



COUNTY OF SANTA CRUZ

PLANNING DEPARTMENT

701 OCEAN STREET, 4TH FLOOR, SANTA CRUZ, CA 95060
(831) 454-2580 FAX: (831) 454-2131 TDD: (831) 454-2123
KATHLEEN MOLLOY PREVISICH, PLANNING DIRECTOR

SUBSTANTIAL IMPROVEMENT / DAMAGE REVIEW

If you are renovating, remodeling, repairing, constructing an addition, rebuilding after a storm, or performing other work, here is information you need to know concerning

The 50% Rule

The County of Santa Cruz has flood damage prevention regulations that may affect how you repair, remodel, renovate or add on to your building if it is located in a FEMA flood zone (A, AE, AO, V, or VE). If you plan improvements to a structure or if your structure sustained structural and / or interior and exterior damage, these regulations may affect how you rebuild. These laws are required by the National Flood Insurance Program (NFIP) to protect your lives and investments from future flood damages. Our community has adopted these laws in order for federally-backed flood insurance to be made available to community residents and property owners.

If a building is “substantially improved” or “substantially damaged”, it must be brought into compliance with the County of Santa Cruz flood damage protection regulations, including elevating the building above the base or 1% annual chance flood elevation or flood proofing of a non residential structure.

- ✓ **Substantial Improvement** means any repair, reconstruction, rehabilitation, addition, alteration or improvement to a structure, the cost of which equals or exceeds 50 percent of the market value of the structure either immediately prior to the issuance of the building permit.
- ✓ **Substantial Damage** means damage of any origin, sustained by a structure whereby the cost of restoring the structure to it before-damaged condition would equal or exceed 50 percent of the market value of the structure as it existed before the damage occurred.

Required Documentation Prior to Issuance of a Permit

To maintain compliance with the NFIP, and for the County to determine whether the proposed work constitutes “substantial improvement” or “substantial damage”, the following completed documentation is required:

- A market value appraisal of your building that is prepared by a professional appraiser according to standard practices of the profession. The appraisal must exclude the value of the land, detached structures, and landscaping. Alternatively, if requested or if no appraisal is submitted, we will use the tax assessment value of your building as the market value of the building.
- A “Cost Breakdown” form completed by a licensed contractor. (See attached form)
- A “Contractor’s Affidavit”. (See attached form)
- An “Owner’s Affidavit”. (See attached form)

IMPROVEMENT COSTS

Contractor Affidavit

Name of Contractor:	
Contractor's Address:	
Phone Number:	
Contractor's License Number:	
Property Address:	
Assessor's Parcel Number:	

I hereby attest to the fact that I personally inspected the above mentioned property and, at the request of the owner, I have produced the attached "Cost Breakdown" for the proposed repairs, reconstruction and / or remodeling, which is hereby submitted for a Substantial Improvement Review. This estimate represents all costs (including overhead and profit, labor, materials and work by sub-contractors) for all of the improvements and repairs on the subject building. The estimate includes the work shown and related to the current plans submitted as part of my building permit application. I have also reviewed the "Items to be Included" and "Items to be Excluded" list for items to be included / excluded in my cost estimate.

I acknowledge that if, during the course of construction, the owner requests more work or modification of the work, a revised cost estimate must be provided to the County of Santa Cruz, which will re-evaluate its comparison of the cost of work to the value of the building to determine if the work is substantial improvement. Such re-evaluation may require revision of the permit and may subject the property to additional requirements.

I understand that the cost estimate is used to determine compliance with FEMA and County regulations for development within the flood zone. I also understand that if the structure is damaged by flooding, FEMA may audit my records related to the cost of construction.

I also understand that I am subject to enforcement action and or penalties if inspection of the property reveals that I have made repairs or improvements not included in the list of improvements this structure. I understand that any permit issued by the County of Santa Cruz pursuant to this affidavit does not authorize the reconstruction, repair or maintenance of any illegal additions, fences, sheds, or non conforming uses or structures on the property.

Total Labor and Materials: \$ _____
Overhead and Profit: \$ _____
Contingency: \$ _____
Total Cost: \$ _____

Contractor's Signature: _____
Print Name: _____
Title: _____
Contractor's License #: _____
Date: _____

Permit # _____
Staff Use Only

SUBSTANTIAL IMPROVEMENT/ DAMAGE ITEMS TO BE INCLUDED IN COST ESTIMATE

Items that are included in the costs of improvements or costs to repair are those that are directly associated with the building. 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:

- Materials and labor, including the estimated value of donated or discounted materials and owner or volunteered labor
- Site preparation related to the improvement or repair (foundation excavation, 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 regulation 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 to an elevation that 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 (spread, continuous, pier, 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, trim)
 - Windows and exterior doors
- Structural elements and exterior finishes (cont.):
 - Roofing, gutters, and downspouts
 - Hardware
 - Attached decks and porches
- Interior Finish Elements, Including:
 - Floor finishes (e.g., hardwood, ceramic, vinyl, linoleum, stone, carpet, etc.)
 - Bathroom tiling and fixtures
 - Wall finishes (drywall, paint, stucco, plaster, paneling, marble, etc.)
 - 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:
 - 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, or re-circulation systems
- Permanently installed stereo speakers and systems
- Theater systems

**SUBSTANTIAL IMPROVEMENT
ITEMS TO BE EXCLUDED IN COST ESTIMATE**

Items that can be excluded are those that are not directly associated with the building. The following list characterizes the types of costs that may be excluded:

- Clean-up and trash removal
- Costs to temporarily stabilize a building so that it is safe to enter to evaluate 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)
- Plug-in appliances such as washing machines, dryers, and stoves

<p>NOTE: Additional information may be necessary to substantiate fair cost of repair or improvement</p>	<h2 style="margin: 0;">COST BREAKDOWN</h2> <p>A dollar value is required for both labor and material for each category listed including but not limited to the following:</p> <ul style="list-style-type: none"> if a category does not apply, enter 0 if work is proposed that is not covered in this document, provide additional info to document the cost 	<p>LEGEND</p> <p>LS – Lump Sum SF – Square Foot LF – Linear Foot SQ – Roof Square SY – Square Yard</p>
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Demolition

\$ _____ Labor

Description of work _____ Quantity _____ LF \$ _____ Mat.
(desc. cont.) _____

Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Slab on Grade

\$ _____ Labor

Description of work _____ Quantity _____ SF \$ _____ Mat.
(desc. cont.) _____

Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Foundation & Structural Steel

\$ _____ Labor

Description of work _____ Quantity _____ LF \$ _____ Mat.
(desc. cont.) _____

Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Masonry Wall

\$ _____ Labor

Description of work _____ Quantity _____ SF \$ _____ Mat.
(desc. cont.) _____

Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Lumber / Framing

\$ _____ Labor

Description of work _____ Quantity _____ LF \$ _____ Mat.
(desc. cont.) _____

Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Truss / Rafters

\$ _____ Labor

of engineered trusses _____ # of rafters _____ size _____ Quantity _____ LS \$ _____ Mat.
(desc. cont.) _____

Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Finish Carpentry

\$ _____ Labor

Description of work _____ Quantity _____ LF \$ _____ Mat.
(desc. cont.) _____

Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

COST BREAKDOWN (Cont.)

Roofing

- | | | | |
|----------------------------------|---------------------------------|---|----------------------------------|
| <input type="checkbox"/> Tile | <input type="checkbox"/> Flat | <input type="checkbox"/> Addition Only | <input type="checkbox"/> Entire |
| <input type="checkbox"/> Shingle | <input type="checkbox"/> Gravel | <input type="checkbox"/> Entire House | <input type="checkbox"/> Partial |
| <input type="checkbox"/> Metal | | <input type="checkbox"/> Existing Structure | |

Total # of Squares _____ Quantity _____ SQ \$ _____ Labor
 \$ _____ Mat.
 Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Stucco

- | | | |
|----------------------------------|---|---|
| <input type="checkbox"/> Masonry | <input type="checkbox"/> Frame w/ Wire Lath | <input type="checkbox"/> With Stone / Brick |
|----------------------------------|---|---|

Description of work _____ Quantity _____ SY \$ _____ Labor
 (desc. cont.) _____ \$ _____ Mat.
 Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Siding / Soffit / Fascia

- | | |
|---------------------------------------|--------------|
| <input type="checkbox"/> Cementitious | Siding _____ |
| <input type="checkbox"/> Wood | Soffit _____ |
| <input type="checkbox"/> Vinyl | Fascia _____ |
| <input type="checkbox"/> Aluminum | |

Description of work _____ Quantity _____ SF \$ _____ Labor
 (desc. cont.) _____ \$ _____ Mat.
 Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Cabinets

Tops

- | | |
|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> Re-Laminate | <input type="checkbox"/> Re-laminate |
| <input type="checkbox"/> Laminate | <input type="checkbox"/> Laminate |
| <input type="checkbox"/> Modular | <input type="checkbox"/> Tile |
| <input type="checkbox"/> Wood | <input type="checkbox"/> Solid |
| <input type="checkbox"/> Custom | <input type="checkbox"/> Granite |
| | <input type="checkbox"/> Other _____ |

Description of work _____ Quantity _____ LF \$ _____ Labor
 (desc. cont.) _____ \$ _____ Mat.
 Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Appliances Built In (new or replaced)

- | | |
|--|---------------------------------------|
| <input type="checkbox"/> Clothes Dryer | <input type="checkbox"/> Water Heater |
| <input type="checkbox"/> Dishwasher | <input type="checkbox"/> Wine Cooler |
| <input type="checkbox"/> Disposal | <input type="checkbox"/> Range |
| <input type="checkbox"/> Trash Compactor | <input type="checkbox"/> Oven |
| <input type="checkbox"/> Washing Machine | <input type="checkbox"/> Other _____ |

Description of work _____ Quantity _____ LS \$ _____ Labor
 (desc. cont.) _____ \$ _____ Mat.
 Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

COST BREAKDOWN (Cont.)

Elevator / Chair Lift

Description of work _____ Quantity _____ LS \$ _____ Labor
 (desc. cont.) _____ \$ _____ Mat.
 Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Gas

LP
 Natural
 Description of work _____ Quantity _____ \$ _____ Labor
 (desc. cont.) _____ \$ _____ Mat.
 Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Plumbing

Number of Baths:

New _____
 Remodeled _____

Description of work _____ Quantity _____ LS \$ _____ Labor
 (desc. cont.) _____ \$ _____ Mat.
 Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Plumbing Fixtures

		# of Fixtures	Manufacturer	Detailed Description
Lav.	New	_____	_____	_____
	Replaced	_____	_____	_____
Toilet	New	_____	_____	_____
	Replaced	_____	_____	_____
Shower	New	_____	_____	_____
	Replaced	_____	_____	_____
Tub	New	_____	_____	_____
	Replaced	_____	_____	_____
Bidet	New	_____	_____	_____
	Replaced	_____	_____	_____
Kit. Sink	New	_____	_____	_____
	Replaced	_____	_____	_____

\$ _____ Labor
 \$ _____ Mat.
 Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

COST BREAKDOWN (Cont.)

Electrical

of New Circuits

60 AMP _____
 50 AMP _____
 40 AMP _____
 30 AMP _____
 20 AMP _____
 15 AMP _____

New Service Size _____
 New Panel Size _____
 Sub Panel _____

Description of work _____ \$ _____ Labor
 (desc. cont.) _____ \$ _____ Mat.

Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Electrical Fixtures

of Fixtures _____
 Ceiling Fans _____
 Dimmers _____
 Duplex Receptacles _____
 Light Fixtures _____
 Lights Recessed _____
 Satellite Dishes _____
 Security System _____
 Smoke Detectors _____
 Switches _____
 Other* _____

*Detailed Description _____ \$ _____ Labor
 (desc. cont.) _____ \$ _____ Mat.

Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

HVAC

Add Supply R/A No New Equipment

of Supplies _____
 # of Returns _____

New Split A/C for Addition Only

Size Ton _____
 Heat _____
 Seer Rating _____

New Split A/C Entire House

Size Ton _____
 Heat _____
 Seer Rating _____

Description _____ Quantity _____ LS \$ _____ Labor
 (desc. cont.) _____ \$ _____ Mat.

Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

COST BREAKDOWN (Cont.)

Doors

	# of Units				
Entry	_____				
Sliding Glass	_____				
Garage	_____				
French	_____				
Interior Doors	_____				
Description of work	_____	Quantity _____	LS	\$ _____	Labor
(desc. cont.)	_____			\$ _____	Mat.
				Labor and Material Total	\$ _____
Source of value: <input type="checkbox"/> Sub-Contractor Estimate <input type="checkbox"/> Sub-Contractor Detailed Bid <input type="checkbox"/> Sq. Ft. Method <input type="checkbox"/> Detailed Labor and Material Take-Off					

Windows

	#	Manufacturer	Type	Impact Resistant	
New	_____	_____	_____	_____	
Replacement	_____	_____	_____	_____	
Skylights	_____	_____	_____	_____	
Description	_____	Quantity _____	LS	\$ _____	Labor
(desc. cont.)	_____			\$ _____	Mat.
				Labor and Material Total	\$ _____
Source of value: <input type="checkbox"/> Sub-Contractor Estimate <input type="checkbox"/> Sub-Contractor Detailed Bid <input type="checkbox"/> Sq. Ft. Method <input type="checkbox"/> Detailed Labor and Material Take-Off					

Insulation

Type	_____	Quantity _____	SF	\$ _____	Labor
Description	_____			\$ _____	Mat.
				Labor and Material Total	\$ _____
Source of value: <input type="checkbox"/> Sub-Contractor Estimate <input type="checkbox"/> Sub-Contractor Detailed Bid <input type="checkbox"/> Sq. Ft. Method <input type="checkbox"/> Detailed Labor and Material Take-Off					

Dry Wall

# of Boards	_____	Plaster _____	Quantity _____	LS	\$ _____
Description	_____				Mat.
				Labor and Material Total	\$ _____
Source of value: <input type="checkbox"/> Sub-Contractor Estimate <input type="checkbox"/> Sub-Contractor Detailed Bid <input type="checkbox"/> Sq. Ft. Method <input type="checkbox"/> Detailed Labor and Material Take-Off					

Fireplace

Manufacturer	_____	Site _____		\$ _____	Labor
<input type="checkbox"/> Gas	<input type="checkbox"/> Wood Burning	Quantity _____	LS	\$ _____	Mat.
Description	_____				
				Labor and Material Total	\$ _____
Source of value: <input type="checkbox"/> Sub-Contractor Estimate <input type="checkbox"/> Sub-Contractor Detailed Bid <input type="checkbox"/> Sq. Ft. Method <input type="checkbox"/> Detailed Labor and Material Take-Off					

Interior

<input type="checkbox"/> Painting	<input type="checkbox"/> Wall Paper				
<input type="checkbox"/> Wood Paneling	<input type="checkbox"/> Tile			\$ _____	Labor
Description of work	_____	Quantity _____	LS	\$ _____	Mat.
(desc. cont.)	_____				
				Labor and Material Total	\$ _____
Source of value: <input type="checkbox"/> Sub-Contractor Estimate <input type="checkbox"/> Sub-Contractor Detailed Bid <input type="checkbox"/> Sq. Ft. Method <input type="checkbox"/> Detailed Labor and Material Take-Off					

COST BREAKDOWN (Cont.)

Exterior Painting

Description of work _____ Quantity _____ \$ _____ Labor
 (desc. cont.) _____ \$ _____ Mat.

 Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Floor Covering

Tile _____ SF \$ _____ Cost Subtotal
 Wood _____ SF _____ Cost Subtotal
 Carpet _____ SF _____ Cost Subtotal
 Marble _____ SF _____ Cost Subtotal
 Stone _____ SF _____ Cost Subtotal
 Other _____ SF _____ Cost Subtotal
 Total _____ SF _____ Cost Total \$ _____ Labor
 Description: _____ \$ _____ Mat.

 Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Interior

Marble Concrete Wood Carpet
 Custom Pre-manufactured Kit

Description (handrail, treads, risers, newel posts) _____ Quantity _____ LS
 _____ \$ _____ Labor
 _____ \$ _____ Mat.

 Labor and Material Total \$ _____

Source of value: Sub-Contractor Estimate Sub-Contractor Detailed Bid Sq. Ft. Method Detailed Labor and Material Take-Off

Overhead & Profit

Description _____ Quantity _____ LS \$ _____

Contingency per Contract

Or
 Contingency of 5% to allow for change orders and
 unforeseen field conditions.

Description _____ Quantity _____ LS \$ _____
GRAND TOTAL \$ _____

List of Plan Sheets for Which These Costs are Based Upon:

Sheet #'s	Plan Prepared By	Last Revision Date

Cost Breakdown Prepared by (Print Name):	
Signature / Date:	
Parcel #:	

IMPROVEMENT COSTS

Owner Affidavit

Name of Contractor:	
Contractor's License Number:	
Name of Owner:	
Owner's Address:	
Owner's Phone Number:	
Property Address:	
Assessor's Parcel Number:	

I hereby attest to the fact that I requested the above mentioned contractor to prepare the Cost Breakdown for Substantial Improvement Review. I further attest that the Cost Breakdown represents all of the work proposed to be done to the existing building, including all improvements, rehabilitation, remodeling, repairs, additions, finishes and any other form of improvement per the "Items to be Included" list. The estimate includes the work shown and related to the current plans submitted as part of my building permit application. **No other contractor will be performing work to the structure that is not reflected in the Cost Breakdown.**

I acknowledge that if, during the course of construction, I decide to add more work or to modify the work described, that the County of Santa Cruz will re-evaluate its comparison of the cost of work to the value of the building to determine if the work is substantial improvement. Such re-evaluation may require revision of the permit and may subject the property to additional requirements.

I understand that the cost estimate is used to determine compliance with FEMA and County regulations for development within the flood zone. I also understand that if the structure is damaged by flooding, FEMA may audit my records related to the cost of construction.

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 the work and the cost estimate for that work that were the basis for issuance of a permit.

Total Labor and Materials: \$ _____
Overhead and Profit: \$ _____
Contingency: \$ _____
Total Cost: \$ _____

Owner's Signature: _____
Print Name: _____
Date: _____

Permit # _____
Staff Use Only