

Charleston residents are raising their homes to fight flooding, but many can't afford it

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Recurring flooding is compelling some to elevate their houses in Charleston. Raising a historic home can cost hundreds of thousands of dollars. Matthew Fortner/Staff

In a city on the forefront of the nation's historic preservation movement, entire streets are changing.

Charleston's narrow downtown streets, with homes dating back a century or more, are seeing as many as three homeowners on the same block attempt to lift their houses. Back-to-back storms

that caused extensive flooding and the threat of bigger tides are convincing many to go higher.

But even as the owners of some of the city's most valuable cultural assets have joined the wave of home elevations, they face a frustrating and costly process. Raising a historic home can cost hundreds of thousands of dollars, and flood insurance payments often aren't enough.

Meanwhile, the situation is also difficult for those off the peninsula. The city hasn't thus far included less prominent neighborhoods as it asks the federal government for money to complete elevations.

And, in low-income areas, homeowners largely aren't even considering the option. The cost is just too far beyond most people's means.



Buz Morris, president of Morris Construction, and Margaret Perry stand under her house on Council Street on Thursday, July 18, 2019.
Laurent Petracca/Staff

In the historic district, where at least [50 property owners have signaled interest](#) in elevation, tight quarters and poor soil explode the cost of elevation, said Buz Morris, an architect and builder. The projects start around \$350,000, he said, but each house is different.

The many approvals required for elevation are also challenging to

navigate, several homeowners who have experienced the process said. But doing nothing carries its own risks as sea rise and powerful storms put a portfolio of million dollar homes squarely in harm's way.

Stephen Julka, the floodplain manager for Charleston, said the city is working on a step-by-step guide to elevations for homeowners. They have already completed a set of aesthetic guidelines for those in the tightly regulated historic district.



Flooding in 2015 was severe enough to encroach many homes. File/Staff

"We want to provide as much assistance as we can in those projects, and it has been really exciting to see the shift, not only in the historic district but citywide," Julka said.

While Charleston's shift is really a sea change in attitudes from only a few years ago, just a small number of homeowners have been able to take advantage.

'A horrific amount of money'

When Margaret Peery's home on Council Street flooded in 2017, she knew something had to change.

Peery said the property, built in 1910, was going to be her "die-in house." She had just installed an elevator when Tropical Storm Irma came, both for her as she aged and her 46-year-old son Chris, who is disabled and will need a live-in caretaker after Peery is gone.

Raising it required approval from Charleston's Board of Architectural Review, which weighs in on changes as small as a new exterior paint color.

The BAR started discussing standards for historic home elevations [in late 2017](#). Before Irma, in September of that year, many in the city saw elevations as fundamentally in opposition to preserving downtown streetscapes.

By the time Peery went before the BAR in January 2018, one member of the panel was still worried that raising homes would make Council Street look like a row "of beach houses."



Margaret Peery stands in front of her home on Council Street on Thursday, July 18, 2019. Peery says she was the first in Charleston to raise her house because of flooding. Lauren Petracca/Staff

She ultimately won approval in that meeting. But Peery and her architect, Morris, said it took months of behind-the-scenes talks. At issue was elevating the house to the full height required by the Federal Emergency Management Agency — 7 feet above its previous level.

Without raising it to that height, Peery wouldn't be able to collect an extra \$30,000 flood insurance payment, and her premiums would have skyrocketed.

"The city basically had to come to the realization that if you don't raise these houses, the value is going to plummet," Morris said.



Buz Morris, president of Morris Construction, talks about the process it took to raise Margaret Peery's house on Council Street on Thursday, July 18, 2019. Lauren Petracca/Staff

Preservationists now see the importance of elevation, said Winslow Hastie, the chief executive officer of Historic Charleston Foundation.

"A house that floods repeatedly is not doing anybody any good," Hastie said. "It's not good for the building or the psychology of the homeowner."

Even after she secured approval, raising the house wasn't easy. A complex building process required 41 piles sunk 80 feet into the ground. The house was propped up on wood cribbing as Hurricane Florence approached in September 2018, so Morris tied it down with extra cables and hoped the cyclone wouldn't blow the building away. Luckily, the storm missed Charleston.

Peery's total bill so far: \$475,000. But the process has been worth it.

"Charleston is this big forest, and my house is a tree in that forest," Peery said. "If you let the trees die, all of the sudden, you're not going to have a forest anymore."

Waiting on a grant

Two years after Irma, Kurt Oberle is still waiting to lift his James Island home.

The house, on Seaward Drive, is on a finger of land that extends into a matrix of marshes near Schooner Creek. It was built in 1978, when the land was part of Charleston County. FEMA rules then required the lowest finished floor be at least 6 feet higher than it is.

The issue proved hard to detect when Oberle and his wife bought the house in 2004. By that point, the property had been annexed into the city.

It's unclear whether it was built incorrectly to start with or whether a previous owner illegally converted the bottom level; the Oberles doubt it was converted because the materials used on the ground floor can't be under water.



Kurt Oberle shows how high flood water entered his Seaward Drive home on James Island during the last storm to hit the Charleston area. Brad Nettles/Staff

Regardless, Irma's record-setting tides arrived in 2017, flooding the home for the fourth time in three years. The house's garage door imploded in the flood waters, just days after it was rebuilt from damage caused the year before by Hurricane Matthew.

Oberle hoisted his wife and two children, one by one, onto his shoulders to escape Irma's rising waters.

After the storm, the Oberles decided to elevate and they had more than \$150,000 in insurance money to help. But a contractor advised them not to make modifications to their home until they lifted it.

While the Oberles waited to rebuild, they asked the city to help them apply for a FEMA grant to cover the cost. They are one of many families who have asked for help with either an elevation or a buyout as Charleston has compiled a pool of property owners interested in federal money.

What they didn't know at the time is that when it came to elevations, their home was near the bottom of the city's hierarchy. Julka, Charleston's floodplain manager, said the city prioritized historic homes for elevations and non-historic homes for demolition. The Oberle family is one of two parties outside of the historic district that has asked the city for grant money to lift their home. Both are on James Island.

Charleston has received more interest in grants than it can immediately handle, so the city "needed to establish some sort of standardized prioritization process to determine who would be included in a grant application and who would be deferred until maybe the next round comes along," Julka said.

In February, Julka called to discuss the possibility of a buyout. The Oberles wanted to stay. They love the neighborhood and their home, they told him, and didn't want to leave.

Meanwhile, the city didn't include them in the next grant application, and a new hurricane season began. The Oberles weren't told that until a July 21 email from Julka.

Julka said he doesn't have enough time to contact everybody who signals interest in a grant. His policy is to call them if they are included in an application. If they're not, he may not have time to notify them.

There are between 40 and 50 interested homeowners who weren't included in recent applications, he said.

Julka said the city is now more open to supporting grants for elevation projects outside of the historic district in the future. But homeowners would have to pay a portion of the cost that the city previously covered, and the next round of grants won't open until the fall.

Meanwhile, the Oberles remain in their damaged house, reminded of that fact every time they see the drywall missing from their bottom floor.



Flood damage to the first floor of Kurt Oberle's Seaward Drive home on James Island.

Brad Nettles/Staff

Oberle said he never would have asked to apply for an elevation grant if he knew upfront that historic homes received extra sway.

The family spent time and money on the effort, too: continually calling the city for updates on the grant, usually with no answer, and dishing out almost \$20,000 to survey their property and prepare the information they sent to Charleston.

"We really feel like the city let us down for leading us on and not keeping the communication up," Oberle said.

The family is still considering what to do next. Completely tearing down their home and starting over may prove cheaper than elevation.

But there are pitfalls to demolishing and rebuilding entirely. Banks generally don't want homeowners with mortgages to destroy the house they've borrowed against. Doing so could [**lead to financial ruin**](#).

'On my own'

Deciding who gets considered for grant money is a delicate balance between personal benefit and public good. So far, Charleston officials have focused most of their grant efforts on buyouts outside of the historic district, as they've begun demolishing some of the most vulnerable homes west of the Ashley River.

Julka said buyouts can provide a benefit to the broader neighborhood because the land can be repurposed into a public amenity, like a park.

Raising a home with public funds, he argued, mostly benefits the person who owns it. That's why Charleston previously directed elevation efforts to homes that have historic significance. The city has included three historic homes in applications for grant money, but it's unclear if it will be awarded.

But there are other benefits to elevation, too. It moves a home out of harm's way, and it retains housing stock in a city that faces an affordability crisis.



Flooding from Tropical Storm Irma overwhelms America and Reid streets in Charleston in 2017. File/Matthew Fortner/Staff

Residents on the Charleston peninsula's East Side and East Central neighborhoods are mostly hoping for future drainage improvements to help their situation. Joseph Watson, who has lived at the corner of America and Amherst streets for 61 years, has watched the block go underwater many times.

He has several ideas for how drainage could be improved,

but he hasn't heard many people in the area talking about raising their homes.

"Income-wise, they probably don't have the money to consider that," Watson said.

Charleston does run a [**substantial rehabilitation program**](#) that offers money to low- and mid-income homeowners to fix up their houses, including elevation work. It's funded by the U.S. Department of Housing and Urban Development.

But house lifting isn't the primary aim of the program, said Housing Finance Coordinator Latoya Bates. It's mostly open to people who are planning to stay in a home for another 20 to 30 years. Two people used it last year, Bates said, and five homes are underway so far in 2019.

That program was news to Rhoda Smith, who has lived on Reid Street since 1983. Her house, two blocks from the Cooper River, is 4 feet off the ground, but it still flooded in 2015. She sometimes jokes that she lives "in the river."

After the flooding, Smith, a retiree, said she was depressed. She wants to elevate her home, but that option seems out of reach.

"I know I couldn't do it on my own," she said.

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