

Summer 2021 Newsletter

# Following a Flood – Substantial Damage Estimates and Permitting Repairs

~Marilyn Sucoe, P.E., CFM, IDNR-OWR

Local floodplain management ordinances require a permit for the repair or reconstruction of flood damaged buildings. Before those repairs begin, the local officials must determine if the building has been substantially damaged. Substantial Damage (SD) determinations are a part of the local government's responsibilities under the National Flood Insurance Program (NFIP).

If a building is substantially damaged, a SD determination letter must be sent to the owner explaining that the building must be brought into compliance with local floodplain regulations. Compliance can include elevation of the building, demolition, relocation of the building outside of the floodplain, or floodproofing for nonresidential structures. If the owner carries flood insurance, they may be eligible for \$30,000 in Increased Cost of Compliance coverage to help with the mitigation.

SD is damage of any origin sustained by a structure whereby the cost of restoring the structure to its beforedamaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. Work on structures that are determined to be substantially damaged is considered to be substantial improvement (SI), regardless of the actual repair work performed. If the community cumulatively tracks repairs and improvements over time, previous work is added to the cost as necessary. Also, damage caused by fires or another source can cause SD, requiring a damage estimate and mitigation. Post-Flood Damage Assessments: 5 Steps The State of Illinois Flood Damage Assessment Packet (FDA Packet) describes five steps to complete the SD determination process:

- 1.Contact IDNR at 217.782.4428 / 847.608.3181 or FEMA for advice
- 2. Complete damage assessments and issue letters
- 3. Post notices on substantially day



- substantially damaged homes and public notices about the local government's permit rules
- 4. Provide technical support to the property owners using resources listed below
- 5. Require permits

### Step 2 is where all the work happens. Breaking that task down in to smaller steps includes:

• Mapping - Get out and map the buildings in the floodplain that have flooded. Take pictures of high-water marks, such as debris lines, as soon as possible. Staff in public works or law enforcement

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- Windshield Surveys Once the impacted area has been mapped, a windshield survey can be completed to conduct a quick assessment. Buildings that are severely damaged can be immediately "red tagged" if they are deemed unsafe to enter. A sample red tag is in the FDA Packet.
- Door-To-Door Assessments Use the FDA Packet to complete estimates. The IDNR/OWR recommends the use of FEMA's Substantial Damage Estimator software, Version 3.0, and the associated worksheets. Flooding that impacts a small number of structures may be handled by the local flood plain manager and/or building official using estimates by a qualified contractor, a flood insurance adjustor, or a construction cost estimator. Work with the individual property owners to complete the assessments and damage determinations.
- Determine market value of the buildings. Contact the local assessor with an address list and ask for their help.
- Determine percent damage and issue a written SD determination. The FDA Packet includes an example SD determination letter.
- Require permits to complete repairs, including mitigation if substantially damaged.

#### **Preparing Before a Flood**

Local governments can prepare before a flood:

- Use the community website or newsletters to explain the SD/SI rules to residents so everyone understands the rules and the inspection process.
- Explain the SD/SI rules to public officials before the next flood.

 Prepare a filing system for each parcel/address in the floodplain. Use these files to store all data collected for each property including inspection forms, photos, damage estimates, e-mails and letters, records of phone calls or meetings, market value assessment, and permit records. These records will be useful in a future community visit by the state or FEMA to show compliance with the NFIP.

#### Resources

In addition to the Illinois FDA Packet, the state has a permit packet template to help you work with property owners. After the community makes the damage estimate, the property owner can use the permit packet to refine the cost of repairs. Contact Marilyn Sucoe at <u>marilyn.sucoe@</u> <u>illinois.gov</u> for copies.

FEMA provides additional guidance to complete damage estimates.

- Substantial Improvement /Substantial Damage Desk Reference, FEMA P-758, (May 2010)
- Substantial Damage Estimator (SDE) User Manual and Field Workbook: Using the SDE Tool to Perform Substantial Damage Determinations FEMA P-784, (August 2017)
- FEMA Substantial Damage Estimator Best Practices (August 2017)

FEMA also has two online courses:

- IS-284a Using the Substantial Damage Estimator 3.0 Tool
- IS-285 Substantial Damage Estimation for Floodplain Administrators





### Sally McConkey Wins National Award for Floodplain Management

When someone (anyone) retires, they tend to look back on their lifelong accomplishments and question the impacts and benefits they have provided. Well, that is not the case here. Sally McConkey's "checklist" of accomplishments are simply astonishing. Because of that, Sally was recently awarded the Association of State Floodplain Manger's Lifetime Achievement Award.

This award recognizes individuals who, throughout their career, have achieved success in a significant aspect of floodplain management. These efforts include a variety of actions that demonstrate the advancement of flood loss and risk reduction.

Sally leads by example and has been an inspiration and role model for everyone she touches. Sally has been a powerful and positive influence for the State of Illinois and the nation. IAFSM is very proud of Sally and her recognition at the national level. Congratulations Sally!

### Sally McConkey's Partial List of Accomplishments

- Responding to dozens of major floods (including 1993 & 2008 floods).
- Data collection, BFEs, studies & research on most streams in Illinois.
- Mitigation planning and flood risk outreach efforts across Illinois.
- IAFSM Chair and board member (12 years) and seeing the IAFSM double in size.
- ASFPM (national) Chair and leadership on national policy.
- ASFPM (national) Mapping Chair and National Levee Safety Committee.
- National Academies of Science, Engineering active member.
- Creation and development of Illinois' in-state mapping program.
- New digital mapping and LOMCs on thousands of miles of Illinois streams.
- Testifying in Congress on floodplain management issues.
- Illinois Water Plan Taskforce, Governor's Task Force, and various flood task forces.
- IAFSM Lifetime Achievement Award (2015).
- IAFSM Outstanding Service Awards (1999 & 2007).
- ASFPM (national) Lifetime Achievement Award (2021).
- ASFPM (national) Service Awards (2009 & 2012).
- Dozens of professional journal publications and reports.
- Mentor to scores of new floodplain managers.
- Providing baked goods to her staff for 30+ years.
- Loving mom and grandma!
- Friend to everyone she ever worked with (x1,000).



## \$1 Billion Available in Building Resilient Infrastructure and Communities (BRIC) Grants

FEMA has announced that \$1 billion will be available nationwide for the FY21 BRIC program. This is double the \$500M that will be awarded in the FY20 program. The Notice of Funding Opportunity (NOFO) for the FY21 program is expected to be released in August, with the grant period expected to open up in September or early October. The funding notice will provide detailed program information, grant application requirements, and other administrative requirements needed to apply for funding.

At this time, the project type that is most likely to be funded is unknown. Last year, FEMA announced that the BRIC program was going to:

- incentivize public infrastructure projects;
- incentivize projects that mitigate risk to one or more lifelines;
- incentivize projects that incorporate nature-based solutions; and,
- incentivize adoption and enforcement of modern building codes.

It is likely that these will remain the priorities. The most important difference from earlier mitigation programs is the emphasis on public infrastructure projects. The FEMA mitigation programs originally were designed to be non-structural projects and have shifted until now the structural projects are the priority.

Pre-award costs may be included in the budget, but they are only eligible for work after the application start date and only when the project is awarded.

All applications must be entered in the FEMA GO management system and submitted to IEMA. IEMA reviews the applications and then submits them to FEMA. Sam Al-Basha is the State Hazard Mitigation Officer at IEMA and he and his staff can assist you in applying for this program, although he won't be able to provide much information until the NOFO is released. You may contact Sam at: sam.m.al-basha@illinois.gov.





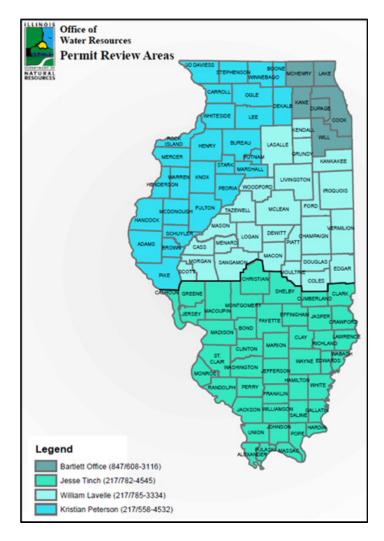
### **Downstate OWR Permitting**

~Marilyn Sucoe, P.E., CFM, IDNR/OWR

The IDNR – OWR floodway permitting staff in Springfield handles floodway permitting for all but the six northeastern counties in the state. Bill Milner is the Downstate Regulatory Section Chief and supervises three permit engineers assigned to the counties as shown on the map. Going from north to south, the floodway permit engineers are Kristian Peterson, William Lavelle, and Jesse Tinch. If you have questions regarding work in a designated floodway or a floodplain with no floodway shown, please send an e-mail to your permit engineer and Bill Milner. Include an address or the latitude/longitude of the proposed development. A copy of the floodplain mapping should also be provided to help speed up their response.

The Springfield permit staff may be reached at <u>Bill.</u> <u>Milner@illinois.gov</u>, <u>William.Lavelle@illinois.gov</u>, <u>Kristian.</u> <u>Peterson@illinois.gov</u>, and <u>Jesse.Tinch@illinois.gov</u>.

Remember, regardless of the state's floodway permit requirements, a local floodplain permit is always required for development in the floodplain, including the floodway. If an individual state floodway permit is required, local officials must wait until the state issues the floodway permit before they can issue the local floodplain permit. If the proposed work meets the conditions listed in one of the 13 statewide permits, local officials may require that the permittee maintain a list showing how the conditions of the statewide permit are met (along with any local floodplain conditions) or a plan set that shows the conditions have been addressed in the design.







### From the Chair: Conference, Training & Exam Updates

### ~Steve Altman, P.E., CFM, IDNR-OWR

For my first order of business, I would like all of you that participated in the 2021 IAFSM Virtual Conference. Feedback from the conference survey has been overwhelming positive. We were fortunate to contract with a great vendor (Falcon Events) and have a great Executive Secretary, to help us pull it off. Thank You, Sarah! Look forward to information coming on 2022 Conference in Bloomington/Normal, as we are expecting to see everyone in person.

Staying on the topic of conferences, the Board attended the 2021 ASFPM Conference in May. This conference was virtual again this year. Big News out of the ASFPM Conference was that FEMA announced State of Illinois Cooperating Technical Partners (CTP) (CHAMP/ISWS and IDNR/OWR) won the CTP of the Year Award! Congratulations and Thank You! Also, at this year's conference Sally McConkey was presented with a lifetime achievement award. Congratulations Sally!

As we move back to normal, be on the lookout for IAFSM Training opportunities. Stephen Bicking, Stormwater Chair, is looking into in-person opportunities for courses. Also, for those of you wanting to take the CFM exam, Greg Thorpe has been working with ASFPM with a soon-to-be online CFM exam, and various in-person exam options will also be available later this year. Enjoy Your Summer!

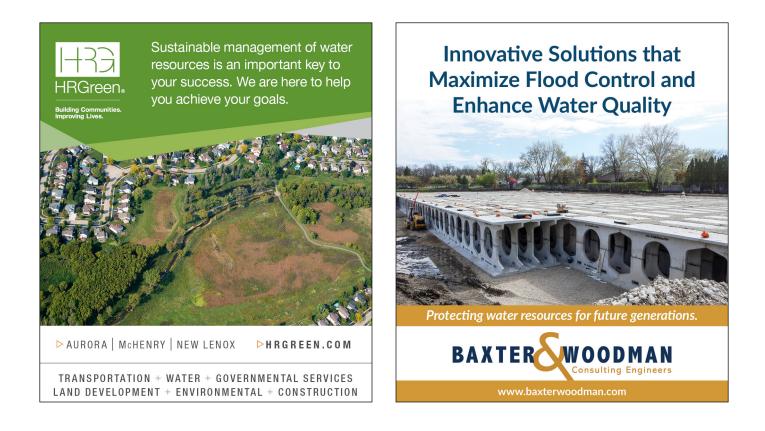
### **Virtual CRS Users Group meetings**

Virtual CRS Users Groups are held on a regular basis and open to any community. Meetings are held from 12:00 - 1:30. Contact Julie Lomax at <u>jlomax@downers.us</u> if you would like to attend - 1 CEC will be offered.

Wednesday, October 6

Activity 510 and Activity 610 - Substantial Damage and Flood Warning Systems

Wednesday, November 3 Activity 450 Stormwater Management Watershed Master Plan



### **CEC Education & Training Opportunities**

Looking for training opportunities? The following opportunities are coming up in the next few months. If you are looking for credits, be sure to review the material and confirm they meet the appropriate requirements.

### IAFSM/ASFPM Sponsored Training Opportunities:

• On Demand Annual Conference – Available for registration online until March 2022.

https://www.illinoisfloods.org/conferences-workshops/ iafsm-annual-conference

### Additional Training Opportunities:

EMI provides a wide range of training opportunities and upcoming training.

EMI courses are free for local and state government employees. Learn more at the EMI website:

### http://training.fema.gov/emicourses/

- E0172 Hazus for Floodplain Managers July 19-22, 2021
- E0273 Managing Floodplain Development thru the NFIP August 30-September 2, 2021

#### Webinars

ASFPM – <u>https://www.floods.org/training-education/</u> online-training/asfpm-webinars/

• None at this time

Also ... ASFPM is offering additional at home training. For information, see the link below:

#### https://floods.redvector.com

#### Conferences

• None at this time

Other training and CEC opportunities can be found on ASFPM's calendar:

http://www.floods.org/n-calendar/calendar.asp?

### **IAFSM on Social Media**

Follow IAFSM on Facebook and LinkedIn! Please send any time sensitive announcements or ideas for content to Melissa Duyar at <u>Melissa.Duyar@kimley-horn.com</u> or Sarah Wenzel at <u>SWenzel@prairieengineers.com</u>



### Facebook:

https://www.facebook.com/pg/Illinois-Association-For-Floodplain-And-Stormwater-Management-607922356237945/posts/?ref=page\_internal



### LinkedIn:

https://www.linkedin.com/company/illinois-association-for-floodplain-and-stormwatermanagement/about/

### **Unsteady HEC-RAS and FEQ Training Opportunities**

The IAFSM Stormwater Committee is pursuing two training seminars for 2021: Unsteady HEC-RAS, and FEQ. We are considering safety protocols and facility options, and will send an announcement once details are available. To join a list of people interested in participating in either or both seminars, please email Steve Bicking, Stormwater Committee Chair, at <u>sbicking@hrgreen.com</u>

### **In-Person CFM Exam Opportunities Available**

IAFSM is pleased to announce some in-person opportunities for people to take the Certified Floodplain Manager exam. Note that the Association of Stormwater and Floodplain Managers anticipates changing from an in-person exam format to a virtual exam that can be taken at an exam center near you. This change is anticipated within the next few months. Although this will offer more flexibility in location and date, the cost is anticipated to be higher. To register for an in-person exam this year, fill out the application found here and send it to the ASFPM National Office at <u>cfm@floods.org</u>.

Capacity is limited at each site. Registration is handled through ASFPM on a first-come, first-serve basis. Register soon for your choice of date/location.

- September 30, 2-5pm, Woodridge (Office of V3)
- October 20, 9am-noon, Rosemont (Office of CBBEL)
- November date TBD, Swansea
- December date in Northeast IL may be added, based on demand





### Important Stuff We Tell You in Every Newsletter...

### Save the Date! 2022 IAFSM Conference

The 2022 Annual Conference will be at the Bloomington Normal Marriott and Conference Center, Tuesday and Wednesday March 8 and 9, 2022. We hope to return to an in-person conference experience. Save the date!

### Wanted: Newsletter Ideas and Articles

IAFSM members, this is YOUR newsletter! Email Jennifer Maercklein, editor, at <u>jmaercklein@v3co.com</u> if there are topics that you'd like us to cover. You don't need to write the article - we just want your ideas! If you're gifted with a pen and would like to provide content, we welcome your written contributions as well.

### Get Involved with IAFSM!

IAFSM Committee Chairs welcome your help and involvement. See the list of chairs on the last page of this newsletter, or visit the committee webpage to learn more about volunteer opportunities. <u>http://www.illinoisfloods.org/committees.html</u>.

#### **Borrow our Water Table**

IAFSM has five Watershed Tabletop Models available for all members to check out (free of charge) and bring to Public Works Open Houses, Scout meetings, 4-H meetings, school classrooms, etc. This offers a great opportunity to educate about the dangers and impact of unplanned development and human activity in the floodplain. IAFSM currently keeps tables in Springfield, Champaign, Bartlett, Woodridge, and Swansea.

Contact Sarah Harbaugh at IAFSM@illinoisfloods.org to make arrangements.

#### **Next Board Meeting**

The next IAFSM Board Meeting will be held on Wednesday, July 21 at 10am via zoom. All members are welcome and encouraged to attend Board meetings.

Contact Sarah Harbaugh for the Zoom ID to attend virtually: <u>IAFSM@illinoisfloods.org</u>.

#### Jobmart

Visit our Jobmart at <u>http://www.illinoisfloods.org/jobmart.html</u> Jobmart is a free service to members of IAFSM. To post an open position, please sign into our website and complete the job listing form. If you have any questions please contact Sarah Harbaugh at <u>IAFSM@illinoisfloods.org</u>.

### **CFM Exam Schedule**

To view 2021 exam dates and register, visit <u>www.illinoisfloods.org/certification.html</u>.

### In the News: America's Rivers Changing Colors

A recent study published in the journal Geographical Research Letters describes how America's rivers are changing color due to climate change and human factors. For a summary of the study written by the Associated Press, <u>click here</u>.



# THE IAFSM CURRENT

Illinois Association for Floodplain and Stormwater Management

#### Summer 2021 Newsletter

The IAFSM Newsletter is published quarterly for members of the Illinois Association for Floodplain and Stormwater Management. Information and opinions contained herein do not necessarily reflect the views of all members. Items for publication and other editorial matters should be directed to the editor at <u>jmaercklein@v3co.com</u>.

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