



## Ruidoso Resident Thankful For Flood Insurance

### Full Mitigation Best Practice Story

#### *Lincoln County, New Mexico*

**Ruidoso, NM** - For 15 years, Judy Wilkie, an empty-nester from California, has made her home in the resort town of Ruidoso, New Mexico. She owns the Ruidoso Lodge Cabins, a vacation destination for summer and winter visitors. If not walking her dog, Wilkie can usually be found at the lodge office chatting with guests.



In 2004, she designed a two-bedroom, modern craftsman residence for herself overlooking the Rio Ruidoso. "I specifically designed the house to withstand flooding," says Wilkie. The new house was elevated one foot above the Village of Ruidoso's requirement and two feet above the Base Flood Elevation (BFE) noted on the FEMA flood maps. The BFE in a Special Flood Hazard Area (SFHA) is equal to the 1-percent chance of water reaching that level in any given year. This figure translates into a 26 percent chance that a flood insurance claim will be made on a property located within an SFHA within the life of a 30-year mortgage.

Wilkie protected herself against flooding by not only elevating her house but also purchasing flood insurance from the Federal Emergency Management Agency (FEMA) National Flood Insurance Program through her local insurance agent. The annual premium for the flood insurance was about \$300 for \$250,000 of coverage and included a discount for elevating her home above the initial required elevation.

In July 2008, Wilkie's initiative paid off when her home was moderately affected by flooding from the Rio Ruidoso. Flooding did not substantially impact her home because it sat well above the floodplain. Since the home is open beneath the piers, floodwater could flow freely.

"It was raining when we went to bed. Around 3 AM Sunday morning, the dogs started barking at the sound of the boulders being moved down river. We noticed water flowing through the yard," explained Wilkie. She left for the office, and along the drive she noticed damage: bridges were washed out and debris was covering many yards.

"We wanted to get to the lodge to respond to guests who might be afraid," said Wilkie. Later that same Sunday morning, damage was visible throughout the Village of Ruidoso. Two of Wilkie's vacation cabins had been damaged. Her home had some mud in the garage, debris in the yard, and damage to the air conditioner compressor. In addition, a pier that supported the deck had pulled away when a tree growing through the deck was washed away." The house itself was in good shape when Wilkie looked inside.

Elevating homes and purchasing flood insurance in Ruidoso is important to protect against personal property damage and loss as well as helping to start over in the case of a catastrophic loss. "It [elevating] obviously worked," said J.R. Baumann, Streets Director for the Village of Ruidoso. "They're calling it a 500-year flood, but theoretically it could happen again next year."

"Thank heaven for the flood insurance," she said. Through her agent, Wilkie made a claim and was covered for debris removal, repairs, and replacement of the air conditioning system. Wilkie's only regret is not having invested in flood insurance on her commercial property. Now she plans to contact her agent about insuring that property as well.

#### Activity/Project Location

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

FEMA Region: **Region VI**

State: **New Mexico**

County: **Lincoln County**

City/Community: **Ruidoso**

## Activity/Project Location

## Key Activity/Project Information

Sector: **Public/Private Partnership**  
Hazard Type: **Flooding**  
Activity/Project Type: **Elevation, Structural; Flood Insurance**  
Structure Type: **Masonry, Reinforced**  
Activity/Project Start Date: **01/2004**  
Activity/Project End Date: **12/2004**  
Funding Source: **Homeowner**  
Funding Recipient: **Property Owner - Residential**  
Funding Recipient Name: **Homeowner**

## Activity/Project Economic Analysis

Cost: **Amount Not Available**  
Non FEMA Cost: **0**

## Activity/Project Disaster Information

Mitigation Resulted From Federal  
Disaster? **No**  
Value Tested By Disaster? **Yes**  
Tested By Federal Disaster #: **1783 , 08/14/2008**  
Repetitive Loss Property? **Unknown**

## Reference URLs

No URLs were submitted

## Main Points

No Main Points were entered.



Front of home



Side of home



Underside of home