

## Repetitive Flood Claims Program Benefits City and Homeowners

**CANON CITY, CO** – Cañon City officials completed an acquisition project after being motivated by a home that was subject to frequent flooding.

The 2011 acquisition was funded by FEMA’s repetitive flood claims program.

Property acquisition can be a cost-effective and long-term solution for community floodplain managers and owners of flood-prone properties. The house that previously stood on the now empty lot was subjected to flooding not long after it was built. For decades, flooding of the Cañon City home continued after almost every rain storm.

Although this lot is not within a mapped special flood hazard area, the lot was still subjected to flooding because of new subdivision development and the elevation at which it was constructed at the regional confluence of storm water runoff from surrounding areas to the north.

“The way the house was constructed and the way the layout of the subdivision existed, the house would flood during fairly small floods of only one or two inches,” said Adam Lancaster, city engineer for Cañon City. “Through the years, the city received many complaints about the flooding problem as the house went through different owners.”

National Flood Insurance Program claims were paid to different owners in 1996, 2000 and 2009.

Owners often suffered flooding losses when they were not insured. When the most recent property owner approached Lancaster about the flooding dilemma, the city engineer wanted to help. Because of his position with the city, Lancaster was well aware of the location’s flooding problems. Lancaster also had knowledge about a FEMA mitigation grant program that was available to assist homeowners with repetitive flood claims.

Hoping to acquire the property, Lancaster put together an application for a grant from FEMA’s repetitive flood plains program. He saw this as an opportunity for the owners to recoup some of their investment in the house.

The goal of the repetitive flood claims program was to provide funding to reduce or eliminate the long-term risk of flood damage to structures insured under the National Flood Insurance Program.

The first and foremost objective was to protect the family members and their belongings from flooding. Second was to protect the family from additional financial loss from flood damages. These objectives could be accomplished by purchasing the property and enabling the owners to relocate.

The next objective was to protect third parties such as the city, future property investors, and the National Insurance Flood Program from additional financial loss or liability by eliminating the structures on the site. The fourth objective was to reduce the flood impact to the site and the surrounding neighborhood by creating an open space that can be inundated periodically to mitigate the storm water flows.



The city submitted an application in December 2010 to acquire the property and everyone was pleased when the application was approved the next September. The city received a grant of more than \$178,500 to purchase the property.

As a result, the property was bought out, demolished and is now a green space filled with natural grasses and wildflowers.

There is a sign on the lot that explains the flood mitigation project and the history of the now open space.

“Knowing the history of flooding events at this location during even small floods, the house would have surely flooded during this year’s September flooding,” said Lancaster. Instead water flowed into the green space where the house once stood.

The repetitive flood plains program has been discontinued but funds are available through other FEMA hazard mitigation assistance programs to mitigate for repetitive loss structures. The project has the distinction of being the only repetitive flood plains project awarded in FEMA Region 8 during the life of the program.

For additional information, visit: <http://www.fema.gov/repetitive-flood-claims-program>.