



# FEMA

## Wayne Gibb's Home Elevation Taking the Initiative

**Forestville, CA** - Wayne Gibb lives on a quiet street about a quarter of a mile from the banks of the Russian River. But when the rain-swollen river jumped its banks in 1986, Gibb's backyard was flooded with more than 5 feet of water, and the floodwaters poured into more than 30 houses on the block.

Gibb estimates damage to his home exceeded \$35,000. Even though the National Flood Insurance Program (NFIP) reimbursed him for a portion of his losses and he reduced costs by doing his own home repairs, it was more than nine months after the flood until his home was made habitable again.

The NFIP estimates the value of repetitive losses for Sonoma County between 1977 and 1995 totaled \$30.3 million - nearly six times as much as losses for Malibu County, which is second highest for repetitive losses in California. Since 1995, the county government has made eight local emergency declarations, and in that same time span there have been four major Presidential declarations due to winter floods.

When floods ravaged Sonoma County and Forestville again in 1995, Gibb witnessed a replay of a scenario he thought would be a once-in-a-lifetime experience. His home was flooded a second time in less than a decade. Again, he was displaced for nearly 10 months. Again, many of his valuable belongings and his home office were destroyed.

With the likely prospect of sustaining more repetitive damage in the future was unacceptable to him. Gibb sought an alternative through structural mitigation. He decided to elevate his home and fund the project himself. He salvaged his existing foundation and raised his home 8 feet, 3 feet above the 100-year-flood level. He cut costs by working more than 30 hours a week for four months on the project and by hiring friends and neighbors to help.

Actual cost to Gibb for the elevation project was about \$60,000, plus \$80,000 as an estimated value of his labor. Installing dummy windows on the ground level preserved the aesthetic integrity of his home. So while the elevated space below is used only for storage, the home looks like a larger two-story building.

In 1998, flooding again occurred in Sonoma County. That year, Federal disaster declarations for flooding were made in 41 California counties. While the Russian River in the Forestville area did not reach catastrophic levels, local communities prepared for the worst and Gibb left his home for one night.

As it turned out, floodwater 4 feet deep had run under the elevated portion of the structure. Gibb was left with some cleanup to do, but there was no major damage done to his home. His home was intact. His actions to protect his belongings before the flood hit by moving items to a higher elevation than previously and mooring vulnerable yard property to protect it has kept it all from floating away.

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.



Sonoma County,  
California



### Quick Facts

Sector:  
**Private**

Cost:  
**\$60,000.00 (Estimated)**

Primary Activity/Project:  
**Elevation, Structural**

Primary Funding:  
**Homeowner**