

# JERSEY COUNTY, ILLINOIS

## SUBSTANTIAL DAMAGE MANAGEMENT PLAN (SDP)



Flooded again.  
No Damage

Flooded



Elevated

Red Tagged

Substantially  
damaged



**August 2021**

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# JERSEY COUNTY, ILLINOIS

## SUBSTANTIAL DAMAGE MANAGEMENT PLAN (SDP)

### Introduction

Jersey County has developed this Substantial Damage Plan (SDP) to help the county prepare both resources and materials prior to a major event. The SDP includes many of the resources needed to successfully navigate the substantial damage process in the chaos after an event. The plan will also help residents mitigate properties to avoid damages prior to the next event.

The Jersey County SDP includes six sections:

1. Regulatory and Legislative Authority
2. Assess community's vulnerability to substantial damage.
3. Identify community's team for management of substantial damage properties.
4. Identify post-event efforts related to substantial damage.
5. Build a property database for substantial damage estimates.
6. Identify actions community can take to address potential substantial damage.
7. Determine implementation steps and procedures for updating the plan.

This plan was formally submitted to the Jersey County Board on **October 12, 2021** by The Jersey County Code Administrator and Certified Floodplain Manager. Copies of the SDP have been made available to the County Board Members and a formal presentation was made to the County Board on **October 12, 2021**.

A digital copy of this plan is available for transmittal to the FEMA Region V Office and to the Illinois Department of Natural Resources NFIP State Coordinating Office if requested.

### 1. Regulatory and Legislative Authority

Jersey County has adopted substantial damage regulations and closely tracks cumulative substantial damage and substantial improvement over a ten-year period.

Jersey County's Substantial Damage language is established and defined in the County's Ordinance Regulating Development in Floodplain Areas. The ordinance was published in pamphlet form by authority of the County Board of Jersey County, Illinois on October 14, 2008, pursuant to the provisions contained in 55 ILCS 5/5 – 1041 and 5/5 – 1063.

Specifically, the ordinance includes the following definitions in Section 2:

*“Repetitive Loss” Flood related damages sustained by a structure on two separate occasions during a ten-year period for which the cost of repairs at the time of each such flood event on the average equals or exceeds 25% of the market value of the structure before the damage occurred.*

*“Substantial Damage” Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damage condition would equal or exceed 50% of*

*the market value of the structure before the damage occurred regardless of actual repair work performed. Volunteer labor and materials must be included in this determination. Damage less than 50% of the fair market value will be applied to the repetitive loss calculations.*

*"Substantial Improvement" Any reconstruction, rehabilitation, addition, or improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the improvement or repair is started, "Substantial improvement" is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term does not, however, include either (1) any project for improvement of a structure to comply with existing state or local health, sanitary, or safety code specifications which are solely necessary to assure safe living conditions or (2) any alteration of a structure listed on the National Register of Historic Places or the Illinois Register of Historic Places.*

In Section 7 (Protecting Buildings) the following language is found:

*....., all buildings located in the floodplain shall be protected from flood damage below the flood protection elevation. This building protection requirement applies to the following situations:*

- i. construction or placement of a new building valued at more than \$1,000 or 70 square feet.*
- ii. substantial improvements made to an existing building. This alteration shall be figured cumulatively beginning with any alteration which has taken place subsequent to the adoption of this ordinance.*
- iii. repairs made to a substantially damaged building. These repairs shall be figured cumulatively beginning with any repairs which have taken place subsequent to the adoption of this ordinance. Structures that are determined to be 50 % and over are considered substantially damaged in the floodplain. The owner(s) shall have the right to appeal. A written application for appeal must be received within 20 days after the Notice of Determination letter is received. An appeals board fee of \$200.00 shall be paid by the appellant. Members of the appeals board shall be compensated as determined by the County Board. Refer to the Jersey County Fee Schedule. In the event the appeals board shall rule in the favor of the appellant the fee shall be refunded to the appellant minus the appeals board compensation.*
- iv. structural alterations made to an existing building that increase the floor area by more than 20%.*

## **2. Assessment of Vulnerability to Substantial Damage**

### **Flood Risk in Jersey County**

Jersey County is located in west-central Illinois at the confluence of the Mississippi and Illinois Rivers. The Illinois River forms the western border of the county, and the Mississippi River

forms the southwestern border. Several large contributory streams exist within the county including Macoupin Creek, Piasa Creek, and Otter Creek. Flooding from the Mississippi River and the Illinois River happen slowly and can usually be forecast in advance. However, flash flooding along the Macoupin, Piasa, and Otter Creeks can occur suddenly and unexpectedly.

Jersey County can flood in any season, but floods are most common during the spring and summer months. Water heights for the Mississippi River and the Illinois River can be monitored at the following websites:

- U.S. Army Corps of Engineers website
- Jersey County Flood Gauge Information
- NOAA website

### **Flood History in Jersey County**

Floods on the Mississippi and Illinois Rivers are most likely to occur in the months of February, March, April, and May due to a combination of melting snow cover and increased precipitation during spring.

The lower Illinois River possesses unique flood characteristics because of its natural, relatively low gradient. Floodwaters rise slowly, persist for unusually long periods, and recede slowly. The severity of flood damage is directly related to flood stage (the height of the flood waters) at a given location.

In Jersey County, two primary gages are used to monitor flood risk. Those gages exist in Grafton (Mississippi River) and Hardin (Illinois River).

Early records of flood heights were marked on buildings and recorded by settlers in the area. Complete records of flood stages and discharges on the main stem of the lower Illinois River date back to 1921 when the first continuous gage records were initiated at Beardstown, Illinois.

Continuous records of stage at other sites began in the late 1800's or early 1900's, including the USACE gage at Hardin initiated in 1932. These records, along with additional miscellaneous flood stage records, present a reliable record of flood stages on the Mississippi and Illinois Rivers.

The earliest authentic account of flooding is the flood of 1844. The flood occurred before the establishment of the present stream gages but was so remarkable that it left well-authenticated high-water marks throughout the river valley. In Grafton, the lower bottom district was flooded; many merchants and residents evacuated, and the shipping pier was destroyed. Some Grafton businesses relocated permanently following the flood. The 1844 flood reached an elevation of 436.6 feet (NGVD 29) at Hardin.

#### **Historic Crests at the Grafton Gage:**

- (1) 38.17 ft on 08/01/1993
- (2) 35.17 ft on 06/07/2019
- (3) 33.12 ft on 04/28/1973
- (4) 32.13 ft on 06/18/1844
- (5) 32.10 ft on 05/07/2019
- (6) 30.94 ft on 06/04/2013
- (7) 30.91 ft on 12/31/2015
- (8) 30.80 ft on 06/29/2008
- (9) 30.70 ft on 06/15/1858
- (10) 30.40 ft on 05/29/1995
- (11) 29.67 ft on 10/09/1986
- (12) 29.58 ft on 05/06/2017
- (13) 29.52 ft on 04/25/2013
- (14) 29.51 ft on 06/30/2015
- (15) 29.38 ft on 04/15/1979
- (16) 29.03 ft on 04/02/2019
- (17) 29.00 ft on 05/24/1943
- (18) 28.70 ft on 06/11/1903
- (19) 28.65 ft on 07/02/1947
- (20) 28.60 ft on 04/30/1944

The peak discharge of the 1844 flood has been estimated at 150,000 cubic feet per second (cfs) at the mouth.

The effect of Mississippi River flood flows on flood stages on the Illinois River (measured at the Hardin gage) is evident from crest stage data of past flood events. Flood flow on the Illinois River, coincident with flood stages on the Mississippi River resulting in flood backwater on the lower Illinois River, produced a new maximum flood stage at Hardin in 1973. In April 1973, the Illinois River crested at 438.2 feet (NGVD 29), which remained the record stage until recently.

During the summer of 1993, the upper Mississippi River and its tributaries experienced severe flooding from April until late August. Rainfall totals surpassed 24 inches in many Midwestern states. In Illinois, every gaging station on the Mississippi River from Rock Island, Illinois to Thebes, Illinois experienced a new flood of record. In Saint Louis, the 1993 crest surpassed the previous record, 43.23 feet on April 30, 1973, by six feet.

The area inundated, intensity, and long duration of the 1993 flooding makes this flood one of the greatest natural disasters in U.S. history.

Now known as “The Great Flood of 1993,” estimates of economic damages range from \$10 to \$20 billion, making it the costliest flood in the U.S. until the 2005 hurricane season. Businesses, residences (estimates range from 50,000 to 55,000 homes), water and wastewater facilities, transportation routes, levees, and crops were damaged or destroyed by flood waters. The 1993 flood severely impacted Jersey County where over 1,000 structures were damaged or destroyed.

In Illinois, 19 levees failed during the 1993 flood. Levees are built to protect the surrounding land from floods. However, levees constrict flood waters, causing the water to flow higher and faster. When a levee fails, damages are typically more extreme than if flood waters had been allowed to rise naturally. This was true in Jersey County where levee failures resulted in damages.

Since 1993, Jersey County has made major improvements to its floodplain management program. The county has aggressively pursued both strict building code compliance and mitigation funding to reduce flood risk exposure. The county has also coordinated floodplain compliance activities with the US Army Corps of Engineers. In June 2019, the second highest flood in recorded history occurred. Although flood damage in Jersey County was extreme, the overall losses were a fraction of the damages which occurred after similar flooding in 1993.

### **Historic Crests at the Hardin Gage**

- (1) 42.40 ft on 08/03/1993
- (2) 40.29 ft on 06/07/2019
- (3) 38.20 ft on 04/29/1973
- (4) 36.87 ft on 12/31/2015
- (5) 36.82 ft on 06/04/2013
- (6) 36.70 ft on 05/29/1995
- (7) 36.50 ft on 04/14/1979
- (8) 36.50 ft on 06/30/2015
- (9) 35.82 ft on 06/28/2008
- (10) 35.22 ft on 05/06/2017
- (11) 34.80 ft on 05/16/2002
- (12) 34.60 ft on 04/27/1993
- (13) 34.50 ft on 10/09/1986
- (14) 34.00 ft on 03/09/1985
- (15) 33.77 ft on 04/01/2019
- (16) 33.75 ft on 12/08/1982
- (17) 33.50 ft on 06/28/2010
- (18) 32.90 ft on 06/03/1996
- (19) 32.49 ft on 05/22/2009
- (20) 32.43 ft on 06/20/2011

In Jersey County, flood stage impacts based on the Grafton Gage have been well documented. Due to the flat nature of the Illinois River, stages at the Grafton gage can also be used to estimate main stem river damages elsewhere in the county.

- 33.5 Nutwood Levee is Overtopped. Major damage to Village of Nutwood.
- 32.1 Methodist Church at Main St. and Vine St. begins flooding.
- 31 The hangars at the south end of Smartt field begin to flood.
- 30.1 Water reaches the intersection of Main Street and Maple Street.
- 29.1 Water reaches Main at Church Street.
- 29 Route 100 between Grafton and Alton is flooded near this height.
- 28.4 Water reaches Main Street at the Visitors Center
- 28.3 Intersection at Main (Route 100) & Route 3 is closed.
- 27.6 Beasley Fish Market at Main Street begins flooding.
- 27.5 Main Street and Dagget Hollow intersection begins flooding.
- 26.5 Illinois Youth Center becomes flooded, forcing evacuation.
- 26.4 Residential flooding in Grafton occurs.
- 26 Water distribution system begins to flood.
- 25.6 Water at Aerie's Resort at Main Street (Hwy 100) near Market.
- 25.5 Brussels Ferry closes near this height.
- 25.2 Main Street and Canal Street intersection floods.
- 24.9 Main Street and Edwards Street intersection floods.
- 24.7 City of Grafton begins to detour traffic along Route 100 (Main Street).
- 24 Roads within Chautauqua and Elsay begin flooding near this height.
- 14.2 U.S Army Corps of Engineer's River level used for navigation.

**Prior Damage Determinations**

Jersey County has a long history of proactively addressing substantial damage. The county was one of the first communities in Illinois to track cumulative substantial damage.

In 1993 and again in 1995, the County conducted hundreds of damage assessments. This was the first large scale damage assessment work done by the county. However, follow up compliance was lacking. This was especially true on properties leased by the US Army Corps of Engineers.

Date	Type of Declaration	Historical Ranking
August 1993	Federal #997	1
May 1994	Federal #1025	N/A
May 1995	Federal #1053	8
May 2002	Federal #1416	20
June 2008	Federal #1771	6
June 2013	State	4
June 2015	State	12
December 2015	State	5
May 2017	State	10

Historically, the overwhelming majority of at-risk structures in Jersey County have been located on property leased by the US Army Corps of Engineers. Prior to the 1993 flood, the common understanding was that Jersey County had no regulatory authority on USACE property. This understanding was upheld by the USACE.

Following the 1993 flood, Jersey County and the State of Illinois challenged the USACE on the issue of regulatory authority. A series of (often contentious) meetings were held to debate regulatory authority and floodplain compliance on the Army Corps lease properties. The issue rose to the level of USACE Headquarters and FEMA Headquarters. The Illinois Attorney General provided opinions. The issue was also highlighted in the national media including NBC Nightly News (Fleecing of America segment). A United State Representative aided the state and passed a bill which required actuarial flood insurance premiums on Corps of Engineers lease properties.

Ultimately, the USACE lease agreement was amended to require that USACE lease properties maintain full compliance with state and local floodplain regulations. Since then, Jersey County has proactively regulated cumulative substantial damage on USACE lease properties.

In 2008, near-record flooding occurred in Jersey County and teams were assembled to conduct over 600 damage assessments. Following this event, nearly 300 USACE lease structures were determined to be substantially damaged. For the first time, the USACE supported state and local compliance efforts and required compliance as a condition of the lease agreement. As a result, the county's repetitive loss numbers dropped by well over 50%.

Since then, major flood events have occurred in 2013, 2015, and 2019. At each flood event, the county has conducted damage assessments, tracked cumulative substantial damage, and ensured compliance. Due to prior substantial damage compliance and mitigation activities in Jersey County, these flood events, although large floods, failed to reach damages which would justify a Federal Disaster Declaration.

Jersey County now ranks as the top community in Illinois for overall loss reduction based on substantial damage compliance.

### **Procedure for Tracking Damages**

Jersey County tracks cumulative damage and improvement using an excel spreadsheet and the County's permitting database which is tracked by parcel number.

Whenever any floodplain development permit is issued by Jersey County, the cost of the improvement is recorded in the structure layer on the county's GIS database. The GIS structure layer additionally includes information on the market value of the property, and other pertinent information for determining if cumulative substantial improvement was triggered. Jersey County considers the sum of improvements to a structure over a 10-year period when calculating cumulative substantial improvement.

After a flood event, the Floodplain Administrator assembles a team to assess structures in the floodplain and make substantial damage determinations. This typically occurs while structures are still flooded. Notices are posted on properties so when flood waters recede property owners are aware of permit requirements. This proactive process has proven more successful than waiting for residents to obtain a floodplain development permit. After years of tracking substantial damage, residents of the county are now very aware of the permit requirements in the



floodplain. More details on the substantial process and the damage team can be found in step 3 of this document.

In order to ensure its accuracy and that compliance is met in the allotted time, the spreadsheet of properties is updated annually at the same time as County Hazard Mitigation Plan. With the new Substantial Damage Plan, an update will occur during completion of the annual evaluation form.

**Properties Vulnerable to Substantial Damage**  
**General Description of the County’s Substantial Damage Areas**

Both a summary inventory of all structures in the mapped floodplain and a detailed inventory of individual structures located in Jersey County’s floodplain areas is found in the appendix of this plan.

In 2019, the Corps of Engineers Silver Jacket’s Program completed a loss avoidance study in Jersey County. This study identified mitigated structures in the county’s highest flood risk areas. The study also identified areas of high risk within Jersey County.

Date	Mitigated Structures	Losses Avoided
August 1993	9	598,000
May 1994	2	113,000
May 1995	98	1,851,000
May 2002	81	2,282,000
June 2008	184	4,588,000
June 2013	320	9,199,000
June 2015	273	7,553,000
December 2015	327	9,317,000
May 2017	260	7,420,000

For Jersey County, the investment in mitigation can be considered paid in full after the June 2013 storm event, leading to a 20-year payback period from 1993 to 2013. The total return on investment for Jersey County as of 2019 was 289%, or stated otherwise, for every dollar invested in mitigation, two dollars and 89 cents of losses have been avoided (see graphic at right).

The USACE study also identified 4 primary flood loss areas (see maps in appendix):

1. Nutwood, Spankey, and Otter Creek (everything north of Coon Creek).
2. Coon Creek/Powerline (almost entirely USACE lease properties).
3. Grafton (not unincorporated Jersey County), and
4. Areas downstream of Grafton. Elsayh, Chautauqua, Piasa, and Lockhaven area.

Two unincorporated areas within the county also have at risk residential structures.

The Village of Nutwood is surrounded by an uncertified USACE levee. On two occasions, this levee has failed during flood events on the Illinois River (1993 and 2019) causing major flooding to approximately 12 residential structures.

The gated community of Chautauqua is located just downstream of Grafton on the Mississippi River. Approximately 10 residential structures in Chautauqua are impacted during Mississippi River flooding.

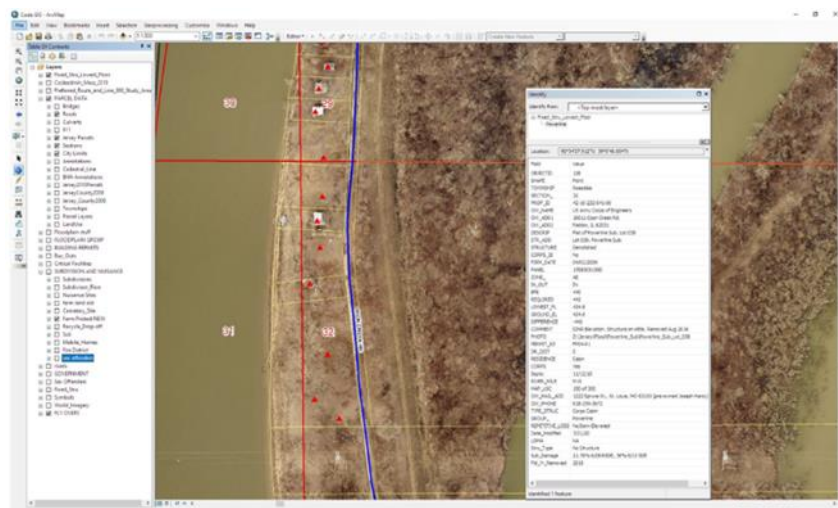
One are at the county's far southern border with Madison County includes another 5 at risk structures however, the Flood Insurance Rate Map incorrectly identifies this area as part of Madison County.

Additional at-risk structures (both residential and commercials) are located within the incorporated City of Grafton and the Village of Elsah. Jersey County does not have regulatory authority in the unincorporated communities.

### **Sources and References Used to Define Substantial Damage Areas**

Jersey County's floodplain property database was developed in 2002 using a grant from the State of Illinois. Local university students were employed to create a unique database using a GIS platform to identify and document each structure in the county's mapped floodplain. The database also has the mapped floodplains added as a layer. Structural data obtained from the County Assessor was used to populate a database on each property. In addition, the State of Illinois (IDNR Survey Team) has surveyed low floor elevation on each structure in the Jersey County floodplain. Low floor elevations are incorporated into the GIS database. Lastly, the County has populated the database with photos of each structure, and, when available elevation certificates, and past permit information (permits, substantial improvements, substantial damage, etc.).

All this information is available simply by viewing the County GIS map and "clicking on a rooftop" and opening data pages in the system (see image at right). The GIS database is supported by a spreadsheet of properties and associated building and loss data. This spreadsheet is updated frequently.



### **Location of Substantial Damage Building Data**

Information on potential substantial damage properties is found in the County's property information database and associated spreadsheet. This spreadsheet is the data used to support the County's GIS system. Documentation is also maintained in paper files. A copy of the property information database is proved as an attachment in addendum to this substantial damage plan.

The property information database includes over 600 structures in the county's mapped floodplain areas. However, the majority of those structures have now been demolished or mitigated due to the county's strict compliance with substantial damage regulations (and identified as such on the database). An abbreviated property information database which

identifies only those structure which remain below the county's flood protection elevation will be used to populate the Substantial Damage Estimator (SDE) tool.

### **Location of Substantial Damage Building Map**

Jersey County's detailed map of potential substantial damage properties is located in the County's GIS system. This map identifies specific structures, building attributes associated with that structure, and permit and damage history of that structure. A screen shot and description of the system is provided in this plan.

Aggregated maps of the county's substantial damage areas can be found on the U. S. Army Corps of Engineers maps found in the Appendix of this plan

### **Procedure for Updating the Jersey County Structure Inventory and Map**

The Jersey County property information database is proprietary and tied to the County's GIS network. This inventory is constantly updated by the County Supervisor of Assessment Office (name, address, market value, etc.). The structure layer of the database is maintained and updated by the County Code Administrator Office.

### **General Description of Potential Substantial Damage Buildings**

The overwhelming majority of buildings in unincorporated Jersey County and identified on the damage inventory are seasonal structures leased from the USACE. Most of these cabins are located along the Illinois River. As required by the USACE lease, these structures cannot be used as primary residences. They are required to be used as secondary structures and used only for recreational purposes (fishing and/or hunting). As such, these structures are typically smaller cabins. Flood depths can often exceed 20-25 feet in this area; therefore, the structures are elevated on walls or open piers.

A smaller percentage of at-risk properties are permanent structures (primary residences). Most of these structures are located in the Village of Nutwood and in the southern corner of the county near Lockhaven Road. These structures are typically smaller frame residences or manufactured homes.

Additionally, commercial structures are in the Village of Grafton however, these structures do not fall within Jersey County's regulatory authority.

### **Other Potential Flood Factors in Jersey County**

Within Jersey County, smaller (unmapped) tributary streams, especially those in the steep bluffs along the Illinois and Mississippi rivers are prone to flash flooding and erosion. Few of these streams have at risk residential properties but due to erosion or blocked culverts, they can create a risk to nearby structures.

In addition, larger mapped floodplain areas exist in the central and eastern side of Jersey County. However, these areas are entirely rural and development pressures in the floodplain are non-existent. Flood damage is limited to crop losses and road closures.

In the northwestern area of the county, large areas of the Illinois River floodplain are protected by USACE levee systems. These levees have the potential for failure or overtopping which

would impact several agricultural structures, thousands of acres of commodities, and infrastructure.

### **3. The Substantial Damage Management Team**

#### **Overall Responsibility for Substantial Damage Strategy**

The Jersey County Floodplain Ordinance adopted on October 14, 2008, identifies the County Floodplain Coordinator as the individual responsible for the overall administration and enforcement of the floodplain ordinance. The language regarding substantial damage/substantial improvement is specifically found in Section 4 (m):

#### Section 4. Duties of the Floodplain Coordinator

The Floodplain Coordinator shall be responsible for the general administration of this ordinance and ensure that all development activities within the floodplains under the jurisdiction of Jersey County meet the requirements of this ordinance. Specifically, the Floodplain Coordinator shall:

- a. Process development permits in accordance with Section 5.
- b. Ensure that all development in a floodway (or a floodplain with no delineated floodway) meets the damage prevention requirements of Section 6.
- c. Ensure that the building protection requirements for all buildings subject to Section 7 are met and maintain a record of the "as-built" elevation of the lowest floor (including basement) or floodproof certificate.
- d. Assure that all subdivisions and annexations meet the requirements of Section 8.
- e. Ensure that water supply and waste disposal systems meet the Public Health standards of Section 9.
- f. If a variance is requested, ensure that the requirements of Section 10 are met and maintain documentation of any variances granted.
- g. Inspect all development projects and take any and all actions outlined in Section 12 as necessary to ensure compliance with this ordinance.
- h. Assure that applicants are aware of and obtain any and all other required local, state, and federal permits.
- i. Notify IDNR/OWR and any neighboring communities prior to any alteration or relocation of a watercourse.
- j. Provide information and assistance to citizens upon request about permit procedures and floodplain construction techniques.
- k. Cooperate with state and federal floodplain management agencies to coordinate base flood data and to improve the administration of this ordinance; and
- l. Maintain for public inspection base flood data, floodplain maps, and copies of state and federal permits, and documentation of compliance for development activities subject to this ordinance.
- m. **Perform site inspections and make substantial damage determinations for structures within the floodplain.**

n. Maintain the accuracy of floodplain maps including notifying IDNR/OWR and/or submitting information to FEMA within 6 months whenever a modification of the floodplain may change the base flood elevation or result in a change to the floodplain map.

### **Substantial Damage Team and Responsibilities**

The following is the list of staff who have primary responsibility for post-disaster response in Jersey County:

- **County Code Administrator & CFM Official**– Primary substantial damage administration and oversight, field inspections, record management, SDE entry, communication with elected officials and residents, post-event compliance and follow up. (Responsibilities below can be delegated to the Chief Deputy Code Administrator)
  - Outreach efforts and mailings prior to an event.
  - Notification on permitting procedures for rebuilding.
  - Request additional help through mutual aid agreement.
  - Provide training and outreach to the staff and contractors.
  - Identify available resources.
  - Notify elected officials and community departments including fire, police, and emergency services, planning, and building code of the upcoming fieldwork.
  - Plan the SI/SD field inspections including initial field surveys, establishing damage trends, preparing cost information, and collecting data.
  - Hire, train, supervise, certify, and license staff for field operations.
  - Ensure follow-up coordination with structure owners is completed.
  - Coordinate final storage of SI/SD files
  - Organize press release and provide information on flood hazards, floodplain map data, advisory flood data and compliance to residents and property owners.
  - Review elevation certificates.
  - Process, maintain, and track temporary occupancy permits and inspect temporary occupancy buildings.
  - Take corrective action necessary to ensure compliance.
  - Determine if damaged structures have been designated as historic or that may be eligible for such designation.
  
- **Chief Deputy Jersey County Code Administrator** – Assists with all the duties listed above with a primary focus on field inspections, record management, SDE entry, post-event compliance and follow up.

### **Additional Staff and Roles to Assist with Substantial Damage**

Following a disaster, there are several different offices and local officials in Jersey County who are involved in the response and recovery process but may not be directly involved in substantial damage determination. However, due to the frequency of flooding, most of these individuals and offices are aware of the substantial damage regulations and the damage assessment process prior to the event. Therefore, the individuals and offices who respond after an event are experienced

in their roles and responsibilities. New county staff are made aware of the process and, if needed, training typically occurs prior to the disaster response.

- **County Emergency Services Director**
  - Provides coordination and oversight of disaster response.
  - Assists with outreach and education on substantial damage inspections and determinations if needed.
  - Provides assistance with recovery and mitigation outreach.
  
- **County Sheriff**
  - Assist in substantial damage inspections and determinations if needed.
  - Provides security support during damage assessments.
  - Provides equipment needed for damage assessments (boats, etc.).
  - Provide security at post-event public meetings.
  
- **County Engineer**
  - Assist in substantial damage inspections and determinations if needed.
  - Provides engineering review if needed.
  
- **County Board Member(s)**
  - A County Board Member participates in field inspections work
  - Key role in public meetings and outreach with residents.
  
- **County Public Health Department**
  - Assist in compliance with onsite septic and water systems.
  - Provide public health and flood recovery assistance.
  
- **County Supervisor of Assessment**
  - Assist in establishing market value for structures.
  - Provides staff to assist County Code Administrator and staff when doing field inspections and record keeping.
  - Provides staff to assist with damage estimates.

### **Other Source of Assistance for Large Events**

Should a major event occur, Jersey County will request additional external support to compliment the county's substantial damage process.

The State of Illinois does not have a formalized mutual aid process, but mutual aid and liability protection is allowed in state regulation. As such, the county has, in the past, relied on assistance from the Illinois Department of Natural Resources staff. The staff from IDNR have been willing to provide field inspection and damage assessment assistance as well as public meeting assistance to the county. In addition, neighboring communities are willing to provide assistance if needed after large scale events.

The Illinois Association for Floodplain and Stormwater Management (IAFSM) Rapid Assistance Flood Team (RAFT) is a resource unique to the State of Illinois. Local officials who need help with post flood damage assessments can request RAFT members through the IAFSM Floodplain Management Chair. Members of the RAFT are all active in the IAFSM. Members are all Certified Floodplain Managers. RAFT members all have experience and training in post-flood responsibilities. RAFT members are all volunteers and have agreed to assist other communities in times of need. Should a catastrophic event occur and resources in Jersey County are overwhelmed, the County will request the assistance of the IAFSM RAFT team to get damage assessments completed in a timely manner.

## **4. Post-flood Actions**

### **Communication and Coordination** **Substantial Damage Team Training**

Training of the Jersey County substantial damage team leaders occurs on an annual basis. Staff attend the annual substantial damage training conducted by the Illinois Department of Natural Resources. Resources used to train the substantial damage team include both classroom training and hands-on use of the Substantial Damage Estimator. Jersey County staff are also members of the Illinois Association for Floodplain and Stormwater Management Rapid Assistance Flood Team (RAFT). Volunteers on the RAFT team also obtain annual training on substantial damage and using the Substantial Damage Estimator tool.

Jersey County's larger substantial damage team meets periodically to review substantial damage plans and procedures. However, there is no formalized schedule or training routine. Jersey County is a small rural county and county's County Code Administrator, EMA, Sheriff Department, and Assessor's staff who assist with post-flood response all work in nearby proximity and closely coordinate activities. Most existing county staff have prior experience doing damage assessment work. The process is well understood. However, when new staff are engaged in the substantial damage process, pre-deployment training will take place.

After a disaster or when damages appear imminent, the Jersey County Code Administrator Official will schedule a meeting with the team as soon as possible to review roles and responsibilities and ensure all members are trained and have all necessary tools to carry out their work. This substantial damage team will be broken up into smaller groups to assess the floodplain and structure damages or will acquire additional help and delegate these assessments. The County Code Administrator Official will be designated as the Substantial Damage Manager.

Jersey County also networks closely with neighboring communities and training is conducted with various professional groups in the state.

### **Outreach and Information to County Residents on Substantial Damage**

After a disaster, the County will post notices on each damaged building informing the owner of the need to obtain County permits prior to reconstruction (copy in appendix). As a rule, property owners are eager to rebuild, so notices will be posted as soon as it is safe to post them in the field. This activity is typically done by boat before the water recedes and repairs begin.

In addition, letters are sent to property owners informing them of permitting procedures, substantial damage requirements, and of upcoming inspections of structures. Letters are sent to both substantially damaged property owners and structures which suffered damage but are not yet substantially damaged. This letter itemizes past losses and provides a current percent damage so owners are aware of the loss percentage. Copies of these letters are posted on the property title. The appendix of this document includes examples of the notices and letters to property owners.

Most of the at-risk areas in Jersey County are located in contiguous groupings of structures. Therefore, after an event, word-of-mouth information travels quickly among residents. Often this information is incorrect. Therefore, the County has prepared a press releases template that can be altered to fit the disaster situation. That press release includes information on:

- Permit requirements.
- Substantial damage requirements including information on elevation and freeboard ordinance requirements.
- Contact information for the permitting office including phone number or email address.

A copy of the press release has been prepared and is included in the appendix of this document.

#### **Annual Evaluation of the Substantial Damage Plan**

The Jersey County Code Administrator will provide an annual update or annual evaluation report to the Jersey County Board on the county's substantial damage regulations and the procedures in place to administer and enforce the substantial damage regulations.

After an event, the County Code Administrator will also brief the County Board Chairman on the county's substantial damage requirements. The County Board Chairman will then notify the entire County Board of the substantial damage responsibilities.

Copies of this substantial damage plan will be made available to FEMA, the USACE, and IDNR as requested.

#### **Substantial Damage Determination Process – Field Inspections**

During the flood event, the initial damage assessments, led by the Substantial Damage Team, includes a tour of the flooded portions of the mapped floodplain to identify every affected structure and those with obvious structural damage.

In Jersey County, the most common flooding occurs in backwater areas of the Mississippi and Illinois Rivers where river velocities are typically low, but flood depths often exceed 20 feet. Therefore, touring the flooded areas by boat is possible. This work is always done as closely to flood crest as possible to photograph high water marks at each structure.

In past event, two teams in boats have conducted the initial damage assessments. The inspection staff in each boat typically includes:

1. A County Code Administrator Office employee (team lead),
2. A boat driver (County Board member or sheriff's office),



3. A Supervisor of Assessment employee (notes and record keeping).
4. An IDNR employee (if requested).

In backwater areas of the county where river velocities allow, inspections occur during flood crest. These areas include Coon Creek and Powerline areas where the majority of flood prone structures are located.

Other areas such as Piasa, Lockhaven Road, and Otter Creek areas have higher flood velocities or are more difficult to navigate by boat. These areas are inspected when waters recede, and roads are passable.

During this field inspection phase, damaged structures are inventoried, notes are taken, and high-water marks are photographed. Records are maintained showing estimated flood depths in each structure.

The substantial damage field inspection worksheet is also completed for each damaged structure at this time. At the same time, each structure is posted with a notice reminding the owner to obtain permits prior to any repair work. A copy of that notice is in the appendix of this plan.

In addition, first floor elevations for many of the flood prone structures in Jersey County have been surveyed by the Illinois Department of Natural Resources Survey Team. These floor elevations are recorded in the County's GIS system. Where structures are located near USGS river gages, the county can compare flood crest elevations to floor elevations in order to obtain more accurate flood depth estimates.

#### **Substantial Damage Determination Process – Damage Assessments**

Once the initial field assessment is completed and notices are posted on each structure, the County Code Administrator's office staff then mails letters to property owners notifying them of permitting procedures and substantial damage requirements. Typically, the notification letters are mailed before waters fully recede and damage areas are accessible.

Once field data is obtained, field inspections worksheets and maps will be used to enter data into the Substantial Damage Estimator tool. Damages are estimated based on the depth of flooding in the structures and assumed damages using the State of Illinois Post Flood Guidance packet and the State of Illinois flood damage table found in that guidance.

#### **Market Value Determination**

Market values in Jersey County are provided by the County Supervisor of Assessment. The value is for the structure only (land value not included). Through the years, Jersey County has determined that obtaining market value from the Supervisor of Assessment is both quick and equitable. The value is fair as the residents have paid taxes on those values and did not dispute the value for tax assessment purposes. The value is also equitable as everyone in the county is assessed using the same methodology.

If property owners do not agree with the Assessor's market value, they can obtain a private appraisal and use that appraisal to appeal the market value. Property owners are notified that the higher property value will then become the basis for future tax assessments.

Market values are provided by the Assessor's office in a spread sheet. The County Code Administrator's Office uses this spreadsheet to input values into the FEMA Substantial Damage Estimator.

### **Other Data Used for Damage Determinations**

Property owner name and address as well as other pertinent data are included in the County GIS system and can be easily obtained by Code Enforcement staff. The Jersey County Property Database also includes most of the updated information necessary to complete damage assessments (name, building information, square footage, etc.). Much of this data is also already imported into the SDE based on prior assessments. Any missing building data is provided by the Supervisor of Assessment's office or obtained by the Code Administrator's Office.

Flood depths are obtained during the initial field inspection. Photographs are also taken showing the high-water mark. Pictures are taken at the time of the damage assessment and numbered to correspond with the worksheet number. Information is recorded on the SDE field worksheets. Those worksheets are then used to populate the SDE.

The cost per square foot date is typically obtained from industry accepted guidance such as Marshall & Swift or Means. The data is then imported into the SDE software to calculate damages.

Both the County Code Administrator Official and the Deputy Code Administrator have experience using the FEMA Substantial Damage Estimator (SDE) tool. Most structures in the county have previously been entered into the SDE. Therefore, after a flood, many of the SDE default fields are pre-loaded.

### **Tracking Cumulative Substantial Damage**

Jersey County also track cumulative substantial damage using the county's permit inventory and GIS database. Because the SDE cannot track cumulative losses, that information is also documented on a separate spreadsheet. Jersey County's procedure for tracking cumulative substantial damage includes:

- Looking on the counties Property Information Database to obtain information on prior damage assessments.
- Obtaining prior damage assessment summary sheet from the SDE tool.

Jersey County notifies residents of both substantial damage and cumulative damage percentages (if the structure is not yet 50% damaged). Copies of those notification letters are located in the appendix of this plan. In addition, cumulative substantial damage letters are posted on the property title so potential buyers are aware of the damage percentage.

## **Timeline for Completion of Substantial Damage**

Damage assessment times in Jersey County can vary widely dependent on flood conditions. As a rule, the Illinois and Mississippi Rivers remain above flood stage and roads into the substantial damage areas are underwater or inaccessible for days or weeks. These long duration floods, give the County Code Administrator's Staff to inspect structures by boat, populate spreadsheets, and complete many damage assessments before residents are able to return to their structures and being repairs.

Given the number of at-risk buildings in Jersey County, field inspections typically take 4 – 5 staff days. Entering data into the SDE and completing damage assessments takes about the same time. Therefore, total time allotted for field inspections and damage assessments is two weeks.

Many of Jersey County's structures can be assessed before flood waters recede. Based on field inspections by boat the county is able to notify residents of damages before waters actually recede. In addition, the low floor elevation for most of the structures located in Jersey County's floodplains have been surveyed by IDNR Survey Team. Using gage records and river stages, the county is able to determine depth of flooding and estimated damages on many building without actually doing field inspections.

If damages in Jersey County are catastrophic and the county is unable to complete damage assessments within a two-week period (after crest) the county has two resources available to provide assistance:

1. Illinois Department of Natural Resources Floodplain Programs Staff. In prior large events, staff from IDNR have travelled to Jersey County and assisted with field inspections and SDE entry work. Historically, the county has maintained a very close working relationship and friendship with the NFIP State Coordinator. The State NFIP Coordinator in Illinois is always willing to provide assistance when asked.
2. Illinois Association for Floodplain and Stormwater Management (IAFSM) Rapid Assessment Flood Team (RAFT). As a member of IAFSM, Jersey County is eligible to simply request assistance and local officials from across the state will come to our aid. The RAFT team has deployed on several occasions and on each deployment completed hundreds of damage assessments in a single day.

Jersey County has a very strong compliance program, therefore, with every flood, fewer-and-fewer structures remain at risk of flooding and the time needed to complete damage assessments is reduced with every flood event.

## **Methods Used to Notify Property Owners**

During field inspections, Jersey County posts red tag notices on the doors of all flooded structures (copy in the appendix). In addition, permit requirement signs are posted at the entry to all floodplain areas of the county.

Due to frequency of flooding and past assessments, residents in these contiguous substantial damage areas are VERY familiar with the damage assessment process.

Once all of the damage determinations have been made, property owners are also sent notification letter of the damage assessment outcome (copy in appendix). If a structure has been determined substantially damaged homeowners will also be informed of steps for compliance with the County's Floodplain Ordinance.

More information on substantial damage is provided on the county's website with links and resources that can be shared with owners of substantially damaged structures.

Lastly, after major events, the county has in the past conducted post-flood open houses for residents. These open houses are performed in conjunction with IDNR. The open houses both inform residents of the substantial damage requirements and provide recommendations for mitigation alternatives.

### **Compliance with Substantial Damage**

Jersey County takes floodplain compliance very seriously. If structures are found to be non-compliant, a violation letter is sent to the property owner by the Code Administrator Office. The Jersey County Floodplain Ordinance allows fines of up to \$750 per day. Typically, just the threat of that fine will result in swift resolution of the violation.

If the property owner fails to comply or ignores the substantial damage notifications, a citation is issued by the Jersey County Code Administrator and a court date is set to go before a judge. The citation is mailed by certified mail or more often served to the property owner by a Sheriff Department Deputy.

If the property owner continues to remain non-compliant, the Jersey County State's Attorney's office will pursue compliance in accordance with the County's floodplain ordinance. The Jersey County States Attorney is familiar with the county's substantial damage regulations.

In addition, many of the county's floodplain structures are located on property leased by the US Army Corps of Engineers. The USACE lease now requires full compliance with the county's floodplain regulations. Failure to comply with the county will result in notification by the USACE of lease termination. This too tends to result in quick resolution of violations.

### **Appeals Process for Substantial Damage**

When property owners are not satisfied with their substantial damage determination, they can appeal. Typically appeals or complaints fall in one of two categories: market value or damage estimates.

Property owners have 20 days after notice to appeal damage determinations. Appeals are presented before the Jersey County Appeals Board. The Jersey County Appeals Board is composed of three individuals with construction background.

**Market Value.** The county uses Supervisor of Assessment data to determine market value. If property owners do not agree with the Assessor's market value, they can obtain a private appraisal from a licensed Real Estate Appraiser and use that appraisal to appeal the market

value. If the appraisal is reviewed and certified by the Assessor, it can be accepted by the Code Administrator Official for damage assessment purposes. However, property owners are notified that the higher property value will then become the basis for future tax assessments.

**Damage Estimates.** Damage estimates in Jersey County are done using a standard and equitable damage table developed by the Illinois Department of Natural Resources. This table used depth-of-flooding to produce damage percentages for entry in to the SDE. On rare occasion, a structure will have less damage than indicated by the State of Illinois damage tables. When this occurs, property owners can provide evidence showing less damage and the county Code Administrator will typically do an inspection prior to considering an amendment to the damage estimate. In many cases, this only results in a minor change to overall damages. In addition, with the tracking of cumulative damages and the frequency of flooding, the property owner often understands it is just “a matter of time” before the structure is eventually substantially damaged. For that reason, appeals based on damages are infrequent.

## 5. The Property Database

### Jersey County Property Database

Information on potential substantial damage properties is found in the County’s Property Information Database and associated spreadsheet. This spreadsheet is the data used to support the County’s GIS system. Documentation is also maintained in paper files. A copy of the property information database is provided as an attachment in addendum to this substantial damage plan.

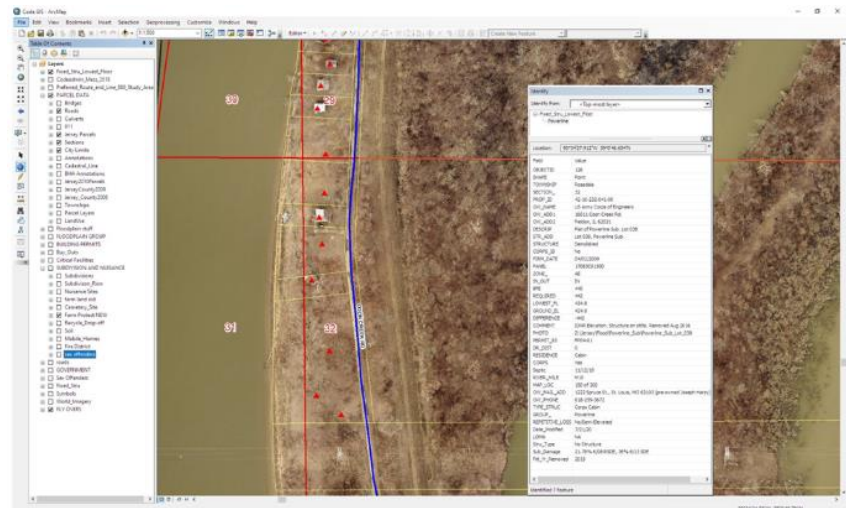
The property information database includes over 600 structures in the county’s mapped floodplain areas. However, the majority of those structures have now been demolished or mitigated due to the county’s strict compliance with substantial damage regulations (and identified as such on the database). An abbreviated property information database which identifies only those structures which remain below the county’s flood protection elevation will be used to populate the Substantial Damage Estimator (SDE) tool.

The database of floodplain structures which remain below the county’s flood protection elevation includes the following information:

- Township
- Property Identification Number
- Building owner name
- Building Address
- Building Legal Description
- Building status
- USACE Property location
- FIRM Date
- Panel Number
- Flood Zone
- BFE
- Existing Lowest Floor Elevation
- Required Floor Elevation
- Ground Elevation
- Difference
- Comments
- Link to building photos - documents
- Building type (res/non-res)
- Foundation type
- Square footage

## **Sources of Property Information**

The Jersey County Property Database was developed in 2002 using a grant from the State of Illinois. Local university students were hired to develop a unique database which uses the county's GIS platform to create an information portal for each structure in the County's mapped floodplains. The database has been populated with photos of each structure,



owner information, and prior permit information (permits, substantial improvements, substantial damage, etc.). In addition, the State of Illinois (IDNR Survey Team) has surveyed low floor elevation on each structure in the floodplain. Low floor elevations have also been incorporated into the GIS database. All this information is available simply by “clicking on a rooftop” and opening data pages in the system (see image above).

All the information needed to complete an initial damage assessment and populate the SDE is included in the county Property Database.

## **Compliance with the Federal Privacy Act**

Flood insurance claims data is not populated into the County's structural database. Flood insurance claims data is maintained in a secure file and accessible only to the County Code Administrator and Certified Floodplain Official.

## **6. Pre-event Action on Substantial Damage**

### **Annual Outreach Activities for Substantial Damage**

Flooding is an annual event in Jersey County; therefore, pre-flood outreach efforts have become routine. When flooding is imminent, press releases are published (see appendix).

The County's website includes information on floodplain management and substantial damage.

In addition, as a class 5 CRS county, the county's outreach effort include brochures and letters are sent to owners of repetitive loss properties. Quarterly notices are also printed in the local media regarding floodplain permit requirements.

### **Informing Community Leaders Regarding Substantial Damage**

Due to the frequency of flooding in Jersey County, residents and the County Board are aware of the county's floodplain regulations and damage assessment process. Historically, the County

Code Administrator Official briefs the County Board Chairman on the extent of damage and the damage assessment process. The County Board Chairman then informs the larger County Board of the process.

As a CRS class 5 community, the County Board is aware of the County's proactive stance on floodplain management. Over the past few years, Jersey County has moved from nearly 600 repetitive loss structures to approximately 40 structures. County Board members have seen the impressive flood loss reduction benefits of strong floodplain management. They are supportive of the county damage assessment efforts.

The Substantial Damage Plan Annual Evaluation report will be shared with the County Board annually during the County Board Meetings which occur on the second Tuesday of each month. Typically, the Code Administrator's office briefs the full County Board on CRS activities during the February meeting

### **Annual Substantial Damage Plan Evaluation Procedure**

The County Code Administrator's office will prepare the Annual Evaluation Report and submit it to the County Board prior to spring flood season. This typically occurs at the February County Board meeting.

During the annual review of the Substantial Damage Plan, the county will review all six steps to ensure no changes have occurred. The county will use the Annual Evaluation Report template provided by CRS for accomplishing this task. In addition, the county's database of potential substantial damage structures will be updated.

Flood insurance claims data is not populated into the County's structural database. Flood insurance claims data is maintained in a secure file and accessible only to the County Code Administrator.

### **Post-event Evaluation Procedure**

The substantial damage management plan will be updated after each major flood or other damaging event to re-evaluate Jersey County's substantial damage management strategy and to update the substantial damage inventory and map. That update will occur within three weeks of the event.

## **Populating FEMA's SDE (SDP2)**

### **Building the Full Database and Populating the Substantial Damage Estimator**

The properties identified in step 1 of the Substantial Damage Plan and the data gathered in step 4 of the Substantial Damage Plan were developed using the County's Property Database.

The existing County database has been further populated and uploaded into the FEMA Substantial Damage Estimator Tool (SDE). The properties pre-loaded into the SDE are those properties in the county which remain below BFE.

The database of at-risk properties will be reviewed and updated annually by the Code Enforcement Officer and Deputy Code Enforcement Officer. The database will also be updated after each flood event to remove mitigated or demolished structures.

The Deputy Code Administrator will manage the SDE database and will be responsible for all updates and revisions to the data.

A screenshot of the SDE property page showing the properties entered in the SDE has been provided in the appendix of this plan.

## **Considering Mitigation Options (SDP3)**

### **Consideration of Mitigation Alternatives**

Mitigation alternatives for properties on the substantial damage database will be determined by the Code Administrator's Office staff. Properties with active National Flood Insurance Program policies will be identified for ICC claims. Remaining properties or areas have been identified for federal or state mitigation programs.

The Code Administrator's Office has also written and managed the Jersey County All-Hazard Mitigation Plan. Therefore, strong coordination exists between the mitigation plan and floodplain management activities. The County's All Hazard Mitigation Plan will be used as the template to direct mitigation priorities for the Substantial Damage Plan.

### **Funding options for each mitigation alternative**

Many of the flood prone properties in Jersey County are located on USACE lease property, the Corps will also be involved in the mitigation strategies. USACE policy does not allow buyouts to occur on Federal lease property due to ownership and deed restriction concerns. However, the USACE does allow elevations or USACE funded demolition to occur as long as the property (the parcel) remains in USACE ownership. Therefore, mitigation options on USACE lease property are limited to elevation (typically on substantially damaged properties with flood insurance policies using ICC funds). If elevation cannot be accomplished or if NFIP policies do not exist, properties are typically demolished by the USACE.

Demolished properties are not rebuilt in accordance with USACE floodplain policy.

Mitigation alternatives in privately owned properties are more varied. Historically Jersey County has taken advantage of both FEMA and Illinois DNR funds to complete many buyouts. These funding sources will remain the primary alternatives.

The database of potential substantial damage properties will include both the recommended alternative, the funding source, and notice of contact with the property owner.

### **Residents and property owners in the substantial damage areas received information about the mitigation options and funding**

The County All Hazard Mitigation Plan is completed using a public forum. Residents are given the opportunity to review and comment on the draft plan. The plan is updated every 5 years.



Due to the frequency of flooding and past substantial damage and mitigation efforts in Jersey County, residents are very aware of long-term mitigation strategies to eliminate flood losses.

Repetitive loss property owners in Jersey County are sent an annual informational letter. This same letter will be sent to the potential substantial damage property owners (the two lists are nearly identical). Jersey County inviting these property owners to participate in mitigation programs when funding becomes available.

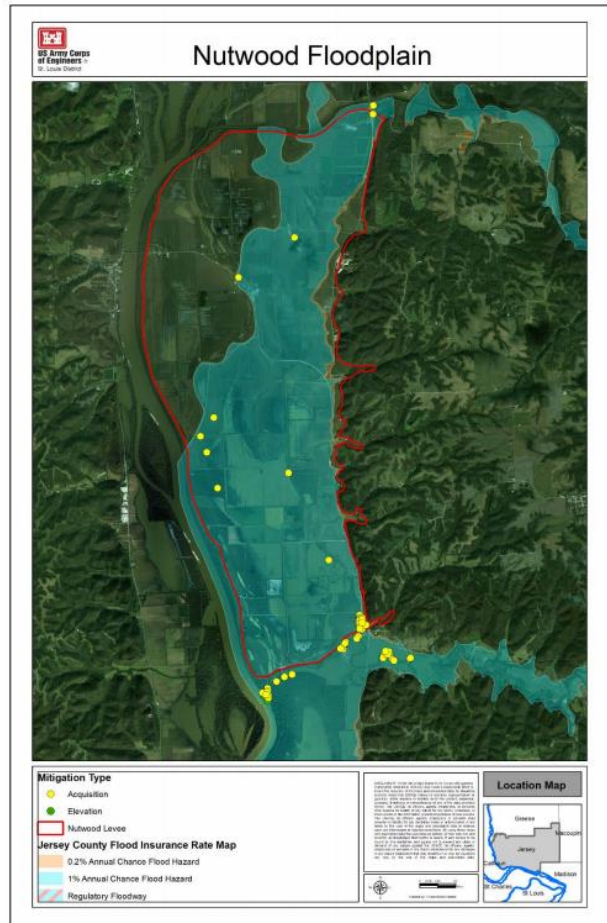
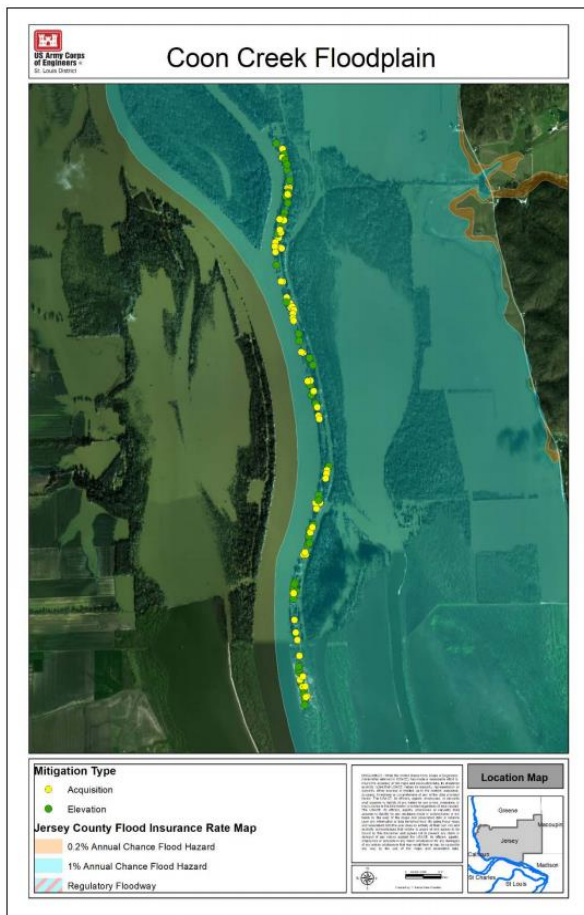
# Appendix

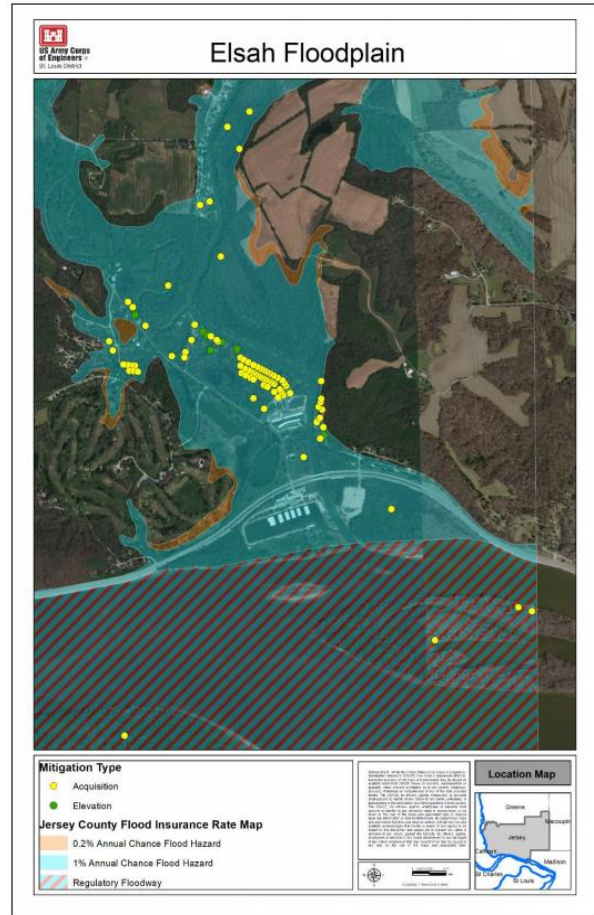
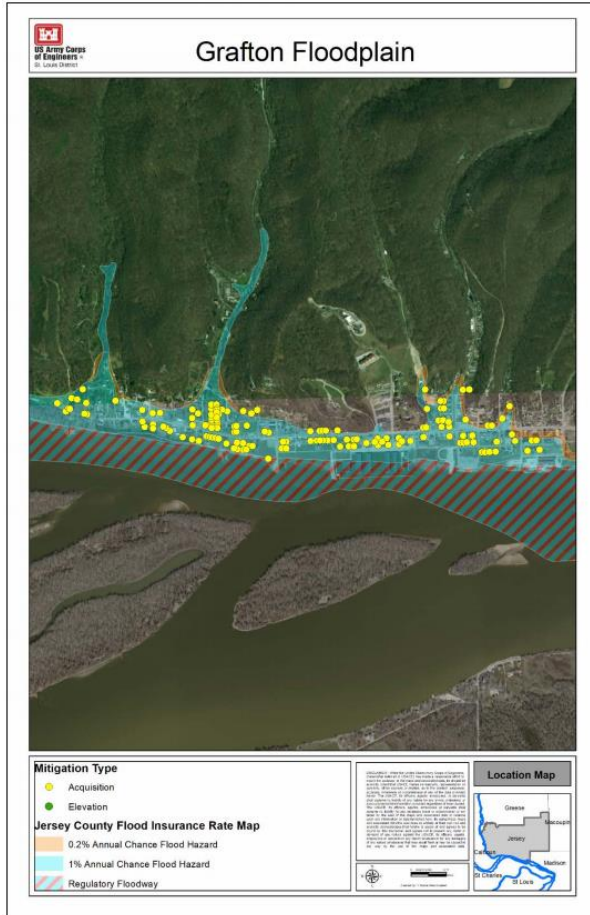
## Areas of Flood Risk and Potential Substantial Damage in Jersey County

General areas of high flood loss in Jersey County have been identified by the U.S. Army Corps of Engineers Loss Avoidance Study (March 2019). Four areas have been identified:

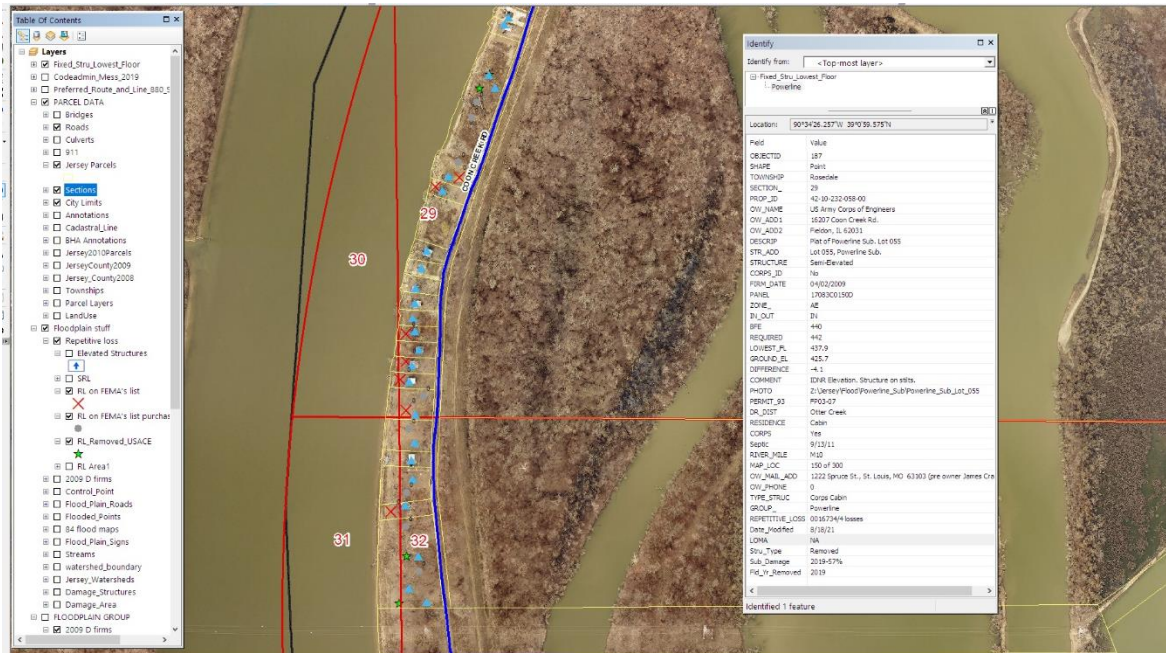
- Coon Creek
- Elsayh
- Grafton
- Nutwood

The maps below indicate the general location of these high loss areas.





Jersey County Property Inventory screenshot showing the GIS map with properties identified and property information sidebar:



	A	B	C	D	E	F	G	H	I	J	K	L
	<b>Total Jersey County Floodplain Structures - August 2021</b>											
1												
2		<b># of Bldgs</b>	<b>House</b>	<b>MH</b>	<b>Garage</b>	<b>Pole</b>	<b>Carport</b>	<b>Grain Bin</b>	<b>Comm.</b>	<b>Condo</b>	<b>Accessory</b>	<b>Notes</b>
3		1	1									Co. owns
4	Spankey	6	1			2		3				
5	Eldred Road	15	1		1	8		5				damaged
6	State Hwy 16 W., Fieldon	3						3				50% damaged
7	Glades	1	1									
8	Brueckner Farms	18	6		1	8		3				
9	State Hwy 100 N.	4	1	2	1							
10	Coon Creek Rd.	4	2	1	1	1						
11	Fieldon Hollow Rd.	3	1	1	1					1		
12	Rosedale Subd.	4		1		3						
13	Dept. of Conservation Horse Stables	10	7	1	2							
14	Walton's Addn. (Nutwood)	3	2	1								
15	Cottingham's Addn. (Nutwood)	12	4	3	4				1			
16	Original Town of Nutwood	2	1	1								MH elevated
17	Nutwood Levee District	4	1	1		2						
18	Second Sager Club Lots	7	2	1	3	1						MH 50%
19	Widaman Small Tracts	11	4	2	2	3						
20	Sager Club Lots	16	5	6	4	1						
21	Mill Creek Park	5	1	1	2		1					
22	Shady Acres	10	2	2	2	1	1		1	3		
23	Lockhaven/Lockhaven Vistas	10		9								
24	Bluffline	2					1					AB&M elevated
25	Harbor Dell	4	4									
26	Gibbens											
27												
28	<b>Totals</b>	<b>155</b>	<b>47</b>	<b>29</b>	<b>24</b>	<b>30</b>	<b>4</b>	<b>14</b>	<b>3</b>	<b>3</b>	<b>1</b>	

# Jersey County Code Administrator And Floodplain Coordinator

200 North Lafayette • Administration Building • Jerseyville, Illinois 62052

E-mail: [codeadmin1@jerseycounty-il.us](mailto:codeadmin1@jerseycounty-il.us) Web Site: [www.jerseycountyillinois.us](http://www.jerseycountyillinois.us)

Office: 618-498-5571 ext 145 Fax: 618-498-2375

Cindy Cregmiles, CFM  
Chief Deputy

Derek Russell,

7/12/19

Name of structure owner  
and mailing address

Re: Notice of Damage Determination – 11730 Piasa Haven, Godfrey  
ID#01-340-016-00

## NOTICE OF NON-SUBSTANTIAL DAMAGE

Dear \_\_\_\_\_,

Following the recent flooding event, a damage assessment was completed on the structure referenced above. This is part of Unincorporated Jersey County's floodplain management responsibilities in order to maintain the availability of flood insurance and disaster assistance to residents. The following information relates to the address referenced above:

Community Number:	170312
Parcel Zone information:	Zone AE
Farm Market Value of structure:	\$35,827.46 (based on computed actual cash value)
Flood Damage:	
June 2019	<b><u>\$7,029.09</u></b>
Total damages	\$7,029.00
Percent damaged 2019:	19.6% (due to flooding)
Percent damaged 2015:	<u>26.0%</u> (due to flooding)
Total damage percent of structure:	<b>39.6%</b>

For the purposes of floodplain management regulations, the structure located at the address above has been determined to **not be** substantially damaged due to flooding. This determination is based on a comparison of the cost estimate of the proposed cost of repairs to the pre-damage market value of the structure (excluding land value). When the cost of repairs equals or exceeds 50 percent of the pre-damaged market value of the structure (i.e., of the cost of repairs is half of the value of the structure or more), the damages are considered Substantial Damage.

Prior to making repairs you will be required to provide a cost list of the materials and obtain your floodplain permit. If you have concerns that this determination may have been made in error and

believe that your structure has been substantially damaged, please file an appeal by submitting the following information to our office for further review:

1. **Market value of structure.** This does not include the lot or other improvements (building). Approved sources of this data are listed on the attached sheet.
2. **Cost of repair values.** This is an estimate of the costs for repair of the structure. The estimate should include any necessary repairs to the electrical, plumbing and mechanical systems: repairs to cabinets; doors and windows; installation of drywall and insulation; etc. Approved sources of this data are listed on the attached sheet.

Please contact our office with any questions regarding this determination.

Sincerely,

Cindy Cregmiles, CFM  
Jersey County Code Administrator  
Certified Floodplain Manager

# Jersey County Code Administrator And Floodplain Coordinator

200 North Lafayette • Administration Building • Jerseyville, Illinois 62052

E-mail: [codeadmin1@jerseycounty-il.us](mailto:codeadmin1@jerseycounty-il.us) Web Site: [www.jerseycountyillinois.us](http://www.jerseycountyillinois.us)

Office: 618-498-5571 ext 145 Fax: 618-498-2375

Cindy Cregmiles, CFM

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## Substantial Determination Letter

January 21, 2016

**Insert Name and Address**

RE: Substantial Damage

Dear ,

Subsequent to the recent flooding event, a damage assessment has been completed on the property referenced above. This is a part of Jersey County's floodplain management responsibilities in order to maintain the availability of flood insurance and disaster assistance to residents. The following information relates to the address referenced above:

Community Number:	170312
Parcel Zone Information:	Zone AE
Fair Market Value:	\$5,670.00 (based on 3.1 x assessed value)
Flood Damage:	<b>\$2,005.40</b>
Percent Damaged:	29.0%
Ordinance Requirement:	Permit, inspections

The determination is that this structure is declared **Not Substantially Damaged** but must be brought into compliance with the Jersey County Floodplain. For this structure to be in compliance you must have building inspections and a Floodplain Permit prior to beginning any work on the structure before the issuance of a *Certificate of Occupancy*. This structure may **NOT** be occupied until these corrections are made. Please contact this office at your earliest convenience to make an appointment with me to discuss your upcoming project. If you have additional questions, you may call me at 618-498-5571 ext. 146.

Sincerely,  
*Cindy Cregmiles, CFM*  
Cindy Cregmiles

Enc. (1) Substantial Damage Estimate

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# Jersey County Code Administrator And Floodplain Coordinator

200 North Lafayette • Administration Building • Jerseyville, Illinois 62052

E-mail: [codeadmin@jerseycounty-il.us](mailto:codeadmin@jerseycounty-il.us) Web Site: [www.jerseycountyillinois.us](http://www.jerseycountyillinois.us)

Office: 618-498-5571 ext 145 Fax: 618-498-2375

Cindy Cregmiles, CFM

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April 6, 2021

Dear Resident:

You have received this letter because your property is in an area that has been flooded several times or has the potential to flood. The office of the Jersey County Code Administrator and Floodplain Manager has past and present information on local flooding. Our community is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding, but here are some things you can do:

1. Check with the Jersey County Code Administrator on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the County is doing about it, and what would be an appropriate flood protection level. Based on current regulations, when a structure is damaged more than 50% of the market value (cumulatively), it must be protected from future flooding or demolished. The staff can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
  - Know how to shut off the electricity and gas to your house when a flood comes.
  - Get a copy of [Repairing Your Flooded Home](#). It can be downloaded from the FEMA Web site, [www.fema.gov](http://www.fema.gov), or order toll-free at 1-800-480-2520
3. Consider some permanent flood protection measures.
  - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power before a flood can reduce property damage and save lives.
  - Consider elevating your house above flood levels.
  - More information can be found at FEMA's website, [www.ready.gov/floods](http://www.ready.gov/floods).
  - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the County Code Administrator.



***(Continued on next page).***

4. Get a flood insurance policy.
  - Homeowner's insurance policies do not cover damage from floods. However, because our community participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because our community participates in the Community Rating System, you will receive a reduction in the insurance premium.
  - Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
  - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
  - Contact your insurance agent for more information on rates and coverage.
  
5. Consider mitigation programs.
  - If you have a flood insurance policy, your Increased Cost of Compliance coverage may help to floodproof, relocate, elevate, or demolish your structure if it is substantially damaged.
  - Federal and state flood mitigation programs may be available to buyout your property after a flood event.
  - Structures on US Army Corps of Engineer's property may be eligible for Corps assistance after a flood event.

If you have further questions, feel free to contact the Jersey County Code Administrator Office.

Sincerely,  
Cindy Cregmiles, CFM  
Cindy Cregmiles  
Co. Code Administrator

Attachment: Flood Safety

## **SAMPLE PRESS RELEASE**

### **JERSEY COUNTY RESIDENTS WITH FLOOD DAMAGE REMINDED OF PERMIT REQUIREMENTS**

As property owners in Jersey County begin clean-up and repairs following recent flooding, the Jersey County Code Administrator Office is reminding residents to obtaining permits before repairing or rebuilding flood-damaged structures.

Permits must be obtained for any construction or development activity in a floodplain area, including the repair or reconstruction of structures damaged by flooding.

Special conditions apply to buildings in which the total cost of repairs is 50% or more of the structure's pre-flood market value. If a building is found to be damaged 50% or more, regulations require that repairs not begin until compliance with the local floodplain ordinance is demonstrated. In some cases, that may require elevating or flood-proofing the structure to reduce the potential for future flood damage.

Repair costs must be calculated by assuming the building will be fully repaired to its pre-damaged condition, even if the owner decides to do less. The total cost calculation must include structural materials, finish materials and labor, even if the owner chooses to do his or her own repairs. The Jersey County Code Administrator Office also tracks cumulative damages caused by multiple flood events.

State and federal assistance may be available to property owners to reduce the chances of future flood damage. Mitigation assistance may cover costs of relocation, or for elevating or purchasing flood-damaged structures. Residents with a flood insurance policy may also be eligible to obtain up to \$30,000 to protect a structure from future flood damage.

Property owners and residents with flood-damaged buildings should contact the Jersey County Code Administrator Office for more information on repair and reconstruction permits.

Jersey County Code Administrator  
200 N. Lafayette St., Ste. 6  
Jerseyville, IL 62052  
618-498-5571 ext. 146  
[codeadmin1@jerseycounty-il.gov](mailto:codeadmin1@jerseycounty-il.gov)

**Jersey County**  
Office of the Jersey County Code Administrator

**\*NOTICE\***

Because this building is located in a floodplain and was damaged by flooding, a damage assessment must be conducted by the County.

Before doing any repair work or occupying this building you **MUST** call the Jersey County Floodplain Management Coordinator at **(618)498-5571 ext. 146** to schedule an appointment for inspection

**Utilities cannot be reconnected until after an inspection is performed**

## **NOTICE**

### **FOR ALL UNINCORPORATED JERSEY COUNTY RESIDENTS**

### **AND THE VILLAGE OF ELSAH**

#### **CONSTRUCTION PERMITS ARE REQUIRED FOR THE FOLLOWING:**

New residential & commercial construction • Additions • Pole barns • Sheds/Accessory buildings (portable or permanent) • Decks • Carports • Garages (unattached & attached) • Mobile Homes (new or used) • **Signs/Billboards** (new or replaced) • Demolition of buildings • Cell Towers • Commercial Solar projects • Structures located in the Floodplain

All contractors & homeowners are required to follow the 2015 ICC Codes, 2015 IL Energy Conservation Code, 2014 IL Plumbing Code, 2014 National Electric Code, and the Radon Resistant Construction Act (new construction). Inspections are required. Failure to obtain a permit prior to construction shall result in a fine from \$250 to \$750 plus court costs for the contractor, sub-contractors, and property owner. Roofers and plumbers must be licensed in IL.

For more information go to [www.jerseycountyllinois.us](http://www.jerseycountyllinois.us) or call 618-498-5571 ext. 146

Permits can be obtained at:

Jersey County Code Administrator  
200 N. Lafayette St., Ste 6  
Jerseyville, IL 62052  
codeadmin1@jerseycounty-il.us

Included in the Substantial Damage Plan but saved as separate spreadsheets due to Privacy Act Concerns:

1. Jersey County Full Floodplain Property Inventory (600 properties)
2. Jersey County inventory of structure located below the flood protection elevation (51 properties)
3. Jersey County database of structures uploaded to the Substantial Damage Estimator Tool (51 properties).