

What counts towards FEMA?

When planning a construction project that is subject to FEMA's "Substantial Improvement" rule it is important to breakout the overall costs of the project into items that are included and items that are not included under the rule. The following listing establishes the guidelines for making this determination.

Items to be included:

All items permanently attached to the structure.

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 (brick, stucco or siding), including painting and decorative moldings
- Windows and doors
- Re-shingling or re-tiling a roof
- Hardware

All interior finish elements, including:

- Tiling, linoleum, stone or carpet
- Bathroom tiling and fixtures
- Wall finishes (drywall, painting, stucco, plaster, paneling, marble or other decorative finishes)
- Kitchen, utility and bathroom cabinets

What counts towards FEMA?

- Built-in bookcases, cabinets and furniture
- Hardware

All utility and service equipment, including:

- HVAC equipment
- Repair or reconstruction of plumbing and electrical services
- Lighting fixtures and ceiling fans
- Security systems
- Built-in kitchen appliances
- Central vacuum systems
- Water filtration, conditioning or recirculation systems

Also included:

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

Note: Owners doing their own work must include the cost of materials and a reasonable cost for labor.

Items not included:

- Items that are not attached to the structure, any site items, accessory structures and loose debris
- Cost associated with drawing plans and producing specifications for the project
- Survey costs
- Permit fees
- Debris removal (removal of debris from either the structure or the lot, dumpster rental, transport fees to landfill and landfill tipping fees), clean-up (dirt and mud removal, building dry out, etc.)

What counts towards FEMA?

- Items not considered real property such as throw rugs, furniture, refrigerators, stoves that are 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