Getting Started in St. Johns County

A helpful guide for newcomers



Provided by: HERBIE WILES INSURANCE

An independent insurance agency representing top companies to find you the best combination of price, coverage and service.

(904) 829-2201 • (800) 997-1961 400 North Ponce de Leon Boulevard St. Augustine FL 32084 www.herbiewiles.com • info@herbiewiles.com

Telephone Service

AT&T offers local and long-distance service in St. Johns County. To connect, visit www.att.com/newservice or call toll-free:

Residential service: (800)288-2020 Business service: (866) 620-6000

Other providers are listed in the Real Yellow Pages, available at the St. Johns County Chamber of Commerce, One Riberia St., St. Augustine FL 32084.

Electricity

Florida Power & Light (FPL) is the electric company for most of St. Johns County. A deposit is required, depending on credit score, usually of two months' projected bills. The deposit earns interest after bills are paid for six months, and is eligible for refund after 23 months. To initiate service, go to www.fpl.com and click on "Start Service" under the heading, "Moving."

The Jacksonville Electric Authority (www.jea.com or 904-665-6000) services the Northwestern part of the county, while Beaches Energy Services (www.jacksonvillebeach.org or 904-247-6241) provides electricity to residents of Ponte Vedra Beach and Palm Valley.

Cable Television

Comcast provides digital cable and high-speed internet in a variety of packages, including high-definition television (HDTV). Call toll-free (866) 928-9135 or visit http:// comcast.usdirect.com/fl-st-augustine-comcast-cable.html.

Internet Service

Companies offering high-speed internet in St. Johns County include:

Comcast: www.comcast.com AT&T: www.att.com Earthlink: www.earthlink.net





Water & Sewer

Within the City of St. Augustine, apply for services at the Dept. of Budget and Management building at 50 Bridge St. A deposit (waived under certain conditions) and turn-on fee are required. Provide a photo ID and proof of Social Security number, or two photo IDs. Additional information is available by calling (904) 825-1037 or visiting www.staugustinegovernment.com/residents/ utility_service.cfm.

In Vilano or North Beach, contact North Beach Utilities at 4125 Coastal Highway, St. Augustine FL 32084 or call (904) 824-1806.

Elsewhere, contact SJC Utilities at 1205 SR-16, St. Augustine FL 32084. Call (904) 209-2700 or toll-free (877) 837-2311. In Ponte Vedra, call (904) 209-2728. You can also email utilbill@sjcfl.us or, for a list of office locations, visit the web site at www.co.st-johns.fl.us/ BCC/Utility_Department/index.aspx.

Trash & Recycle Collection

Household garbage, recycling, and yard trash (grass clippings, etc.) must be separated, and are picked up on different schedules. In the City of St. Augustine, trash collection is included with water and sewer service and both household trash and recycle bins are provided for curbside pick-up.

The City of St. Augustine Beach provides waste collection to businesses and residences within its limits twice weekly, with separate collections of yard, recycling, and special wastes. More information is available from the St. Augustine Beach Public Works Dept. at (904) 471-1119.

Elsewhere, solid waste is handled by two companies. Advanced Disposal (904-827-1005) serves the southern county while Seaboard Waste Systems (904-825-0991) serves the north. Both provide recycling (but not trash) bins. The SJC Solid Waste Management Dept. publishes a brochure explaining methods for disposal of trash, recycling, hazardous waste, construction debris, appliances, etc. at its web site: www.co.st-johns.fl.us, or call (904) 827-6980.



Driver License

Florida law requires proof of date of birth, residential address, and social security number to obtain a driver license or state identification card. Requirements for documentation vary, depending on citizenship and other factors. A web site, www.gathergoget.com, lists documents needed in individual cases, and license issuance offices in the county.

Florida law also requires residents to obtain a replacement license within 10 days of change in name or address. Driving tests are administered at the main office of the St. Johns County Tax Collector, 4030 Lewis Speedway, St. Augustine FL 32084, or (904) 209-2250.

Vehicle Registration

Motor vehicles must be registered within ten days of the owner either becoming employed, placing children in public school, or establishing residency in Florida. Proof of insurance by a Florida-licensed company must be provided when registering a vehicle from out of state. The Florida Dept. of Highway Safety and Motor Vehicles provides forms which will be required when registering your vehicle at its web site, www.flhsmv.gov/dhsmv/newflres.html.

You can also bring required documentation to the St. Johns County Tax Collector's Office and fill out the application there. If there is more than one owner on the out-of-state title for transfer, all applicants must sign the application or be present. If proof is provided that the vehicle was purchased more than six months ago, no sales tax is due. Otherwise, 6 percent sales tax is due when registering, which can be offset by any sales tax already paid, up to 6 percent.

Voter Registration

Under Florida's "Motor Voter" law, you can register to vote when you obtain your driver license. If you are registering to vote only, you may do so at any branch of the Public Library, or at the St. Johns County Supervisor of Elections office, 4455 Avenue A, St. Augustine FL 32095, (904) 823-2238.

Applications are available at www.sjcvotes.us. Residents must be at least 18 years of age with no felony record and you must register at least 30 days prior to an election in order to vote.

Hunting & Fishing Licenses

Licenses are required for hunting, and shoreline, saltand fresh-water fishing for residents age 16 and up, and are available at the Tax Collector's office, tackle and bait shops, fish camps, sporting goods stores and hardware stores.

Exemptions are allowed for members of the U.S. Armed Forces, those 65 or older, the disabled, those fishing from licensed charter boats, and other circumstances.

For information, visit the web sites of the Tax Collector's Office (www.sjctax.us) or the Florida Fish and Wildlife Conservation Commission (http://myfwc.com). Or call toll-free 888-HUNT-FLORIDA (888-486-8356) or 888-FISH-FLORIDA (888-347-4356).

Transportation

The Sunshine Bus Co, St. Johns County's public transit system, offers safe and convenient transportation throughout the county and into Jacksonville for riders of all ages at very low cost. In addition, paratransit door-todoor services for seniors and the disabled are available, along with transportation to the Veteran's Administration hospital in Gainesville. A list of fares and routes is online at www.sunshinebus.net, or call (904) 209-3716.

Pet Registration & Animal Control

Dogs and cats more than four months old must be inoculated against rabies by a licensed veterinarian. The rabies certificate and a small fee must be presented with an application for a city license. City of St. Augustine residents should go to the Financial Services Center at 50 Bridge St., (904) 825-1037. City of St. Augustine Beach licenses are available at the City Manager's Office, 2200 A1A South, (904) 471-2122.

A countywide leash law is in effect, except within designated dog parks. A list is available at the web site of St. Johns County Animal Control (www.co.st-johns. fl.us/Animal_Control). Reports of unleashed, stray, injured, or possibly rabid animals should be made to Animal Control at (904) 209-0746, or after hours at (904) 829-2226.

A Special Note About Flood Insurance

Many people, especially newcomers, mistake homeowners insurance for flood, not understanding they are separate policies. Only fire, wind, and lightening hazards are covered under typical homeowners insurance. Others are unaware they need flood coverage, reasoning that they aren't located on a waterfront. But flooding is the nation's most common and frequent natural disaster, and it is not confined to coastlines.

Flooding tends to be catastrophic and to cover an entire area, which is why all flood policies are provided through the National Flood Insurance Program and administered by the Federal Emergency Management Agency (FEMA).

Flood insurance is available to renters and owners of homes, condominiums, and commercial property, but unlike

homeowners insurance, there is a 30-day waiting period before coverage goes into effect. Those in low or moderate risk areas might be eligible for a discounted preferred risk policy.

The bottom line is simple: Unless you specifically have flood insurance, you don't have flood insurance. Don't find out when it's too late that you didn't have this important coverage.



Give us a call today at (904) 829-2201.

Taxes & Fees

Occupational licenses, or business tax receipts, are required for most enterprises. County licenses may be obtained from the St. Johns County Tax Collector's Office at 209-2250. In addition to the county, each municipality levies taxes and issues licenses.

Businesses in the City of St. Augustine begin by securing a use permit from the Planning and Building Dept. in City Hall, 75 King St. 4th Floor, Lobby B, (904) 825-1037. Within the City of St. Augustine Beach, applications for a business tax receipt are available from the City Manager's Office, (904) 471-2122 or visit www.staugbch.com.

Tangible Personal Property tax returns must be filed by all Florida businesses including self-employed contractors. Mobile home owners whose property is located on leased land must report attachments such as garages, patios, storage sheds, etc. in the first year of ownership.

Rental unit owners must report furniture and fixtures in condominiums and apartments. Regulations are available from the St. Johns County Property Appraiser's Office at www.sjcpa.us or by calling (904) 827-5500.

Passes to drive on a county beach are available starting Dec. 1. Season or daily passes are required from March 2 to Sept. 30, and can be purchased at the Recreation and Parks Office, St. Johns County Tax Collector Offices, and the St. Johns County Pier. Daily passes are available at beach vehicle access ramps. For more information, call SJC Parks and Recreation Dept. at (904) 209-0333.

Florida sales tax is 6 percent, and St. Johns County levies a gasoline sales tax to maintain roads and bridges. Florida does not collect a personal income tax.





Homestead Exemption

Florida homeowners are entitled to a tax exemption on the home they own and occupy as of Jan. 1 of the filing year. If you or your spouse claim residency, or benefit from a tax credit or exemption on property you own elsewhere in Florida or another state, you are not eligible to file for homestead exemption in St. Johns County unless or until the other exemption is relinquished.

Applications are due March 1 of the first assessment roll year for which the exemption is sought. Exemptions are automatically renewed unless the owner no longer qualifies. A list of additional exemptions, including up to \$50,000 for qualified seniors, is available on the St. Johns County Property Appraiser's web site at www.sjcpa.us or by calling (904) 827-5500.

Homeowners, Renters, & Flood Insurance

For mortgaged homes, the lending institution requires full insurance coverage on the structure, including flood (if located in special zone), fire, liability, windstorm, etc. Some developments and subdivisions may also require insurance.

Securing proper insurance protection in Florida can be difficult. For help, contact Herbie Wiles Insurance. Call 829-2201, or email info@HerbieWiles.com. More information is also available at www.HerbieWiles.com. HWI insures cars and businesses, and provides umbrella policies for additional coverage.

Health Services

The St. Johns County Health Department offers publicly funded medical assistance including free immunizations for children, and dental care for low-income families. School physicals are available by appointment at (904) 825-5055.

Health Services (continued)

Flagler Hospital provides inpatient, outpatient, emergency, and diagnostic services to all county residents at 400 Health Park Blvd., St. Augustine FL 32086, (904) 819-5155. The Mayo Clinic operates a primary care center offering diagnostic and surgical procedures at 110 Southwood Lake Dr., St. Augustine FL 32086, (904) 794-2777.

Emergency Services

St. Johns County Fire Rescue provides highly-rated public safety services to residents and visitors. Emergency services can be accessed countywide by calling 911.

Emergency shelters, including two pet-friendly shelters and some for special needs seniors and others, are administered by the St. Johns County Dept. of Emergency Management during storms and other disasters. Information is available on their web site, www.sjcemergencymangement.org and by calling (904) 824-5550. In addition, all residents should visit FloridaDisaster.org to make a customized disaster plan which can be printed and saved for future emergencies.

Frequently homeowners and insurance companies need information regarding the closest fire station and hydrant. Call SJFR at (904) 209-1740 (press option 5 for Fire Marshal's Office) or view an interactive map online that shows ISO or PC information at www.co.st-johns. fl.us/BCC/Fire_Rescue.

The City of St. Augustine maintains its own Fire Service, which is still accessed through the 911 system, but insurance ratings for city properties are available by calling (904) 825-1098.

