



FEMA

Rain-Damaged Home Gets New Life Community Help Allows Homeowners to Stay

Culpepper County, VA - When the Rapidan River in northern Virginia crested 30.5 feet above flood stage in June of 1995, devastating the Furloughs' historic 145-year-old house, they knew what they would do: rebuild on their home site by the river, elevate it, and get flood insurance.

And they did just that. They built their new home two feet above the 500-year floodplain, the river's record flood level. It cost the Furloughs about one-third more than it would have if they had been allowed to build a conventional house. The local Mennonites put up the shell of the house and shingled the roof in one day. To help pay for the construction, the Virginia Housing Development Authority provided a no-interest \$27,000 loan, and the Culpepper County's planning department forgave the fees normally charged for building permits.

FEMA provided a grant to pay for the concrete pad and 8-inch by 8-inch beams placed in concrete 4 feet into the ground in 15 places to support the elevated house. FEMA also provided the Furlough family with rental assistance for 3 months.

They said it was all worth it. When the Rapidan River crested 28 feet above flood stage in September 1996, flood water poured into 10 neighboring structures in historic Rapidan but left the Furlough's living space untouched. When the river was rising, the Furloughs moved their eight vehicles, two camper trailers and garden tools to higher ground.

It's what you do if you live by the river, and "if you love where you live," said the Furloughs.

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.



**Culpeper County,
Virginia**



Quick Facts

Sector:

Private

Cost:

\$0.00 (Estimated)

Primary Activity/Project:

Elevation, Structural

Primary Funding:

Hazard Mitigation Grant Program (HMGP)