



Shopping for Knowledge at Local Home Improvement Stores

Full Mitigation Best Practice Story

Multiple Counties, Louisiana

The Gulf Coast of Louisiana – Contractors and homeowners in Southern Louisiana are visiting local home improvement stores with thoughts of rebuilding, following the destruction Hurricanes Katrina and Rita brought to the Gulf Coast in August and September 2005. In response to a burgeoning public demand for mitigation information, the Federal Emergency Management Agency (FEMA) is offering hazard mitigation workshops in home improvement stores, focusing on building techniques proven to make homes hurricane-resistant.



From power tools to kitchen appliances, home improvement super stores have the inventory to put a house back together. However, successful recovery and rebuilding efforts require more than simply constructing a new house. Hurricanes are a fact of life in this part of the country, and the destruction of the 2005 hurricane season has left few residents confident that they will not be affected by another severe storm. Residents want to rebuild safer and stronger so that their homes are able to withstand future hurricanes.

The slogan for these mitigation workshops is "REBUILD Stronger, Safer, and Smarter." They are being held in Stine Lumber, Doug Ashy Building Materials, 84 Lumber, Lowe's, and Home Depot stores throughout Southern Louisiana. The workshops are popularly known as "The FEMA Road Show" by the hazard mitigation teams that conduct them. They are held for three days at each location, and will eventually cover the entire Louisiana Gulf Coast region. The workshops include a slide presentation, free publications, and the opportunity to meet one-on-one with a FEMA hazard mitigation advisor. Shoppers who attend the Road Show leave with a variety of useful information on topics such as the National Flood Insurance Program (NFIP), wind-resistant roofing techniques, and effective methods of elevating a building and properly anchoring it to suitable footings and foundations. Additionally, each FEMA team possesses not only a thorough knowledge of hazard mitigation policies and procedures, but some particular experience or expertise to address the challenges faced by hurricane victims.

FEMA Road Show Team One includes an NFIP specialist, a licensed contractor and building consultant with 41 years of construction experience, and a seasoned Disaster Recovery Center advisor whose own home was destroyed by Hurricane Ivan. This empathetic listener knows from personal experience the difference that hazard mitigation practices can make:

"My story is a perfect example of how valuable mitigation really is. After Ivan, my house was completely gone – down to the foundation – and the house next door that was mitigated was completely fine...Hazard mitigation construction is so important, and some of it is so simple and inexpensive – like the wind straps [which cost 38 cents each and take 10 minutes to put on] – and they can make the difference that means keeping your roof.... It makes me feel good to get this information out there to people. Mitigation is very, very important to me."

This Road Show team member follows the mitigation advice that she provides to workshop attendants. She is rebuilding her own home in accordance with FEMA wind- and flood-resistant construction techniques. She 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-damage market value of the structure), ICC coverage will pay up to \$30,000 to bring the building into compliance with State or local floodplain management laws or ordinances by elevating, floodproofing, demolishing, or relocating the building. She is using her ICC payment to elevate her house to 12 feet above grade on reinforced concrete pilings and anchor it securely using hurricane hardware. The space beneath the house will be enclosed with breakaway walls and utilized as a concealed storage area. In addition to storm shutters and windows certified to withstand 120 mph winds, a heavy-duty metal roof secured with storm clips will be installed. The mitigation techniques incorporated into the construction of her new home will help it withstand the next big hurricane.

Road Show Team Two includes a veteran firefighter with a homebuilding background, a master electrician with 35 years of construction experience, and an NFIP specialist. The rebuilding teams began their tour of Louisiana home improvement stores in Cameron and Calcasieu Parishes in the west and will conclude in Orleans and Jefferson Parishes in the east.

The public response to the mitigation workshops has been tremendous:

"I can't express enough how grateful I am to [the NFIP specialist from the rebuilding workshop]," said a Calcasieu Parish homeowner, who learned about the Road Show from a flyer at his post office. He attended the workshop for some information on storm clips and tie downs, and left with access to an ICC claim that he had been previously denied. "I wish everyone could be afforded the kind of tenacity [the NFIP representative] devoted to my problem.... [He contacted] my insurance company and ultimately I was allowed the full \$30,000....Normally you'd need to hire an attorney to get something like this done."

"These [FEMA rebuilding workshop] guys are great," proclaimed a Stine Lumber employee. "I've talked to them everyday they've been here, to learn stuff for when I'm talking to my customers... I tell everyone who's rebuilding to stop by and talk to them." One customer, although her house suffered only wind damage during the 2005 storms, decided to invest in flood insurance after discussing it with the NFIP representative. "Before...I didn't know how affordable [flood insurance] could be....It's definitely worth it....I'm really glad I talked to him," she said.

According to the Community Education and Outreach branch at the FEMA Joint Field Office in Baton Rouge, Louisiana, the hazard mitigation workshops are averaging over 80 visitors per day. The word is getting out and public interest is increasing. In fact, Road Show Team Two has developed a fan club that has visited them at multiple stores, even feeding the team members local Cajun fare such as gumbo and boudin. Team One reported that contractors in the Abbeville area brought their crews to the workshop and insisted that they view the hazard mitigation presentation.

Hazard mitigation construction techniques work. Thanks to these workshops, southern Louisiana contractors and homeowners have easy access to the program and policy information that will help them build safer, stronger homes in the hurricane-prone Gulf Coast region.

Activity/Project Location

Geographical Area: **Multiple Counties in a State**

FEMA Region: **Region VI**

State: **Louisiana**

County: **Calcasieu Parish; Caldwell Parish; Cameron Parish**

Key Activity/Project Information

Sector: **Public/Private Partnership**

Hazard Type: **Hurricane/Tropical Storm**

Activity/Project Type: **Education/Outreach/Public Awareness**

Activity/Project Start Date: **01/2006**

Activity/Project End Date: **Ongoing**

Funding Source: **Other FEMA funds/ US Department of Homeland Security**

Activity/Project Economic Analysis

Cost: **Amount Not Available**

Activity/Project Disaster Information

Mitigation Resulted From Federal Disaster? **Yes**

Federal Disaster #: **1603 , 08/29/2005**

Federal Disaster Year: **2005**

Value Tested By Disaster? **No**

Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: <http://www.ohsep.louisiana.gov/>

Reference URL 2: <http://www.fema.gov/rebuild/index.shtm>

Main Points

- In response to a burgeoning public demand for mitigation information, FEMA is offering hazard mitigation workshops in home improvement stores, focusing on building techniques proven to make homes hurricane-resistant.
- The slogan for these mitigation workshops is "REBUILD Stronger, Safer, and Smarter."
- The workshops include a slide presentation, free publications, and the opportunity to meet one-on-one with a FEMA hazard mitigation advisor.
- The workshops are averaging over 80 visitors per day. The word is getting out and public interest is increasing.



Road Show team members advise a Louisiana homeowner.



A customer learns how to reduce her flood insurance premium.



The Road Show team provides hazard mitigation information.



A Hazard Mitigation Team.



Home Elevation Works.