



# UPPER DARBY TOWNSHIP

## DEPARTMENT OF LICENSES & INSPECTIONS

100 Garrett Road. Upper Darby, PA 19082 Phone: (610)734-7613

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[Date]

### NOTICE OF SUBSTANTIAL DAMAGE DETERMINATION (RESIDENTIAL)

Dear Property Owner:

We have reviewed your recent application for a permit to repair your existing home that was damaged by *[insert cause of damage]*. The building is located in a mapped Special Flood Hazard Area. As required by our floodplain management regulations and/or building code, we have determined that the building has been substantially damaged. 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 value). When the cost to repair equals or exceeds 50 percent of the market value of the building, the work is repair of substantial damage.

As a result of this determination, you are required to bring the building into compliance with the flood damage-resistant provisions of the regulations of Chapter 305 Floodplain Management and 2018 International Building Code IBC and IRC regulations.

We would be pleased to meet with you and your designated representative (architect/builder) to discuss how to bring your home into compliance. There are several aspects that must be addressed to achieve compliance. The most significant requirement is that the lowest floor, as defined in the regulations/code, must be elevated to or above the regulatory flood elevation (RFE), which is Base Flood Elevation (BFE) plus 18 inches. You may wish to contact your insurance agent to understand how raising the lowest floor higher than the minimum required elevation can reduce NFIP flood insurance premiums.

If the damage was caused by flooding and if you have a flood insurance policy from the National Flood Insurance Program, you should contact your adjuster to discuss the Increased Cost of Compliance (ICC) coverage. This coverage may provide a claim payment to help pay for work required to bring your home into compliance. Your adjuster can explain that the ICC claim may also be used to pay certain costs associated with demolishing and rebuilding your home, or moving your home to a site outside of the floodplain.

Please resubmit your permit application along with plans and specifications that incorporate compliance measures. Construction activities that are undertaken without a proper permit are violations and may result in citations, fines, or other legal action.

**You have the right to appeal this Notice within fifteen (15) days from the date of receipt of this Notice to the Upper Darby Township Zoning Hearing Board pursuant to the provisions of Section 909.1 of the Pennsylvania Municipalities Planning Code, 53 P.S. Section 10909.1, Article XII, Section 550-54.E of the Upper Darby Township Zoning Code, Ordinance 2984, as amended.**

For General Floodplain Questions Contact:

Mike Galante, FPA  
Email: [mgeassociates@gmail.com](mailto:mgeassociates@gmail.com)  
Phone: 856-404-0540

Very truly yours,

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Dan Knowles  
Department of Licenses and Inspections

cc Mike Galante, FPA  
cc Joshua Chast, Zoning Officer