



# CITY OF ST. AUGUSTINE FMA '22 HOMEOWNER OUTREACH MEETING MAY 2022

Presented by Quality Engineering & Surveying, LLC

# WHAT IS FMA?

- ▶ Hazard Mitigation is defined as any sustained action taken to reduce or eliminate long-term risk to people and property from natural hazards and their effects
- ▶ The program supports activities that have a long-term impact from those that are more closely associated with immediate preparedness, response, and recovery activities
- ▶ The Fiscal Year (FY) 2022 Flood Mitigation Assistance (FMA) Grant Program provides resources for the City to reduce or eliminate the risk of repetitive flood damage to structures **insurable** under the National Flood Insurance Program (NFIP)

# Programs Rules under FMA



FMA is a nationally competitive annual FEMA grant program



Prioritization is given to those structures listed as Severe Repetitive Loss (SRL) and Repetitive Loss (RL)



Cost shares for the homeowner will vary depending on the validation of the structure



# City Priorities

- ▶ **City of St. Augustine will prioritize properties based on the structure indicator:**
  - ▶ Insured SRL primary residences
  - ▶ Insured RL primary residences
  - ▶ Insured SRL secondary residences
  - ▶ Insured RL secondary residences
- ▶ **Project activity types will include:**
  - ▶ Elevations
  - ▶ Reconstructions (if applicable)

# Eligibility under FMA

**FLOOD INSURANCE:**  
A QUICK GUIDE

- ▶ Flood insurance is mandatory for homeowners who have a federally backed mortgage and are living in a designated flood-hazard area.
- ▶ You can find out through FEMA if you live in such an area by searching your address at [msc.fema.gov](https://www.msc.fema.gov).
- ▶ Many homeowner insurance policies cover floods cause by mechanical issues like a broken appliance, but not those linked to storms or natural disaster.
- ▶ Federal flood insurance is available to any homeowner living in a community that participates in NFIP—and most communities do participate. To get a policy, ask for a quote from your insurer or broker.



- ▶ Current participation in the NFIP
  - ▶ Must be insured with the NFIP at the time of the application opening period (09/30/22)
  - ▶ Policy must be effective as of 9/30/22
  - ▶ Must maintain flood insurance to the structure in perpetuity

# FMA Cost Shares for Homeowners

## Severe Repetitive Loss Structures

- ▶ Pre-determined by FEMA (in most cases)
- ▶ 100% Federally Funded
- ▶ Has incurred flood-related damage:
  - ▶ Four or more separate flood claims made with each amount exceeding \$5,000, and with a cumulative amount of claims exceeding \$20,000, OR,
  - ▶ Two separate claims payments (BUILDING ONLY) have been made with the cumulative amount exceeding the market value of the structure

## Repetitive Loss Structures

- ▶ Pre-determined by FEMA (in most cases)
- ▶ 90% Federally Funded
- ▶ Has incurred flood-related damage:
  - ▶ On two occasions, in which the cost of the repair, equaled or exceeded 25% of the market value; and
  - ▶ At the time of the second incidence of flood-related damage, the flood insurance policy contained Increased Cost of Compliance coverage

# Participation Requirements

## Structure Elevation

- ▶ Physically raising the existing structure to a higher elevation at or above the BFE plus TWO FEET freeboard
- ▶ Guidance states building must be structurally sound and capable of withstanding the elevation activity

## Mitigation Reconstruction

- ▶ Construction of an improved, elevated building on the same site where an existing building and/or foundation has been partially or completely demolished or destroyed
- ▶ Eligible mitigation reconstruction costs are limited to \$150,000 Federal Share per property.



# Elevation

- ▶ One of the most common methods for reducing the flood risk!
- ▶ Living area will be elevated TWO feet above the 100-yr flood
- ▶ Project must be cost-effective
- ▶ Flood insurance must be maintained on the property in perpetuity





# Eligible Activities for Elevation

- ▶ Engineering services for design, structural feasibility, and cost estimate preparation (generally built into your contractor quote)
- ▶ Elevation Certificates (Initial and final)
- ▶ Disconnection/Reconnection of utilities
- ▶ Elevation of the structure so that the lowest floor is at the BFE +2 foot freeboard (A zones) or the lowest horizontal member is at the BFE +2 foot freeboard (V zones)
- ▶ Elevation of existing decks, porches, stairs
- ▶ Construction of ADA-compliant access facilities
- ▶ Relocation expenses incurred by the homeowner

# Documents Needed for Participation

## Elevation and Reconstruction

Signed FMA Forms

NFIP Insurance Declaration Page

Elevation Certificate (current)

3 Elevation Quotes from qualified elevation firms

- Quote should indicate who is performing the lift
- A sketch of the structure submitted

Copy of Contractor License

Copy of Riggers Insurance (if lift contractor)

Color photos of all 4 sides of structure

# Application Process

Complete applications must be submitted by September 30, 2022 to be considered

Eligible applications will be reviewed for completeness

Once all applications have been submitted to the City of St. Augustine, the City application(s) will be submitted to the State entity in charge of submitting the application to FEMA

The State will submit all County applications by the FEMA-set deadline (TBD)

FEMA will review each State's applications for eligibility and will make determinations based on the timeline FEMA provides

# Methods for Returning Your Homeowner Packet

## Electronically

- ▶ Applications with ALL documentation should be scanned and emailed to the following address:
  - ▶ [staugustine@qesla.com](mailto:staugustine@qesla.com)

## Paper Copies

- ▶ If electronic copies are not available for you, please submit ALL documentation to the City of St. Augustine Office. Please label your folder with your address and the title “FMA FY 2022”
- ▶ Drop off location-
  - ▶ 75 King Street, St. Augustine, FL 32084, 4<sup>th</sup> Floor - Lobby B

# Questions Regarding Your Application

If you have any questions regarding the status of your application or if you would like to schedule a meeting to further discuss your application, please do not hesitate to contact Andy Daray at (225)698-1600. Jamie Seal and Zachary Gibbons will be available for meetings once they are scheduled via Andy.

# Questions

The background features a dark grey field on the left and a complex geometric pattern on the right. The pattern consists of overlapping triangles and polygons in various shades of blue, a vibrant red, and a muted purple. A thin, light blue line runs diagonally across the lower right portion of the image.