



FEMA

Poquoson Home Protection Elevating After Hurricane Isabel

Poquoson, VA - On September 16, 2003, Tim Morrison and his family finalized the purchase of their new home. Though eager to move in, the Morrison family had to wait until the renters currently occupying the house moved out.

But within days, Hurricane Isabel moved into the area with a vengeance. Nine inches of water covered the first floor living space, with flood water over 5 feet deep surrounding the house. The hurricane blew down trees and branches, leaving debris everywhere.

Being located in a high-risk flood area, fortunately, the Morrisons had flood insurance on the structure and the renters had flood insurance on their personal belongings.

Along with many of their new neighbors, the Morrison's structure was "substantially damaged," receiving flood damage equal to or exceeding 50 percent of its pre-disaster market value. The total cost of elevation, repair and foundation construction was estimated at \$120,000.

The Poquoson building official determined that elevating their home was needed to meet the floodplain ordinance and prevent future damages.

Having obtained a Standard Flood Insurance Policy through a local insurance agent with the National Flood Insurance Program (NFIP), Tim was able to take advantage of the Increased Cost of Compliance (ICC) part of his policy to help pay for his mitigation solution. After obtaining a proof of loss, a repair estimate and substantial damage declaration, an ICC claim was filed.

The Morrisons packaged the ICC benefits with a low interest loan from the Small Business Administration (SBA) to repair and elevate their home. In addition, they also added content coverage to their flood insurance policy.

"Without Federal assistance we wouldn't have been able to do what needed to be done," Tim Morrison explained. "I really liked working with SBA, our insurance adjuster showed up within days after the damage and our contractor did a great job."

Elevating their home not only gave them peace of mind and put their biggest investment out of harms way, their flood insurance rate was significantly reduced. The Morrisons turned a devastating situation into a positive and effective solution.

In late August of 2006, Tropical Storm Ernesto made landfall dropping heavy rain over Mr. Morrisons home. Though the flood waters were about 1' lower than Hurricane Isabel's, they still reached a level of 3'. While some of his personal property in a storage shed was lost, Mr. Morrison's home stayed high and dry.



Poquoson City,
Virginia



Quick Facts

Sector:

Private

Cost:

\$120,000.00 (Estimated)

Primary Activity/Project:

Elevation, Structural

Primary Funding:

National Flood Insurance Program (NFIP)