

Family Raises Home, Lowers Flood Damage Risk

When Scott and Susan Deal of Vero Beach, Fla., decided to make an addition to their home, they were astonished to learn that they would have to raise their entire one story house to meet local floodplain ordinance requirements. But ultimately, they gained from their experience in ways they never expected.

It turned out that the enlargement of the Deals existing home, even by adding only one new bedroom, was considered significant enough so that the new floodplain standards now applied to the entire house. Had the house been damaged so that repairs in an amount equal to or greater than 50 percent of its value were necessary, a condition known as “substantial damage,” the same regulations would have been applicable.

“When I first found out about the requirements, I was exasperated,” said Scott Deal. “The house had been here 48 years without

flooding. Why should I have to go through all this when all I wanted to do was add one bedroom?” The Deals initial 1998 application for a building permit was denied because the city’s floodplain

learn that the lowest floor of their home was one foot below the required base flood elevation (BFE), the level at which a given area has a one percent chance of annual flooding.



Scott and Susan Deal are smiling because their elevated home was undamaged from flooding that resulted from Hurricane Frances.

management ordinance requires that any sizeable renovation be constructed to be resistant to damage from strong winds and flooding. They were dismayed to

Exploring their options, the Deals found that they had three choices if they were to comply with the local ordinances. They could keep their existing home without

the addition – but they really needed more space to accommodate their growing family. They could demolish their home, clear and fill the lot, and build a new house. But the inconvenience and expense involved seemed overwhelming. Or, they

expense of constructing a new home. But for only about \$15,000 more, they could elevate the existing house 16 feet above the BFE, allowing them not only to exceed the requirement but to gain space beneath the house. To

From start to move-in date took ten months, a lot of patience, and an excellent contractor.”

The family gained much more than one new bedroom. The old first floor became the second story, with a brand new first floor beneath. The new first floor includes a roomy kitchen, pantry, laundry, living and dining rooms, a master bedroom, full bath, an office/guestroom – even a tackle room for Scott’s fishing gear.

The second story is a spacious haven for the four Deal children, with four bedrooms, five baths, and their own game room. And there is another bonus: covered porches, steps and other architectural details now enhance the home. Porches, graceful palm trees, lush green shrubbery, Colonial blue shutters, and a light terra cotta exterior give the home a cozy, welcoming appearance.

But it wasn’t until 2004, after Hurricane Frances struck, that the Deals recognized the real wisdom of their choice – and the value of their investment.

“The choice was clear”



The original house became the second story when this elevation project was completed. The finished home is one foot above the Base Flood Elevation and has storm shutters for all windows.

could elevate the existing house and fill the area below it to meet the requirement.

Finally, they contacted a contractor to help them figure out what each choice would cost them. The couple discovered that it would cost \$25,000 to demolish the house, clear and fill the lot – and they would still be left with the

the Deals, their choice was clear: elevate their house and build a new first floor one foot above the required BFE.

“For an additional \$15,000, we gained 2,500 square feet, protected against flooding, and even kept the original roof in place,” Scott Deal exclaimed. “We built a whole new roof over it.

“Before we started this project,” said Scott Deal, “we weren’t flood conscious. But now, we sure are. It’s sad, terrible what happened to our neighbors. Some had a foot of river mud in their houses. Our house was the only one on the street with no flood damage.”

“We’re glad the floodplain [ordinance] made us elevate the house, and avoided a loss or damage to our property,” Scott Deal said. “It was definitely worth it to raise the elevation. We got the northwest eye wall of two hurricanes, but our house came through with nary a scratch.”

The clouds cast by the new building ordinances had a silver lining for the Deals.