



FEMA

Home Elevations Work: Rebuilt Higher and Stronger

Houma, LA – Elevating a structure decreases its vulnerability to damage from floodwaters. This was demonstrated in northern Terrebonne Parish where elevated homes escaped damage from the several feet of water that inundated neighborhoods during Hurricane Rita. A total of 55 residents elevated their homes through an \$18 million cost-share Hazard Mitigation Grant Program (HMGP) project administered by the State of Louisiana in the wake of Hurricane Lili (2002).

Terrebonne Parish officials reported that none of these mitigated homes were damaged by Rita’s floodwaters. They also estimated that hundreds of other residents in flood-prone areas used insurance claim money or their own savings to elevate their homes after Lili.

Darlene and Wiltz Luke elevated their home along Grand Caillou Road after suffering damage during several storms. Although the local building code required their home to be elevated five feet, the Lukes chose to raise their home by nearly nine feet so they could use the space underneath for a parking and recreational area. Such uses, as well as limited storage and stairs and stairwells for access to the elevated structure, are permitted in spaces below the Base Flood Elevation (BFE). The BFE is the average floodwater depth for a flood event that has an estimated one percent chance of occurring during any given year; buildings constructed to this standard are expected to sit above the floodwater and avoid damage during all but the most severe inundations.

The Lukes elevated their 2,700 square-foot home on a concrete slab with the assistance of HMGP funding. In addition, they were applied for Increased Cost of Compliance (ICC) coverage, which is part of a standard flood insurance policy. When an insured building is declared substantially damaged by flood (meaning that the repair costs would be 50 percent or greater than the pre-damaged market value of the structure), ICC coverage will pay up to \$30,000 to bring the building into compliance with State or community floodplain management laws or ordinances by elevating, floodproofing, demolishing, or relocating the building.

“We’re really glad we elevated, and even though we had a mess around us, the water didn’t get into our home this time,” noted Darlene.

About four miles south of the Lukes’ home, Rita Verdin’s home on Shrimpers Row also escaped damage from Hurricane Rita’s floodwaters. She elevated her home on treated wood beams as it was being built in 1986. Although required by the local building code to elevate to three and a half feet, Verdin chose to elevate to a height of eight and a half feet above grade so that the space underneath the home could be used for parking.



Terrebonne Parish,
Louisiana



Quick Facts

Sector:

Private

Cost:

Amount Not Available

Primary Activity/Project:

Elevation, Structural

Primary Funding:

Hazard Mitigation Grant Program (HMGP)