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6805 Long Beach Boulevard
Brant Beach, New Jersey 08008

website:
www.longbeachtownship.com

Phone (609) 361-6679
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FOR ICC claims: Substantial Damage Determination

In order for the Building Department to make a determination of whether your house has been "substantially damaged" and must therefore be elevated to meet the local floodplain management ordinance, **the homeowner must provide the following documentation.**

- 1- The "replacement cost-new" as per the tax assessor's records OR an appraisal of the market value of the pre-storm value of the building only
- 2- A written detailed estimate from a NJ licensed contractor of the cost to restore the home to its pre-damaged condition or provide the ACTUAL cost of repairs.
- 3- A copy of the flood insurance adjuster's report
- 4- Any other information on the attached checklist
- 5- An elevation certificate or documentation from a surveyor establishing the existing elevation of your home.

Please read the attached information brochure on filing for an ICC claim with your insurance agent. The ICC claim is separate from your regular flood insurance claim. **The deadline to file for ICC (whether it is a primary or secondary home) is 6 years from the date of the loss.**

A COMPLETED PACKET MUST BE DROPPED OFF OR MAILED IN TO THE LONG BEACH TOWNSHIP BUILDING DEPARTMENT

6805 Long Beach Blvd, Brant Beach, New Jersey

WE ARE NO LONGER SCHEDULING INDIVIDUAL APPOINTMENTS.

If you have further questions, please refer to our website at www.longbeachtownship.com under the heading Long Beach Township Construction Office or call our department's main number at 609-361-6679.

Revision date 4/11/16

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CHECKLIST FOR SUBSTANTIAL DAMAGE DETERMINATION LETTER

Block _____ Lot _____

Address: _____

- 1- Owner questionnaire
 - 2- Flood Adjuster's report
 - 3- Cost of building repairs from flood damage
- OR**
- 4- Contractor's estimate to repair (if not already repaired)
 - 5- Homeowner/contractor affidavit covering estimate or cost
 - 6- Homeowner affidavit certifying cost of repairs if owner GC
 - 7- Tax assessor print out for replacement cost **OR**
 - 8- Bank or real estate appraisal of property separating land and building
 - 9- Property survey
 - 10- Elevation certificate
 - 11- Substantial damage disclosure and agreement

Comments: _____

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Owner's and Contractor's Affidavit for Repair of Damage from Sandy 10/29/12

Property Address: _____

Block _____, Lot _____

Owner's Name: _____

Owner's home address/Phone: _____

Contractor's Name: _____

Contractor's Phone: _____

Contractor's License Number: _____

Date of Contractor's Estimate: _____

I hereby attest that the description in the application for the work on the existing building that is located at the property identified above is all of the estimates including all improvements, rehabilitation, remodeling, repairs, additions and any other form of improvement. I further attest that I requested the above identified contractor to prepare a cost estimate for all the work including overhead and profit. I acknowledge that if, during the course of construction, I decide to add more work or to modify the work described, that Long Beach Township will re-evaluate its comparison of the cost of work to the tax assessor's replacement cost new to determine if the work is a substantial improvement, requiring that the house be elevated to the base flood elevation.

I also understand that I am subject to enforcement action and/or fines if inspection of the property reveals that I have made or authorized repairs or improvements that were not included in the description of work and the cost estimate for that work that were the basis for issuance of a permit.

Owner's Signature: _____ Date: _____

Contractor's Signature: _____ Date: _____

Notarized:

WORK AND INSTALLATION DESCRIPTION

COST

BLOCK:----- LOT:-----

DEMOLITION AND CONSTRUCTION DEBRIS -----

FOUNDATION -----

ELECTRICAL # OF FIXTURES AND EQUIPMENT -----

PLUMBING # OF FIXTURES AND EQUIPMENT -----

MECHANICAL : (H V A C) # OF FIXTURES AND EQUIPMENT -----

FLOOR SYSTEM: FLOOR JOIST, SUB FLOOR, FINISH FLOOR -----

ROOF SYSTEM: SHEATHING, SHINGLES -----

WALL SYSTEM EXTERIOR: STUDS, SHEATHING, SIDING -----

WALL SYSTEM INTERIOR: GYPSUM BOARD # OF BOARDS -----

WINDOWS AND DOORS -----

INTERIOR DOORS -----

INSULATION: FLOOR, WALL, CEILING -----

INTERIOR TRIM -----

CABINETS: KITCHEN, BATH, BUILT-IN, OTHER -----

COUNTER TOPS: KITCHEN, BATH, OTHER -----

INTERIOR FINISH: PAINT, PANELING, OTHER -----

OTHER -----

TOTAL ESTIMATE: -----

CONTRACTOR LICENSE # -----

CONTRACTOR SIGNATURE: -----

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HOMEOWNER SUBSTANTIAL DAMAGE DISCLOSURE AND AGREEMENT FOR
RELEASE OF SUBSTANTIAL DAMAGE LETTER FROM LONG BEACH
TOWNSHIP

I, _____ understand that my home at

Block _____, lot _____ has been deemed substantially damaged according to the definition set forth by the National Flood Insurance Program and Chapter 94, Flood Damage Prevention of the Long Beach Code. It is required under the NFIP minimum standards that I elevate my home to the base flood elevation or demolish the home and I have a maximum of SIX years from the date of the storm (October 31st, 2012) to fulfill this obligation. In the meantime, the flood insurance premiums upon annual renewal will rise significantly. I have been advised to consult with my flood insurance agent about the consequences of not elevating the home as soon as possible. I may apply for building permits to repair the house to a livable condition upon the signing of this agreement.

Homeowner's signature _____ Date _____

Notarized by _____ Date _____

Please complete this questionnaire when applying for a Substantial Damage letter through the Construction/Zoning Department.

1. _____ Yes, I have flood insurance.
2. _____ No, I do not have flood insurance.
3. _____ Yes, I intend to elevate my present building within the 4 year time frame.
4. _____ No, I do NOT intend to elevate my present building.
5. _____ I plan to demolish my home.
6. _____ I plan to sell my house "as is".
7. _____ I plan to call for an appointment with the construction office to discuss all my options. Please call 609-361-6679.

Owner's Signature _____ Date _____

Local island address _____

Is this your primary home? YES _____ NO, it is a secondary home _____

Block _____, Lot _____ Phone# _____

The completed package can be dropped off at the Construction Department in Long Beach Township.

Sample ICC claim letter and process

This letter is to inform you about the Increased Cost of Compliance (ICC) claim process and to list the information and documentation needed to complete this claim as required by the National Flood Insurance Program.

In order to qualify for an ICC claim, your community must classify your house as being substantially damaged by flood, or have received repetitive flood losses totaling over 50% of the market value of the house within the last 10 years, and currently be out of compliance in regards to the elevation of the lowest floor of the house. An ICC claim can pay you up to \$30,000.00 under coverage D of the flood policy (this only applies to policies with building coverage / coverage A). The payment of the claim under coverage D is in addition to the amount of coverage which you selected on the flood insurance application and which appears on your policy declarations page. The maximum amount that you can collect under this policy, for both coverage A and coverage D cannot exceed the maximum total allowed by the policy, which is \$250,000.00 for dwellings and \$500,000.00 for general property policies. This claim will only pay the minimum amount necessary to meet the current guidelines in your communities' ordinance, with a maximum payment of \$30,000.00. If there is a mortgage or mortgages on the property, the lien holder's name will be on the check, unless documentation is provided from the mortgage company that the mortgage or mortgages have been paid off.

Maximum ICC Coverage Examples:

1. If you had a flood claim that paid you \$240,000 for building damage, and this was the claim that substantially damaged your dwelling or was your last repetitive loss claim, then your maximum payment for an ICC claim is \$10,000, \$240,000.00 building claim + \$10,000.00 ICC claim = \$250,000 dwelling policy maximum.
2. If you had a flood claim that paid you \$210,000 for building damage, and this was the claim that substantially damaged your dwelling or was your last repetitive loss claim, then your maximum payment for an ICC claim is \$30,000, \$210,000 building claim + \$30,000 ICC claim = \$240,000 which is less than the dwelling policy maximum of \$250,000, so then the \$30,000 ICC policy limit applies.
3. If you demolish your house, pay your demolition contractor \$10,000 for the covered demolition costs, and provide the correct documentation to complete the claim, then your maximum payment for the ICC claim is \$10,000.
4. If you elevate your house, pay your elevation contractor \$35,000 for the covered elevation costs, and provide the correct documentation to complete the claim, then your maximum payment for the ICC claim is \$30,000.
5. If you elevate your house to 14 ft. high and the minimum required elevation is 10 ft., then you must provide documentation to prove the cost to elevate the house to 10 ft. The cost for the extra 4 ft. of elevation is not covered. You may only receive payment for the covered 10 ft. of elevation costs.

If you are participating in a Hazard Mitigation Grant Program (HMGP), the Road Home or any FEMA/State buyout program, all documentation must be submitted and reviewed to ensure there is no duplication of benefits.

Documentation needed to complete an ICC claim

Demolition of the building:

1. Substantial damage letter from your county official stating your home is 50% or more substantially damaged by flood or repetitively damaged and no longer qualifies to be built at its current height. (Damage Assessment Wizard is Not sufficient)
2. Elevation certificate or other documentation showing the house was below the BFE at the time of the flood loss
3. Demolition permit
4. Demolition estimate from your contractor. The estimate must be in a line item format showing how much each phase of the demolition will cost, and one must be signed and dated by you and the contractor to show your acceptance of the bid. The estimate can only include the demolition of the covered building structure. It cannot include garages, fences, sidewalks, trees, bushes, or other items outside of the footprint of the covered building structure. When demolition is complete we will need a copy of the final invoice for demolition
5. Color photo before demolition (to document structure type)
6. Tax Assessment value from your municipality
7. Floodplain Management Ordinance (from your municipality)

8. A letter of completion from your community
9. A colored photo date stamped, of the cleared lot. (Please mail, do not fax)

Elevation of the building:

1. Substantial damage letter from your county official stating your home is 50% or more substantially damaged by flood or repetitively damaged and no longer qualifies to be built at its current height. (Damage Assessment Wizard is Not sufficient)
2. Elevation certificate or other documentation showing the house was below the BFE at the time of the flood loss
3. Building permit
4. Estimate with line by line breakdown of the elevation work with prices for each item listed
5. Tax Assessment Floodplain Management Ordinance
6. A copy of your new Elevation Certificate
7. Colored photos of the completed elevation. Front, back and sides of building. (Please mail, do not fax)
8. A letter, certificate of occupancy or other written official notice from your county or building department stating your home is now in compliance.

Covered costs for elevation are:

- a) Cost to lift up and set down existing house on new foundation) Demolition cost of old foundation c) Cost to construct new foundation to minimum requirements d) One set of stairs to each exterior access door and a 16 sq. ft. landing at the top of each covered set of stairs e) Vertical elevation of utilities from ground level to first elevated floor.

Non-covered elevation costs:

- a) Slabs located on ground level that are not an integral, required part of the foundation) Cost to elevate garages c) Enclosure walls which are not a required part of the foundation) Underground, overhead, and interior horizontal runs for utilities. Area for decks and porches above and beyond 16 sq. ft. (if a deck is constructed, the contract must list the cost of the deck in dollars per square foot, so that the costs above the maximum 16 sq. can be calculated and excluded.).

Concerning FEMA, you have 4 (four years) from October 29, 2012 to complete the necessary work to bring your building into compliance.

**** As of 2/11/2013 FEMA has issued a conditional waiver of the provision in the ICC coverage, which is a requirement for work completion before claim payment is made, and is authorizing partial advance payments up to 50% of the available ICC limits (\$15,000). Specifically, the NFIP Direct Servicing Agent and participating WYO Companies may advance up to one-half of the of the available ICC funds under an Special Flood Insurance Policy to an eligible insured, conditioned upon:**

- a. The insured signing a written agreement that the funds will be used only for eligible ICC work only, and
- b. The insured signing a written agreement that if all or part of the advanced funds are not used within the permitted time limits for completing the eligible work (or any extensions that may be granted of that time), the insured agrees that those amounts not spent on such eligible work will be refunded.

If an insured fails to complete the ICC eligible work within the authorized time, the insured must return the ICC funds provided.

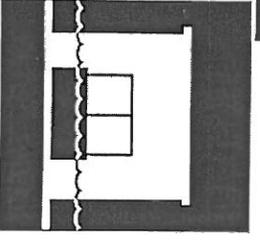
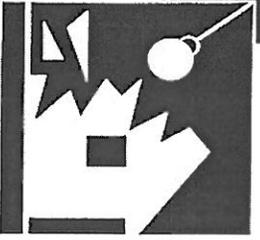
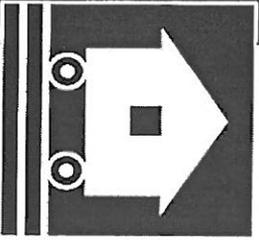
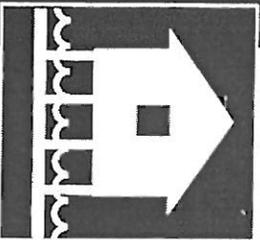
This document is provided for informational purposes only. Your insurance carrier will advise and provide you with coverage provided, limits and excluded. This information is subject to errors and omissions.

Reduce Future Flood Losses

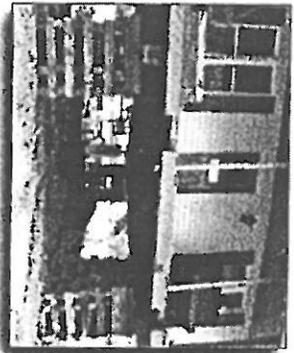
Comply with your community's building codes and floodplain ordinances to reduce future flood losses. You can use ICC to help pay for any of these mitigation solutions:

- Elevating above the flood level in your community.
- Relocating to a new site.
- Demolishing the building.
- Floodproofing (non-residential buildings only).

Ask community representatives to help you package ICC benefits with disaster and mitigation assistance grants, low-interest Small Business Administration loans, or other Federal funds to help build a safer future for you and your family.



ICC Helps to Ensure a Safer Future



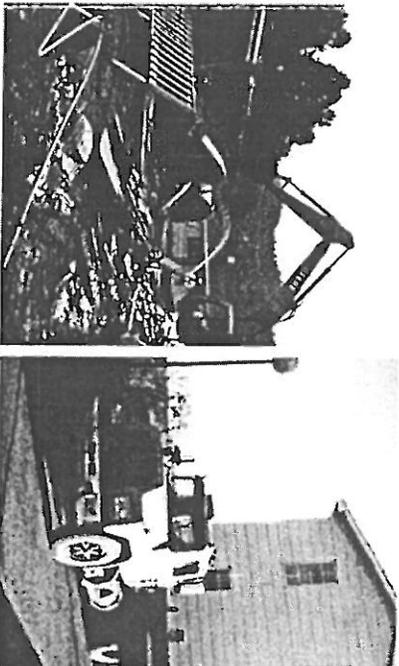
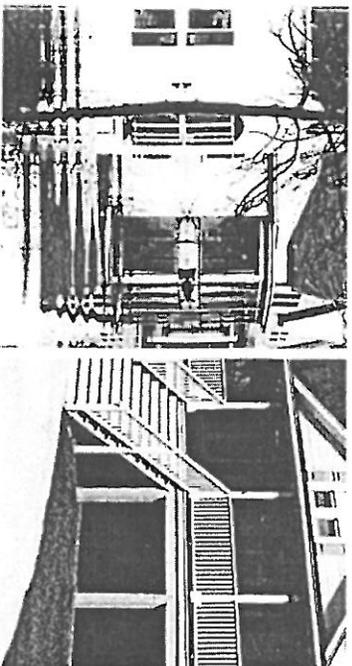
John Smith's \$110,000 home was flooded by Tropical Storm Allison so badly that the repair estimate totaled \$63,525. After receiving the estimate, John and the local building official decided that elevating his home was the best way to meet the floodplain ordinance and prevent future damages.

John's agent filed an ICC claim after he obtained a proof of loss, a detailed repair estimate, and a substantial damage declaration on John's home. To start the project, Allright Insurance Company gave John \$10,450 (half the total cost of elevation) to begin the elevation of his home; the final payment of \$10,450 was paid after the work was completed.

For more information on ICC coverage, call your insurance company or agent, or call the NFIP at 1-800-427-4661.

Also, visit FEMA's Web site at <http://www.fema.gov/nfip> for valuable guidance to help you reduce losses from future floods, fires, and other disasters.

F-663 (08/04)



National Flood Insurance Program Increased Cost of Compliance Coverage

Creating a Safer Future



FEMA

An Additional Way to Help You Rebuild.

Increased Cost of Compliance, or ICC, coverage is part of most Standard Flood Insurance Policies. Claims for ICC benefits are filed separately from your claim for contents or building loss.

If eligible, you can collect up to \$30,000 to help cover the cost of bringing your home or business into compliance with floodplain ordinances. If your building has been repeatedly or severely damaged by flooding, your local floodplain ordinances may require you to make changes to the property. You can use ICC benefits to help pay for these required improvements.

Are You Eligible to File an ICC Claim?

You are eligible to file for ICC if your community floodplain administrator determines one of the following:

- Your property is "substantially damaged." This means that your community says the cost to repair your flooded building is 50% or more of its pre-disaster market value.

- Your property sustained "repetitive damage."

This term applies to homes or businesses that were damaged by flooding twice in the past 10 years, where the cost of repairing the flood damage, on average, equaled or exceeded 2.5% of the property market value at the time of each flood. Also, there must have been flood insurance claim payments for each of the two flood losses, and the community's floodplain management ordinance must have a repetitive loss provision.

INSURANCE COST OR COMPLIANCE CLAIM PROCESS

Policyholder	Adjuster/Claims Representative	Local Building Department
<p>1 Report flood loss to insurer.</p>	<p>2 Estimate flood damage and tell policyholder he/she may be eligible for ICC benefits.</p>	<p>3 Determine building "substantially damaged" or a "repetitive loss." Provide written determination to policyholder.</p>
<p>4 Provide the building department's written determination of substantial damage or repetitive loss to the adjuster.</p>	<p>5 Set up an ICC claim file: Obtain damage and market value information on building from policyholder. For a repetitive loss building, get previous claim information. Verify that the flood-related damage for the current building claim supports community information.</p>	<p>Discuss mitigation options that will comply with floodplain regulations. Issue necessary building permits for mitigation measures.</p>
<p>6 Obtain a signed contract that details costs to perform the mitigation activity and give it to the claims representative.</p>	<p>7 Provide Proof of Loss form to the policyholder for a partial payment.</p>	<p>11 Inspect completed mitigation work and issue a Certificate of Occupancy or other written evidence that the work is compliant with floodplain management ordinances.</p>
<p>8 Provide Proof of Loss and copy of community permit(s) to the adjuster in order to receive the first portion of the ICC claim money.</p>	<p>9 Provide initial ICC claim payment to the policyholder.</p>	
<p>10 Complete the mitigation measure within 2 years from the date of loss.</p>	<p>13 Make final ICC claim payment upon receipt of Certificate of Occupancy.</p>	
<p>12 Provide a copy of Certificate of Occupancy to the insurer.</p>		

Note: When participating in a community-sponsored FEMA-funded mitigation project, the policyholder may assign ICC benefits to the community to integrate into the project. The community then becomes responsible for submitting all of the appropriate paperwork.

Sequence of events may vary.

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Owner's Affidavit for Repair of Damage from Sandy 10/29/2012

Property Address: _____

Block _____, Lot _____

Owner's Name _____

Owner's home address/phone number _____

I hereby attest that the cost of repairs to my house identified above due to storm damage from Sandy on 10/29/2012 as itemized by me is true and accurate. The costs itemized DO NOT INCLUDE things that are covered under CONTENTS coverage under the National Flood Insurance Program but ONLY BUILDING COVERAGE (see attached). These costs are to repair the house to pre-Sandy condition, and DO NOT include additions or improvements. These figures are used to establish whether the property was substantially damaged or not and if I am eligible for Increased Cost of Compliance (ICC) claim under my National Flood Insurance Program Policy.

Owner's Signature _____ Date _____

Notarized:

Choosing Deductibles

Choosing the amount of your deductible is an important decision. As with car or homeowners insurance, choosing a higher deductible will lower the premium you pay, but will also reduce your claim payment.

You can choose different deductibles for Building Property and Personal Property coverage. The deductibles will apply separately to Building Property and Personal Property claims. Your mortgage company may require that your deductible be no more than a certain amount.

Review the Declarations Page in your flood insurance policy for amounts of coverage and deductibles. Talk with your insurance agent, company representative, or lender about raising or lowering deductibles within an allowable range.

Reminder: Keep Your Receipts

While you are not expected to keep receipts for every household item and article of clothing, do try to keep receipts for electronic equipment, wall-to-wall carpeting, major appliances, and other higher-cost items. Your adjuster will be able to process your claim more quickly when you can prove how much items cost at the time of purchase. Also keep receipts for any repairs made with a flood insurance settlement.

What Is Covered by Flood Insurance—and What Is Not

Physical damage to your building or personal property “directly” caused by a flood is covered by your flood insurance policy. For example, damages caused by a sewer backup are covered if the backup is a direct result of flooding. If the backup is caused by some other problem, the damages are not covered.

The following charts provide general guidance on items covered and not covered by flood insurance. Refer to your policy for the complete list. (For information on flood insurance coverage limitations in areas below the lowest elevated floor and in basements, see page 3 of this document.)

General Guidance on Flood Insurance Coverage

What is insured under

BUILDING PROPERTY coverage:

- The insured building and its foundation.
- The electrical and plumbing systems.
- Central air-conditioning equipment, furnaces, and water heaters.
- Refrigerators, cooking stoves, and built-in appliances such as dishwashers.
- Permanently installed carpeting over an unfinished floor.
- Permanently installed paneling, wallboard, bookcases, and cabinets.
- Window blinds.
- A detached garage (up to 10 percent of Building Property coverage); detached buildings (other than detached garages) require a separate Building Property policy.

- Debris removal.

What is insured under **PERSONAL PROPERTY** coverage:

- Personal belongings such as clothing, furniture, and electronic equipment.
- Curtains.
- Portable and window air conditioners.
- Portable microwave ovens and portable dishwashers.
- Carpets not included in building coverage (see above).
- Clothes washers and dryers.
- Food freezers and the food in them.
- Certain valuable items such as original artwork and furs (up to \$2,500).

What is **NOT** insured under either **Building Property** or **Personal Property** coverage:

- Damage caused by moisture, mildew, or mold that could have been avoided by the property owner.
- Currency, precious metals, and valuable papers such as stock certificates.
- Property and belongings outside of a building such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pools.
- Living expenses such as temporary housing.
- Financial losses caused by business interruption or loss of use of insured property.
- Most self-propelled vehicles such as cars, including their parts (see Section IV.5 in your policy).