

Hazard Mitigation Grant Pilot Provides Safe Haven for Louisiana Couple

Jefferson Parish, LA – Hurricane Katrina displaced many Gulf Coast residents including Wayne and Rosalie Oubre of Harvey, Louisiana.

“We had to live in a [Federal Emergency Management Agency] FEMA trailer for three years before we could get back into a real home,” said Wayne. “But it was worth the wait. This house we have now is like a dream come true, thanks to the HMGP (Hazard Mitigation Grant Program). We feel safe.”

The rear of the Oubres’ home backs up to the Swift Canal, which flows into the 16th Street Canal. It leads to the main pumping station in Harvey and is a drainage canal leading from the Mississippi River.

According to the Oubres, their home has flooded five times. The last flood event, during Hurricane Katrina, had a flood depth of three feet.

“Since 1978, there was talk about demolishing homes, like ours, that flooded a lot and creating green space or relocating the homes,” said Wayne. “But the city didn’t want to because it would interfere with the tax revenue. We got a better deal with the HMGP program.”

The program that Wayne referenced is the HMGP Reconstruction Grant Pilot, spawned out of a request from several states for FEMA to consider providing HMGP funds for the purpose of mitigation reconstruction grants, where an existing structure is demolished and an improved elevated structure is built on the same site.

Hurricanes Katrina, Rita, and Wilma struck Louisiana, Texas, Mississippi, Alabama, and Florida producing severe flooding and wind damage that resulted in catastrophic physical and economic impacts on these states, necessitating the need for financial assistance.

The HMGP Reconstruction Pilot provided an opportunity for FEMA to work with States and communities to incorporate mitigation directly into the reconstruction process. This resulted in more disaster-resistant communities as well as another option for the local and State governments that are responsible for making decisions and identifying appropriate mitigation measures for their communities.

The Oubres’ 2,000 square foot newly constructed home is elevated approximately three and a half feet above the Base Flood Elevation. It has a storm resistant roof and hurricane shutters on all windows.

During construction a new load path solution, referred to as a wind uplift restraint system or rod system, was used.

The project was initiated in February 2008 and completed in four months. Total project cost was \$220,000. The HMGP Reconstruction Grant provided \$150,000. In addition to their insurance claim, the Oubres also received \$30,000 in Increased Cost of Compliance (ICC) funds.



ICC coverage is a part of all Standard Flood Insurance Policies. Claims for ICC benefits are filed separately from claims for contents or building loss. If eligible, the policyholder can collect up to \$30,000 to help cover the cost of bringing the home or business into compliance with floodplain ordinances.

“The application process and the wait time were lengthy. There were stringent rules and guidelines that you had to follow. It required pain and patience,” said Wayne. “However, when you get the chance to look at the finished product, you’ll be happy.”

The Oubres’ remained in their mitigated home during Hurricane Isaac. Although their home was not affected by the storm, Wayne stated that there was a lesson well learned.

“We were without electricity for quite a while, said Wayne. “We know, now, we have to buy a generator.”