



Substantial Damage/Improvement Guideline

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). The county's NFIP participation requires strict adherence to implement floodplain management practices that exceed the Federal minimum program requirements of the NFIP to provide protection from flooding. The County also 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 and our participation in the CRS provides discounts on NFIP flood insurance premiums. As an NFIP requirement, Hillsborough County has adopted a Floodplain Management Ordinance. The County also enforces the Florida Building Code. For development requirements for buildings in SFHAs, please reference the Florida Building Code, as modified by [Chapter 3 of the Hillsborough County Construction Code \(HCCC\)](#), and the [LDC 3.06.00 for the Flood Damage Control Regulations](#).

The FBC Existing Building Code specifies requirements for work on existing buildings in SFHAs. When work on an existing building is determined to be substantial improvement, or damage is determined to be substantial damage, the FBC requires those buildings to be brought into compliance. The HCCC Chapter 4 defines Substantial Improvement and Substantial Damage (see page 5). In sum, when the cost of improvements 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. Similarly, when the cost to repair a building damaged by any cause equals or exceeds 50 percent of the market value of the building before the damage occurred, the building will be deemed substantially damaged. In addition, 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. When work is determined to be substantial improvement or repair of substantial damage, the existing structure must be brought into compliance with the FBC and the HCCC Flood Damage Control Regulations.

To determine if buildings are in flood zones, and applicable base flood elevation(s) (BFE), use the [County GIS](#) or visit the [FEMA Flood Map Service Center](#).

Substantial Improvement/Substantial Damage Worksheets completed by the owner and contractor 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**. Ensure all pages are legible. Indicate the owner's name, property address and if the scope of work is an addition, alteration, 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-F:
 - Line Item A: Building Market Value from the [Hillsborough County Property Appraiser Website – FEMA 50% Rule](#) (or provide a current Certified Appraisal).
 - Line Item B: Proposed Project Cost from the Contractor and Owner Attestation.
 - Line Items C through E: List the total cost of any past improvements during a 12-month period following the final inspection date.
 - Line Item F: Total line items B through E.



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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)
- Construction management and supervision
- Contractor's overhead and profit
- Sales taxes on materials
- 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.

Notice to property owners, contractors and design professionals: the value placed on all donated or discounted materials must 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 must 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 must be equivalent to the normal market value or the going rate for labor. The value placed on labor must 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



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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

ITEMS THAT CAN BE EXCLUDED:

- Costs to obtain or prepare plans and specifications
- Land survey costs
- Permit fees and inspection fees
- Clean-up and trash removal (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)
- Costs to temporarily stabilize a building so that it is safe to enter to evaluate and identify required repairs
- Land value
- Costs of 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



Substantial Damage/Improvement Guideline

HBBC CHAPTER 4 DEFINITIONS

Substantial damage: Damage of any origin sustained by a building or structure (including a manufactured home) whereby the cost of restoring the building or structure (or manufactured home) to its before-damaged condition would equal or exceed 50 percent of the market value of the building or structure (or manufactured home) before the damage occurred.

Substantial improvement: Any combination of repair, reconstruction, rehabilitation, alteration, addition or other improvement of a building or structure taking place during a twelve (12) month period, the cumulative construction cost of which equals or exceeds 50 percent of the market value of the building or structure before the improvement or repair is started. The period of accumulation begins when the permit for the first improvement or repair of each building is issued through the 12 month period following the issuance of the Certificate of Occupancy or final inspection (whichever dates provides the longest period). If the building or structure has incurred “substantial damage”, any repairs are considered substantial improvement regardless of the actual work performed. However, the term does not include either:

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

Market value: The term refers to the market value of buildings and structures, excluding the land and other improvements on the parcel. Market value is the Actual Cash Value (in-kind replacement cost depreciated for age, wear and tear, neglect, and quality of construction) determined by a qualified independent appraiser, or the tax assessment value adjusted to approximate market value by a factor provided by the County Property Appraiser’s Office. (Reference; HCCC Chapter 4 Definitions)

Design Flood Elevation: The elevation of the “design flood,” including wave height, relative to the datum specified on the Hillsborough County flood hazard map or otherwise legally designated in the Hillsborough County Stormwater Technical Manual. 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)

Cumulative construction cost: The sum total of costs associated with any construction work done to a building or structure either at one (1) time or at different times within a specified period of time. For floodplain management purposes, cumulative construction costs are costs associated with an approved project regardless of the period required to complete the project and/or, costs associated with the development of construction work done to the building from the time the permit application is submitted through the 12 month period following the issuance of the Certificate of Occupancy or final inspection (whichever date provides the greatest period).



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.	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 wood flooring: _____ 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 \$: _____



Substantial Damage/Improvement Cost Breakdown

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: \$ _____

Select One:

- Market value (building only) provided by Hillsborough County Property Appraiser's Office
- Current Actual Cash Value appraisal of building determined by qualified independent appraiser (attach to Worksheet).

B) Proposed Project Cost: \$ _____
(From Page 8 Above)

C) Cost of Past Improvement: \$ _____ Permit #: _____
(During a 12-month period following the Final Inspection Date) Final Inspection Date: _____

D) Cost of Past Improvement: \$ _____ Permit #: _____
(During a 12-month period following the Final Inspection Date) Final Inspection Date: _____

E) Cost of Past Improvement: \$ _____ Permit #: _____
(During a 12-month period following the Final Inspection Date) Final Inspection Date: _____

F) Total Cost of Improvements: \$ _____
(Sum of (B+C+D+E) above)

Check One:

- Based on the information provided above, the proposed work is a Substantial Improvement or repair of Substantial Damage: (if "F" is 50% or more of Building Market Value "A")
- Based on the information provided above, the proposed work is Not a Substantial Improvement or repair of Substantial Damage: (if "F" is less than 50% of Building Market Value "A")



Substantial Improvement or Repair of Substantial Damage: Contractor and Owner Attestation

Parcel ID #: _____

Name of Owner: _____

Project Address: _____

Name of Contractor: _____

Contractor Phone: _____ License #: _____

This attestation is to comply with substantial improvement and substantial damage requirements of the Hillsborough County Construction Code (HCCC). Chapter 4 of the HCCC includes definitions for substantial improvement, substantial damage, and market value.

Owner and contractor agree that the total scope and cost of this project shall not be increased in any manner without the express written consent of Hillsborough County Development Services Department. Further acknowledgement is made that if the work is initially determined to not be substantial improvement or repair of substantial damage, any increase in scope and cost requires reevaluation. If the reevaluation determines the original work plus the increase scope is substantial improvement/repair, the entire structure is required to be brought into compliance with the current floodplain requirements of the Hillsborough County Construction Code (HCCC); Flood Damage Control Regulations and applicable building code 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 worksheet and may trigger the requirement to bring the building into compliance with floodplain requirements of the Hillsborough County Construction Code (HCCC); Flood Damage Control Regulations and applicable building code requirements.

Cost Breakdown Calculations:

Total Labor (L) & Materials (M) \$ _____

Overhead & Profit \$ _____

Proposed Project Cost \$ _____

Owner's Signature

Date

Contractor's Signature

Date