

The Break Room with Buddy Schauand, Floodplain Administrator and Ray Deschler, Floodplain Coordinator, August 26, 2025

Narrator:

You tuned in to another edition of *The Break Room* a weekly conversation about how the City of Saint Augustine works from those who do the work every day. Hosted by the City of Saint 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 Wissel:

Welcome to *The Break Room* thanks for tuning in I'm Melissa Wissel communications director for the City of Saint Augustine. This week we're talking about a very important topic the community rating system. Which I imagine most of our listeners are not familiar with, but one thing you are familiar with is your flood insurance premium and how much you're paying for flood insurance. The community rating system is a voluntary rating program that the city participates with and because of that, you get a discount on your flood insurance. You may not even know that. So here to explain what this really means is our floodplain administrator Buddy Schauand as well as Ray Deschler our floodplain coordinator. Gentlemen, welcome to *The Break Room*.

Ray Deschler and Buddy Schauand:

thank you

Melissa Wissel:

Buddy welcome back. Ray this is your first appearance. I think what's most important that I'm trying the message I'm trying to get across is what this means to the resident listener. If they're

registered with a qualifying NFIP flood insurance, they're getting a discount and now, they're getting a better discount. OK.

Ray Deschler:

Correct.

Melissa Wissel:

So with that explain to us the community rating system how it happens we voluntarily participate. And we're a very unique community among few in the nation so I'm going to let you explain all of that starting with what does it mean?

Ray Deschler:

Sure so the the CRS program it's a voluntary incentive program associated with FEMA flood insurance and it really incentivizes communities to implement best practices in terms of their floodplain management and communities that do that, are then rewarded with premium discounts.

Melissa Wissel:

So the it's a checklist. What what are some of the things that we do that make us a an attractive or a community that gets this discount? Because not everybody gets the same level of discounts. You said we started as a 7, Buddy?

Buddy Schauland:

Yeah 10 years ago when I started we were a 7. It was progressed up to we're going to be a 4 now. It's just different things that the city staff does and that it gets approved by the city Commission that like higher regulatory standards we have the one foot free board and you have to have your finished floor one foot above the base flood elevation things like that that we do that that it we get points for and then. We get rated on that.

Melissa Wissel:

It's like a comprehensive rating program. What is our base flood elevation?

Buddy Schauland:

It depends on where you're at. It can range anywhere from 6 foot to 8 foot depending on how.

Melissa Wissel:

Depending on where you are. OK so and if you're in the city limits we were talking about this with Chief Aviles. The city limits is considered an evacuation zone in general because of our footprint, but it what you're saying is that that doesn't really the evacuation zone doesn't have anything to do their flood elevation.

Buddy Schauland:

No

Melissa Wissel:

Flood elevation is your specific homestead where it sits.

Buddy Schauland:

Yeah it's how far away you are from the source it's going to flood you and and how much water that's expected to bring in, the they used to call it the 100 year flood, but the 1% annual chance of it flooding to that height. It can always go higher than that that's why we always encourage people to go higher and that's why we have the one foot freeboard requirement.

Melissa Wissel:

OK so alright what are some other things? You were mentioning the utility projects, stormwater programs, can you give us I just said a couple of them, but what what would that what does that look like for us?

Ray Deschler:

Yeah so so CRS looks at things citywide so our stormwater regulations, our drainage and ditch maintenance, our communications and outreach we do. Open space preservation, the city has a really good track record of keeping open spaces preserved that's a very big one for us. Uh.

Melissa Wissel:

And we have staff you were mentioning staff the actual positions that have been hired not just you Buddy but also Ray who else Jessica?

Buddy Schauland:

Jessica Beach and Jeremy Berg from GIS. When I started 10 years ago it was me. And we've added Jessica and Jeremy, and now Ray. And building that team to be able to do all of this and get it all together so we can turn it in is what has progressed us up to the class 4. And the majority of the class 4, getting the class 4, was a big part of it was Ray. Hiring Ray.

Melissa Wissel:

You keep him busy, or the floodplain keeps him busy.

Buddy Schauland:

I try.

Melissa Wissel:

Tell me some of the things that you're working on in terms of what does that look like? You have to go to a review, do you do you make site visits? Do you actually go out and physically talk to people.

Ray Deschler:

Yes so I do a lot of site visits with homeowners to sort of go over flood mitigation and things with the FMA grant yeah.

Melissa Wissel:

Because if I don't have we I keep going back to where we've talked about this NF IP. It doesn't sound like it's important but it's critical.

Buddy Schauland:

Yes it's FEMA's national flood insurance program. And to get this discount, one you have to have that that insurance. I don't know if any private insurance gives the discount or not. But also if want to be in there FMA grant to be able to elevate your house you have to have NFIP insurance because the money for that grant comes from that insurance.

Melissa Wissel:

Got. OK well let me do a quick identification if folks are just now tuning in you're listening to *The Break Room* we have Buddy Schauland our floodplain administrator in studio with Ray Deschler here's our floodplain coordinator we're talking about the community rating system that we have been awarded a new rating improving our discount.

Buddy Schauland:

Correct.

Melissa Wissel:

and so if I'm in all of this and I've currently this year I'm getting a 25% discount.

Buddy Schauland:

Yes.

Melissa Wissel:

And next year.

Buddy Schauland:

Next year will be a 30 percent

Melissa Wissel:

30% and I don't even have to do anything because the city is doing it for us, you're doing it for us.

Buddy Schauland:

Correct.

Melissa Wissel:

OK well some other reminders I want to make sure that we talk about insurance. I have homeowners, I have flood. I need to get my contents, right? That's content insurance is important.

Buddy Schauland:

Yes it is.

Melissa Wissel:

can you remind our listeners just what what happens. I know you've been out, you've have you have we had a hurricane since you've been here Ray?

Ray Deschler:

I have not. Been through one of the major events we've had no.

Melissa Wissel:

OK. Keeps Buddy really busy. community outreach meetings what are some of the takeaways you want to remind folks about.

Buddy Schauland:

Make sure that you get the the contents, because I've I've seen many times going from all the way back to Matthew people having to put their their life belongings out on the road to be picked up by the sanitation people and you want to be able to replace that stuff you can't replace everything because some things are priceless but your furniture you can replace and you want to be able to replace that. You don't want to come out of your pocket.

Melissa Wissel:

And that's not just flood insurance you got to have the contents.

Buddy Schauland:

You have the contents. That with your homeowners insurance too.

Melissa Wissel:

And with you you're one some of your other responsibilities as the building official you have to go out and inspect those homes. You're the one that kind of goes in and determines the loss and repetitive loss.

Buddy Schauland:

There's a couple things that we do after a hurricane we come in the day after our department will come in the day after and we have to go out we have to do initial assessments of damage. And what that does is just briefly goes and we look at the houses and we try to determine whether major damage minor damage unaffected and stuff and and get that gets sent over to the county EOC and they utilize that so that it can be presidentially declared so we get more money at the end of all of it. We're going after all that's done and I have to go out and I have to determine if these houses that were damaged if they were substantially damaged and if you're substantially damaged then you'd have to come into compliance you have to mitigate against flooding you have to come into compliance with the floodplain management ordinances.

Melissa Wissel:

OK and you're the one that makes those I mean it's based on what you're seeing in terms of the type of damage.

Buddy Schauland:

Yeah we we we've sent people out they go get the data for me but I'm the one it has to make that determination as a floodplain administrator.

Melissa Wissel:

That's some hard news to deliver.

Buddy Schauland:

It was difficult after Matthew, but after that when people were seeing like if you're substantially damaged and you have NFIP flood insurance you have a increased cost of compliance rider that's on there you can get an extra \$30,000.00 to mitigate. It's not a lot but it is something to help you mitigate that. After Matthew people were saying well I need to do something I'm tired of flooding and so they look at that well I can get 30,000 if Buddy comes over here and says I'm substantially damaged so it's gotten better over the years I guess people are getting tired of being flooded.

Melissa Wissel:

And Ray, you've your background we were talking. How did you get into this floodplain coordinator niche, what you're doing and and how do you, how are you and I guess enjoying what you're doing? Working for the city.

Ray Deschler:

Yeah I I really love what I do I've lived in Saint Augustine for for almost 20 years now and started off as environmental scientist and then got into flood resilience planning and then so. Coming to the city it's been super rewarding.

Melissa Wissel:

So and you have both of you have the certification.

Buddy Schauland:

Yes.

Melissa Wissel:

you have to have a certification.

Buddy Schauland:

We're both certified floodplain managers.

Melissa Wissel:

OK and what do you where do you see us going? We're we're getting better? We're we're doing everything that we should be doing? What do you see for us coming down the pike? Anything that you're worried about or we're doing good?

Buddy Schauland:

I think we're doing good and we're goal is we got the class 4 and we've already started talking about what can we do so we can become a class 3 to save them another 5%.

Melissa Wissel:

And what do we need to do? Can you tell us?

Buddy Schauland:

Get more points.

Melissa Wissel:

More points yeah but it's also it's all like so pie in the sky it's like well you just need to get more points and you just need to have best practices and it sounds so. You know I want to get in the weeds here no pun intended.

Buddy Schauland:

The manual is about an inch and a half thick and go through it and it's got a bunch of different activities where you can gain points at and it's a matter of going through there. Ray and I were talking this morning and there's things that he that we don't have we don't get points on that he thinks that him and JB can can get us a bunch of points for that.

Melissa Wissel:

OK.

Buddy Schauland:

so we we're going through it now we got the four so now we're looking at where in that menu that where we can start making more. Get more points so we can become a Class 3.

Melissa Wissel:

Is this an annual thing?

Buddy Schauland:

We get every 3 years they come back and they do recertification. Every year we do have to turn in stuff making sure that we are continually doing what we say we're doing but then every 3 years they come down and do a verification visit is what they call it and then that's when we turning everything and then they give us the rating.

Melissa Wissel:

Did you when? We this is a this may put you on the spot a little bit but is it is something like having Jeremy Berg and Jessica Beach. Of course Jessica 's now our chief resilience officer she's a deputy director she's done so much for the city and continues are those things that when they came on board it was partly like you said to to help. With these with this rating but the jobs that they do now are so critical we couldn't do without them.

Buddy Schauland:

I think it's more they were doing their jobs but it helped us with the CRS. The stuff that they were already doing helped us. I think the city is, It's already been going to do it the right way in the in the CRS kind of gives us that bonus to say we're doing the right stuff they're always doing it but we were just able to go in there and tap into what they're doing to be able to get it they weren't the prerequisite to get a class 4 we got that because of all the stuff that Jessica 's been doing for the past few years. It's just it just so happens Ray was able to talk. to the CRS Coordinator

Ray Deschler:

The CRS specialist yeah.

Buddy Schauland:

into hey can you can you look through this stuff to see if we get anything from it and they did look through it and said yes you meet the the minimum requirements at least the minimum requirements for their prerequisite.

Melissa Wissel:

So your job Ray is to go through that manual and look at the checklist and say oh we're doing this we can apply for at this on this piece.

Ray Deschler:

Exactly and. Trying to find new policies that. That the city can implement that might give us new points yeah.

Melissa Wissel:

And see look for the things that we're doing. And. Make it better.

Buddy Schauland:

One of the things I want to mention about. This is that. There's 1770 communities within the country that participate in the CRS because it's voluntary and being a class 4 currently they're only 24 communities in the country that are class 4. We'll be the 25th. That puts us in the 1.5% percentile of the country for this.

Melissa Wissel:

That's huge.

Buddy Schauland:

It is.

Melissa Wissel:

Pus in quite an elite class of people

Buddy Schauland:

Yes it is.

Melissa Wissel:

Well congratulations on the work that you guys do thank you for the discount on my insurance.

Buddy Schauland:

You're welcome.

Melissa Wissel:

And hopefully we've explained a little bit of this it sounds a little bit muddy it's a little bit complicated kind of not trying to keep it really simple but the work that you guys are doing with floodplain management is to benefit the community for our insurance discounts. So keep up the good work thank you both for coming.

Buddy Schauland:

We will. thank you.

Melissa Wissel:

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Narrator:

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 see you at this time next week for another edition of *The Break Room*.