



FEMA Higher and Drier In Wisconsin

Gays Mills, WI. - Mason Evans and his wife, Diane, have lived in this idyllic small town in southwestern Wisconsin for 31 years. After a 25-year career as superintendent of the Crawford County Road Department, he has been trying to enjoy his retirement there while keeping busy with hobbies and a small automotive repair business with which he augments his retirement income.

Retired life was going along just fine until the end of the summer of 2007. The next event would change his life and everyone else's in Gays Mills. The weather suddenly snapped from a pleasant summer to dark, threatening skies and then let loose with heavy and incessant rain. This continued for four days. Evans remarked that he had a bad feeling about this storm.



Gays Mills after the 2008 floods. The Kickapoo River flows through this relatively narrow valley with a long history of flooding.

No one dared to think this might be a replay of the flood of 1978, the last time Gays Mills had flooded and received considerable damage. During that high water event, the property Evans owned at the time, diagonally across the way from his present home on Grove Street, went under two feet of water. Hardwood floors that ran throughout this home buckled

and mold grew, rendering it unsafe for habitation. Subsequently, this flood-damaged structure was torn down. The total losses for that flood came to about \$50,000, approximately what the property was worth in terms of his initial investment and property values at the time. After the flood of 1978, Evans decided to purchase flood insurance. Something told him this hedge against the next flood could be an excellent investment.

Fast forward to August of 2007. This flood was a worse nightmare than the 1978 flood. Again, high water from four days of rain pushed the Kickapoo River over its banks, engulfing the entire town of Gays Mills with more than six feet of water. This time, Evans and his wife were living in a nice single story, three-bedroom home on street level. Like everyone else in town, they grabbed everything of value they could think of and left their home for higher ground.



Flood waters in June 2008 rose to about three feet below the Evans' newly elevated home.



During the 2007 flood the Evans' lived in this house. Their new home is in the background at the left of the photo, protected from damage because of mitigation measures.

A week later, when the water went down, Evans reentered his house along with 36 friends to start the cleanup phase. It was a muddy mess. They tore out and disposed of every square yard of ruined carpeting, gutted the water-soaked wallboard and insulation and then threw out all of the ruined furniture and cabinetry. The house was now just a reeking, waterlogged shell. Total losses this time came to \$150,000.

His combined losses from the 1978 flood and this one came to well over \$200,000. In addition to his flood insurance payment, which covered a portion of his losses, he also received a FEMA grant for roughly \$28,000. "It was surprising how quickly FEMA reacted," said Evans, "I called in and registered, then inspectors came out and looked over the damage that same week."

Evans remarked that it wasn't more than a week later that a check came through the mail. He said, "I can't say enough to thank FEMA for their help."

With financial assistance in hand, along with insurance money, Evans made the decision to do something proactive instead of being a repeat flood victim. He had listened to specialists from FEMA's mitigation branch talking about structural elevation. It was too late for his waterlogged house, but he owned another piece of land nearby that he figured would work just fine. Instead of elevating a structure, which is the usual method, he

decided to elevate this large piece of land to three feet above the Base Flood Elevation (BFE). The BFE is the minimum standard that many communities use to regulate floodplain development under the National Flood Insurance Program (NFIP). In his case, if he could raise the level of his house plot to above the BFE, he would only have a one-percent chance of flood waters reaching his new home on this raised plot.

After receiving local approval, a total of 38 tandem truck-loads of fill were off-loaded, and each one was tamped down tightly on the new lot. A manufactured home was offloaded from a large flatbed truck and a crane was used to lower it onto the footings of the newly raised lot. Town water and sewage lines were hooked up and the electrical lines were re-connected. Now he was back in business and secure in a new home.



Diagonally across the street from the Evans home, a neighbor is preparing to build a new, elevated foundation next to his house to lift it above the Base Flood Elevation. It was already raised on 4x4 timbers, ready for moving, when the June storm of 2008 arrived, thus avoiding flood damage.

The total cost for his new home, high and dry on this new piece of land, was about \$54,000. Considering his losses in the 2007 flood, approximately \$150,000, added to the 1978 flood, Evans felt he was money ahead and ready for the next event. He didn't have to wait for long because in June of 2008, the Kickapoo River over-

flowed again with another crazy summer of heavy rain. Homes all over town were drowning in six feet of brownish water. But this time, Mason was a man with dry feet and a dry home, and all because of his choice and a lot of hard work to prevent a reoccurrence of another costly disaster.

Now that he's three feet above what could statistically be the next flood level, Evans believes he and his wife could ride out still another flood with very few problems. All he needs now at the foot of his property is a hitching post to tie up the boat he'll need to make his getaway when the Kickapoo River jumps its banks again. No doubt, after discussing all the possibilities with FEMA, plus his own determination and ingenuity, he's got this last detail worked out to the letter.



Elevated on approximately six feet of compacted fill, the Evans' home stands dry and undamaged after being tested in the summer 2008 floods.

With regard to the Kickapoo's penchant for flooding, Evans is probably thinking to himself about that rogue river, "Fool me once, shame on you, fool me twice, shame on me." Mason Evans is determined that if there is a third time, there'll be no fooling around at all!

He's ready and he's higher and drier in Wisconsin.