



FEMA

Elevating a Brick Home: A Mitigation Success Story

Saucier, MS – Retired electrician Schuyler “Skipper” Palmer and his wife, Ivy, used to expect flooding and damage to their home whenever the rainy season began. To mitigate flooding, the Palmers decided to elevate their brick home.

In 1972, the Palmers moved into a house nestled among towering pines in a picturesque and spacious corner of Harrison County on property that had long been in the family. The Palmers’ property is 48 feet above sea level. There is a pond and the backyard borders on Tuxachanie Creek. As development increased in the county, the couple witnessed major rains flooding their community. “Our floods come from rain waters; when it rains above us at Perkinston and Wiggins, it comes down this little creek [in the backyard] and it rises,” Ivy explained.

The Palmers’ house was plagued with floods between 1987 and 1998. Hurricane Georges (1998) flooded their house with 53 inches of water. “Georges was our worst storm. There were three families across the creek who sold out (after the storm), but we weren’t going anywhere,” said Skipper.

Flooding left the couple sifting through sludge to salvage some of their possessions and forced them to evacuate their home for extended periods of time. They have flood insurance, so it was possible for the Palmers to return to their home after each flood and start again. “You can come out pretty good [with flood insurance], but you can’t replace everything,” Skipper explained. “You just get tired of losing everything. You don’t even want to go and pick out furniture,” Ivy added.

After several flood losses, the Palmers were eager to have their home elevated. They received \$92,000 from FEMA’s Hazard Mitigation Grant Program (HMGP), administered by the Mississippi Emergency Management Agency (MEMA). Following a major disaster declaration, the HMGP funds up to 75 percent of the eligible costs of a project that will reduce or eliminate damages from future natural hazard events. Because the cumulative cost of damages they incurred from repetitive flooding exceeded \$100,000, the Palmers knew they would quickly reap savings by having their home elevated. The project was completed in April 2004.

The first floor of the Palmers’ home is now elevated 10 feet above the original slab-on-grade foundation and sits on an open concrete column system with embedded anchor plates for added structural support. The couple uses the open space below the house for added storage, a parking area, and building access. The couple's house has not suffered any flood damages since the elevation, not even when Hurricane Katrina’s massive storm surges hit the Gulf coast in August 2005. However, the storm’s winds in excess of 119 miles per hour toppled trees, causing damage to the roof and small outbuildings on the property.



Harrison County,
Mississippi



Quick Facts

Sector:

Private

Cost:

\$92,000.00 (Actual)

Primary Activity/Project:

Elevation, Structural

Primary Funding:

Hazard Mitigation Grant Program (HMGP)