



Borough of Seaside Park

CONSTRUCTION OFFICE

(732) 793 - 5100

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FAX (732) 375-3058

August 26, 2025

*****REVISED Notice to Residents*****

Re: Revised Notification to Owners of Noncompliant Structures within the Flood Zones.

Dear Resident:

FEMA has informed our office that the Funding Opportunity for this Grant has been postponed to the year 2026. We will still be accepting documentation from Residents in preparation of the Grant.

FEMA's Flood Mitigation Assistance (FMA) is offering a grant program. This program provides funding to States and Communities to assist in their efforts to reduce or eliminate the risk of repetitive flood damage to homes, that are not in compliance, by raising these homes. FEMA will contribute up to 75 percent of the total eligible activity cost of the project which means you would be responsible for 25 percent of the total eligible cost to raise the structure. The homeowner must pay up front 100% of all costs and will then be reimbursed after construction of the home.

Please note that homes that are already have been raised or are under construction at this time are not eligible for the Grant. The homeowner cannot start the process of raising the structure until FEMA has approved the raising of the structure and all contracts have been signed for the Grant.

Also, FEMA may contribute up to 90 percent of the Federal cost share for Repetitive Loss Properties and up to 100 percent Federal cost share for Severe Repetitive Loss Properties. Repetitive Loss are homes that have had flood related damage on two separate occasions and Severe Repetitive Loss are homes that had flood damages on four separate occasions. Flood claims shall be submitted for review.

Homeowners must understand that this FMA Grant is not guaranteed, and eligibility is not guaranteed. Funding may be limited, and distribution is at the discretion of FEMA. Also, after all documents have been submitted to FEMA on March 2026, approval of the Grant money may take up to a year.

January 2026 – All documents shall be submitted to the Building Department

March 2026 – Applications will be submitted

March 2027 – FEMA will approve/disapprove the Grant

Documents to be submitted to the Building Department for the Application:

1. Copy of your Elevation Certificate
2. Copy of your Flood Insurance Policy
3. Copy of an itemized Cost Estimate to elevate your structure.
4. Copy of all Flood Claims.

The itemized Cost Estimate shall include:

1. Cost of Elevating your structure in detail (material, labor and associated costs)
2. Anticipated Environmental Costs

3. Engineering Design Costs
4. Architectural Design Costs
5. Survey Costs
6. Pile Costs
7. Soil Analysis Costs
8. Site preparation Costs
9. Material Disposal Costs.
10. Alternative Living Costs.

Please understand that the Borough cannot guarantee you will be deemed eligible but is offering its services to assist you as best we can.

In addition to the FMA Grant program, the National Flood Insurance Program (NFIP) provides Increase Cost of Compliance Coverage (ICC) coverage to up to \$30,000 for those homes that have be Substantially Damaged. This is an additional coverage that goes towards the cost of elevating your structure. Contact your insurance carrier for the ICC funding available to you.

The above information has been provided to you to assist in reducing your flood insurance rates and to bring your structure into compliance with the Seaside Park Ordinances and FEMA regulations. Should you have any questions with regard to the information provided, please contact me at Remington & Vernick Engineers, 732-286-9220, or at jamison.zimmerman@rve.com.

Very truly yours,

Jamison Zimmerman, C.F.M.
Borough Floodplain Manager

JAZ: