

THE IAFSM CURRENT

Illinois Association for Floodplain and Stormwater Management Summer 2013 Newsletter

My Community Flooded. How Do We Conduct Substantial Damage Assessments?

~Shauna Urlacher, P.E., CFM, Clark Dietz

The days after a flood are a critical time for floodplain managers and local officials. Once the floodwaters have receded, the property owners look to their local municipality to help them repair their flooded properties. Local officials in communities participating in the NFIP need to complete substantial damage assessments and inform residents of FEMA Assistance. Many of these communities sought guidance from IDNR-OWR after



A home in Lisle that appears structurally damaged following the April floods.

the April storms, and others may seek guidance following the June storms. The information below can be used by municipalities when conducting a Substantial Damage Assessment.

Substantial damage assessments are required by local floodplain ordinances. A structure is substantially damaged if the total cost of repairs is 50 percent or more of the structure's pre-flood market value. Most communities in Illinois now track cumulative damages caused by multiple flood events. Substantial damage assessments can be completed with the following steps:

- 1. Tour flooded areas. Identify every structure that has had flooding and those with obvious structural damage.
- 2. Mark the damaged buildings on a map and photograph the damage.
- 3. Tag each structure with the notice explaining the post-flood permit requirements.
- 4. Inspect flood-damage and calculate the cost of repairs. FEMA's Damage Estimator (http://www.fema.gov/library/viewRecord.do?id=4166) can be used for these calculations.
- 5. Compare the amount of damage to the pre-flood market value from the County Assessor's office.

If a building is substantially damaged, federal flood insurance regulations require that repairs do not begin until the structure is brought into compliance with the local floodplain ordinance. In some cases, this may include elevating or flood-proofing the structure to reduce the potential for future flood damage. Homeowners with flood insurance are eligible for Increase Cost of Compliance (ICC) Coverage, which often provides up to \$30,000 to protect a structure from future flood damage.

A copy of the PowerPoint presentation explaining FEMA's Substantial Damage Estimator can be found at: http://www.illinoisfloods.org/documents/IL_SDE_Training_050213.ppt. For additional information, contact the IDNR: Brian Eber (northeast Illinois) at 847-608-3100 or Paul Osman (remainder of state) at 217-782-4428.

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April 2013 Flood Event

Shauna Urlacher, P.E., CFM, Clark Dietz

A slow-moving storm system during the week of April 15-19 resulted in record flooding across northeast, central, and southeast Illinois. The storm included periods of high intensities and rainfall totals between 5 and 10 inches in the Chicago area and along the Illinois River Valley. Most of the rain occurred on Wednesday, April 17th through Thursday, April 18th when the soils were already saturated, resulting in higher runoff and widespread flooding.

Daily rainfall records were reported in Peoria, Galesburg and Chicago. Peoria set 24-hour rainfall records on April 17th with 2.47 inches, and on April 18th with 1.37 inches. Galesburg set a daily record of 4.16 inches on April 18th. Chicago reported 3.54 inches on April 18th and a two-day total of 5.55 inches, with some western suburbs reporting two day totals in excess of 7 inches.

In response to the widespread flooding, President Barack Obama issued a major Presidential Disaster Declaration (FEMA-4116-DR-IL). The counties included in the declaration as of June 13, 2013 are shown in Figure 1. A full size exhibit of Figure 1 can be found at http://gis.fema.gov/maps/dec_4116.pdf.

Flood Damages

Communities along the Chicago River, Fox River, Des Plaines River, DuPage River, Illinois River, and tributaries experienced riverine flooding, and many

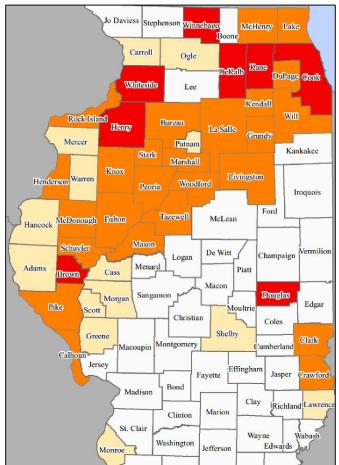


Figure 1. Counties included in Disaster Declaration FEMA-4116-DR-IL are colored based on the type of assistance provided. Red depicts individual assistance, orange depicts individual and public assistance, and yellow depicts public assistance.

rivers recorded record flood stages. Heavy rainfall in these watersheds overwhelmed storm and sanitary sewer systems, causing sewer backups and localized flooding throughout the Chicago area. In addition, many communities, including parts of London Mills (Fulton County), Forest View (Cook County), and Marseilles (LaSalle County) experienced significant riverine flooding <u>outside</u> of mapped Special Flood Hazard Areas.

Reports of flooding from this storm vary by community, even within the same watershed. In northeast Illinois, Bolingbrook reported slightly more than a 10-year event, while upstream Lisle experienced rainfall in excess of the 100-year event. Lisle had levees along the East Branch DuPage River and part of St. Joseph Creek overtop for the first time since they were constructed in the late 1960s. The flooding was so severe that the Village had to evacuate over 1,000 living units (apartments, condominiums, and single-family homes) by boat.



These three photos show flooding in Lisle, Illinois, including evacuation of residents at Four Lakes apartments/condos.

Lisle is still recovering from the flooding experienced in April and they are currently completing around 300 damage assessments of the flooded properties. To date, approximately 60 homes and businesses have been determined to be substantially damaged. Lisle will be working on mitigation of these structures in the coming months.

Downstate, Peoria County has competed hundreds of damage assessments and residents have already started the mitigation process. Putnam County, LaSalle County, Jersey County, and many others have already red-tagged and eliminated nearly all of their repetitive loss structures. In addition, there are many success stories where prior mitigation efforts, damage assessments, and NFIP compliance prevented millions in damages from this flood due to amazing local officials across the state.

FEMA Assistance

Illinois residents affected by the severe storms and flooding from April 16th to May 5th can apply for FEMA disaster assistance through July 9th at www.disasterassistance.gov/. In addition to individual assistance for property owners, public assistance is available for counties shown in orange and yellow in Figure 1. Cities, counties, and certain private nonprofit organizations can be reimbursed for cost incurred April 16 to May 5 due to debris removal, emergency protective measures, repair or replacement of roads and bridges, water control facilities, buildings and equipment, utilities, and parks and recreational facilities.

Additional Information About the Flood Event

The National Weather Service has published substantial information about the floods, including precipitation maps, lists of peak rainfall and peak flood stages, and more. Visit these two websites for additional information. http://www.crh.noaa.gov/ilx/?n=apr2013flooding

http://www.crh.noaa.gov/news/display_cmsstory.php?wfo=lot&storyid=94115&source=0



The IAFSM Current

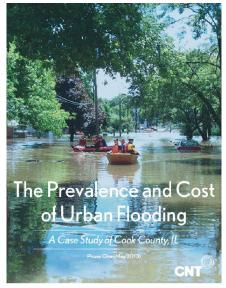
Summer 2013

Urban Flooding is Chronic and Costly, Not Correlated with Floodplains

-Center for Neighborhood Technology, May 14, 2013 Press Release

When it comes to flooding in cities, it makes little difference whether a property is located within a floodplain or not—damage happens, happens often, and can inflict significant costs. This stark lack of correlation between property damage claims and recognized floodplains is among the key findings of *The Prevalence and Cost of Urban Flooding*, a report released by the Center for Neighborhood Technology (CNT) in May 2013.

The report, the first of its kind to collectively analyze flood damage claims and sewer- and drain-backup claims data from multiple providers of insurance and other financial assistance, is part of a first phase of research at CNT on the prevalence and cost of flooding to property owners—such as homes and businesses—in urban and suburban areas. Urban flooding is caused by too much rain overwhelming drainage systems and waterways, and making its way into basements, backyards, and streets.



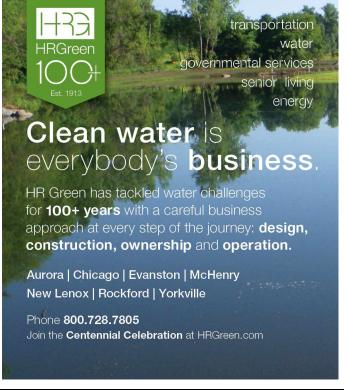
CNT researchers took the unprecedented step of combining insurance claims payout data for property damage in Cook County, IL (between 2007–2011, aggregated by ZIP code), with analysis of 115 responses to an online survey of property owners in Cook County that experienced property flooding in the last five years.

Key points emerging from the report:

- Urban flooding in Cook Co. is chronic and systemic, resulting in widespread, repetitive and costly damage.
- There are multiple social and economic impacts on property owners.
- There is no correlation between damage payouts and the floodplains.
- Claims were made across income groups.
- Flood insurance is not carrying the burden of damage payouts.
- No clear solutions for property owners.

For a summary of report findings, visit: http://www.cnt.org/news/2013/05/14/urbanflooding-is-chronic-and-costly-but-not-correlatedwith-floodplains/ For the full report, visit: http://bit.ly/urbanflooding



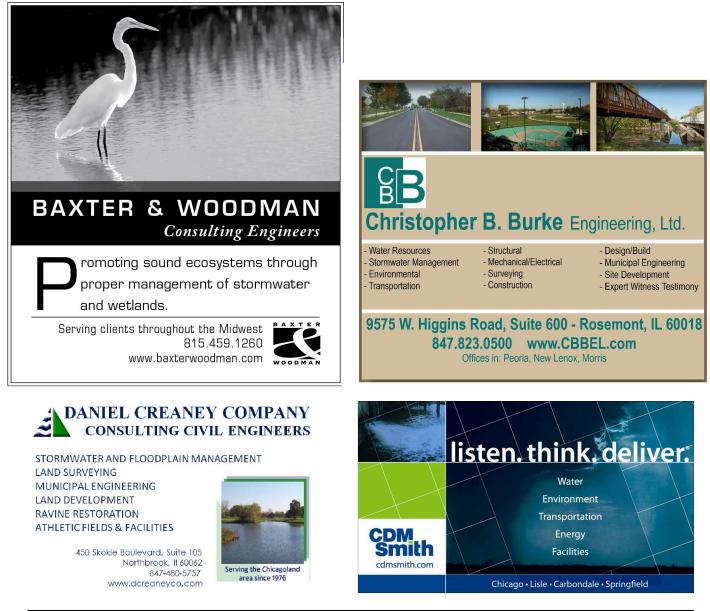


LOMR/CLOMR Submittal Resources and Website

The Letter of Map Revision/Conditional Letter of Map Revision (LOMR/CLOMR) review team at the Illinois State Water Survey (ISWS) has developed a resources webpage for potential (LOMR/CLOMR) applicants. These resources include hydrologic and hydraulic quality assurance documents developed and used by the ISWS review team. The quality assurance documents help identify common modeling issues, required supporting data and calculations, FEMA standards, and best practices.

Additionally, FEMA is now accepting **all** types of Letter of Map Change applications online. For more information about the online submittal process please visit the ISWS resources webpage for online LOMC training. http://www.illinoisfloodmaps.org/lomr.aspx

For additional questions related to FEMA Map Revisions, please contact Christopher R. Hanstad, E.I.T., CFM at the Illinois State Water Survey, (217)-244-3372, hanstad@illinois.edu.



Awards and Accolades

Several members of IAFSM recently received some wonderful recognition, awards, and accolades:

The 2013 CRS Award for Excellence was presented to Michael Sutfin, CFM, Building Official and Floodplain Manager for the City of Ottawa, Illinois, at the National Flood Conference in May. Sutfin's years with Ottawa so far have yielded a CRS Class 5, but the community is poised to achieve Class 2 before long. Aggressive pursuit of City Council "buy in" characterized Sutfin's efforts, and the reward was community support for numerous floodplain management measures that have enhanced safety, property protection, insurance coverage, and preparedness. The CRS Award for Excellence recognizes an individual who has demonstrated outstanding accomplishments in promoting flood insurance and advancing



Michael Sutfin displays his 2013 CRS Award for Excellence, flanked by David L. Miller (at left) and Edward L. Connor, Federal Insurance and Mitigation Administration. Photo from CRS Newsletter.

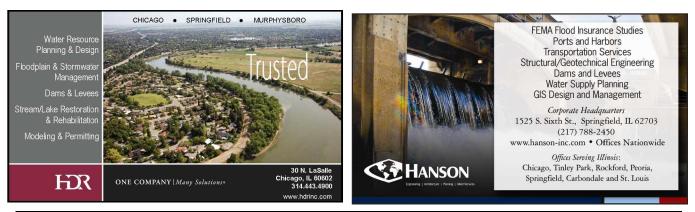
floodplain management and mitigation, in CRS communities. Congratulations to Mike Sutfin on this achievement. For more information, http://mywebtimes.com/archives/ottawa/display.php?id=476199

IDNR/OWR won the 2013 ASFPM Tom Lee Award for their work in mitigating 500 floodprone federal cabin lease sites. Mike Prough of Jersey County and Paul Osman of IDNR/OWR were instrumental in mitigating these cabins through a long 15-year process that included hundreds of meetings with the U.S. Army Corps of Engineers (as land owner), FEMA, and local officials. The last remaining 15 cabins (of the original 500) were notified in June of the need to elevate. This long battle has ultimately saved the taxpayers millions of dollars in annual disaster assistance and flood insurance claim payouts. Congratulations to Mike Prough, Paul Osman, and the IDNR/OWR.

Glenn Heistand won the first annual ASFPM 5k run in Hartford, CT in June. This was also his very first 5k race, although he is an experienced long distance runner. He finished with a time of 17:27 (5:37 pace). Other Illinois participants included Amanda Flegel, Mike Anderson and Kandace Heistand. Nice run, Glenn!

Flood Policies Possibly Affected by BW-12 NFIP Reform Section 205

FEMA has released a spreadsheet on Flood Policies Possibly Affected by Biggert Waters Section 205 with lots of data on the number of policies by state, community, etc. The only caveats to using this spreadsheet that FEMA wanted us to note is that the data only relates to subsidized policies touched by Sec. 205. It does not cover grandfathered policies losing discounts next year and after under Sec. 207. FEMA tells us there will be a new overlay tool that they are producing where anyone (state, local, public) can query and extract data, down to maybe the zip code level, the numbers of properties affected by the Pre-FIRM move to actuarial. The tool is almost complete. Click here for Flood Policies Possibly Affected by BW-12 Section 205



From The Chair

~Loren Wobig, P.E., CFM, IDNR-OWR

Hats Off to state floodplain manager Paul Osman and local floodplain manager Mike Prough for their hard work and dedication to mitigate US Army Corps of Engineers cabin lease sites in Jersey County. Thanks to their persistence and determination to eliminate repetitive loss claims on US Army Corps of Engineers leased cabins in Jersey County, the Illinois Department of Natural Resources, Office of Water Resources was chosen as the 2013 winner of the Tom Lee State Award for Excellence in Floodplain Management. The Tom Lee Award is given annually by the national Association of State Floodplain Managers (ASFPM) to recognize an outstanding floodplain management program or activity at the state level. Congratulations Paul and Mike.

AAFM, AMFM, FFMA, IFSMA, IAFSM, NJAFM, NYSFSMA, SCAHM, and WAFSCM are just some of the alphabet soup of acronyms representing the 35 state chapters of the national Association of State Floodplain Managers, or ASFPM. IAFSM was one of the first 3 State Associations to join the national association ASFPM back in 1987. So, how does IAFSM compare to other 34 State Chapters in the national association?

Besides being one of the oldest floodplain and stormwater management associations in the nation (27 years and counting), IAFSM is also one of the largest such associations in the county. With 714 members, IAFSM is the second largest association in the nation; the Texas Floodplain Management Association (TFMA) holds the top spot with 1812 members. (But hey, Texas is practically its own country so how can you compete with that?) The Arizona Floodplain Management Association (AZFMA) and Colorado Association of Stormwater and Floodplain Managers (CASFM) are almost the size of IAFSM, each having recorded chapter memberships in the 600s. The other state associations have memberships ranging from 77 in the Montana Association to 454 in the Oklahoma Association with an average membership of 204 members. Individual membership dues in each association range from \$20/year to \$125/year with a national average of \$39/year for membership dues. It appears we are getting a good deal at \$25/year for our IAFSM membership dues.

IAFSM also ranks high in the nation with 474 CFM's in our association (66% of the IAFSM membership.) Thanks to Matt Wahl, CFM and IAFSM Certification Committee Chairman, the CFM program in Illinois is strong.

IAFSM along with five other state associations including Texas, Oklahoma, North Carolina, Arkansas, and New Mexico, oversee their own CFM programs and are relatively independent of ASFPM in their operations, finances and activities. However, many of the other state associations rely on the experience and knowledge that the national association can provide for their operations and activities.

By the way, NYSFSMA stands for New York State Floodplain and Managers Association. Aren't you glad we are just IAFSM?



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 Sponsored Training Opportunities:

See our website at www.illinoisfloods.org or contact Amanda Flegel, aflegel@illinois.edu, for more info.

- NFIP Reform Dinner Seminar, \$65
 - o July 9th in Oak Brook
- Unsteady State HEC-RAS Seminar, \$600
 - o July 24-26 in Naperville
 - o July 29-31 in Champaign
- Determining BFE's in Zone A Floodplains, \$150
 - o July 22nd in Bloomington

Additional Training Opportunities:

- SWMM workshop by ASCE planned for September
- EMI provides a wide range of training opportunities and upcoming training includes HAZUS (7/22) and NFIP/CRS (7/29)
 - EMI courses are free for local and state government employees. Learn more at the EMI website.
 - o http://training.fema.gov/EMI/

Webinars/ Online:

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- Engineering Ethics, UWM. Begins July 1. \$79.
 - o http://www4.uwm.edu/sce/course.cfm?id=26907
- ASCE-Curve Number and Vegetative Techniques to Manage Stormwater Runoff Sustainably, July 9, \$299 / \$349 member/non- member rate
 - o http://mylearning.asce.org/diweb/catalog/item/id/92692/q/n=1&c=79&t=2125
- ASDSO-Terminal Structures and Energy Dissipation at Outlet Works and Spillways. July 9th. \$95.
 http://eo2.commpartners.com/users/asdso/session.php?id=10374
- Association of State Wetland Managers (ASWM), July 24. Wetland Watershed Plan, free with \$60 membership.
 - o http://aswm.org/component/content/article/119-aswm-webinarscalls/3348-upcoming-members-wetland-webinar-series
 - ASCE-Floodplain Mapping Using HEC_GeoRAS and RAS Mapper, July 30, \$249 / \$299
 - o http://mylearning.asce.org/diweb/catalog/item/id/92740/q/n=3&o=t&c=79&t=2125&t=2115
- ASCE-Analysis of Green Infrastructure: Easy to Implement Methods, August 20, \$299 / \$349

 http://mylearning.asce.org/diweb/catalog/item/id/92780/q/c=79&t=2125
- Silver Jackets have designed a webinar week August 20-23. Registration is not yet open.
 - o http://www.nfrmp.us/frmpw/2013webinarweek/index.cfm
- Elevation Certificates, Atkins Webex Training. July 25th, free
- Biggert-Waters NFIP Reform, Atkins Webex Training. August 21st, free
 - O Atkinsglobalna.webex.com , then search for webinar title

Out of state annual conferences:

- Dam Safety 2013 National Conference, Providence, RI. September 8-12. \$695 for members, daily rate available.
 - o http://www.damsafety.org/conferences/Default.aspx?p=db47b764-cd84-4a17-a014-a96c6cebab34

Call for Volunteers! Unsteady HEC-RAS Sub-committee

We are in the process of forming a sub-committee to develop an Unsteady HEC-RAS guidance manual. We have two levels of participation core group and participant. The core group will draft the manual and the participants will be involved in the discussion, but not directly involved in writing the document. If you are interested in participating on the committee, please contact Shauna Urlacher at shauna.urlacher@clarkdietz.com or 312.382.1294.

Important Stuff We Tell You in Every Newsletter...

Save the Date! 2014 Conference

The 2014 Annual Conference will be held March 12-13 at the InterContinental Chicago O'Hare in Rosemont.

Wanted: Newsletter Ideas and Articles

IAFSM members, this is YOUR newsletter! Email Jennifer Maercklein, editor, at jmaercklein@v3co.com 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. http://www.illinoisfloods.org/committees.html

Borrow our Water Table

IAFSM has two 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 keeps one in Springfield and the other in northeast Illinois. Contact Sarah at iafsm@sbcglobal.net to make arrangements.

Next Board Meeting

The next IAFSM Board Meeting is scheduled for 10:00 a.m. on Wednesday, July 10, 2013 at The Egg & I, 7164 W. 183rd Street, Tinley Park. All members are welcome and encouraged to attend. See you there!

<u>Jobmart</u>

Visit our Jobmart at http://www.illinoisfloods.org/jobmart.html Jobmart is a free service to members of IAFSM. If you would like to post a position, send complete information to IAFSM@sbcglobal.net.

2013 CFM Exam Schedule

To view 2013 exam dates and register, visit www.illinoisfloods.org/certification.html.



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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 jmaercklein@v3co.com. To advertise in this newsletter (\$100-\$200 per year depending on ad size) contact the association at IAFSM@sbcglobal.net.

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