



Substantial Damage/Improvement Guidelines

Hillsborough County is a qualifying community under the National Flood Insurance Program (NFIP) by adopting and enforcing regulations and codes that apply to all development within the Special Flood Hazard Area (SFHA). As a result, our community participates in the Community Rating System (CRS) a credit criteria-based incentive program. The purpose of the CRS program is to support the NFIP regulations. The county's participation requires strict adherence to implement floodplain management practices that exceed the Federal minimum program requirements of the NFIP to provide protection from flooding. In doing so, the CRS provides flood insurance premium rate reductions to policyholders. As an NFIP requirement, Hillsborough County has adopted a Floodplain Management Ordinance. Please reference Chapter 3 of the Hillsborough County Construction Code ([HCCC](#)), Flood Damage Control Regulations for development requirements within the SFHA.

Completed substantial improvement worksheets will be evaluated with the permit application to determine if the proposed scope of work constitutes a substantial improvement, or repair of substantial damage:

1. Complete the Substantial Improvement **Substantial Damage Worksheet; Pages 1 through 7**. Ensure all pages are legible. Indicate the owner's name, property address and if the scope of work is an addition, remodeling, or repair and the year the structure was built. Information can be obtained from the [Hillsborough County Property Appraiser website](#).
2. Complete and sign the **Contractor and Owner Attestation**. Include overhead and profit.
3. Complete the **Substantial Improvement/Substantial Damage Cost Breakdown**.
4. Complete the **Substantial Improvement Calculator** line items A-I on page 1 of the worksheet:
 - A) Building Market Value from the Hillsborough County Property Appraiser Website. (Must use the Depreciated Value of the building or provide a current Certified Appraisal).
 - B) Add 20% to the Building Market Value or leave blank if a Certified Appraisal was used to determine the Building Market Value.
 - C) Add the Building Market Value and the 20% (if applicable) to obtain the Total Building Value.
 - D) Proposed Project Cost from the Contractor and Owner Attestation.
 - E) through G) list the total cost of any past improvements during a 12-month period following the final inspection date.
 - H) Total line items D) through G).
 - I) Enter 50% of the total building value from line item C. (See attached form)

SUBSTANTIAL IMPROVEMENT/DAMAGE COST BREAKDOWN ITEMS

ITEMS TO BE INCLUDED IN ESTIMATING COST:

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:

- Material and labor, including the estimated value of donated or discounted materials and owner or volunteered labor
- Site preparation related to the improvement or repair
- 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 required that is triggered by the work, including cost to comply with the requirements of the Americans with Disabilities Act (ADA)
- Contractors overhead and profit



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Notice to property owners, contractors and design professionals; the value placed on all donated or discounted materials should be equal to the actual or estimated cost of such materials and must be included in the total cost of improvements. The value of donated or discounted materials should be equivalent to normal market values.

Property owners that undertake the improvements and repair project on their own must include the volunteer labor in the total cost of improvements. The rate should be equivalent to the normal market value or the going rate for labor. The value placed on labor should be estimated based on applicable minimum-hour wage scales for the skill and type of construction work that is done.

All structural elements and exterior finishes, including but not limited to:

- Foundations (e.g., excavation, spread or continuous foundation footings, perimeter walls, chain-walls, pilings, columns, posts, pilings etc.)
- Monolithic or other types of concrete slabs
- Bearing walls, tie beams and trusses
- Joists, beams, subflooring, framing and ceilings
- Interior non-bearing walls
- Exterior wall finishes (e.g., brick, stucco, siding, painting, trim and decorative molding)
- Windows and exterior doors
- Roofing, gutters and downspouts
- Hardware
- Attached decks and porches

All interior finish elements, including but not limited to:

- Floor finishes (e.g., hardwood, ceramic, vinyl, linoleum, stone and wall to wall carpet over sub-flooring)
- Bathroom tiling and fixtures
- Wall finishes (e.g., drywall, paint, stucco, plaster, paneling, marble or other decorative finishes)
- Built-in cabinets (e.g., kitchen, utility, entertainment, storage and bathroom)
- Interior doors
- Interior finish carpentry
- Built-in bookcases and furniture
- Hardware
- Insulation

All utility and service equipment, including but not limited to:

- Heating, ventilation and air conditioning (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 system



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ITEMS THAT CAN BE EXCLUDED:

- Costs to obtain or prepare plans and specifications
- Land survey costs
- Permit fees and inspection fees
- Debris removal (e.g., removal of debris from building or lot, dumpster rental, transport fees to landfill and landfill tipping fees)
- Clean-up (e.g., dirt and mud removal, and building dry out)
- Carpeting and recarpeting 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)
- Plug in appliances (e.g., refrigerators, washing machines, dryers and stoves)
- Land value

Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions; or

Any alteration of a “historic structure” provided that the alteration would not preclude the structure’s continued designation as a “historic structure.”

The cost of any previous work (during a 12-month period following the date of final inspection) shall also be added to the cost of the improvement, to include overhead and profit.

If the cost of improvement equals or exceeds 50 percent of the market value of the structure before the “start of construction” of the improvement, the project will be deemed a substantial improvement; then the existing structure must be evaluated to determine if the structure must be brought into compliance with the HCCC Flood Damage Control Regulations, NFIP floodplain management (and building code) requirements.

Verify the applicable flood zone(s) and base flood elevation(s) (BFE) using [GIS](#) or [FEMA Flood Map Service Center](#).

DEFINITIONS

Substantial improvement (SI); as defined in Title 44 of the Code of Federal Regulations § 59.1, means any reconstruction, rehabilitation, addition or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the “start of construction” of the improvement. This term includes structures that have incurred “substantial damage,” regardless of the actual repair work performed.

The term does not include either:

1. Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to ensure safe living conditions or
2. Any alteration of a “historic structure”, provided that the alteration will not preclude the structure’s continued designation as a “historic structure”.

Substantial damage (SD); as defined in Title 44 of the Code of Federal Regulations § 59.1, means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

Appraised value; appraised value is defined as either (1) one hundred and twenty percent (120%) of the assessed value of the structure as indicated by the County Property Appraiser’s Office or (2) the value as indicated in a certified uniform



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appraisal report based upon comparable sales, which is not a limited-summary appraisal report. For floodplain management purposes, the appraised market value is based on the County Property Appraiser's assessed structure value or the commercially appraised depreciated structure value. When used for the purposes of determining substantial improvement, it pertains only to the value of the structure. It does not pertain to the land, landscaping, detached accessory structures, or other site improvements (for example, docks, seawalls, and gazebos). (Reference; HCCC Chapter 4 Definitions)

Market value; the term refers to the market value of buildings and structures, excluding the land and other improvements on the parcel. Market value may be established by a qualified independent appraiser, Actual Cash Value (replacement cost depreciated for age and quality of construction), or one hundred and twenty percent (120%) of the tax assessment value as indicated by the County Property Appraiser's Office. (Reference; HCCC Chapter 4 Definitions)

Flood Insurance Rate Map (FIRM) effective date; The date on which Flood Insurance Rate Maps were made effective for unincorporated Hillsborough County is June 18, 1980. (Reference; HCCC Chapter 4 Definitions)

Pre-FIRM construction; for floodplain management purposes, is associated with structures for which the "start of construction" commenced before June 18, 1980 (unincorporated Hillsborough County effective date of the Flood Insurance Rate Map(s)). This term may also be referred to as "existing structures". (Reference; HCCC Chapter 4 Definitions)

Design Flood Elevation; the elevation of the "design flood," including wave height, relative to the datum specified on the community's legally designated flood hazard map. In areas designated as Zone AO, the design flood elevation shall be the elevation of the highest existing grade of the building's perimeter plus the depth number (in feet) specified on the flood hazard map. In areas designated as Zone AO where the depth number is not specified on the map, the depth number shall be taken as being equal to 2 feet. (Reference; HCCC Chapter 4 Definitions)



Substantial Damage/Improvement Cost Breakdown

Property Owner: _____

Project Address: _____ Zip Code: _____

Folio #: _____ Permit Number: _____

Items	Description of Work	Labor (L)
	Quantity	Materials Cost (M)
Demolition	Includes all associated costs for demolition including rental equipment. Does not include removal.	L \$: _____
		M \$: _____
Slab on Grade	Includes monolithic footing and required reinforcing steel. If stem wall construction, only include slab. Slab area: _____ SF	L \$: _____
		M \$: _____
Foundation and Concrete Reinforcing Steel	Includes poured in place footings and stem walls to finished floor evaluation. Length of foundation: _____ linear ft.	L \$: _____
		M \$: _____
Masonry Wall	Includes all masonry materials including cement, fill cell and tiebeam steel, lintels and sills. Total area of all masonry walls: _____ SF	L \$: _____
		M \$: _____
Lumber/Framing	Includes all conventional rough framing lumber including conventional roof and floor framing.	L \$: _____
		M \$: _____
Pre-Engineered Roof Trusses	Total number of trusses: _____ SF	L \$: _____
		M \$: _____
Wall and Roof Sheathing	Includes all exterior wall and roof sheathing and fasteners. Total area of wall sheathing: _____ SF Total area of roof sheathing: _____ SF	L \$: _____
		M \$: _____
		M \$: _____
Floor Sheathing	Includes all interior floor sheathing and fasteners. Total area of floor sheathing: _____ SF	L \$: _____
		M \$: _____
Finish Carpentry	Includes all interior trim materials for doors, windows, openings. Includes wood and non-wood products.	L \$: _____
		M \$: _____
Structural Steel	Includes all structural steel excluding concrete reinforcing steel.	L \$: _____
		M \$: _____
Roof Covering	Total number of roof squares:	
<input type="checkbox"/> Tile	Addition Only <input type="checkbox"/>	L \$: _____
<input type="checkbox"/> Shingle		
<input type="checkbox"/> Metal	Entire Building <input type="checkbox"/>	M \$: _____
<input type="checkbox"/> Built - up		



Substantial Damage/Improvement Cost Breakdown

Items	Description of Work	Labor (L)
	Quantity	Materials Cost (M)
Stucco	Includes all exterior plaster including stucco or cementitious finishes.	L \$: _____
	Total area to receive stucco: _____ SF	M \$: _____
Fascia	Includes all exterior fascia and fasteners.	L \$: _____
	Total linear feet of fascia: _____ SF	M \$: _____
*Cabinets	Includes all new / replaced or re-laminated millwork and counter tops.	L \$: _____
	*Provide separate sheet showing millwork breakdown.	M \$: _____
*Built-in Appliances	Includes new: dishwasher, trash compactor, water heater, range, oven and other built-in appliances.	L \$: _____
	*Provide separate sheet showing millwork breakdown.	M \$: _____
Elevator	Includes all required materials and equipment for a complete installation.	L \$: _____
		M \$: _____
Gas	Includes all new or replaced gas piping, regulators and final connections.	L \$: _____
		M \$: _____
Exterior Wall Siding	Includes all exterior siding, fasteners, vapor barriers and flashings.	L \$: _____
	Total area of wall siding: _____ SF	M \$: _____
Soffit	Includes all exterior soffit and fasteners.	L \$: _____
	Total linear feet of soffit: _____ SF	M \$: _____
Exterior Entry	Includes all new or replaced entry doors less finished carpentry trim.	L \$: _____
	Number of exterior doors: _____	M \$: _____
Garage Door	Includes all new or replaced garage doors including automatic openers.	L \$: _____
	Number of garage doors: _____	M \$: _____
Wall Paper	Includes all new or replaced wall paper.	L \$: _____
	Total area of wall paper: _____ SF	M \$: _____
Ceramic Tile	Includes all new or replaced floor, wall or ceiling tile.	L \$: _____
	Total area of floor tile: _____ SF	M \$: _____
	Total area of wall tile: _____ SF	
	Total area of ceiling tile: _____ SF	



Substantial Damage/Improvement Cost Breakdown

Items	Description of Work	Labor (L)
	Quantity	Materials Cost (M)
Carpet	Includes all new or replaced carpet over subflooring.	L \$: _____
	Total area of carpet: _____ SF	M \$: _____
Wood Flooring	Includes all new or replaced wood flooring.	L \$: _____
	Total area of carpet: _____ SF	M \$: _____
Other floor covering such as vinyl or linoleum	Includes all new or replaced.	L \$: _____
	Total area of other flooring: _____ SF	M \$: _____
Plumbing	Includes all new or replaced waste, vent and water piping and all new fixtures.	L \$: _____
		M \$: _____
Electrical	Includes all new or replaced services, panelboards, circuits, smoke detectors, receptacles, disconnects, switches, ceiling fans, security systems and fixtures.	L \$: _____
		M \$: _____
HVAC	Includes all new or replaced equipment, duct work, exhaust fans, thermostats and drains.	L \$: _____
		M \$: _____
Sliding Glass	Includes all new or replaced sliding glass doors less finished carpentry trim.	L \$: _____
	Number of sliding glass doors: _____	M \$: _____
New Windows	Includes all new windows less finished carpentry trim.	L \$: _____
	Number of new windows: _____	M \$: _____
Replacement Windows	Includes all replacement windows less finished carpentry trim.	L \$: _____
	Number of replacement windows: _____	M \$: _____
Insulation	Includes all roof, wall, floor insulation.	L \$: _____
	Total area of roof insulation: _____ SF	M \$: _____
	Total area of wall insulation: _____ SF	
	Total area of floor insulation: _____ SF	
Gypsum Wall Board	Includes all new or replaced gypsum wall board and finishes required for paint.	L \$: _____
	Total area of new or replaced gypsum board: _____ SF	M \$: _____
Fireplace	Includes any new or replaced wood burning, gas or electric fireplace.	L \$: _____
		M \$: _____
Interior Painting	Includes all interior painting, staining or varnishing of interior walls, ceilings, floors and trim.	L \$: _____
	Total area of interior paint: _____ SF	M \$: _____



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Items	Description of Work	Labor (L)
	Quantity	Materials Cost (M)
Exterior Painting	Includes all painting or liquid applied exterior waterproofing.	L \$: _____
	Total area of exterior paint: _____ SF	M \$: _____
Interior Paneling	Includes all new or replaced paneling.	L \$: _____
	Total area of interior paneling: _____ SF	M \$: _____
Interior Doors	Includes all new or replaced interior side swing doors less finished carpentry trim.	L \$: _____
	Number of new interior doors: _____	M \$: _____
Skylights	Includes all new or replacement skylights less finished carpentry trim.	L \$: _____
	Number of new or replacement skylights: _____	M \$: _____

Miscellaneous Construction Materials Not Otherwise Classified

Materials	Description of Work	Labor (L)
		Materials Cost (M)
	_____ : _____ SF	L \$: _____ M \$: _____
	_____ : _____ SF	L \$: _____ M \$: _____
	_____ : _____ SF	L \$: _____ M \$: _____
	_____ : _____ SF	L \$: _____ M \$: _____
	_____ : _____ SF	L \$: _____ M \$: _____
	_____ : _____ SF	L \$: _____ M \$: _____
	_____ : _____ SF	L \$: _____ M \$: _____
	_____ : _____ SF	L \$: _____ M \$: _____

Cost Breakdown Calculations

Materials Cost (M) + Labor (L) Total: \$ _____

Overhead & Profit: \$ _____

Proposed Project Cost: \$ _____

(Ensure the Proposed Project Cost is accurate)



Substantial Damage/Improvement Worksheet

Project Information

Permit Number: _____

Owner's Name: _____

Property Address: _____

Addition Remodeling Repair Date Structure was built: _____

Substantial Improvement Calculator:

A) Building Market Value: \$ _____

(From Property Appraisers or Current Appraisal)

B) Add 20% to the Building Value: \$ _____

(Don't add 20% if using current appraisal)

C) Total Building Value: \$ _____

(sum of (A + B) above)

D) Proposed Project Cost: \$ _____

(From Page 8 above)

E) Cost of Past Improvement: \$ _____

(During a 12-month period following
the Final Inspection Date)

Permit #: _____

Final Inspection Date: _____

F) Cost of Past Improvement: \$ _____

(During a 12-month period following
the Final Inspection Date)

Permit #: _____

Final Inspection Date: _____

G) Cost of Past Improvement: \$ _____

(During a 12-month period following
the Final Inspection Date)

Permit #: _____

Final Inspection Date: _____

H) Total Cost of Improvements: \$ _____

(Sum of (D+E+F+G) above)

I) 50% of "C" above: \$ _____

(Maximum Allowed Project Cost)

Check One:

Substantial Improvement Project: (if "H" is more than "I")

Not a Substantial Improvement Project: (if "I" is more than "H")

