

## 'New' house sprouts from flood wreckage

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Start Page: 1

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### Document Text

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An ugly duckling of a home is now a swan or, perhaps more accurately, a comely stork.

The transformation began last fall when flooding caused by Tropical Storm Josephine severely damaged the 1930s-era frame home.

A week ago, the last new door was hung - 12 1/2 feet higher than its predecessor.

How an aging beach house was transformed into a refurbished, landscaped house-on-stilts with a gorgeous water view is a tale of determination.

A year ago, the floor beams on Carol Kitts' Sunset Beach home rested on 2-foot cement blocks. The two-story home stood amid a treeless, sandy yard. Called "the ugly duckling" by neighbors, its only redeeming feature was a glimpse of the inland waterway, glistening just beyond an empty lot across the street.

The building had housed a restaurant once and, later, a boarding house. For the past four years it has been home to Carol Kitts, her daughter, Laura Bass, her son, Daniel Bass, and their dog, Rowdy.

Then Josephine came to visit.

Kitts, her children and Rowdy were riding out the storm on the second floor last October when they heard "popping" coming from the first floor.

Eight inches of sea water had invaded their home, shorting the electricity and soaking her furniture and appliances - and destroying her family photos, her high school yearbook and carefully saved youthful love letters, all boxed just days before to make room for scheduled renovations.

"Josephine took my whole life," Kitts said.

She cried for a week and then got angry. She had had enough. Her house had flooded or nearly flooded every year. Josephine was the last straw. And now her house tilted on a weakened foundation. Eggs wouldn't stay in the center of her frying pan.

She knew she couldn't replace the memorabilia, but selling her beach home was never an option. "I love that house," she said. So she decided to make sure it never flooded again.

Her solution? Put her house on stilts.

Kitts wasn't required by her insurance company, the city or the federal government to elevate her home. In fact, she had to work hard to convince her insurance company to help pay for more than direct storm damage. She tossed in \$10,000 of her own money. A \$13,100 federal disaster grant was added to the pot. Northeast Underwriters Inc., convinced by Kitts that it would save on future flooding claims, added to its actual damage payment to make up the balance.

About \$45,000 later, Kitts has a much taller house on steel pilings and a reinforced foundation. The house is filled with

new carpet, furniture and appliances and has attractive plantings and a much better water view. Instead of parking her car on the street, Kitts now has room under her home for 12 cars - and a spa.

Her flood insurance has dropped from \$1,300 a year to \$450 a year. She said the added floor of living space under her home has doubled its value. She said she has turned away several interested buyers.

City and county officials say what Kitts did may be unique. Bob Pensa, director of the county's building department, said only one voluntary "retrofit" permit to bring a house up to code has been issued in the past three years. Al Clark, a Treasure Island building and code enforcement official, said Kitts' effort has generated a lot of interest among other beach homeowners - but no actual permits for putting existing homes on stilts.

New stilt homes are not a rarity on Pinellas County's beaches. Building codes now require new homes in flood plains to be raised above sea level. And many older homes that are sold and then extensively remodeled include elevation when the remodeling costs exceed 50 percent of the original structure's value. This "50 percent rule" was established by the Federal Emergency Management Agency, which underwrites flood insurance.

Meanwhile, city officials in Treasure Island are applauding. This former ugly duckling has won an honorable mention in the city's home beautification contest.

### Illustration

COLOR PHOTO, FRED VICTORIN, (2); BLACK AND WHITE PHOTO, FRED VICTORIN, (2); Caption: Carol Kitts, in front of son Daniel Bass and daughter Laura Bass, stands on the front steps of her stilt house (ran BEACH); Carol Kitts in the newly refurbished front room (ran BEACH); Carol Kitts, in front of son Daniel Bass and daughter Laura Bass, stands on the front steps of her stilt house (ran EAST, SOUTH, WEST); Carol Kitts in the newly refurbished front room (ran EAST, SOUTH, WEST)

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