



**PERMIT FEES:**  
 One & Two-Family Dwellings: \$150  
 Nonresidential & Mixed Use: \$200



**Borough of Highlands**  
 Department of Buildings & Housing

Community  
 No. 345297



# Floodplain Development Permit Application & Instructions

The **Floodplain Development Permit** is the mechanism by which the **Borough of Highlands** evaluates any and all impacts of activities proposed within New Jersey regulated floodplains and FEMA's Special Flood Hazard Areas (SFHA's). All activities must be in compliance with the **Borough of Highlands Floodplain Damage Prevention Ordinance**. The National Flood Insurance Program provides flood insurance to individuals at much lower premiums than could otherwise be purchased through private insurers, and makes certain federal funds available to local communities. In order for citizens to be eligible for the national flood insurance rates, or for communities to receive certain kinds of federal funds, the Community must agree to meet minimum floodplain standards. This application packet is a tool to ensure that the **Borough of Highlands Floodplain Damage Prevention/Floodplain Management Regulations** are met.

Any development that occurs within a designated floodplain must obtain a **Floodplain Development Permit** prior to the work commencing. In **Title 44 of the Code of Federal Regulations part 59.1**, FEMA defines development as: *Any man-made change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials*. Other human activities that are considered development include but are not limited to: alterations of a structure through additions, demolition and/or remodeling; fences; retaining walls; moving/placement of manufactured or mobile homes; campgrounds; storage of equipment, vehicles, and/or materials (storage yards, salvage yards).

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## General Provision of the Floodplain Development Permit Terms (*applicant to read and sign*)

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1. No work may begin until a floodplain development permit has been issued.
2. The permit may be revoked for any of the following reasons:
  - a. Any false statements are made herein.
  - b. The effective Flood Insurance Rate Map has been revised.
  - c. The work is not done in accordance with **Borough of Highlands Floodplain Management Regulations** Damage Prevention Ordinance or other local, state and federal regulatory requirements.
  - d. The work is different than what is described and submitted to **Borough of Highlands** as part of the Floodplain Development Permit application.
3. If revoked, all work must cease until permit is re-issued.
  - a. If the permit cannot be re-issued, applicant acknowledges that they will be responsible to correct the issue which may require removal of any development that may have occurred.
4. Development shall not be used or occupied until the project has received final inspection, a final elevation, and approval by the **Borough of Highlands**.
5. The permit will expire if no work is commenced within six (6) months of issuance and by the expiration date noted on the permit.
6. Applicant is hereby informed that other permits may be required to fulfill local, state, and federal regulatory requirements and acknowledges that it is their responsibility to ensure that all necessary permits are obtained.
7. This includes but is not limited to documentation showing compliance with the endangered species act.
8. Applicant hereby gives consent to the Local Floodplain Administrator and their representative (including state and federal agencies) to make reasonable inspections required to verify compliance.
9. I, the Applicant, certify that all statements herein and in attachments to this application are, to the best of my knowledge, true and accurate. Furthermore, I have read and understand **Borough of Highlands Floodplain Management Regulations** and will adhere to the ordinance and will/have obtain all necessary state, federal, and local permits for the proposed development.

Applicant's Name: \_\_\_\_\_

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Date Received: \_\_\_\_/\_\_\_\_/\_\_\_\_

UCC Permit No.: \_\_\_\_\_



# Borough of Highlands

Department of Buildings & Housing

## FLOODPLAIN DEVELOPMENT PERMIT

### CONTACT INFORMATION

<b>Property Owner</b>				<b>Contractor/Developer</b>			
Address				Address			
City		State	Zip Code	City		State	Zip Code
Home Phone		Cell Phone		Office Phone		Cell Phone	
Email				Email			
Contact Name/Agent				Contact Name/Agent			

### PROJECT OVERVIEW

Project Address	Block	Lot	Qual
Description of the Project			

**\*A Substantial Improvement/Damage Construction Cost Itemization Schedule must be supplied with this Permit\***  
*If the value of an addition, remodel or alteration to a structure equals or exceeds 50% of the value of the structure before the addition, remodel or alteration, the entire structure must be treated as a substantially improved structure and is required to comply with the **Borough of Highlands Floodplain Management Regulations**. A relocated structure being replaced must be treated as new construction.*

### PROJECT TYPE

<u>TYPE OF STRUCTURE</u>	<u>STRUCTURAL DEVELOPMENT</u>	<u>MISCELLANEOUS</u>	
<input type="checkbox"/> Residential (1 to 4 families)	<input type="checkbox"/> New Construction	<input type="checkbox"/> Excavation-non-structural	<input type="checkbox"/> Dredging
<input type="checkbox"/> Residential (More than 4 families)	<input type="checkbox"/> Addition to Existing Structure	<input type="checkbox"/> Clearing	<input type="checkbox"/> Watercourse alteration
<input type="checkbox"/> Non-Residential	<input type="checkbox"/> Alteration to Existing Structure	<input type="checkbox"/> Placement of Fill Material	<input type="checkbox"/> Drainage Improvement
<input type="checkbox"/> Manufactured Home	<input type="checkbox"/> Demolition of Existing Structure	<input type="checkbox"/> Grading	<input type="checkbox"/> Bridge
<input type="checkbox"/> Combined Use-Residential/Non-Residential	<input type="checkbox"/> Replacement of Existing Structure	<input type="checkbox"/> Drilling	<input type="checkbox"/> Other _____
<input type="checkbox"/> Other _____	<input type="checkbox"/> Other _____	<input type="checkbox"/> Other _____	<input type="checkbox"/> Other _____

ADDITIONAL PROJECT NOTES:

# Substantial Improvement/Damage Construction Cost Itemization Schedule

If your home or business is in the Special Flood Hazard Area (SFHA) and is not flood compliant (i.e. structure is below the **Design Flood Elevation (BFE + 1 foot)**, the **Borough of Highlands** has flood damage prevention regulations that may affect how you remodel, renovate, or add on to your building. If your proposed project is too close to the 50% threshold to determine if work is considered to be “**Substantial Improvement**”, then you will be asked to obtain and submit this detailed and complete cost estimate for the addition, remodeling, or reconstruction of the structure, prepared and signed by the **Contractor**. The **Contractor** must sign an affidavit indicating that the cost estimate submitted includes all damages or all improvements to your structure, not just structural. If the **Homeowner** is the **Contractor**, the **Homeowner** is responsible for submitting the cost estimate and providing documentation, including subcontractor bids, to document the cost estimate.

## What is to be included in calculating the costs of the project?

### ITEMS TO BE INCLUDED

#### All structural elements, including:

1. Spread or continuous foundation footings and pilings
2. Monolithic or other types of concrete slabs
3. Bearing walls, tie beams and trusses
4. Joists, beams, framing, subflooring and ceilings
5. Attached decks and porches
6. Interior non-bearing walls
7. Exterior wall finishes (brick, stucco, siding, paint, moldings)
8. Windows and exterior doors
9. Roofing, gutters, downspouts
10. Hardware

#### All interior finishing elements, including:

1. Tiling, linoleum, stone, or carpet over subflooring
2. Bathroom tiling and fixtures
3. Wall finishes (drywall, painting, stucco, plaster, paneling, marble, etc.)

4. Kitchen, utility and bathroom cabinets
5. Built-in bookcases, cabinets, and furniture
6. Hardware, insulation, interior doors

#### All utility and service equipment, including:

1. Heating, ventilation & air condition equipment
2. Plumbing piping & fixtures, electrical wiring
3. Electrical fixtures, outlets, switches, ceiling fans
4. Security systems
5. Built-in appliances, central vacuum systems
6. Water filtration, conditioning, or recirculation systems

#### Other costs, including:

1. Cost to demolish storm-damaged building components
2. Labor and other costs associated with moving or altering undamaged building components to accommodate improvements or additions
3. Overhead and profits

### ITEMS TO BE EXCLUDED

1. Plans and specifications
2. Land Survey costs
3. Permit & inspection fees
4. Post-storm debris removal and clean up
5. Costs to stabilize a building
6. Carpeting
7. Landscaping
8. Sidewalks
9. Driveways
10. Fences
11. Yard lights
12. Swimming pools
13. Screened pool enclosures
14. Detached structures (garages, sheds, gazebos)
15. Landscape irrigation systems
16. Plug-in appliances

### ACCEPTABLE ESTIMATES OF MARKET VALUE CAN BE OBTAINED FROM THESE SOURCES

- ◆ Independent appraisal by professional appraiser - must exclude value of land and not use “income capitalization approach”
- ◆ Detailed estimates of structure’s actual cash value—the replacement cost for a building, minus a depreciation percentage
- ◆ Property values for tax assessment purposes with adjustment by tax appraiser to reflect current market conditions
- ◆ The value of buildings taken from NFIP claims data (usually actual cash value)
- ◆ Qualified estimates based on sound professional judgment local building department or tax assessor’s office
- ◆ A detailed estimate of the Actual Cash Value as determined by the FEMA Substantial Damage Estimator (SDE)

### PROJECTS AFFECTED:

- All building improvement projects worthy of a permit must be considered. These include ◆ Remodeling projects  
◆ Rehabilitation projects ◆ Building additions ◆ Repair and reconstruction projects

**SUBSTANTIAL IMPROVEMENT/DAMAGE CONSTRUCTION**  
**COST ITEMIZATION SCHEDULE**

This cost estimate of reconstruction/improvement must be prepared by and signed by the **Contractor, Agent**, or by the **Homeowner** if he/she is acting as the **Contractor**. **Homeowners** who act as their own **Contractor** must estimate their labor cost at the current **market value** for any work they intend to perform.

As an alternative, a **Registered Home Improvement Contractor** may submit a detailed contract, signed by both the property **Homeowner** and **Contractor**, and dated, which provides for an itemized list substantially similar to this Itemization Schedule below.

Check the box below if submitting a signed contract in lieu of completing the **Cost Itemization Schedule** below.



**SEE ATTACHED SIGNED and DATED HOME IMPROVEMENT CONTRACT**

For more details see FEMA's Substantial Improvement/Substantial Damage Desk Reference - FEMA P-758

<b>COST ITEMIZATION SCHEDULE</b>			
<b>Contractor or Owner Estimate</b>			
<b>ROUGH Construction</b>	<b>Labor + Material Cost</b>	<b>FINISH Construction</b>	<b>Labor + Material Cost</b>
Masonry		Doors	
Concrete		Windows/Shutters	
Framing		Hardware	
Roofing		Cabinets-Built-in	
Plumbing & Fixtures		Floor Covering	
Electrical & Fixtures		Appliances-Built-In	
Drywall		HVAC	
Carpentry/Molding		Paint	
Insulation/Weatherstrip		Demolition/Removal	
Exterior Finish		Overhead & Profit	
<b>Sub Total</b>		<b>Sub Total</b>	
<b>TOTAL ROUGH COST</b>		<b>TOTAL FINISH COST</b>	
<b>TOTAL ROUGH + TOTAL FINISH = TOTAL CONSTRUCTION COST &gt;</b>			

*The following documents are required for all floodplain development permits:*

- Site Plan** (not required if a site plan is submitted as part of a UCC Construction Permit Application)
- Maps and/or plans showing the location, scope and extent of the development**

*The following documents may be required: (confirm with the Floodplain Administrator which documents are required)*

- Elevation Certificate** (both a pre-construction and, upon completion, a post-construction Elevation Certificate)
- Certification by a registered professional engineer or architect that the floodproofing methods for any non-residential structures meet the floodproofing criteria in the **Borough of Highlands** Flood Management Regulations.
- A description of the extent to which any watercourse will be altered or relocated as a result of proposed development. Detailed hydraulic and hydrology model for development in Zone A
- Structure valuation documentation: An estimate prepared by an estimating firm of the total cost of building improvements using qualified labor and materials obtained at market prices or a similar estimate signed by a bona fide contractor bid.
- Non-Conversion Agreement Letter of Understanding AND Non-Conversion Agreement* (recorded deed restriction) (required for all structures that are constructed with an enclosure greater than 6' in height as per NJAC 7:13 12.5(p)6)
- Copies of all Flood Hazard Area Control permits.

# CONTRACTOR/AGENT SUBSTANTIAL IMPROVEMENT AFFIDAVIT

*This Section must be completed by the Contractor, Agent, or Homeowner if Contractor*

Contractor/Agent Name	Contractor/Agent Company Name
Contractor/Agent Phone Number	Contractor Home Improvement Registration Number
Contractor/Agent Email Address	
<p>I hereby attest that I have personally inspected the building located at the above-referenced address and discussed the nature and extent of the work requested by the <b>Homeowner</b>, including all improvements, rehabilitation, remodeling, repairs, additions, and any other form of improvement.</p> <p>I have prepared the attached itemized list of repairs, reconstruction and/or remodeling which are hereby submitted for a Substantial Damage or Substantial Improvement Review.</p> <p>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.</p> <p>_____ Date: ____ / ____ / ____</p> <p>Contractor/Agent Signature</p>	

# PROPERTY OWNER'S SUBSTANTIAL IMPROVEMENT AFFIDAVIT

*This Section must be completed by the Homeowner*

CHECK HERE IF HOMEOWNER IS THE CONTRACTOR

<p>I hereby attest that the description included in the permit application for the work on the existing building that is located at the property identified above is all of the work that will be done, including all improvements, rehabilitation, remodeling, repairs, additions, and any other form of improvement.</p> <p>I hereby attest to the fact that the repairs, reconstruction and/or remodeling list for the Substantial Damage or Substantial Improvement Review by me or by my contractor are <b>ALL OF THE DAMAGES/IMPROVEMENTS</b> sustained by this structure and will be done to the existing building and that all additions, improvements or repairs on the subject building are included in this estimated construction herewith. Neither I, nor any other contractor, will make any repairs or reconstruction of additions or remodeling not included in the attached list.</p> <p><b>I UNDERSTAND THAT I AM SUBJECT TO ENFORCEMENT ACTION, WHICH MAY INCLUDE FINES, IF ANY INSPECTION OF THE PROPERTY REVEALS THAT I, OR MY CONTRACTOR, HAVE MADE REPAIRS OR IMPROVEMENTS NOT INCLUDED ON THE ATTACHED LIST OF REPAIRS OR THE APPROVED BUILDING PLANS.</b></p> <p>_____ Date: ____ / ____ / ____</p> <p>Property Owner's Signature</p>
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# FLOODPLAIN ADMINISTRATOR REVIEW SECTION

To be completed by the Floodplain Administrator

## REVIEW COMMENTS

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## FLOOD HAZARD DATA

Effective FIRM Panel Number: \_\_\_\_\_ Effective FIRM Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Is work impacting floodplain?  Yes  No      Is work in a floodway?  Yes  No      *If yes, a No-Rise Certificate is required*

Special Flood Hazard Zone: \_\_\_\_\_ Base Flood Elevation: \_\_\_\_\_ Design Flood Elevation: \_\_\_\_\_

Source used to determine Base Flood Elevation:  FIRM  Flood Insurance Study  Other: \_\_\_\_\_

Vertical Datum:  N/A  NGVD  NAVD 88  Other: \_\_\_\_\_

Does the project require that a CLOMR be process?  Yes  No      Is a LOMR required?  Yes  No

## SUBSTANTIAL IMPROVEMENT/DAMAGE EVALUATION

Cost of Improvement	Market Value of Building	Percentage of Value Change

CHECK HERE IF THIS IS A SUBSTANTIAL IMPROVEMENT or DAMAGE

## PERMIT ACTION

- PERMIT APPROVED:** The information submitted for the proposed project was reviewed and is in compliance with approved floodplain management standards.
- PERMIT APPROVED WITH CONDITIONS:** The information submitted for the proposed project was reviewed. In order for the proposed project to be approved, certain restrictions or conditions must be met. These restrictions or conditions are attached.
- PERMIT DENIED:** The proposed project does not meet approved floodplain management standards (explanation on file).      First Denial Date: \_\_\_\_/\_\_\_\_/\_\_\_\_      Second Denial Date: \_\_\_\_/\_\_\_\_/\_\_\_\_
- VARIANCE GRANTED:** A variance was granted from the base (100 year) flood elevations established by FEMA consistent with variance requirements of Title 44 of the Code of Federal Regulations part 60.6 (variance action documentation is on file).

Approval Signature of Floodplain Administrator: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_