

# Detailed Construction Cost Breakdown Itemization Package

<https://www.leegov.com/dcd/flood/building/improvements>

## What is the FEMA 50% Rule?



Structures that do not meet the current flood requirements for the flood zone that they are located in are subject to the 50% rule.

This rule limits the improvements or repairs on buildings to 50% of the *Market Value* before the entire structure is required to be brought into full compliance with current flood regulations. If the value of a repair or improvement is more than 50% of the market value, the structure is considered *Substantially Damaged* or *Substantially improved*.

If a structure is *Substantially Damaged* or *Substantially improved* it must be brought into compliance with current flood regulations including potentially elevating the building.

If your home or business is in the Special Flood Hazard Area (SFHA) and is not flood compliant (i.e. structure and mechanical equipment is below Freeboard\*), Unincorporated Lee County has flood damage prevention regulations that may affect how you remodel, renovate, or add on to your building. \*Freeboard is FEMA BFE + 1 foot. (mechanical equipment: e.g. HVAC, hot water heater)

If your proposed project is too close to the 50% threshold to determine if work is considered to be Substantial Improvement, then you will be asked to submit a detailed cost estimate (aka detailed cost breakdown) for the addition, remodeling, reconstruction, repair of the structure. This detailed cost breakdown must be prepared and signed by either a contractor or by the owner (if owner is acting as contractor).

The contractor must sign an affidavit indicating that the cost estimate submitted includes all damages or all improvements to your structure, not just structural estimates. See details on next few pages.

If the owner is acting as the contractor (aka "owner/builder"), the owner is responsible for submitting the cost estimate and providing documentation, including subcontractor bids, to document the cost estimate. See details on next few pages.

### The following pages contain:

- \*Contractor's Affidavit
- \*Property Owner's Affidavit
- \*Cost Estimate of Reconstruction/Improvement
- \*List of items to be included (for informational purposes only)
- \*List of items to be excluded (for informational purposes only)

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## **ITEMS REQUIRED FOR STAFF TO EVALUATE**

1. **Property Owner's affidavit** signed, notarized and dated only to be completed if owner is acting as contractor (aka "owner/builder"). Information including, but not limited to: Owner is taking responsibility of permit and work, must be on-site at all times supervising, can hire people to work under their supervision but those employees must be licensed). For more information on what it means to be an "owner/builder", refer to this document <https://www.leegov.com/dcd/BldPermitServ/AppsProcd>
2. **Contractor's affidavit** signed, notarized and dated (only to be completed by a licensed contractor pulling the building permit).
3. **Cost Estimate of Reconstruction/Improvement.**
4. **Copy of Sub-contractor bids (if applicable).**
5. **Elevation certificate (ONLY if owner is attempting to prove that the structure is already compliant.** Please contact staff before purchasing a new elevation certificate). If structure is currently compliant, the 50% rule does not apply.

**SUBSTANTIAL IMPROVEMENT  
OR SUBSTANTIAL DAMAGE**

**CONTRACTOR'S  
SUBSTANTIAL DAMAGE OR  
SUBSTANTIAL IMPROVEMENT AFFIDAVIT**

Property Address: \_\_\_\_\_  
\_\_\_\_\_

Contractor's Name: \_\_\_\_\_

Contractor's Company Name: \_\_\_\_\_

Contractor's Address: \_\_\_\_\_  
\_\_\_\_\_

Contractor's Phone Number: \_\_\_\_\_

Contractor's State Registration or Certification Number: \_\_\_\_\_

Contractor's Registration Number (if applicable): \_\_\_\_\_

I hereby attest to the fact that I, or a member of my staff, personally inspected the above mentioned property and produced the attached itemized list of repairs, reconstruction and/or remodeling which are hereby submitted for a Substantial Damage or Substantial Improvement review by Lee County Staff. These damages/improvements are ALL OF THE DAMAGES/IMPROVEMENTS sustained to or proposed for this structure, and that all additions, improvements or repairs proposed on the subject building are included in this estimate. Neither I, nor any other contractor, will make any repairs or reconstruction of additions or remodeling not included in the attached list.

See attached itemized list.

Pursuant to Section 117.05(13)(a), Florida Statutes, the following notarial certificates is sufficient for an acknowledgment in a representative capacity.

STATE OF FLORIDA  
COUNTY OF \_\_\_\_\_

The foregoing instrument was acknowledged before me by means of  physical presence or  online

notarization this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ by \_\_\_\_\_  
(Contractor name printed) (Contractor signature)

as \_\_\_\_\_ for \_\_\_\_\_  
(type of authority, e.g. officer, trustee, attorney in fact) (name of party on behalf of whom instrument was executed)

Notary Seal

\_\_\_\_\_  
Signature of Notary Public-State of Florida

Personally Known\_\_ OR Produced Identification\_\_\_\_  
Type of Identification Produced\_\_\_\_\_

\_\_\_\_\_  
Name of Notary Typed, Printed or Stamped

**SUBSTANTIAL IMPROVEMENT  
OR SUBSTANTIAL DAMAGE**

PROPERTY OWNER
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**PROPERTY OWNER'S  
SUBSTANTIAL DAMAGE OR  
SUBSTANTIAL IMPROVEMENT AFFIDAVIT**

Property Address: \_\_\_\_\_  
\_\_\_\_\_

Property Owner's Name: \_\_\_\_\_

Property Owner's Address: \_\_\_\_\_  
\_\_\_\_\_

Property Owner's Phone Number: \_\_\_\_\_

I hereby attest to the fact that I (acting as contractor) personally produced the attached itemized list of repairs, reconstruction and/or remodeling which are hereby submitted for a Substantial Damage or Substantial Improvement Review by Lee County Staff. These damages/improvements are ALL OF THE DAMAGES/IMPROVEMENTS sustained to or proposed for this structure, and that all additions, improvements or repairs proposed on the subject building are included in this estimate. Neither I, nor any other contractor, will make any repairs or reconstruction of additions or remodeling not included in 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.

Pursuant to Section 117.05(13)(a), Florida Statutes, the following notarial certificates is sufficient for an acknowledgment in an individual capacity.

STATE OF FLORIDA  
COUNTY OF \_\_\_\_\_

The foregoing instrument was acknowledged before me by means of  physical presence or  online

notarization this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ by \_\_\_\_\_  
(Property Owner name printed) (Property Owner signature)

Notary Seal

\_\_\_\_\_  
Signature of Notary Public-State of Florida

\_\_\_\_\_  
Name of Notary Typed, Printed or Stamped

Personally Known\_\_\_ OR Produced Identification\_\_\_  
Type of Identification Produced\_\_\_\_\_

# SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE

## COST ESTIMATE OF RECONSTRUCTION / IMPROVEMENT

Application Number: \_\_\_\_\_ Date: \_\_\_\_\_

Address: \_\_\_\_\_

Prepared by:	
<input type="checkbox"/>	Owner acting as contractor
<input type="checkbox"/>	Contractor

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 contractor must estimate their labor cost **at the current market value** or "going rate" for local or regional construction industry wage scales for any work they intend to perform.

	Sub-Contractor Bids	Contractor or Owner Estimates	
	Bid Amounts (see notes A and B)	Material Costs	Labor Costs
1. Masonry			
2. Carpentry			
3. Roofing			
4. Insulation and Weatherstrip			
5. Exterior Finish (Stucco)			
6. Doors, Windows & Shutters			
7. Lumber Finish			
8. Hardware			
9. Drywall			
10. Cabinets (Built-in)			
11. Floor Covering			
12. Plumbing			
13. Shower / Tub / Toilet			
14. Electrical & Light Fixtures			
15. Concrete			
16. Built-in Appliances (i.e dishwasher)			
17. HVAC			
18. Paint			
19. Demolition & Removal of demo material			
20. Overhead & Profit			
Other/Miscellaneous:			
<b>Subtotals</b>			
	<b>Total Estimate Cost (all three subtotals added together)</b>		

**Printed name of contractor or owner (if the owner acts as the contractor):** \_\_\_\_\_

**Signature:** \_\_\_\_\_

- A. Subcontractor bids may be used for any item of material and/or labor cost breakdown.
- B. If any amounts appear in the "Sub-contractor" column, a copy of each signed and dated bid must accompany this form.
- C. Cost backup\* must be provided for every line item entry.
- D. For all other related costs not listed above, you must list the quantity of materials to be installed and their unit cost on a separate sheet that references the specific line number. (e.g. skylights, guardrails, roof, etc.)

\* **Cost back up information:** For example, a "backup document" may contain information called "Drywall to be installed (line item #9)":

<p>This cost estimate sheet would display in line 9 as:</p> <p>Material Costs:   \$2,000.00</p> <p>Labor Costs:       \$320.00</p>	<p>And a separate sheet would provide the details/back up information as:</p> <p>1,000 sq ft ½ inch drywall @ \$2.00 per sq ft = \$2,000.00</p> <p>16 Man Hours to hang drywall @ \$20.00 per man hour = \$320.00</p>
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# **SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE**

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## **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
- Wood or reinforced concrete decking or roofing
- Floors and ceilings
- Attached decks and porches
- Interior partition walls
- Exterior wall finishes (e.g., brick, stucco or siding) including painting and decorative moldings
- Windows and doors
- Re-shingling or re-tiling a roof
- Hardware

### **ALL INTERIOR FINISH ELEMENTS, INCLUDING:**

- Tiling, linoleum, stone or carpet over sub-flooring
- Bathroom tiling and fixtures
- Wall finishes (e.g., drywall, painting, stucco, plaster, paneling, marble or other decorative finishes)
- Kitchen, utility and bathroom cabinets
- Built-in bookcases, cabinets and furniture
- Hardware

### **ALL UTILITY AND SERVICE EQUIPMENT, INCLUDING:**

- HVAC equipment
- Repair or reconstruction of plumbing and electrical services
- Light fixtures and ceiling fans
- Security systems
- Built-in kitchen appliances (e.g. dishwasher)
- Central vacuum systems
- Water filtration, conditioning or recirculation systems

### **ALSO:**

- Labor and other costs associated with demolishing, removing or altering building components
- Overhead and profit

# SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE

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## Items to be EXCLUDED

- Plans and specifications
- cost to temporarily stabilize a building
- Survey costs
- Permit fees
- debris removal (e.g., removal of debris from building or lot, dumpster rental, transport fees to landfill and landfill tipping fees)
- clean-up (e.g., dirt and mud removal, building dry out, etc.)
- plug-in appliances (such as washers, dryers and stoves)
- Items not considered real property such as:
  - throw rugs
  - carpeting and recarpeting installed over finished flooring such as wood or tiling
  - furniture (that is not built-in)
  - refrigerators
  - appliances which are not built-in, etc. (i.e. a free standing microwave on the counter is not considered "built-in")

### Pro tip:

In theory, if you flip the structure upside down, whatever wouldn't fall out is considered "built-in".

### Outside improvements that are EXCLUDED:

- Landscaping
- Irrigation
- Sidewalks
- Fences
- Yard Lights
- Swimming Pool/Spa
- Screened Pool Enclosures
- Sheds
- Gazebos
- Detached Structures (Including detached garages)
- Landscape Irrigation Systems
- Docks and Davits
- Seawalls
- Driveways
- Decks