



## Retirement Villa Elevation

### Full Mitigation Best Practice Story

#### *Placer County, California*

**Roseville, CA** - The City of Roseville in Placer County, California, 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 raised the building above the flood level, reduced the flood insurance premiums and provided increased 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.

#### Activity/Project Location

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

FEMA Region: **Region IX**

State: **California**

County: **Placer County**

City/Community: **Roseville**

## Key Activity/Project Information

Sector: **Private**  
Hazard Type: **Flooding**  
Activity/Project Type: **Elevation, Structural**  
Activity/Project Start Date: **11/1987**  
Activity/Project End Date: **11/1988**  
Funding Source: **Business Owner**  
Funding Recipient: **Business/Industry**  
Funding Recipient Name: **business owner**

## Activity/Project Economic Analysis

Cost: **\$1,000,000.00 (Estimated)**

## Activity/Project Disaster Information

Mitigation Resulted From Federal Disaster? **Yes**  
Federal Disaster #: **758 , 02/21/1986**  
Value Tested By Disaster? **Yes**  
Tested By Federal Disaster #: **No Federal Disaster specified**  
Year First Tested: **1995**  
Repetitive Loss Property? **Unknown**

## Reference URLs

Reference URL 1: <http://www.fema.gov/about/divisions/mitigation/mitigation.shtm>  
Reference URL 2: <http://www.floodsmart.gov/>

## Main Points

- The building plans 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 elected to build at 4 feet above BFE.
- 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.
- 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.