



OVERVIEW

This *Substantial Improvement & Damage Application Packet* is required when structures located in Special Flood Hazard Areas are modified or repaired.

INTRODUCTION

As a participating community of FEMA's National Flood Insurance Program (NFIP), the County of Santa Cruz has adopted and enforces the minimum NFIP requirements in its **County of Santa Cruz Code of Ordinance: Chapter 16.13 – Floodplain Management Regulations (Effective outside the Coastal Zone) and Chapter 16.10- Geologic Hazards (Effective within the Coastal Zone)** to protect lives and property from future flood damages. Flood hazard requirements are also included in the latest California State Building & Residential Codes. The community must adopt and enforce these requirements to continue to participate in the NFIP and for federally backed flood insurance to be made available to all residents. Where multiple codes or ordinances apply to a particular site, the County of Santa Cruz has a responsibility to enforce the more stringent requirement.

If a building is "substantially improved", "cumulatively improved" or "substantially damaged", it must be brought into compliance with the applicable flood damage protection regulations, including elevating the building above the base, or 1% annual chance flood elevation, or flood proofing of a non-residential structure.

Substantial Improvement means any repair, reconstruction, rehabilitation, addition, alteration or improvement to a structure, the cost of which equals or exceeds 50 percent of the market value of the structure immediately prior to the issuance of the building permit.

Cumulative Improvement means two or more instances of repair, reconstruction, alteration, addition, or improvement to a structure, over the course of five consecutive years, measured from issued date to issued date. If the value of such activities, when added together, equals or exceeds 50 percent of the market value of the structure, the activity as a whole shall be considered to be a "substantial improvement."

Substantial Damage means damage of any origin, sustained by a structure whereby the cost of restoring the structure to it before-damaged condition would equal or exceed 50 percent of the market value of the structure as it existed before the damage occurred.

The purpose of this Application Packet is for property owners to provide the community with the required information regarding any proposed reconstruction, rehabilitation, repairs, addition, or other improvements to a structure that is in a Special Flood Hazard Area (SFHA). 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 that you understand what is required as part of the permit process for proposed development located in the SFHA.

QUESTIONS?

Please contact Environmental Planning staff by email: EnvironmentalPlanningInfo@santacruzcountyca.gov or by scheduling an appointment using the [Appointment Scheduler](#).



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.*

- 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).
- Value of the Structure** You may use either the County Assessor's tax assessment value* of the structure which can be found here <http://assessorparcelinfo/default.aspx>, or a recent appraisal of the actual cash value of the structure, prepared by a licensed appraiser within the last year prior to permit submittal, and based on the cost approach)
Check one of the following:
 - I accept the community's tax assessment of the value of the structure.
 - I have attached an appraisal **based on the cost approach** of the structure prepared by a licensed professional appraiser within the last year.
- Preliminary building elevation information table** included on the title plan sheet for new or substantially improved structures. Please note this sheet only required for projects that meet or exceed the 50% cumulative or substantial improvement threshold or constitute new construction.
- This **Checklist**.

* **NOTE:** the Assessor's tax assessment value is typically lower than the value established by an appraiser. A lower value means that the 50% substantial threshold will also be lower.



Property Owner's Substantial Improvement or Substantial Damage Affidavit

Property Address: _____

Parcel APN: _____

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 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 the work, including the contractor's overhead and profit.

I acknowledge that if, during construction, I decide to add more work or to modify the work described, 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.

Please check.

I have read and understand the *Floodplain Development Application for Substantial Improvement/Substantial Damage packet*.

Property Owner's Signature: _____

Date: _____



Contractor’s Substantial Improvement or Substantial Damage Affidavit

Property Address: _____

Parcel APN: _____

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 County of Santa Cruz Planning Department, 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 understand that the cost estimate is used to determine compliance with FEMA and County regulations for development within the flood zone. I also understand that if the structure is damaged by flooding, FEMA may audit my records related to the cost of construction.

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. Please check.

I have read and understand the *Floodplain Development Application for Substantial Improvement/Substantial Damage packet*.

Contractor’s Signature: _____

Date: _____



Items to be included

- All structural elements, including:
 - Spread or continuous foundation footings and pilings
 - Monolithic or other types of concrete slabs
 - Bearing walls, tie beams and trusses
 - Floors and ceilings
 - Attached decks and porches
 - Interior partition walls
 - Exterior wall finishes (brick, stucco, siding) including painting and moldings
 - Windows and doors
 - Re-shingling or retiling a roof
 - Hardware
- All interior finishing elements, including:
 - Tiling, linoleum, stone, or carpet over subflooring
 - Bathroom tiling and fixtures
 - Wall finishes (drywall, painting, stucco, plaster, paneling, marble, etc.)
 - Kitchen, utility and bathroom cabinets
 - Built-in bookcases, cabinets, and furniture
 - Hardware
- All utility and service equipment, including:
 - HVAC equipment
 - Plumbing and electrical services
 - Light fixtures and ceiling fans
 - Security systems
 - Built-in kitchen appliances
 - Central vacuum systems
 - Water filtration, conditioning, or recirculation systems
- Cost to demolish storm-damaged building components
- --- Labor and other costs associated with moving or altering undamaged building components to accommodate improvements or additions
- --- Overhead and profits

Items to be excluded

- Plans and specifications
- Survey costs
- Permit fees
- Post-storm exterior debris removal and clean up
- Outside improvements, including:
 - Landscaping
 - Sidewalks
 - Fences
 - Yard lights
 - Swimming pools
 - Screened pool enclosures
- Detached structures (including garages, sheds and gazebos)
- Landscape irrigation system



List of Plan Sheets for Which These Costs are Based Upon

| Sheet #'s | Plan Prepared By | Last Revision Date |
|-----------|------------------|--------------------|
| | | |
| | | |
| | | |

| | |
|---|--|
| Cost Breakdown Prepared by (Print Name): | |
| Signature: | |
| Date: | |



Preliminary Building Elevation Information Table

Required for: New or substantially improved structures in the designated SFHA

A copy of this table with all requested information must be included on project plans for substantially improved or new structures. Do not reduce the size of the table. This provides a consolidated location for information required on the FEMA Flood Elevation Certificate Instructions or Flood proofing Certificate, and is a check that the reviewer has requested everything required for compliance with NFIP. Refer to FEMA Flood Elevation Certificate Instructions or Flood proofing Certificate Instructions for details of each of the items below.

If the proposed project is **not new construction, or substantial or cumulative improvement** this preliminary building elevation information table is still a useful indicator to show we checked for all flood information.

| Preliminary Building Elevation Information | |
|--|---|
| A | Property Pre-FIRM (built prior to 4/15/1986): <input type="checkbox"/> Yes <input type="checkbox"/> No |
| B | If yes above, project meets definition of substantial or cumulative improvement, as defined in SCCC section 16.10.040(65) and 16.10.040(18): <input type="checkbox"/> Yes <input type="checkbox"/> No |
| C | Proposing to: <input type="checkbox"/> FLOOD PROOF <input type="checkbox"/> ELEVATE <input type="checkbox"/> NEITHER |
| D | Base Flood Elevation (BFE) = |
| E | Datum = |
| F | Elevation of top of bottom floor = |
| G | Elevation of top of next highest floor = |
| H | Lowest elevation of machinery/equipment = |
| I | Lowest adjacent (finished) grade = |
| J | Highest adjacent (finished) grade = |
| K | Required minimum design flood elevation = |
| L | Required flood venting (1sq.in/sq. ft. enclosed space) = |
| ELEVATION CERTIFICATE or FLOOD PROOFING CERTIFICATE REQUIRED AFTER CONSTRUCTION OF NEW OR SUBSTANTIALLY IMPROVED STRUCTURES | |