Kenneth Glosenger was born in Sayre, Pennsylvania, and has lived there for most of his life. In 1995 he bought a home at 123 Eddy Lane. It’s a lovely spot alongside the mighty Susquehanna River, but one that’s not always dry. “I was flooded in 1996, ’04, ’05, and again in 2006” he said, while shaking his head at the memories. “I had flooding in every season of the year; winter, spring, summer, fall. I’ve seen it all.”

The water that came into Ken’s home was sometimes a little, and sometimes quite a lot, but he reports that even a little is too much. He tried building a floodwall with backfill to hold it in place, but it was not effective when 2006 Hurricane Ivan rainfall brought the river up and over the bank.

Ken considered attempting a home elevation project, but was concerned that during the next big flood an uprooted tree might crash against his house. “The higher you go, the more likely a log will tip over your piers” he noted.

123 Eddy Lane during 2006 Susquehanna River flood

Home Acquisition Program Brings Peace of Mind

Bradford County, Pennsylvania

“The FEMA buyout program was a godsend. I would have seen four feet of water in the house during the recent Tropical Storm Lee.”

Floodwall experiment failed

This Publication was produced by FEMA Region III Mitigation Division
123 Eddy Lane today - a great spot for a picnic

The severe 2006 storm triggered a Federal Disaster Declaration and brought additional funding to the Hazard Mitigation Grant Program (HMGP). This program is funded primarily by the Federal Emergency Management Agency (FEMA) as a way to help communities reduce or eliminate future damage from natural disasters. It’s administered by the Pennsylvania Emergency Management Agency (PEMA). Ken heard about the program and saw a potential way to move to a safe and dry neighborhood. He worked with his local government officials to apply for a home acquisition grant, also known as a “buyout.”

Because of competition from communities throughout Pennsylvania, the grant application was not certain to be approved. Ken had a National Flood Insurance Program policy and used that source of money to repair his home, while also moving ahead with the grant program paperwork. He invested in a required appraisal and survey and waited to see what would happen.

His efforts and patience were rewarded, and, by February, 2008, Ken had moved to a safe and cozy home in another Sayre neighborhood. Because Ken kept all of his home repair receipts, the insurance payouts were not deducted from his final home acquisition settlement. Ken received all of the pre-flood value of his property, and was reimbursed for the appraisal and survey. He states that “The FEMA buyout program was a godsend. I would have seen four feet of water in the house during the recent Tropical Storm Lee.”

123 Eddy Lane has been cleared and is now owned by the local government. It will be left, in perpetuity, as a great spot for a picnic.

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