

FMA SWIFT CURRENT 2024

CITY OF BAY ST. LOUIS

Homeowner Information Meeting Residential Elevation Project

September 22, 2026 • 6:00 PM

Prepared for Bay St. Louis homeowners

Why We Are Here

Bay St. Louis is pursuing FEMA Flood Mitigation Assistance (FMA) Swift Current funding to reduce future flood damage to eligible homes through residential elevation.

WHO MAY QUALIFY

NFIP-insured homeowners whose property meets an eligible RL, SRL, or Substantially Damaged category.

WHAT IS PROPOSED

Elevation of eligible residential structures to reduce future flood risk.

WHAT YOU NEED TO KNOW

Eligibility, potential cost share, documentation, long-term requirements, and the application process.

Tonight is about giving you enough information to decide whether you want your property evaluated for inclusion in the City's application.

Could My Home Be Eligible?

A property must pass all three gates below.

1

ACTIVE NFIP COVERAGE

The structure must have an NFIP flood insurance policy that meets the program requirements.

2

ELIGIBLE PROPERTY CATEGORY

FMA SRL, FMA RL, NFIP SRL, NFIP RL, or a structure deemed Substantially Damaged.

3

PROJECT ELIGIBILITY

The proposed elevation must meet FEMA, MEMA, local, technical, cost-effectiveness, and environmental requirements.

Not sure whether FEMA considers your home RL or SRL? Submit your information anyway. The grant team will help verify your property classification.

Understanding RL, SRL & Substantial Damage

NFIP REPETITIVE LOSS (RL)

Two flood-related NFIP claim payments of at least \$1,000 each within a 10-year period.

FMA REPETITIVE LOSS (RL)

A separate statutory definition used for enhanced cost share; generally involves two flood losses where repair costs averaged at least 25% of market value and ICC coverage was in place at the second loss.

SEVERE REPETITIVE LOSS (SRL)

Generally involves multiple significant NFIP claims. The exact FMA and NFIP definitions differ and will be verified for each property.

SUBSTANTIALLY DAMAGED

Generally, repair costs equal or exceed 50% of the structure's pre-disaster market value for a structure in the Special Flood Hazard Area.

Your exact classification will be verified during application development.

What Is a Home Elevation?

Elevation raises the existing home so the living area is above the required flood elevation.

- Lifting or jacking the existing structure
- Constructing a compliant elevated foundation
- Disconnecting and reconnecting utilities
- Providing compliant stairs, access, and required openings
- Completing engineering, surveying, permitting, and elevation certification

Goal: reduce future flood damage while allowing the homeowner to remain on the property.



What Can the Grant Potentially Pay For?

Examples of potentially eligible elevation costs

- Architectural and engineering design
- Surveying, soil sampling, elevation certificates, legal and permitting fees
- Site preparation and excavation needed for the elevation
- Lifting/jacking and temporary support of the structure
- Utility disconnection, elevation, and reconnection
- Compliant foundation, stairs/access, and repairs directly caused by elevation work



NOT A HOME IMPROVEMENT GRANT

The project is limited to FEMA-approved mitigation work. Unrelated additions, aesthetic upgrades, ornamental landscaping, maintenance issues, and other work outside the approved scope are not the purpose of the grant.

IMPORTANT

Costs must be eligible, reasonable, documented, and included in the approved project. Final eligibility is determined through the application and review process.

FMA 2022 Elevation Project — From Start to Finish

PROPERTY 1 | FMA 2022

A completed Bay St. Louis elevation



1 BEFORE

Existing home / pre-elevation condition



2 ELEVATION UNDERWAY

Lift, temporary supports or foundation work



3 CONSTRUCTION PROGRESS

Foundation, access, utilities or finishing work



4 COMPLETED

Finished elevated home

FMA 2022 in Bay St. Louis: a real example of the elevation process homeowners may see under the current program.

FMA 2022 Elevation Project — From Start to Finish

PROPERTY 2 | FMA 2022

A completed Bay St. Louis elevation



1 BEFORE

Existing home / pre-elevation condition



2 ELEVATION UNDERWAY

Lift, temporary supports or foundation work



3 CONSTRUCTION PROGRESS

Foundation, access, utilities or finishing work



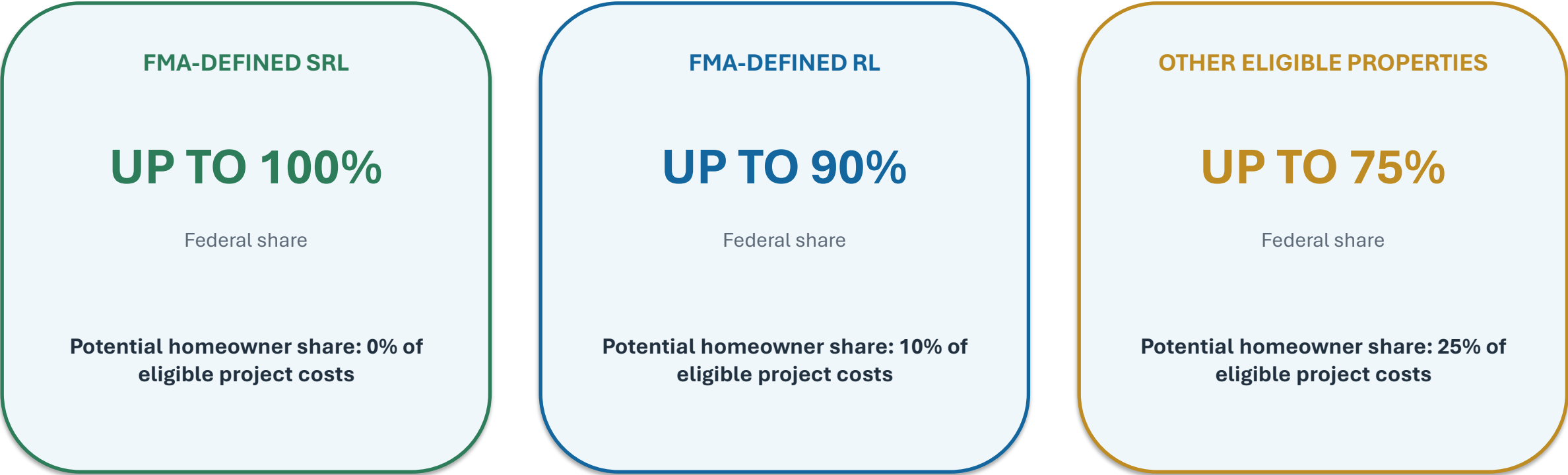
4 COMPLETED

Finished elevated home

FMA 2022 in Bay St. Louis: a real example of the elevation process homeowners may see under the current program.

How Much Could FEMA Pay?

The federal share depends on the property's applicable FMA classification.



Your final cost share will be determined after FEMA/FMA classification and eligibility are verified. NFIP-defined RL/SRL status alone does not automatically establish the enhanced 90% or 100% share.

Your Homeowner Packet

The Bay St. Louis Elevation Participant Forms are part of the documentation needed to develop the City's application.

PROPERTY INFORMATION

Ownership, property, contact, NFIP, BFE and construction information.

VOLUNTARY PARTICIPATION

Confirms your interest. It does not bind you to elevate, and you may withdraw.

PRIVACY ACT RELEASE

Allows needed flood insurance, claims and assistance information to be shared for mitigation review.

FUNDS COMMITMENT

Acknowledges that a non-federal homeowner share may apply.

DUPLICATION OF BENEFITS

Documents prior insurance, disaster assistance and other funding received.

ACKNOWLEDGEMENT + INVENTORY

Explains long-term conditions and captures property, flood and assistance history.

Bring back the completed packet and requested supporting documentation as soon as possible.

A Long-Term Requirement: Flood Insurance

If your property receives federal mitigation assistance, NFIP flood insurance must be maintained for the life of the structure.

CURRENT OWNER

Maintain required NFIP coverage and comply with applicable floodplain requirements.

FUTURE OWNERS

The flood insurance requirement continues even if the property is later sold or transferred.

PROPERTY RECORD

The homeowner acknowledgement anticipates notice being recorded so future purchasers are aware of the conditions.

This requirement follows the PROPERTY — not just the current homeowner.

Duplication of Benefits

Federal funding cannot pay twice for the same eligible work.

We may need information about:

- NFIP insurance proceeds
- Increased Cost of Compliance (ICC)
- FEMA disaster assistance
- SBA loans
- Homeowner insurance
- State or other recovery assistance

PRIOR ASSISTANCE DOES NOT AUTOMATICALLY DISQUALIFY YOU

The grant team must determine whether previous funding was for the same purpose or work proposed under this project.

KEEP YOUR RECORDS

Receipts, settlement information, and documentation of completed repairs may be needed.

What Happens After I Submit My Information?



The City and grant team develop the application. MEMA is the State applicant. FEMA reviews the submitted project for program eligibility and funding.

SUBMITTING A PACKET IS NOT AN AWARD

It does not guarantee eligibility, FEMA selection, funding, or authorization to begin construction.

DO NOT BEGIN ELEVATION WORK YET

Do not assume work started before the grant process is complete will be reimbursed.



Wait for direction from the City/grant team before entering contracts or beginning grant-related construction.

What We Need From You

- Complete the Homeowner Interest Form
- Complete and return the Bay St. Louis Elevation Participant Forms
- Provide current NFIP flood insurance information
- Provide available Elevation Certificate / property information
- Provide requested flood-loss and prior-assistance information
- Respond promptly to requests for missing documentation



**SCAN TO COMPLETE THE
HOMEOWNER INTEREST FORM**

You do not need to have every document tonight. Turn in what you can, and we will identify what is still needed.

What Participation Means

BY SUBMITTING YOUR INFORMATION, YOU ARE SAYING:

- You are interested in having your property evaluated
- You authorize information needed to determine eligibility
- You understand a homeowner cost share may apply
- You understand long-term NFIP requirements
- You understand funding is not guaranteed

IT DOES NOT MEAN:

- Your property has been approved
- FEMA has awarded funding
- You are authorized to begin construction
- You are permanently committed to participate

The City's voluntary participation form states that you may withdraw by notifying Bay St. Louis or its agent.

QUESTIONS?

We are here to help you understand the process and determine what is needed for your property.

CONTACT

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Homeowner Interest Form