

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 Wissel, Communications
Director for the City of St

Augustine. I've invited the
City's Building Official and

Flood Plain Administrator Buddy
Schauland to join me this week to

talk about Hurricane Recovery
and Flood Mitigation. Hurricane

Ian came through the city in
late September of 2022 and now

residents are again asking.. what
can I do to fortify my home and

protect myself from future
flooding? Buddy, it's not your

first time in The Break Room to
talk about this, but welcome

back. BUDDY: Thank you. It's good to
be back. MELISSA: It's a busy time

when we find ourselves in this
recovery period. BUDDY: Yes it is.

MELISSA: What's, so tell me what's going
on with residents. How are they

doing? What's what is this look

like for us? BUDDY: Well, we went out

after the hurricane through, the
day after the Planning and

Building Department,
specifically the Building and

Code Enforcement Division goes
out and does initial

assessments on houses, the
structures that were damaged

during the flooding. And the
goal of that is to get us

presidentially declared, so that
we can receive FEMA money and

individual assessment, or
individual assistance from the

government. So, we went out and
on Friday and a couple hours on

Saturday until we were declared
presidentially declared. We

assess 755 houses within Davis
Shores and parts of Fullerwood

and parts of Lincolnville. MELISSA: Wow,
that's a lot. 700? BUDDY: Yeah

and there was six of us each
day that did it. So, of

that, there was 219 houses that
were were unaffected, which

means they didn't have any
issues with the water. Those

were lot of those were houses
that were newly built within

the last 10 years. We had
351 houses that were affected,

which means that they had water
underneath them, because they

had a crawl space under there,
or they had water to get into

their garage, and it was
water that got into

uninhabitable spaces.

Places you're not going to be

living in. We had 162 houses
that had minor damage, and that

just means that they had water
within the habitable space, but

it was under 18 inches of
water. MELISSA: Under 18 inches is

considered minor. BUDDY: Minor. Yeah.

Major, major's above 18 inches,

and we had 20 houses that we
that we assessed that had that.

And then we also had three
houses that were inaccessible

which means that we couldn't
get close enough to 'em.

Cuz they were gated and it was
pretty far away, so we couldn't

tell anything from that. MELISSA: So,

when you talk about the.. First

of all, you talk about being
declared, you know you'll hear

the the state of Florida has
declared such and such county.

So we want that. We need that in
order for this reimbursement

program. BUDDY: Yes because it brings
in federal dollars, it brings in

FEMA money. FEMA will help us
more. On Friday night, I believe

it was I saw on TV, Governor
DeSantis was over in MELISSA: South

Davis Shores, yes he was. BUDDY: He was talking, he
said that that was it Volusia

County, Flagler County, and St
Johns County hadn't been

declared, so we couldn't get any
money. And it was until Saturday

morning that we got the word that we
were declared, just so we would

get funding now. MELISSA: And when you
talk about the homes that

were not affected, you said
within the last 10 years or so

of being built, would that also
include homes that we've seen

and even in the last five years
that have been either raised or

demolished... And then all those
homes that we see lifted really

high? BUDDY: Yes, they already count
those two. MELISSA: And talk about that

a little, about that
significance of that raising

the home. BUDDY: A lot of those homes
were substantially damaged

during either Matthew or Irma.
And so they use money to

elevate their house, or actually
demolish their house and

reconstruct a new house there.
And when they do that, they have

to comply with today's
standards, which would be one

foot above the base flood
elevation for their area. And so

they elevated above that, and
this storm didn't get to the

base flood elevation. So they
were all safe. So they were

falling underneath either the
unaffected or the affected,

because they have a crawl space
underneath them. MELISSA: If you're now

just tuning in to The Break
Room, this is Melissa Wissel.

I'm the Communications Director for the City

of St Augustine. And this

week on The Break Room, I have
Buddy Schauland with me. He is

the City's Building Official
and Flood Plane Administrator.

Buddy, you're talking about, or
we've been talking about the

raised homes that we've seen
mostly in South Davis Shores, as

the conversation goes, in the
aftermath of Matthew and Irma.

We're now talking about
Hurricane Ian. How do I go

about raising my home? Is that
something, those folks just

raising it on their own? That
seems like that would be an

expensive endeavor. Of course,
there's new construction. You

mentioned it has to be up to
current codes. But let's talk

about how I go about raising my
home and how that cost is

either covered or not covered.

What are my options? BUDDY: Some

people have raised their home
and paid for it out of pocket.

They did that, but there are
other ways of doing it, where

you don't have to pay for it
all. The first way is

something called the increased
cost compliance, which is a

writer that is on your flood
insurance. So, if I go and do

an assessment on your house and
determine that it's been

substantially damaged, then
you're eligible to get \$30,000

from FEMA on your, from your
flood insurance to mitigate

your house, whether that's
demolish your house or elevate

your house. The downside to
that is you have to do

something, you're going to have
to do something, you have no

choice, you really can't
back out of it. The upside is,
it's a quicker process
you'll get the money sooner and

you can start recovering and
you start to elevate your house

or demolish your house. A one
that takes a little bit more

time takes a few years to do is
the flood mitigation assistance

grant, is an annual grant that's
offered by FEMA. And the city

has started trying to do this
more every year. We, the first

year we did it, we had one
person apply for it, and we did

get awarded the grant. This was
two years ago, we got awarded

the grant. We haven't seen the
money yet. We know he's getting

the money, right. He hasn't seen
it, so he flooded also last,

during Ian. MELISSA: So he yeah, so he's
like yeah, we've got money for

you, but now he's still flooded
again. BUDDY: Correct. MELISSA: So that's an

expensive task. BUDDY: Correct, it's
expensive to do this stuff. And

with this grant, there's, you,
some people will have a copay

on that. So, if you're

considered a severe repetitive

loss structure. And a severe
repetitive loss structure is

one that has four or more
separate flood claims made with

each amount exceeding \$5,000,
and with a cumulative amount of

claims exceeding \$20,000. Or, if
you have two separate claim

payments for the building that
have been paid with the

cumulative amount exceeding the
market value of the structure,

you're considered a repetitive
loss structure. And through the

flood mitigation assistance
grant, FEMA will pay up to 100%

to elevate your house. If you're
repetitive loss structure, and a

repetitive loss structure for
the grant is considered on two

occasions in which the cost of
the repair equal or exceed 25%

of the market value, and at the
time of the second incident of

flood related damage, the flood
insurance policy contained to

increase cost of compliance
coverage, which we were just

talking about. If you're a repetitive loss
structure, under that definition,

they will pay 90%, you're
expected to pay 10% of that. Now

with that, if you're, or if
you're substantially damaged, if they've

determined you're substantially
damaged, that \$30,000 can be

used as your 10% copay that you
would have to pay. If you're

neither one of those, if you're
not a severe repetitive lost

property or repetitive loss
property, FEMA will pay, under

this grant, they will pay 75%,
and you'll be required to do

the 25%. And again, the increased
cost of compliance of \$30,000

can be used for that 25%. MELISSA: Phew.
So, if you didn't catch all

that, go back and listen again.
But in all seriousness, the

point is, there are programs
out there. There are ways of

getting reimbursed. If you
don't have the means to just go

hire a house lifting company to
come and lift your home. BUDDY: But

you don't get reimbursed. You

can't do anything, you can't do

anything to elevate it before.

Before tomorrow. But

they will pay for it to

elevate it if you're, if we get

awarded the grant. MELISSA: But and so,

that's the point. So, if you

want to get into these

programs, you can contact the

Planning and Building office.

You can send an email to FMA@CityStAug.com. All of

this information is available

on our website. Hurricane, CityStAug.com/lan, or just go to CityStAug.com. It's a lot of big

buttons and links to get you to

this information. But I think

the message, Buddy, that we're

trying to really impress upon

people is we know that you live

in the most fabulous place. You

don't want to move out of your
home. It's devastating. It's

heartbreaking. It's really hard
to watch, particularly like

you've talked about,
repetitively. And you

know, people don't want to
leave. So, look around and come

come to us. We have some
solutions. Some of them take

longer than others. If you
have the means, or it's

something you want to consider.
You can raise your home. You

can just do it yourself. You
just have to call the

contractor to come and do it.
It can be very expensive,

though. BUDDY: Yeah. One thing to put
kind of everything into

perspective. I've been in this
job for seven years and we've

had four hurricanes, and we've
had a couple nor'easters and

in all of those, people have
flooded. The same people are

flooding. And you need
to mitigate. MELISSA: Yeah and it and it

helps it helps actually in the
big scheme of our our own

insurance rating. Way
above our pay scale, or way

above our pay pay grade. But, it
makes a difference in the long

term for the community. BUDDY: Yes and
if you mitigate and you elevate

your house, your flood
insurance will be cheaper.

MELISSA: Right. So, it's it's a little

bit of pain to get there. But if

you want to stay in those
places where you're located

that are low and you hate to
see the floods waters come, and

we have those nor'easters, you
just mentioned it. And we have

new residents. But the
nor'easters come in and those

king tides and it's not even a
named storm. So look into

some of these programs. Give us
a call. Check out the website.

BUDDY: There was a couple of people
that I ran into while doing the

initial assessments that were
substantial damage in the past,

and they've elevated their
houses or built new houses, and

they thank me for helping them
go through the process. They

didn't flood. They were
happy. One person did stay in

their house during Ian and she
did not have any issues

whatsoever, and she was very
grateful. MELISSA: And I can say, I've

moved out of the flooding area,
and there is peace of mind. So,

if you want to stay in South
Davis Shores or Lincolnville or

Fullerwood or those areas that
see this water, give us a call.

Please reach out to the City.
We have some solutions, or at

least we can walk you through
what some of your options might

be. Well, thanks again for
coming, Buddy. It's always good

to have you and we're all about helping
our residents. BUDDY: Thank you. MELISSA: If

you missed part of this
broadcast and you want to check

back and listen from the
beginning, you can find it at

CityStAugRadio.com.

We're also on a podcast now, so

check that out again at CityStAugRadio.com. You'll

see all of the links to the
podcasting platforms there. We

want to keep you informed about
what's happening in and around

the city, and most importantly
that you hear it here from the

people doing the work and
making it happen every day.

Follow us on social media at
CityStAug.com. You'll

find us on Facebook, Twitter,
and Instagram. Visit our

website at CityStAug.com
for all kinds of hurricane

recovery information. Thanks
again for tuning in. Until 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

Communication Specialist for

the City of St. Augustine,

Cindy Walker. See you at this
time next week for another

edition of The Break Room.