



SUTTER COUNTY

DEVELOPMENT SERVICES DEPARTMENT

Building Inspection
Environmental Health/CUPA

Code Enforcement
Engineering/Water Resources

Planning

Admin & Finance
Road Maintenance

SUBSTANTIAL IMPROVEMENT / DAMAGE REVIEW

NOTICE TO PROPERTY OWNER

*Adding on, renovating, or remodeling your home?
Rebuilding your Home after a storm, flood, fire, or earthquake?*

Here's information YOU need to know about the "50% Rule".

If your home or business is located within a Special Flood Hazard Area (SFHA) or Local Flood Hazard Area (LFHA), Sutter County has flood damage prevention regulations that may affect how you remodel, renovate, and/or add on to your building. If your home or business sustained structural and/or interior damage, these regulations may also affect how you rebuild. These laws are required by the National Flood Insurance Program (NFIP) to protect lives and investment from future flood damages. Your community must adopt and enforce these laws in order to allow for federally backed flood insurance to be made available to Sutter County residents and property owners.

SAVE YOURSELF TIME AND MONEY! PLEASE READ THE FOLLOWING INFORMATION:

Substantial Improvement means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds fifty percent (50%) of the market value of the structure before the "start of construction" of the improvement.

Substantial Damage means damage of any origin sustained by a structure whereby the cost of restoring the structure to it's before damage condition would equal or exceed fifty percent (50%) of the market value or replacement cost of the structure before the damage occurred. (*Note: The cost of the repairs must include all costs necessary to fully repair the structure to its "before damage" condition.*)

Any structure located within a Special Flood Hazard Area (SFHA) or Local Flood Hazard Area (LFHA) that is "substantially improved" or "substantially damaged", must be brought into compliance with the Sutter County flood damage prevention regulations, including elevating the building one foot above the 100-year flood elevation also known as the Base Flood Elevation (BFE), which is the elevation of the one percent (1%) annual risk of flooding.

Sutter County, following the National Flood Insurance Program (NFIP) requirements, has the responsibility to determine "substantial improvement" or "substantial damage", and has implemented the procedures on the following pages to do so.

More information on substantial improvement/damage rules can be found in "FEMA 213, Answers to Questions about Substantially Damaged Buildings" or "FEMA P-758, Substantial Improvement/Substantial Damage Desk Reference". Copies of these FEMA manuals are available at the Sutter County Library or online by searching "FEMA 213" or "FEMA P-758".

Sutter County will use the assessed value of your structure (excluding the land) recorded by the Sutter County Appraiser's Office. If you disagree with the Property Appraiser's valuation of the structure, you may engage a property appraiser licensed by the State of California to submit a comparable property appraisal for the total market value of the structure.

You must obtain and submit to us a detailed and complete cost estimate for the addition, remodeling, reconstruction or for repair of all the damages sustained by your home, **prepared and signed by a licensed general contractor**. The contractor must sign the application indicating that the cost estimate submitted includes all damages or all improvements to your home, not just structural. The signed contract document must be submitted with your application. If the owner is acting as his or her own contractor, the owner is responsible for submitting the cost estimate, and providing documentation, including subcontractor bids, to document the cost estimate.

Sutter County will evaluate the cost of improvements or repairs and determine if they are fair and reasonable. For damage repairs, pre-storm/flood prices and rates will be utilized. The cost of improvements or repairs does not include items not considered a permanent part of the structure. (*i.e., plans, surveys, permits, sidewalks, pools, screens, sheds, gazebos, fences, etc.-- see attached copy*)

If your home is proposed to be "substantially improved" or is determined to have "substantial damage", then an **elevation certificate** must be submitted to us to certify the lowest floor elevation and document structural information. Garages and carports are not considered to be the "lowest floor".

If the lowest floor elevation is less than one foot above the 100-year flood elevation/Base Flood Elevation (BFE), the building must be elevated one foot above the 100-year flood elevation/Base Flood Elevation (BFE). Likewise, all electrical and mechanical equipment (heating and cooling, etc.), bathrooms, and laundry rooms must be elevated one foot above the 100-year flood elevation/Base Flood Elevation (BFE). Only parking, building access and limited, incidental storage is allowed below the flood level. Non-residential buildings may be "flood proofed" instead of being elevated.

If the lowest floor of the structure, including electrical and mechanical equipment and bathroom are already one foot above the 100-year flood elevation/Base Flood Elevation (BFE), the building can be repaired and reconstructed without having to comply with the fifty percent rule (50% rule).

Building plans must be prepared to show how the building is to be elevated. If the building is to be flood proofed (allowed only for nonresidential buildings), these plans must be prepared and certified by a registered professional engineer or architect. Certificates for this purpose are available from the Sutter County Development Services Department – Engineering/Water Resources Division.

IMPORTANT NOTE ON DONATED MATERIALS AND VOLUNTEER LABOR:

In accordance with federal and state regulations, you must **include the value** of any donated materials and volunteer labor in your cost estimate. The current market value of all donations and the current average hourly rate for volunteering **does apply** towards the “50% Rule” discussed in this document. To determine the value of donated materials, please use normal retail cost for each item donated. For volunteer labor, determine the normal hourly rate charged for the trade. For instance, ask your contractor what he would normally have charged per hour for framing if volunteers will be assisting you with framing, and then estimate the number of hours of volunteer work you will use during the project, and include the amount on your Cost Estimate form. More information for donated materials and volunteer labor can be found in “FEMA P-758, Substantial Improvement/Substantial Damage Desk Reference”.

ITEMS REQUIRED TO EVALUATE YOUR APPLICATION

APPLICANT MUST SUBMIT ALL THE FOLLOWING:

1. **Completed and Signed Application** for substantial damage/improvement review (included in this package).
2. **State Certified Appraiser's Report** valuing the structure (if not accepting the County Appraised value). Appraisal must be less than one-year old.
3. **Estimated Cost** of reconstruction/improvement form (included in this package) and all required backups. Include sub-contractor's bids and itemized cost lists (see footnote on Cost Estimate Form).
4. Copy of **Construction Contract**. If the owner is the contractor, submit all subcontractor bids to document the cost estimate.
5. Complete set of **Building Plans**.
6. **Plot Plan** if there is an addition of any kind.
7. **Elevation Certificate** if project is a substantial improvement.

ITEMS TO BE INCLUDED FOR COST ESTIMATE OF RECONSTRUCTION / IMPROVEMENT

The following list is not intended to be exhaustive but characterizes the types of costs that must be included.

MATERIALS AND LABOR, INCLUDING:

- 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 (e.g., 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)

ITEMS TO BE INCLUDED FOR COST ESTIMATE OF RECONSTRUCTION / IMPROVEMENT CONTINUED ONTO THE NEXT PAGE

- Costs associated with elevating a structure when the proposed elevation is lower than the Base Flood Elevation (BFE)
- Construction management and supervision
- Contractor's overhead and profit
- Sales tax 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, and trusses
- Joists, beams, subflooring, framing, and ceilings
- Interior non-bearing walls
- Exterior finishes (e.g., brick, stucco, siding, painting, ~~trim~~ trim)
- Windows and exterior doors
- Roofing, gutters, and downspouts
- Hardware
- Attached decks and porches

INTERIOR FINISH ELEMENTS, INCLUDING:

- Floor finishes (e.g., hardwood, ceramic, vinyl, linoleum, stone, and wall-to-wall carpet over subflooring)
- Built-in cabinets (e.g., kitchen, utility, entertainment, storage, and bathroom)
- Wall finishes (e.g., drywall, paint, stucco, plaster, paneling, and marble)
- 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

**ITEMS TO BE EXCLUDED FOR
COST ESTIMATE OF RECONSTRUCTION / IMPROVEMENT**

The following list is not intended to be exhaustive but characterizes the types of costs that must be included.

ITEMS NOT DIRECTLY ASSOCIATED WITH THE BUILDING, INCLUDING:

- 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 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)
- 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



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APPLICATION FOR SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE REVIEW

Property Address: _____

Assessor Parcel Number (APN): _____

Flood Zone _____ BFE _____ Lowest Floor Elevation _____

Property Owner's Information:

Name: _____

Address: _____

Phone Number: _____

Contractor's/Architect's/Engineer's Information:

Name: _____

Address: _____

Phone Number: _____

Contractor's/Architect's/Engineer's License Number: _____

State: _____ Type/Class: _____

Check one of the following:

I **am** attaching a State Certified Appraiser's report, valuing the structure at:

I am **not** attaching a State Certified Appraiser's report and I accept the use of the valuation of my property that has been recorded by the County Property Appraiser's Office.

I hereby attest that the list of work and cost estimate submitted with this Substantial Damage or Substantial Improvement Application reflects **ALL OF THE WORK TO BE CONDUCTED** on the subject structure including all additions, improvements and repairs and, if the work is the result of Substantial Damage, this work will return the structure at least to the "before damage" condition and bring the structure into compliance with all applicable codes. Neither I nor any agent will make any repairs or perform any work on the subject structure other than what has been included on the attached list.

I UNDERSTAND THAT I AM SUBJECT TO ENFORCEMENT ACTION, WHICH MAY INCLUDE FINES, IF ANY INSPECTION OF THE PROPERTY REVEALS THAT I HAVE MADE REPAIRS OR IMPROVEMENTS NOT INCLUDED ON THE ATTACHED LIST OF REPAIRS OR THE APPROVED BUILDING PLANS.

See attached itemized list.

SIGNATURES:

Property Owner: _____ Date: _____

Contractor/Architect/Engineer: _____ Date: _____

COST ESTIMATE OF RECONSTRUCTION / IMPROVEMENT

Application Number: _____ Date: _____

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, **including construction supervision costs**.

	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 Weather-strip			
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			
22 Construction Supervision Costs			
Subtotals			
Total Estimate Cost (all three subtotals added together)			

- A. A copy of the signed construction contract must accompany this estimate.
- B. Subcontractor bids may be used for any material and/or labor cost breakdown. INCLUDE donations and volunteer labor.
- C. If any amounts appear in the "Sub-contractor" column, a copy of each signed and dated bid must accompany this form.
- D. 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 documentation may contain a section called "Drywall to be installed (Line 10):

	<u>This Sheet (Line 10)</u>	<u>Separate Sheet</u>
Materials:	\$2,000.00	1,000 s.f. ½" Drywall @ \$2.00/s.f. = \$2,000.00
Labor:	\$320.00	16 MH to Hang Drywall @ \$20.00 / MH = \$320.00