



Flood Mitigation Assistance

The Flood Mitigation Assistance (FMA) Program was created as part of the National Flood Insurance Reform Act (NFIRA) of 1994 (42 U.S.C. 4101) with the goal of reducing or eliminating claims under the National Flood Insurance Program (NFIP). FMA regulations can be found in 44 CFR Part 78. Funding for the program is provided through the National Flood Insurance Fund. FMA has been funded annually at \$20 million for the entire nation.

FMA provides funding to assist communities in implementing measures to reduce or eliminate the long-term risk of flood damage to structures insurable under the National Flood Insurance Program (NFIP).

- **Focus:** protection or removal insured structures from the floodplain.
- **Target:** States, communities, certain private nonprofit organizations and Native American tribes participating in the National Flood Insurance Program.
- **Projects:** elevation, acquisition, and relocation of NFIP-insured structures.
- **Funding** allocated annually to the State for both planning and project grants. Caps exist on amounts that can be received by applicants and the number of grants an applicant can receive in a five-year period.
- **Cost-share:** 75 Federal /25 Local

NFIP-participating communities with approved Flood Mitigation Plans can apply for FMA Project Grants to implement measures to reduce flood losses.

The New Jersey State All Hazard Mitigation Plan has identified mitigation of repetitive flood loss as a high action strategy. These targeted properties include structures with four or more losses, and structures with 2 or more losses where cumulative payments have exceeded the property value.

Eligible Municipalities with approved FMA Plans include:

1. Atlantic City, Atlantic County
2. Avalon Boro, Cape May County
3. Barnegat Twp., Ocean County
4. Beach Haven Boro, Ocean County
5. Berkeley Twp, Ocean County
6. Bernards Twp, Somerset County
7. Bloomingdale Twp., Passaic County
8. Branchburg Twp., Somerset County
9. Brigantine City, Atlantic County
10. Carneys Point Twp., Salem County
11. Egg Harbor Twp., Atlantic County
12. Ewing Twp., Mercer County
13. Franklin Twp., Somerset County
14. Greenwich Twp., Gloucester County
15. Harmony Twp. Warren County
16. Harvey Cedars Boro, Ocean County
17. Highlands Borough, Monmouth County
18. Long Beach Twp., Ocean County
19. Millstone Boro, Somerset County
20. Montgomery Twp., Somerset County
21. New Milford Borough, Bergen County
22. Northfield City, Atlantic County
23. Ocean City, Cape May County
24. Ocean Twp., Monmouth Road
25. Pleasantville City, Atlantic County
26. Princeton Township, Mercer County
27. Rahway City, Union County
28. Secaucus Township, Hudson County
29. Ship Bottom Boro, Ocean County
30. Stafford Twp., Ocean County
31. Wayne Township, Passaic County
32. Weymouth Twp., Atlantic County

For more information Contact: New Jersey Office of Emergency Management, Division of State Police
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