



FEMA

Elevation is Cause for Elation When Damage is Avoided

Owen County, IN - When Robin Lane moved to Spencer, Indiana in 2003, she had no idea that five years later she would be rescued by boat during a flood.

Lane's residence was located just 300 feet from the West Fork of the White River, which had flooded three times since 1990. On January 7, 2005, four feet of floodwater destroyed Robin's manufactured home.

Lane had lived in the area for almost two years, so she chose to remain and rebuild in the same location. She was eligible for up to \$30,000 of Increased Cost of Compliance (ICC) coverage through her policy with FEMA's National Flood Insurance Program (NFIP). In order to meet the Town of Spencer's floodplain ordinances, the house had to be raised at least two feet above the base flood elevation (BFE).

She found plans for a coastal-style house, hired an architect to draft the plans, and an engineer to design the reinforced-cement pillars that would hold the 2,000-square-foot house a total of eight feet above the ground. This would not only keep her safe from flooding but also allow her to plant some trees, a garden, and set aside an area with lawn furniture, which could be quickly moved upstairs. According to ICC regulations, the open area underneath the house has to remain unencumbered to allow floodwater to pass safely through.

Lane went to sleep on the night of June 5, 2008, and woke in the early hours to discover her house surrounded by water. The river had risen 2.8 feet during the night and overflowed the banks.

"At 8:25 pm on June 4th, the river was at flood level [14 feet] and rose to 16.8 feet by 7 am [the next day]," waste water technician and long-time Spencer resident Shelley Edwards said. Shelley is also a Cooperating Weather Observer (CWO) for the National Oceanic and Atmospheric Administration (NOAA) and submits his findings to NOAA at 7 am every day. He explained that the rainfall for May had been unusual. "Three and a half to four inches is normal. In May, we had six and a half," said Edwards.

The water continued to rise to the NOAA category Major Flood Stage of 24 feet and finally crested June 8th at 26.93 feet, coming close to breaking a record set in 1913 of 28.50 feet.

"My car was completely submerged," Lane said.

At first, as Lane watched her neighbors being evacuated from their homes, she felt that she and her dog could just wait things out until the water receded since they were safely out of danger.



Owen County,
Indiana



Quick Facts

- Year:
2005
- Sector:
Private
- Cost:
Amount Not Available
- Primary Activity/Project:
Elevation, Structural
- Primary Funding:
National Flood Insurance Program (NFIP)