

Elevated Home Lowers Flood Worries

Jackson County, Mississippi

MOSS POINT, MS – Johnny Chestnut could hardly pull himself away from watching the weather on his television as Hurricane Isaac slowly churned back and forth in the Gulf of Mexico in August 2012.

He had to decide if he would ride out the Category 1 storm in his home or evacuate to higher ground.

Having lived for 36 years in Moss Point, Chestnut was well aware of how severe storms and hurricanes can impact his hometown that borders the Escatawpa and Pascagoula rivers. In the past, heavy rains caused the bayou near his backyard to rise and leave about a foot of floodwater in ground-level homes and businesses.

By the time the vast, slow-moving storm hit the Mississippi coastline it was downgraded to a tropical storm. Nevertheless, it remained stationary for several days pounding the state with strong winds and heavy rains.

Some portions of the state experienced up to 20 inches of rainfall that quickly saturated areas and caused flash flooding.

“In the Rose Drive and Kreole communities, homes were inundated with up to 4-1/2 feet of floodwater as the powerful storm forced nearby creeks and bayous to spill out of bounds,” said Jacqueline Johnson, Grant Writer for the City of Moss Point.

Just when Chestnut felt confident about remaining in his elevated home to ride out the storm, anxiety set in. The path of the storm remained erratic and many of his neighbors had already evacuated to emergency shelters.

The destructive impact of Hurricane Katrina, seven years before, flashed into his thoughts. He had decided not to leave his home as Katrina approached. Back then his home’s foundation was slab-on-grade.

“I never thought that Hurricane Katrina would be that bad,” he said. “My family and neighbors evacuated, I stayed home and had to retreat to the loft of the house to avoid the rushing flood water. More than 5 feet of water came inside and I lost everything.”

Chestnut restored and elevated his home above base flood elevation (BFE) with a grant from the Mississippi Development Authority that provided up to \$90,000 to help reduce the impact of future flooding. BFE refers to elevations associated with a flood that has a 1 percent chance of occurrence in any given year.

As an added flood protection measure, the City of Moss Point adopted an additional 1-foot elevation, referred to as freeboard, above the BFE recommended by the National Flood Insurance Program.

All new construction must adhere to this elevation. Homes and nonresidential structures built before the city adopted flood plain regulations have been grandfathered in, until the structure is either



improved or damaged by more than 50 percent of its value. If the building is damaged, the owner must elevate the structure, move it to higher ground, flood proof it if it is nonresidential, or demolish it.

Flood zones are geographical areas designated on flood insurance rate maps that show the degree of flood risks. Chestnut’s home is in an A Zone, which has a higher risk of flooding. The home is elevated to 11.6 feet, which is the BFE plus freeboard at his location.

Chestnut ran into some expensive problems in rebuilding after Hurricane Katrina.

“I hired two different contractors to repair the house and both took my money and ran, leaving the house in worse shambles,” said Chestnut.

State and Federal disaster recovery officials adamantly remind residents who have disaster-related damage to be extremely careful when selecting contractors. Officials urge survivors to take the time and talk to building and flood plain officials, get the contract in writing and make sure the contractor is licensed and insured. When possible, pay by check or money order, not with cash.

Eventually, with the help of another contractor and a personal loan, Chestnut’s home was finally elevated and livable.

“Yes, once again, even though I was very nervous about the storm, I decided to stay home and I weathered the storm in my elevated home during Hurricane Isaac,” said Chestnut. “This area got about 2 feet of flooding in the streets and yards.”

When asked about weathering future storms at home, especially now that his house is elevated, Chestnut notes that his home should be fine just as it was during Hurricane Isaac.

“However, the next time we are advised to evacuate, I think I’ll heed the warnings,” he said.