



Posted on Sun, Jan. 03, 2010

Are our levees really that bad? Regional panel wants FEMA to show evidence of flaws

BY MIKE FITZGERALD
News-Democrat

More than two years after the Federal Emergency Management Agency started pushing the idea of new flood insurance maps for the region, the agency still has not revealed any evidence to show which metro-east levees are deficient, and if so, to what degree.

FEMA's failure to show its cards on what it knows about local levees is fueling legal efforts of metro-east towns and levee districts to prevent or delay the flood maps' implementation planned for August.

"Again, I want to see the record and we will be stepping up the legal pressure on FEMA to respond to our request," said Les Sterman, chief engineer for the Southwestern Illinois Flood Prevention Council, in Collinsville. "Let's take a look at that record and see if they were justified in coming to that decision."

The proposed maps are based on the assumption that flood protection levees in Madison, St. Clair and Monroe counties are functionally useless. Thus, 150,000 property owners west of Illinois 157 -- including 4,000 businesses -- will be forced to pay higher insurance rates, while development on the American Bottoms will be scaled back or even wiped out.

In the last two months, the flood council -- which represents Madison, St. Clair and Monroe counties -- has filed extensive requests for FEMA records under the federal Freedom of Information Act.

So far FEMA has not fulfilled those requests, said Sterman, whose agency is spearheading the drive to hire private inspectors to determine how much work the levees need and then pay for the upgrades.

The FEMA flood map controversy began in the late summer of 2007, when the U.S. Army Corps of Engineers indicated it would not certify that metro-east levees -- some of which date from the 1940s -- could contain a 100-year flood, which is a 1 percent chance of flood annually.

FEMA has cited the corps' refusal to certify the levees as the basis for the new, much more expanded flood maps, Sterman said.

"But from what we've seen so far is that there is no data or analysis provided to support that claim," Sterman said.

Laurie Smith-Kuypers, a FEMA mitigation outreach specialist from the Chicago regional office, declined to answer the question raised by Sterman -- whether FEMA has data to support its assertion that metro-east levees are worthless.

Instead, Smith-Kuypers pointed to the fact that the corps has refused to re-certify the levees.

"According to our regulations, we need certification of those levees, and we're unable to get it," said Smith-Kuypers, who joined a team of FEMA specialists that visited the metro-east last month for hearings to brief bankers, developers and citizens on the maps' potential impact on the region.

The corps office in Granite City did not respond to several phone calls seeking comment last week.

Meanwhile, some metro-east towns and levee districts are using FEMA's failure to show its data on the worthiness of local levees as the basis for challenging the flood maps' implementation.

East Carondelet Mayor Herb Simmons filed an appeal Oct. 8 with FEMA's engineering branch demanding that FEMA reveal Army Corps of Engineers data that allegedly show the nearby Prairie du Pont/Fish Lake levee system does not meet federal standards.

Simmons cited levee district records that show the Prairie du Pont/Fish Lake levees provided "adequate protection with only minor occurrences of under seepage" during 17 flood events since 1994.

Therefore, FEMA's contention that the levee system can't provide enough flood protection "is subjective and flawed," Simmons wrote.

FEMA's push for new flood maps for towns along the Mississippi River began in the wake of Hurricane Katrina, which struck the Gulf Coast in 2005, killing more than 1,000 people and damaging more than \$80 billion worth of property.

Alarmed at the catastrophic destruction caused around New Orleans by a system of substandard, locally controlled levees, the corps turned its sights upriver, according to Gary Hoelscher, the president of Hoelscher Engineering of Fairview Heights.

"For a while I think the corps saw this as, 'These need improvement, we'll get federal funding. Let's go down that path. This'll get the levees improved,'" said Hoelscher, who is helping East Carondelet and the Prairie Du Pont Levee district appeal the FEMA flood map decision.

"And I think FEMA said in turn, 'Good, we have all these people with no flood insurance,'" he said.

What the corps had envisioned was a levee restoration program for the St. Louis region that carried a \$750 million price tag -- a scheme based on the assumption that metro-east levees needed a complete overhaul, according to Hoelscher, whose firm is one of the few in the nation picked to help with FEMA flood mapping projects.

As the years went by, however, it became clear that the federal government could not pay for such an expensive project. Even so, FEMA still bought into the idea that metro-east levees did not meet new, tougher standards, he said.

"What FEMA did is FEMA took the corps at its word, like the corps had something," Hoelscher said. "They didn't do their due diligence. They kind of bought into the idea they thought it was going to be fine and nobody was standing up to them. It's an unbelievable story."

U.S. Rep. Jerry Costello, D-Belleville, has sponsored a bill to prevent changes to the federal flood insurance rates in areas where there is an active effort to fix flood levees, including Madison, St. Clair and Monroe counties.

But Costello's bill has so far not found a sponsor in the U.S. Senate. During last month hearings, local leaders asked hearing participants to sign oversized petitions addressed to U.S. Sens. Dick Durbin, D-Springfield, and Roland Burris, D-Chicago, asking them to support Costello's bill.

A third petition was addressed to President Barack Obama aimed at alerting him to the effect of FEMA's new flood maps nationwide.

St. Clair, Madison and Monroe counties in 2008 approved a special quarter-cent sales tax for flood repairs based on the expectation it would raise \$12 million combined from all three counties.

Instead, the weak economy has led the three counties to collect only about \$10 million in 2009. Contact reporter Mike Fitzgerald at mfitzgerald@bnd.com or 239-2533.

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Posted on Mon, Jan. 04, 2010

Metro-east gets a year's reprieve on new flood maps, insurance hikes

BY MIKE FITZGERALD NEWS-DEMOCRAT

For the full story, read the News-Democrat tomorrow or go online to www.belleville-news-democrat.com.

Property owners in Madison, St. Clair and Monroe counties fearful of sharply higher flood insurance rates got at least a year-long reprieve Monday afternoon.

That's when the Federal Emergency Management Agency announced it would delay the publication of new flood insurance maps for those counties, and the rest of the St. Louis region, for at least another year, according to a press statement issued by U.S. Senator Dick Durbin, D-Illinois.

The new flood maps were tentatively set to take effect in August.

Many local elected officials and business leaders had warned the new maps would lead to economic calamity for the region because residents and businesses would have been forced to buy costly flood insurance.

What's more, flood plain development in the metro-east would have been halted or even drastically scaled back, according to FEMA critics.

Durbin, the assistant Senate majority leader, also announced he will introduce a measure within the next few months to protect homeowners and businesses in the event of a major flood.

"FEMA's decision today is good news for property owners who faced dramatic increases in flood insurance this year," Durbin announced in the press release. "But last summer, we were reminded of the damage that can follow in the wake of severe storms. The levees in the Metro East region are unsound and another major flood, though rare, could devastate the region."

In letters to both Durbin and Congressman Jerry Costello, D-Belleville, FEMA pledged to continue working with both offices to responsibly implement the new flood maps no sooner than 2011.

Last July, Costello introduced a bill that would prevent changes to the current flood insurance rate maps from taking effect in areas where there is an active effort under way to fix levees.

The new maps are part of a nationwide plan to remap flood plains across the nation in order to identify and reduce the financial and physical impact of floods.

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BELLEVILLE NEWS-DEMOCRAT

Opinions

Tuesday, January 5, 2010

Are levees bad? Prove it

If federal bureaucrats are going to make taxpayers spend hundreds of millions of dollars, they at least ought to explain why.

But a couple months after metro-east leaders asked the U.S. Army Corps of Engineers and the Federal Emergency Management Agency to explain why our Mississippi River levees are no longer acceptable, the feds still haven't provided the documentation.

Are they that disorganized that they can't produce the paperwork? Or does evidence even exist that the levees might not withstand a major flood?

It's beginning to look as if their plan to decertify the levees is based on little more than a guess and a hunch. That would explain the wildly different cost estimates. The Corps at first said \$120 million, then later upped the estimate to \$425 million.

How typical of government to act before it understands a problem or the consequences being created. Local residents have already been taxed for the repairs, flood insurance rates are going up and now we find out that maybe the levees aren't that bad? Unbelievable.

On Monday Sen. Dick Durbin announced that FEMA will delay the implementation of new flood maps for one year. That's great, but it doesn't in any way address this fundamental question of why the levees are being decertified. In addition to the cost,

this action has the potential to paralyze the area's economy. Who would want to buy a home or open a business right now?

FEMA and the Corps should have proved the necessity before creating all this turmoil and uncertainty.

They need to prove the need now before we jump through anymore hoops.

"Questions about certification (of levees) need to be directed to the Army Corps of Engineers," Langel said.

A spokesman for the corps office in St. Louis did not return calls seeking comment.

Over the past two years, FEMA officials have refused to disclose what data they possess indicating the structural deficiencies of flood-protection levees in Madison, St. Clair and Monroe counties, or what reasons led the Corps to refuse to recertify the levees the corps had built.

Nonetheless, FEMA has announced plans to publish new flood-insurance rate maps for the three counties based on the assumption the levees are functionally useless. As a result of the new maps, the cost of flood insurance premiums was expected to soar for 150,000 owners of property west of Illinois 157 in the three counties.

Late last year, the Southwestern Illinois Flood Prevention Council, in Collinsville, filed extensive requests under the federal Freedom of Information Act to obtain FEMA data on the flood levees. So far FEMA has not complied with the FOIA requests.

Les Sterman, the council's chief engineer, welcomed Durbin's call on FEMA and the Army Corps of Engineers to release to the public their data and analysis of metro-east levees.

"Anything the senator can do to expedite that response will be helpful," Sterman said. "I'm curious to see what they have because it might be helpful in how they made the decision (on the flood maps) and possibly the things we need to address in the fixes."

Contact reporter Mike Fitzgerald at mfitzgerald@bnd.com or 239-2533.

BELLEVILLE NEWS-DEMOCRAT

Opinions

Sunday, January 10, 2010

FEMA and Corps have explaining to do

Sen. Dick Durbin last week added his voice to the chorus calling for FEMA and the U.S. Army Corps of Engineers to explain themselves on the metro-east levees.

"Understanding the structural integrity of the levees in the metro-east area and the risk to those living behind them is fundamentally important to my constituents: hundreds of thousands of lives and billions in economic activity are at stake," Durbin wrote to the two agencies.

Local leaders asked for this information months ago, but have yet to get a detailed response.

It's difficult to understand why the agencies haven't answered. FEMA has been telling metro-east residents that it's as if the levees don't exist. So what information led FEMA to that conclusion?

We're waiting.

Now if Durbin will just add his support to Rep. Jerry Costello's flood map bill. The new maps will decertify the levees and raise insurance rates for hundreds of people. Durbin got FEMA to delay the maps until 2011, but that could be just a five-month reprieve. Costello's bill would give the metro-east at least seven years before the new maps and higher rates take effect.

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Illinois officials ask feds exactly what's wrong with their levees

By Terry Hillig

ST. LOUIS POST-DISPATCH

Monday, Jan. 18 2010

COLLINSVILLE — Illinois officials know that the feds are on the verge of forcing thousands of American Bottom homes and businesses to spend more for flood insurance — and clamping down on development — until up to \$500 million in repairs are made to Mississippi River levees.

But what, exactly, is wrong with those levees?

Metro East leaders are frustrated that nobody seems able to tell them.

The Southwestern Illinois Flood Prevention District, a local umbrella agency formed to tackle the problem, is pressing for answers and suggests it might enlist political pressure, or litigation, to get them.

"A federal agency is imposing a needlessly severe economic penalty on this region, seemingly without any documentation," said Les Sterman, the council's construction supervisor. "We're just asking what's wrong with the levees. I think it's a logical question."

Specifically, the district's governing council asked the Federal Emergency Management Agency and Army Corps of Engineers to disclose the basis for an announcement in August 2007 that FEMA would deaccredit the five Metro East levee systems. The corps oversees the infrastructure.

Sterman said FEMA has not responded to a Freedom of Information Act request made Nov. 3.

He said the corps did respond to an Oct. 10 request by providing 93 documents that were largely unconnected to the decision.

"The vast majority of the material has nothing to do with that," Sterman said.

"There are some e-mails, but no data, no analysis, no inspection reports."

He said he has seen no formal communication from the corps to FEMA that says the levees are deficient. He noted that it "may not be true."

He said the Southwestern Illinois Flood Prevention Council would consider legal and political options if no additional information is provided.

The American Bottom, a vast Mississippi River flood plain that stretches from Alton to near Columbia, Ill., is home to more than 150,000 people, plus businesses and factories that employ more than 50,000. It includes all or parts of 25 communities in Madison, St. Clair and Monroe counties.

The earthen levees that have protected the region since the 1940s and '50s were designed to withstand a 500-year flood, meaning a river level predicted to occur, on average, only once in 500 years.

FEMA proposed new flood insurance rate maps that would reclassify much of the area from moderate-risk to high-risk, or possibly unable to withstand even a 100-year flood.

If the new maps become final, many property owners would be required to buy flood insurance, and at much higher premiums than now. Local leaders believe the reclassification would also severely reduce economic development in the area.

FEMA recently said the maps will not become final before January 2011.

The local officials have an ally in U.S. Sen. Dick Durbin, D-Ill., who recently called on the federal agencies to provide the information and hold additional briefings for the public.

U.S. Rep. Jerry Costello, D-Belleville, continues to seek passage of legislation that would delay changes to flood insurance rate maps for up to seven years in areas where local officials are actively working to fix levees.

The Corps of Engineers has estimated the cost of repairs at \$300 million to \$500 million.

Laurie Smith-Kuypers, a spokeswoman for FEMA, referred a reporter's questions

about levee deficiencies to the corps.

She said: "FEMA's top priority is the safety of the Americans we serve, and an important part of our commitment to protect lives and property is ensuring that people are aware of the natural hazards and risks that exist in their communities. We encourage all Americans to take steps to protect against those natural risks, including flooding."

Corps spokesman Alan Dooley called attention to an Aug. 15, 2007, "levee summit" among FEMA and Metro East officials, and a PowerPoint presentation made at that meeting by David Busse, a flood risk manager for the corps' St. Louis District.

One page of the presentation said the Corps of Engineers, "based on studies completed does not have the required level of confidence that the (Metro East) levees could pass the '100-year' event without flood fighting." According to the same presentation, all five levee systems had "inadequate seepage controls" and four of the five had "deteriorating corrugated metal pipes."

Dooley said the concerns are based primarily on design deficiencies. He said the corps planned the levees decades ago to meet the best engineering practices of the time. But, he said, experience has revealed potential problems with underseepage — water that finds its way beneath and behind levees and can cause them to fail.

He said he was not sure the \$300 million to \$500 million estimate was generated by the corps, but, in any case, earlier estimates have been based on incomplete data.

Dooley said the corps is examining all 64 miles of levees and has performed about 1,800 core samples and other tests. He said the work is almost complete, and the corps will use the results and other information to develop better cost estimates.

The corps recently discovered an alarming number of sand boils behind a levee just upstream of the Melvin Price Locks and Dam in Alton, and plans emergency repairs this year. The federal government will pay the full price, believing it was caused by construction of the locks and dam.

Other levee projects traditionally have been funded by 65 percent federal money and 35 percent state and local.

At a cost of \$700,000, the Southwestern Illinois Flood Prevention Council has hired a team of three major consulting firms to inspect the levees and report what needs to be done. The report of the three — Amec Earth and Environmental, URS Corp. and Volkert Engineering — is expected later this year.

Threatened with the expected map changes, the three counties involved each enacted a quarter-cent sales tax to help pay for levee upgrades and together established the flood prevention district. The taxes have been collected since Jan. 1, 2009.

Sterman said local officials know that levee repairs are needed, but he said they may be less extensive than some of the estimates. He said that "there has never been flooding of consequence since the levees have been in existence."

Madison County Board Chairman Alan Dunstan said he agrees with FEMA that property owners in the flood plain should carry federal flood insurance, but he strongly supports Costello's bill that would postpone map changes that would significantly increase the rates.

"The people who live down there should have flood insurance, but flood insurance at a reasonable cost," he said. "All we're asking for is time to get these levees fixed."

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Wood River levees worse than thought, more expensive to restore

By Terry Hillig

ST. LOUIS POST-DISPATCH

Friday, Jan. 22 2010

WOOD RIVER - A just-completed study indicates that levees of the Wood River Drainage and Levee District are in even worse condition than previously believed and will cost nearly three times as much to restore to their "500-year" design standard, the Army Corps of Engineers said today.

There is a 0.2 percent likelihood of a so-called "500-year" flood in any given year.

The Wood River district has nearly 21 miles of levees and protects an area of 13,700 acres that is home to 23,000 people and numerous manufacturing and commercial concerns, including one of the nation's largest oil refineries. The levees protect parts of Alton, East Alton, Wood River, Roxana, South Roxana and Hartford from the Mississippi River.

A private contractor was hired by the Corps of Engineers to determine the extent of problems related to underseepage -- river water that finds its way under and behind levees and erupts as a "sand boil." The phenomenon can cause levee failure.

Based on the new findings, the cost of restoring the levees to "500-year" protection is estimated at \$111.3 million. The cost was earlier estimated at about \$40 million.

Experts thought the Wood River levees could be restored with installation of new and additional relief wells, which allow the flow of water but stop movement of soil and sand from beneath levees. The new study suggests that sand berms and cutoff walls will also be needed. A sand berm is a layer of sand placed on the ground surface to inhibit sand boils. Cutoff walls are solid concrete barriers that would run down the center line of the levees and rest on bedrock.

The new cost estimates do not include work needed to remedy a specific underseepage issue recently discovered just upstream of the Melvin Price Locks and Dam. That problem is being treated as an emergency and repair costs will be borne entirely by the federal government as it is believed the problem was caused by construction of the locks and dam.

The condition of levees in four other Metro East levee districts is also under study. In 2007, the Federal Emergency Management Agency announced plans to de-accredit the Metro East levees because the Corps of Engineers would not certify that they would protect against even a "100-year" flood. If levees cannot be shown to provide at least "100-year" protection, many property owners in the floodplain would be required to buy flood insurance.

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Posted on Sun, Feb. 07, 2010

Lawmakers look for more money for levees: '\$2 million a year is not going to cut it'

BY MIKE FITZGERALD
News-Democrat

U.S. Sen. Dick Durbin and U.S. Rep. Jerry Costello are working together to boost the \$2.1 million the U.S. Army Corps of Engineers has allotted for metro-east flood levee repairs.

But because of the federal government's strapped finances -- resulting in an almost 10 percent cut in the corps' 2011 budget -- Costello is "not overly optimistic" about finding more money for levee repairs, said a Costello spokesman.

Les Sterman, the Southwestern Illinois Flood Protection Council chief engineer, pointed out the agency's own estimated price tag for upgrading levees in Madison, St. Clair and Monroe counties to meet the 100-year flood standard ranges between \$350 million and \$450 million.

"I wouldn't even call it a drop in the bucket," Sterman said of the corps' 2011 allocation, adding that "\$2 million a year is not going to cut it."

Alan Dooley, a spokesman for the corps' St. Louis district, denied the \$2.1 million earmarked for the metro-east is a by-product of a major shift in agency priorities.

"You do have some priority changes which are reflections of reality, I'm sure," Dooley said. "But for the most part, the priorities are we're trying to finish projects rather than micro mini-steps on every project."

The corps' preliminary budget for 2011, which the White House released last week, allocates \$1 million for the Metro East Sanitary District, in East St. Louis, and another \$1.1 million to the Wood River Drainage and Levee District, the budget document shows.

This amount of federal aid for local flood levees "emphasizes the point we're on our own with this project," Sterman said. "We've got to make it happen with the money we got. That's the bottom line. It's that simple."

Sterman's lament is being repeated by flood district officials and elected leaders up and down the Mississippi River.

Their outcry was sparked by the White House proposal to slash the corps' 2011 budget by 9.25 percent compared to the current year -- \$4.9 billion versus \$5.4 billion.

The corps' lower budget proposal is a direct result of President Barack Obama's attempt to trim federal spending and grapple with the nation's ballooning federal deficit.

Despite Obama's austerity campaign, Costello, D-Belleville, will work "to increase these numbers," said David Gillies, a Costello spokesman. "But given the budget situation we're in, we're not overly optimistic."

Meanwhile, Durbin, D-Springfield, is working with lawmakers from elsewhere across the nation whose states have been affected by the slashing of the corps flood control budget, said Christina Mulka, a Durbin spokeswoman.

"It's not just in Illinois. It's across the country," Mulka said. "So we've been reaching out and trying to get their input and gaining their support for what we're trying to do."

Durbin is working with Costello, the corps and the Federal Emergency Management Agency to find more money for flood levee repairs.

It's an increasingly urgent situation in the metro-east. That's because of FEMA plans to implement new flood insurance maps for the region. The new maps are based on the assumption that existing flood levees -- which date back to the 1940s in some cases -- are functionally useless.

The proposed new maps -- which aren't set to take effect until January 2011 -- show a vastly larger swath of the metro-east at risk for flood damage than at present.

If left untouched, the new maps would send flood insurance rates for 150,000 property owners -- including 4,000 businesses -- in the American Bottoms flood plain.

Private insurers have already sharply increased premiums for business customers in the American Bottoms area. This has raised big concerns that the proposed FEMA flood maps -- which would send insurance rates soaring further -- could drive away many homeowners and employers in the American Bottoms flood zone.

But the crux of the problem is not the condition of the flood levees, but FEMA rule changes, according to Gary Hoelscher, the president of Hoelscher Engineering, a Fairview Heights firm with broad experience in flood levee construction.

Instead, the core problem are FEMA rule changes, Hoelscher said.

"The vast majority of the costs that are being put upon the flood districts are essentially an unfunded mandate by rule changes," he said.

Durbin is waiting for FEMA and the corps to make available to the public data revealing the condition of levees in Madison, St. Clair and Monroe counties.

In early January, Durbin called on FEMA to release this information and to hold more hearings on the proposed flood maps for residents and local leaders.

For his part, Sterman has been waiting the past three months for FEMA to respond to extensive requests his agency has filed under the federal Freedom of Information Act. The requests seek the data FEMA has used as its basis for declaring metro-east flood levees functionally useless.


St. Clair, Madison and Monroe counties in 2008 approved a special quarter-cent sales tax for flood repairs based on the expectation it would raise \$12 million combined from all three counties.

Instead, the weak economy has led the three counties to collect only about \$10 million in 2009.

One hope that Sterman has is the inspections of flood levees being financed by his agency will determine the cost for repairing them will be far less than estimates north of \$350 million that the corps has released.

"If we're willing to wait forever, we'd get the money, but we can't wait forever," Sterman said. "Our hope is to bring it down considerably from that number."

Contact reporter Mike Fitzgerald at mfitzgerald@bnd.com or 239-2533.



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Some Metro East businesses fear new flood rules

Group gauges impact of forced insurance

By Ken West
Sunday, February 7, 2010 12:47 PM CST

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RICK GRAEFE / JOURNAL Volkert and Associates employees (from left) Tony Frankenberg and Chris Scharth work on a project in the firm's Collinsville offices. The area may become a flood hazard zone, requiring expensive insurance.

An economic development group is sending surveys to area businesses to gauge the impact that mandated flood insurance might have on the region. The move is the first significant effort to figure out how much money property owners here may have to shell out for the protection.

If new flood maps go into effect next year, people and businesses with loans through federally-backed lenders will have to buy expensive flood insurance. The change would effect property owners in flood-prone Madison, St. Clair and Monroe county areas known as the American Bottoms.

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The change - meant to show what areas flood and help people protect their properties - has stoked fears that much more of the region will be considered a floodplain, meaning everyone there will have to buy the insurance.

"We heard originally that within the American Bottoms about 30 to 40 percent was in the flood hazard area," said Patrick McKeehan, executive director of the business group Leadership Council Southwestern Illinois. "Now, it's virtually 100 percent."

The remapping comes as local officials put steps in place to fix several flood control devices that don't meet new Federal Emergency Management Agency standards. Land owners in regions with sub-par levees usually have to buy flood insurance.

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McKeehan's group, along with the East-West Gateway Council of Governments, is sending a four-question survey to businesses located in the American Bottoms asking about mortgages, property market value, replacement value and number of employees. McKeehan said they are asking the questions because no one knows how much mandated flood insurance could cost business owners.

"FEMA's program only covers up to \$500,000 for businesses," he said. "For businesses with structures, equipment, contents, the liability could be 10, 20 times higher. They would then be forced to buy supplemental coverage from private insurers."

McKeehan believes the agency will make the maps a reality early next year.

"They don't recognize, don't acknowledge the economic impact these changes would have on the American Bottoms, Southwestern Illinois and all of the St. Louis region. If the building you work in is required to have flood insurance, it will have a dramatic impact on the company," McKeehan said.

He hopes the survey will make other business owners more aware.

Tim Evers, vice president of Community First Bank in Fairview Heights, said now is not the time to put added burdens on businesses.

"The financial impact on the area would be really catastrophic," Evers said. "We need to improve the levees because if we don't, the impact of flood insurance on home owners and small business owners will drive up expenses at a time when things are tough."

Vic Modeer, vice president of Alabama-based civil engineering firm Volkert and Associates oversees 30 people at the company's Collinsville location in Eastport Plaza. Ironically, the firm is working with the Army Corps of Engineers on levee inspections. Under FEMA's proposed maps, their building would fall into a flood zone, which could mean added costs.

"Flood insurance is a real problem for future development," he said. "Sometimes a nickel per square foot can make the difference where a company locates. We're working with a development company in Chicago and an increase in flood insurance could make them consider Kansas City or Indianapolis instead."

Other money also will be lost, McKeehan said, not only in lost profits, but in insurance payments to the federal government.

"That's multi-millions of dollars leaving this region every year until the rules are changed or until the levees get fixed," McKeehan said. "The purpose of the survey is to better understand what that number is."



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governmentwaste wrote on Feb 7, 2010 9:46 AM:

" If you want to see what the impact is on businesses, ask the hundreds of

communities along the river that don't have federally-funded levees. When the people in this article say "we" need to fix the levees, they mean the taxpayers. Isn't this another corporate bailout? Instead on a handful of companies "too big to fail", this is hundreds of small companies "too big to have to move". If you don't want your tax dollars bailing these folks out, please sign our petition at www.leveewaste.com. "

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Posted on Tue, Feb. 09, 2010

One-man levee road show: Chief engineer has a mission and a message

BY MIKE FITZGERALD
News-Democrat

Les Sterman has a big mission and a big message.

The mission: Oversee the massive, expensive job of upgrading metro-east flood protection levees to meet federal standards.

The message: It's got to be done as soon as possible.

To this end, Sterman is willing to speak almost anywhere, anytime about a project the U.S. Army Corps of Engineers has estimated could cost \$450 million.

"I look at it that way. I'll talk to anybody who wants to at this point," said Sterman, the chief engineer for Southwestern Illinois Flood Protection District Council, in Collinsville, which coordinates levee repairs in Madison, St. Clair and Monroe counties.

"I think it's an important story that everyone needs to know," he said. "I try to talk about the nature of the problem, how it came to be and the consequences for individuals and the region as a whole."

Sterman speaks to church groups, civic organizations, business people, anyone who will listen to the message.

Sterman is scheduled to talk about the metro-east's levee woes at the Belleville Chamber of Commerce "Issues and Eggs" forum, set for 7:30 a.m. Wednesday at the National Shrine of Our Lady of the Snows. His talk is open only to chamber members.

Other upcoming talks, however, will be open to the public, including:

* 7 p.m. Feb. 26 at St. Clare of Assisi Catholic Church, 1411 Cross St., O'Fallon.

* 8 a.m., March 3, Rotary Club of Bethalto, the Eagles Nest, 117 E. Bethalto Drive, Bethalto.

The consequences of doing nothing could be dire, Sterman says, especially if the Federal Emergency Management Agency implements new flood zone insurance maps by January. The maps are based on the idea that existing metro-east levees are functionally useless.

As a result, the new maps would dramatically increase the size of the American Bottoms flood plain.

They would also send flood insurance premiums soaring for owners of flood plain property -- a prospect that many local leaders fear would cause businesses to shut down, at a cost of thousands of jobs and millions of dollars in tax revenue.

Despite the scope of the task before him, Sterman has a staff of just one -- himself.

Which means he not only has to juggle the responsibilities of being chief engineer, but also must handle all outreach activities, a task that includes at least two speeches a week to local groups.

Sterman said he doesn't mind the lack of staff and the need to juggle so many disparate duties.

What's important to him is that the public learn what's on the horizon with the levees.

"When it really hits it will still be a shock to folks," he said. "People need to be aware of the problem and the impact on them. ... It's going to cost money, and hopefully they will support efforts in the future to fix these levees."

Contact reporter Mike Fitzgerald at mfitzgerald@bnd.com or 239-2533.

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Levees are key concern for those who live on old floor of the river

PAT GAUEN
ST. LOUIS POST-DISPATCH
 02/18/2010



Pat Gauen
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 Pat's Biography

I was a little uneasy, standing on what was once the floor of the Mississippi River.

Surely we were safe in the foundation of the Army Corps of Engineers' new dam near Alton. These people wouldn't risk the life of the region's senior congressman just to show him around the project that one day would carry his name, would they?

I comforted myself by thinking of all the workers who trusted that cofferdam every day as they drove steel piles to secure this replacement for Locks and Dam 26.

An entourage of politicians, aides and reporters had accompanied U.S. Rep. Melvin Price. The elderly Democrat from East St. Louis was pleasant, as usual, but his acuity was clearly fading with age on this dark afternoon in the early 1980s. (Or was it early evening in the late 1970s? Now whose acuity is fading?)

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It was hard

to get my mind off the cofferdam walls, rising high above our heads to hold back, well, more water with more force than I had the nerve to imagine. I noticed there were escape ladders built into those walls. A guy from the corps noticed me notice. He leaned toward my ear and whispered, "We'd never make it."



The walls held, of course, and my fear of a sudden breach was forgotten until the corps recently announced that the dam's presence had weakened a levee that protects a key part of industrial Metro East.

It would be a true disaster for a levee break to flood the Wood River Refinery, now undergoing a \$3.6 billion renovation. Or, for that matter, to flood any of the nearby communities that for generations depended upon a levee that so far never failed them.

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The corps is pulling out its checkbook to pay for emergency repairs before this becomes a very big deal.

What is a big deal is the completely separate question of whether a Metro East levee system meant to protect the American Bottom from a 500-year flood — the kind that has only a 1-in-500 chance of happening in any given year — is too worn to stand up against even the 100-year variety.

It's a little late to point out that man probably should never have built in this floodplain, which is water-challenged coming and going.

The levees and flood walls that keep the Mississippi River out also hold the rainwater in. Trees and brush flourish in the fertile soil, obstructing the flow of drainage canals. Roofs and pavement in hilltop communities like Belleville and Fairview Heights and Collinsville cover ground that once absorbed water, adding to the cascade down the bluffs and into what amounts to a bowl.

But we did build there, over more than 150 years. The bowl accommodates many communities, including East St. Louis and Granite City, and the heavy manufacturing backbone of southwestern Illinois.

The consequence of flooding it is unthinkable, yet that's the very reason we did start thinking about the condition of the levees. The immediate concern has been for the increased price of flood insurance — in premiums for those who have it, or in newly mandated coverage for those who don't — if the corps decertifies the levees.

Sen. Dick Durbin and Rep. Jerry Costello have worked to at least delay that expected decertification. Local officials have formed the Southwestern Illinois Flood Protection District, and levied a half-cent sales tax to chase a moving cost estimate that is already outpacing revenue.

Are we really talking up to \$570 million to fix it? More? Les Sterman, the point man for the district, has logically begun to challenge whether things are as bad as the corps suggests. He's demanding to see its proof that the levees cannot contain a 100-year crest. For now, the question lingers.

Of course, we must ask that question. We also must be sure to get the answer we need, even if it turns out not to be the answer we want.



It won't have mattered that the levees were recertified and the flood insurance costs were averted if a surprise rupture washes away the employers and homes and dreams of thousands of people who weren't uneasy enough about life on what was once the floor of the Mississippi River.

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Levee repair officials will ask feds to guarantee revenue to get started

BY TERRY HILLIG

ST. LOUIS POST-DISPATCH

02/18/2010

COLLINSVILLE — Metro East levees need work, but a move to require flood insurance because of it is just a "money grab" by a federal agency, Madison County Board Chairman Alan Dunstan said Wednesday.

In an interview, Dunstan said he believed the Federal Emergency Management Agency was "trying to become solvent" at the expense of property owners in the American Bottom — the Mississippi River floodplain that stretches from Alton to Monroe County.

A FEMA spokesperson had no comment Wednesday evening.

New federal flood maps scheduled to become final in January 2011 would designate much of the area as at risk from a 100-year flood, one with a 1 percent chance of occurring each year.

That would raise flood insurance rates on property owners who have it, require many

more to obtain it and could impair future development.

Dunstan said that he had no doubt the levees needed to be ungraded and that he believed people in the plain should carry flood insurance.

But he said he also believed that money raised by mandatory flood insurance here would go to offset losses in the Gulf Coast region from Hurricane Katrina.

Earlier Wednesday, Col. Thomas O'Hara, commander of the Army Corps of Engineers' St. Louis District, told the Southwestern Illinois Flood Prevention District Council that an analysis so far reconfirmed the need for \$350 million to more than \$500 million in work.

The levees, built by the corps in the 1940s and '50s to protect against 500-year floods, have been compromised by water seeping underneath. He said that there was no imminent danger of failure but that the situation should be considered urgent.

Dunstan has called on the federal government to expedite funding for its mandated 65 percent share, so bonds can be sold and work started. At customary levels of funding, he said, the last federal dollars would not arrive until the 2040s.

"I don't know of a highway anywhere that was funded that way," he said.

He said the 35 percent local match would come from a half-cent sales tax collected in Madison, St. Clair and Monroe counties since January 2009.

O'Hara has said that "up-front" funding of the levee repairs would take "a significant change of direction" by Congress or "creative approaches."



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Underwhelmed February 18, 2010 5:48AM CST

Note to Corps of Engineers; Obama broke the printing press at the mint, you will have to stand at an intersection with a sign.



brainwashed February 18, 2010 6:09AM CST

Bush wore the printing press out before Obama could use it.Go over to Iraq and search for the \$9 billion in cash that's missing. Then follow the "yellow brick road".



mikie February 18, 2010 7:31AM CST

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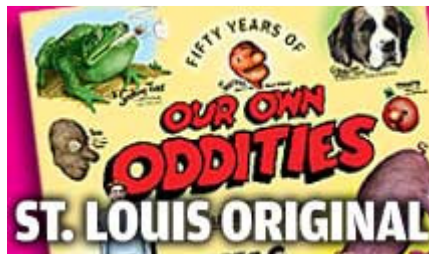
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Some Metro East businesses fear new flood rules

Group gauges impact of forced insurance

By Ken West
Sunday, February 7, 2010 12:47 PM CST

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RICK GRAEFE / JOURNAL Volkert and Associates employees (from left) Tony Frankenberg and Chris Scharth work on a project in the firm's Collinsville offices. The area may become a flood hazard zone, requiring expensive insurance.

An economic development group is sending surveys to area businesses to gauge the impact that mandated flood insurance might have on the region. The move is the first significant effort to figure out how much money property owners here may have to shell out for the protection.

If new flood maps go into effect next year, people and businesses with loans through federally-backed lenders will have to buy expensive flood insurance. The change would effect property owners in flood-prone Madison, St. Clair and Monroe county areas known as the American Bottoms.

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The change - meant to show what areas flood and help people protect their properties - has stoked fears that much more of the region will be considered a floodplain, meaning everyone there will have to buy the insurance.

"We heard originally that within the American Bottoms about 30 to 40 percent was in the flood hazard area," said Patrick McKeehan, executive director of the business group Leadership Council Southwestern Illinois. "Now, it's virtually 100 percent."

The remapping comes as local officials put steps in place to fix several flood control devices that don't meet new Federal Emergency Management Agency standards. Land owners in regions with sub-par levees usually have to buy flood insurance.

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McKeehan's group, along with the East-West Gateway Council of Governments, is sending a four-question survey to businesses located in the American Bottoms asking about mortgages, property market value, replacement value and number of employees. McKeehan said they are asking the questions because no one knows how much mandated flood insurance could cost business owners.

"FEMA's program only covers up to \$500,000 for businesses," he said. "For businesses with structures, equipment, contents, the liability could be 10, 20 times higher. They would then be forced to buy supplemental coverage from private insurers."

McKeehan believes the agency will make the maps a reality early next year.

"They don't recognize, don't acknowledge the economic impact these changes would have on the American Bottoms, Southwestern Illinois and all of the St. Louis region. If the building you work in is required to have flood insurance, it will have a dramatic impact on the company," McKeehan said.

He hopes the survey will make other business owners more aware.

Tim Evers, vice president of Community First Bank in Fairview Heights, said now is not the time to put added burdens on businesses.

"The financial impact on the area would be really catastrophic," Evers said. "We need to improve the levees because if we don't, the impact of flood insurance on home owners and small business owners will drive up expenses at a time when things are tough."

Vic Modeer, vice president of Alabama-based civil engineering firm Volkert and Associates oversees 30 people at the company's Collinsville location in Eastport Plaza. Ironically, the firm is working with the Army Corps of Engineers on levee inspections. Under FEMA's proposed maps, their building would fall into a flood zone, which could mean added costs.

"Flood insurance is a real problem for future development," he said. "Sometimes a nickel per square foot can make the difference where a company locates. We're working with a development company in Chicago and an increase in flood insurance could make them consider Kansas City or Indianapolis instead."

Other money also will be lost, McKeehan said, not only in lost profits, but in insurance payments to the federal government.

"That's multi-millions of dollars leaving this region every year until the rules are changed or until the levees get fixed," McKeehan said. "The purpose of the survey is to better understand what that number is."



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Posted on Mon, Feb. 22, 2010

'Money grab' by FEMA? Lawsuit considered over levees decision

BY MIKE FITZGERALD
News-Democrat

Metro-east leaders are considering whether to file a federal lawsuit to force the Federal Emergency Management Agency to disclose the evidence that has led it to declare that local flood protection levees are worthless.

And FEMA's failure so far to show its evidence for de-accrediting metro-east flood levees has led some local leaders say that FEMA is trying to replenish coffers drained by enormous insurance claims paid out in the wake of Hurricane Katrina in 2005.

FEMA is executing this plan through its efforts to decertify levees and drastically raise flood insurance premiums all across the nation, according to Alan Dunstan, the Madison County Board chairman.

"FEMA lost a lot of money when Katrina hit," Dunstan said. "I'll be honest with you. It's a money grab."

Cat Langel, a FEMA spokeswoman, and other FEMA officials have declined to answer questions about this theory, referring questions about levee certification to the corps. The corps has already revealed it has provided little information regarding metro-east levees to FEMA.

The Southwestern Illinois Flood Prevention District Council, in Collinsville, met behind closed doors last week to discuss its legal options, including a possible lawsuit, to force FEMA to show its proof for determining the levees are functionally useless -- a finding many local leaders dispute because these levees have withstood every Mississippi River flood for the past 30 years.

Nonetheless, FEMA has used this finding to justify plans to raise flood insurance rates by several multiples early next year for 150,000 American Bottoms property owners in Madison, St. Clair and Monroe counties.

Metro-east leaders, however, have decried these plans, arguing the higher flood insurance premiums will wreak economic havoc for businesses in the American Bottoms and force homeowners, especially those in low-income neighborhoods, to flee.

The council met just a few weeks after FEMA officials in Washington, D.C., rejected requests by Madison and St. Clair county leaders to provide "expedited" processing of Freedom of Information Act requests filed by the flood district council in early November for agency data on local levees.

Les Sterman, the council's chief engineer, expressed frustration at FEMA's rapid denial of the requests to speed up its response to the November FOIA petitions, as well as the agency's four-month delay in responding to the original information request.

"I think it's frankly reprehensible on their part that a decision that is so costly, historic to this region -- they cannot even explain why they did it," said Sterman, who is also leading the region's efforts to upgrade metro-east levees to meet Army Corps of Engineers standards.

Meeting those new, more exacting standards could cost more than \$500 million, with local taxpayers being expected to pay most of that cost.

Langel acknowledged that her agency received on Nov. 4 the flood district FOIA request for information regarding the levees in Madison, Monroe, and St. Clair counties.

Langel declined to answer questions on why it is taking so long for the agency to comply with the council's.

But Langel noted in an e-mail to the News-Democrat that the length of time to comply to a FOIA request depends "entirely on the request itself," as well as the number of agency components required to contribute to the response.

"Any and all information related to the FOIA request will be released to the requester as soon as all the information is complete," Langel wrote.

Robert Haida, the St. Clair County state's attorney, who handled the county request for a speeded-up FOIA response, said he is questioning the "validity" of FEMA's position regarding the levees based on its failure to respond to the request.

"Any time in my professional life when I deal with someone who takes a position, but they won't tell me why, I question the validity of their position," Haida said.

FEMA isn't giving the cold shoulder simply to metro-east leaders. It is still ignoring a demand by U.S. Sen. Dick Durbin, D-Springfield, early last month to release data on metro-east levees, as well as to brief local leaders and residents.

Charles N. Davis, the executive director of the National Freedom of Information Coalition, in Columbia, Mo., said he was not surprised at FEMA's refusal to respond to information requests for levee data.

Davis recalled how, in the wake of Hurricane Katrina, FEMA had failed to respond to repeated media FOIA requests about the toxicity of flood waters around New Orleans and chemicals contained in trailers provided to evacuees.

"It took Congressional intervention to get anything out of FEMA at least twice," said Davis, an associate professor at the University of Missouri School of Journalism.

In addition, FEMA's track record of refusing to comply with FOIA requests is a "perfect reflection" of the two of the biggest problems with the law governing the FOIA, Davis said.

"That is the lack of any responsiveness mechanism between requester and the agency, and the lack of any sort of penalty," said Davis.

As a result, he said, the FEMA bureaucracy "will sort of yawn and blink while the entire region is begging for some information about something that's this important to that region's economy."

Contact reporter Mike Fitzgerald at mfitzgerald@bnd.com or 239-2533.

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Costello forms bi-partisan Congressional Levee Caucus

Belleville News-Democrat

U.S. Rep. Jerry Costello, D-Belleville, announced on Friday that he has formed the bi-partisan Congressional Levee Caucus to draw attention to the needs of America's flood protection levees.

A top priority for the new caucus will be levee certification, as communities across the country are dealing with the effects of current Federal Emergency Management Agency flood remapping.

"Our region is experiencing first-hand the serious ramifications of the flood remapping process," Costello said, via a press release. "More and more communities are facing the same tough realities of mandatory insurance costs without clear information from FEMA."

Costello's partner in forming the caucus is U.S. Rep. Rodney Alexander, R-La.

Alexander, whose rural district covers the northeast corner of his home state, is a co-sponsor of H.R. 3415, a measure introduced by Costello last summer to encourage local jurisdictions to upgrade their levees while maintaining current flood maps.

Costello drafted the bill in response to FEMA plans to implement new flood hazard zone maps for Madison, St. Clair and Monroe counties.

The maps, which are scheduled to take effect by January, are based on the assumption that metro-east flood levees are worthless, resulting in soaring flood insurance costs for owners of 150,000 properties in the flood plain.

Metro-east leaders argue the new flood maps, and higher insurance costs, will wreak economic havoc on the region. With the help of Costello's bill, they want the flood maps delayed for at least five years -- enough time, they hope, to upgrade the levees to federal standards.

For more on this story, read the News-Democrat Saturday or return to www.bnd.com.

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FEMA to offer discounted insurance for those in Metro East flood plain

By Terry Hillig

ST. LOUIS POST-DISPATCH

05/20/2010

The Federal Emergency Management Agency will offer sharply discounted rates for federal flood insurance on properties affected by changes to flood hazard maps, U.S. Sen. Dick Durbin, D-Ill., said Wednesday.

The decision should be a boon to thousands of homeowners and businesses likely to be affected by pending flood map changes in Madison, St. Clair and Monroe counties over concerns about the integrity of the levees that protect the American Bottom, a Mississippi River flood plain that stretches from Alton to Monroe County.

Beginning Jan. 1, FEMA will offer up to two years' eligibility for the National Flood Insurance Program's Preferred Risk Policy — the least expensive policies offered by the program — to businesses and homeowners affected by such map changes across the country.

Les Sterman is chief supervisor for the Southwestern Illinois Flood Prevention District, which was organized by the three counties to oversee levee repairs. He said lower-cost

flood insurance would greatly benefit property owners.

Sterman said a homeowner might pay a \$300 annual premium under the preferred risk program. Without it, he said, they could pay four or five times that amount.

"Preferred-risk rates are pretty reasonable all around," he said.

Durbin, in a written news release, said FEMA's administrative change would allow more time for repairing levees while ensuring that businesses and homeowners are financially protected in the event of a flood. He said he had sought language in pending legislation that would have made preferred rates available to Metro East property owners until levees are repaired.

Durbin said the FEMA decision was only a temporary solution.

"The long-term solution is to bring the levees into a good state of repair so that the region is adequately protected," he said.

A study by the East-West Gateway Council of Governments released last month projected that deaccreditation of the Metro East levees would cost business and homeowners as much as \$50 million in added premiums for required flood insurance.

The Metro East flood plain is home to more than 150,000 people, more than 7,000 businesses and more than 50,000 jobs.

FEMA is expected to reclassify much of the flood plain as a special flood hazard area, in danger in the event of a 100-year flood. There is a 1 percent chance of such a flood in any given year.

The flood plain is protected by levees built in the 1940s and 1950s to shield against 500-year floods, but that level of protection is now suspect because of underseepage — water that flows under and behind the levees — that has been observed since the record flood of 1993.

Local officials are scrambling to repair and upgrade the levees. The three counties

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instituted quarter-cent sales taxes that took effect Jan. 1 of last year to raise money for repairs. Most of the work remains to be done, with costs that could exceed \$200 million.

Sterman said Durbin and U.S. Rep. Jerry Costello, D-Belleveille, have long sought to alleviate the impact of the proposed flood map changes.

But Sterman noted that those changes, expected next year, would still have negative impact on business investment and economic development.

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(4) Comments



nocococo May 20, 2010 8:19AM CST

"socialism" at it's best.



rked May 20, 2010 8:48AM CST

insuring the residents for the next to years is fine, but there should be an evacuation plan. all residents should be relocated by the end of the two years. if they don't, no more assistance should be given.

the levees are environmental hazards and should be torn down anyway. i guess the lobby for the barge traffic wouldn't like that.



MuzzledRooster May 20, 2010 9:35AM CST

I live along a creek that has not flooded my home once in the 39 years it has existed yet I pay high risk flood insurance rates. These folks live in the flood plain of America's greatest river and face the risks posed by a damaged levy, yet they get the preferred-risk rate? DubyaTeeEff

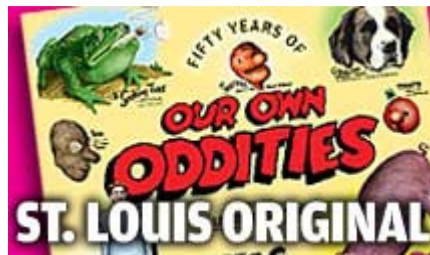
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Posted on Thu, May. 20, 2010

Metro-east residents can get cheaper flood insurance rates

BY WILL BUSS
News-Democrat

Metro-east property owners will get a chance to receive cheaper flood insurance rates for two years beginning Jan. 1.

The Federal Emergency Management Agency announced Wednesday that it will offer businesses and homeowners affected by flood map changes up to two years' eligibility for the National Flood Insurance Program's Preferred Risk Policy. This policy is the program's least expensive, and the move was an administrative decision and was implemented without any legislative action.

Les Sterman, supervisor of the Southwestern Illinois Flood Prevention District, said that under the two-year discounted rate, a person with a house worth \$250,000 would pay about \$300 instead of \$1,500.

"It's good news," Sterman said. "It also demonstrates how FEMA can be flexible when they choose to. Up until now, they have indicated no flexibility in that issue. Apparently with some motivation, they can be quite flexible."

According to a study by the East-West Gateway Council of Governments released last month, deaccreditation of the local levees would cost metro-east property owners as much as \$50 million in added premiums for required flood insurance.

The discounted rate would reduce local homeowners' flood insurance rates by as much as four to five times for two years beginning Jan. 1. It also buys the Southwestern Illinois Flood Prevention District more time to improve the 64 miles of Mississippi River levees that initially were built after World War II.

Sen. Dick Durbin, D-Ill., applauded FEMA and said that enacting current flood insurance rates would create more hardship for home owners.

"In these tough economic times, many property owners in the metro-east area are not able to afford the high cost mandatory flood insurance," Durbin said in a statement released from his Washington, D.C. office. "FEMA made the right decision in extending deeply discounted rates to homeowners and businesses once the new maps take effect. But this is only a temporary solution. The long-term solution is to bring the levees into a good state of repair so that the region is adequately protected. Today, FEMA is ensuring that residents will at least be financially protected at an affordable price in the event of a flood."

Sterman also said that financial advisers of the flood prevention district board have recently approved a plan to issue bonds on a quarter-cent sales tax that Madison, St. Clair and Monroe counties put into effect Jan. 1, 2009, to raise money for levee repairs. Sterman said the tax is raising more than \$10 million a year and that the bonds could bring in \$160 million to \$170 million.

He said that this would help buy more time, three to four years, to help get levees reaccredited and get the region new flood maps, which could help remove mandatory flood insurance.

Sterman said federal legislation that would place a moratorium for five years on mandatory flood insurance payments for property owners in newly mapped flood zones is building support in the House.
Contact reporter Will Buss at wbuss@bnd.com or 239-2526.

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From Jim Suhr, May 20, 2010 - 3:13 PM

FEMA offering sharply discounted insurance rates for 2 years under flood remapping push

By Jim Suhr

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EAST ST. LOUIS, Ill. (AP) - Property owners across the country fearing they may be forced to buy expensive flood insurance under a push to draw up new floodplain maps will catch a break by being offered the coverage at sharply lower rates for two years, a key lawmaker said.

Sen. Dick Durbin of Illinois said the Federal Emergency Management Agency's decision to offer the cheaper rates on properties affected by changes to flood hazard maps dramatically softens the financial blow for southwestern Illinois and other affected regions — at least for now.

FEMA has agreed to offer up to two years' eligibility for the National Flood Insurance Program's Preferred Risk Policy — the program's lowest-cost option — to small businesses and homeowners on any land the new maps show are in newly designated special flood hazard areas. The new rates are available after the redrawn maps take effect, in many cases this fall or early next year.

The savings could be big: An affected homeowner's yearly premium under the preferred risk program might be \$300 — four to five times less than what it might cost otherwise, Les Sterman, an administrator of a flood-protection district involving three St. Louis-area Illinois counties, said Thursday.

The lower premiums "are quite reasonable, and everyone in the area should buy insurance at those rates. It's considerable relief to a point, obviously," Sterman said, cautioning that bigger companies still would have to shop for the coverage on the open market — a price tag he estimates in his region alone to be

\$30 million a year.

Durbin, in a statement Wednesday, cast FEMA's decision as "only a temporary solution" ensuring that residents "will at least be financially protected at an affordable price in the event of a flood." The long-term fix, he said, "is to bring the levees into a good state of repair."

Messages left Thursday with FEMA were not immediately returned.

FEMA has been working on the map modernization for six years, among other things digitizing levee locations so crisis handlers in post-Sept. 11 America could have instant, electronic access to data and other information about manmade hazards. The aftermath of Katrina in 2005 — and the sharp criticism of FEMA and the Army Corps about New Orleans' levees — emboldened FEMA, delivering a lesson about getting serious about fixing levees.

FEMA is assessing whether levees can handle a baseline 100-year flood — that is, an inundation so big that it has only a 1 percent chance of happening any given year. It's FEMA's threshold for classifying an area a high-risk flood area.

The effort has stoked angst in many of the nation's levee-protected areas that include Stermann's turf, where the 64 miles of Mississippi River levees initially were built after World War II to weather a 500-year flood — one with a 0.2 percent chance of happening any year.

But the Army Corps of Engineers believes the region's river defenses require, by some estimates, hundreds of millions of dollars in fixes to get it up to FEMA standards before the new maps come out and show the levees to be functionally useless. That's money and time those managing the levees protest they don't have.

The downgrade would force thousands of the region's homeowners with federally backed mortgages to buy flood insurance, even if they've never been swamped.

FEMA's power to require the insurance comes from the 42-year-old National Flood Insurance Program that Congress enacted chiefly out of the public's inability to get privately backed insurance for flood losses.



Posted on Tue, Jun. 15, 2010

Levee repair price tag falls from \$450 million to \$170 million

BY MIKE FITZGERALD
News-Democrat

The price tag for upgrading 64 miles of Mississippi River flood protection levees in Madison, St. Clair and Monroe counties to meet federal standards will likely fall between \$160 million and \$170 million -- a figure the Southwestern Illinois Flood Protection District Council has arrived at after four months of levee inspections.

This is considerably lower than the \$450 million estimate the U.S. Army Corps of Engineers had released earlier this year.

The lower estimates for improving the flood levees will provide the basis for the awarding of a contract to one of three bidders to design and manage the levee repair project, said Les Sterman, the flood district council's chief engineer.

"We believe that we can accomplish the project, and get the levees accredited for the money that we can bring in through the bonds," Sterman said.

The bonds the council plans to sell would be guaranteed by local sales tax dollars.

The council is set to pick one of the following three companies to begin negotiating with: Tetra Tech, Inc., of Pasadena, Calif.; AMEC Earth and Environmental Inc., of London; and Jacobs Engineering Group, of St. Louis.

The council's financial advisors already have approved a plan to issue bonds on a quarter-cent sales tax that Madison, St. Clair and Monroe counties put into effect Jan. 1, 2009, to raise money for levee repairs. The tax is bringing in more than \$10 million a year, while the bonds backed by that tax revenue could fetch up to \$170 million, Sterman said.

Meanwhile, the council is still awaiting word on the fate of appeals that several metro-east towns and levee districts have filed with the Federal Emergency Management Agency to delay the implementation of flood hazard maps that are set to take effect Jan. 1.

FEMA had indicated it would issue a ruling on the appeals by June 1, but has since announced it needs more time, Sterman said.

If the appeals are denied, then as a last resort, those entities could file a federal lawsuit. Implementation of the maps could mean that anyone living or doing business within the widened flood plains would pay higher insurance rates.

"In essence, we would argue the levees do offer adequate protection, and we would present information to suggest they do," Sterman said.

The proposed FEMA flood hazard maps are based on the assumption that the flood protection levees in the three counties are functionally worthless and should be regarded as if they no longer exist.

As a result, the new maps would dramatically increase the size of flood plains in Madison, St. Clair and Monroe counties.

Metro-east leaders oppose the new FEMA maps on the grounds they would halt development in many low-lying areas, while sharply increasing flood insurance costs for owners of 150,000 properties, including 4,000 businesses employing nearly 70,000 workers.

Although FEMA has been adamant about pushing for the new flood maps, its top officials in recent months have agreed to soften the sting of higher flood insurance rates.

Last month, FEMA announced it will offer businesses and homeowners affected by flood map changes up to two years of eligibility for the National Flood Insurance Program's Preferred Risk Policy. This policy is the program's least expensive, and the move was an administrative decision and was implemented without any legislative action.

As a result, the owner of a house worth \$250,000 would pay about \$300 instead of \$1,500.
Contact reporter Mike Fitzgerald at mfitzgerald@bnd.com or 239-2533.

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Levee repair price tag falls from \$450 million to \$170 million

BY MIKE FITZGERALD - News-Democrat

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