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Substantial Damage Review

Requirements for Applications to Repair Damaged Structures in the 100-year Floodplain

Please contact Fort Collins Utilities at 970-221-6700 or utilities@fcgov.com 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 of Chapter 10 of City Code.

Building Permit Hold

A hold will be placed on the building permit until a Substantial Damage Review has been completed.

Applications

Applications for permit to work on buildings that have been damaged and that are located in the FEMA 100-year floodplain must include the following:

- Floodplain Use Permit and \$25 permit fee.
- Building permit application and all applicable plans, designs, permit fees, etc.
- Photographs of the interior and exterior damages. Provide pre-damage photos, if available.
- Damage Evaluation Form
- Detailed description of the proposed repair and/or improvement (rehabilitation, remodeling, etc.). Describe the repairs relative to the damages. Are there any additional improvements/updates being done at this time?
- Cost estimate to repair the damaged building to its before-damage condition and cost estimate of any additional improvements (see attached list of items to include and those to exclude).
- Owner's affidavit (signed and dated).
- Contractor's affidavit (signed and dated).
- Insurance claim documentation, if applicable. This may help establish/verify the value of the damages.

Review of Application

The City of Fort Collins Building Services will review the affidavits and cost estimates of the damage and proposed improvements to make sure the values are reasonable. The value of the damage and improvements will be compared to the assessor's valuation of the structure to determine if the structure was substantially damaged. The City of Fort Collins Utilities will review the floodplain use permit and any proposed improvements for conformance with Chapter 10 of City Code.

Substantial Damage Determination

If it is determined that the structure is substantially damaged, written documentation will be provided. If you have flood insurance, you may be eligible for Increased Cost of Compliance (ICC) payments that can help you bring the structure into compliance with the current floodplain codes. Find out more about ICC at <http://www.fema.gov/plan/prevent/floodplain/ICC.shtm>.

SUBSTANTIAL IMPROVEMENT/DAMAGE

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
Reshingling or retiling 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
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/DAMAGE

ITEMS TO BE EXCLUDED

Plans and specifications
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), and clean-up (e.g. dirt and mud removal, building dry out, etc.)

Items not considered real property such as: throw rugs (carpeting over finished floors), furniture, refrigerators, and stoves not built-in, etc.

Outside improvements, including:

Landscaping
Sidewalks
Fences
Yard lights
Swimming pools
Screened pool enclosures
Sheds
Gazebos
Detached structures (including garages)
Landscape irrigation systems