



FEMA

Retirement Villa Elevation Keeping Senior Citizens Safe

Roseville, CA - The City of Roseville in Placer County, Calif., has experienced repetitive flooding in 1986, 1995, and 1997 from several small creeks. After witnessing the damages from the 1986 floods, the owner of the Sunrise Retirement Villa, a 200-unit senior citizen facility, implemented significant mitigation measures.

The building plans for Sunrise Retirement Villa called for the building to be built at 2 feet above the base flood elevation (BFE) for a 100-year flood. The owner and builder, Ed Latin, elected to build the facility at 4 feet above BFE. Latin invested approximately \$800,000 to \$1 million of private funds for poured concrete foundations that would raise the entire development 6 feet. This additional elevation removed the building from the flood level, reduced the flood insurance premiums and provided security to the operation of the business.

At the time of the 1995 flood, there were 250 seniors in residence at the Villa. The floodwaters rose to within 1 foot of entering the residence. Flooding occurred all around the property but no water penetrated the building. Emergency generators provided power for heat and meal preparation, and the residents stayed warm, dry, and healthy.

When asked how much he had saved in avoided damage due to mitigation efforts, Latin stated he would have lost between \$3 and \$4 million in property and business losses including shutting down operations for one year.

Standard Homeowner's insurance policies do not cover flood damage. The National Flood Insurance Program makes Federally backed flood insurance available to homeowners, renters, and business owners in participating communities.



**Placer County,
California**



Quick Facts

Sector:

Private

Cost:

\$1,000,000.00 (Estimated)

Primary Activity/Project:

Elevation, Structural

Primary Funding:

Business Owner