The following is a sample Substantial Improvement/Damage application packet that communities can use and/or customize for their purposes to help them with their role and responsibilities as an NFIP participating community. Please also see the accompanying sample Property Owner Guide to Understanding Community Substantial Improvement/Damage Requirements guide.

Please contact NHOSI Floodplain Management Program staff for any questions or assistance.

# Substantial Improvement and Substantial Damage Application Packet for Structures Located in Special Flood Hazard Areas

As a participating community of FEMA's National Flood Insurance Program (NFIP), the [Insert Municipality's Name] has adopted and enforces at least the minimum NFIP requirements in its [Insert Name of the Municipal Document where floodplain regulations can be found] in order to protect lives and property from future flood damages. These requirements are also included in the State's Building Code (2015 IBC (Section 104.2.1) and IRC (R105.3.1.1)). The community must adopt and enforce these requirements in order to continue to participate in the NFIP and in order for federally-backed flood insurance to be made available to all residents.

The purpose of this Application Packet is for property owners to provide the community with the required information in regards to any proposed reconstruction, rehabilitation, repairs, addition, or other improvements to a structure that is located in a Special Flood Hazard Area. The application documents, which must be completed and submitted by the applicant to the community, will be used to assist the community in making their substantial improvement or substantial damage determination in a fair and consistent manner.

Please review the Application Packet Checklist and documentation to ensure an understanding of what is required to obtain a community floodplain development permit for the proposed development. Please also review the *Property Owner Guide to Understanding Community Substantial Improvement and Substantial Damage Requirements for Structures located in Special Flood Hazard Areas*. This document provides property owners with information about the community's floodplain requirements and the process the community must follow to make these determinations of substantial improvement or substantial damage.

Please contact the following for any questions or assistance:

Insert Name of Municipal Official and their Title or Community Department and Contact Information

## Substantial Improvement or Substantial Damage Application Packet Checklist

The following is the checklist of the documents that an applicant must submit as part of the community permit application process for substantial improvement or substantial damage of a structure located in a Special Flood Hazard Area.

APPLICANT MUST SUBMIT ALL OF THE FOLLOWING (please check off each item):

□ **Completed and signed application** for substantial damage/improvement review (included in this packet).

□ **Completed, Certified, and Signed FEMA Elevation Certificate** with elevations for the existing structure, which will be used to determine what measures will be needed to bring the existing structure into compliance.

□ **Current Photographs** of the structure's exterior (front, rear, sides). If the structure has been damaged, include photographs of the interior and exterior and, if available, pre-damaged photos of the exterior.

□ **Estimated Cost** of reconstruction/improvement form (included in this packet) and all supporting documents. Include subcontractor's bids and itemized cost lists (see footnote on Cost Estimate Form).

□ **Property Owner's Affidavit** signed and dated (included in this packet).

□ **Contractor's Affidavit** signed and dated (included in this packet).

□ This **Checklist.** 

### Floodplain Development Application for Substantial Improvement/Substantial Damage

Completion of this application along with the Floodplain Development Permit Application is required for any proposed addition, renovation, repair, and/or maintenance to an existing residential or non-residential structure or manufactured home located in the Special Flood Hazard Area (SFHA) shown on the community's current Flood Insurance Rate Map (FIRM).

Please check.

□ I have read and understand the Property Owner Guide to Understanding Community Substantial Improvement and Substantial Damage Requirements for Structures located in Special Flood Hazard Areas.

Date				
Contact Informatio	n for the Structure:			
Property Owner Name		Contractor Name		
Property Owner Phone Number		Contractor Phone Number		
The primary contact pe	rson for this project is the $\Box$ Propert	y Owner 🗖 Contractor [Check one].		
Property Informati	on for the Structure (Please cor	nsult with community official for any information not known)		
Property Address				
Tax Map No.	Lot No.	_		
Original Construction D	ate of Current Structure			
Does the structure mee	t the definition of "historic structure	" as defined in the ordinance?		
f yes, please provide: Documentation that shows "historic structure" criteria met; AND Documentation that proposed work will not preclude the structure's continued "historic structure" designation.				
Market Value of th Check one of the follow				
□ I accept the commu	nity's tax assessment value of the stru	ucture.		
□ I have attached a ma	rket value appraisal of the structure	prepared by a licensed professional appraiser.		
Signature				
Property Owner's or Co	ntractor's Signature:			

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

#### Property Owner's Substantial Damage or Substantial Improvement Affidavit

Property Address:
Parcel ID Number:
Property Owner's Name:
Property Owner's Address:
Property Owner's Phone Number:
Contractor's Name:
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.

I 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 community will re-evaluate its comparison of the cost of work to the market value of the building to determine if the work is 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, which may include fines, if any inspection of the property reveals that I, or my contractor, 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.

Property Owner's Signature:

Date:

#### Contractor's Substantial Damage or Substantial Improvement Affidavit

Property Address:
Parcel ID Number:
Property Owner's Name:
Property Owner's Address:
Property Owner's Phone Number:
Contractor's Name:
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 community 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-damage 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 Town of Salisbury, which will re-evaluate its comparison of the cost of work to the market value of the building to determine if the work is 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.

Contractor's Signature:\_\_\_\_\_

Date:

#### **Cost Estimate of Reconstruction / Improvement**

Property Address:\_\_\_\_\_

Parcel ID Number:\_\_\_\_\_

This cost estimate of reconstruction/improvement must be prepared by and signed by the contractor or by the owner if the owner acts as the contractor. Owners who act as their own contractors must estimate their labor cost at the current market value for any work they intend to perform, including construction supervision costs.

Г	Sub-Contractor Bids	Contractor or Ov	vner Estimates
Γ	Bid Amounts (see note "D")	Material Costs (including sales tax)	Labor Costs (including volunteer labor)
1 Masonry/Concrete	, ,		
2 Carpentry Material (rough)			
3 Carpentry Labor (rough)			
4 Roofing			
5 Insulation and Weather-strip			
6 Exterior Finish (Siding/Stucco etc)			
7 Doors, Windows & Shutters + (Trim)			
8 Lumber Finish			
9 Hardware			
10 Drywall			
11 Cabinets (Built-in)			
12 Floor Covering			
13 Plumbing (rough)			
14 Shower / Tub /Toilet / Sinks			
15 Electrical & Light Fixtures			
16 Kitchen/Countertops/Built-ins			
17 Decks/Stairs/Guards & Rails			
18 HVAC			
19 Paint			
20 Demolition & Removal			
21 Overhead & Profit			
22 Site Preparation			
22 Construction Supervision Costs			
Subtotals			

Total Estimate Cost (all three subtotals added together)

- A. A copy of the signed construction contract must accompany this estimate.
- B. Subcontractor bids may be used for any material and/or labor cost breakdown. INCLUDE donations and volunteer labor.
- C. If any amounts appear in the "Sub-contractor" column, a copy of each signed and dated bid must accompany this form.
- D. Cost backup must be provided for every line item entry. If any amounts appear in the "Sub-contractor" column, a copy of each signed and dated bid must accompany this form. For all other costs, you must list the quantity of materials to be installed and their unit cost on a separate sheet that references the line number.

For example, the backup documentation may contain a section called "Drywall to be installed (Line 10)":

This Sheet (Line 10)	Separate Sheet
Materials: \$2,000.00	1,000 s.f. ½" Drywall @ \$2.00/s.f. = \$2,000.00
Labor: \$320.00	16 MH to Hang Drywall @ \$20.00 / MH = \$320.00