

OrlandoSentinel.com

First person

What I learned from seeing my house destroyed by floods

A twice-flooded Orlando-area homeowner gives up and moves on

By David A. Collins

Sentinel Staff Writer

June 7, 2009

DeBARY

I just watched my house get destroyed for the third time in five years.

This time for good, devoured one crunching bite at a time by a big yellow track hoe until nothing was left but crumbs of stucco and concrete.

I guess I should have been happy to see it demolished, after all it has put me through. But it was a bit more like watching Old Yeller get put down -- you know it had to be done, but it still puts a lump in your throat.

This house I once loved had a fatal flaw. It sat 9 inches lower than any other house in one of the lowest neighborhoods in flood-prone DeBary. It's easy to conclude now that it never should have been built. Hurricane Jeanne and Tropical Storm Fay made that clear.

It's also easy to say that I never should have bought it. But don't be too smug about that. The threat of flooding is deceptive in Florida. Even if you follow the standard advice for prospective homebuyers, you too could be frantically filling sandbags some day.

But there are surprising lessons to be learned from my experience that seem especially relevant now, as hurricane season gets under way in a year when we've already had devastating flooding.

No previous history of flooding

When my wife, Rachael, and I bought this house, it was practically love at first sight. It was the house we had dreamed of.

Yes, there was a retention pond out back. I stood at its edge and looked up toward the house and simply could not imagine that this dinky little pond could ever climb those banks and wipe out my house. Besides, there are ponds, lakes, rivers and wetlands everywhere in Central Florida, and the whole state is only a few feet above sea level.

We found out the house was in a designated flood zone and we would be required to have flood insurance, but the elevation certificate we received put the risk at minimal. (Years later, we would learn our certificate and thousands of others -- maybe even yours if it says "Flood Zone A" -- were based on guesswork.)

We also were reassured to learn that the neighborhood had no flooding problems during the previous big-time rainmaker, Tropical Storm Gordon in 1994. And nothing during the home inspection or survey raised any red flags about flooding.

Subdivisions changed water flow?

Maybe this house never would have flooded if things had stayed as they were when we bought it in 2002. But all of Central Florida was in a rooftop race. Soon, the uphill areas on each side of our street turned from pine to pavement. Ground that acted like a sponge during Gordon became a funnel by the time the 2004 storms hit.

After three hurricanes in six weeks, my house became the lead shot on the evening news as I trudged in and out of it through knee-deep water. But everyone called it a fluke, a freak occurrence that never had happened before and would never be repeated.

We rebuilt. But we remained wary when we moved back. We didn't fully unpack. We didn't hang pictures on the walls. We didn't replace the landscaping that drowned in Jeanne.

It would take a couple of peaceful hurricane seasons before we would begin to do the things that turn a house into a home -- only to have it taken away again.

2nd time around

When Fay swamped Brevard County, we watched with soured stomachs. We had just started to feel home again and had thrown ourselves into months of home-improvement projects.

We knew full well what those people in Brevard were going through. But we didn't expect to flood -- after all, in 2004 it had taken three full-fledged hurricanes. Jeanne only flooded us because our neighborhood ponds were at the brim before it hit.

As Fay approached, those ponds were all but dried up. But the street itself quickly turned into a river that invaded the garage and overwhelmed the sewage system. Still, even as Fay's last rain bands pelted Central Florida, our neighborhood's ponds looked low enough to take on two more Fays.

But other DeBary ponds had more than they could handle and failed. In just a few minutes, the water behind our house rose higher than it did during hurricanes Charley and Frances combined. One minute we were in no danger; the next I saw the pond expanding like the Blob, creeping into the yard and sending a tentacle of water slithering through the lawn toward the house.

We didn't have time to cry.

Our minds raced and our thoughts ran into each other:

Computerimportantpapers...foodforthecatclothesTV...catlitterBiblemyguitars...familyphotos...cat.
All were shoved into our cars, which I moved to higher ground. Then... Call work, call friends

who can help, hotel where we stayed last time, truck rental, storage facility. Get plastic bins from the attic, get stuff off the ground, stack stuff on the couch, stack the couch on the coffee table.

So began a frantic salvage operation that lasted two days and saw my kayak turned into a barge, hauling loads of stuff from inside the house to dry ground. There, dozens of friends, co-workers, co-workers' friends, church groups and a woman from Deltona who didn't know any of us, but brought her kids to help, tried to dry, repack and salvage what we could.

Schools of fish roamed the 22 inches of water that filled the house. Mold owned the walls and anything else sticking out of the muck. After three weeks, the water drained, and we gutted the place -- again -- down to the studs and concrete.

But this time the city was interested in using FEMA money to buy its most flood-prone houses. Hallelujah.

A long time coming

The third and final destruction of 121 Pine Valley Court took nine months to bring about. I'm told that's actually pretty fast for this kind of thing. It ended up becoming the first -- and so far, only -- house purchased by the city.

I was lucky to have flood insurance, a requirement of this particular FEMA program. The city's stormwater consultant estimates that only 10 percent to 15 percent of the 130 properties flooded by Fay had flood insurance.

All flood insurance is from the federal government, even if you buy it through State Farm or Allstate. For the feds, buying and destroying a flood-prone house is a way to lower their exposure to expensive claims, and it's a smarter move than paying out flood claims over and over that add up to more than the value of the house.

In a buyout, you don't get your house's full value, and insurance money counts toward the purchase, so the government's cost of buying an insured house after a major flood isn't that much more than the cost of just paying the claim.

But pursuing such a buyout is a dicey game for the flooded homeowner. That's because once I applied for this program, the city had to issue a letter that barred me from rebuilding, even though there was no guarantee that a buyout would come through. That essentially froze the insurance money I had received to rebuild the house.

Flood insurance will not pay your cost-of-living expenses, such as rent on an apartment while your house is unlivable, although such costs may be covered if you have a separate claim on your homeowner's policy.

And even during a foreclosure crisis, banks are not receptive to the idea of your skipping your mortgage payments just because, you know, the house is unlivable and you're having to rent another place to live.

We were offered a break of three months, with all the money due at the end of that term. A vague possibility of "working something out" was mentioned if we couldn't fork over the money at the end of the three months.

So we endured eight months of limbo: Couldn't sell the house for what we owed, couldn't rebuild it, couldn't live in it, had to keep making mortgage payments while renting somewhere else, and most of the time having little hope of getting a buyout.

No wonder more people didn't pursue this course or eventually dropped out.

Back to nature

The morning the track hoe arrived to begin the demolition, it began to rain in DeBary for practically the first time since Fay.

As the heavy equipment tore through the roof and walls, I couldn't help but question whether we had done the right thing. All I could see were the fond memories and good times. My wife had prayed for the sale to come through, but she couldn't bear to come watch.

Didn't our house -- our home -- deserve a better fate? Maybe we just had some bad luck, twice. Maybe we could have lived the rest of our days in the house without ever flooding again.

Yeah, and maybe Old Yeller could have shaken off that case of rabies.

The rain didn't stop that day, or the next, or the next, or the next, or the next.

Soon, more Volusia County homes were on the front page of the newspaper. My old neighborhood didn't flood this time, but I worry about my neighbors who are sticking it out.

DeBary hopes to have an improved stormwater system in place before next year's hurricane season, but there's no guarantee that will spare this neighborhood further anguish, not to mention the anxiety that every drop of rain brings.

A FEMA buyout consultant told me that sometimes only one or two houses are bought in a neighborhood after a flood, but if more flooding follows, more homeowners sell, and eventually a whole neighborhood is bought -- or at least enough to widen retention ponds substantially to help save the rest.

That's DeBary's Plan B.

I asked the city's stormwater consultant whether my house would have still flooded if the planned system had been in place last year. He's pretty sure it would have, that it and the other houses the city is trying to buy are just too low.

The FEMA rules for the buyout require the land be turned back to nature, forever. No pavement,

no concrete, no trace of its former existence. Ideally it will be used to expand the existing pond. But no house can ever be built here. No repeating the mistakes of the past.

It's a sentiment I understand completely. After a last look around, I put my car in gear, turned on the windshield wipers and headed to the apartment we now call home.

It's on the third floor.

Copyright © 2009, [Orlando Sentinel](#)



An aerial view Monday, Aug. 25, 2008 of floodwaters from Tropical Storm Fay that surround homes in the Glen Abbey subdivision in DeBary. Second from the left is the house of David Collins, an Orlando Sentinel editor. In the foreground are a pair of retention ponds, one that broke and one that spilled over its banks. (Red Huber, Orlando Sentinel File / August 25, 2008)