



BOROUGH OF LAVALLETTE

1306 GRAND CENTRAL AVENUE

LAVALLETTE, NJ 08735

(732) 793-7477

TELEFAX (732) 830-8248

"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.

