



FEMA

Unger Acquisition Family Handled Repetitive Loss Property

Hampshire County, WV - In 1993 the Unger family had purchased a former vacation cabin to use as a permanent residence to escape renting. They had, at the time, two infants and were glad to get affordable housing. The salesperson assured them that the structure was out of the floodplain. But after the birth of their third child, they were forced from their home by the January 1996 flood event on the North River.

They repaired their flood-damaged house with monies received from FEMA and again reoccupied the dwelling. They were then informed by a local resident that the dwelling site had been flooded many times in recent memory, including the event associated with Hurricane Agnes (1972).

Lacking the means to pursue legal action against the seller of the property, they were content to remain and hope for the best. Unfortunately, in September of 1996, another flood event associated with Hurricane Fran forced them from their home.

The Ungers applied for funds from the Hazard Mitigation Grant Program (HMGP) in October 1996. They remained with the program and were one of only three identified property acquisition projects to be approved in early 1998 from an initial field of 99. They waited patiently while the process was completed and their mortgage was satisfied in February 1999.

The best partners in this process have been the Capon Valley Bank, West Virginia Division of Natural Resources, and the Hampshire County Commission. The Capon Valley Bank agreed to forego foreclosure while the project was viable and the process was moving. The Division of Natural Resources agreed to take title so that the site could be used as a public access site. The Hampshire County Commission provided up-front funding for the project.

The most valuable source of aid and information was the regional FEMA staff. In an atmosphere of confusion and ambiguity, they were the guide to completing this project and advancing all others currently underway. Considering the frequency of flood events and average cost to assist the Ungers in repairs, the projected savings from this project are \$51,343 over the next 30 years.

The National Flood Insurance Program makes Federally backed flood insurance available to homeowners, renters, and business owners in participating communities.



**Hampshire County,
West Virginia**



Quick Facts

Sector:

Private

Cost:

\$46,275.00 (Estimated)

Primary Activity/Project:

Acquisition/Buyouts

Primary Funding:

Hazard Mitigation Grant Program (HMGP)