

Best Practice: Flood Insurance points to brighter future, fosters new plans

Release Date: Tháng 11 22, 2019

AUSTIN, Texas – Maddie and Charles Peddycoart know more about the costs associated with flood recovery than most. In the 19 years they've lived in their home in Hamshire, TX — about 60 miles east of Houston and 27 miles southwest of Beaumont — it has been flooded by storms four times: Hurricanes Rita (2005), Ike (2008), Harvey (2017) and Tropical Storm Imelda (2019). Rita and Ike left about 2 inches of water at the ground level of their home; they recovered quickly.

But it was Harvey that provided a valuable lesson about the importance of flood insurance and prepared them for what was to come.

Harvey, the first hurricane to hit the Texas coast since Ike, left 2 feet of water in their livable space, one level off the ground.

“We have a ground floor level that sits on a concrete slab and steps up about 2 feet into the pier and beam level,” said Maddie, a life skills teacher's aide at Hamshire-Fannett Elementary School. “Our second level [at 13 feet or 2 inches above Base Flood Elevation] sat on treated wood flooring, not on concrete. We had to get in quick to save what we could.”

Without insurance, the Peddycoarts faced devastating expenses and a heartbreaking decision. The couple had to use their son's college fund to help pay for repairs.



“We had to make a home again,” the mother of three explained. It was an expensive project.

That’s when they decided to buy flood insurance. It was too late for their Harvey recovery, but they were much better prepared for the next storm with coverage through the National Flood Insurance Program.

Hamshire lies in Jefferson County, which hugs the southeast Texas coastline. The area has long stood in the path of, or near many history-breaking storms, including the deadly 1900 Gulf (or Galveston) hurricane that took more than 8,000 lives and the 1915 hurricane with a similar path;

they were followed by several hurricanes in most decades since then. People hold their breath each year in South Texas until the end of hurricane season Nov. 30. But it’s not just hurricanes that raise fears; recent tropical storms and severe rain events have proven catastrophic.

Tropical Storm Imelda was one such catastrophic event. It hit Southeast Texas in September 2019, dumping up to 43 inches of rain in some areas, the fifth wettest tropical storm to hit the United States (excluding Alaska and Hawaii), the fourth wettest in Texas. For some it was worse than the aftermath of Hurricane Harvey. It was for the Peddycoarts; Imelda left nearly 4 feet of water, twice that left by Harvey, destroying their living space. But the Peddycoarts mitigated their losses this time because they had flood insurance for contents and structure.

“We’re 50 to 75 percent better off now [because of the insurance] than after Harvey, even though we have more damage,” Maddie said.



Depending on the level of coverage, NFIP flood insurance policy holders may receive up to \$250,000 for home damage and up to \$100,000 for contents — far more than FEMA's assistance for individuals and households after a presidentially-declared disaster. There's more good news: flood insurance claims and payouts are not dependent on a disaster declaration. Flooding can occur any season of the year; not all such events generate a presidentially-declared disaster. A homeowner can be wiped out in a local flood and federal assistance may not be available, but an NFIP insurance claim may be submitted any time a property is flooded.

Still, 90 percent of all presidentially-declared disasters involve flooding. Flood events also affect those living in areas thought relatively safe from flooding. With Harvey, 57 percent of NFIP Texas claims were submitted by policyholders outside of a special flood hazard area; after Imelda that number rose to 71 percent.

Though not near a river or other body of water, the Peddycoart house sits in special flood hazard area due to drainage in their low-lying neighborhood. And, there may be more help through their NFIP policy because the house is in that flood area.

If Jefferson County officials determine their structure has been substantially damaged — meaning the cost to repair the home is equal to or greater than 50 percent of its market value before the flood damage — the Peddycoarts can get NFIP help to elevate the building to a height determined safe from flooding by local officials. Referred to as Increased Cost of Compliance or ICC, this provision, which pays up to \$30,000 for elevating a structure, also gives homeowners two other options: to demolish the structure or to relocate the structure outside the floodplain.

Moving is not an option for the Peddycoarts.



“I grew up here and have very strong community ties, Maddie said. “We’ve thought about selling the property and rebuilding new in the area, but we love our land —and our pecan trees.”

Thanks to their National Flood Insurance Policy, the Peddycoarts will still enjoy that land and those trees, all 37 of them.

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