

# **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

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## **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