

Public Outreach

HOMEOWNER INFORMATION SESSION, 2/22/24

WEBINAR, 2/27/24

A solid blue horizontal bar spanning the width of the slide, located at the bottom.

Purpose: Everyone invited to attend this public meeting has an opportunity to learn about elevation mitigation opportunities for their home.



Agenda

Programmatic Overview

Elevation Description

Timeline

Required Documentation / Next Steps

Points of Contact

Summary

Programmatic Overview

- **Program** – Hazard Mitigation Assistance (HMA)
 - Flood Mitigation Assistance Swift Current (FMA SWIFT) and Hazard Mitigation Grant Program (HMGP)
- **Goal** – reduce/eliminate damage from repetitive flooding
- **Requirement** – insured by the National Flood Insurance Program (NFIP)
- **State** - Florida Division of Emergency Management (FDEM)
- **Federal** – Federal Emergency Management Agency (FEMA)



FEMA

Homeowner Application Requirements

- Competitive and Cost-Effective
 - Competitive application requiring Benefit Cost Analysis (BCA)
- Prioritization of Severe Repetitive Loss (SRL) and Repetitive Loss (RL) properties
 - Priority also given to primary residences
- Rebuild above the Base Flood Elevation (BFE)
 - Home must be structurally sound and capable of withstanding elevation
 - Existing home will be elevated with a new, code-compliant foundation
 - Elevation above the BFE in accordance with the City of Crystal River's Chapter 6 of the Code of City Ordinances and Florida Building Code, Building Section 3109 and Section 1612 or Florida Building Code, Residential Section R322
 - No habitable development allowed under elevation
- Program is voluntary

NFIP Flood Insurance

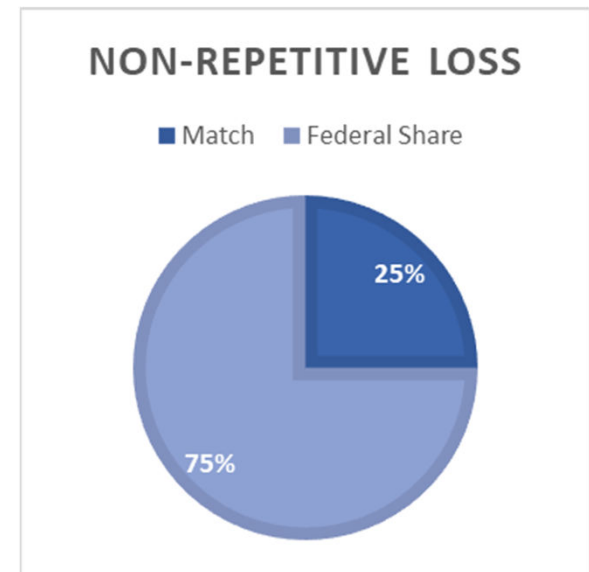
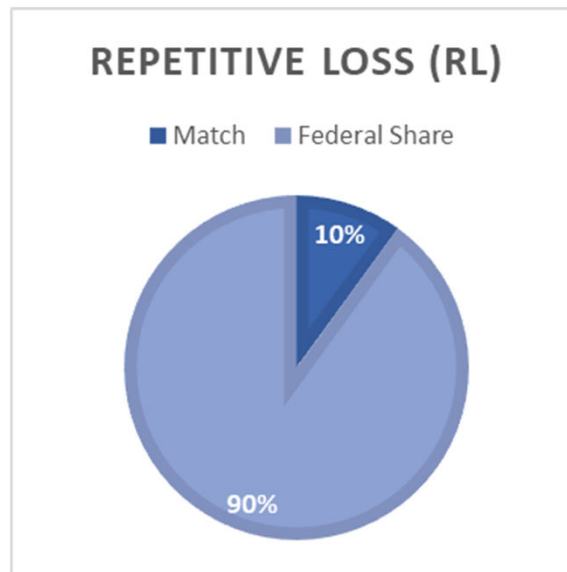
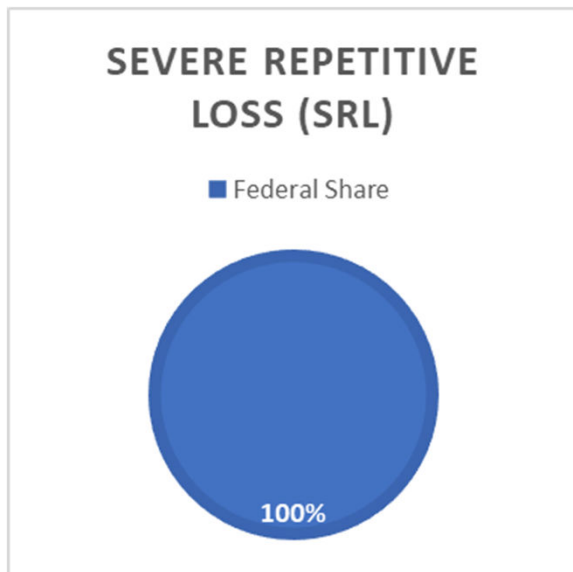
- **Property must have flood insurance from FEMA's National Flood Insurance Program (NFIP)**
 - *Flood insurance from private insurance companies is not eligible*
 - *NFIP had to be in effect on or before December 15th, 2023, to be eligible for this funding opportunity*
- Flood insurance must be effective during grant application, throughout the elevation process, and for the life of the structure
 - Lapse in NFIP coverage has penalties, including up to repayment of grant funds received
- Deed Restriction on the house will require maintenance of NFIP flood insurance
- NFIP flood insurance required regardless of any future transfer of ownership
- Elevation does not guarantee a reduction in flood insurance rates
 - *Talk to your insurance agent*



Elevation

- Raise above the BFE per City of Crystal River's Chapter 6 of the Code of City Ordinances
- City requires 1 foot above Base Flood Elevation (BFE), or the 100-Year Flood Event as the **minimum** height of elevation for AE Zones
 - Coastal Zones (V Zones) has higher height requirements due to surge and wave height considerations
- Buildings and structures shall be designed and constructed to comply with the more restrictive applicable requirements of the Florida Building Code, Building Section 3109 and Section 1612 or Florida Building Code, Residential Section R322.

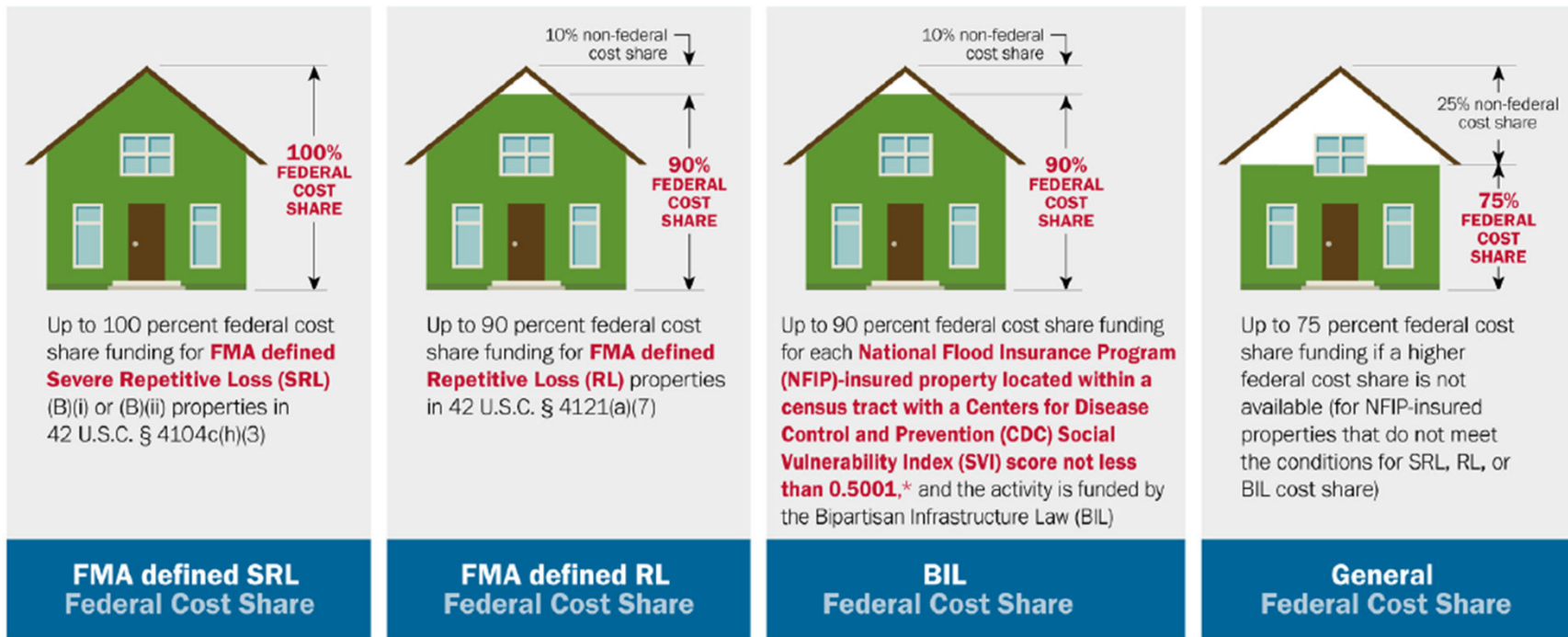
Elevation Project Cost Share



Match refers to the percentage of the total (eligible) project cost that a homeowner is responsible for paying.

Elevation Project Cost Share

Individual Flood Mitigation Projects – Federal Cost Shares



Eligible Costs




- Architectural and engineering fees
- Surveying, soil sampling, completion of Elevation Certificate, title search, deed recordation fees, construction management
- Building of a foundation and physical elevation or construction of a floor system if it cannot be elevated
- Clearing necessary vegetation and preparing path for installation of lifting supports
- Construction of new stairs, landings, or railings for access
- Lifting or jacking building / temporary support cribbing
- Elevating the home above the minimum required height*
- Disconnecting, reconnecting, extending or modifying utility connections
- Elevation of existing decks, porches, or stairs
- Asbestos and lead-based paint abatement
- Displacement costs (except food and transport) incurred by owner due to construction
- Code upgrade requirements not related to state or local floodplain ordinances
- Construction of ADA compliant access
- Cost associated with elevating the insured building out of a Special Flood Hazard Area (SFHA)
- Restoring the lawn, sidewalks, driveways

Ineligible Costs



- Elevating structures that were not in compliance with current NFIP standards at the time of construction
- Costs related to building additions or auxiliary structures
- Construction of new decks or porches
- Any improvements for purely aesthetic reasons, unless otherwise required for environmental/historical preservation (EHP)
- Costs to replace or repair utility service components that are undersized, inadequately designed, or unsafe, unless required by code (except utility rooms noted as eligible costs)
- Exterior finish on the exposed foundation of the elevated building, unless required by EHP compliance review and/or local code
- Additional landscaping for ornamentation beyond what existed on the site prior to construction of the project (e.g., trees, shrubs)

Timeline

- 02/22/2024: Public Outreach Meeting
 - 02/27/2024: Public Webinar
 - 03/01/2024: Documentation due to the City of Crystal River
 - 03/15/2024: Application due to FDEM
 - March-May 2024: Estimated FDEM Review
 - May-December 2024: Estimated FEMA Review and Approval
 - Homeowner Kickoff will begin upon approval and award from FEMA, estimated for 2025
- 
- A solid blue horizontal bar spanning the width of the slide, located at the bottom.

Required Documentation

- **FORMS INCLUDED IN THE APPLICATION PACKET (to be filled out and returned)**
 - **Voluntary Interest Form**
 - **Model Acknowledgement of Conditions Form**
 - Must be notarized
 - **Declaration and Release Form**
- **DOCUMENTS PROVIDED BY THE HOMEOWNER**
 - **Proof of NFIP Insurance Coverage**
 - Policy Declaration Page
 - **Flood Loss History**
 - Must be requested by homeowner from NFIP
 - **Copy of a valid photo ID**
 - **Colored Photos of all Exterior Facades**
 - Clear, color, dated, digital photos

Required Documentation Can Be Returned Two Ways

Documentation is due **Friday, 3/1/2024.**

Scan and Email:

jcollins@crystalriverfl.org

RE: FEMA HMA - [property address]

**Please submit all required documents in one email (if possible)*

**Please submit documents as PDFs or JPEGs (if possible)*

Regular Mail:

City of Crystal River

ATTN: Jenette Collins

123 NW Highway 19

Crystal River, FL 34428

**Must be postmarked on or before 2/27/24*

Points of Contact

City of Crystal River

Jenette Collins

jcollins@crystalriverfl.org

352.795.4216

Case Manager

Brittany Shenk

Brittany.Shenk@atkinsrealis.com

503.205.3759





Summary

- FEMA Hazard Mitigation Assistance
- The program is voluntary, with key considerations:
 - Property must **have and maintain** active flood insurance from FEMA's National Flood Insurance Program (NFIP)
 - Properties are deed restricted post elevation
- **Documentation due: Friday March 1, 2024**
 - Email jcollins@crystalriverfl.org OR
 - Mail to City of Crystal River, ATTN: Jenette Collins, 123 NW Highway 19, Crystal River, FL 34428