



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



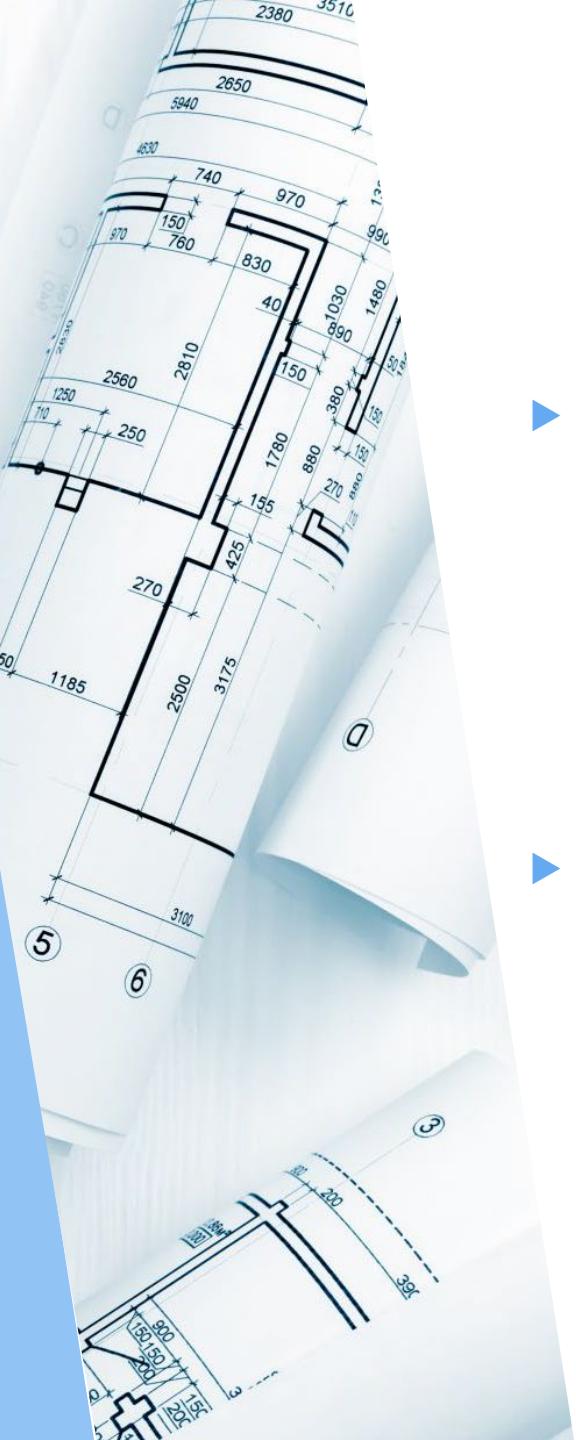
FMA is a nationally competitive annual FEMA grant program



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



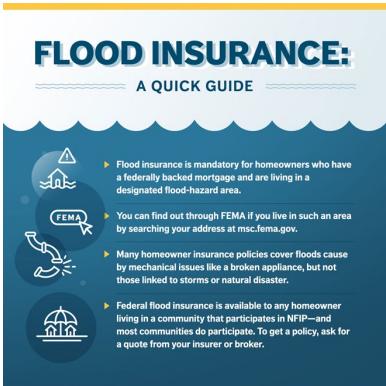
Cost shares for the homeowner will vary depending on the validation of the structure



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



- ▶ 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

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, 4th 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