

*I also understand* that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made or authorized repairs or improvements that were not included in the description of work and the cost estimate for that work that were the basis for issuance of a permit.

Owner's Signature:

Date:

Notarized:

Contractor's Affidavit: Substantial Improvement or Repair of Substantial Damage

Property Address:

Parcel ID Number:

Owner's Name:

Owner's Address/Phone:

Contractor:

Contractor's License Number:

Date of Contractor's Estimate:

*I hereby attest* that I have personally inspected the building located at the above-referenced address and discussed the nature and extent of the work requested by the owner, including all improvements, rehabilitation, remodeling, repairs, additions, and any other form of improvement.

At the request of the owner, I have prepared a cost estimate for all of the improvement work requested by the owner and the cost estimate includes, at a minimum, the cost elements identified by the City of San Buenaventura that are appropriate for the nature of the work. If the work is repair of damage, I have prepared a cost estimate to repair the building to its pre-damaged condition.

*I acknowledge* that if, during the course of construction, the owner requests more work or modification of the work described in the application, that a revised cost estimate must be provided to the City of San Buenaventura, which will re-evaluate its comparison of the cost of work to the market value of the building to determine if the work is a substantial improvement. Such re-evaluation may require revision of the permit and may subject the property to additional requirements.

*I also understand* that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made or authorized repairs or improvements that were not included in the description of work and the cost estimate for that work that were the basis for issuance of a permit from the City.

Contractor's Signature:

Date:

Notarized:

# Substantial Improvement Worksheet for Floodplain Construction

(for reconstruction, rehabilitation, addition, or other improvements, and repair of damage from any cause)

Property Owner: \_\_\_\_\_  
Address: \_\_\_\_\_  
Permit No.: \_\_\_\_\_  
Location: \_\_\_\_\_  
Description of improvements: \_\_\_\_\_

**Present Market Value** of structure ONLY (market appraisal or adjusted assessed value, BEFORE improvement, or if damaged, before the damage occurred), not including land value:

\$

**Cost of Improvement -**

Actual cost of the construction\*\* (see items to include/exclude)

\$

\*\*Include volunteer labor and donated supplies.\*\*

Ratio =  $\frac{\text{Cost of Improvement (or Cost to Repair)}}{\text{Market Value}} \times 100$

%

If ratio is 50 percent or greater (**Substantial Improvement**), entire structure including the existing building must be elevated to the base flood elevation (BFE) and all other aspects brought into compliance.

**Important Notes:**

1. Review cost estimates to ensure that all appropriate costs are included or excluded.
2. If a residential pre-FIRM building is determined to be substantially improved, it must be elevated to or above the BFE. If a non-residential pre-FIRM building is substantially improved, it must be elevated or dry floodproofed to the BFE.
3. Proposals to repair damage from any cause must be analyzed using the formula shown above.
4. Any proposed improvements or repairs to a post-FIRM building must be evaluated to ensure that the improvements or repairs comply with floodplain management regulations and to ensure that the improvements or repairs do not alter any aspect of the building that would make it non-compliant.
5. Alterations to and repairs of designated historic structures may be granted a variance or be exempt under the substantial improvement definition) provided the work will not preclude continued designation as a "historic structure."
6. Any costs associated with directly correcting health, sanitary, and safety code violations may be excluded from the cost of improvement. The violation must have been officially cited prior to submission of the permit application.

Determination completed by: \_\_\_\_\_

Date: \_\_\_\_\_

DEPARTMENT OF HOMELAND SECURITY  
 FEDERAL EMERGENCY MANAGEMENT AGENCY  
**ADJUSTER PRELIMINARY DAMAGE ASSESSMENT**

NATIONAL FLOOD  
 INSURANCE PROGRAM

O.M.B. No. 1660-0005  
 Expires September 30, 2010

Privacy Act Statement

The information requested is necessary to process the subject loss. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. However, omission of an item may preclude processing of the form. The information will not be disclosed outside of the Federal Emergency Management Agency, except to the servicing agent, acting as the government's fiscal agent; to claims adjusters to enable them to confirm coverage and the location of insured property; to certain Federal, State, and Local Government agencies for determining eligibility for benefits and for verification of non duplication of benefits; to the Department of Justice for JUIPOses of litigation or as required by law; and to State and Local agencies for acquisition and relocation related projects, cODBistent with the National Flood Insurance Program and consistent with the routine uses described in the program's system of record. Failure by you to provide some or all of the information may result in delay in processing or denial of this claim and/or application.

Paperwork Borden Disclosure Notice

Public reporting burden for this form is estimated to average 15 minutes per response. The burden estimate includes the time, effort or financial resources expended by persons to generate, maintain, retain, disclose, or provide information to the Mitigation Division or its agent. You are not required to respond to this collection of information unless a currently valid OMB control number and expiration date is displayed in the upper right corner of the these forms. Send comments regarding the accuracy of the burden estimate and suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, S.W., Washington, OC 20472, and Paperwork Reduction Project (1660-0005). NOTE: **Do not send your' completed form to this address. Send completed forms to: NFIP Bureau & Statistical A2ent, Certification Coordinator, P.O. box 310, Lanham, MD 10703-**

WYO COMPANY	DATE OF LOSS	ADJUSTER	FICO NUMBER
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This form is to be used for advisory imposes in helping FEMA and communities identify potential substantially damaged buildings. The adjuster will use "replacement cost" when completing this form; however, the community is required under the National Flood Insurance Program to use "market value" in determining substantial damage.

PLEASE PRINT LEGIBLY

POLICY HOLDER		POLICY NUMBER	
PROPERTY ADDRESS (include zipcode)			
...PROBABLE REPAIR COST	BUILDING REPLACEMENT COST VALUE	BUILDING ACTUAL CASH VALUE	
	\$	\$	
POLICY HOLDER		POLICY NUMBER	
PROPERTY ADDRESS (include zipcode)			
**PROBABLE REPAIR COST	BUILDING REPLACEMENT COST VALUE	BUILDING ACTUAL CASH VALUE	
	\$	\$	
POLICY HOLDER		POLICY NUMBER	
PROPERTY ADDRESS (include zipcode)			
...PROBABLE REPAIR COST	BUILDING REPLACEMENT COST VALUE	BUILDING ACTUAL CASH VALUE	
	\$	\$	

••This is an estimate of the cost to repair the building to its pre-flood condition.