

Intuitive Homeowners Elevate Above Code

Hancock County, Mississippi

BAY ST. LOUIS, MS – After seeing their home totally demolished during Hurricane Katrina, one family decided to rebuild so they would never again endure such destruction.

In August 2005, Katrina raised the home of Louis Necaise off its original slab and launched it onto a vacant lot across the street. The carport was not far behind, landing in the middle of the street.

The devastation was so great that local officials worked for a month to make the community safe enough for the Necaisses and their neighbors to return home.

“We calculated the floodwater was about 26 feet above sea level,” Necaise said about Hurricane Katrina.

Necaise vowed that he would not move from his Bay St. Louis neighborhood, where his wife grew up and he lived not far away. But he knew he would have to rebuild differently in order to escape damage from future storms.

After Katrina, Necaise received \$13,000 from his National Flood Insurance Program (NFIP) claim, 100 percent of the maximum coverage in his policy for structural damages incurred during the storm.

The NFIP, administered by the Federal Emergency Management Agency (FEMA), provides flood insurance for people not only in high-risk areas, but in low and moderate risk zones as well – where 25 to 30 percent of all flood claims occur.

“With the insurance settlement and a \$10,000 loan through the U.S. Small Business Administration (SBA), I rebuilt the house,” he said.

Disaster survivors, including homeowners, renters, business owners, and small agricultural cooperatives located in a declared disaster area may be eligible for financial assistance from SBA.

In addition, an SBA-approved low-interest loan may be increased by up to 20 percent of the total amount of disaster damage if necessary to protect the property from future damage.

Through the help of a few friends, Necaise started construction of his new home eight months after Hurricane Katrina and it was completed just in time for Christmas.

Almost to the day, seven years after Hurricane Katrina, Hurricane Isaac inundated the coastal area and produced in excess of 10 feet of storm surge near Bay St. Louis and dropped nearly 20 inches of rain in just a few days.

Having evacuated from his home for two days before the onslaught of Hurricane Isaac, the scene in Necaise’s community when he returned was vastly different from what was left after Hurricane Katrina.

“FEMA did a lot of good by compelling people in the low-lying areas to raise their houses, ordinarily many would not,” stated Necaïse.

“After Hurricane Isaac, we got about two feet of water underneath the house and inside adjacent buildings that are not elevated,” he added. “Our home and living space were fine and so were other elevated homes in the community.”

“I had the foresight to think that a storm like Hurricane Katrina could happen again, so we built 10 feet above the original slab foundation, which ended up being 18- feet-10-inches from sea level to the first finished floor,” said Necaïse. “We completed the work before the new building restrictions and FEMA flood maps were released for the area.”

Fortunately, Necaïse’s intuition paid off with a little room to spare.

Base flood elevation (BFE), the height of water resulting from a flood that has a 1 percent chance of equaling or exceeding that level in any given year, was determined to be 18 feet in that location, according to new digital Flood Insurance Rate Maps. That means building codes now require the first floor of any new or rebuilt structure be above the 18-foot mark in that area.

The elevated foundation sits on an open concrete column system. The top and bottom of the columns have anchors embedded for added structural support. Metal straps were added for additional strength.

“At the time I saw what was needed and I did it,” Necaïse said. “I built above and beyond.”

During the late summer and early fall all doors to the house open onto three surrounding porches providing a constant cool breeze throughout the house.

“Katrina did not run me out and I don’t plan on leaving,” said Necaïse. “My wife and I enjoy coming out on the porches. I have no regrets.”