



# FEMA

## *Elevated Family Home Pays Off High and Dry, Safe and Secure*

**Vero Beach, FL** - In 1998, Scott and Susan Deal decided to add a bedroom to their existing home for their growing family. Much to their dismay, their building permit was denied. The local floodplain ordinance, adopted by the City, required existing structures with the lowest floor built below the required base flood elevation (BFE) be elevated to or above the required BFE when substantial additions or alterations are to be done or if the structure has been substantially damaged. The Deal home was one foot below the required BFE. "When I first found out about the requirements, I was exasperated," Scott related. "The house had been here 48 years without flooding. Why should I have to go through all this when all I wanted to do was add one bedroom?"

To comply with the local ordinance, the Deals had three choices: keep their existing home without substantial addition or alteration; demolish their home, clear and fill the lot, and build a completely new house; or elevate the existing house and fill in the area below the structure to meet the requirement. Working with a local contractor, the Deals secured plans and estimates and realized to demolish the house, clearing and filling the lot would cost \$25,000, plus the cost of building the new house. For approximately \$40,000, they could elevate the existing structure 16 feet above the BFE. This elevated level would far exceed the requirement and allow a space underneath to build a first floor.

The Deals chose to elevate their existing house, funding the project themselves. While preserving the 2,800 square feet of space, they built a first floor underneath that is one foot above the required BFE. "For an additional \$15,000, we gained 2,800 square feet, protected against flooding, and even kept the roof in place. We built a new whole roof over it," the Deals explained. Incorporating covered porches, steps, and architectural details created a well-integrated appearance. According to Scott, "From start to move-in date took 10 months, a lot of patience, and an excellent contractor."

Before we started this project, stated Scott, "We weren't flood conscious, flooding wasn't a problem. But now, with [Hurricane] Frances," he continued, shaking his head. "The others, who didn't [elevate their houses], it's sad, terrible, what happened. I'm talking flooding you have to clear out with a shovel. There's river mud a foot deep in some houses. Our house is the only one on the street with no flood damage. We're glad the floodplain [regulation] made us elevate the house, and avoided a loss or damage to our property and contents of at least \$45,000 from Hurricane Frances due to flooding. It was definitely worth it to raise the elevation."



Indian River County,  
Florida



### Quick Facts

- Sector:  
**Private**
- Cost:  
**\$40,000.00 (Estimated)**
- Primary Activity/Project:  
**Elevation, Structural**
- Primary Funding:  
**Homeowner**