Mitigation Means Peace of Mind for Perdido Key Family

Full Mitigation Best Practice Story

Escambia County, Florida

Pensacola, FL - Harry and Sheila Palmer live on Perdido Key, Escambia County's wispy-thin barrier island in Florida's panhandle. They were awestruck as they watched on television two powerful hurricanes, Charley and Frances in 2004, cut destructive paths coast-to-coast through south central Florida. Eight days later, their awe became incredulity as yet another hurricane mere weeks later—Ivan with 137 mile per hour (mph) winds—took dead aim on their new 4,000 square feet island home overlooking the Gulf of Mexico.

Growing up in the Florida panhandle, Harry spent his entire life on or near the water. As a young man in his 20s and early 30s he worked in Mobile, AL, with the Emergency Management office as a Civil Defense Manager. He saw firsthand the destructive powers of Hurricane Camille in 1969 and Frederick in 1979. "I would live nowhere else," he said, "but I know what hurricanes can do, especially to barrier islands."

Unlike most worried islanders, the Palmers knew that their house was built to code when it was completed in August 2003. If any structure on the 8-mile barrier strip could survive the fierce winds of a Category 3 hurricane, that structure would be their home. Like many of their neighbors, the Palmers, along with Sheila's 83-year-old dad, evacuated to Birmingham, AL. Those who dared to "ride it out" risked arrest because of mandatory evacuation orders.

Built in 2003 to comply with Florida building code requirements, the Palmer's two-story home was built using energy-efficient insulated concrete forms. The steel-reinforced concrete walls are 6-inches thick. Windows are high-impact glass that will resist winds up to 150 mph. Roofing is 24-guage metal. The lowest floor of the two-story house was built 8 feet and 4 inches above the mean sea level, 2 feet, 4 inches above the required base flood elevation. Dunes on the beachside of Perdido Bay's State Park serve to blunt storm surge.

"We returned two days after the storm. Our home was dry and intact, and the generator was still on. Needless to say I was relieved, but I never did really worry," said Palmer. "Although my wife and I had taken precautions to mitigate against major damage, windborne debris from neighboring houses caused minor damage to the front porch and two roof panels on the main roof."

Neighboring houses sustained major roof damage, with ceilings collapsed because of water breaking through. Flooring, carpets and furniture were inundated. The house across from them was totally destroyed, and the now-homeless residents sought alternative housing off the island.

"Neither my house nor my family would be placed in peril. I knew what to do to prevent that from happening, and we succeeded as a family. The extra dollars spent to make our dwelling strong and safe will continue to afford peace of mind," Palmer said.

Activity/Project Location	
Geographical Area:	**Single County in a State**
FEMA Region:	**Region IV**
State:	**Florida**
County:	**Escambia County**
City/Community:	**Pensacola**

Key Activity/Project Information

Sector:	**Private**
Hazard Type:	**Flooding; Hurricane/Tropical Storm**
Activity/Project Type:	**Building Codes**
Activity/Project Start Date:	**08/2002**
Activity/Project End Date:	**08/2003**
Funding Source:	**Homeowner**
Funding Recipient:	**Property Owner - Residential**
Funding Recipient Name:	**homeowner**

Activity/Project Economic Analysis

Cost:	**$20,000.00 (Estimated)**
Non FEMA Cost:	

Activity/Project Disaster Information

Mitigation Resulted From Federal Disaster?	**No**
Value Tested By Disaster?	**Yes**
Tested By Federal Disaster #:	**No Federal Disaster specified**
Year First Tested:	**2004**
Repetitive Loss Property?	**Unknown**

Reference URLs

Reference URL 1:	**http://www.fema.gov/government/grant/index.shtm**

Main Points

- Home built to comply with Florida building code requirements, using energy-efficient insulated concrete forms. The steel-reinforced concrete walls are 6-inches thick.
- Windows are high-impact glass that will resist winds up to 150 mph.
- Roofing is 24-guage metal. The lowest floor of the two-story house was built 8 feet and 4 inches above the mean sea level, 2 feet, 4 inches above the required base flood elevation.

Roof from neighbor's house rests in the front yard of Palmer home.

View of neighborhood shows severe damage to other homes built before strengthened code ordinance.