



# FEMA

## View From the Top: An Elevation Success Story

**Biloxi, MS** - A Biloxi couple has shown that home elevation not only prevents property loss, but can be pleasing to the eye as well. "We wanted a finished look," said Judy Steckler of her family's home. "We wanted our home to look like a home and we worked really hard to make it aesthetically pleasing."

Judy and her husband Judge Sandy Steckler decided to elevate their house after five feet of water flooded its first floor during Hurricane Georges in 1998. "Georges was the third time that we had water in the house," Judy Steckler recalled. "The first time we had about 18 inches. The next time water rose about three and a half feet over the counter tops in the kitchen, and then with Georges it came up five and a half feet to the upper kitchen cabinets."

As they considered rebuilding, the Stecklers were advised by Harrison County officials that they would have to elevate their home in order to qualify for flood insurance. Then they were notified by the Mississippi Emergency Management Agency (MEMA) that they qualified for FEMA's Hazard Mitigation Grant Program (HMGP). 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. The Stecklers received \$50,000 in HMGP funds and paid the balance of the cost to elevate their home themselves.

Instead of the typical staircase in front and back of the house that usually accompanies an elevation project, the Stecklers decided to use personal funds to build a large wooden porch along the entire backside of the house that faces the river. "We were accustomed to having the outside and living areas inside as one component and we utilized it so much that having stairs in the front and rear would not have worked for us," she explained. "We chose to spend our own money to supplement grant funds on the porch to make the house [meet our needs]." Builders also added stone work under the house to match the stone on the first floor of the dwelling to give it a more finished and uniform look.

The Stecklers' elevated house received three feet of water during Hurricane Katrina (2005), but the couple was grateful that they did not get the 11 and a half feet they would have if they had not elevated their property. "We were confident about staying here during Katrina because this is a pole house," said Judge Steckler. "The poles go all the way from the roof through the house and are tied into steel beams. Our home has a level of strength that rises from the slab all the way to the metal roof."

The Stecklers were able to clean and dry out the first floor of their home within a couple of days by using a sump pump. Flood-resistant mitigation renovations made in 2002 made the post-storm cleanup easier, such as the installation of hard-surfaced flooring, solid wood doors, and walls made out of a water-resistant material that will not mildew.

In addition to saving their home and reducing damages, the couple discovered another reason to love their elevated home. "We see sunsets better up here," Sandy proclaimed.



Harrison County,  
Mississippi



### Quick Facts

Year: **1998**  
Sector: **Private**  
Cost: **Amount Not Available**  
Primary Activity/Project: **Elevation, Structural**  
Primary Funding: **Hazard Mitigation Grant Program (HMGP)**