



FEMA

What are you looking for?



Plan, Prepare & Mitigate

Before, During & After a Disaster

Disaster Survivor Assistance

Hurricane Sandy, Apply for Assistance, Disaster Declarations

Response & Recovery

Tools, Teams, Individual & Public Assistance

Topics & Audiences

Grants, How to Help, Private Sector, Think Tank

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About FEMA

Offices, Careers, Employee Info, Policies, FAQs

SBA Helps Homeowner Reach New Heights

LONG BEACH, NY – When Michael Barnett purchased his house in Long Beach in 2000, it was with the understanding that the house had sustained flooding in the past. The house sits a short distance from Reynolds Channel, which connects with the Atlantic Ocean, and at high tide the water is usually only 25 feet from the rear wall. Damage from previous flooding was obvious. Some sections of the floor were warped and some of the doors stuck due to water damage.

To initially deal with the flooding concerns, Barnett engaged in some minor mitigation around the property, including landscaping the yard to improve drainage, reworking the gutters, and raising the electrical outlets. As a precaution, he kept a supply of sandbags and plywood on hand for future flood situations. It wasn't until Tropical Storm Irene came in August 2011 that Barnett found all his previous efforts weren't enough.

“The water (from Irene) was the highest I've ever seen it since I moved in in 2000,” said Barnett. “It just poured into my yard...I had 28 inches of water in my house.”

When the water finally receded, Barnett realized it was time to do something about the problem. Having no intention of moving or losing his home to another flood in the future, he began looking into options to deal with the constant flooding. The obvious solution was to raise his house.

Barnett received financial assistance from the Small Business Administration (SBA) to accomplish his goal. After a presidentially declared disaster, the Federal Emergency Management Agency (FEMA) partners with the SBA to provide emergency assistance to disaster survivors. The primary form of financial assistance provided by the Federal Government following a disaster is in the form of low-interest disaster loans from the SBA.

“The SBA was great to work with,” said Barnett. “The loan was in the form of a second mortgage, and



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Barnett wasn't sure if the elevation would be enough.

Though the house was surrounded by water, and two feet did enter the storage area underneath the house, the living area of Barnett's home remained completely untouched. While the neighborhood lost power and sewer function, Barnett's heating and electrical system remained undamaged and fully functional.

After Hurricane Sandy passed, some sweeping and sanitizing of the storage area, some sheetrock to replace, and damage to the roof due to high winds were the extent of Barnett's repairs. While he is saddened by the plight of his neighbors, Barnett is thankful to be safe in his elevated house.

"If you love where you live, and you really want to stay there, then I would recommend going for the elevation," said Barnett.