

How NOT to Do Repetitive Loss Buyouts

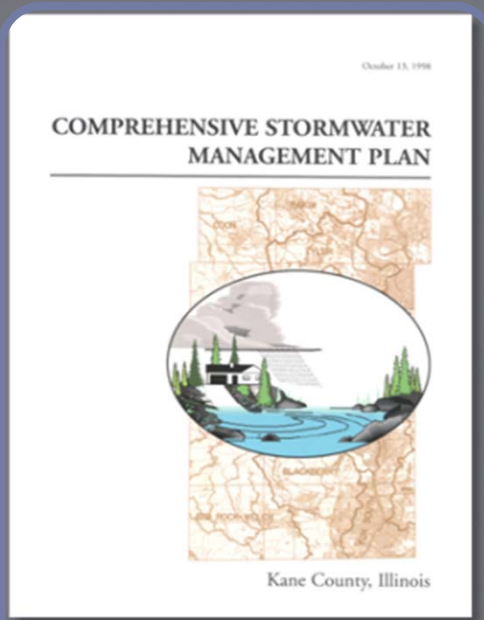
IAFSM 2011 Annual Conference

Karen Kosky - Kane County

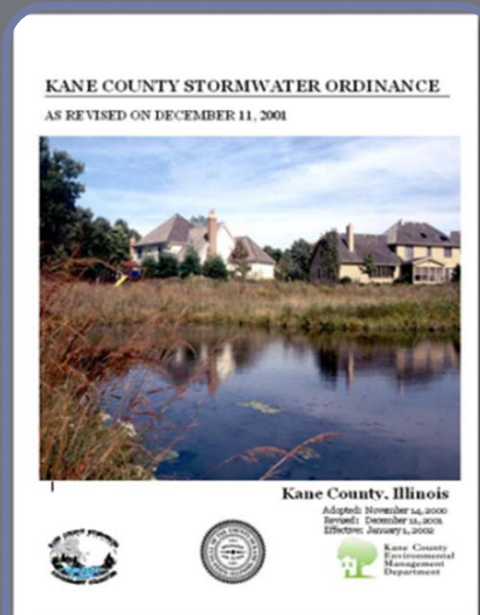


Why Buyouts?

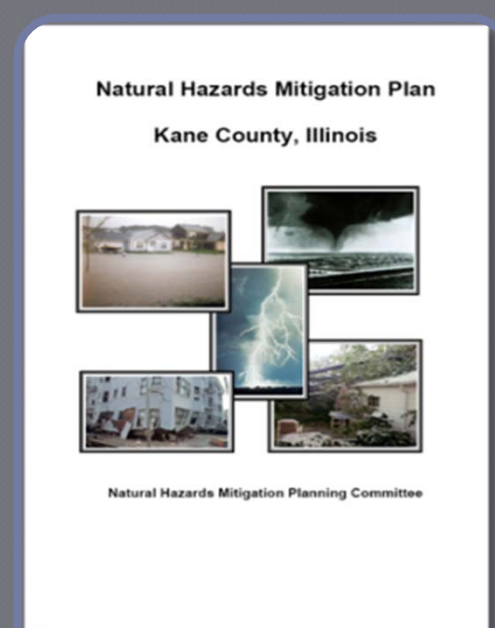
Kane County Stormwater Planning



Comprehensive
Stormwater Mgmt Plan



Countywide
Stormwater Ordinance



Natural Hazards
Mitigation Plan

Why Buyouts?

Local Impacts

July 1996 Flooding – Aurora, IL

- 17" of rain in 24 hours
- \$1.67M in claims
- \$20.7M in temporary housing

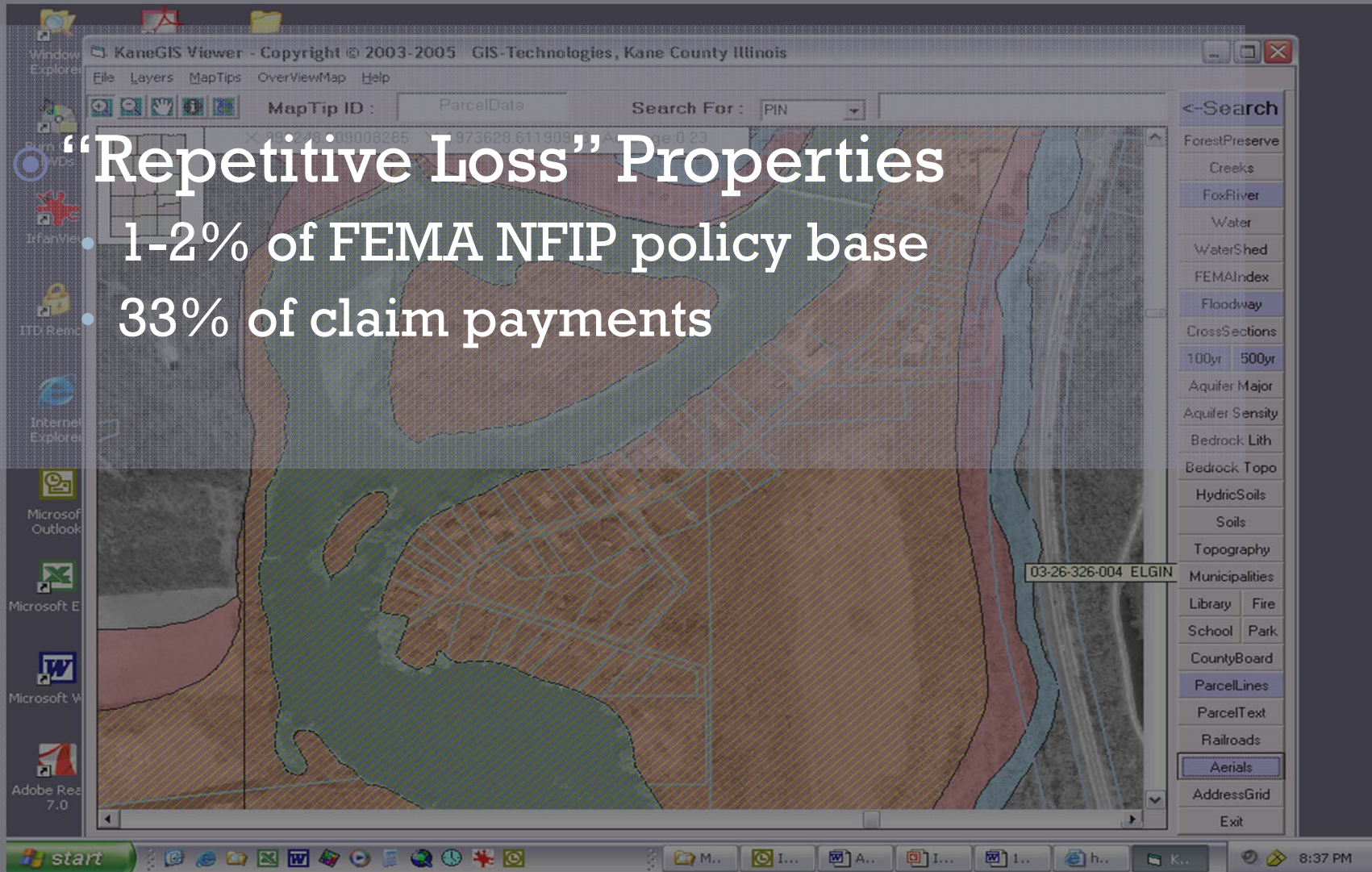


Why Buyouts?

Federal Impacts

“Repetitive Loss” Properties

- 1-2% of FEMA NFIP policy base
- 33% of claim payments



One More Plan...

Kane County Rep Loss Areas Plan

Funding & Goals

- ◉ 2004 IEMA/FEMA PDM grant
- ◉ Goal to assess all official Repetitive Loss Structures & surrounding areas

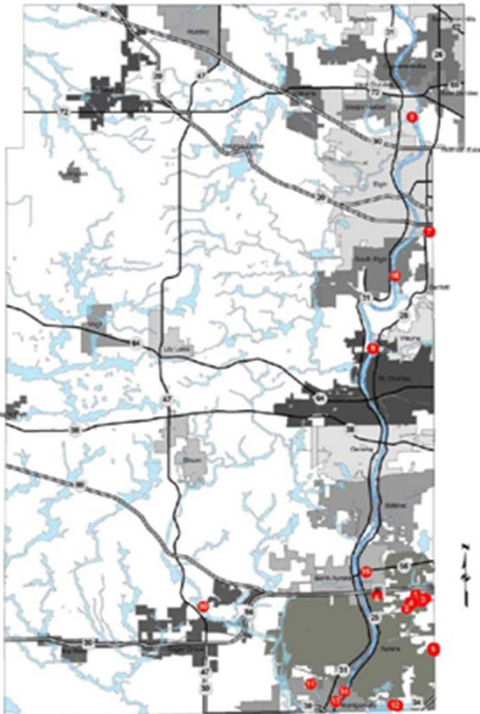
Rep Loss Areas Plan- start

2004	2005	2006	2007	2008	2009	2010	2011
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Kane County Rep Loss Areas Plan

1. Analyze the Problem

Map 2-3. Repetitive Loss Areas



21 Repetitive
Loss Properties

City	Name/Street	Bldgs	Flood source	Flood years
1 Uninc. Aurora	Connie Court	7	Indian Creek	81, 82, 83
2 Aurora	Austin Ave	1	Indian Creek	78, 81, 82, 83, 85, 87, 96
3 Aurora	East View Estates	2	Indian Creek	85, 86, 90, 93, 96
4 Aurora	Farnsworth	1	Indian Creek	82, 83, 93, 96
5 Aurora	New York	1	Local drainage	79, 83, 84, 85, 87, 89, 90, 97, 00
6 Aurora	Sherwood	1	Local drainage	83, 87
7 Elgin	Illinois Ave	14	Poplar Creek	90, 97
8 Uninc. East Dundee	Fox River Drive	40	Fox River	88, 94
9 Uninc. St. Charles	Grove, Willow	17	Fox River	79, 83, 86, 93, 94, 97
10 Uninc. Sugar Grove	Kadeka	1	Blackberry Creek	85, 87, 91, 93, 94
11 Uninc. Aurora	Lindenwood	7	Local drainage	87, 96
12 Montgomery	Park View Marveray	45	Waubonsie Creek	79, 81, 83, 96
13 Montgomery	Mill Street	1	Fox River	96, 97
14 Montgomery	North River	19	Fox River	96, 97
15 North Aurora	Butterfield	2	Local drainage	5/78, 9/78
16 South Elgin	S. Riverside	31	Fox River	79, 88
17 Algonquin	Harrison	1	Local drainage	90, 95
18 Algonquin	La Fox	1	Fox River	79, 82

Source: FEMA claims data as of November 2002, field surveys by French & Associates

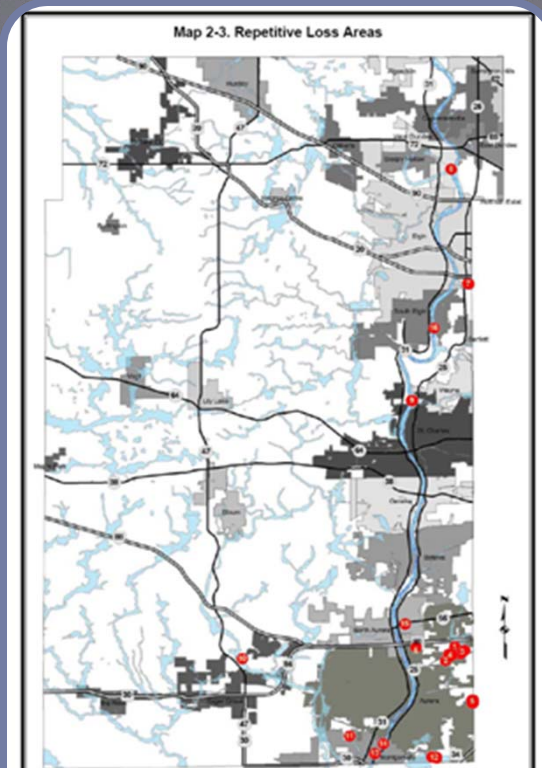
18 Repetitive
Loss Areas



Includes homes
with similar
flood status

Kane County Rep Loss Areas Plan

1. Analyze the Problem



21 Repetitive
Loss Properties

120 Properties!!



Includes homes
with similar
flood status

Kane County Rep Loss Areas Plan

2. Collect Data

- ◉ Letters to homeowners
- ◉ Property Surveys
- ◉ Potential Projects ~ 90 properties

Rep Loss Areas Plan- start

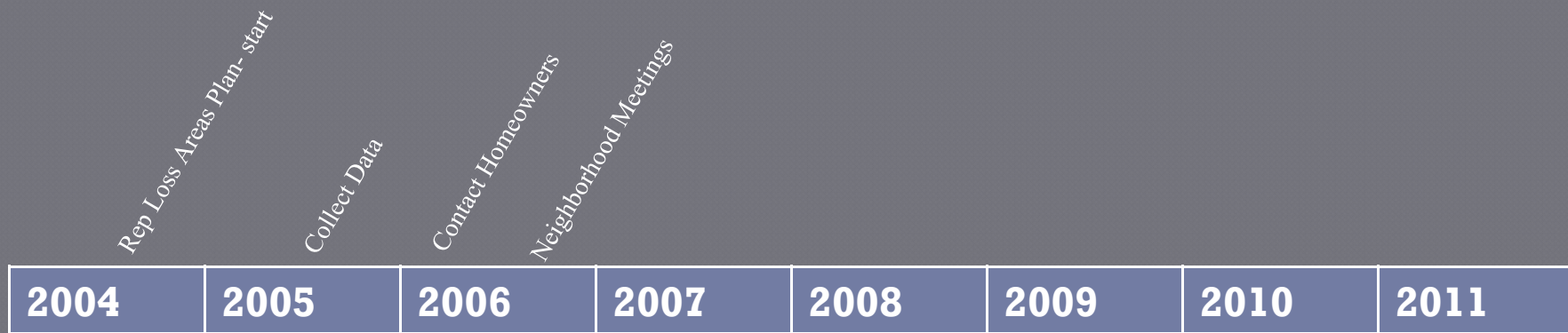
Collect Data

2004	2005	2006	2007	2008	2009	2010	2011
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Kane County Rep Loss Areas Plan

3. ID Feasible Measures & Share w/ Homeowners

- Neighborhood Meetings
- Draft Area Assessments to Homeowners
- (Finalize Area Assessments)



COUNTY OF KANE

ENVIRONMENTAL MANAGEMENT

Timothy Harbaugh, Director
Gary Mielke, Recycling Coordinator
Karen Kosky, Watershed Engineer
Kenneth N. Anderson, Jr., Project Manager
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Field Programs



County Government Center
719 Batavia Avenue, Building A
Geneva, IL 60134

www.co.kane.il.us
General Number:
FAX:

(630) 208-5118
(630) 208-5137

November 4, 2005

RE: Kane County Repetitive Flooding Project Meeting

MEETING NOTICE November 16, 2005 7:00 pm East Dundee Village Hall

Dear Richardson Subdivision Property Owner:

As you know, earlier this year the Kane County Division of Environmental Management began work to review ways to reduce repetitive flooding problems in Kane County. You were mailed a letter dated April 22 of this year with information about the property survey which was conducted as part of this project in the Richardson Subdivision.

The survey team collected data on properties in the Richardson Subdivision in April and May. The survey data was used to carry out analyses to determine if any properties would be eligible for federal assistance for flood mitigation activities.

These analyses were compiled into a report ("Repetitive Loss Area Analysis" for the Richardson Subdivision), a draft of which you may have already read. Enclosed with this letter is also a property portfolio which offers findings specific to your personal home and property. This property portfolio and the information it contains is private and has not been shared with anyone else.

Mr. George Schwartz has helped to arrange a meeting for Wednesday November 16 to discuss the survey results, the report, your property portfolio, and next steps to pursuing any potential flood mitigation activities.

If you have any questions about this work, please free to call or email me at the Kane County Division of Environmental Management at 630/208-8665 or koskykaren@co.kane.il.us. Otherwise, I will look forward to meeting you next week and having a chance to explore any potential interest in flood mitigation activities in the Richardson Subdivision.

Sincerely,

Karen Kosky



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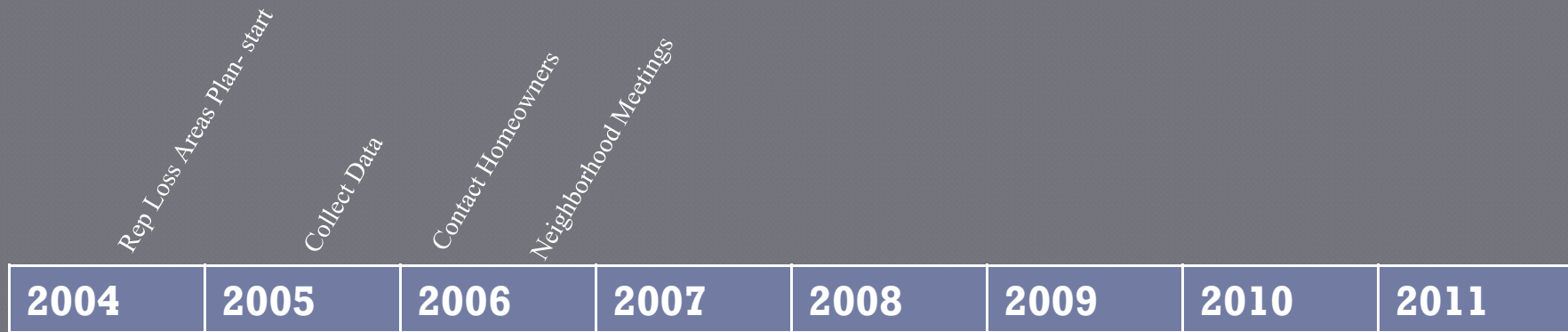
Karen Kosky



Kane County Rep Loss Areas Plan

3. ID Feasible Measures & Share w/ Homeowners

- Followup from neighborhood meetings
- Interested responses: 11



Kane County Rep Loss Areas Plan

3. ID Feasible Measures & Share w/ Homeowners

- Followup from neighborhood meetings
- Interested responses: 11 (???)



Rep Loss Areas Plan- start

Collect Data

Contact Homeowners

Neighborhood Meetings

2004

2005

2006

2007

2008

2009

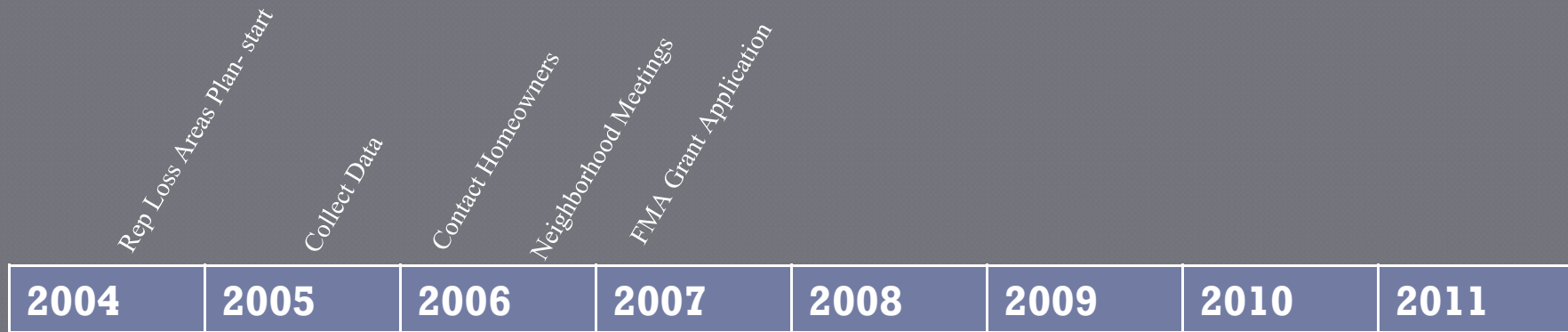
2010

2011

Next Phase: Get the Money

2007 FMA Grant

- B/C Analysis of remaining properties
- Further conversations with Homeowners
- Application (Feb 2007): 5 elevations & 1 buyout



2007 FMA Grant

- B/C Analysis of remaining properties
- Further conversations with Homeowners
- Application (Feb 2007): **5** elevations & **1** buyout

Better than Nothing...



Rep Loss Areas Plan- start

Collect Data

Contact Homeowners

Neighborhood Meetings

FMA Grant Application

2004

2005

2006

2007

2008

2009

2010

2011

Waiting, Waiting, then...

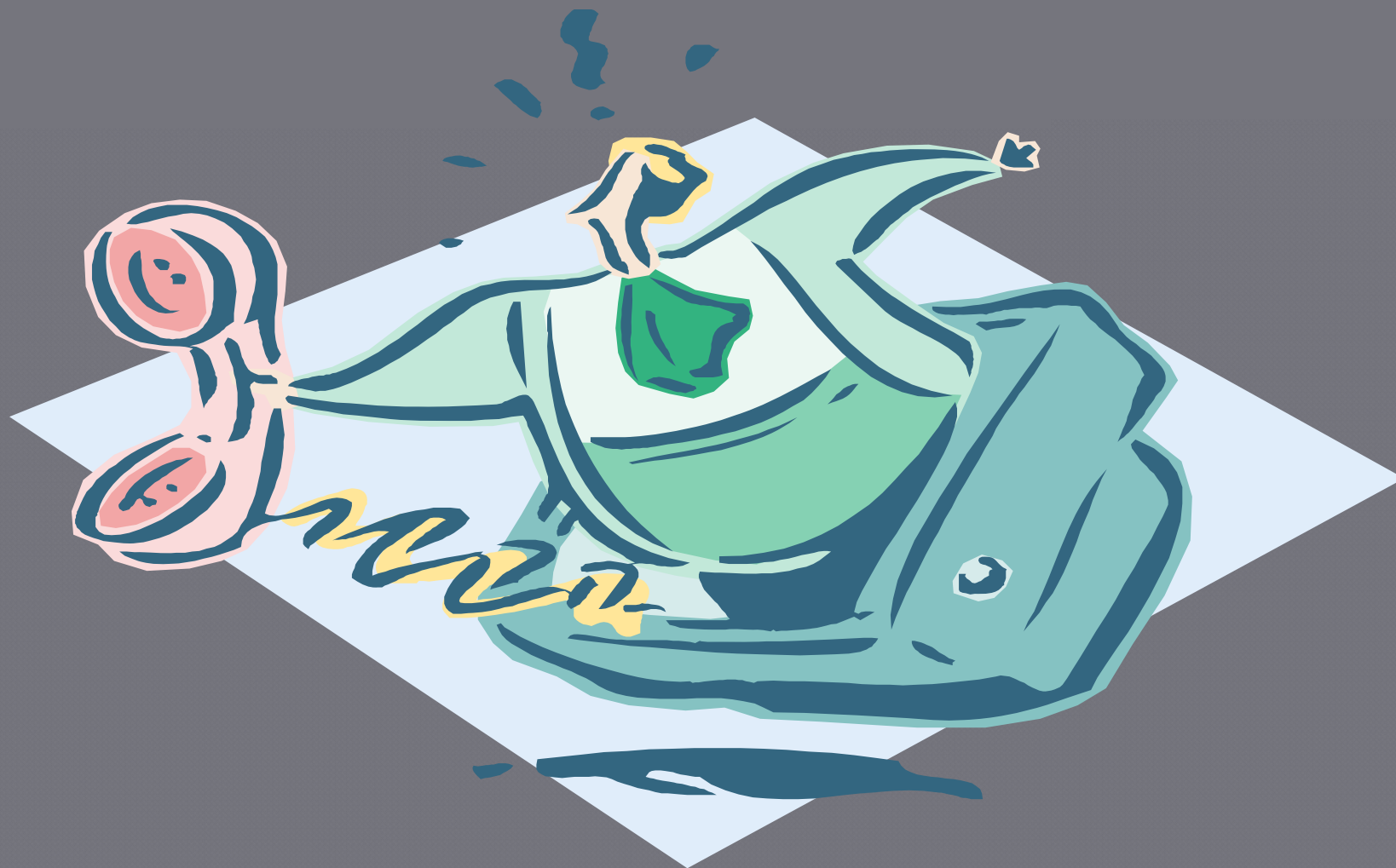




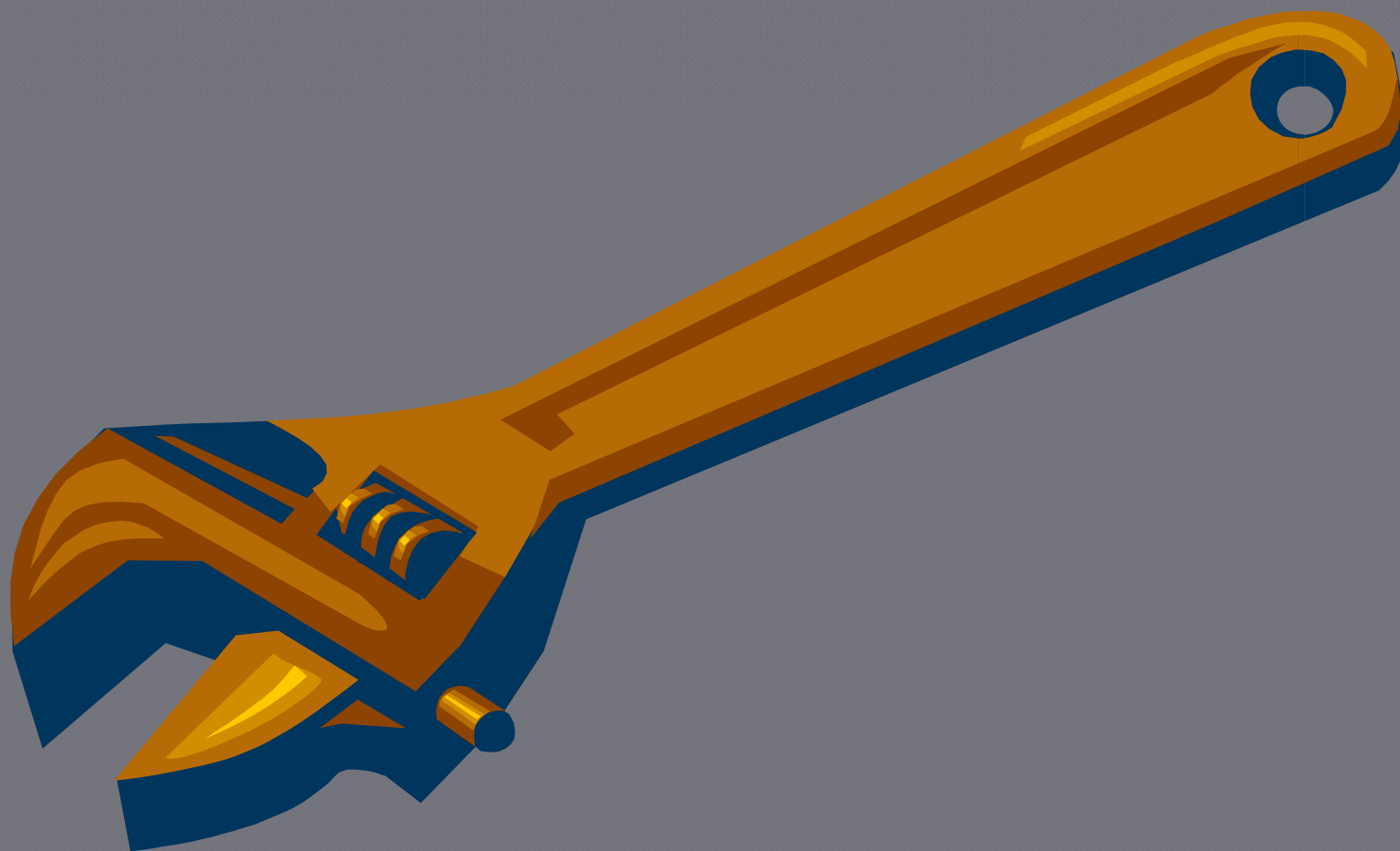








Lesson #1: Initiate Public Interest Survey AFTER Major Flood Event



2007 FMA Grant

Obstacle #1

August 2007:

FEMA ruling: no elevations in the floodway

Rep Loss Areas Plan- start

Collect Data

Contact Homeowners

Neighborhood Meetings

FMA Grant Application

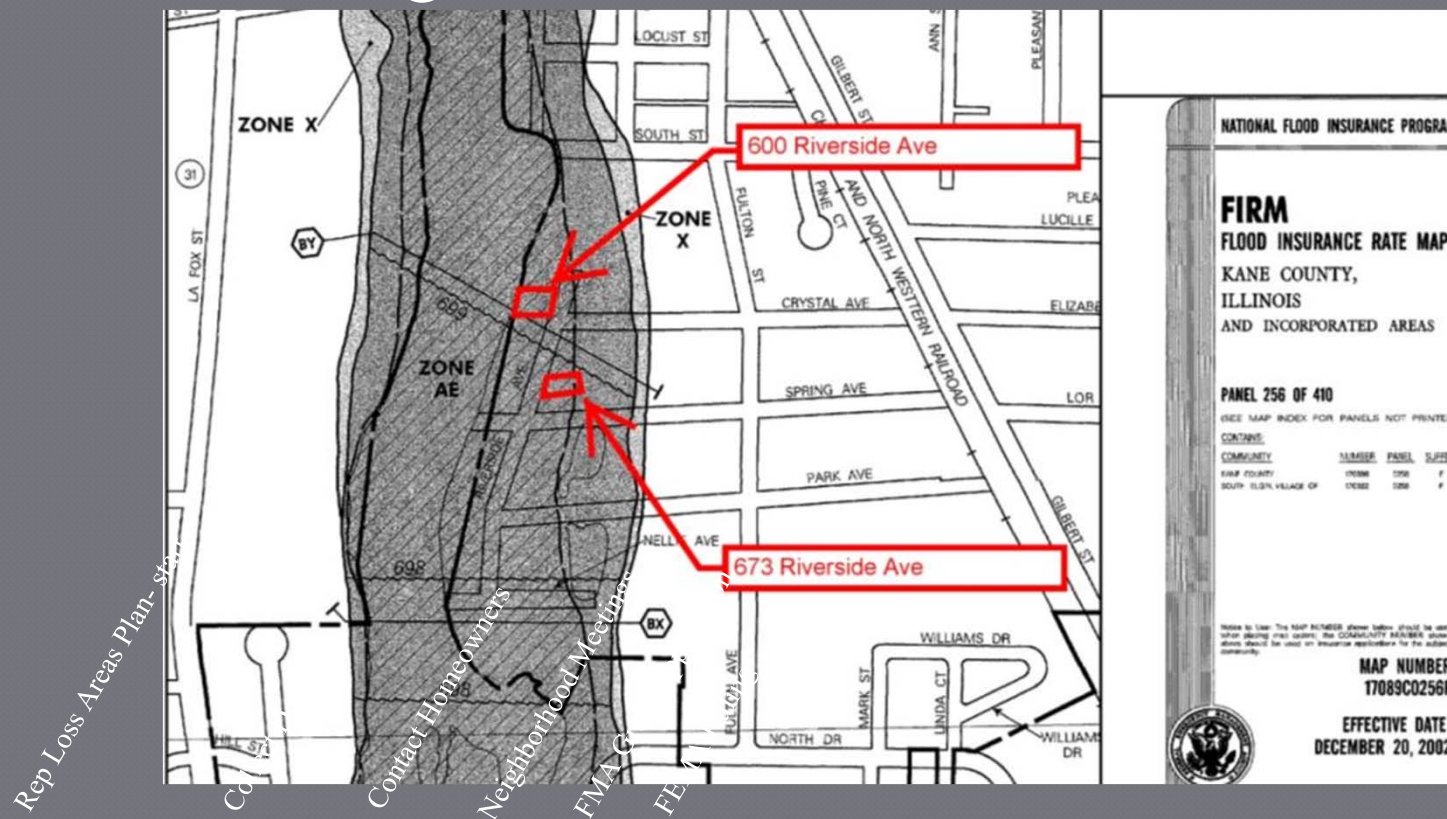
FEMA Ruling

2004	2005	2006	2007	2008	2009	2010	2011
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2007 FMA Grant

Obstacle #1

FEMA ruling: no elevations in the floodway



2004

2005

2006

2007

2008

2009

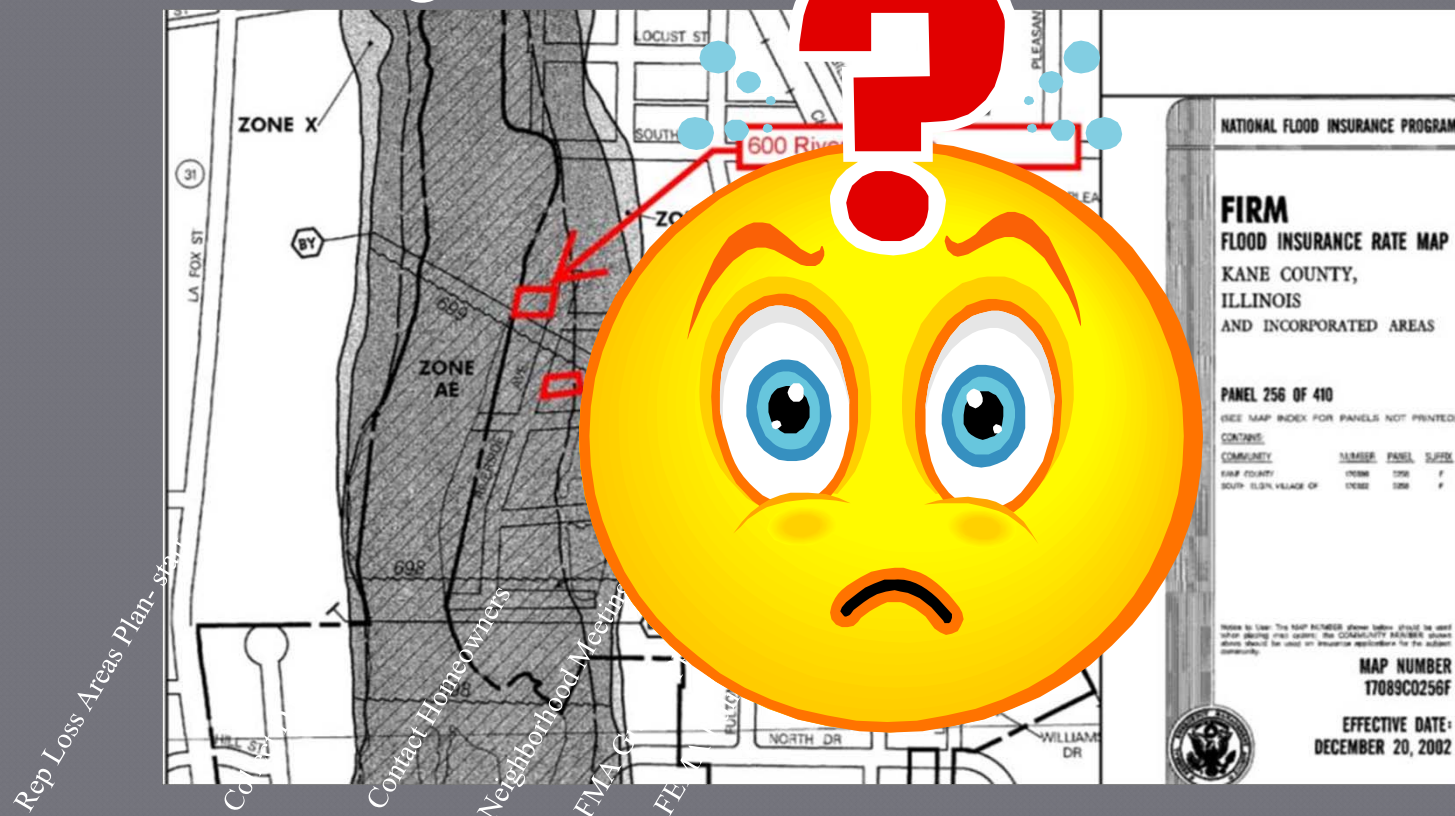
2010

2011

2007 FMA Grant

Obstacle #1

FEMA ruling: no elevations in the floodway



Lesson #2: Avoid Applications during Major Game Changing FEMA Rulings

2007 FMA Grant

Back to drawing board...

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Sincerely,

Karen Kosky



2007 FMA Grant

Back to drawing board...

2007 FMA Grant

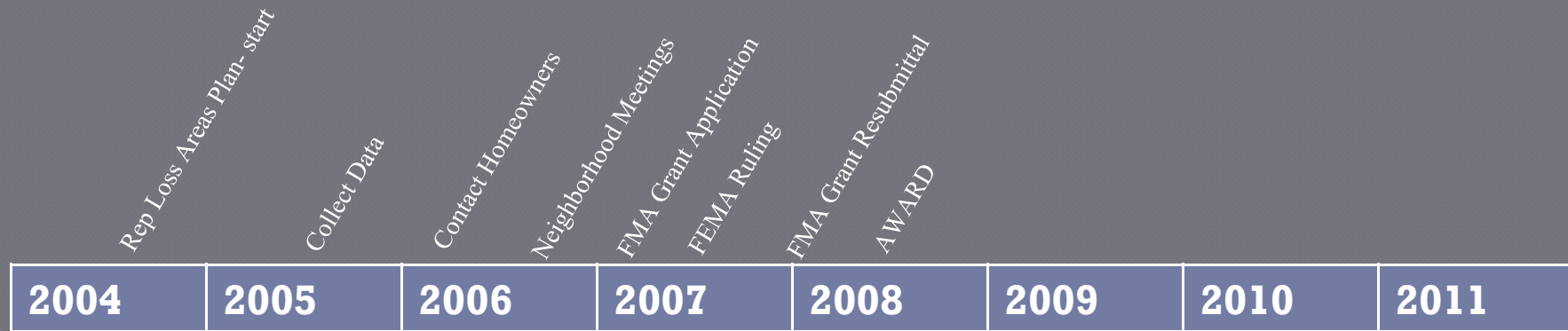
Resubmittal – 12/2007

- **B/C Re-Analysis** of remaining properties
- **Further conversations** with Homeowners
- **Application Resubmittal (Dec 2007): 3 buyouts**

<i>Rep Loss Areas Plan- start</i>							
2004	2005	2006	2007	2008	2009	2010	2011

2007 FMA Grant Award

- Award – August 2008
- 3 years after initial contact with homeowners
- 18 mos after initial grant application



Lesson #3: Avoid Making Any
Commitments or Predictions
of Any Sort, for Any Reason,
At All, with/to Homeowners

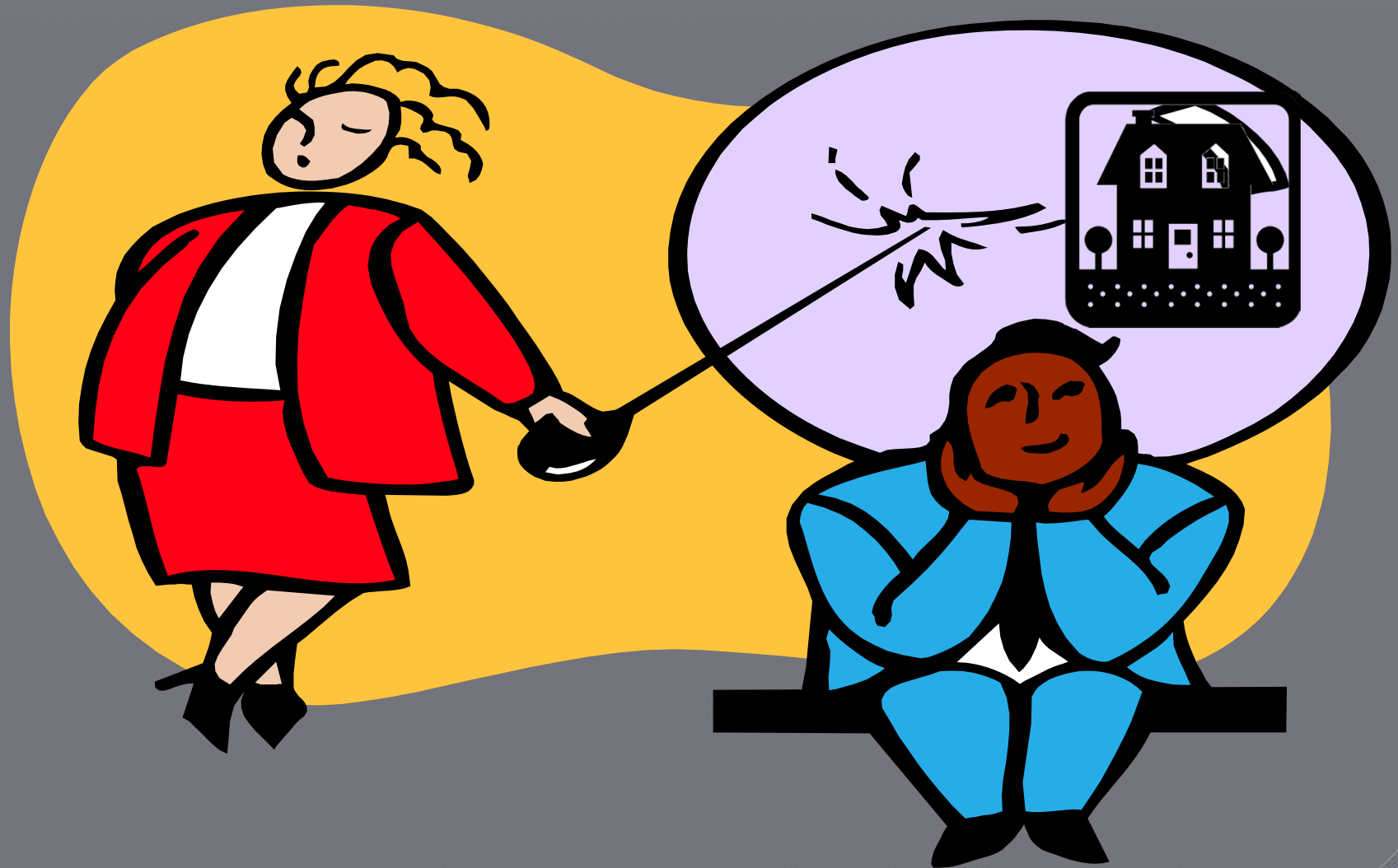
2007 FMA Grant

Project Progress

- ◉ Property Appraisals
- ◉ Finding Willing Takers
- ◉ 25% Match
- ◉ Homeowner (and other) Agreements

2007 FMA Grant

Property Appraisals

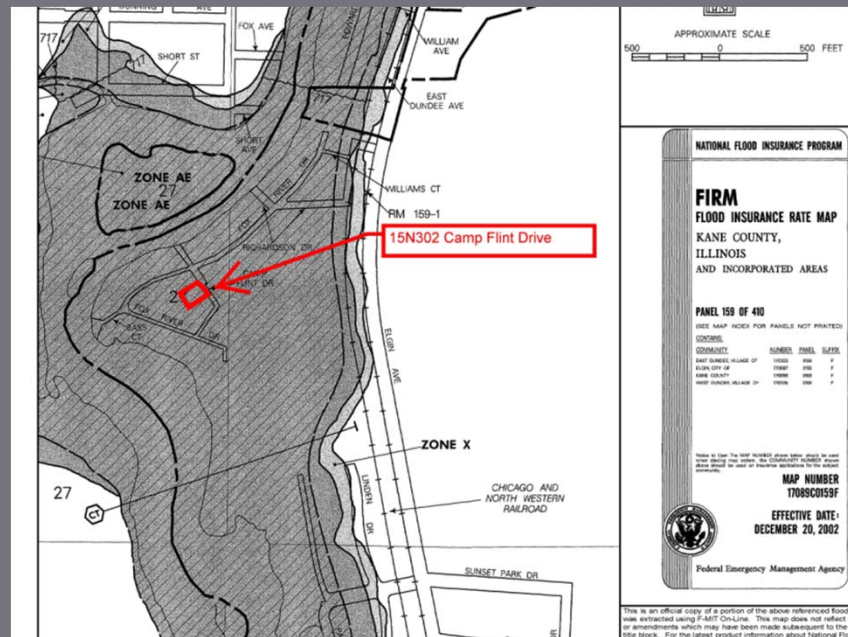


Lesson #4: Your Grant Dollars
Will Go Much Farther if Last
Recorded Disaster is AFTER
Major Housing Market
Collapse

2007 FMA Grant

Finding Willing Takers – Richardson Property

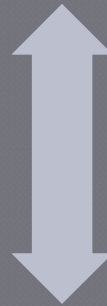
- Kane County Forest Preserve District
- Dundee Township
- Max McGraw Wildlife Foundation
- Richardson Homeowners Association
- ...?



2007 FMA Grant

Finding Willing Takers – Richardson Property

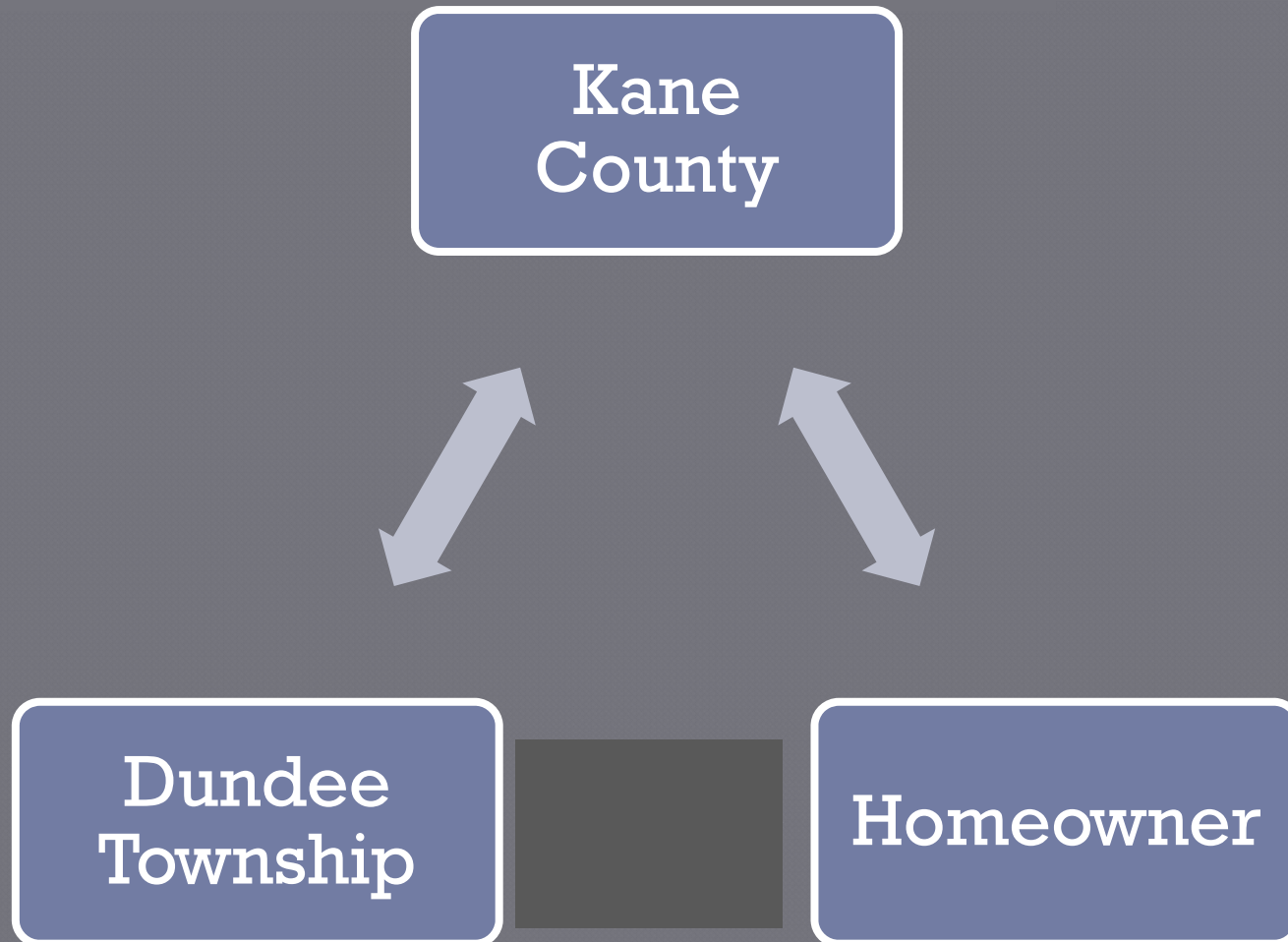
Kane
County



Homeowner

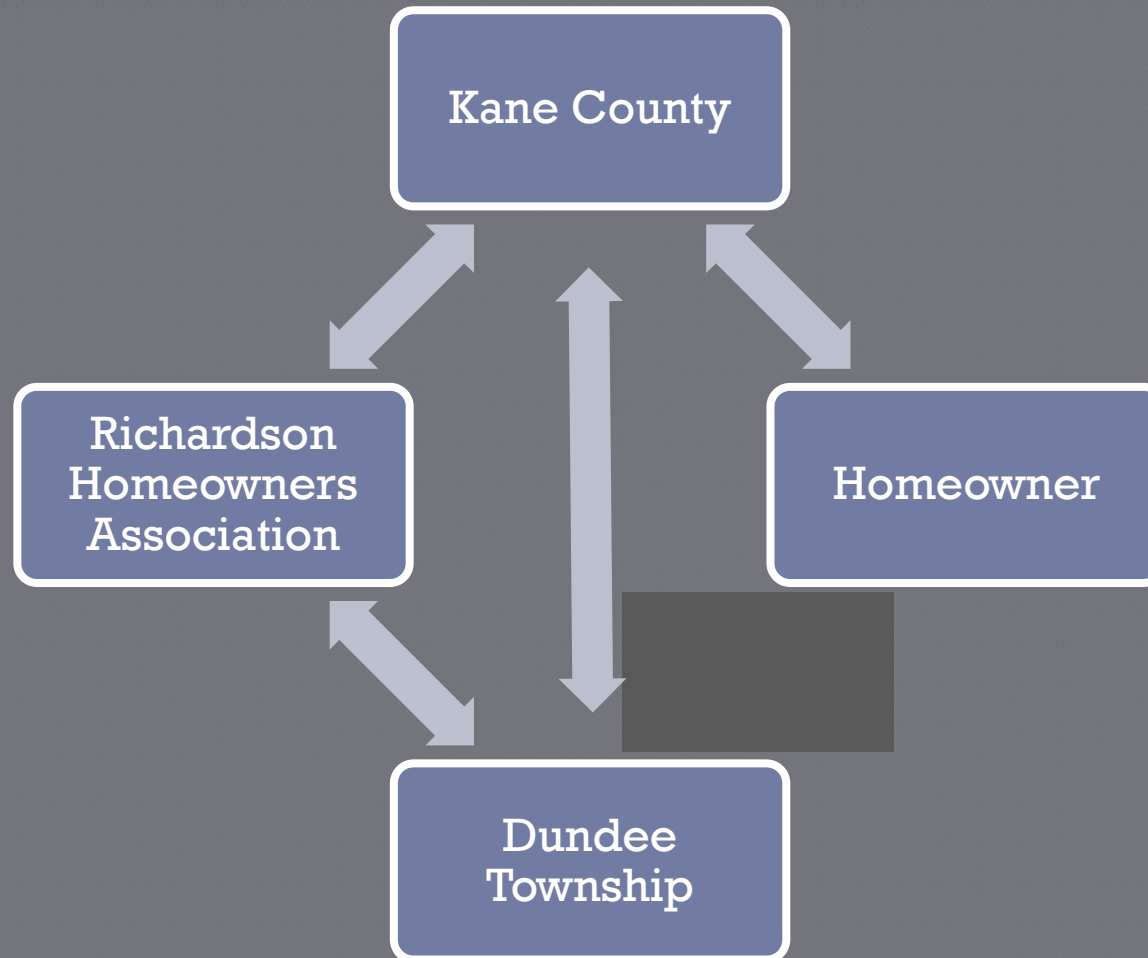
2007 FMA Grant

Finding Willing Takers – Richardson Property



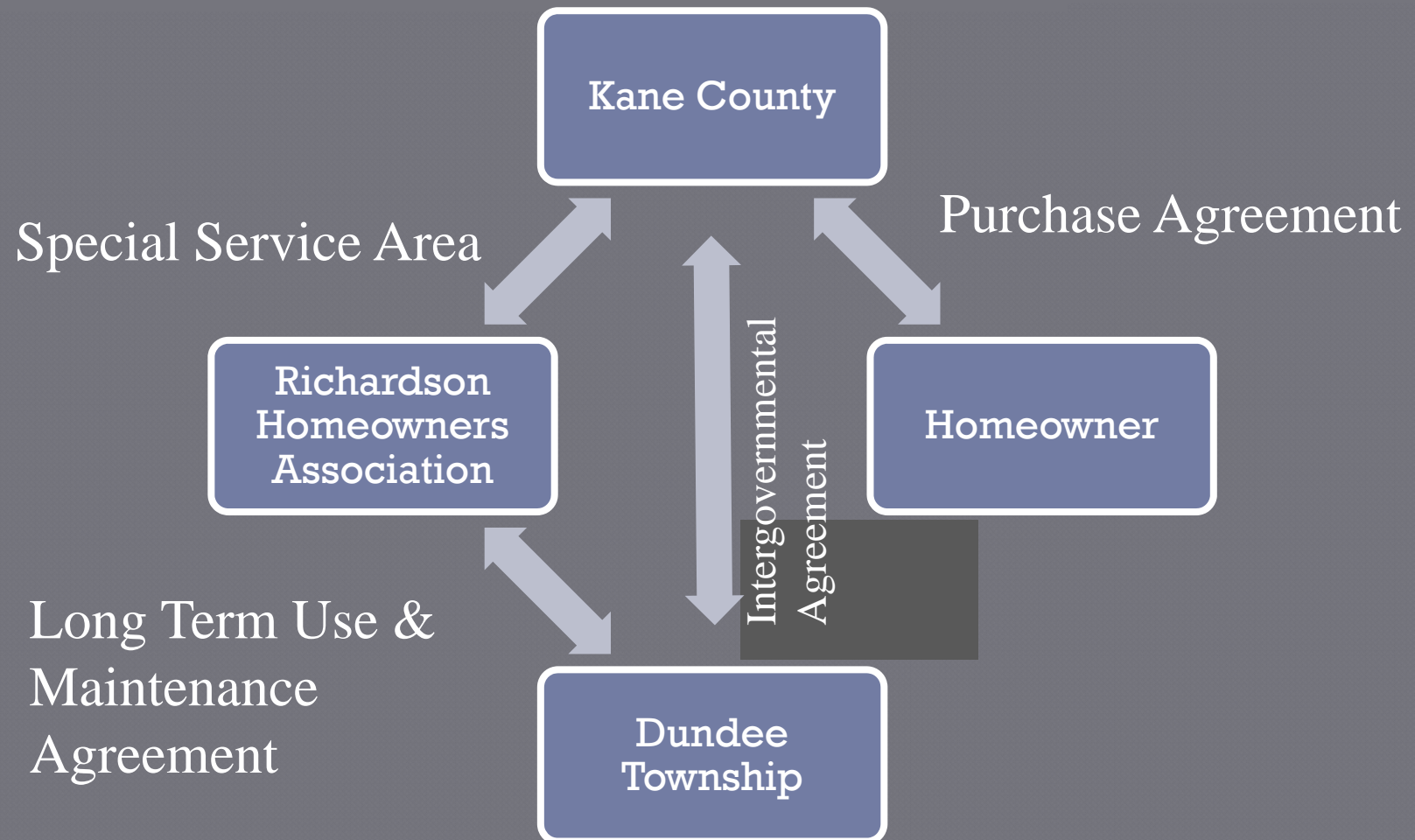
2007 FMA Grant

Finding Willing Takers – Richardson Property



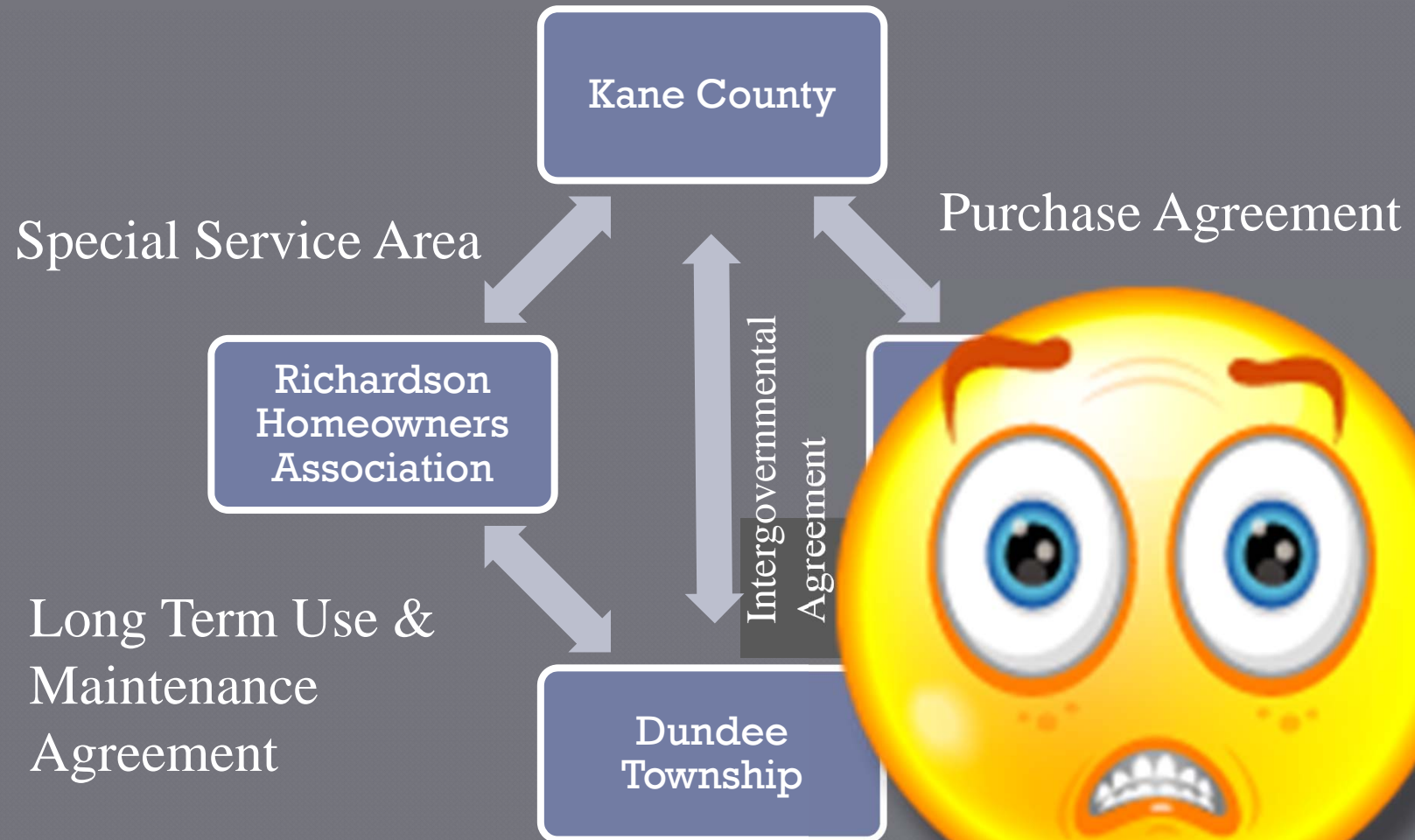
2007 FMA Grant

Finding Willing Takers – Richardson Property



2007 FMA Grant

Finding Willing Takers – Richardson Property

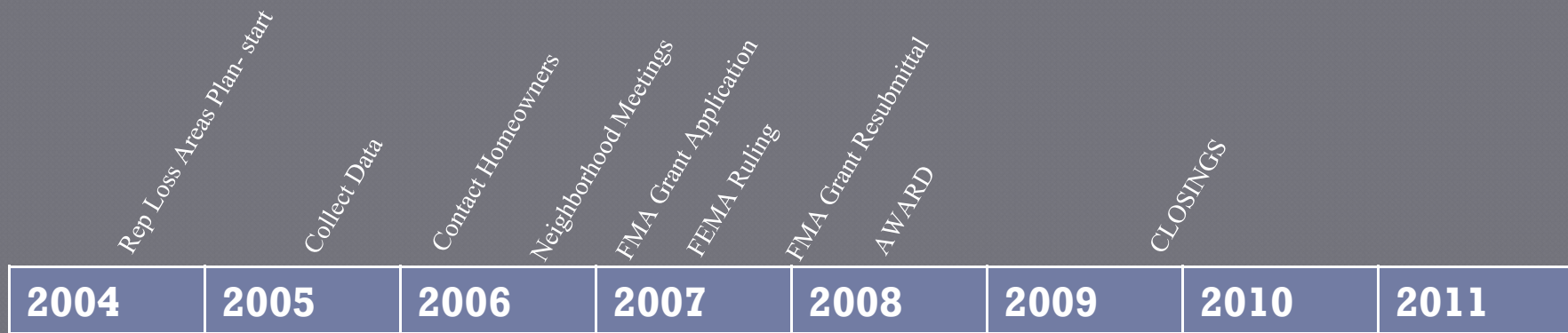


Lesson #5: Finding a Home for Isolated Parcels is Really, Really Difficult

2007 FMA Grant

Closings

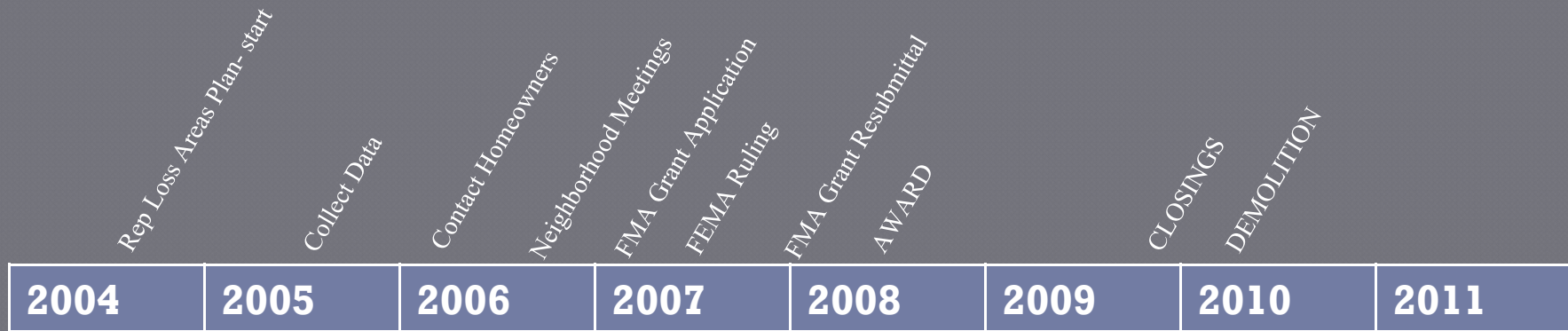
- First Closings – November 2009
- 4 ½ years after initial contact with homeowners
- ~3 years after initial grant application



2007 FMA Grant

Demolition

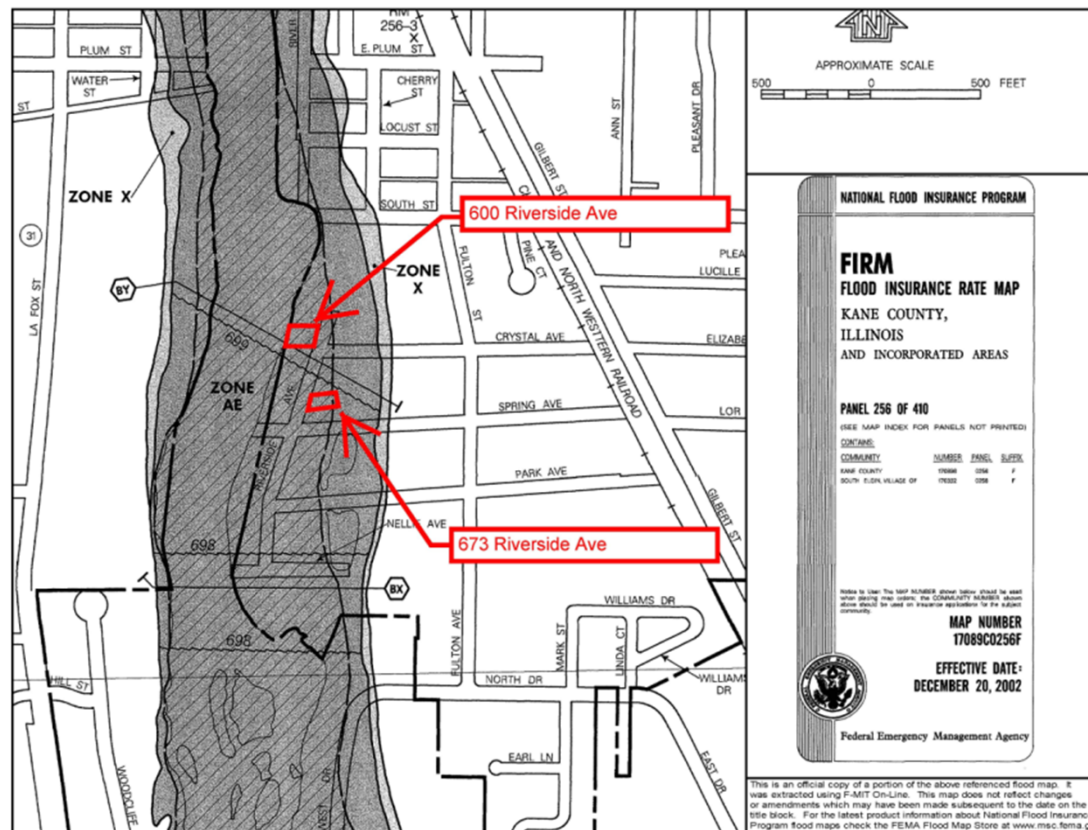
- ◉ Early-Mid 2010
- ◉ 3 ½ years (and one grant extension) after initial grant application



Properties

Properties

600 & 673 Riverside Avenue,
South Elgin



Properties

600 Riverside Avenue, South Elgin



August, 2007

Properties

600 Riverside Avenue, South Elgin



April, 2010

Properties

600 Riverside Avenue, South Elgin



Final Grading, 2010

Properties

673 Riverside Avenue, South Elgin



August, 2007

Properties

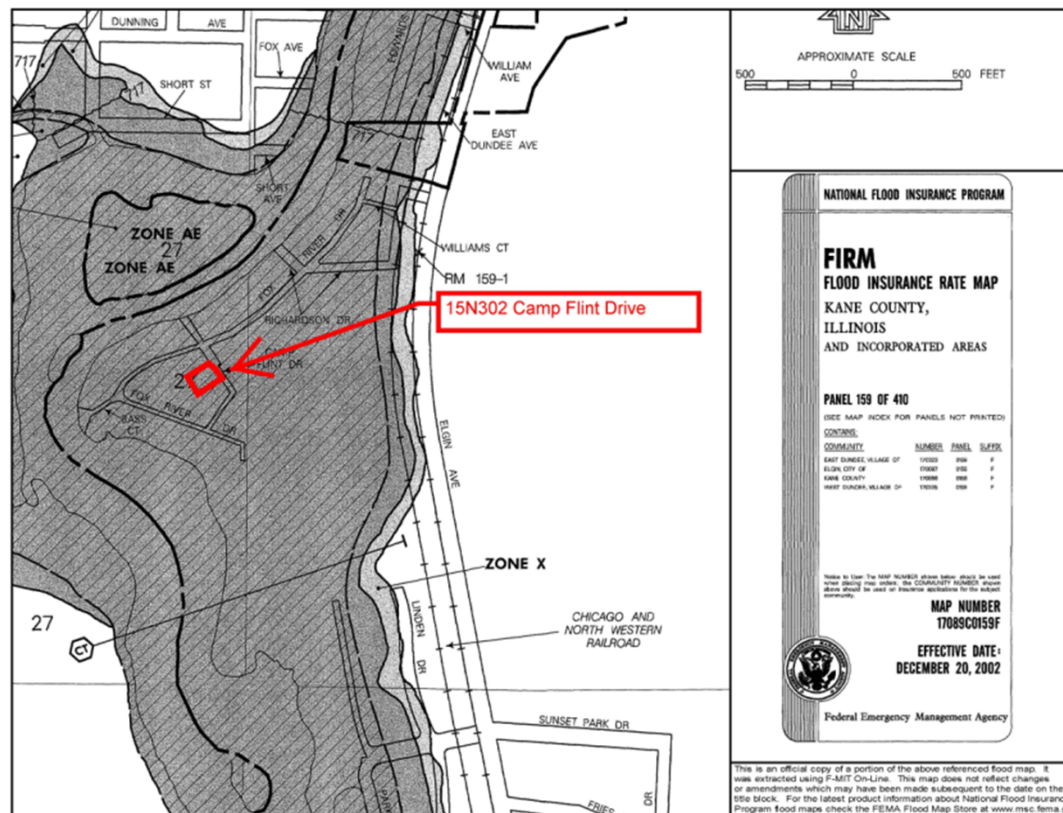
673 Riverside Avenue, South Elgin



March, 2010

Properties

15N302 Camp Flint Drive,
Dundee Township (Richardson)



Properties

15N302 Camp Flint Drive,
Dundee Township (Richardson)



August, 2007

Properties

15N302 Camp Flint Drive,
Dundee Township (Richardson)



August, 2010

Properties

15N302 Camp Flint Drive,
Dundee Township (Richardson)



Final Grading, 2010

Kane County – Future Buyouts?

- ◉ IF buyouts – Elevations get tech. assist.
- ◉ IF a group of properties (easier to give away)
- ◉ IF we're given proof of positive B/C at outset
- ◉ IF someone has match
- ◉?

