



## Elevating a Brick Home: A Mitigation Success Story

### Full Mitigation Best Practice Story

#### *Harrison County, Mississippi*

**Saucier, MS** – Retired electrician Schuyler “Skipper” Palmer and his wife, Ivy, used to expect flooding and damage to their home whenever the rainy season began. To mitigate flooding, the Palmers decided to elevate their brick home.



In 1972, the Palmers moved to their Harrison County home, nestled among towering pines in a picturesque and spacious corner of the county on property that had long been in the family. The Palmers' property is 48 feet above sea level. There is a pond and the backyard borders on Tuxachanie Creek. Ivy tends the garden and mows the lawn. Skipper lends a helping hand when he's not pursuing his favorite automotive hobbies and outdoor sports.

As development increased in the county, the couple witnessed major rains flooding their community.

“Our floods come from rain waters; when it rains above us at Perkinston and Wiggins, it comes down this little creek [in the backyard] and it rises,” Ivy explained.

The Palmers' house was plagued with floods between 1987 and 1998. Hurricane Georges (1998) flooded their house with 53 inches of water.

“Georges was our worst storm. There were three families across the creek who sold out (after the storm), but we weren't going anywhere,” said Skipper.

Flooding left the couple sifting through sludge to salvage some of their possessions and forced them to evacuate their home for extended periods of time. They have flood insurance, so it was possible for the Palmers to return to their home after each flood and start again.

“You can come out pretty good [with flood insurance], but you can't replace everything,” Skipper explained. “You just get tired of losing everything. You don't even want to go and pick out furniture,” Ivy added.

After several flood losses, the Palmers were eager to have their home elevated.

They received \$92,000 from FEMA's Hazard Mitigation Grant Program (HMGP), administered by the Mississippi Emergency Management Agency (MEMA). Following a major disaster declaration, the HMGP funds up to 75 percent of the eligible costs of a project that will reduce or eliminate damages from future natural hazard events.

Because the cumulative cost of damages they incurred from repetitive flooding exceeded \$100,000, the Palmers knew they would quickly reap savings by having their home elevated. The project was completed in April 2004.

“We didn't move anything [out of the house during the elevation process]. Everything stayed intact, including the dishes on the shelves,” Skipper noted.

The first floor of the Palmers' home is now elevated 10 feet above the original slab-on-grade foundation and sits on an open concrete column system with embedded anchor plates for added structural support. The couple uses the open space below the house for added storage, a parking area, and building access.

Skipper and Ivy Palmer have not suffered any flood damages to their home since the elevation, not even when Hurricane Katrina's massive storm surges hit the Gulf coast in August 2005. However, the storm's winds in excess of 119 miles per hour toppled trees, causing damage to the roof and small outbuildings on the property.

Elevating their home has greatly reduced the Palmers' perpetual worries about flooding. Now they have more time for their hobbies—especially riding in their red Hot Rod during the Cruising-the-Coast annual automobile festival.

### Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region IV**

State: **Mississippi**

County: **Harrison County**

City/Community: **Saucier**

### Key Activity/Project Information

Sector: **Private**

Hazard Type: **Flooding**

Activity/Project Type: **Elevation, Structural**

Activity/Project Start Date: **06/2002**

Activity/Project End Date: **04/2004**

Funding Source: **Hazard Mitigation Grant Program (HMGP)**

Funding Recipient: **Property Owner - Residential**

Application/Project Number: **9999**

### Activity/Project Economic Analysis

Cost: **\$92,000.00 (Actual)**

### 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: **2005**

Repetitive Loss Property? **Yes**

### Reference URLs

Reference URL 1: **<http://www.msema.org>**

Reference URL 2: **<http://www.fema.gov/government/grant/hmgp/index.shtm>**

## Main Points

- The Palmers received \$92,000 from FEMA's Hazard Mitigation Grant Program (HMGP) to elevate their brick house.
- The Palmers had flood insurance, but decided to elevate after several floods damaged their home and belongings.
- The Palmers have not suffered any flood damages to their home since the elevation, not even when Hurricane Katrina's massive storm surges hit the Gulf coast in August 2005.



Ivy and Skipper Palmer in front of their elevated home.



The Palmers' elevated brick house.