

ANNOUNCER: You've tuned in to another edition of The Break Room. A

weekly conversation about how the City of St Augustine

works from those who do the work everyday. Hosted by the

City of St Augustine's Communications Director, Melissa

Wissel. The Break Room offers a closer look at the different

city departments and provides updates on current and upcoming

projects and events. And now your host, Melissa Wissel.

MELISSA: Welcome to The Break Room. Thanks for tuning in. I'm

Melissa Whistle, Communications Director for the City of St

Augustine. We're back in studio this week with Jessica Beach.

She is the Chief Resilience

Officer for the City of St

Augustine and we want to be

sure folks know about the

upcoming FEMA flood mitigation

assistance program for 2022. Jessica was with us

last year in studio, along with

our consultants from Quality

Engineering. We had workshops

and site visits and we're doing

it all again this year.

Jessica, welcome back to The

Break Room. JESSICA: Thanks Melissa for

having me back. MELISSA: Tell us, let's

so, like I said, we did all

those things previously. Let's

do a recap. Cuz we've got

folks know what we're talking

about. We've got folks that

have heard about what we're talking about. So, give us a

recap, if you would. JESSICA: There's been a lot going on since this

time last year. We had just gotten Quality Engineering on

board and prior to that, the City had actually applied

through FEMA for two properties to do this exact thing to

elevate homes that have been repetitively flooded. And so we

did that in-house, actually Buddy and our Building

Department handled those two, and it it's a lot. We

learned a lot and we realized the the demand or the need

great, but we just couldn't do that with current staff. And we

don't have the expertise
either. So, last year, if you

remember being on the
evaluation committee, we

brought in Quality Engineering
ultimately after we had 10 or

more applicants. MELISSA: That was you.
You could do this. JESSICA: So, we

selected them. They were the
top respondent and they are on

contract with the city for the
next five years, because we plan

on offering the program each
year. And so this time last

year, we were really pulling
everything together because we

had literally just got them
under contract. And the FEMA's

program for flood mitigation

assistance typically opens up

in that August, September time
frame. So we were really trying

to get as much of that
information in that program

pulled together for our
residents and so. MELISSA: And and it's

a short window. It is a day
announced it, like you just said,

August September-ish. And the
deadline is...? JESSICA: So last year, so

backing up, so the FEMA
announces this program is

coming up and that's usually in
August. And then they have the

application opening
September, end of September. But

we have a very short time to
actually get the paperwork

pulled together and turned into
the state before that goes to

FEMA. So, it's a very tight
window. But I will have to say,

we had a great turnout last
year. We had over fifty different applicants that
had contact us or started

working on paperwork. We
started that process and at the

end of the day, there is quite
a bit of paperwork required.

So, trying to get everything
pulled together. I think we

ended up with 25 applications
actually getting submitted to

the state. MELISSA: So, there's
twenty-five applications within

our one application that goes
to the state. JESSICA: Yes, right, and so that

would be 25 properties that are part of one

application from the City of

St Augustine. So, we

were excited to get that

launched. There's been great

interest in it. We've had a lot

of inquiries, just even recently

from property owners that know

their neighbors have applied, or

they're, they've heard of the

program and they're interested

in it. So, we were trying to

get out ahead of it this year.

So, we brought quality

engineering in, back in May, and

we had some informal workshops.

And we actually added a

contractors workshop because

what we found lessons learned

from the first cycle, they're

trying to get quotes from the

contractors that know how to do
this type of work, and there is

not a lot of time to pull those
quotes together. So, we had a

very specific workshop to get
the contractors caught up to

speed on the program, what's
required. We actually have a

standardized form now that the
contractors can use that helps

them put those quotes together
that are needed for the

application. So all that was
pushed out in May and we've

been getting inquiries, the
Emails, phone calls on it. We

actually have a whole new
landing page on our website.

And I think you said
it's www.CityStAug.com/FMA. So
we're putting all the latest

and greatest information on
there. And that includes

presentations from the May
workshop, but then we're getting

geared up for our upcoming
workshop. MELISSA: Right right. Don't

spoil the surprises on that
one. But yeah, the, you mentioned

the contractors. Part of the
process as a homeowner is I

have to get quotes. And our
contractors were caught a

little off guard. JESSICA: Yes, because
everything was on such a short,

fast timeline. So, there's
three quotes that are required

as part of the application

process. And so you, there's, we

end up having a we have a list
of contractors that they can go

on our website and pull. And so
there there's a list and they

can pick from that. Those are
ones that have expressed

interest in participating in
the program. So, any homeowner

can go and contact them and get
that arranged. There's also a

flood elevation certificate.

That was another issue from

last year trying to get a
surveyor out at the property to

do this very special, specific
type of certification that's

needed, that's part of that
whole process. Some people had

it already from other, you know,
projects and things like that.

But this was something specific
for the program. So, between the

survey and the contractor
quotes, that was the big hurdle

last year. So we try to get out
ahead of it this year. MELISSA: The

workshops we're talking about
are the flood mitigation

assistance program workshop,
recapping a little bit. The

application goes in. It come,
it's an annual program. JESSICA: Yes.

So, this is a FEMA funded
annual program. They have

several, but this was the one
that we when we look through

the options, this is what they
call flood mitigation

assistance. And it's typically used to help property owners

cost share with FEMA to physically elevate their homes

and reduce that flood risk. So, a lot of homeowners have have

done that on their own financing. We've seen that all

throughout city, but we were getting lots of questions about...

I want to do this, but is there a way like financing of this?

How is that option? MELISSA: And people are looking into to the city.

Literally the city. How are you, the city, going to help

pay for this with me? JESSICA: Right and it's private property. We

don't. You can't, but FEMA has a

program. MELISSA: But we can help

facilitate how you can get some
reimbursement. JESSICA: Exactly. So it

is cost shared and it's
going to vary depending on the

type of flooding you've had and
it does get complicated with FEMA. But,

what's generally the easiest
one to remember is that

typically a homeowner's
going to have a 25% cost and

then FEMA would pick up 75% of
that cost to elevate. And the

caveat is if you get funding,
if funding's available, and

there's you know, that part of
the process for it. But it's a

pretty good deal for homeowners
that are interested in that. MELISSA: If

you're just now tuning in,
you're listening to The

Break Room. I'm Melissa Wissel,
Communications Director for the

City and I have Jessica Beach
with me in studio. She's the

City's Chief Resilience
Officer. We're getting

reacquainted with the FEMA
Flood Mitigation Assistance

Program. Also, we call that
just FMA. We've been talking

about the past. Now, let's get
down to what we're really here

about and that is what's coming
up. We've got workshops coming

up August 31st. JESSICA: Yes, so Quality
Engineering will be back.

They've actually been reaching
out to, we have a list, a

working list of folks that have

contacted us with interest in

the program. So, we've been

contacted and talking with a

lot of folks already. But

Quality will be here on that

specific day to do another

round of contractor

workshops and homeowner

workshops. And so we've got

three scheduled on August the

31st. And so the homeowners

workshops are going to be at 11am and then at 5:30pm, we try

to pick kind of like a midday

and an evening for our

homeowners. And then we're also

going to offer another

contractors workshop at 3:30pm. And all of this will be in

the City Commission room in the
Alcazar. We're going to be

recording and live streaming
these, so if people are not able

to attend, they can watch it
live or it'll be available for

on-demand viewing at a later
date. And like we did for the

May workshops, all of the
presentations and materials

will be uploaded to the website,
so folks can go and and pull

that information up as they
need. MELISSA: The website we are

talking about.. we'll just re
remind folks at CityStAug.com/FMA.
You guys have put a lot of work

into that. JESSICA: Yes. Yes. MELISSA: Lots of
information, the forms that

folks need , phone numbers, contact

your number, Buddy's number,

the folks at Quality. JESSICA: Yes,
Quality's been great. They're

kind of taking the lion's share
of that because they they know

the program the best. So, we do
point folks to Quality in a lot

of cases because they get into
more specifics of the program.

We can help with general
questions and things like that.

So, we have all that
information on our website. And

I would encourage folks to go
take a look at and download

materials, the forms that they
need to fill out. They can

actually go ahead and start
getting those contractor quotes.

We've had a lot of folks
already getting that process

started because it does take
time and everyone's really busy

right now. And so it's important
to start now and not wait to

the last minute or they will
miss the deadline. And we

haven't set those yet and
that's something that we'll, when

we finalize the deadline that
we're going to need all the

paperwork turned into the city.
Because then we have to take

all of that and then put it
together in one application

that gets submitted to the
state. So there's deadlines

that we're going to have to
meet for that, too. So we're

going to sort all those out
pretty soon. MELISSA: It's like working

on a research project with a
team of people. You know, you

do your part and you gotta wait
for everybody to get their

stuff and then you can put it
in the binder and make it look

all pretty. JESSICA: Exactly. MELISSA: What about
site visits? JESSICA: So, Quality is

going to be here for the
workshops on Wednesday, August

31st, but we also have scheduled
a full day on Thursday,

September 1st and that's open
for either one-on-one site

visits or even just having
residents come and meet in the

Commission Room if they want, or

at their property, either way.

But we do have the Commission
Room reserved for both days, with

that Thursday, September 1st
being intended for field visits

or one-on-one consultations as
needed with applicants that may

have questions or specifics so. MELISSA:

If I'm just now hearing about

this, what, what what should I
know, to answer the most basic

question, how do I know if this
is a program for me? JESSICA: So, I

think if you've had flooding in
your property, on your house, if

you flooded or you've come
really close to flooding, you

may want to take at this
program, because I think for, and

it's a personal decision that
every property owner has to

make. But the flooding is not
getting any better. And

the flooding risk is continuing
to increase and so this is a

way to reduce that risk and
elevate the home. And that's

your most valuable asset. So,
you're trying to reduce damages

and all of the cost and the
stress and everything that's

associated with that. So, for
most residents that want to

stay here, they are either
looking at, if they not have

already elevated their
properties. MELISSA: So. And I have be a

City resident. JESSICA: You do. It is
only for the City of St

Augustine, so you would need to live within the city limits.

MELISSA: Okay and we're talking if you had flooding Matthew, Irma,

Dorian, any of it even. And I think, just to go back for a

quick second, we had those non-named weather events back

in 2020. JESSICA: In 2021. We actually have properties that

have flooded from that. So, it's it's worth it, if

there's any and incentive for wanting to reduce that risk.

This program is it does exactly that. It's not a perfect

program. It is administered by FEMA so there are a lot of

rules that we have to go

through. But Quality

engineering, they're familiar
with the program. They've done

a lot of this work in
Louisiana. The programs are

similar between the states. And
so we felt that this was the

best option that we could
provide our residents that

were asking for this to
connect them to the program

that's going to help them do
what they want to do. MELISSA: And when

you talk about risk, that also
we, there's like an insurance

rating or something that as a
city the more we do this as

residents Can you talk about
that a little bit? JESSICA: Sure. So,

the part of the requirements to
be able to even participate in

the Flood Mitigation Assistance
Program is to be part of the

National Flood Insurance
Program. And that's typically

going to be most properties
that are mortgaged. They have a
mortgage on their property and
they're in a floodplain.

They're going to have to carry
flood insurance for that risk.

And so, the more folks that can
reduce their risk, it helps

them as a property owner. And a
lot of cases, it'll reduce the

premium that they're paying for
that. But also as a city, it

helps us collectively part of
our community rating system and

just being kind of active and
proactive in that program, too.

Which also, depending on where
we're ranked in the CRS system,

that helps with the insurance
discount, as well, too, to those

that are in that program. MELISSA: And
you're and you were mentioning,

we're talking about it takes
time. There's a lot of

paperwork. And there's no
guarantees. So we have to be

patient. Talk a little bit
about, just remind our listeners

how it's a long tedious process.

There's waiting and then if we

don't get in, do we give up?

JESSICA: So, this is a long-term program,

like a lot of the FEMA programs

and projects that we have as a

City, this is the long haul.

So, if you want to stay in your

home and you want to reduce

that risk, it's probably the

best option. But it is a

longer-term decision on that.

And so, it is a nationally

competitive grant program. So,

we are competing with 50 other

states. But they have, they've

been funding it and each year,

they've been increasing the

fund in this program because

it's it's needed. So, for those

folks that are really want to

elevate their home, this is an

option to do it, but it is a

longer term type of a program.

So, it does take, you know, at
least a year, just waiting to

hear back from FEMA on whether
or not we get the funding or

not. But if we don't, then, you
can reapply. There's nothing to

prohibit you from reapplying.
If you have all that paperwork

already pulled together, it's
going to be a lot easier, if

you're, if we reapply for the
next cycle. So, being

persistent is key. And I think
the good news for us is that

this next cycle that's coming
up, they put a lot, a lot of

money into it. I don't remember
the numbers on hand, but it was

substantial. And so this is
something that there the

government is investing in. And
there's reasons for that. And

it's, we're going to take
advantage of that while we can.

MELISSA: Great. So, August 31st,
September 1st. Most

importantly, those dates on the
31st, the resident

workshops are going to be
online or you can come to City

Hall. The information is on the
website, CityStAug.com/FMA. And we're out
of time. Thanks for coming

back. JESSICA: Thanks, Melissa. MELISSA: We'll
have you come back because we

still have a lot of projects
going on with resilience in the

City. So, we'll have you come
back for another visit. JESSICA: Sounds

good. MELISSA: Great. If you missed part of this broadcast and want to

go back and listen from the beginning, you can now find us

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next time. ANNOUNCER: You've been
listening to The Break Room, a

weekly program addressing
projects and programs offered

by the City of St Augustine.

Join us each week as the City's

Communications Director Melissa
Wissel has in-depth

conversations with the people
who make our town work to meet

the needs of our community. The
Break Room is produced by Communications

Specialist for the City of
St Augustine, Cindy Walker.

See you at this time next week
for another edition of The

Break Room.