



Poquoson Home Protection After Hurricane Isabel

Full Mitigation Best Practice Story

Poquoson City, Virginia

Poquoson, VA - On September 16, 2003, Tim Morrison and his family finalized the purchase of their new home. Though eager to move in, the Morrison family had to wait until the renters currently occupying the house moved out.



But within days, Hurricane Isabel moved into the area with a vengeance. Nine inches of water covered the first floor living space, with flood water over five feet deep surrounding the house. The hurricane blew down trees and branches, leaving debris everywhere.

Being located in a high-risk flood area, fortunately, the Morrisons had flood insurance on the structure and the renters had flood insurance on their personal belongings.

Along with many of their new neighbors, the Morrison's structure was "substantially damaged," receiving flood damage equal to or exceeding 50 percent of its pre-disaster market value. The total cost of elevation, repair and foundation construction was estimated at \$120,000.

The Poquoson building official determined that elevating their home was needed to meet the floodplain ordinance and prevent future damages.

Having obtained a Standard Flood Insurance Policy through a local insurance agent with the National Flood Insurance Program (NFIP), Tim was able to take advantage of the Increased Cost of Compliance (ICC) part of his policy to help pay for his mitigation solution. After obtaining a proof of loss, a repair estimate and substantial damage declaration, an ICC claim was filed.

The Morrisons packaged the ICC benefits with a low interest loan from the Small Business Administration (SBA) to repair and elevate their home. In addition, they also added content coverage to their flood insurance policy.

"Without Federal assistance we wouldn't have been able to do what needed to be done," Tim Morrison explained. "I really liked working with SBA, our insurance adjuster showed up within days after the damage and our contractor did a great job."

Elevating their home not only gave them peace of mind and put their biggest investment out of harm's way, their flood insurance rate was significantly reduced. The Morrisons turned a devastating situation into a positive and effective solution.

In late August of 2006, Tropical Storm Ernesto made landfall dropping heavy rain over Mr. Morrisons home. Though the flood waters were about one foot lower than Hurricane Isabel's, they still reached a level of three feet. While some of his personal property in a storage shed was lost, Mr. Morrison's home stayed high and dry.

2009 Follow-up:

Tim Morrison said the floodwater from the November 2009 storms was about one foot lower around his house than the floodwater that came from Hurricane Isabel (2003). He was unable to access his home and spent two nights staying at his place of employment. If the house was not elevated, there would have been about four feet of water. Instead, his family's house was high and dry with no floodwater inside.

Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region III**

State: **Virginia**

County: **Poquoson City**

City/Community: **Poquoson**

Key Activity/Project Information

Sector: **Private**

Hazard Type: **Flooding; Hurricane/Tropical Storm**

Activity/Project Type: **Elevation, Structural**

Activity/Project Start Date: **09/2003**

Activity/Project End Date: **12/2004**

Funding Source: **National Flood Insurance Program (NFIP); U.S. Small Business Administration (SBA)**

Funding Recipient: **Property Owner - Residential**

Funding Recipient Name: **Homeowner**

Activity/Project Economic Analysis

Cost: **\$120,000.00 (Estimated)**

Non FEMA Cost:

Activity/Project Disaster Information

Mitigation Resulted From Federal Disaster? **Unknown**

Value Tested By Disaster? **Yes**

Tested By Federal Disaster #: **No Federal Disaster specified**

Year First Tested: **2006**

Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: <http://www.floodsmart.gov>

Reference URL 2: http://www.ci.poquoson.va.us/disaster_preparation.htm

Main Points

- Nine inches of water covered the first floor living space, with flood water over five feet deep surrounding the house. The hurricane blew down trees and branches, leaving debris everywhere.
- Homeowner obtained a Standard Flood Insurance Policy through a local insurance agent with the National Flood Insurance Program (NFIP), and was able to take advantage of the Increased Cost of Compliance (ICC) part of policy to help pay for mitigation solution.
- Elevating their home not only gave them peace of mind and put their biggest investment out of harm's way, their flood insurance rate was significantly reduced.



Morrison family home elevated after hurricane.