

## Borough of Seaside Park

## CONSTRUCTION OFFICE

(732) 793 - 5100

313 SW Central Avenue • Seaside Park, New Jersey 08752

FAX (732) 375-3058

April 17, 2025

\*\*\*Notice to Residents\*\*\*

**Re:** Notice to Owners of Noncompliant Structures within the Flood Zones.

Dear Resident:

FEMA's Flood Mitigation Assistance (FMA) is offering a grant program this year. 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.

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 in December 2025, approval of the Grant money may take up to a year.

Eligibility for the Grant is a Noncompliant Structure and a Flood Insurance Policy.

Please send or drop off the following information to the Building Department for the Application:

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

The Cost Estimate shall include:

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



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## 10. Alternative Living Costs.

Our office will be filling in and submitting the application by December 2025. We need to receive all the information mentioned above by September 2025. 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 <a href="mailto:jamison.zimmerman@rve.com">jamison.zimmerman@rve.com</a>.

Very truly yours,

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

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