



BOROUGH OF LAVALLETTE

1306 GRAND CENTRAL AVENUE

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"The Ideal Family Seashore Resort"

REPAIRS TO SUBSTANTIALLY DAMAGED STRUCTURES

If your home or business incurred damage, the construction / building department will need to determine if your structure has been substantially damaged. Substantially damaged means the cost to make your necessary repairs will meet or exceed 50% of the value of the structure. In Lavallette, we use the assessed value to make that determination.

For Example:

A house assessed at \$100,000.00 damaged by flood, wind, fire, etc., would be considered "substantially damaged" if the cost to repair the structure was more than \$49,999.99.

Note: The Cost to repair the structure is utilized. NOT the cost of repairs. That is, the determination is made assuming that you must hire someone to complete your repairs. If you are executing repairs yourself, or happen to have a spare hot water heater at your disposal, no credit is given for decreased cost.

Houses located in a flood zone that are substantially damaged must be retrofitted as necessary to meet current flood ordinances and construction codes. This may involve:

- Elevating the dwelling;
- Eliminating Basements;
- Raising the Crawl Space Elevation;
- Installation of Flood Vents;
- Elevating Mechanical Devices such as hot water heaters, furnaces, etc.....

If your structure is substantially damaged, you may qualify for additional insurance money for the Increased Cost of Compliance (ICC).

A determination of substantial damage is made when you apply for permits to execute your repairs. A flood elevation certificate will be required for any permit application in a flood zone.

As a result of magnitude of flooded properties resulting from Super Storm Sandy, the construction / building department will issue determinations of substantial damage prior to individual permit application submissions.

The following information is required: a list of building damages (without contents) accompanied by an estimated cost of repairs; and an estimate of the square footage of the inundated area, the depth of flood water, and the floors effected, (e.g. crawl space, finished basement, unfinished basement, first floor, sunken living area, etc..).

A Quick Form is attached for reference.

A flood elevation certificate is also recommended, but not required. If you have one available, or if your insurance agent has one on file, please provide a photo copy with your request.

SUPER STORM SANDY SUBSTANTIALLY DAMAGED WORK SHEET

APPLICANT: _____

OWNER: _____

PROPERTY ADDRESS: _____

BLOCK: _____ LOT: _____

Estimated Cost to Repair as provided by insurance agent, Independent adjuster, or NJ Licensed Contractor: \$ _____

Approximate Square Footage of Flooded Area (Square Feet): _____

Approximate Depth of Flooded Water (Inches) in Crawl Space: _____

Finished Basement: _____

Unfinished Basement: _____

Recessed Floor: _____

First Floor: _____

Is your kitchen in your first floor or recessed first floor? _____

Mechanical Devices to be Replaced:

- ___ Furnace
- ___ Hot Water Heater
- ___ Complete Heating System
- ___ Duct Work Only
- ___ Boiler
- ___ Electrical Service
- ___ Electrical Panel

Attach copy of Flood Elevation Certificate, if available.

Contact Phone Number: _____