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FLOOD VICTIMS TELL OF INSURANCE VALUE

In the early morning hours of July 31, 2006, a 20-foot surge of water overflowed the normally dry beds of two creeks framing his ranch southeast of Tucson. That's when Dr. Andrew Weil, the internationally-known expert on natural and preventative medicine, was glad he'd bought flood insurance.

"The buildings were surrounded and the grounds were totally submerged," said Weil, who is director of the Program in Integrative Medicine at the University of Arizona's College of Medicine.

"The immediate volume was massive and rapidly moving, knocking down two walls and washing furniture and belongings out of the guest house, onto the grounds and downstream," he said.

Weil's office and home theater in the same building were filled with up to two feet of mud, silt and debris. His nearby home as well as his staff office building also were flooded. Roads and two bridges on his property; water tanks and the irrigation system; storage sheds; vehicles and equipment were ruined or damaged.

The prized landscaping, including three gardens, trees, cacti and hundreds of bushes and flowering plants along with greenhouses, fences and walls were swept away or destroyed.

Estimated damage tops \$400,000, but money alone can't measure his loss. The estate will never be the same. Some prized belongings are irreplaceable.

But the proceeds from his National Flood Insurance Program policies are fixing the structural damage and purchasing lost furnishings that can be replaced.

Normal homeowner's insurance does not cover floods. That is why the federal government created the National Flood Insurance Program. It is administered by the Department of Homeland Security's Federal Emergency Management Agency (FEMA). The policies, however, are purchased through insurance brokers.

"I knew I was buying property in a floodplain," Weil said. "My old ranch house was built in 1923, and I found out that in its history, water had once come up to the front doorstep." Still, the drought

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conditions of the decade since he bought the property made it hard to ever imagine being flooded out, he explained.

Damage to structures and contents is approaching \$300,000, of which about \$200,000 has been covered by insurance so far. Damage to his roads, bridges and landscaping is estimated to be another \$120,000, which flood insurance doesn't cover. It will probably be another nine months before all the work is finished.

Based on his experience, Weil has this advice for others: "Buying flood insurance is a very good idea if you live in an area that has any possibility of experiencing flooding," he said. "Ordinary homeowner's insurance provides no coverage. I'm very glad I had the foresight to purchase flood insurance and very grateful for the assistance it has given me through this catastrophe."

"Dr. Weil did it right," according to Lee Rosenberg, FEMA's federal coordinating officer in Phoenix. "The only way people can guarantee they'll recoup any damages from flooding is to have flood insurance."

To the north of Tucson, on the other side of the Catalina Mountains, another tale of destruction was being written that July morning at the homes of Richard and Eva Lopez, and their son and his family.

The modest adobe home of the Lopez couple and the nearby concrete block dwelling of their son and family were filled with as much as 2 ½ feet of mud and water.

The Lopezes are members of an extended family living on nearly 80 acres near the confluence of Aravaipa Creek and the San Pedro River, land that Eva Lopez' father bought in the early 1950s.

They had been through this before, Richard Lopez recalled, in 1983, but it wasn't as bad as it was that early Monday morning last July. At least they had prepared as best they could. Five years ago they bought some flood insurance on both homes, even though they were no longer carrying regular homeowner's policies.

Normally placid Aravaipa Creek runs along a channel beyond the trees nearly 100 yards to the north of their homes. But that morning in its rush to join the swollen San Pedro River, the Aravaipa cut a wide swath through the Lopez property.

It drowned the chickens in two coops on the property and ruined everything in the corrugated metal building where some years back they ran a feed business.

Lopez said they have received part of the \$50,000 in flood insurance benefits they expect to receive. It's been enough to clean up the adobe house and make it livable again. Their son and his daughters have moved into that house while the parents continue to live elsewhere.

They didn't buy enough insurance to pay for restoring the son's former home to livable condition, nor to replace all the furnishings lost in both homes. As a consequence, their insurance agent has recommended insuring both homes for their full value. Lopez said he thinks they'll do that. He also said they are slowly rebuilding the second home as best they can.

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