

**TOWNSHIP OF BRICK**  
OCEAN COUNTY, NEW JERSEY  
401 CHAMBERS BRIDGE ROAD, BRICK, N.J. 08723

John G. Ducey, Mayor

Township Council:

Andrea Zapcic - President  
Lisa Crate - Vice President  
Heather deJong  
Jim Fozman  
Arthur Halloran  
Paul Mummolo  
Marianna Pontoriero



Division of Engineering

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732-262-1040  
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## REPAIRS TO SUBSTANTIALLY DAMAGED STRUCTURES

If your home or business incurred damage, the Engineering Department will need to determine if your structure has been substantially damaged. Substantially damaged means the cost to make all of your necessary repairs will meet or exceed 50% of the market rate value of the structure. In Brick Township, we use the assessed value of the structure and apply a director's ratio to arrive at a market rate value of the structure.

For example:

A house with a market rate value \$100,000.00, as described above, which is 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 the 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 of repairs.**

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, air conditioning units, etc.

If your structure is substantially damaged, you may qualify for additional insurance money as part of the Increased Cost of Compliance (ICC) program. If you had flood insurance during the storm event, you should consult with your flood insurance agent regarding ICC program details.

If your home or business incurred storm related damage, a determination of substantial damage will be required when you apply for permits to execute your repairs. In addition, 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 Engineering Department will issue determinations of substantial damage prior to individual permit application submissions.**

**The following information is required with the submission of your worksheet: 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 floodwater, and the floors effected, (e.g. crawlspace, 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 photocopy with your request.



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## SUPER STORM SANDY SUBSTANTIALLY DAMAGED WORK SHEET

APPLICANT:

DATE:

OWNER:

PHONE #:

PROPERTY ADDRESS:

BLOCK:

LOT:

Estimated Cost to Repair as provided by insurance agent,  
Independent adjuster, or NJ Licensed Contractor: \$ \_\_\_\_\_  
(Please include documentation to support the estimated cost of repair figure provided)

Approximate Square Footage of Flooded Area (Square Feet): \_\_\_\_\_

Approximate Depth of Flooded Water (Inches) in Crawlspace: \_\_\_\_\_

Finished Basement: \_\_\_\_\_

Unfinished Basement: \_\_\_\_\_

Recessed Floor: \_\_\_\_\_

First Floor: \_\_\_\_\_

Was your kitchen damaged by floodwaters? \_\_\_\_\_

How many bathrooms were subject to floodwater? \_\_\_\_\_

Mechanical Devices to be Replaced:

- Furnace
- Hot Water Heater
- Complete Heating System
  
- Duct Work Only
- Boiler
  
- Electrical Service
- Electrical Panel
- Air Conditioning Unit

Contact information and address where we should  
send our substantial damage determination letter:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please attach a copy of your Flood Elevation Certificate, if available.



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