

# New Orleans Gulf Coast Experience: What Does This Mean to Illinois?



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# Hurricane Katrina in Illinois

August 29, 2005



# Emergency Management Assistance Compact (EMAC) The Perfect Partnership

- **Damage assessments**
- **Building permit review and processing**
- **Q & A for callers and walk-ins**
- **Mitigation projects- planning and benefit/costs**
- **Take some heat off the locals!!**



# Welcome to the Gulf Coast



# Mississippi Damages



# New Orleans Damages

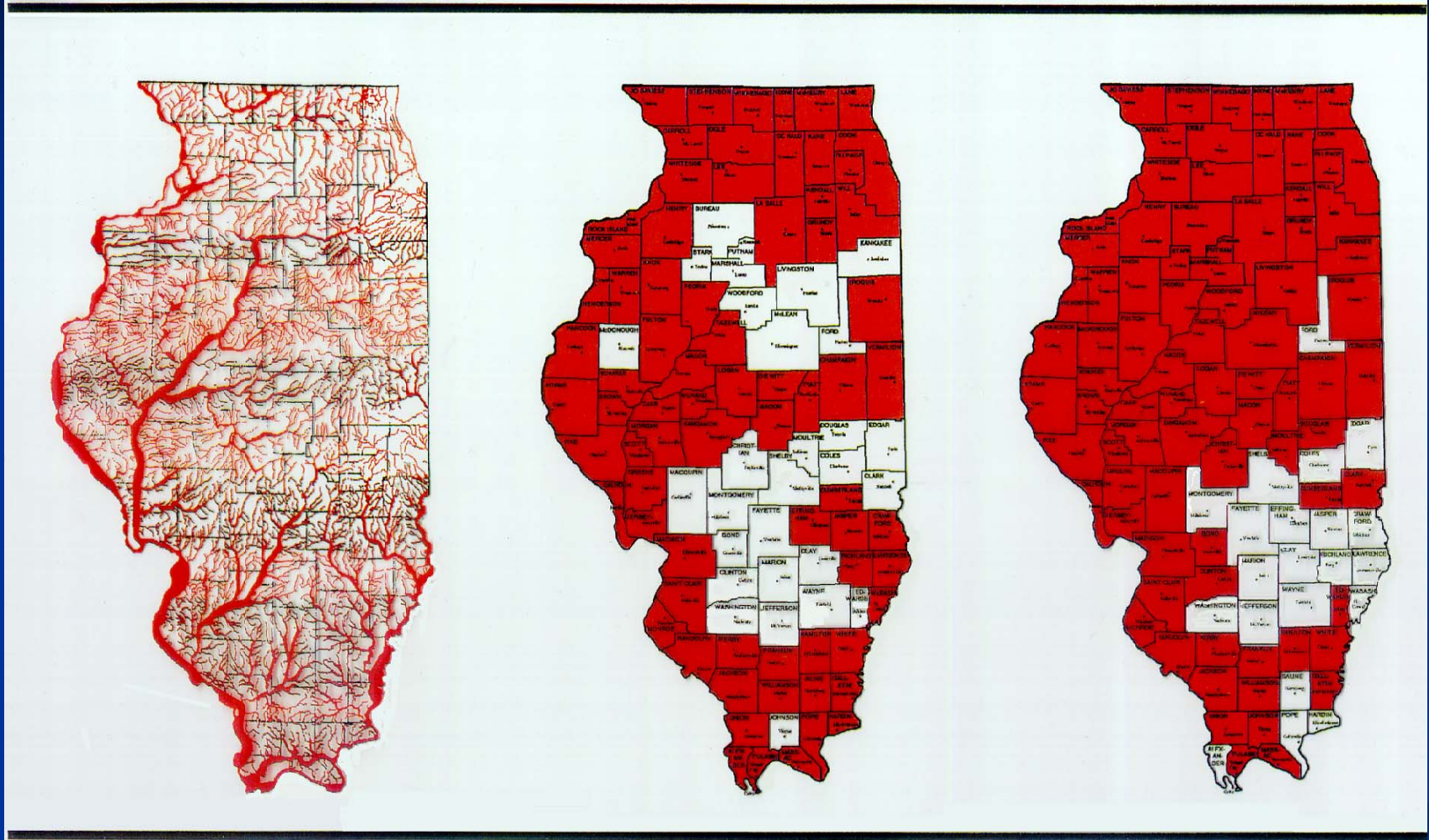


# Post Katrina Reforms

- Katrina will have major impacts on the Floodplain Management and the NFIP:
  - \$20 Billion dollar shortfall in the NFIP.
  - 2005 claims alone exceed the \$15 billion in total claims since 1968.
  - "Certified" levee issues.
  - Wind vs. Water
  - Do the regulations actually work??



# Illinois is a VERY Wet State!



**FLOOD  
PLAINS**

**DISASTERS  
1993-1996**

**NFIP  
COUNTIES**



# Floodplain Regulations



**All floodplain  
development must  
obtain a permit!**



**All new and Improved  
Structures...  
MUST BE PROTECTED**

**After a disaster...it is very easy to spot the violations....**

**Mississippi/Illinois River**

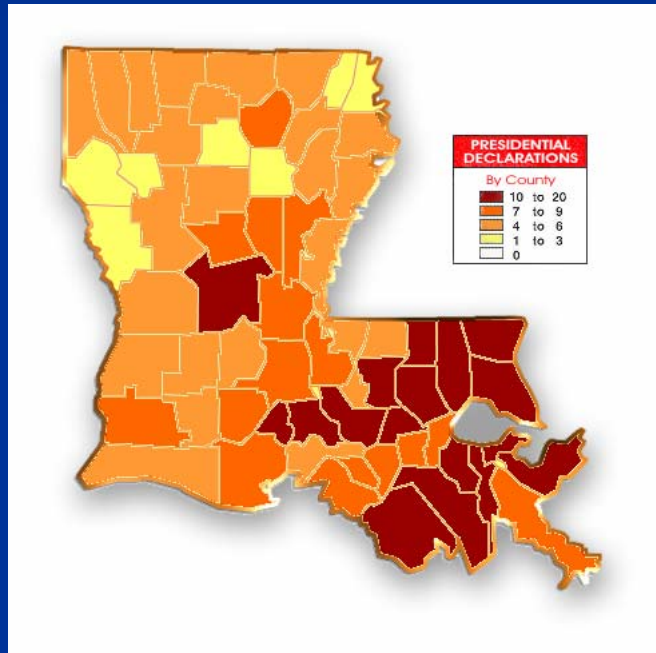


**Gulf of Mexico**

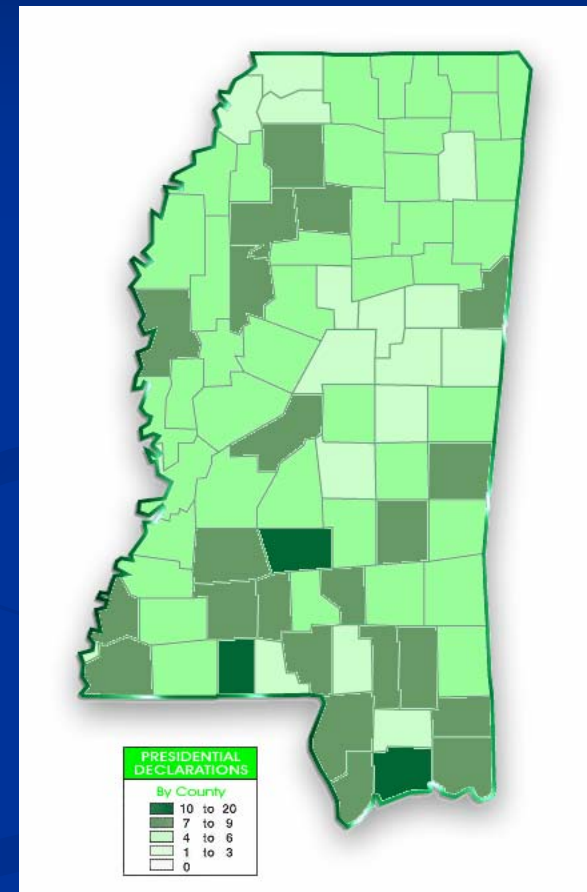
# Repetitive Loss

- Four or more separate claim payments of more than \$5,000 each (including building and contents payments); or
- Two or more separate claim payments (building payments only) where the total of the payments exceeds the current market value of the property.

# Repetitive Loss in the Gulf

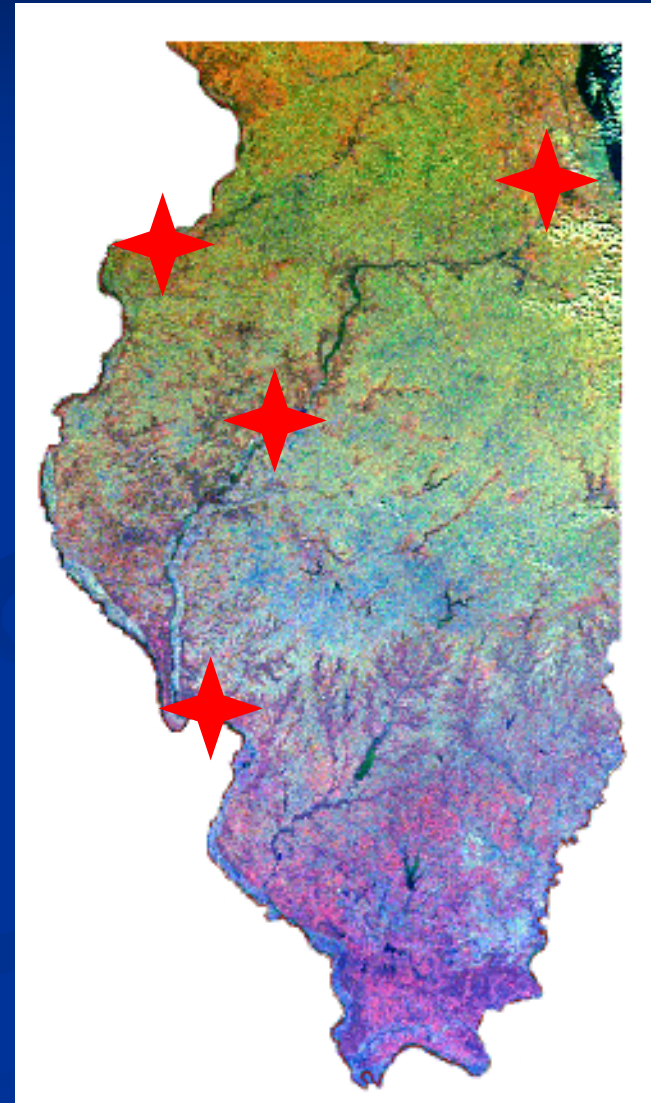


Since 1965 every county in Louisiana & Mississippi have rec'd at least 3 Presidential Disaster Declarations, some have had 13 or more!



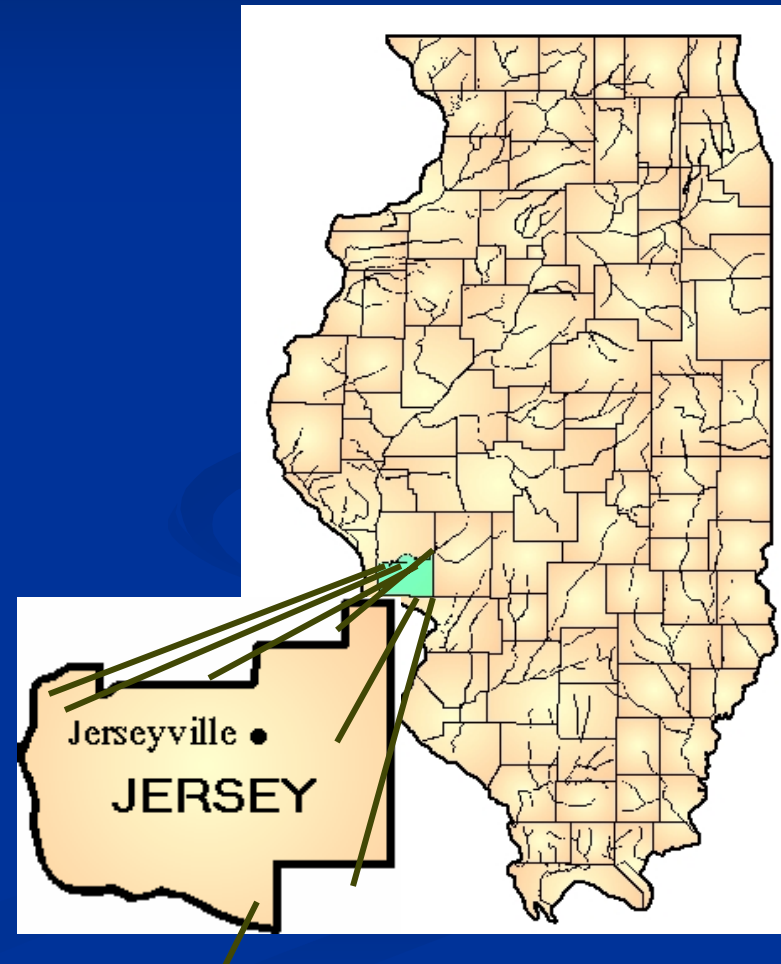
# Rep Loss in Illinois

- 2,815 rep loss properties (5.5% of 50,000 policies)
- \$67 million in total rep. loss payments (31% of our total claims)
- Located in in 303 communities
- 2007- #15 on the national list!
- 1993 - #5 on the national list!
- Most greivous remaining Rep Loss properties are located on Federal lease property.



# Jersey County at a Glance

- 260 Rep Loss Structures
- 215 on Corps of Engineers Lease Property (83%)
- 1,522 claims for over \$10 million (5.8 claims/building)
- Over 90% of the total rep. loss claims have been made on Corps property.



# Corps of Engineers Lease Cabins



20 Power Line Road (Illinois River)

\$31,000 value

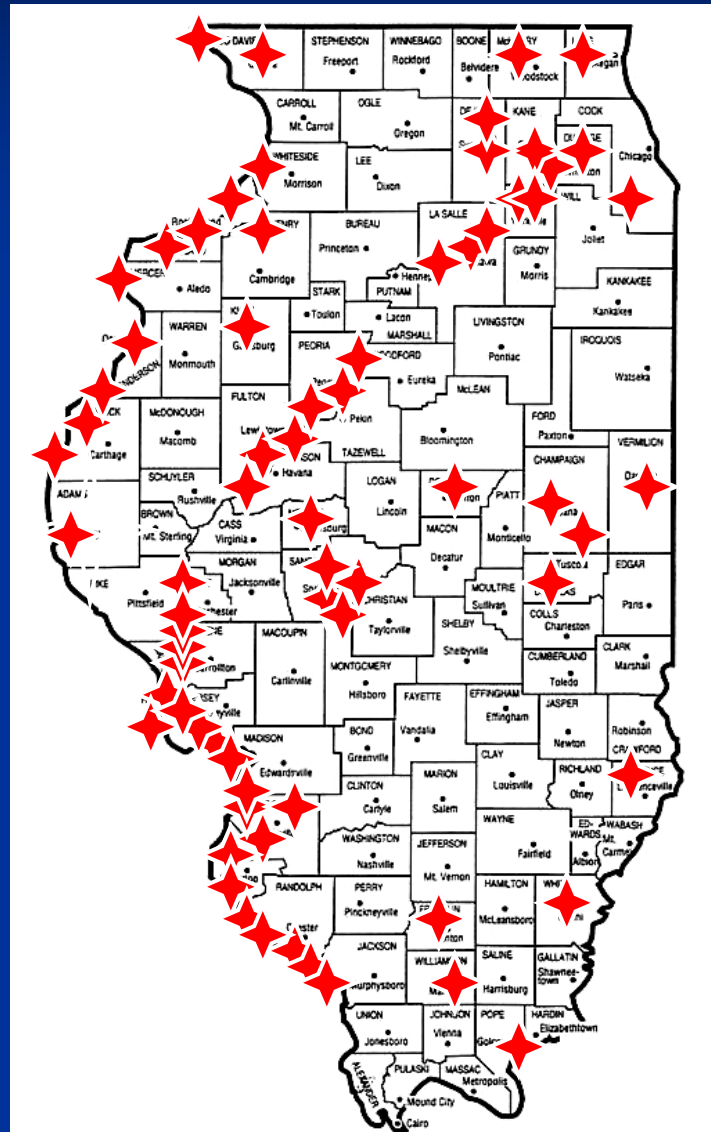
12 claims for \$217,858 in payments

\$4,245 County assessed valuation

# Mitigation Works!

## 3,331 Buyouts

Adams County	23
Aurora	25
Aurora Township	3
Bath	8
Belleville	52
Birds	67
Birds Bridge	15
Browning	54
Calhoun County	70
Carmi	32
Champaign County	1
Chatham	9
Cleveland	21
Clinton	38
Danville	23
DeKalb	6
DuPage County	49
East Dubuque	8
East St. Louis	572
Elizabethtown	2
Elsah	2
Evansville	18
Fults	25
Grafton	106
Greene County	113
Hamburg	3
Hancock County	54
Hardin	43
Havana	44
Hillview	15
Jersey County	93
JoDaviess County	2
Kampsville	13
Kaskaskia	6
Keithsburg	110
Kendall County	7



Kirkland	65
Knox County	17
LaSalle County	14
Lake County	53
Madison County	47
Marion	46
Mason County	28
McHenry County	1
Montgomery	39
Monroe County	1,400
Oquawka	32
Ottawa	57
Palos Hills	3
Pawnee	3
Pearl	4
Peoria	14
Peoria County	100
Peoria Heights	23
Petersburg	42
Pike County	33
Pontoosuc	20
Randolph County	24
Riverside	10
Riverton	6
Rock Island County	63
Rockwood	11
Rocky Run	12
Sangamon County	61
Shorewood	47
Sidney	10
St. Clair County	270
Thebes	1
Valmeyer	244
Villa Grove	15
Warsaw	5
West Frankfort	31
Whiteside County	8



# Repetitive Flood Claims (RFC) Program

- Must be a NFIP Community.
- \$10 Million available annually
- Priority is Severe Rep. Loss:
- Eligible up to 100% Federal cost.

# Severe Repetitive Loss (SRL) Program

- Same rules as RFC
- \$40 million available annually
- Priority is severe rep loss
- Prioritized to those with the greatest savings to the NFIP based on a benefit/cost analysis.

# Levee issues in Illinois

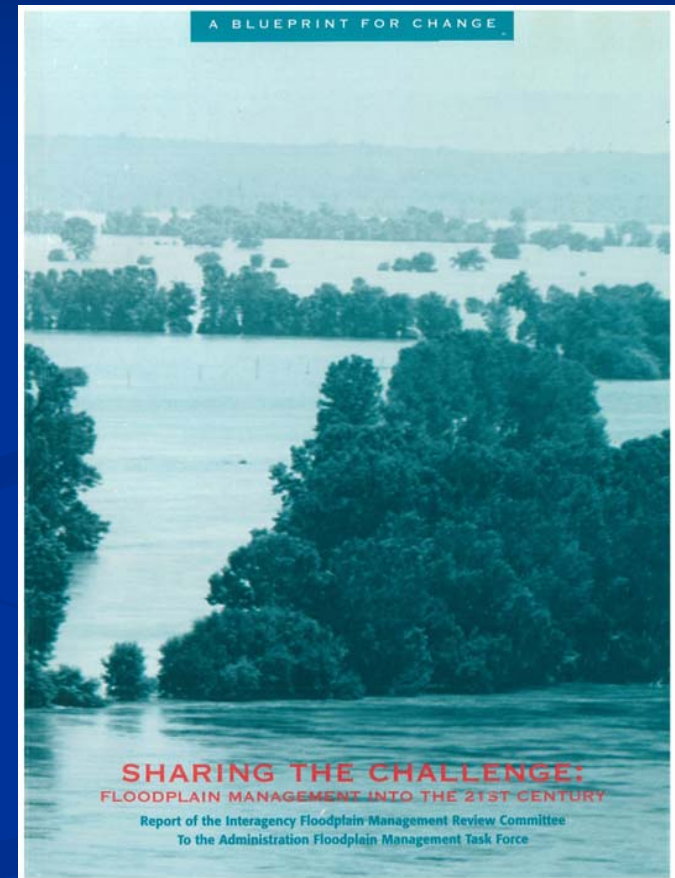
During the 1993  
flood, more  
than 1,576  
levees failed or  
overtopped



# The Galloway Report

## ■ Recommendations:

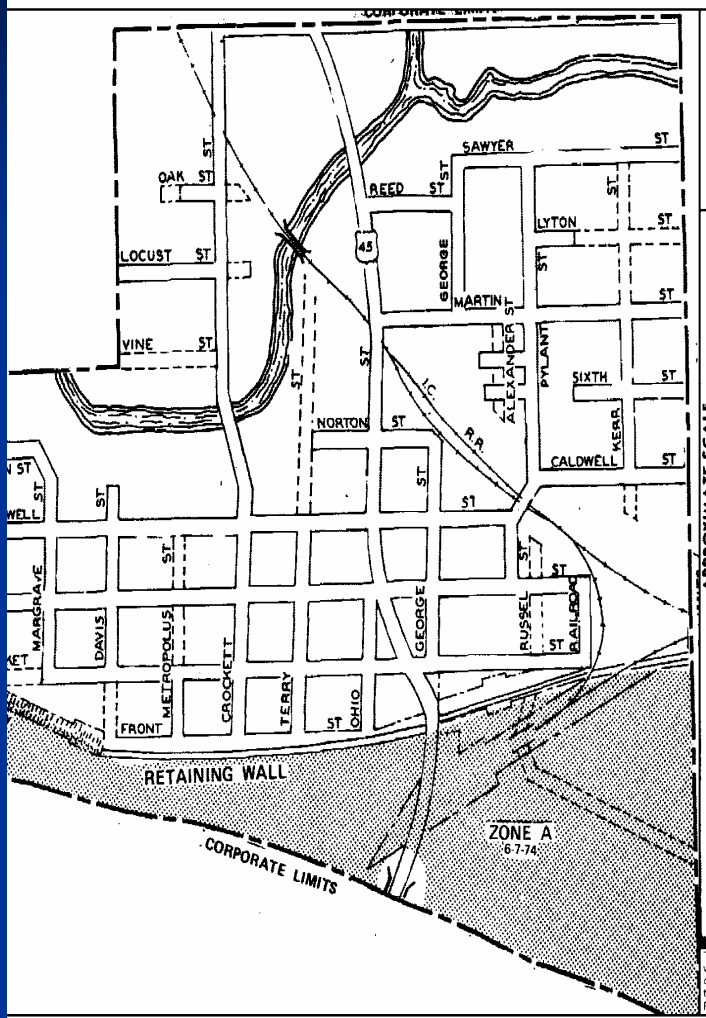
- Critical infrastructure should be protected.
- Many levees are poorly sited and will fail again.
- Need for better outreach to notify residents behind levees.
- Require mandatory purchase of flood insurance behind levees.
- Limit flood-fighting and sandbagging on certain levees.
- Encourage set-back levees.
- No new levees to encourage development.



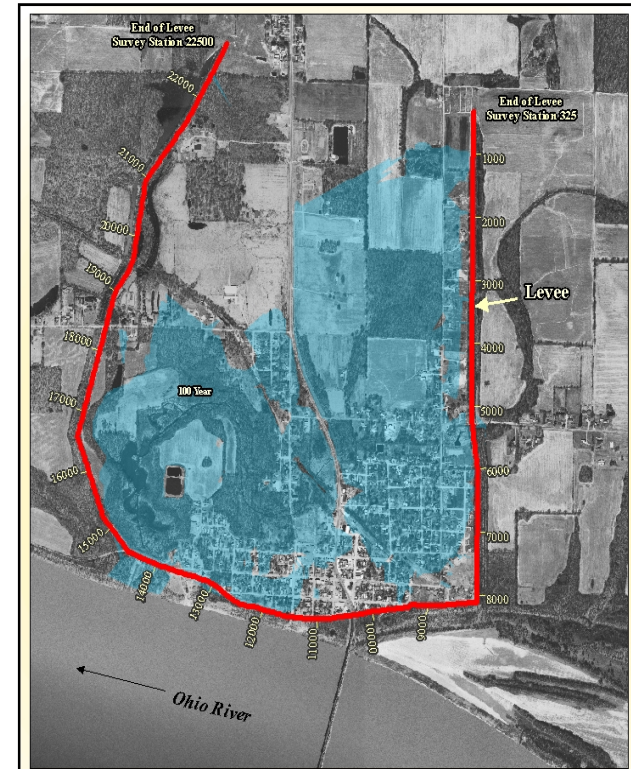
# Brookport, Illinois Levee



# Brookport, Illinois Maps



Brookport, Illinois  
Flood Insurance Rate Map  
April 1976



Brookport, Illinois  
Areas Below 100-Year Flood Elevation (Ohio River Datum)  
Topography Based on OWR Land Survey

Legend  
Levee  
100 Year Flood Extent (339' ORD)

Office of  
Water Resources  
February 15, 2007

Brookport, Illinois  
IDNR Residual Risk Map  
February 2007

# Brookport, IL....

## Residual Risk Awareness ?

1,054  
residents.....

1 (one)  
Flood Insurance Policy!!!!



# Metro East St. Louis Area

## Flood Insurance Policies:

### Madison County (Alton – Collinsville)

153,000 people in the floodplain

1,367 Flood Insurance Policies

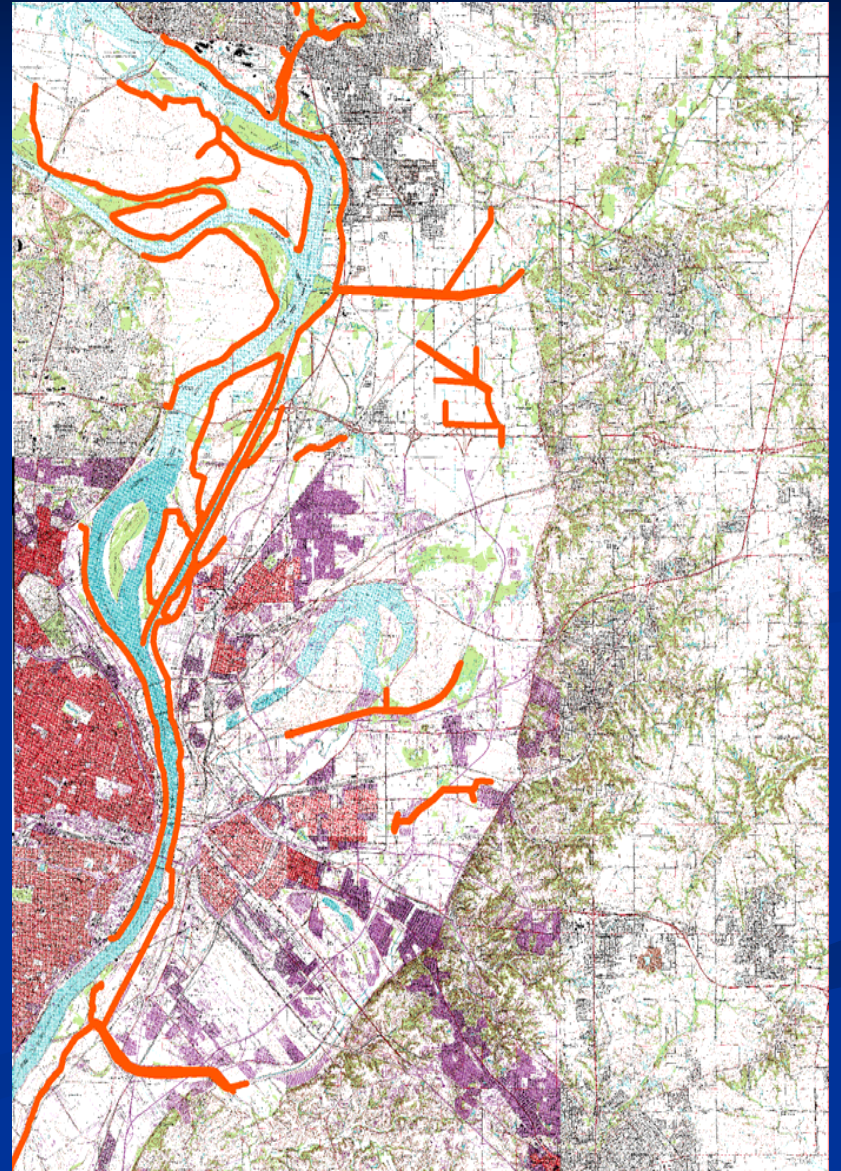
.83% coverage!!!!

### St. Clair County (Collinsville – Columbia)

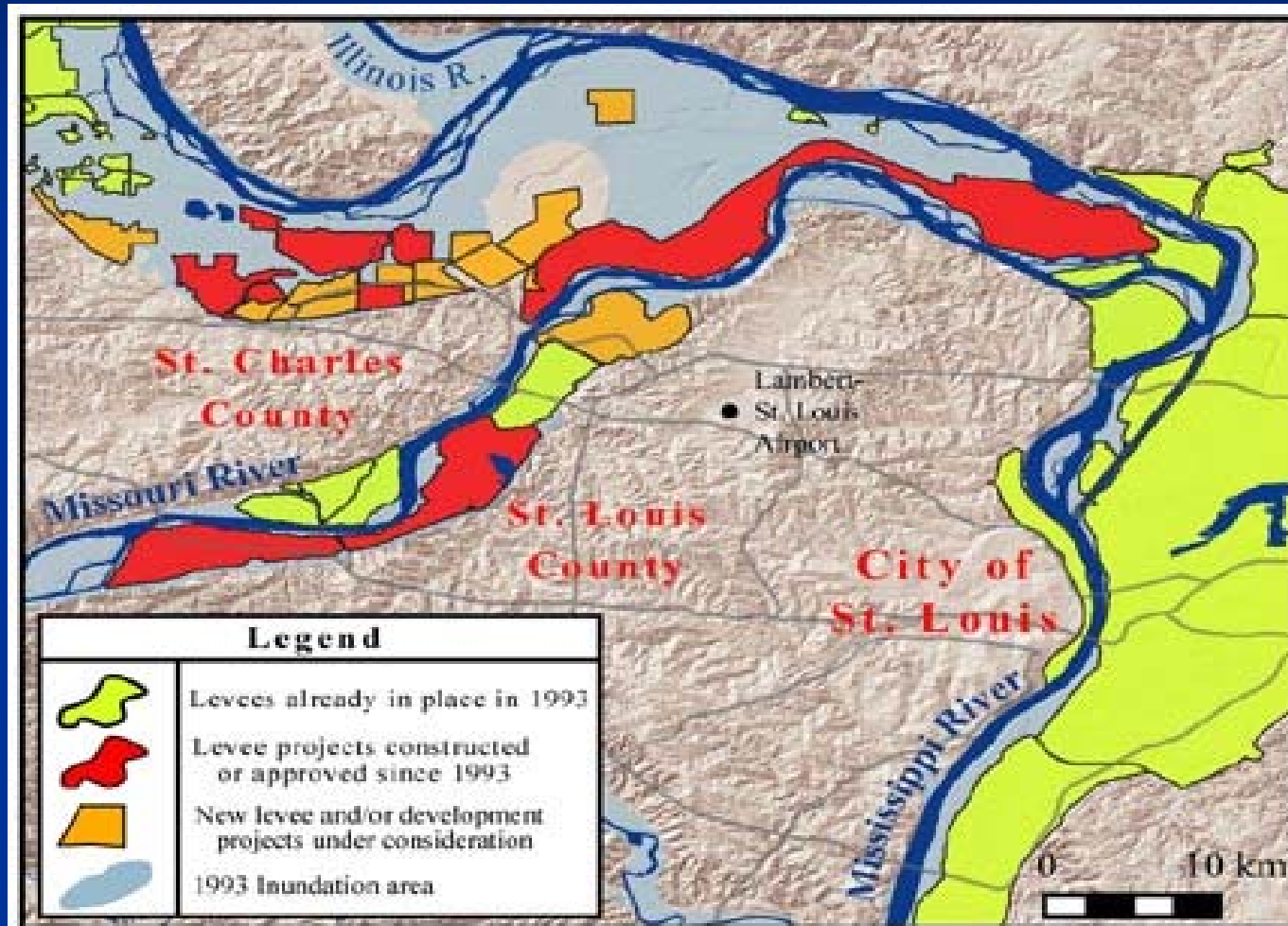
110,000 people in the floodplain

1,698 policies

1.5% coverage!!!!



# St Louis Levees – What NOT to do!



Graphic courtesy Nicholas Pinter, SIUC.



# Recommendations to “fix” the problem:

- **Define a “levee”**
- **Inventory all levees (location, ownership, age, level of protection)**
- **Better levee design standards**
- **Levee O&M including inspections and certification/decertification**
- **Mitigate adverse impacts to others**
- **Manage residual risk**
  - **ID risk zones**
  - **Prepare EAP**
  - **Flood insurance coverage**



## The National Levee Challenge Levees and the FEMA Flood Map Modernization Initiative

Report of the  
Interagency Levee Policy Review Committee  
Washington, DC

September 2006

This report was prepared for the Federal Emergency Management Agency by an Interagency Levee Policy Review Committee with support from Michael Baker Corporation under contract HSFEBQ-04-D0025, Task Order No. HSFEBQ-05-J-0008. The recommendations of this report are those of the committee and do not necessarily reflect the views of the participating agencies.

# Levee Notice on New FEMA Mapping

**Warning!** This area is shown as being protected from the 1-percent annual chance flood hazard by a levee, dike, or other structure. Overtopping or failure of this structure is possible, which could result in destructive flood elevations and high-velocity floodwaters. There is a chance that large floods will occur that are greater than the level of protection provided by the levee. Communities should issue evacuation plans and encourage property owners behind these structures to purchase flood insurance, even if the structure is currently shown as providing protection for the 1 percent chance annual flood.

# Pending NFIP Reform Legislation

- **Residual Risk**                      Mandatory purchase in areas that “would have had floodplain but for the existence of flood protection systems”
- **Mapping**                              Increase time and funding. Also...FEMA “SHALL” map: 500-year floodplain, Levee failure zones, dam failure zones
- **Levees**                                  Establishment of a levee inventory and national levee safety program (also in WRDA).
- **Outreach**                                FEMA to provide outreach grants. Lenders must notify customers located within 500-year floodplain
- **Insurance**                                Increase borrowing authority. Eliminate debt. Increase coverages. Increase premiums. Increase lender penalties.



What is wanted



As presented by Representative



House Committee version



As presented by Senator



Senate committee version



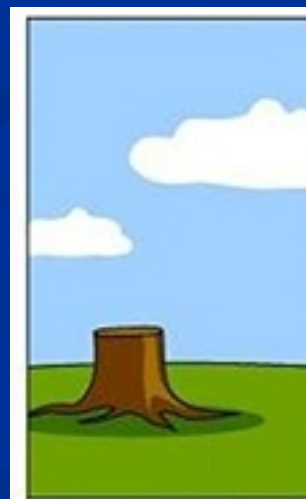
Final committee version



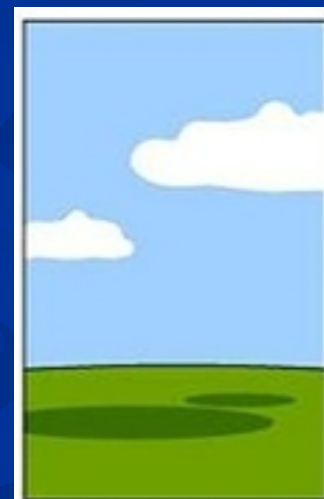
Final Bill



Taxpayer cost



Final rule writing



What the taxpayer gets

# Stay Aware of Early Flood Warning Systems



**RUN FOR YOUR LIFE!!!**

# Be Prepared!

## Have your flood survival kit ready!





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Illinois Department of Natural Resources/Water Resources

One Natural Resources Way

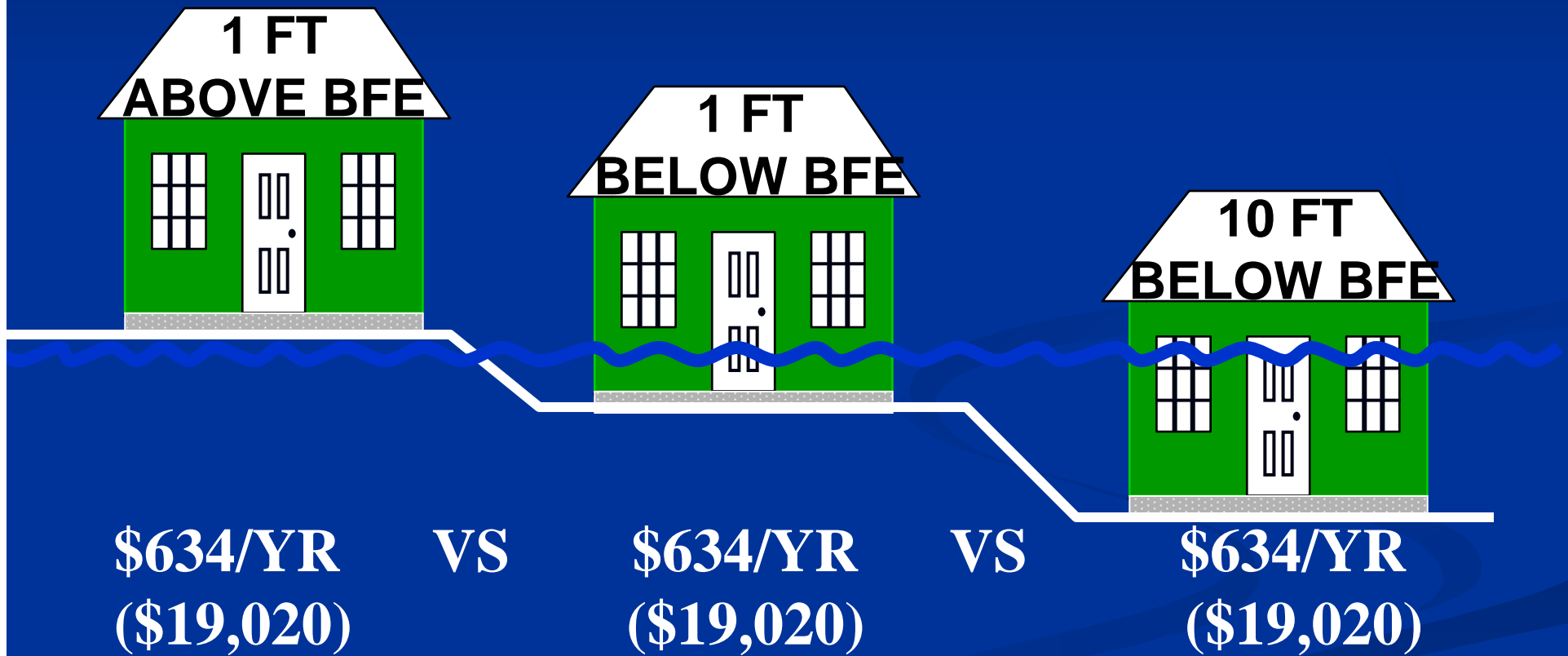
Springfield, IL 62702

(217) 782-4428

[posman@illinois.gov](mailto:posman@illinois.gov)

# Comparison of Flood Insurance

## *Existing Pre-FIRM House*



BASED ON \$60,000 BLDG & \$15,000 CONTENTS  
COVERAGE



# Flood Insurance Costs for 30-Year Loan

