

## Twenty Feet High and Storm Ready

St. Bernard Parish, La. – Life on the bayou isn't easy. But despite the hazards, hardships, and hurricanes, the Assevado family cannot imagine living anywhere else.

Along with her husband and daughter, Lenore Assevado lives in Yscloskey, a small South Louisiana fishing community on the bayou. The property on which they live has belonged to her husband's family since they immigrated from Spain centuries ago.

It stands in the middle of one of the nation's most at-risk regions in terms of losses due to Mother Nature. Indeed, hurricanes, tropical storms, and flooding challenged the family for the 25 years they lived in their original ground-level house before Hurricane Katrina destroyed it on August 29, 2005.

Only the concrete steps and slab foundation remained after the hurricane's 130-mph winds and towering storm surge. Nevertheless, the Assevados persevered, first living in a temporary housing unit provided by the Federal Emergency Management Agency (FEMA) and later in the town of Chalmette, about 20 miles away.

Many of their neighbors chose other alternatives.

"Most everyone else left after Katrina," said Assevado, noting that the area's population dwindled from about 2,000 to 100.

Rebuilding their home stronger and smarter always remained the family's goal.

"We like living on the bayou," Assevado said. "It's part of my husband's culture of being a fisherman."

Federal assistance helped make their goal a reality. The family received \$30,000 from their insurance policy through the National Flood Insurance Program's (NFIP's) Increased Cost of Compliance (ICC) program. They used that money to pay for elevating their home. The family also received federal assistance from The Road Home program instituted after Hurricane Katrina and a U. S. Small Business Administration loan.

The State of Louisiana requires all homes in the area to be built 17 feet above the base flood elevation. The Assevados built their home three feet above that required level.

Construction began in 2007 and was completed a year later. The 2,400 square-foot home has three bedrooms and two bathrooms. Built to code, it can withstand a 150-mph wind — a feature Hurricane Gustav tested just a week after they moved back in. The family evacuated, but the house held up fine.

On August 29, 2012, seven years to the day after Hurricane Katrina's landfall, Hurricane Isaac roared ashore on the Louisiana Gulf Coast. The family evacuated about 17 miles to the town of Violet, which has a levee. "We call it the Great Wall," she said.

When they returned home, they found debris everywhere and discovered a 10-foot water mark from the flooding. However, their home stayed high and dry.



“We only lost one pecan tree and the orange trees,” Assevado said, plus the wooden steps from the ground to the structure and the water meter. “It was nice to come home to a house that did not have mud in it.”

The elevated home provides another important benefit. “Being up this high means this is the least that I have ever had to pay for flood insurance,” Assevado said.