Substantial Improvements/Damage Requirements:

The Borough's Floodplain ordinance requires that all substantial improvements and substantial damage to a building in the floodplain be treated as a new building project. A project is a "substantial improvement" when the value of an addition, alteration, repair or reconstruction project exceeds 50% of the value of the existing building. In the case of a building addition, only the building addition must be protected from flooding in accordance with the Borough's ordinance. In the case of improvements to the original building, the entire building shall be protected. For example, if a home in the floodplain is flooded, has a fire, or is otherwise damaged so that the cost of repairs is more than 50% of the value of the home before the damage, then the house must be reconstructed utilizing one or more of the building methods described in the property protection measures section of this website and in strict accordance with the Borough's floodplain ordinance. The Borough may require that a building appraisal be completed and submitted prior to issuance of a building permit.