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FEMA's flood maps put businesses, leaders on guard

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Janet Helmkamp, owner of Bethalto, Ill.-based Helmkamp Automotive, stands to lose a lot of money and a lot of business if the [Federal Emergency Management Agency](#) (FEMA) gets its way. FEMA wants to enact new flood maps that would require companies and individuals with federally insured mortgages in three counties of Southwestern Illinois to buy pricey flood insurance.

"FEMA has gotten a little carried away," Helmkamp said. "Those who really needed help from FEMA were left in the dark. Increased insurance rates would go farther out than the direct flood area, and while my area wouldn't necessarily be affected by a literal, physical flood, it would be affected by the new taxes."

If FEMA's plan goes forward, more than \$50 million could be pulled out of the three Illinois counties, Madison, Monroe and St. Clair.

The community, known as the American Bottoms, is comprised of 150,000 residents, 4,000 businesses and 56,000 employees. Officials in the American Bottoms have chosen to assess a one-quarter cent tax in order to improve the levees to a higher standard to keep FEMA out. Businesses in the area are concerned that the additional flood insurance premiums, which FEMA will take, could be used to improve the community in more practical ways. The people in the counties impacted are particularly concerned that such a large sum of money could be otherwise used to pay wages, upgrade equipment and buy new materials.

"If FEMA is successful, it's going to be economically disastrous in the American Bottoms," said **Patrick McKeehan**, executive director of the Leadership Council Southwestern Illinois. "We are already seeing signs that flood insurance is up, new businesses are going away, prospective businesses are reconsidering building in that area, and businesses that are already there are relocating."

If FEMA's plan is implemented, among the most costly effects would be mandatory flood insurance for homes and businesses. The plan also would include strict building and expansion restrictions for anyone, home or business, with a government-insured mortgage.

Some of these restrictions would include limited development in certain areas and new elevation standards, requiring developers to raise properties three feet above the surrounding ground. The restrictions could drive up costs for contracting, supplies and building.

In August 2007, FEMA announced plans to change flood insurance boundaries in the American Bottoms as part of its national flood map modernization process. The Southwestern Illinois Flood Prevention District Council (FPDC) was formed in response to the new flood map plans that FEMA was set to issue. The maps were originally set to take effect in 2009 but were moved back to 2011.

The FPDC filed a lawsuit against FEMA in November on the grounds that the levee information is outdated and inaccurate. The FPDC says it believes that FEMA is misinformed on the condition of the levees and has therefore deemed them not up to code. Authorities in that particular area of Southwestern Illinois argue that FEMA made its decision based on no data, no analysis and little effort. People in the area are trying to document that FEMA made a phone call, asked a few questions and based its opinion and decertification on that call alone.

According to the U.S. Army Corps of Engineers, the levee improvements would cost from \$300 million to \$500 million and could take more than 30 years to complete. The FPDC held a design competition after it learned the impact from the Corps of Engineers. The competition's goal was to come up with alternative designs for the Corps of Engineers' plans that would be significantly more cost-effective at a cost of \$150 million to \$180

million, and be completed more quickly. The result was three proposals that could be implemented over the next three to five years.

AMEC, an international design team headquartered in England and with a St. Louis office, created a design preferred by the FPDC. AMEC has done previous projects for the FPDC and does flood control work worldwide. AMEC has partnered with local design teams that have been working together for the last six months on designs, which are to be approved within the next few months so that the first wave of major construction can start this spring.

Steve Nagle, director of community planning at the East-West Gateway Council of Governments, has been trying to fight off FEMA for the past five years. He, too, is concerned with the way FEMA is handling what information it has, which came from the Corps of Engineers.

"We all live with risks every day," Nagle said. "A risk (of a flood) is one thing, but a sure downfall because of something we impose upon ourselves, or rather is imposed upon us, is just silly. It would be one thing if the people and businesses of Southwestern Illinois and the American Bottoms weren't doing anything to help themselves. But they are, so we should give them a break."

Les Sterman, chief supervisor of construction and the works for the FPDC, has been fighting FEMA as well. His biggest concern, and possibly FEMA's as well, is not the strength or height of the levees but under-seepage. Under-seepage occurs when water tunnels under levees and causes sand boils that can seriously damage the levees. "One way to prevent this (tunneling) is to build berms on top of the levees and relief wells underneath. But again, FEMA and the Corps of Engineers haven't specified where the berms are needed, so it's difficult to make those kinds of improvements on the levees."

Meanwhile, if FEMA's plan is enacted, it will cost businesses and individuals \$50 million in flood insurance premiums. That doesn't include the cost of repairing the levees, lost opportunities by businesses in the region, and the loss of jobs if businesses choose to relocate out of the area rather than deal with the increased costs of staying put.

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