



TOWN OF OCEAN RIDGE

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Florida's Substantial Improvement and Substantial Damage Notice for Property Owners, Contractors, and Design Professionals

To: Property Owners, Contractors, and Design Professionals
From: Town of Ocean Ridge Building Department
Subject: Notice of Work on Existing Buildings in Special Flood Hazard Areas
Substantial Improvement/Substantial Damage Worksheet

The Florida Building Code (FBC) requires all new buildings located in Special Flood Hazard Areas (SFHAs) (regulated floodplains) to have their lowest floors elevated above the Base Flood Elevation (BFE + 1 foot). The regulations also specify that substantial improvement of existing buildings (alterations, remodeling, rehabilitation, improvement, or addition) or buildings that have substantial damage must be brought into compliance with the requirements for new construction. Please note that a building may be substantially damaged by any cause, including fire, flood, high wind, seismic activity, land movement, or neglect. It is important to understand all costs of improvements, and all costs to repair a substantially damaged building to its pre-damaged condition, must be identified.

There are several aspects that must be addressed to achieve compliance with the flood hazard area requirements of the FBC. The requirements depend on several factors, including the flood zone at the property. The most significant compliance requirement is the lowest floor, as defined in the FBC, must be elevation elevated to or above a specific elevation. Please plan to meet with this department to review your proposed project, to go over requirements, and to discuss how to bring your building into compliance. Please Town Code of Ordinance Sections 67-32 and Article II – Flood Damage Prevention.

Substantial Improvement/Substantial Damage Detailed Construction Cost Breakdown Itemization Package

If your home is in the Special Flood Hazard Area (SFHA) and is not flood compliant (i.e. structure is below Freeboard, which is FEMA BFE +1 foot), the Town of Ocean Ridge has flood damage prevention regulations that may affect how you remodel, renovate, or add on to your building.

If your proposed project is **35% of the threshold over a five-year-period** to determine if work is considered a Substantial Improvement, then you will be asked to obtain and submit this detailed and complete cost estimate for the addition, remodeling, reconstruction of the structure, prepared and signed by the contractor. The contractor must sign an affidavit indicating that the cost estimate submitted includes all damages or all improvements to your structure, not just structural. The signed contract document must be submitted. If the owner is the contractor, the owner is responsible for submitting the cost estimate and providing documentation, including subcontractor bids, to document the cost estimate.

Definitions per Town Code Sec. 66-25:

Substantial *damage* means damage of any origin sustained by a building or structure whereby the cost of restoring the building or structure to its before-damaged condition would equal or exceed 50 percent of the market value of the building or structure before the damage occurred. The term also includes flood-related damage sustained by a structure on two separate occasions during a ten-year period for which the cost of repairs at the time of each such flood event, on average, equals or exceeds 25 percent of the market value of the structure before the damage occurred. [Also defined in FBC, B Section 1612.2.]

Substantial improvement means any combination of repair, reconstruction, rehabilitation, addition, or other improvement of a building or structure taking place during a five-year period, the cumulative 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 first improvement or repair of each building is permitted subsequent to July 10, 2017. If the structure has incurred "substantial damage," any repairs are considered substantial improvement regardless of the actual repair work performed. The term does not, however, include either: [Also defined in FBC, B, Section 1612.2.]

- (1) Any project for improvement of a building required to correct existing health, sanitary, or safety code violations identified by the building official and that are the minimum necessary to assure safe living conditions.
- (2) Any alteration of a historic structure provided the alteration will not preclude the structure's continued designation as a historic structure.

The following pages contain:

- ✓ Contractor's Affidavit
- ✓ Property Owner's Affidavit
- ✓ Cost Estimate of Reconstruction/Improvement
- ✓ Informational page of items to be included
- ✓ Information page of items to be excluded

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

Property Street Address: _____
Contractor's Name: _____
Contractor's Company Name: _____
Contractor's Address: _____
Contractor's Phone Number: _____
Contractor's State Registration or Certification Number: _____
Contractor's Registration Number (if applicable): _____

I hereby attest to the fact that I, or a member of my staff, personally inspected the above mentioned property and produced the attached itemized list of repairs, reconstruction and/or remodeling which are hereby submitted for Substantial Damage or Substantial Improvement Review. These damages/improvements are **ALL OF THE DAMAGES/IMPROVEMENTS** sustained by this structure, and that all additions, improvements, or repairs proposed on the subject building are included in this estimate.

See attached itemized list.

STATE OF _____ COUNTY OF _____

Before me this day personally appeared _____, who, being duly sworn, deposes and says that he/she read, understands, and agrees to comply with all the aforementioned conditions.

Contractor's Signature

Sworn to and subscribed before me this _____ day of _____, 20__ by means of (check one) ___ physical presence or ___ online notarization.

Notary Public State of: _____

My commission expires: _____

Personally Known or Type of Identification Produced : _____

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

Property Street Address: _____

Contractor's Name: _____

Contractor's Company Name: _____

Property Owner's Address: _____

Property Owner's Phone Number: _____

Contractor's State Registration or Certification Number: _____

Contractor's Registration Number (if applicable): _____

I hereby attest to the fact that the repairs, reconstruction and/or remodeling list for Substantial Damage or Substantial Improvement Review by me or by my contractor are **ALL OF THE DAMAGES/IMPROVEMENTS** sustained by this structure and will be done to the existing building and that all additions, improvements, or repairs proposed on the subject building are included in this estimated construction herewith. Neither I, nor any other contractor, will make any repairs or reconstruction of additions or remodeling not included in this attached list.

I 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 REPAIRS OR IMPROVEMENTS NOT INCLUDED ON THE ATTACHED LIST OF REPAIRS OR THE APPROVED BUILDING PLANS.

See attached itemized list.

STATE OF _____ COUNTY OF _____

Before me this day personally appeared _____, who, being duly sworn, deposes and says that he/she read, understands, and agrees to comply with all the aforementioned conditions.

Property Owner's Signature

Sworn to and subscribed before me this _____ day of _____, 20____ by means of (check one) ___ physical presence or ___ online notarization.

Notary Public State of: _____

My commission expires: _____

Personally Known or Type of Identification Produced : _____

Substantial Improvement or Substantial Damage Cost Estimate of Reconstruction / Improvement

Date: _____ Property Street Address: _____

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.

	Sub-Contractor Bids	Contractor or Owner Estimates	
	Bid Amounts (see note "D")	Material Costs	Labor Costs
1. Masonry			
2. Carpentry Material (rough)			
3. Carpentry Labor (rough)			
4. Roofing			
5. Insulation and Weatherstrip			
6. Exterior Finish (Stucco)			
7. Doors, Windows & Shutters			
8. Lumber Finish			
9. Hardware			
10. Drywall			
11. Cabinets (Built-in)			
12. Floor Covering			
13. Plumbing			
14. Shower / Tub / Toilet			
15. Electrical & Light Fixtures			
16. Concrete			
17. Built-in Appliances			
18. HVAC			
19. Paint			
20. Demolition & Removal			
21. Overhead & Profit			
Subtotals			
Total Estimate Cost (all three subtotals added together)			

- 1) A copy of the signed construction contract must accompany this estimate.
- 2) Subcontractor bids may be used for any item of material and/or labor cost breakdown.
- 3) If any amounts appear in the "sub-contractor" column, a copy of each signed and dated bid must accompany this form.
- 4) 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 document may contain a section called "Drywall to be installed (line10)":

This Sheet (Line 10)
 Materials: \$2,000.00
 Labor: \$320.00

Separate Sheet
 1,000 sq ft ½" Drywall @ \$2.00/sq ft = \$2,000.00
 16 Man Hours to Hang Drywall @ \$20.00/MH = \$320.00

Substantial Improvement or Substantial Damage Items to be Included

All Structural Elements Including:

- Spread or continuous footings and pilings
- Monolithic or other types of concrete slabs
- Bearing walls, tie beams, and trusses
- Wood or reinforced concrete decking or roofing
- Floors and ceilings
- Attached decks and porches
- Interior partition walls
- Exterior wall finishes (e.g. brick, stucco, or siding) including painting and decorative moldings
- Windows and doors
- Re-shingling or re-tiling a roof
- Hardware

All Interior Finish Elements, Including:

- Tiling, linoleum, stone, or carpet over sub-flooring
- Bathroom tiling and fixtures
- Wall finishes (e.g. drywall, painting, stucco, plaster, paneling, marble, or other decorative finishes)
- Kitchen, utility, and bathroom cabinets
- Built-in bookcases, cabinets, and furniture
- Hardware

All Utility and Service Equipment, Including:

- HVAC equipment
- Repair or reconstruction of plumbing and electrical services
- Light fixtures and ceiling fans
- Security systems
- Built-in kitchen appliances
- Central vacuum systems
- Water filtration, conditioning or recirculation systems

Also:

- Labor and other costs associated with demolishing, removing, or altering building components
- Overhead and profit

Substantial Improvement or Substantial Damage Items to be Excluded

- ✓ Plans and specifications
- ✓ Survey costs
- ✓ Permit fees
- ✓ Debris removal (e.g. removal of debris from building or lot, dumpster rental, transport fees to landfill and landfill tipping fees), and clean-up (e.g., dirt and mud removal, building dry out, etc.)
- ✓ Items not considered real property such as: throw rugs (carpeting over finished floors), furniture, refrigerators, appliances which are not built-in, etc.
- ✓ **Outside Improvements, Including:**
 - Landscaping
 - Sidewalks
 - Fences
 - Yard Lights
 - Swimming Pool/Spa
 - Screened Pool Enclosures
 - Shed
 - Gazebo
 - Detached Structures (Including Garages)
 - Landscape Irrigation Systems
 - Docks and Davits
 - Seawalls
 - Driveways
 - Decks

Items Required to Evaluate

Applicant must submit the following:

- 1) **Completed and signed application** for substantial damage/improvement review (included in package).
- 2) **Elevation certificate** if property is located above base flood elevation.
- 3) **Owner's reconstruction/improvement affidavit** signed, notarized, and dated (included in package).
- 4) **Contractor's reconstruction/improvement affidavit** signed, notarized, and dated (included in package).
- 5) **Estimated cost of reconstruction/improvement form** (included in package).
- 6) This **checklist** (included in package).
- 7) **Copy of construction contract.** If the owner is the contractor, submit all subcontractor bids to document the cost estimate.
- 8) **Current photographs of the exterior (front, rear, sides)**
 - a. If your building has been damaged, include photographs of the interior and exterior; provide pre-damage photos of the exterior, if available.
- 9) **SI/SD Worksheet**
- 10) **Floodplain Development Plan Review Fee \$150.00**



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Substantial Improvement Worksheet

Date: _____ Current Permit #: _____

Address: _____

FBC Yr: _____ Flood Zone: _____

Work Description: _____

Estimated Cost of Work: _____

Total Market Value: _____ Year: _____

(Source: Palm Beach County Property Appraiser)

Is the current permit a SI? Yes No

Which will be issued at completion? C/O, C/C, or none

With 5-year history, is this considered a SI? Yes No

Previous 5 Years of SI Building Permits

Permit #	Issued Date	Est. Cost of Work	Work Description
	Total:		
	Market Value:		

Note: This worksheet is for substantial improvements to the structure – addition, remodel, enclosures, generator, etc. and not fences, pools, seawalls/walls, etc.