



# City of Imperial Beach, California

COMMUNITY DEVELOPMENT DEPARTMENT - BUILDING DIVISION

825 Imperial Beach Blvd., Imperial Beach, CA 91932 Tel: (619) 628-1357/0882 Fax: (619) 424-4093

## NOTICE FOR WORK ON EXISTING BUILDINGS IN SPECIAL FLOOD HAZARD AREAS (SFHAs)

The City of Imperial Beach floodplain management regulations and codes specify that all new buildings to be constructed in Special Flood Hazard Areas (SFHAs) are required to have their lowest floors elevated to a minimum of one foot above the base flood elevation (BFE). The regulations also specify that **substantial improvement** of existing buildings (remodeling, rehabilitation, improvement, or addition) or buildings that have sustained **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 note that all costs to repair a substantially damaged building to its pre-damage condition must be identified.

There are several aspects that must be addressed to achieve compliance with the floodplain management requirements. The requirements depend on several factors, including the flood zone at your property. To determine whether your property is within a designated SFHA, please refer to the [City's Public Access GIS](#). The most significant compliance requirement is that the lowest floor, as defined in Section 15.50.040 of the Imperial Beach Municipal Code, must be elevated a minimum of one foot above the BFE. Please plan to meet with this department to review your proposed project, to go over the requirements, and to discuss how to bring your building into compliance.

Our regulations define these terms:

**Substantial Damage** – means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed fifty percent of the market value of the structure before the damage occurred.

**Substantial Improvement** - means any repair, reconstruction or improvement of a structure, the cost of which equals or exceeds fifty percent of the market value of the structure either:

1. Before the improvement or repair is started; or
2. If the structure has been damaged, and is being restored, before any damage occurred

For the purposes of this definition “substantial improvement” is considered to occur when the first alteration of any wall, ceiling, floor or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term does not, however, include either:

1. Any project for improvement of a structure to comply with existing state or local health, sanitary or safety code specifications which are solely necessary to assure safe living conditions; or

2. Any alteration of a structure listed on the National Registration of Historic Places or a State Inventory of Historic Places.

To make the substantial improvement determination or the substantial damage determination, we compare the cost of the proposed improvement or repairs to the market value of the building (excluding land, accessory structures, and landscaping). If the resulting ratio equals or exceeds 50 percent, the existing building must be brought into compliance with the floodplain management requirements for new buildings.

$$\frac{\text{Cost of Improvement or Cost to Repair to Pre-Damage Condition}}{\text{Market Value of Building}} \geq 50\%$$

Please note:

- You must provide an estimate of the cost to perform the proposed improvements or repairs. If your building has been damaged, the cost estimate must include all work required to repair the building to its pre-damage condition. The cost estimate must include all labor and materials. If the work will be done by a contractor, the contractor's overhead and profit must be included. If the work will be done by the owner or volunteers, market rates must be used to estimate the cost of materials and the value of labor. Attached to this notice is a list of costs that must be included and costs that are excluded. After we review the cost estimate, we may require that it be broken down to show all materials and labor estimates. A construction cost worksheet is also included within this notice to assist you with providing this information.
- You must provide a market value appraisal of the building that is prepared by a professional appraiser according to standard practices of the profession. We will review the appraisal to determine that it accurately describes your building and does not include the value of the land, accessory buildings, and landscaping. Should an appraisal not be provided, the City will use the tax assessment value of your building as the estimate of the market value of the building before the work is performed. This value will be taken from the "Improvements" amount detailed on the County's Notification of Taxable Value for the current year per the [County's Secured Assessment Roll](#).

If you have any questions regarding this information, please contact the Building Official at 619-628-1357.

Attachments:

1. Requirements for Applications for Permits for Substantial Improvements and Repair of Substantial Damage
2. Costs for Substantial Improvements and Repair of Substantial Damage
3. Construction Cost Worksheet
4. Owner Declaration of Substantial Improvement



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## REQUIREMENTS FOR APPLICATIONS FOR PERMITS FOR SUBSTANTIAL IMPROVEMENTS AND REPAIR OF SUBSTANTIAL DAMAGE

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Please contact the Building Official at 619-628-1357 if you have questions about the substantial improvement and substantial damage requirements. Your building may have to be brought into compliance with the floodplain management requirements for new construction. Should your project constitute substantial improvement or damage, a floodplain development permit application will need to be submitted.

Applications for permits to work on existing buildings that are located in Special Flood Hazard Areas must include the following:

1. If your building has been damaged, include photographs of the interior and exterior; provide pre-damage photos of the exterior, if available
2. Detailed description of the proposed improvement (rehabilitation, remodeling, addition, etc.) or repairs
3. Cost estimate of the proposed improvement or the cost estimate to repair the damaged building to its before-damage condition
4. You may submit a market value appraisal prepared by a licensed professional appraiser or we will use the tax assessment value of the building
5. Owner's Declaration of Substantial Improvement (signed and dated)
6. Floodplain Development Permit Application (New Construction and Substantial Improvement Only):
  - a. Elevation Certificate
  - b. V Zone Design Certificate
  - c. Floodproofing Certificate (non-residential structures only, not allowed in VE Zone)



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## COSTS FOR SUBSTANTIAL IMPROVEMENTS AND REPAIR OF SUBSTANTIAL DAMAGE

### Included Costs

Items that must be included in the costs of improvement 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 (e.g., spread or continuous foundation footings, perimeter walls, chainwalls, pilings, columns, posts, 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, and 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)
  - Bathroom tiling and fixtures
  - Wall finishes (e.g., drywall, paint, stucco, plaster, paneling, and marble)
  - 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, and recirculation systems

## Excluded Costs

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 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

<b>CONSTRUCTION COST WORKSHEET</b>		<b>Bldg. Permit No.</b>	
<b>Property Owner:</b>		<b>Prepared by:</b>	
<b>Property Address:</b>		<b>Contractor &amp; License No.:</b>	

<b>Improvement Type</b>	<b>Material/Improvement Cost</b>
<ul style="list-style-type: none"> <li>◆ All Structural Elements, including but not limited to: <ul style="list-style-type: none"> <li>- Spread or continuous foundation footings and pilings</li> <li>- Monolithic concrete slab foundations</li> <li>- Bearing walls, tie beams, and trusses</li> <li>- Wood reinforced concrete decking or roofing</li> <li>- Floors and ceilings, including insulation</li> <li>- Attached decks, stairways, and porches</li> <li>- Interior portion walls</li> <li>- Exterior wall finishes</li> <li>- Windows and doors</li> <li>- Roof sheathing</li> <li>- Roof re-shingling or re-tiling</li> <li>- Roof dormers</li> <li>- Balconies</li> <li>- Hardware</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>.....\$ _____</li> </ul>
<ul style="list-style-type: none"> <li>◆ All Interior Finish Elements, including but not limited to: <ul style="list-style-type: none"> <li>- Floor cover such as tile, wood, vinyl, carpet marble, etc.</li> <li>- Wall and ceiling finishes such as drywall, painting, stucco, plaster, wood paneling, marble, etc.</li> <li>- Kitchen, utility, bathroom and garage cabinets and counter tops</li> <li>- Built-in bookcases, cabinets, entertainment centers, aquariums, bars wine racks, etc.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>.....\$ _____</li> <li>.....\$ _____</li> <li>.....\$ _____</li> <li>.....\$ _____</li> </ul>
<ul style="list-style-type: none"> <li>◆ All Utility and Service Equipment, including but not limited to: <ul style="list-style-type: none"> <li>- HVAC equipment including ducting, boilers, chillers, etc.</li> <li>- Plumbing services including water heaters, sinks, fixtures, toilets, showers, tubs etc.</li> <li>- Electrical services including light fixtures, ceiling fans, etc.</li> <li>- Built-in appliances including dishwashers, ovens, ranges, garbage disposers, trash compactors, etc.</li> <li>- Central vacuum systems</li> <li>- Water filtration, conditioning or recirculation systems</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>.....\$ _____</li> <li>.....\$ _____</li> <li>.....\$ _____</li> <li>.....\$ _____</li> <li>.....\$ _____</li> <li>.....\$ _____</li> </ul>
<ul style="list-style-type: none"> <li>◆ Donated or Discounted Materials <ul style="list-style-type: none"> <li>- The value of donated or discounted materials must be included at their full market value and estimated as though they were purchased during a normal market transaction.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>.....\$ _____</li> </ul>
<ul style="list-style-type: none"> <li>◆ Self or Volunteered Labor <ul style="list-style-type: none"> <li>- The value of self or volunteered labor must be estimated at prevailing wages for the appropriate type of construction wage scale.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>.....\$ _____</li> </ul>
<ul style="list-style-type: none"> <li>◆ Miscellaneous Costs That Must Be Included: <ul style="list-style-type: none"> <li>- <b>LABOR</b></li> <li>- Other costs associated with demolishing, removing, or altering of building components</li> <li>- Overhead and profit.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>.....\$ _____</li> <li>.....\$ _____</li> <li>.....\$ _____</li> </ul>
<b>TOTAL CONSTRUCTION/IMPROVEMENT/REPAIR VALUE</b>	.....\$ _____

Contractor Signature	Date	Property Owner Signature	Date
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## OWNER DECLARATION OF SUBSTANTIAL IMPROVEMENT DETERMINATION

I, the person signing below as the OWNER, declare that:

1. I am the owner of the property at \_\_\_\_\_ in the City of Imperial Beach, California,  
Which is also identified as Assessor Parcel Number (APN) \_\_\_\_\_
2. I understand that this property and / or structure lies wholly or partially within an area designated as a Special Flood Hazard Area (SFHA) on currently effective Flood Insurance Rate Maps (FIRM) published by the Federal Emergency Management Agency (FEMA) and that this designation indicates that technical studies done on behalf of FEMA conclude that the property and / structure are subject to significant risk of damage due to flooding.
3. I understand that flood insurance is available for the property and that the premiums for the flood insurance may be dependent upon the degree to which an insured structure conforms to the construction requirements of Imperial Beach Municipal Code Chapter 15.50 (IBMC 15.50) for new or substantially improved structures located within a SFHA.
4. I understand that the construction requirements of IBMC 15.50 for structures located within the SFHA are not applicable to improvements to an existing structure which does not constitute a "substantial improvement," which is defined as any repair, reconstruction or improvement of a structure, the cost of which equals or exceeds fifty percent of the market value of the structure either before the improvement or repair is started; or if the structure has been damaged, and is being restored, before any damage occurred.
5. I intend to make improvements (which are not repairs to damage) to a \_\_\_\_\_ (the STRUCTURE) currently existing on the property described in Paragraph No. 1, above, and am applying for a Building Permit from the City of Imperial Beach to make such improvements.
6. I have determined that :
  - a. The current market value of the STRUCTURE is \$ \_\_\_\_\_
  - b. Total cost of improvements to be made under this permit will be \$ \_\_\_\_\_
  - c. Total cost of improvements to the STRUCTURE within the last 3 years \$ \_\_\_\_\_
  - d. Cost of proposed and recent improvements, (b) + (c), is \$ \_\_\_\_\_
  - e. Percentage of improvement,  $100 \times (d)/(a)$ , is \_\_\_\_\_%

and therefore the intended improvement \_\_\_\_\_ constitute a Substantial Improvement as identified by IBMC 15.50. I understand that should either the market value or cost of improvements be revised that this declaration will be null and void and that a new declaration may be required.

7. I agree to hold harmless and indemnify the City of Imperial Beach, its officers, employees, agents and contractors, and each of them, from any claims or liability, including damages due to flooding at the described property, arising out of their reliance on this declaration in determining whether the proposed improvement constitute a Substantial Improvement with the meaning of IBMC 15.50 for Substantial Improvement, or to the corresponding requirements of Title 44 of the Code of Federal Regulations, Parts 59 and 60.
8. I certify that the foregoing is true and correct.

\_\_\_\_\_  
Signature (Owner)

\_\_\_\_\_  
Date