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Socastee Interview, Participant #04, March 30, 2021

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"Flooded Afterlives Project" Interview

Participant ID: 04
Community: Rosewood/Socastee
State: SC

Interviewer: Riley McCormick
Interview date: 03/30/2021
Interview location: Zoom

For questions about this interview or research study, please contact the Primary Investigator, Dr. Jennifer Mokos, by phone (843) 349-2919 or email at jmokos@coastal.edu.

Interviewer: Alright, to start off, would you like to tell me anything straight forward about your experiences before I hop into my personal questions?

Participant: Um, there are so many experiences that I have experienced. There are just too many. So, I think it is best you ask me questions.

Interviewer: Okay yeah. And we can feed off your questions or my questions. So, to begin how many times have you been flooded?

Participant: Okay, I've been flooded two times. The first time was in 2016 and the second time was 2018. But the water has gotten very close. Just last month, the water was a foot from my door. So I was very nervous and of course everything is soaked for many months at times. So, right now it is very wet out there.

Interviewer: When did you say the last time you were flooded was?

Participant: In 2018 the water came in. But like I said, about less than a month ago the water was very close to getting in my house.

Interviewer: When the water came into your house in 2018, what was that experience like? What did you do?

Participant: Well, in 2016 that was the first flood that I had. I saw the water coming and I just thought that 'I think we are gonna flood' because the water was so close. And people just looked at me like I was crazy and laughed at me. So I just packed some things up and left. But I didn't pick up anything off the floor or anything because I thought 'maybe it is just me' I mean, I have never flooded. I've lived there since 1996. I mean, why would it flood? So, I just left but it did flood and you know, when it did flood it went in my house about a foot. It was about a foot. But when the water goes into your house at

a foot, you have to get rid of things up to 4 feet above that foot. So, pretty much everything was gone. They had to get rid of everything. All the walls, all my furniture, everything, everything that I had worked for my whole life. In 2014, I had just paid off my house and I was thinking, 'I'm gonna retire now. Things are good!'. I paid off my car, I was ready to go! And then that happened and I didn't have any insurance and it was like, well now I have to take loans, I have to work just to fix my house. It was devastating. Really. I mean think about it, you are ready to retire. I bought this house in 1996, brought my children over there, they grew up there and that was my forever home. Everything went. It took me two years, it took me two full years to get everything ready. Almost everything back together and paid everything to fix it and borrowed a lot of money to fix it. And I put a lot of money into it because they were telling me it was a 100 year flood and it's not gonna happen again. Cause that was their next thing: it was a 100 year flood, it will never happen again. So, you know, they led us to believe this. Although, we kinda knew that it wasn't. And that water came after we had the hurricane, So, we are thinking okay... it'll be okay. So, two years later I flood again. But at the same time, it had a lot to do with North Carolina, North Carolina kept opening their dams and they still do it, they still open their dams.

Interviewer: Oh I did not know that

Participant: Yeah, that's what they do because when they don't want to flood, they flood us.

Interviewer: Oh

Participant: And we're stuck, we're just stuck there because I don't know. It is kinda mind boggling because the second time-

Interviewer: It sounds aggravating.

Participant: It is. It is not just aggravating, it is very painful. That is what it is, it is painful to speak about it because like I said, it was supposed to be my forever home. So, then I flooded again and the second time it was 4 feet, it was 4 feet and something. So of course, everything went again. So, I flooded twice and you know I fixed it the second time also. But at least the second time I had some insurance, but the first time I didn't have any insurance. So, I was able to fix it. So now, that is about it. I am just hanging in there because I don't know what to do because you want to sell the house because it floods, but at the same time, they don't want to give you the money that you spent. And even if you sell it, you feel kinda bad if somebody else comes in and they flood. Now they are doing this buyout thing, I don't know if you have heard about that-

Interviewer: I think I have heard a little bit about it.

Participant: Yeah, but how does that work? I am a working woman. I am a teacher, so I make a little bit of money. All of a sudden they are like "oh she makes a lot of money". They don't want to help you. They don't realize that I spent all my kids' education money on fixing the house the first time. They don't see that you have to take a lot of loans--I was down to zero, owing zero because I was gonna retire. Now I don't know when I'm going to retire. I'm hoping I will because I have been working 30 something years and I am tired. I'm tired.

Interviewer: And personally, I feel like when you think of house devastations, you immediately think of fires. And you never think about water—

Participant: Right. It's true. But you know what is even worse? That when you have water damage when you have fire, you have house insurance. Everybody has house insurance, right? So when you have a fire, they will pay for your house, but when you have a flood, your insurance, your house insurance, your regular insurance doesn't give you any money. None. Zero. So here I have this insurance for 20 years. 20 something years, 20 plus years. Paying over \$1000 each year, right? So, figure that out. I paid over \$40,000 in insurance, right? They come and then they want to come and look at your house and I tell them, "Don't bother because I know you're not gonna give me money". So they say "well we have to go check it", so they go and check it and then they realize it's damaged, "Oh we can't give you anything". Then they want to raise your insurance because you have to repair your house although they didn't want to give you any money and they took your 40 something thousand in 20 years. You never -- not a penny, not even a card saying 'I am sorry for your loss'. Imagine!

Interviewer: Yeah and that is what we learn in class. In this specific class we are learning about people's flooding experiences and we kinda look at it in a feminist way and we look at how flooding has impacted everyone. Not just white Americans or, you know, white men or white women, we are looking at everyone. And we talk a lot about the insurance side of it. A lot of stories we are reading are mentioning the insurance side of it. And that is always baffling to me about why we don't do anything. You make a great point. They give you this money for a house that catches on fire but why is it any different than a flood? It is the same amount of damage, it is the same amount of heartbreak. Why is it any different?

Participant: But, but it isn't even that because it's a lot of damage, but it's really cheaper if you think about it because the house is still there, you just have to dry it up. But the fire, you have to replace everything, I mean there is nothing left, right?

Interviewer: Yeah

Participant: Water there is not a lot left either. Everything pretty much has to go, but at least you still have the sticks. You have the sticks that you can put the drywall on. I don't know why insurance does that. In the olden days insurance does... anything happens and they will come in and they will fix it, and you will maybe do a little down payment or usually we didn't pay anything! Now, we have deductibles that are so high that it is really nonsense to have insurance. I tell people now "all you need is flood insurance and insurance for fire" that's about it because they aren't gonna pay for anything else and they are gonna take all your money. 40 something thousand! I am telling you I paid over \$40,000 in 20 years. And they didn't even send me a card saying "I'm sorry you flooded".

Interviewer: Yeah

Participant: So, I'm kinda sick with them. I changed my insurance—

Interviewer: Well good!

Participant: I was so mad

Interviewer: You talked about how you had to take things. You didn't think very much of it, you just like grabbed a couple things when you left your house the first time. How did you pick things? I am thinking about it in a personal aspect, like, I wouldn't know what to take if you are not packing.... Like, are you packing normally or are you taking personal items, are you taking precious items?

Participant: Well, I was lucky, in a way. I was lucky because I had gone on a vacation so I had some luggage already packed. So I took my luggage and I just took important papers and documentation. That's all I took. I mean, there were -- I just looked around and there was so much... there was so much that I wanted to take. But, you can't. If you have to pick what you need to grab to go, the only thing you can think of is important papers. I have always tried to keep my important papers in one location. It is best to keep them in one location. So, that's about it. It is kinda sad because a lot of people lose everything, like my sister -- at least I have some pictures. My pictures were -- because pictures are important. People don't think they are but they really are important because that is your life in front of you. I don't know, it is something about pictures, you know? I had some up in a closet so my pictures were fine, but my sister's pictures were all ruined. She had to throw everything away. She doesn't have anymore children's pictures. She don't have any more wedding pictures. She don't have any more. So you don't know what is important and you don't know what to grab and that is why I always keep my important papers to grab if there is some emergency and run off because that is all you can do really. Those are things you need, 'cause, then they will ask you for these papers. So—

Interviewer: So going back to what you are talking about, how the insurance and all those things are not set up for people who go through these tragedies. I mean, here you are, you are having to pick and choose what is important to you at the moment, which no one should ever have to do that. What would you say should be done to better support those flood survivors and people like you who have had to do this? Do you have any ideas or suggestions or opinions about what you think should be done to do better?

Participant: You know, I don't even know. I don't know. Because I did what I had to do and most of us did what we had to do. I flooded. I had no insurance. To dry out a house they wanted like 15-20 thousand dollars. And –

Interviewer: What does that process look like, drying out a house?

Participant: First they bring in a lot of fans and dehumidifiers. And they didn't say anything about cleaning up, they just said drying out. So, fans, dehumidifiers, and that's about it. But I had to clean that house, I had to clean out that house too. To clean up the house it was another 10 to 15 thousand dollars. So, I had to do it myself because I didn't have that kind of money. I had to go in there and clean that house all by myself over and over again with clorox. Just scrubbing and cleaning and after I scrubbed and cleaned, then I had to... some people donated fans so I put all these fans in there. I bought one dehumidifier because they were expensive. And it took months for it to dry out. Because I didn't have the \$15,000 to dry it out. I mean if the insurance at least did that, but they don't do that, they don't do anything. So I just had to do everything on my own. It was a terrible experience but at the same time, it made me very strong. I mean some people I think would literally kill themselves you know? If they're not very strong. You gotta be

pretty strong. It's a miracle there's not too many suicides in that *inaudible* where I live really. It was just a lot of work. It was a lot of work and time.

Interviewer: That was going to be my follow up question. What has this taught you? Your whole experience having to uproot yourself and move and go through all these things yourself, you have children you said. What has this taught you, what did you tell them, what has it taught them? -- through the experience.

Participant: I still have the house and my son is living in the house. I ended up getting a condominium because I would have dreams all the time of water and of drowning and it was a lot. I said I can't keep doing this, so I moved. But I still feel like I live over there because I still own the house. And my son is living there, and he's scared too. Because the other day he almost lost everything and the house almost went under. But I'm like, well, you can live in there for a little while till it happens again. I'm just expecting it to happen again. Now, they have this buyout thing, or possible raising the house. There are all kinds of things they are talking about. I don't know if I will qualify. I am hoping I will because, like I said, they don't look at the fact that there is an older woman who has worked all her life and she was about to retire. They just look at the fact that oh she makes money, she can keep going. You know, they don't care how old you are. You could be 100 years old and too bad, she can work.

Interviewer: Which that doesn't even make sense because anyone who owns a home, you would argue that they have money. So, why, why is that even a factor?

Participant: I don't know, but even when I apply for these things they ask for your W-2's, they ask for all that information. Which, I respect it, but they aren't looking at the fact that they don't ask me for all the loans you had to take to fix the house. They don't ask you for everything that I owe, what are you paying for? They don't ask you for that.

Interviewer: Yeah, and they don't ask you your story. They don't ask you... you own this house, you worked so hard to pay it off, you want to retire soon, your children grew up here. They don't ask you all that. You know, I think that intimacy is lost. There is no relationship built. I mean you are dishing out a lot of money to these people, you think they would take the time to build that relationship and understand what you are going through. I can't imagine having that ripped away from you.

Participant: Yeah, that's true. But, even when I had my house down to studs, they still were charging me over, let me see... I was paying like \$125 a month for insurance even though it was just studs and they never paid me anything. So, if you think about it, in a year, you are still paying over a thousand six hundred, right?

Interviewer: Yeah

Participant: For studs!

Interviewer: And it is not even a liveable home

Participant: Right. So, if, for example: here it was studs. If it would have gotten messed up and let's say fire came after the whole fact. After the whole flooding, a fire comes and takes my studs, right? You know they would have only paid me for the studs, right? They wouldn't

have paid me for the walls, they wouldn't have paid me for nothing except the studs. So the insurance is a bunch of crap to me.

Interviewer: They are making you pay for the whole house when there's not the whole house. But you are saying if there was a fire and it wiped away the studs, they would only pay you for the studs. They wouldn't pay you for the whole house.

Participant: Right! If I would've saved 40 something thousands in those 20 years, I could've fixed my house real nice. Very quickly. So insurance is not very good. But I do have to admit that having the insurance on the second flood helped me.

Interviewer: Can you explain more?

Participant: But the problem with that one is... I was paying like \$400 and then each year it's been going up, up, up. Now it's up to \$600 and they say it's going to go up to thousands of dollars for the flood insurance. So that's something else that kinda throws me off too. And if you do have more than two floods, like my sister had two floods she lived right next to me. She had two floods as well, but she collected from both floods. Now, she's paying. I don't know how much. She's paying a lot for her insurance. And it just keeps going up. Like, if I am paying let's say 500 this year for flood insurance, if I flooded again, I would be paying like, a thousand five hundred per year or 2000. Each year it goes up, up, up.

Interviewer: So it's like if you get in a car accident, your insurance goes up. Is that what you are trying to say?

Participant: Uh huh, yes, yes. So, it -- and those are natural, those are natural. At least the car insurance you can say, well I messed up. But these are nature. So if nature messes you up then you have to pay more for those, that insurance.

Interviewer: I think that my first initial reaction to that is that it's nature, it's unpredictable. That is why we have this insurance.

Participant: Right, right. That is exactly why we have the insurance. But I didn't really think it was going to happen. So that is why I didn't have insurance. And then, it was a miracle I got it the second time because everybody kept saying oh this is a fluke, this is a hundred year flood, It is not gonna happen again! So, that kinda messed me up a little too because I really put some money into my house.

Interviewer: Yeah and you said your sister lived next to you. How do you think that the flooding obviously impacted both you and your sister, but the people around you? The rest of your community? Have you connected with anyone through this? Like your other neighbors, anyone like that?

Participant: We all did get closer because we were all in pain. Losing everything like that, it was shocking. So we did get closer.

Interviewer: Yeah. Does your sister still live over there?

Participant: She does. The first time we flooded, she got so sick because of those dirty waters and everything and she got this sickness. She almost died! Then the second time we flooded, her husband didn't let her get near the place at all. When she got back home it was already fixed. They are going through a little bit of denial. I keep telling them, "look you gotta move, you gotta move before it happens again", but they are going through denial. They think it's not gonna happen again, but of course it's gonna happen again.

Interviewer: Yeah. In our class, we read a lot of stories about people that have gone through this, and I have always had this conflict with understanding why people stay. You know, why don't they leave? Or I have also had the conflict of if people know the area floods, then why do they even move there? But then we got to a certain chapter in our book where I read and it clicked for me. And some people -- and it is not like this for everyone, but some people don't have the choice. Some people don't have the money to uproot and move somewhere else. Like you said, it costs a lot of money.

Participant: But, it is not just that. The problem is that here you have your house, your forever home, right? You have all your memories with all your children, your children there right? Then this happens and they tell you "oh it is a 100 year flood" and then you get happy because you are like okay, okay I am not losing my house after all. So, you go back and you fix it. Then in your head you're thinking, first of all you love it there. You love your home. It's your forever home and you go through that denial. You go through the steps of death. Have you ever heard of those steps from death? You have steps when somebody dies. The first step is denial. The second step is -- all those steps... you go through those steps when you lose your house. And you lose everything. You go through those steps and one of them is that you don't want to accept the fact that this is happening. And then the last one, I think, is acceptance. Some people don't get to acceptance that easily. I feel like my sister takes longer to acceptance because she wasn't in there pulling the walls down. The second time I pulled the walls down, I dried the place. I pulled the walls down the second time and I dried it up. I painted the walls, I helped put up the walls. I help put up the insulation. I did everything. And so, I got to the fact of acceptance a little faster than others. Because I said I can't keep -- it's not that I can't keep doing that, it is just that I can't keep living there knowing there is water coming up. That is what I went through because I kept having dreams of water coming up. And then I said, "okay this is not a life, this is not a good life" when you are so worried. I am still worried, but I am in acceptance. I accepted it and I know it is coming back up and I am not living there right now. I always keep thinking about wanting to go back though. I always say "why don't I just go back home", "why don't I go home?" because to me that's my home. You see, this condo is not my home. To me, that's my home because I was there for so long and my plans were to live there to the bitter end. You see, your mindset is different and some people it doesn't matter how many times they flood. They feel like, "this is my home. I don't wanna leave. I don't wanna go anywhere else. I'm gonna stay here". So they'll stay. They're not realizing how damaging and mentally damaging that really is.

Interviewer: Yeah and physically, I'm sure? Because I am sure there are health risks.

Participant: There's a lot of health risks because when that water comes up, it is the sewage. The sewage water comes up too. So you get the sewage water, you get the river water, you get animals. You get all kinds of animals going through there. You don't know. It gets really nasty and the smell. Oh my gosh. The smell of a place that has been flooded it's

like no other smell. No other smell. It's not like a regular smell. You would think, "oh it must be disgusting". It's not good, but it's not like we think at all. Until you have gone through one of those, you need to go through. *Inaudible* It's a smell you can never forget. And it's a smell of not only damage, it's also the smell of sadness, you know? To me, to me!

Interviewer: It is something that you will never be able to imagine unless you got through it -- go ahead

Participant: That's why people say "I am not leaving", I don't blame you, but it's not healthy. It's not healthy either which way because after you have gone through that you are emotionally messed up for a while. Because it was everything. Almost everything two times. So, you know.

Interviewer: I think that this can lead into this... What do you wish that people understood about this experience? Like if you could tell someone like me who has never had to go through this and I have all these like assumptions about what it was and of course now you are educating me and it is opening me up to what it is actually like. What is that you wish people like me understood?

Participant: That everybody is different. Like I said, some people will move and some people will stay. Some people won't have the money to move, some people -- you know they are all so different. There are so many different stories that you can't like, some people will say, "well she shouldn't have moved to a place where it floods". It never flooded before. My other sister was living here since 1986. It never flooded. So, people sometimes are talking without realizing or knowing what they are talking about. People have to be more kind and more understanding.

Interviewer: Yeah I agree with you. And I that's how, and I am totally calling myself out, but I was that way I just didn't understand, but reading the stories and I just kept getting aggravated and I was like "why aren't these people doing something? Why aren't they being more proactive?" But then like I said, we got to that point in the story where I finally understood and I was like, they don't have, they either don't have a choice or they don't want to. And you know what, that's why I had to tell myself, I had to remind myself in my class and when I would also talk about it in class, my professor would be like, "you know it's their choice, it's the way they want to live their life. It is sometimes impossible for people to make a different choice."

Participant: Right, right. It's like the first time I flooded, I didn't have any money to go and buy another place. I didn't have any money! I mean, I had my -- I just didn't have any money. So, it was fix the place and live in it or give it up. And do you want to give up something you've paid for? You don't want to give that up. So, I said "I'll fix it. I'll fix it and I'll live in it". And so it took me a long time to fix it because I didn't have the money. The second time I flooded, I had flood insurance. I got some money. I was able to fix that house and put a down payment to live somewhere else. So, I still had to take a loan, but at least I had a down payment for another place. But now I have a mortgage. I have a mortgage I have to pay and loans and a college tuition for my son that I didn't have before. I feel stuck. That has affected me. Now I don't know when I can retire when I was planning to retire in three years. So everybody is different, but some people can't move. That's the worst part that people can't move because some people... let's say

you bought the house and you have to pay for 30 years. You still have 20 years to pay for the house in Rosewood, let's say. You flood, right? Even if you flooded, you still have to pay your mortgage each month. If you still have to pay your thousand dollar mortgage for that house that flooded and you can't live in it, then you go and live in an apartment. You gotta pay another thousand there. So you gotta pay \$2000 and how are you gonna pay for your house? To fix it? That's what happened to me too. The first time I was living in an apartment and I finally said, "i can't keep paying \$1500 for this apartment". I could be paying \$1500 each month to fix my house. So, I ended up going back to the house. I only had one bathroom fixed, I didn't have the kitchen finished. I had the bedrooms done, so I went back to the house and I said, "oh well, I am not paying for the apartment anymore". So, it was me and my children and we're living there and you know, they didn't complain because of course I pay everything anyway. When you pay for everything they don't complain. It's when they pay, they complain. So, I'm paying for everything, slowly, to fix it. Without a kitchen, without a bathroom. I had one bathroom, so there goes another scenario where you can't rent an apartment and pay a mortgage and fix a house. In my case, I wasn't even paying a mortgage and I couldn't do it. Imagine the people that have to pay a mortgage and the apartment and fix the house. I couldn't do it and all I had to do was pay rent and fix my house. I couldn't do that. I couldn't. I said, "How am I gonna do this?" I am wasting 1500 a month when I could pay this 1500 to fix my house a little faster. So, I ended up going back home and being a little uncomfortable, but I said, "oh well". I was able to fix it faster because I wasn't spending the money on an apartment as well. So you see, some people live there until the bitter end! It'll be flooded, they will pull the walls down. I have a friend that she pulled all her walls down and she had all these foster kids and her husband -- her new boyfriend's daughter and they were all living there. They didn't even have walls. They were living there, they didn't even have walls. They were like, "well we can't afford to live anywhere else". They couldn't afford to live anywhere else. So, they stayed there. Until, recently they raised their house. So now at least when the water comes their house is raised. But it's still kinda damaging because if you gotta leave, you can't leave because there is too much water. You have to get on a boat to get out.

Interviewer: At my job, I have two customers who live on the water in Conway and their houses are on stilts and they had to take boats to their house. Luckily, they were privileged in the fact that they -- one of them had a son here so she went to go live with them. One of my other clients, she would live there. And they were taking their dogs out. They put like little patches of sod on their deck to let their dogs out. Yeah, they were very innovative!

Participant: Yeah, it's a lot. It's different.

Interviewer: Yeah, having to take a boat to your house is very different.

Participant: Yeah like recently, when the house almost flooded again my son would get on his little boat and they would ride out to the house and I was kinda nervous. I would tell them, "you know you could live here with me until the water goes down at least" and they were, "no we're alright" . I was like, "okay, but you know you can stay with me". Before the second flood even happened, I was looking for homes for a long time. But I didn't know what I wanted. I didn't know what I wanted and then when the second flood came I said, "okay I need to get somewhere I can live". I was looking for somewhere or something like rentals so I could stay in my house and if there was an emergency I could run to my house. That is what I was thinking, but then with the second flood I just said,

"no I just need to get out of there." And I am glad I did, but I really, many times I miss my home, I really do. I spent a lot of time thinking 'ah I wish I was home'. Which is sad because I live in a very nice place, but I always still think of that place as my home.

Interviewer: I think that some people -- and maybe you can feed off of this -- some people would look at this as a time to start fresh or a time to start new. We're gonna redo the house and try to sell it and do something new. So after it happens, you aren't wanting to start new. You are just wanting to have everything normal.

Participant: Right, right! And plus the second time, I did make it so fancy. My house was so fancy, I mean, really! I spent some money on that house. People would walk in and say, "this is absolutely amazing". I had the barn doors, I had the quartz, the white quartz on my kitchen that would shine. People would walk in and say, "oh my god this is amazing". So, I even made a shower that was a party shower. Like five people could fit in it with like eight shower heads hitting you all over your body. I didn't have to move! But it's because I thought 'okay it's a 100 year flood and I gotta fix it anyways. I might as well do it how I want it!'. So, the house was perfect. It was so perfect and then it came again. I went "oh no". So, it's just sad. It's sad because there is nothing like my house. I wasn't thinking about selling it because I was fixing it for me because it was a 100 year flood. After that, I fixed it but I could sell it. I know I could sell it. But, then I don't feel like they are going to pay me for the amount the house is worth and also, it still kinda bothers me that other people would flood too. I think I am a little bit too sensitive. I don't think I should even think about that at all. I think I should just clean up the house, let somebody come in and they will buy it very quickly. But I don't know, I just can't do it.

Interviewer: Does that not also affect the buying process? Does it not make it harder to sell when it is in an area that floods?

Participant: I think it is. That is why if I raised it, I feel it would be worth more and I could sell it. I wouldn't feel so bad if it flooded because at least it's high. Some people don't care if their area floods because they like boats. There is a landing there, you know. But, I don't know. Those are all things that I have thought about.

Interviewer: What does the process look like for raising your house?

Participant: To raise the house, it used to be 30,000 now they are saying it is 60,000.

Interviewer: And how do they do that?

Participant: First of all, my house is brick, so they have to take off every single brick.

Interviewer: Wow

Participant: And then what they do is they put these long sticks underneath them, like metal, long rods. Then they raise the sticks because once they pull off all the bricks, all you have are sticks. Then they raise the sticks and all they have are the roof and the sticks. So, they raise the sticks and then they put siding which is not heavy. They put siding because they can't put the bricks back up. Then they put the drywall. Yeah. I bought the house because it was brick. That was one of the main things I wanted because I know brick

doesn't fly away in a hurricane. So if I raise my house, there it goes, it might just fly away in a hurricane. You don't know. But, it is expensive to raise your house and it is not the same. But at least it is more liveable.

Interviewer: And easier to sell I guess.

Participant: But, I still think that somebody should pay for that. I still think that North Carolina with their opening of those dams... I think they are the ones that should -- I keep telling them that we should sue North Carolina because it boils down to that. It boils down to them opening up their dams and here comes the water. And every time it rains or there are hurricanes in the north, we all get scared now. Before, if you had a hurricane and it went up north you were like, "yay it went up north". No, now if it goes up north you're like, "holy moly we're gonna get water".

Interviewer: Yeah it's like either way you get water.

Participant: Yeah when it comes to us we are in trouble, but if it goes up north we are in more trouble because we don't know until a week later! And then our insurance doesn't call it hurricane water. They changed it to flood water, so they don't have to pay. That's what they do it for, but they know it is hurricane water, but they don't say that.

Interviewer: That's sad. It's just a way to divert the issue.

Participant: Right

Interviewer: Which is never good because then, like you are saying, it doesn't hurt them, it hurts you, you know?

Participant: Exactly

Interviewer: They don't mind. Which is very sad. You said your son lives at one of the houses. Do you ever worry about your son?

Participant: Um, I don't worry about him because I know I am here and I know that if he needs me I'm here. So, it would be different if I wasn't here, if I didn't have a place. I tell him all the time, "if you ever need anything, I'm here. I have an extra room here". So, I don't worry about him that much.

Interviewer: So, he hasn't had to experience anything like this besides with you?

Participant: No. It hasn't happened since 2018.

Interviewer: I also was wondering who was telling you that it was a 100 year flood? Was it the media, was it the insurance company, who was it?

Participant: It was the media, but you know what is really weird is that when it happened they had meetings and had to write down where we lived. They wrote down the locations, marked it on the maps. Sure enough, South Carolina got a lot of money for people that flooded. They got a lot of money for flooded properties. Millions of dollars! Millions! For flooded properties. They called us in and we marked it down, we put our names. These are the

houses that flooded. They got a bunch of money and did we get anything? Nothing! Nothing! So, they got millions and millions and they start putting it wherever they want to. When they really got that money for flooded properties. It wasn't so they could fix that highway over there. It wasn't so they could build a new mall. It was for flooded property.

Interviewer: Would that money have helped you dry your house out or raise your house?

Participant: Or even buy us out. They could have bought us all out. Or even if they didn't want to buy us all out, raise the houses! Cause some people don't wanna leave. They don't wanna leave because they don't care. That is their house. They don't leave, which I still think is kinda crazy, but I understand because I wanna go back all the time. But they should have done something for us, but they didn't do anything for us?

Interviewer: Your sister had the same experience?

Participant: Yes, but she had insurance for both times. But the second time, they ignored her, they didn't give her as much as money for her flood. They gave her minimal. I think if you flood constantly they give you less and less and less.

Interviewer: I would love to know the logic behind that because I don't understand. I feel like if you live in an area, especially if you have nowhere else to go and it's natural. It's not self-induced by any means. Then why as it keeps happening and it [collected money] gets lower and lower. It makes no sense to me.

Participant: But you know what's even weirder? All these people are different people too. These people that come into your house and check your house to allot you money. This one man went to a neighbor and she had put on her list of things that she lost: A hair dryer. And you know what he said, "we don't need to pay you for a hair dryer because we already paid you for a hair dryer the first flood". What kinda craziness is that? That means they don't have to pay you for the refrigerator because they paid you for the first refrigerator?

Interviewer: Then why are you even giving me any money?

Participant: For a hair dryer! He told her, "I think that's the same hair dryer. You are trying to double dip"

Interviewer: No, oh my goodness!

Participant: What?! So you never know. Some of these people go there gung-ho. They don't even look at you as a person, they just look at you as "oh, you look like you could take just 40,000. Here's 40,000, so what you lost a house and 150,000 of stuff. Who cares? Here's 40!"

Interviewer: That's crazy and that is like what you say, they aren't even looking at you as a person. They are just looking at you as a number.

Participant: It's true. At least my flood insurance guy came in and he was like, "Wow, this house is amazing". He said, "I see everything high quality here. You are getting the most money you can". He told me that and I was crying. Everybody else was getting nothing.

- Interviewer: Well good thing you got a good guy.
- Participant: Yeah at least he was able to see quality. Some people probably could have walked in there and been like, "Oh no, that barn door looks cheap".
- Interviewer: Or it could be, and maybe I am wrong, but it could be the other way around where they walk in and see that, oh her house is nice, she has money and she doesn't need us to give her any more money.
- Participant: That's true, that would really be bad.
- Interviewer: Which isn't even the case. Like you said, there's no looking at you as a person, there's no intimacy. So it's like, you have to get to know me before you say, "oh you're worth \$40,000". That is crazy. I definitely am touched by all of this. Is there any last thing you want to share with me? Anything you want to leave me with? Or anything you feel like you didn't get to touch on?
- Participant: You know, I grew up really poor so I also think that growing up really poor when I lost everything I thought, so what I can do it again. I did it before, I will do it again. I think that has a lot to do with you as a person also. That is why I keep saying that everybody is so different. Cause it could make you want to go be suicidal. You know, that is one thing that I always look at. I say well, "what could you do?" If it happens again, even now I'm like, "well what could you do?" I am hoping never again, but you have to be prepared because you never know what's coming around the corner. You know when you think that you are okay. Just be careful because you don't know. You don't know if you are going to be okay. Like I said, I wanted to retire, I was on the edge of retirement and I was like okay this is it. And now I'm like I don't know when I'm gonna retire. People ask me when and I'm like, "I don't know". Hopefully I will though!
- Interviewer: My professor told me you were a teacher. Where do you teach at?
- Participant: I teach at XXXX middle school.
- Interviewer: Have you always taught there or did you teach anywhere before?
- Participant: I have taught in many different schools in South Carolina. Many middle schools. I've been here since '96. So, I've been teaching here in Horry County for all these years. Yeah and I love my school.
- Interviewer: That's good. So when these things happen to you, how does your school work with you. Like how do you do that? How do you juggle it all?
- Participant: My school, they were very kind. They came out and they help me gut the place both times.
- Interviewer: Oh that's nice.
- Participant: Yeah because I wasn't going to pay anyone to gut the place, so they helped me. Even the second time when I flooded and I got some money, I needed to expand that money because I needed to find a place to live and to fix my house. You see what I mean? It

was like I had to do two things with the money I got. Plus I had already gutted the first one so I already knew what to do. Each time they came and helped me gut the house and then they helped me and they even gathered some money for us. For the people that flooded and gave us money. So, it's been good. They've been kind.

Interviewer: And do you still keep in touch with the community that you used to be a part of that was flooding?

Participant: Yes, because I still have my house. My son is living there, my sister lives there, my friends live there so I still go over there and sit with everybody.

Interviewer: Well, that's good. It is good that you are still connecting with home even though you may not be there, which is always really good. Like I said, I am very, very thankful that you took the time to talk to us and to me. Your story is extremely touching. I would never wish this upon anyone and I wish that you did not have to go through that. Like you said, it seems that it has made you extremely strong and thankful for what you have. So, like I said, thank you so, so much.

Participant: Okay you are welcome. You have a great evening.

Interviewer: You too. Do you have any questions? Do you want to share anything else?

Participant: No

Interviewer: Okay, if you have anything else to say feel free. I am not busy.

Participant: No, I just don't want my phone to die on us.

Interviewer: Oh no, you are totally okay. We will end it here. Thank you so much and have a great night.

Participant: Okay you too. Bye.

Interviewer: Bye.