

SUBSTANTIAL IMPROVEMENT (SI) AND SUBSTANTIAL DAMAGE (SD)

Please read carefully before you begin your construction project!

Columbia County is a participant in the National Flood Insurance Program (NFIP), and as part of the Columbia County Land Development Regulations (LDR), Article 8 adopted Floodplain Ordinance 2018-09 and 2025-05. Structures located within a Special Flood Hazard Area (SFHA) must adhere to the Substantial Improvements and Substantial Damage evaluation and requirements, often referred to as the **FEMA 50% Rule**.

The **Columbia County Building Department** is responsible for determining if the **FEMA 50% Rule** applies to any property within the **SFHA** requesting a permit. **Permits issued** within a **cumulative 12-month period** are tabulated to establish the total improvements for a structure.

Definitions:

- **Substantial Improvement (SI):** Any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure before the "start of construction" of the improvement.
- **Substantial Damage (SD):** Damage of any kind sustained by a structure, whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed 50% of the market value of the structure.

When buildings undergo repair or improvement, it's an opportunity to reduce possible future flood damage. **If the building in an SFHA is determined to exceed the 50% cost for improvement/repair, the owner may:**

- **Elevate or modify the structure to meet current floodplain standards**
- **Relocate or demolish the structure**
- **Seek Floodproofing for non-residential or historic buildings**

If you have a building in a **Special Flood Hazard Area** that has NFIP flood insurance coverage and is substantially damaged due to floodwaters, you may qualify for Increased Cost of Compliance (ICC) coverage. ICC provides up to **\$30,000** to help with the cost of elevating, relocating, demolishing, or floodproofing a non-residential structure. For more information, contact your insurance agent.

For additional resources and requirements, consult with local floodplain administrators, building officials, or visit: floodsmart.gov.

I hereby attest to the fact that repairs/reconstruction and/or remodeling scope of work submitted for permit by myself or my contractor included all the improvements/repair of damage sustained by this structure and will be done to the existing building. All additions, improvements, or repairs on the subject building are included in this estimated construction herewith.

No other contractor has made any repairs or reconstruction or additions or remodeling not included in the scope of work. I understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made repairs NOT included on the attached list of repairs/improvements, or that I have included non-conforming or illegal structures/additions to the existing structure without having presented plans for such additions.

I understand that any permit issued by the Columbia County Building Department pursuant to this affidavit does not authorize the reconstruction, repair, or maintenance of any illegal additions, sheds, or non-conforming uses or structures on the subject property.

Property Information

Address or Parcel #: _____

Owner's Information

Owner's Printed Name: _____

Owner's Signature: _____

Phone: _____ Email: _____