

BOROUGH OF SEA BRIGHT
MONMOUTH COUNTY, NEW JERSEY
Construction Office
1167 Ocean Avenue
Sea Bright, NJ 07760
Tel: 732-842-0099 Fax: 732-741-3116
www.seabrightnj.org

HOW TO OBTAIN A LETTER OF DAMAGE DETERMINATION

As a home or business owner, you may be interested in seeking a LETTER OF DAMAGE DETERMINATION from the Borough of Sea Bright. This letter will officially indicate that the Borough has made a determination that the damage your structure has incurred equals more than 50% (SUBSTANTIAL DAMAGE) or less than 50% (NON-SUBSTANTIAL DAMAGE) of the market value of the structure at the time of the incident (flood). This determination is based on a comparison of the cost estimate of the work required to restore the building to its pre-damage condition, to the market value of the building (excluding land) prior to the storm.

This letter may be used to seek a variety of available grants, including those to be used for raising your structure or otherwise working toward compliancy with current FEMA regulations. Grants may also be available for other purposes, and this letter can assist you in a variety of ways when seeking funding.

*****PLEASE KEEP IN MIND THE FOLLOWING WHEN REQUESTING A LETTER*****

If the Borough of Sea Bright determines and provides you with a LETTER OF SUBSTANTIAL DAMAGE (more than 50% damage), you will be REQUIRED to raise your structure to current FEMA guidelines within 4 years of the date of storm.

THE FOLLOWING STEPS ARE REQUIRED IN ORDER TO OBTAIN EITHER LETTER:

1. Provide the Borough Flood Plain Manager with **at least one or both** of the following items:
 - Insurance Proof of Loss Statement, indicating amount of coverage and amount received
 - Contractor Estimates of proposed or completed work. Estimates must be on contractor letterhead and include full address, phone number and license number
2. Submit attached application with all required contact information
3. Provide any additional receipts or statements for monies spent on repair that are not included in insurance or contractor estimates above
4. If you are claiming a repetitive loss damage (from more than one storm, flood or occurrence), you must provide full information for any and all events

Information may be dropped off to the Borough Construction Office, mailed to the address above, or emailed to seabrightfloodplain@yahoo.com.

APPLICATION FOR LETTER OF DAMAGE DETERMINATION

Name _____

Property Address _____

Mailing Address (if different from above or you are temporarily NOT living in Sea Bright) _____

Contact Phone Number _____

Email Address _____

For Office Use Only:

Date Submitted _____ *Date Completed* _____

Notes:
