

TOWN OF LONGBOAT KEY
FEMA SUBSTANTIAL IMPROVEMENT / DAMAGE
FEDERAL GUIDELINES

ITEM TO BE INCLUDED TOWARD THE FEMA 50% RULE

All structural elements, including:

- Spread or continuous foundation, footings and pilings
- Monolithic or other types of concrete slabs
- Bearing wall, 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 of roof
- Hardware

All interior finish elements, including:

- Tiling, linoleum, stone, or carpet over sub-flooring
- Wall finishes, e.g. drywall, painting, stucco, plaster, paneling, marble, or other decorative finishes
- Kitchen, utility and bathroom cabinets
- Bathroom tiling and fixtures
- 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 re-circulation systems

Also:

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

ITEMS TO BE EXCLUDED FROM FEMA 50% RULE

- 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, 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