

**ST. MARY'S COUNTY GOVERNMENT
DEPARTMENT OF LAND USE
AND GROWTH MANAGEMENT**

Jessica S.B. Andritz, Esq., Director

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COMMISSIONERS OF ST. MARY'S COUNTY:

James R. Guy, President

Michael R. Alderson, Jr., Commissioner

Eric S. Colvin, Commissioner

Michael L. Hewitt, Commissioner

Scott R. Ostrow, Commissioner

Substantial Improvement/Damage Worksheet for Floodplain Construction
for repairs/improvements in a Special Flood Hazard Area

This form assesses buildings in the Special Flood Hazard Area (SFHA) or floodplain. A structure is considered substantially damaged or substantially improved if the total cost of repairs is 50 percent or more of the structure's market value before the disaster or improvements occur. The structure then must be brought into compliance with floodplain management standards. This form is required by the Federal Emergency Management Agency (FEMA) for residents to participate in the National Flood Insurance Program (NFIP).

SECTION I: Property & Project Information

Permit Number: _____ Pre-construction: _____ As-built/After-the-Fact: _____

Building Address: _____

Tax Map/Grid/Parcel/Block/Lot: _____

Owner's Name: _____

Contractor's Name: _____

Description of Improvements: _____

Principal Structure Improvement Area: _____ sq ft.

Accessory Structures Improvement Area: _____ sq ft.

SECTION II: Flood Insurance Rate Map (FIRM) Information

Panel Number: _____ Suffix: _____ Zone: _____

Base Flood Depth/Height (NAVD 88): _____ Flood Protection Elevation: _____

SECTION III: Determination of Value

1. Present Market Value \$ _____ (structure ONLY, BEFORE damage/improvements)

Attach supporting documents. If this value varies from the amount on SDAT (State Department of Assessments & Taxation), provide an estimate from a certified appraiser with documentation.

Method used to establish Present Market Value (check one): SDAT Licensed Appraisal

2. Cost of Improvement/Cost to Repair: \$_____

Actual cost of the construction. Includes volunteer labor and donated supplies. items to include/exclude, see attached.

3. Value of Improvement as a percent of the present value of existing structure: _____ %

*Ratio: $\frac{\text{Cost of improvement/repair (\$)}}{\text{Market Value of the Building (\$)}} \times 100 \geq 50$ percent Market Value of the building

Prepared by _____ Date _____

Please provide the following with your completed worksheet:

- 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
- 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)

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Costs for Substantial Improvement and Repair of Substantial Damage

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 items must be included in your cost estimate for materials and labor. This list is not intended to be an exhaustive list:

- Materials and Labor, including the estimated value of donated or discounted materials and owner or volunteer labor,
- Site preparation related to the improvement or repair (foundation excavation or 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 regulations 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 when the proposed elevation 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),
 - Windows and exterior doors,
 - Roofing, gutters, and downspouts,
 - Hardware,
 - Attached decks and porches
- Interior finish elements, including:
 - Floor finishes (eg. Hardwood, ceramic, vinyl, linoleum, stone, and wall to wall carpet over subflooring),
 - Bathroom tiling and fixtures,
 - Wall finishes (eg. 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:
 - 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 systems,
 - Septic Systems

The following costs may be excluded:

- Clean up and trash removal,
- Costs to temporarily stabilize a building so that it is safe to enter to evaluate and identify 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

Source: FEMA P-758 Substantial Improvement/Substantial Damage Desk Reference