



TOWN OF GREENWICH

101 Field Point Road • Greenwich, CT 06836
(203) 622-7753 • Fax (203) 622-7848

SUBSTANTIAL IMPROVEMENT/DAMAGE REVIEW

Parcel ID Number: _____

Property Address: _____

Name of Owner: _____ Phone No: _____ Fax No: _____

Address of Owner: _____

Name of Contractor: _____ Phone No: _____ Fax No: _____

Name of Architect: _____ Phone No: _____ Fax No: _____

Instructions: Fill out all lines below and applicable affidavits. Attach any supporting documentation such as private appraisals, signed contracts, and proposals. Labor costs in Part 3 are to include all costs associated with the assembly of materials to the specifications shown on the construction drawings.

PART 1: GENERAL INFORMATION

- 1) Flood Zone: _____
- 2) Base Flood Elevation (BFE): _____
- 3) Existing elevation of lowest floor: _____
- 4) Year built: _____
- 5) Existing floor area: _____
- 6) Proposed floor area: _____
- 7) Private appraisal attached: Yes _____ No _____

- Private appraisals must provide the market value of the structure using the cost approach to value price to the start of the repairs or improvements

PART 2: FACTS ABOUT THE "50% RULE" & RESIDENTIAL STRUCTURES IN SFHA

Much of Greenwich is located in areas subject to inundation with floodwaters in the event of the Base Flood. The term Base Flood means a flood that has a one percent chance of being equaled or exceeded in any given year, also known as the 100-year floor. These areas are known as Special Flood Hazard Areas (SFHA), and are identified on the Flood Insurance Rate Maps (FIRM). For protection of life and property structures built in SFHA need to have living area elevated above the Base Flood Elevation (BFE). The BFE means the highest elevation of the water surface associated with the Base Flood. Any areas below the BFE can only be used for parking, storage, and access/egress to building.

A structure in a SFHA that existed prior to the adoption of a FIRM that would have been required to be elevated at or above the BFE is referred to as "legally non-conforming" or as being "grand fathered". If a grand fathered structure doesn't meet the Town's current regulations for structures located in the SFHA then the "50% Rule" applies.

The "50% Rule" sets the threshold for the amount of improvements or repairs that can be done to a grand fathered building at 50% of its "Market Value".

The Town of Greenwich Building Zone Regulation Section 6-139.1(c)(33) defines "Substantial Improvement" and "Market Value":

"any combination of repairs, reconstruction, alteration, or improvements to a structure taking place during the life of a structure, in which the cumulative costs equal or exceeds fifty percent of the market value of the structure. The market value of the structure should be (1) the appraised value of the structure (using the cost approach to value) prior to the start of the initial repair or improvement, or (2) in the case of damage, the value of the structure prior to the damage occurring. For purposes of this definition, "Substantial Improvement" is considered to occur when the first alteration (after 8/19/86) of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the extended dimensions of the structure. The term does not however, include any improvement project required to comply with existing health, sanitary, or safety code specifications which are solely necessary to assure safe living conditions. Separate conditions govern any alteration of a structure listed on the National Register of Historical Places of the State Inventory of Historical Places."

If the cost of improvements or repairs exceeds the 50% threshold established by the Town then a building permit cannot be issued unless the entire structure is made to be compliant with the Town's current floodplain management regulations. The Town reviews permit documents and drawings to evaluate the cost of improvements or repairs to determine if they are fair and reasonable.

PART 4: RECONSTRUCTION/IMPROVEMENT AFFIDAVITS

Architect's Affidavit

Project Address: _____
Architect's Name: _____
Address: _____
Phone Number: _____ License Number: _____

I hereby attest to the following:

- I have prepared (or directly supervised the preparation of) a set of construction plans and specifications for the project located at the above noted property.
- I have personally reviewed the Part 3: Itemization of Costs to Complete Proposed Project.
- The cost, quantity, and type of materials and labor shown in Part 3: Itemization of Costs to Complete Proposed Project constitute the entire scope of work to be done in accordance with plans and specifications prepared by me.

Additionally, I understand:

- I will not be held responsible for actions taken by the contractor or the homeowner without my knowledge or approval.
- I am subject to enforcement action and/or fines if I subsequently alter the approved plans without prior Town of Greenwich approval.
- The grade of materials may vary as to the manufacturer but may not exceed the costs stated on Part 3: Itemization of Costs to Complete Proposed Project.
- Any permit issued by the Town of Greenwich pursuant to this affidavit does not authorize the reconstruction, repair or maintenance of any illegal additions, sheds or other non-conforming uses or structures on the subject property.

Total Labor & Materials: \$ _____
Overhead & Profit: \$ _____
Total Cost: \$ _____

Signature: _____ Date: _____

STATE OF _____
COUNTY OF _____

SWORN to and subscribed before me this _____ day of _____, 20____, by _____
Personally Known _____ or Produced Identification _____

Notary Public My commission expires: (SEAL)

PART 3: ITEMIZATION OF COSTS TO COMPLETE PROPOSED PROJECT

	Work Description	Cost of Materials	Cost of Labor	Comments
1	Demolition and/or Clean up			
2	Foundation and Slab including fill, soil poison and reinforcement			
3	Structural Steel			
4	Masonry walls including reinforcement and tie beams			
5	Truss Package			
6	Rough framing package including all lumber and rough hardware			
7	Plumbing except fixtures			
8	Plumbing fixtures			
9	Electrical except fixtures			
10	Electrical fixtures including built in appliances			
11	HVAC total of entire system			
12	Gas except fixtures			
13	Gas built in appliances			
14	Insulation complete			
15	Roof covering components			
16	Drywall/interior wall covering			
17	Exterior doors and windows, including garage door(s)			
18	Interior doors and trim including shower doors, mirrors, shelving			
19	Door hardware			
20	Cabinetry			
21	Interior floor covering			
22	Exterior finish including stucco, siding, tile, soffit, fascia, etc.			
23	Paint and wallpaper interior and exterior			
24	Decorative cement, tile, columns, walls, exterior			
25	Additional items not listed: fireplace, elevator, spiral stairs, etc. (itemize)			
26	Net Total			
27	Supervision			
28	Overhead and profit			
29	Gross Total = Contract Price			

Owner's Affidavit

Project Address: _____
Owner's Name: _____
Address: _____
Phone Number: _____

I hereby attest to the following:

- Part 3: Itemization of Costs to Complete Proposed Project prepared by my contractor lists all the reconstruction, repairs and/or improvements proposed for this project.
- The materials, labor and overhead listed in Part 3: Itemization of Costs to Complete Proposed Project constitute the entire cost of repairs, improvements and additions to be constructed under this permit application, and/or the entire cost of restoring the structure to its "before-damaged condition".
- No other contractor has made or is under contract to make any reconstruction, repairs, additions or remodeling not included in Part 3: Itemization of Costs to Complete Proposed Project, except as listed here:

Additionally, I understand:

- I am subject to enforcement action and/or fines if I subsequently alter the approved plans without prior Town of Greenwich approval.
- ~~The grade of materials may vary as to the manufacturer but may not exceed the costs~~ stated on Part 3: Itemization of Costs to Complete Proposed Project.
- Any permit issued by the Town of Greenwich pursuant to this affidavit does not authorize the reconstruction, repair or maintenance of any illegal additions, sheds or other non-conforming uses or structures on the subject property.

Total Labor & Materials: \$ _____
Overhead & Profit: \$ _____
Total Cost: \$ _____

Signature: _____ Date: _____

STATE OF _____
COUNTY OF _____

SWORN to and subscribed before me this _____ day of _____, 20____, by _____

Personally Known _____ or Produced Identification _____

Notary Public

My commission expires: (SEAL)

Contractor's Affidavit

Project Address: _____

Contractor's Name: _____

Address: _____

Phone Number: _____ License Number: _____

I hereby attest to the following:

- I have personally inspected the above noted property and have completed Part 3: Itemization of Costs to Complete Proposed Project listing all reconstruction, repairs and/or improvements proposed for this project.
- The materials, labor and overhead listed in Part 3: Itemization of Costs to Complete Proposed Project constitute the entire cost of repairs, improvements and additions to be constructed under this permit application, and/or the entire cost of restoring the structure to its "before-damaged condition".
- Part 3: Itemization of Costs to Complete Proposed Project is submitted to the Town of Greenwich for a Substantial Damage/Improvement Review.

Additionally, I understand:

- I will not be held responsible for actions taken by the architect or the homeowner without my knowledge or approval.
- I am subject to enforcement action and/or fines if I subsequently alter the approved plans without prior Town of Greenwich approval.
- The grade of materials may vary as to the manufacturer but may not exceed the costs stated on Part 3: Itemization of Costs to Complete Proposed Project.
- Any permit issued by the Town of Greenwich pursuant to this affidavit does not authorize the reconstruction, repair or maintenance of any illegal additions, sheds or other non-conforming uses or structures on the subject property.

Total Labor & Materials: \$ _____

Overhead & Profit: \$ _____

Total Cost: \$ _____

Signature: _____

Date: _____

STATE OF _____
COUNTY OF _____

SWORN to and subscribed before me this _____ day of _____, 20____, by _____

Personally Known _____ or Produced Identification _____

Notary Public

My commission expires: (SEAL)

Market Value Determination

Methods To Determine "Market Value"

- Independent appraisals by a professional appraiser
- Uniform Residential Appraisal Report
Depreciates value by age/construction quality
- Detailed estimates of the structure's Actual Cash Value
- Value of structure from NFIP claims data
- Qualified estimates from tax assessor's or building department staff

Replacement Cost vs. Market Value

- Replacement cost *does not equal* market (actual cash) value.
- Replacement cost may be used to estimate market value only if depreciated.



Notes: