

Elevated Home Avoids Repetitive Flood Damage

Orleans Parish, La. – When Hurricane Katrina hit the Louisiana coast on August 29, 2005, Sultana Hasen escaped with her life, but little else.

“It was awful. We lost everything,” said Hasen of the damage. At their height, floodwaters in her home reached 8 feet high. “We were lucky, though – our lives were spared.”

Deemed the deadliest and most destructive Atlantic hurricane of the 2005 Atlantic hurricane season, Hurricane Katrina wreaked havoc on New Orleans. The storm surge caused more than 50 breaches in drainage canal levees. Just two days after landfall, 80 percent of New Orleans was flooded, with some parts under 15 feet of water.

Hasen’s home and the neighboring houses on Live Oak Street are vulnerable to frequent flooding events. Heavy rains and poor drainage contribute to the vulnerability. Over the years, the various owners of the Depression-era home have filed seven loss claims for its structure and contents.

Determined to do something about the vicious cycle of flooding and repairing, Hasen decided not only to rebuild, but to elevate her home to avoid a recurrence of the nightmare. In her planning, the contract employee of the U.S. Army Corps of Engineers carefully considered several factors, including the base flood elevation, which is the height, relative to the mean sea level, that has a one percent chance of being equaled or exceeded by flood waters in a given year.

“I had three things in mind regarding the project – to build at least two feet above the base flood elevation, to construct an energy-efficient home, and to make certain that it was cost effective,” said Hasen.

After assessing her rebuilding options, Hasen searched the Federal Emergency Management Agency (FEMA) website and other resources for information on home construction in coastal areas.

“FEMA did a good job on making publications accessible,” she said. “You can go to their website if you want information on base flood elevation; the flood maps are there, along with the pamphlets and books.”

She also found “Best Practice” stories about hazard mitigation very helpful.

“You can actually see how other folks mitigated their homes,” said Hasen. “I had an additional advantage. When I didn’t understand something, I went to the engineers at work for an explanation. I also attended a meeting on what to look for in hiring a good contractor.”

Partly funded by the Repetitive Flood Claims (RFC) grant program and grant money administered by the Governor’s Office of Homeland Security and Emergency Preparedness, Hasen’s 1,440-square foot wood-framed home is elevated on pilings. At an approximate cost of \$160,000, the project was initiated in August, 2008 and completed in April, 2009.

The RFC grant program is designed to reduce or eliminate the long-term risk of flood damage to structures insured under the National Flood Insurance Program (NFIP) that have had one or more claim payments for flood damage. RFC funds may only be used to mitigate structures located within a



state or community that is participating in the NFIP and cannot meet the requirements of the Flood Mitigation Assistance program due to lack of cost share or lack of capacity to manage the activities.

Seven years later – and on the exact date that Hurricane Katrina arrived in New Orleans – Hurricane Isaac made landfall. It unleashed relentless rain on the city, flooding areas north and south of it. Hasen, along with her husband and daughter, chose to remain in the home.

“We had 14.4 inches of rain in a 24-hour period and the wind was very strong,” said Hasen.

“Following the storm, people asked if we weren’t scared to stay in the house and we told them no. We felt safe and we were high and dry. They also wanted to know how I get up and down those steps. I said, “Easily, especially when I can stand here and see the water going by.”

While floodwaters damaged her neighbors’ homes, Hasen’s home escaped unscathed. Her neighbors have taken notice. One who suffered another flood loss because of Hurricane Isaac has sought advice from her regarding elevating his home.