



Substantial Improvement Determination Checklist

Martin County Public Works Department
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Martin County participates in the Community Rating System established by FEMA through the National Flood Insurance Program. This requires us to determine if improvements over the past five-year period are substantial, meaning the cumulative value of the improvements exceeds 50% of the value of the structure being improved. This requirement applies only to structures that are within a Special Flood Hazard Area and that do not comply with the current Flood Protection regulations. It does not matter whether the structure is residential or commercial, insured or uninsured, nor first-floor or top-floor condominium.

This determination applies to a residence or a structure that is open and available to the public. If you are improving a structure that is an accessory structure, such as a shed or a storage unit, a substantial improvement determination does not apply.

Parcel address: _____

Brief description of proposed work: _____

Determine whether a substantial improvement determination applies:

Identify the parcel on the County's¹ [FEMA Flood Map](#).

1. Is the structure that is being improved outside of a Special Flood Hazard Area (flood zones A, AE, AO, or V) (*there won't be any shading on the County's map*)? **YES** **NO**
2. Has the structure been removed from a Special Flood Hazard Area by way of a Letter of Map Amendment (*the parcel may be shaded green on the County's map*)? **YES** **NO**

If you answered **YES** to questions 1 or 2, a substantial improvement determination does not apply, and this form does not need to be submitted with the permit application.

If you answered **NO** to question 1 and 2, then, using the same [FEMA Flood Map](#), select your parcel to determine the Base Flood Elevation of the Special Flood Hazard Area: _____ feet NAVD

(A Topographic Survey or Elevation Certificate is required to answer question 3)

3. What is the finished floor elevation of the structure as depicted on a Topographic Survey prepared by a licensed Professional Surveyor and Mapper²? _____ feet NAVD

OR

What is the finished floor elevation of the structure as depicted on an Elevation Certificate prepared by a licensed Professional Surveyor and Mapper² (*the parcel may have a yellow dot on the [FEMA Flood Map](#)*)? _____ feet NAVD

4. Is the finished floor elevation¹ of the structure more than 1 foot above the Base Flood Elevation of the Special Flood Hazard Area? **YES** **NO**

¹ This flood zones on this map were established by the Federal Emergency Management Agency.

² As expressed in elevation datum NAVD88

If you answered YES to question 4, a substantial improvement determination does not apply, and this form does not need to be submitted with the permit application, provided the Topographic Survey or Elevation Certificate are submitted with the permit application.

Determine whether the improvement(s) may be substantial:

Identify the cumulative value of the improvements made to the structure over the past five years (including new roofs, replacement doors and windows, replacement cabinetry, additions, modifications, etc.) [Building Permit History Search](#)

- Permit number and type of work _____
_____ \$ _____
- Permit number and type of work _____
_____ \$ _____
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_____ \$ _____
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_____ \$ _____
- Permit number and type of work _____
_____ \$ _____
- Calculate the cumulative value of previously permitted work (a) \$ _____
- Identify the total cost of the proposed improvement to the residential structure including labor and other costs associated with demolishing, removing, or altering the building components, overhead, and profit but excluding plans and specifications, survey costs, and permit fees. (b) \$ _____
- Add Lines (a) and (b) to determine the sum of the cumulative value of the improvements over the past five years. (c) \$ _____

Estimate the adjusted improvement value of the residence or structure being improved in its current condition – not the replacement value – (which cannot include the property location or accessory items like docks, decks, and boatlifts).

- What is the Improvement Value listed on the [Property Appraisers website](#)? (d) \$ _____
- Calculate 25% of the Improvement Value (d) to account for accessory items like pools, decks, screen enclosures, docks, decks, sheds, and driveways. (e) \$ _____
- What is the adjusted Improvement Value? ³ Subtract line (e) from line (d). (f) \$ _____

³ The County will accept and review a professional appraisal that clearly values the residence or structure in its current condition – not the replacement value – and which does not include the property location or ancillary items like docks, decks, and boatlifts.

The cumulative value of the improvements over the past five years (c) is less than 50% of the adjusted Improvement Value (f), the proposed work is not considered to be a substantial improvement, and this notarized form must be submitted with the permit application.

OR

The cumulative value of the improvements over the past five years (c) is 50% or more of the adjusted Improvement Value (f), the proposed work is considered to be a substantial improvement, and this notarized form must be submitted with the permit application.

I understand if the value of any current or future improvements to the structure meets or exceeds 50% of the adjusted Improvement Value or the appraised value, then the improvement becomes substantial and the existing structure must comply with the current Flood Protection regulations. This may require adding flood openings in the garage or even raising the existing structure to a minimum of 12-inches above the FEMA Base Flood Elevation.

I have read the Substantial Improvement Determination Checklist and understand to the best of my knowledge that this proposed work *is / is not (circle one)* considered to be a substantial improvement.

Property owner: _____

Property owner's signature: _____

Date: _____

The foregoing Substantial Improvement Determination Checklist was acknowledged before me this _____ day of _____, 20____ by _____, as owner of the property or trustee by means of physical presence or online notarization. He/she is personally known to me OR has produced _____ as identification.

Notary Public

Print Name: _____

My Commission Expires: _____