# Borough of Ocean Gate 801 Ocean Gate Avenue-CN 100, Ocean Gate NJ 08740

#### House Raising Permit

There are two alternatives for property owners to raise their homes to the newly required Base Flood Elevation Regulations.

The first option (Option #1) is to obtain a Construction Permit to raise the home first and complete all renovations and then occupy after receipt of a Certificate of Occupancy is issued.

The alternating option (Option #2) is to obtain a Construction Permit to perform interior renovations to safe and suitable living conditions and update your Construction Permit to elevate your house at a later date, meeting the time frame for compliance.

#### • Option #1

- A-1. Provide a completed Zoning Permit Application to the Zoning Department including a survey illustrating all setbacks from the foundation to lot lines and the height of the structure from grade to highest roof line. It is essential that the permit application indicates that the raised home will not be occupied until a Certificate of Occupancy is issued.
- B-1. Furnish a Construction Permit Application completed by your contractor(s).

\*Note: The homeowner is permitted to perform the construction on their own house if it not rental property. The homeowner is responsible to correct all violations and to adhere to all codes adopted by the State of New Jersey Uniform Construction Code. Construction Permits are not required for <u>ordinary repairs</u>.

The <u>Building Subcode</u> must indicate the estimated cost to build a new foundation or extension of the existing foundation. Also provide an estimated cost of any structural renovations to the interior. Do not include the estimated cost of lifting or lowering the structure on to the foundation.

The <u>Electrical Subcode</u> must be signed and sealed by a New Jersey licensed electrical contractor \*(or homeowner as noted above).

The <u>Plumbing Subcode</u> must be signed and sealed by a New Jersey Licensed plumbing contractor \*(or homeowner as noted above).

The <u>Fire Subcode</u> will be completed by the contractor for smoke detectors.

C-1. Provide two sets of plans of the new foundation and indicate the maximum wind speed, flood zone, type of exposure, elevation to the mean roof height, breakaway walls and calculations. Structures to be elevated on existing foundations must be certified by New Jersey

licensed Engineer to except new wind, wave action and dead loads. Soil boring test may be required for specially designed foundations other than conventional pile system. Plan must specify any new additions, decks, hot tubs on decks and must qualify for A Permit by Rule as required by the New Jersey Department of Environmental Protection (NJDEP) Flood hazard Area Act rules.

Before a structure can be demolished or removed, the owner or agent shall notify all utilities having service connections within the structure, such as water, electric, gas, sewer and other connections. A permit to elevate a structure shall not be issued until releases are obtained from all utilities that provided service to the property, stating that their respective service connections and appurtenant equipment, such as meters and regulators, have been removed or sealed or plugged in a safe manner. Contact the Ocean Gate Water and Sewer Utility Department at 732-269-3166 Ext 10 for instructions on disconnecting the public water and sewer connections at the curb

After receiving the Construction Permit to elevate your house, a partial payment of the ICC claim may be obtained. You must provide to your claims representative a copy of the following: 1) a signed contract for the work; 2) the construction permit to elevate the structure from Ocean Gate; 3) the signed ICC Proof of Loss. If the work is not completed, any partial payment that has been received must be returned to the insurer. This information can be found at:

www.fema.gov/national-flood-insurance-program-z/increased-cost-compliance-coverage#3

D-1. After all work is completed and approved, a Certificate of Occupancy will be issued by the Construction Official. At this time a copy of the Certificate of Occupancy should be given to the claim representative and your insurer will pay the final installment or full payment of the ICC Claim.

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The alternating option (Option #2) is to obtain a Construction Permit to perform interior renovations to safe and suitable living conditions and update your Construction Permit to elevate your house at a later date, meeting the timeframe for compliance. Be advised that homeowners will not receive Increased Cost Compliance (ICC) payments until the Construction Permit for renovations is updated and an Updated Construction Permit is issued to elevate the structure.

www.fema.gov/national-flood-insurance-program-z/increased-cost-compliance-coverage#3

### • Option #2

A-2. Provide a completed Zoning Permit Application to the Zoning Department and a copy of your Letter of Determination of Substantial Damage issued by Borough of Ocean Gate It is essential that the permit application indicates that the home will be repaired and occupied before elevating the structure.

B-2. Furnish a Construction Permit Application completed by your contractor(s).

\*Note: The homeowner is permitted to perform the construction on their own house if it not rental property. The homeowner is responsible to correct all violations and to adhere to all codes adopted by the State of New Jersey Uniform Construction Code. See <a href="Ordinary Repairs">Ordinary Repairs</a> in storm area that do not require permits.

The <u>Building Subcode</u> must indicate the estimated cost of the renovation and description of the work to be done to make the house habitable. It is necessary that the Description of Work Section indicates that the home will be repaired and occupied before elevating.

If the <u>Electrical Subcode</u> is required, must be signed and sealed by a New Jersey licensed electrical contractor \*(or homeowner as noted above).

If the <u>Plumbing Subcode</u> is required, it must be signed and sealed by a New Jersey licensed plumbing contractor \*(or homeowner as noted above).

If the Fire Subcode is required, it will be completed by the contractor for smoke detectors.

D-2. After the repair work is completed and the electrical, plumbing and fire inspection are approved, a final building inspection must be schedule to determine if the house is safe for it to be occupied. If the house is safe to be occupied the Construction Official will issue you a Temporary Certificate of Occupancy for one year.

The T.C.O. can be extended yearly up to four years after the storm event on October 27, 2012.

To qualify for a T.C.O. the home must be sheet rocked; one operational bathroom and kitchen with a water resistive floor such as paint, tile, etc.; the kitchen sink can be installed in a temporary countertop, approved stove; hot & cold water; heating system; all exterior steps with four or more shall have hand rails; smoke detectors in each bedroom and in the vicinity outside the bedrooms and on each floor level; carbon monoxide detectors in the vicinity outside the bedrooms if the house an attached garage, gas or solid burning fuels appliances.

## UPDATE CONSTRUCTION PERMIT TO ELEVATE YOUR HOUSE

E-2. Provide a completed <u>Zoning Permit Application</u> to the Zoning Department including a survey illustrating all setbacks from the foundation to lot lines and the height of the structure from grade to highest roof line.

F-2. Furnish a Construction Permit Application completed by your contractor(s).

\*Note: The homeowner is permitted to perform the construction on their own house if it not rental property. The homeowner is responsible to correct all violations and to adhere to all codes adopted by the State of New Jersey Uniform Construction Code. Construction Permits are not required for <u>ordinary repairs</u>.

The <u>Building Subcode</u> must indicate the estimated cost to build a new foundation or extension of the existing foundation. Also provide an estimated cost of any structural renovations to the interior. Do not include the estimated cost of lifting or lowering the structure.

The <u>Electrical Subcode</u> is to be signed and sealed by a New Jersey licensed electrical contractor \*(or homeowner as noted above).

The <u>Plumbing Subcode</u> will be signed and sealed by a New Jersey Licensed plumbing contractor \*(or homeowner as noted above).

The Fire Subcode will be completed by the contractor to replace the warm air heating system.

G-2. Provide two sets of plans of the new foundation and indicate the maximum wind speed, the flood zone, type of exposure, elevation to the mean roof heights, breakaway walls and calculations. House to be elevated on existing foundations must be certified by New Jersey licensed Engineer to except new wind, wave action and dead loads. Per the manufacturer, soil boring test may be required for specially designed foundations other than conventional pile system. Plan must specify any new additions, decks, hot tubs on decks and must qualify for A Permit by Rule as required by the New Jersey Department of Environmental Protection (NJDEP) Hazard Mitigation Flood Zone.

Before a structure can be elevated, the owner or agent shall notify all utilities having service connections within the structure, such as water, electric, gas, sewer and other connections. A permit to elevate a structure shall not be issued until releases are obtained from all utilities that provided service to the property, stating that their respective service connections and appurtenant equipment, such as meters and regulators, have been removed or sealed or plugged in a safe manner. Contact the Ocean Gate Water and Sewer Utility Department at 732-269-3166 Ext 10 for instructions on disconnecting the public water and sewer connections at the curb

After receiving the Construction Permit to elevate your house, a partial payment of the ICC claim may be obtained. You must provide to your claims representative a copy of the following: 1) a signed contract for the work; 2) the construction permit to elevate the structure from Ocean Gate; 3) the signed ICC Proof of Loss. If the work is not completed, any partial payment that has been received must be returned to the insurer. This information can be found at:

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H-2. After all work is completed and approved, a Certificate of Occupancy will be issued by the Construction Official. At this time a copy of the Certificate of Occupancy should be given to the claim representative and your insurer will pay the final installment or full payment of the ICC Claim.