

SUBSTANTIAL DAMAGE: PROCEDURE FOR DETERMINATION

In connection with Hurricane Sandy rebuilding and in order to be eligible to file an ICC claim, apply for certain grants or to obtain permits, a substantial damage determination must be made.

What is a Substantial Damage Determination?

Substantial Damage means that the cost of repairs (labor and materials) needed to bring the building back to its pre-damage condition is 50% or more than the market value of the structure before the storm. For the market value of the home, the Township is utilizing the 2012 improvement value of the home (excluding any bulkhead, dock, shed, pool, etc.) and then equalizing that figure. A list of the figures used for all homes is available online on the main Sandy webpage.

If your home was substantially damaged by flood waters from Hurricane Sandy AND your home is not at the correct elevation, you will be required to elevate or rebuild the home to reduce future flood damage.

For Everyone:

Even those homeowners who do not have flood insurance are still required to adhere to floodplain regulations. All building in the Township's floodplain is subject to these regulations. If you are rebuilding your damaged home, a substantial damage determination must be done.

For Flood Insurance Policyholders:

To help cover the cost of meeting floodplain construction requirements, the National Flood Insurance Program (NFIP) includes Increased Cost of Compliance (ICC) coverage for standard flood insurance policies (Coverage D). As a flood insurance policyholder, you may receive up to \$30,000 to help pay the costs to bring your home into compliance with the Township's floodplain ordinance (Chapter 114 of the Township Code). ICC claim funding covers three options for homeowners to exercise in order to comply with the Township's floodplain management ordinance and help reduce future flood damage. You may decide which of these options is best for you. The options are elevating or relocating the existing building or demolishing and rebuilding. The substantial damage letter issued by the Township should be submitted to your insurance agent in order to file the ICC claim. You should contact your insurance agent immediately to find out what else is needed to process your claim and if there are any deadlines for submitting the claim.

The next steps...

In order to determine if a building is substantially damaged, the owner should submit the following to the Township. Please allow up to 2 weeks for processing:

1. Substantial Damage Determination Request Form signed by the owner.
2. A. The flood and homeowners' insurance adjuster's entire room by room report (please do not include contents).

OR

B. For those without flood insurance, you may provide an itemized and detailed damage estimate prepared by a NJ licensed engineer or contractor. Additional estimates may be requested.

If you have any questions, you should contact your flood insurance adjuster or contact Bonnie N. Flynn at the Stafford Township Community Development Department at (609) 597-1000 x 8529. She can also be emailed at bflynn@staffordnj.gov.

**STAFFORD TOWNSHIP
COMMUNITY DEVELOPMENT DEPARTMENT
260 E. BAY AVENUE
MANAHAWKIN, NEW JERSEY 08050
(609) 597-1000 x 8535 (main office extension)
www.staffordnj.gov**

**SUBSTANTIAL DAMAGE DETERMINATION
REQUEST FORM**

Property Address: _____

Block/Lot: _____

Name of Owner(s): _____

Current Mailing Address: _____

Contact Telephone Number: _____ Email Address: _____

Preferred Method of Contact ? - phone email

Condition of Structure: (Check one)

____ Inundation Damage Only

____ Minor Structural Damage

____ Major Structural Damage

____ Partially Collapsed

____ Structure Moved Off Foundation

____ Totally Destroyed/Collapsed

Description of Damage: (Please provide a brief summary of the damage suffered)

I hereby certify that the information and documentation provided with this request form represent the full and absolute accounting of all damage to my home from Hurricane Sandy and the costs of repair (labor and materials) to bring the home back to pre-storm condition.

Owner's Signature

Please send your insurance adjuster report(s) or damage estimate, together with this form to:

Bonnie N. Flynn, PP, AICP

Director of Community Development

Stafford Township

260 E Bay Avenue

Manahawkin, NJ 08050

You may email these documents to: bflynn@staffordnj.gov

Or you can fax to (609) 242-8232 or (609) 978-9612

Please allow up to 2 weeks for processing

For Office Use Only:

Date Received: _____

Flood Insurance Claim: ____

Homeowners Insurance Claim: ____

Cost of Repair: \$ _____

Market Value: \$ _____

Substantial Damage: _____