



# THE IAFSM CURRENT

Illinois Association for  
Floodplain and Stormwater Management

Winter 2017 Newsletter

## A Comeback County

~Reprinted from NFIP/CRS Update Newsletter, October/November 2016

“Jersey County has traveled a very long way to become one of the best floodplain management communities in Illinois,” says Cindy Cregmiles, Jersey County Floodplain Administrator.

The unincorporated, rural county in southwestern Illinois joined the National Flood Insurance Program in 1978. But in the face of a strong anti-zoning and anti-building code sentiment among its residents, it struggled to exercise oversight of development within its jurisdiction. For many years even the floodplain areas—along the Mississippi and Illinois rivers—were similarly unregulated. And that development was suffering flood damage as a result: since 1987 over 1,500 flood damage claims had been paid on properties in the County, totaling around \$15.5 million. “We were considered one of the worst counties in Illinois due to lack of supervision of development in the floodplain,” Cregmiles explains.



*An elevated cabin in Jersey County*

The county was placed on probation from the NFIP in 2001, citing 42 structures as being in violation of the county’s floodplain ordinance. Exacerbating the problem were more than 250 structures within the County that had suffered repetitive flooding and filed repeated insurance claims for that damage. A couple hundred leased cabins on U.S. Army Corps of Engineers land along the Illinois River and Piasa Creek also suffered repeated flooding. Eighteen of the cabins were “severe repetitive loss” structures, made infamous in an NBC report, “Fleecing of America,” in 2002. One cabin owner reportedly had collected one quarter of a million dollars in claims payments.

In response to the probation action, County officials worked hard in a massive effort to regain supervision of floodplain development. They established a full-time floodplain administrator, supported extensive staff training, found ways to remedy all the violations, developed a multi-jurisdiction hazard mitigation plan, assessed the repetitive loss problem, and committed—with funds, personnel, and policy—to effective management of the floodplain areas.

In 2005 the County was removed from probation and achieved good standing with the NFIP. Only three years later, in 2008, Jersey County’s floodplain management had progressed to the point that the County was able to join the Community Rating System. Now a Class 5, with 25% premium reductions, the County’s residents save about \$25,000 annually.

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“The CRS program has encouraged us to do an even better job of taking care of our floodplain and regulating new development in hazardous areas,” Cregmiles says.

To mitigate its flood hazard, Jersey County applies a whole range of CRS-credited activities such as higher regulatory standards (two feet of freeboard, building setbacks), outreach projects to promote public awareness of flooding; using a geographic information system (GIS) and sophisticated mapping data; and working to clear buildings out of its floodplains.

“The CRS gives you a standard floodplain management format to follow. It provides you with information you need to implement higher standards and tells you things you can do,” Cregmiles explains.

Using the GIS mapping data, relocation, elevation techniques—and prompted by the CRS—the County has made great progress on reducing its exposure to repetitive flood losses. “We have been able to reduce the number of repetitive loss structures to 29—a huge improvement,” says Cregmiles. “And we have mitigated every one of our severe repetitive loss properties.” The at-risk cabins on Corps property likewise have been minimized: after removing 71 of them and elevating 58, only 90 of those remain.

“The CRS taught us how to involve and educate our public on ways to reduce damage to property and public safety,” Cregmiles adds.

In 2009 Jersey County served as one of the pilot communities in a field test of a new approach for crediting outreach and public awareness under the CRS. For the pilot project, Jersey County used the steps outlined in the proposed CRS approach to assess its existing public awareness efforts, determine what audiences needed to be receiving specific pieces of information, and figured out precisely what projects the County should do to carry out an effective outreach strategy.

The County thus got a head start on developing its own Program for Public Information, subsequently receiving CRS credit for that work. Among its outreach efforts are

- Mapping service information on past floods;
- Annual mailing to residents in the Special Flood Hazard Area with flood notices and safety tips, to bankers and insurance agents advertising our mapping service, and to all county residents who own property in Jersey County;
- A website with a “Floods” tab with complete local information and links to outside sources;
- PPI Committee meetings that are open to public;
- Annual reports to County board;
- Brochures on building rules and techniques; and
- Notices about stream dumping regulations.

“The CRS was instrumental in prompting our County Board to approve the funding to put in a website for the entire community,” Cregmiles explains, “because we needed to get CRS information out to our citizens.”

Another plus from being in the CRS, according to Cregmiles, is being a part of the Illinois CRS Users Group, which gets together twice a year. It uses a roundtable format “so that we can all gather around and discuss our common problems and successes.”

Communities should recognize, she adds, that the CRS is all voluntary. “No one is making us do it. We do this for our citizens.”

“Other communities that are not participating in the CRS are certainly missing the boat,” Cregmiles concludes.

*“The savings to taxpayers not only in premiums but also in real dollars by avoiding the constant cycle of filing claims is a huge benefit to communities.”*

—Donald R. Little, Chairman  
Jersey County Board

# HUD Proposes “Resilience Standard” to Protect Communities and Taxpayer-Funded Investments from Flooding

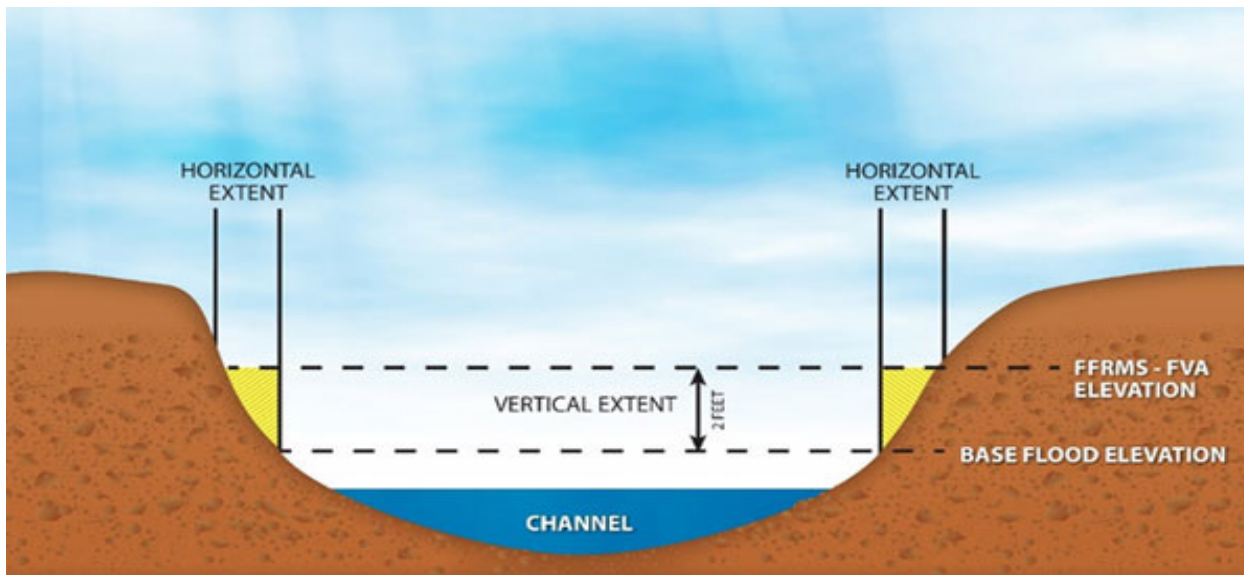
~U.S. Department of Housing and Urban Development Press Release, October 27, 2016

In the face of increased flooding risks and rising sea levels, the U.S. Department of Housing and Urban Development (HUD) proposed elevation standards for all HUD-supported properties. For the first time in nearly 40 years, HUD is proposing to establish higher elevation requirements for properties seeking HUD assistance or Federal Housing Administration (FHA) mortgage insurance. Read [HUD’s proposed rule](#).

Specifically, HUD’s proposed rule would require that properties deemed ‘non-critical’ to be elevated two-feet above the site’s base flood elevation (also called 100-year floodplain), a term commonly used in floodplain management. Properties considered ‘critical,’ such as hospitals, nursing homes, and police/fire facilities, would be elevated to three feet above the base flood elevation or the 500-year floodplain, whichever is greater. Read more about [HUD’s proposed rule](#).

“Our nation is faced with mounting and compelling evidence that future flooding events will be increasingly costly and frequent,” said HUD Secretary Julián Castro. “If we’re serious about protecting people and property from flooding, we have to think differently than we did 40 years ago. Today we begin the process of aligning our regulations with the evidence to make sure taxpayer dollars are invested in the most responsible and resilient manner possible.”

In addition to proposing higher vertical elevation standards for HUD-assisted and insured properties, the Department is also proposing to enlarge the commensurate horizontal floodplain area around the site for certain types of federally supported properties (see image).



The proposed rule would also revise HUD’s Minimum Property Standards for single-family homes with mortgages insured by FHA and for public housing developments. HUD would require that the lowest floor in both newly constructed and substantially improved structures located within the 100-year floodplain be built at least two feet above the base flood elevation as determined by best available information, but would not consider the extent of horizontal flooding. Elevation standards for manufactured housing receiving mortgage insurance are not covered in this proposed rule.

## Background

From 1959 to 2005, floods caused 4,586 deaths in the U.S. With climate change and associated sea-level rise, flooding risks have increased and are anticipated to continue increasing. The National Climate Assessment (May 2014) projects that extreme weather events, such as severe flooding, will persist throughout the 21st century causing significant damage to infrastructure, including buildings, roads, ports, industrial facilities, and even coastal military installations. Since 1980, flooding events in the U.S. resulted in more than \$260 billion in damages. In 2016 alone, the U.S. has experienced two “once-in-a-thousand-year floods,” several 500-year events, and 38 Presidentially declared major disasters.

In April of 2013, the Hurricane Sandy Rebuilding Task Force announced that all Federally funded rebuilding projects related to Hurricane Sandy must meet a consistent flood risk reduction standard that takes into account risk from extreme weather events, sea level rise, and other impacts of climate change. In his Climate Action Plan, the President called on Federal agencies to scale this up nation-wide to ensure Federal investments are not wasted in the same structures after repeated flooding events.



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## Stormwater Management Committee Meeting

The Stormwater Management Committee is hosting an annual planning meeting to discuss training and other activities the committee will undertake in 2017. All IAFSM members are welcome to attend via conference call or in person. The meeting will be:

Date: January 26, 2017

Time: Noon – 1 p.m.

Location: V3 Companies (7325 Janes Ave; Woodridge, IL)

Lunch will be provided for anyone attending in person. Please RSVP to Shauna Urlacher at [surlacher@v3co.com](mailto:surlacher@v3co.com) by January 24rd, if you are planning to attend.

## No BFE and no clue what to do...

~Dallas Alley, CFM, St. Clair County

Every Floodplain Manager (FPM) has, at least once in their career, come across a property in an Approximate A zone without a Base Flood Elevation (BFE). Every time I see the dreaded unstudied A zone I start to cringe. Then comes the inevitable headaches of dealing with lenders, insurance agents, those questionable flood determination companies, and of course your customer who is stuck in this mind-boggling quagmire and suffering the so called wrath of FEMA. What's a FPM to do? Well we could look our customer in the eye and tell them to spend thousands of dollars, hire an engineering firm, and conduct a detailed H & H study. Luckily, there is much cheaper option and we make FEMA do all the heavy lifting. The great thing about this option is that FEMA will calculate a BFE for FREE! That's right you read this correctly. FEMA will calculate a digital elevation model BFE in Approximate A zones as part of every Letter of Map Amendment (LOMA) that is submitted.

So how does this work? It's simple! First of all, the customer will have to hire a surveyor to prepare an elevation certificate (EC). The surveyor will leave the BFE section of the EC blank and simply add a statement such as: "no BFE available from Federal, state or local sources." Once the EC is completed, someone (the property owner, their mortgage broker, their insurance agent, or the local FPM) needs to submit the LOMA application to FEMA. One bit of advice here: do yourself a favor and submit the LOMA online, it saves time and headaches. Then all you have to do is sit back and wait for FEMA's contractor to calculate a BFE for you as part of the LOMA process!

However, depending on the current FEMA contractor you might or might not be able to actually get the BFE shown on the LOMA letter. I recently tested this process and the BFE was not provided on the LOMA approval. At this point the lowly FPM would consider crawling into a cave of defeat, but fear not. You are a determined floodplain manager in an NFIP participating community. You are entitled to request PFD's of pretty much all Flood Insurance Study (FIS) Data for FREE! So go ahead and print out the FIS data request form from FEMA's website, complete it, and fax it to the engineering library. In two – three weeks you will get an email of the LOMA as well as the Flood Elevation Determination paperwork. You will even get the HEC-RAS data.

One final thought for all my fellow FPM's, before you go down this path: check the National Flood Hazard GIS data for any LOMAs already completed in the immediate vicinity. FEMA may have already calculated the BFE for your site. When this is the case all you have to do it request the data from FEMA and wait a couple weeks.



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## From the Chair

~E. Stuart Richter, CFM, Whiteside County

It is nearing the end of another year and my time as Chair as well. We have had a productive year as an Association with a major revision to our web site in the offing. This is a project that has gone on since I was Past Chair in 2011. The original plans (a grant) did not work out so this year the board voted to move the project forward without the grant. The credit for getting this off the ground goes to Diane Bouckaert, Brian Chaille, Loren Wobig, Mark Hoskins, Mike Sutfin, Sarah Hunn, Glenn Heistand and, of course, Sarah Harbaugh, our “glue”.

As the New Year dawns, we enter new and uncharted waters (pun not intended) with a new President. How he will treat FEMA and the NFIP remains to be seen. Hopefully, he will see the importance of flood regulations and will not put someone in charge who works to undo the progress made in flood damage reduction across the nation. Maybe he will share our processes with Russia. Do they have floods?

Our board is currently working on the program for our March 8 and 9, 2017, conference in Springfield. We will also have a CFM exam on March 7th at 5:00 p.m. The January 11, 2017, board meeting in Downers Grove will put the finishing touches on the conference program. Leading the charge will be our Vice Chair/Conference Chair, Glenn Heistand who has done a great job on getting the conference together. We are looking forward to the return of two special friends of the Association, Mary Lu and French Wetmore. They have not been able to attend our conference for a number of years so we are excited to welcome them back.

Well, the fire in the fireplace is going out which means that I have to go out to chop more wood. The temperatures are dropping and the wind and snow is increasing. I hate going outside!

A thought for the year’s end: Money can’t buy happiness, but it keeps the kids in touch!



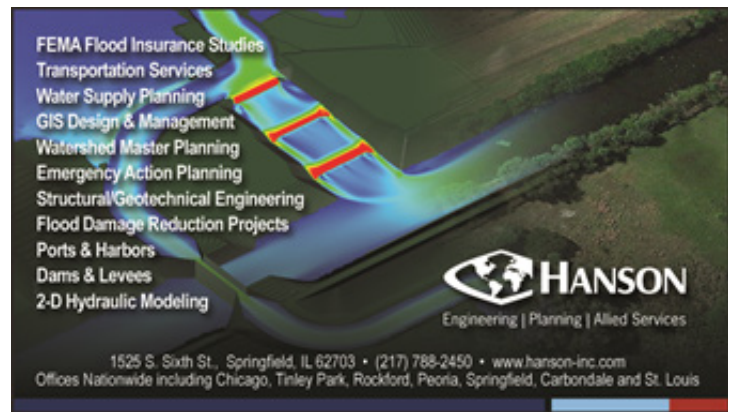
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# CEC Education & Training Opportunities

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:

- IAFSM Annual Conference slated for March 8-9, 2017 in Springfield, IL

## 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/EMI/> Upcoming courses include:
- March 27-March 30 – EMI-E0172 Hazuz-MH for Floodplain Managers
- Jan 30 – Feb 2 - E0194 – Advanced Floodplain Management Concepts

## Webinars

ASFPM – <http://www.floods.org/n-calendar/webinars.asp>

- 1/10/17 – Risk Assessment for Levee Projects

Other Webinars - <http://www.floods.org/n-calendar/>

- 2/24/17 – HEC-RAS Modeling for Bridges, Culverts and Floodplains

Other training and CEC opportunities can be found on ASFPM's calendar: <http://www.floods.org/n-calendar/calendar.asp?>

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## 2017 IAFSM Conference Details

The 2017 Annual Conference will be March 8 & 9, 2017, at the Crowne Plaza Springfield. See you there!

### Registration

Conference registration is open. The link to register as an exhibitor, sponsor or attendee is: <https://www.123signup.com/event?id=nmrds>

A full conference brochure with a program will be distributed in January 2017.

### Vendors and Exhibitors Invited

IAFSM invites vendors and others to exhibit at the 2017 Annual Conference. Register early! On or before February 5, the fee for exhibitors is \$750. Between February 6-19, the fee is \$850.

The link to register as an exhibitor is: <https://www.123signup.com/event?id=nmrds>

### Mobile App

The CrowdCompass mobile app will be used again this year, providing smart content and increased engagement opportunities to enhance your conference experience.

Event URL: <https://crowd.cc/iafsm-2017> App Download URL: <https://crowd.cc/s/ntAo>

### Logistics

The conference will be held at the Crowne Plaza Hotel in Springfield, Illinois. Lodging is available at the special conference rate of \$125. A limited number of rooms are available at the state government rate with government ID. Use this link to book your stay at the special conference rate: <http://tinyurl.com/iafsm-2017>

### For More Information

For more information, go to our website at <http://www.illinoisfloods.org> or contact Glenn Heistand, Conference Chair, at [heistand@illinois.edu](mailto:heistand@illinois.edu), or Sarah Harbaugh, Executive Secretary, at [iafsm@illinoisfloods.org](mailto:iafsm@illinoisfloods.org).

## 2017 Chapter & Project Awards Submittals Due!

Chapter Awards: IAFSM would like to recognize the outstanding individuals and groups representing the Chapter's best in the Floodplain and Stormwater Management profession.

Project Awards: The IAFSM Project Awards recognize excellent projects across the state where a team has been assembled to accomplish a specific task. These awards are different from the IAFSM Chapter awards that honor the efforts of one person over a career or an agency over an extended period of time and many projects.

2017 IAFSM Award Application: Link to the application can be found here:

[http://www.illinoisfloods.org/17\\_conference.html#Project\\_Awards](http://www.illinoisfloods.org/17_conference.html#Project_Awards)



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

## Save the Date! 2017 IAFSM Conference

The 2017 Annual Conference will be March 8 & 9, 2017, at the Crowne Plaza Springfield. See you there!

## Wanted: Newsletter Ideas and Articles

IAFSM members, this is YOUR newsletter! Email Jennifer Maercklein, editor, at [jmaercklein@v3co.com](mailto: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@illinoisfloods.org](mailto:IAFSM@illinoisfloods.org) to make arrangements.

## Next Board Meetings

The next IAFSM Board Meeting will be held on Wednesday, January 11 at 9:00 a.m. at Downers Grove Public Works Department, 5101 Walnut Avenue, Downers Grove IL. We will be planning our annual conference at this meeting. All members are welcome and encouraged to attend Board meetings. See you there!

## Jobmart

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](mailto:IAFSM@sbcglobal.net).

## 2016 CFM Exam Schedule

March 7, 2017, in Springfield IL (night before the Annual Conference begins)

Summer, Fall and Winter Dates TBD

To register and for more information, visit [www.illinoisfloods.org/certification.html](http://www.illinoisfloods.org/certification.html).



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Winter 2017 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 [jmaercklein@v3co.com](mailto:jmaercklein@v3co.com).

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