



Carl Crisler's Elevated Home

Full Mitigation Best Practice Story

Sonoma County, California



Forestville, CA - Wheelchair-bound Carl Crisler, a decorated World War II veteran and retired deputy sheriff, was 75 when his River Road home in Forestville, California, was flooded. Mr. Crisler's home is situated on one third of an acre 100 yards from the banks of the Russian River.

In January of 1995, seven feet of mud and water flooded his home causing serious damage. When the structure was flooded again, in March of 1995, Crisler and his wife suffered a total loss. Their home was condemned. The electrical system, walls, floors, ceilings, cabinetry, appliances and electronics were lost. The septic system needed replacement. The foundation needed rebuilding.

The National Flood Insurance Program (NFIP) paid the Crislens a \$65,000 settlement for damage and loss of contents. Use of the funds was limited to restoration of the property to its previous condition and could not be applied to elevation of the home. In 1995, because the loss from damage to the property exceeded 50 percent of its value, Sonoma County required that the building be elevated if it was to be rebuilt and inhabited again. If the property could have been sold, the Crislens would have sold the residence and moved. However, real estate brokers said their home was worthless.

This was not the first flood that the Crislens and their neighbors had experienced. U. S. Small Business Administration records show that Mr. and Mrs. Crisler borrowed more than \$12,000 for renovation of their home after it was flooded in 1986.

With the help of Deluge Response Interfaith (DRI), a Guerneville-based community assistance program for elderly and financially needy persons, the Crislens elevated their home. Their project began in the summer of 1995. DRI coordinated their applications for grants and federal assistance and arranged for more than 30 volunteer laborers from around California to do a portion of the elevation work.

The Crislens received \$600 from FEMA to use for purchase of a new \$8,000 septic system. A \$5,000 USDA loan obtained by DRI partially paid for installation of a motorized handicap access lift. DRI estimates that nearly \$30,000 was spent on the elevation and that another \$60,000 was spent on complete renovation of the house.

The total cost of elevating the house nine feet and repairing it was \$83,000. The Crislens returned to their home after living 16 months in an apartment. They moved into a like-new triple-wide, three-bedroom, two-bath mobile home set two feet above the 100-year flood plain.

The first year they were in their new home (1997), five feet of water covered nearby River Road and the Crisler's property. The water rose to just below the 100-year flood level. After the water receded, the Crislens returned to find their home unscathed. All that was needed was some minor clean-up of the driveway and the lower portion of their house. Again, flooding occurred in 1998. There was no damage to the elevated structure.

The test of elevation of the Crisler home shows that money that would have been spent for repairs, plus costs of rental assistance from FEMA and reimbursement for damage claims from NFIP were saved.

If they had not elevated their home, the loss would again have been in the tens of thousands of dollars, said DRI, indicating more money was saved than was spent to make the Crisler home less vulnerable to the effects of floods.

Activity/Project Location

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

FEMA Region: **Region IX**

State: **California**

County: **Sonoma County**

City/Community: **Forestville**

Key Activity/Project Information

Sector: **Private**

Hazard Type: **Flooding**

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

Structure Type: **Wood Frame**

Activity/Project Start Date: **06/1995**

Activity/Project End Date: **06/1996**

Funding Source: **Hazard Mitigation Grant Program (HMGP); Homeowner; National Flood Insurance Program (NFIP); Other Federal Agencies (OFA)**

Funding Recipient: **Property Owner - Residential**

Funding Recipient Name: **Carl Crisler, homeowner**

Activity/Project Economic Analysis

Cost: **\$83,000.00 (Actual)**

Non FEMA Cost:

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Yes**

Federal Disaster #: **1046 , 03/12/1995**

Value Tested By Disaster? **Yes**

Tested By Federal Disaster #: **No Federal Disaster specified**

Year First Tested: **1997**

Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: <http://www.floodsmart.gov/>

Reference URL 2: <http://www.oes.ca.gov/Operational/OESHome.nsf/1?OpenForm>

Main Points

- Two episodes of flooding finally caused total destruction of the Crisler home.
- Funds from NFIP and SBA as well as USDA were combined to rebuild and elevate the Crisler home.
- The first year they were in their new home (1997), five feet of water covered nearby River Road and the Crisler's property. The water rose to just below the 100-year flood level. After the water receded, the Crislars returned to find their home unscathed.
- More money was saved than was spent to make the Crisler home less vulnerable to the effects of floods.