

Special Flood Hazard Area Substantial Improvements

For the purposes of determining substantial improvement, market value pertains only to the structure in question. It does not pertain to the land, landscaping or detached accessory structures on the property. Any value resulting from the location of the property should be attributed to the value of the land, not the building.

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, and siding) including painting and moldings
 - Windows and doors
 - Re-shingling or re-tiling 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 & other costs associated with moving or altering undamaged building components for improvements or additions
 - Overhead and profits

Items to be excluded:

- Plans and specifications
- Survey costs
- Permit fees
- Post-storm 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 systems