



FMA St. Augustine Frequently Asked Questions

- Who do I have to have flood insurance through?
 - Any Flood insurance backed by the National Flood Insurance Program (NFIP) program.
- How high do I need to elevate my structure?
 - The grant will cover elevation of structure to 2Ft above the BFE (Base Flood Elevation). Be sure that when contractor's quote your elevation that they are raising the house at least 2 feet above BFE.
- Will quotes only elevate the house or will they also do other construction tasks?
 - Quotes should be reflective of a turnkey process. This means the quote should include the cost to elevate the structure and to finish the job as well (disconnect/reconnect utilities, wood landings at entrances, finalization of piers, pilings, or block wall, etc.).
- I had NFIP insurance but then switched to a private carrier. Does the program care if I switched to a private carrier?
 - Yes, the grant is funded by those with NFIP insurance. So, you will need NFIP insurance. If you do not currently have national flood insurance (NFIP), you won't be able to participate this year. However, the next year you can participate with an NFIP flood insurance policy on the structure.
- Explain the flood insurance 2.0.
 - It's a new way of rating insurance rates. FEMA has information on the web about it. It will be determined by your property location specifically. Please visit: <https://www.fema.gov/flood-insurance/risk-rating> for more information.
- How long do you have to switch to NFIP insurance?
 - You would have to currently have NFIP flood insurance. If you do not have it, you can apply next year.
- Will I be obligated to follow through with the grant once I submit my homeowner packet and other documents?
 - No. You can back out anytime. This program is voluntary. However, once approved by FEMA, certain costs start to incur. There could be an out-of-pocket expense if preliminary work begins and you back out.
- Is this mitigation grant specifically for raising the property?
 - The grant will cover raising structures above base flood elevation or demolition/reconstruction of properties.
- If we want to be in the grant program, must we have flood insurance?
 - Yes, with NFIP flood insurance. If you can't make the time, we will offer the grant every year, and you may apply then.



- To apply what do I need to send in?
 - Send in the whole homeowner packet with signatures
 - 3 contractor quotes
 - 4 pictures of all sides of the property I Jpeg format
 - Updated flood insurance declaration page
 - Elevation Certificate
 - Total NFIP flood claim history
 - These packets can be found on the city’s website:
www.CityStAug.com/FMA/2022-Program-Requirements
- Requirements for mitigation reconstruction:
 - \$150,000 max for construction costs
 - No more than 10% greater than the original footprint of the structure
 - Conceptual Design
- Would the city or council have documentation like the EC (elevation certificate) of the property?
 - You can reach out to the City’s Building Official to find out if your property has a flood elevation certification on file. If there is not one on file, you may have to have a survey completed by a private contractor.
 - Richard “Buddy” Schauland, Building Official
 - Email: rschauland@citystaug.com
 - Phone: 904-209-4327
- Is this presentation something we can have?
 - Yes, it is posted on St. Aug city website
 - www.CityStAug.com/FMA
- Should I get the grant money to elevate my home then the government will have a lien on my home?
 - No, accepting the grant does not add an liens to your home or property! The government will not have a lien on the home under normal circumstances. The only requirement is NFIP Flood Insurance is kept on the home moving forward. If the Homeowner did not keep the Insurance on the home, FEMA would want to be reimbursed for the elevation, and if ignored FEMA could in theory put a lien on the home at that point.



- To whom can I communicate documentation towards my application?
 - Quality Engineering and Surveying will be developing the application. All call and emails can be directed to:
 - Andy Daray (main point of contact to direct to project manager)
 - Email: adaray@quesla.com
 - Phone: 225-271-4032
 - Zachary Gibbons (Project Manager)
 - Email: zgibbons@quesla.com
 - Phone: 225-698-1600

Historic Preservation Information

- What homes need historic preservation review before elevation, demolition, or reconstruction?
 - All buildings in Historic Preservation Zoning Districts 1-5
AND/OR
Structures requiring demolition within the city limits 48 years of age or older
 - Quotes from Contractors should include a cost for Environmental Historic Property (EHP) approval in their quote.
 - Contractors will need to have an EHP approval letter for properties within historic zoning districts before they begin demolition, elevation, or construction.
 - If you plan for demolition/reconstruction in Historic Preservation (HP) Zoning Districts 1-5 or for buildings 48 years or older, an EHP approval letter and a Certificate of Demolition will be required and a Certificate of Appropriateness for new construction in HP zones. A minimum of 45 days should be allotted to obtain these approvals and documents.
 - Historic Preservation related applications need to be submitted at least 1 month prior to the meeting date for Historic Architectural Review Board (HARB) or other review. Approval is needed before demolition or building permits can be applied for.
 - (Please see <https://www.citystaug.com/195/Historic-Architectural-Review-Board-Appl> for more information on how to submit an application for historic preservation related review.)
 - If you plan to have a structure lifted or demolished in an archaeology zone, archaeological review is required. Visit <https://www.citystaug.com/169/Archaeology-Review-Process> for more information on archaeological review.



- Additional historic preservation information:
 - Contact the Historic Preservation Division by emailing harb@citystaug.com for more information regarding historic property requirements or call:
 - Julie Courtney, Historic Preservation Officer
 - Phone: 904-209-4283
 - Candice Seymour, Historic Preservation Planner
 - Phone: 904-209-4326

Historic Preservation Resource Links

- Resources on Flooding and Historic Properties:
<https://www.citystaug.com/905/Flooding-and-Historic-Properties>
- Flood Mitigation Design Guidance:
<https://www.citystaug.com/DocumentCenter/View/5001/Flood-Mitigation-Design-Guidance>
- Historic Architectural Review Board Applications:
<https://www.citystaug.com/195/Historic-Architectural-Review-Board-App>
- Archaeological Review Process:
<https://www.citystaug.com/169/Archaeology-Review-Process>