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Tuesday, Jul 1, 2008

Posted on Tue, Jul. 01. 2008

## St. Clair County OKs flood prevention district; moves toward sales tax

BY MIKE FITZGERALD  
News-Democrat

The St. Clair County Board on Monday night moved a step closer toward imposing a new quarter-cent sales tax to pay for Mississippi River levee upgrades.

The board created a flood prevention district. If things fall into place as planned and state approval is received, the sales tax will begin in St. Clair County by Jan. 1, County Board Chairman Mark Kern said.

The goal is to raise enough money in Madison and St. Clair counties to sponsor a \$180 million bond issue to pay for federally mandated flood levee upgrades in both counties, Kern said.

The federal mandate also extends to Monroe County, but its leaders still have not decided whether to impose a new sales tax.

If things work out as hoped, the federal government eventually will reimburse the three counties up to 65 percent of the \$180 million cost, though the repayment is not guaranteed.

And if the federal reimbursement comes through, "our goal is to have the tax on the books as short a term as possible," Kern said.

In related action, Kern named, and the board approved, three commissioners to oversee the new flood-control district: Fayetteville Township Supervisor Paul D. Bergkoette to a one-year term; East St. Louis Mayor Alvin Parks Jr. to a two-year term; and county Administration Director Daniel Maher to a three-year term.

County Board member Kyle McCarter, R-Lebanon, objected to the fact that none of the commission members has an engineering background.

"I would like to see some people with an engineering, professional background represented," McCarter said.

"And there will be," Kern replied, noting that when the St. Clair County commission meets with its Madison County counterpart, an engineer will be hired for the levee repair project.

Contact reporter Mike Fitzgerald at [mfitzgerald@bnd.com](mailto:mfitzgerald@bnd.com) or 239-2533.

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Tuesday, Jul 1, 2008

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## \$34 million Wood River levee upgrades to begin

BY HOLLY MEYER  
News-Democrat

Upgrades to the Wood River Levee District, which protects 23,000 residents, will begin soon.

Officials took the first major step Monday to improve the levees by signing a project partnership agreement, according to Madison County Board Chairman Alan Dunstan.

The agreement signed by Dunstan, levee district President Leroy Emerick, Col. Lewis Setliff III of the U.S. Army Corps of Engineers and John Paul Woodley, assistant secretary of the Army for civil works, established a formal relationship between the district and the federal government to share the responsibility of restoring the levee system.

"It is so important, I brought my parents," said Setliff, the commander of the Corps' St. Louis district. The agreement was signed at a ceremony at Melvin Price Locks and Dam near Alton.

Setliff said the project process was meant to be long and bureaucratic, but with the commitment of all involved it "really occurred at lightning speed."

Dunstan said the restoration of the levee would take one to two years and cost the district roughly \$6 million to \$7 million.

The ultimate goal of the upgrades is to restore the levees to the ability to withstand a 500-year flood, one that has a 1-in-500 chance of happening in a given year.

Dunstan said the total cost to get to that level would approach \$34 million. The federal government is expected to provide about 65 percent of the funding.

Emerick said he expected to have enough funding by the fall to begin the first stage of the project.

"It's going to take some time, but we're on our way," Emerick said.

In addition to federal funding, the money is being raised by Wood River-area residents through an increased property tax assessment that accounted for \$500,000, Dunstan said.

Contact reporter Holly Meyer at [hmeyer@bnd.com](mailto:hmeyer@bnd.com) or at 659-0985.

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## Public to get say on flood risk maps

By [STEVE WHITWORTH](#)

July 5, 2008 - 10:20PM

EDITOR'S NOTE: *This is the first of two parts updating the status of the FEMA flood risk map issue for the Metro East.*

People living in the Metro East flood plain have a chance this month to ask questions and make comments about FEMA's plans to issue new maps that could require them to buy flood insurance.

The Federal Emergency Management Agency is holding open houses for the general public on the controversial issue of its Flood Insurance Risk Maps, which would affect residents and business owners in the American Bottom, the flood plain stretching from the Mississippi River on the west to the line of bluffs on the east. The area includes parts of Madison, St. Clair and Monroe counties.

A meeting will be held in each of the counties, beginning Tuesday, July 29, at the Monroe County Annex Building in Waterloo. Madison County's meeting will be Wednesday, July 30, at the Gateway Convention Center in Collinsville; St. Clair County residents may attend a meeting Thursday, July 31, at Southwestern Illinois College in Belleville.

Last month, FEMA released the preliminary versions of its updated Flood Insurance Risk Maps for the three counties. FEMA officials announced last August that they planned to change Southwestern Illinois' flood insurance designation as part of its national flood map modernization program.

Based on deficiencies identified by the U.S. Army Corps of Engineers, FEMA has stated it no longer would consider the region's five levee systems to be certifiable as providing protection against a base flood, also known as a 100-year flood, or one with a 1 percent chance of occurring in any given year.

As a result, the preliminary maps show substantial portions of the American Bottom from Alton to Columbia as a special flood hazard area. Residents and businesses within such an area would be required to purchase flood insurance and adhere to new elevation standards for construction of any new buildings - but only after the new maps become final.

This month's meetings in the Metro East will give residents and business owners an opportunity to review the preliminary maps and learn more about how their individual properties might be affected.

The process of finalizing the maps will extend well into the middle of next year, FEMA officials said. Their timeline calls for a processing period of at least 12 months to allow time for public review and comment on the draft maps, allowing residents and business owners sufficient time to make informed decisions about the purchase of flood insurance.

However, the timing of finalizing the maps also could be influenced by several steps that Metro East elected officials and civic leaders have taken in hopes of minimizing the impact of

FEMA's actions, while developing plans to restore and recertify the area's levee systems.

Earlier this year, regional leaders applied for a special designation known as a restoration zone, or AR zone, which is reflected on the preliminary maps. The AR designation recognizes that the levees still provide a significant level of protection and that a 10-year restoration plan has begun. However, regional leaders have committed to completing the restoration work in half that time.

If FEMA issues the finalized maps with the AR Zone designation, it would preserve the current lower flood insurance rates for the American Bottom and allow for modified structure elevation requirements for new buildings.

"The preliminary map gives local leaders, residents and businesses a clear indication of their flood risk and helps them make a more informed decision about purchasing flood insurance," said Jim Pennekamp, chairman of the Leadership Task Force appointed to head the region's response to the situation. "While flood insurance is not currently required, home and business owners in the American Bottom are encouraged to explore their options."

More than 150,000 people live in the American Bottom, and some 4,000 businesses that provide 50,000 jobs also are located there. Regional leaders have said that at least \$9 billion worth of economic development projects in the "pipeline" would be at risk if the American Bottom were to be designated a special flood hazard area.

"The stakes are high, and regional leaders are united in their commitment to protect lives and property through the timely restoration and recertification of the levees," Pennekamp said.

For more information regarding the levee restoration effort, visit <http://www.swillinoislevees.org/>.

### **FEMA OPEN HOUSES**

- Tuesday, July 29: Monroe County Annex Building, 901 Illinois Ave., Waterloo, 5 to 8:30 p.m.
- Wednesday, July 30: Gateway Convention Center, One Gateway Drive, Collinsville, 4 to 8 p.m.
- Thursday, July 31: Southwestern Illinois College, 2500 Carlyle Ave., Belleville, 4 to 8 p.m.

## Leaders tackle levee repair issues

By [STEVE WHITWORTH](#)

July 6, 2008 - 10:33PM

*EDITOR'S NOTE: This is the second of two parts updating the status of the FEMA flood risk map issue for the Metro East.*

Southwestern Illinois leaders called it a "bombshell" last August when they learned FEMA might decertify the region's Mississippi River levees.

But in the nearly one year that has passed since then, the area's elected officials have made efforts at the local, state and federal levels to deal with a situation that dropped into their laps.

The American Bottom is protected by five levee systems: the Wood River Drainage and Levee District, the East St. Louis Drainage and Levee District (formerly the Metro East Sanitary District), the Chain of Rocks Canal East Levee, the Prairie Du Pont Levee and Sanitary District, and the Fish Lake Drainage and Levee District.

Faced with the daunting task of raising enough money to make up the local share of the cost of bringing the area's levees up to standard, leaders in Madison, St. Clair and Monroe counties have taken several steps.

Officials with the Wood River Drainage and Levee District persuaded a judge to increase the district's annual tax levy by \$500,000 a year; the ConocoPhillips Wood River Refinery in Roxana is paying about \$350,000 of that increase, officials said.

State Sen. William Haine and state Rep. Dan Beiser, both Alton Democrats, then led the charge in the Illinois General Assembly to win passage of legislation allowing the three counties to set up special commissions to address the levees' problems. Senate Bill 2052, which was signed into law quickly by Gov. Rod Blagojevich, allows the counties to institute a 0.25 percent sales tax, starting Jan. 1, with the revenues going toward levee repairs.

Officials with the Wood River district said last week that they intend to begin work this year, using revenues from the increased levy, while waiting for the sales tax revenues to start coming in next spring. Purchases of food, pharmaceuticals and automobiles are exempt from the sales tax.

Also last week, Wood River district officials signed a project partnership agreement with the U.S. Department of the Army, establishing a formal partnership to share responsibilities and carry out the repairs.

The area's congressional delegation also has gotten involved, particularly with respect to an issue that galls Illinois officials. Under FEMA's announcement last year, the new Flood Insurance Risk Maps for Illinois would be issued two to three years earlier than those for Missouri. That means that the Metro East counties would be put under stricter requirements several years before their counterparts on the western bank of the Mississippi, putting them at a competitive disadvantage against their neighbors in St. Louis and its surrounding counties.

U.S. Rep. Jerry Costello, D-Belleville, and U.S. Sen. Dick Durbin, D-Ill., both have sponsored federal legislation designed to correct what they say is an unfair situation. The legislation would delay the release of the final flood maps for the three Metro East counties until such time as the flood risk mapping process is completed for the Missouri side of the St. Louis metro area.

Costello's original amendment was passed by the U.S. House last fall. Durbin introduced a slightly modified version of the legislation in the U.S. Senate, which approved it May 4. Durbin also included the amendment in the emergency war funding bill, but the provision was stripped from the final version of the legislation that was sent to President Bush.

Should the language supported by Costello and Durbin become law, the Metro East would have an estimated two to three years to continue the restoration efforts before FEMA would be in a position to release the final maps for the entire St. Louis metro area.

Christina Mulka, a spokeswoman for Durbin, said he and Costello still are awaiting some sort of action to reconcile the slightly differing language in their amendments, such as a House-Senate conference committee, or perhaps the House passing the Senate's version of the bill.

Mulka said the main difference between the two amendments is that Durbin's language would apply only to the U.S. Army Corps of Engineers' St. Louis District, while Costello's amendment applies to the entire FEMA remapping program.

On May 8, the Senate approved the Durbin language as it was offered to the Senate version of the Flood Insurance Bill, which then was passed by the Senate. The House previously had passed a version of the Flood Insurance Bill that included the Costello language.

"The decision by FEMA to remap according to county lines instead of by watershed puts residents and businesses on the Illinois side of the river at a clear disadvantage," Durbin said when the Flood Insurance Bill passed the Senate. "Businesses and low-income residents will face higher flood insurance premiums in Illinois before the final map is completed.

"This amendment, which is similar to language passed by Congressman Costello in the House, will even the playing field until the entire watershed has been remapped."

If the House would pass the Senate version of the bill with no changes, it would go directly to the president, Mulka said. If a conference committee was needed to work out the differences, then both the House and Senate would have to pass the agreed-upon version of the legislation again before it could be sent to the president, she said.

# MONROE COUNTY CLARION

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Last modified: Saturday, July 5, 2008 11:38 AM CDT

COLUMBIA: Engineers fix sand boils

By [Kevin Darr](#)

Columbia had quite a scare Saturday (June 26), but luckily, the US Army Corps of Engineers was there to save the day.

The group, which oversees a string of levees along the Mississippi River, reported four minor sand boils along the levees in the bottoms of Columbia.

The incident was similar to leaks which occurred over a week ago in the Modoc and Prairie du Rocher area.

A sand boil is when water from the river seeps underneath or through a levee, causing the sand at the bottom to "boil" up.

Monroe County Emergency Management Coordinator Gene Henckler said two types of sand boils exist: Minor ones where the water boiling up is clear and more serious ones where the water is muddy in appearance.

"For the minor ones, you build a ring of sand bags around the boil to equalize the water pressure," Henckler said. "If it's a muddy boil, you take a piece of steel culvert and put that around it along with sand bags and rocks to put weight on the ground."

Henckler said two of the boils in Columbia were minor while two were major.

"We used 700 tons of rock to patch them all up," Henckler said.

Along with Henckler and the Army Corps of Engineers, levee district commissioners, the road district and the county highway department all worked feverishly to secure the boils, which if left unattended, could have compromised the integrity of the levees.

"Everyone did an excellent job," Henckler said.

Everything appears fixed, but the USACE will keep a watchful eye on the levees to make sure the solution holds.

What will help this is if the Mississippi River drops over the next week, with all indicators pointing to this. Henckler reported that as of Wednesday morning, the river had fallen to 38.3 feet, with predictions calling for 37.8 feet Thursday, 36.5 feet Friday and 35.1 feet Saturday.

"Thirty feet is flood stage so we are getting there," Henckler said.

## Public should attend FEMA meetings

July 10, 2008 - 8:15PM

If the recent major flooding on the Mississippi and Illinois rivers has taught us anything, it's the importance - and vulnerability - of levees.

Levees have been much in the news lately in Madison County and the whole Metro East. That's because the Federal Emergency Management Agency announced last year that it would decertify five Mississippi River levee systems protecting the American Bottom unless repairs and improvements were made.

In response to that announcement, area leaders have taken several steps to expedite repairs to the Wood River Drainage and Levee District. Those steps have included increasing the assessment on owners of homes and properties protected by the Wood River Levee, as well as approving a quarter-cent sales tax to go into effect in Madison County on Jan. 1, with the proceeds going toward the levee repairs.

Also last month, the Wood River district signed a project partnership agreement with the federal government that will help the repairs get started as soon as possible.

We know many of our readers have questions about the levees and the steps being taken. We've heard complaints from some, especially those who don't live in the American Bottom and don't see why they should be asked to help pay for the repairs.

The answer to that should be obvious in the wake of this year's flooding. Does any resident of Madison County seriously think their lives and livelihoods wouldn't be affected if our area experienced a flooding disaster on the scale of those in Cedar Rapids, Iowa, or Winfield, Mo.? If the Wood River Levee were to fail, the environmental and economic consequences would be nothing short of disastrous. State and interstate highways could be cut off, lengthening and complicating the commutes of thousands of Illinois residents.

Besides, those Madison County residents who don't live within the levee district itself would only pay extra through the quarter-cent sales tax, which amounts to an extra \$1 for every \$400 spent in the county, excluding sales of food, pharmaceuticals and automobiles. This is a small price to pay for securing our roads and industries from flooding that could turn the Metro East into a wasteland reminiscent of the Gulf Coast after Hurricane Katrina.

For those Madison County residents who still have specific questions about the new Flood Insurance Risk Maps being issued by the Federal Emergency Management Agency, or who just want to voice their opinions about the issue, the best thing they can do is attend the FEMA Open House to be held from 4 to 8 p.m. Wednesday, July 30, at the Gateway Convention Center in Collinsville.

We urge our readers to take advantage of this opportunity to educate themselves on the issues and to put their comments into the public record, which FEMA will use to make final decisions on the controversial maps. The more public input that we have in this process, the more likely that the final outcome will reflect the best interests of all Madison County residents.



## Report outlines costs of flood, levee work

By [SANFORD J. SCHMIDT](#)

July 20, 2008 - 10:34PM

EDWARDSVILLE - A levee failure in the Metro East could cost many billions of dollars in direct damage, in addition to greatly increasing risks of death and illness and a slowdown or halt to economic development, the Madison County Flood Prevention District Board has been told.

The numbers are in reports sent to members of the Flood Prevention District Commission by the East-West Gateway Coordinating Committee.

The committee is working with the Flood Prevention District, which is expected to recommend a quarter-cent sales tax to fund flood prevent efforts, hire a supervisor and oversee repair contracts.

The recent report by East-West Gateway says the direct cost of damage to structures, assuming a levee failure and total inundation of the American Bottom by the Mississippi River, would be \$3.3 billion in Madison County alone. Direct damage to contents is estimated at \$2.3 billion, and loss of wages is estimated at \$1.8 billion. A catastrophic flood also could cost \$1 billion for replacement of water and sewage treatment facilities.

The report said there also would be indirect costs, which would be difficult to specify, as a result of rail, air and highway traffic disruptions, loss of wages and cost to surrounding areas.

"If water and sewer service for large portions of the Metro East were shut down, it would create a flood of refugees in neighboring regions," the report said.

"The human suffering created by a catastrophic disaster would perhaps be the most significant type of impact, even though no dollar amount could be reasonably assigned to it," the report said.

Without repairs to five levee systems along the Mississippi, the Federal Emergency Management Agency's new Flood Insurance Rate Maps would designate the entire American Bottom region as a special flood hazard area, requiring homeowners and businesses to purchase expensive flood insurance.

The East-West Gateway report pointed out that the poverty rate in the Metro East is 19 percent, compared with 11 percent in Illinois and 12 percent nationally.

The special flood hazard designation would slow economic development in the Metro East to a crawl, officials have said.

The Illinois General Assembly approved a bill enabling the sales tax during its most recent session, and Gov. Rod Blagojevich signed it into law. The law also outlined the mechanism by which the money would be spent, setting up flood prevention districts in Madison, St. Clair and Bond counties.

Madison County Board Chairman Alan Dunstan, D-Troy, said the estimates and other information in the report are likely to support a decision to enact a sales tax.

"I think the support is there to come out and say a sales tax is the best approach," he said.

The report also says damage to the contents of the structures would be estimated conservatively at \$2.3 billion in Madison County and just over \$3 billion in all of the Metro East flood plain. Those figures are based on a formula the National Flood Insurance Program uses to estimate the value of the contents of structures.

The report also estimates lost wages, based on an average wage for a year, at \$1.1 billion.

The report also notes the flood could cause deaths from drownings, heart attacks and injuries. There likely would be numerous injuries that would occur in the aftermath, as well as accidents on damaged roads and crashes caused by confusion over detours.

West Nile virus could become a threat as a result of excessive ponding and internal flooding. Several other diseases carried by insects likely would increase, as well.

The report also points out a planned \$4 billion expansion of the ConocoPhillips refinery in Roxana and many millions of dollars of other economic development projects could fail in the event of a major flood.

Dunstan has said he would like to see the Madison County Board vote on the sales tax at its Aug. 20 meeting.

Mary Kane, of the bond-consulting firm of Stifel Nicolaus and Company, told the commissioners that approval of the sales tax by Aug. 31 would allow the Illinois Department of Revenue to put the gears in motion to collect the tax.

The board would be allowed to sell bonds to perform millions of dollars' worth of renovations to the Wood River Levee System, including repairing and replacing relief wells and pumps. Kane suggested the commission may wish to shoot for a \$40 million bond issue by Jan. 1 to get the work started.

She said the estimated annual revenue from the sales tax would be \$3 million to \$5 million.

The commission also will have to decide soon whether it wants to spend emergency money to get work started before the bond issue is adopted. A bill passed recently allows counties to front money for emergency repairs to be paid back, once the sales tax revenues start to come in.

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Tuesday, Jul 29, 2008

Posted on Tue, Jul. 29, 2008

## St. Clair County Board OKs levee tax, rejects development plan

BY MIKE FITZGERALD  
News-Democrat

The St. Clair County Board on Monday night approved a new quarter-cent sales tax to help pay for Mississippi River levee repairs and upgrades. The new tax could go into effect as early as Jan. 1.

The board also unanimously overturned the county Zoning Board of Appeals' decision three weeks ago to approve a zoning variance to allow SSM Contractors Inc. to build a controversial mixed-used development at 481 Frank Scott Parkway West near Fairview Heights.

The board did not debate the SSM issue before the vote. More than 30 opponents of the project looked pleased as they filed out of the County Board's meeting room.

The only board members to oppose the new sales tax for levee repairs were Kyle McCarter, R-Lebanon, and Joseph Swierczek Jr., R-Belleville.

A similar sales tax has been approved in Madison County. The two counties plan to use the new quarter-cent sales taxes to sponsor a \$180 million bond issue to pay for federally mandated flood levee upgrades in both counties.

The St. Clair County Board last month voted to create a flood prevention district.

These steps stem from a federal mandate that also extends to Monroe County, but its leaders still have not decided whether to impose a new sales tax.

The federal government is expected to reimburse the three counties up to 65 percent of the \$180 million cost, although the repayment is not guaranteed.

Like the vote regarding the quarter-cent sales tax, the county board did not debate the SSM project before voting to reject it.

"I walked out of that room with a smile on my face," said Sandra Baldwin, a leader of homeowners opposed to the development.

The controversy centers on SSM's request to rezone the property from agriculture to B-1 retail, which some neighborhood residents had opposed on the grounds it could open the door to undesirable businesses and too much traffic.

The County Board had been set in late May to vote on the project, but the board vote was postponed after the discovery that a firm working for SSM had failed to sign and date the project application, along with neglecting to pay about \$700 in filing fees.

The county Zoning Board of Appeals three weeks ago found that those omissions were not fatal to SSM's application.

SSM sued two women who publicly opposed the project. They have asked a judge to dismiss the suit.

Contact reporter Mike Fitzgerald at [mfitzgerald@bnd.com](mailto:mfitzgerald@bnd.com) or 239-2533.

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Posted on Wed, Jul. 30, 2008

## Monroe County residents look at new flood maps; more land said to be at risk

BY JACQUELINE LEE  
News-Democrat

Gordon Speck said he has owned his home for about 23 years and is pretty confident that Fountain Creek is not a threat to his house, which stands about 30 feet away on Fawn Run Lane.

But Speck thought it would be best to ask those who know best.

Speck and Monroe County residents, officials, developers and insurance representatives viewed maps Tuesday night to see what areas have been deemed flood risk zones because of revised flood lines.

The flood risk information session is one of three open houses in the metro-east this week, organized by the U.S. Department of Homeland Security's Federal Emergency Management Agency and the Illinois Department of Natural Resources. The open houses will be held today in Collinsville today and Thursday in Belleville.

"The new maps show that I'm outside Zone A, but I'm awfully close to it," Speck told David Schein, a FEMA regional flood insurance liaison. "What do you suggest about insurance?"

"That's a good place to be," Schein said, "but what about water coming off the bluff? Most people live downhill from something unless you're at the very top of the watershed."

Schein advised Speck to get flood insurance, which would be at a lower rate because Speck's home is in a low-risk zone.

Monroe County property owners in the flood risk zones pay about \$820 on average for about \$123,000 of insurance coverage, according to a FEMA National Flood Insurance Program report.

About 222 property owners in the county have flood insurance, but about 677 claims were filed this past year, which means many properties have had multiple claims.

John Bishop, project manager for the Flood Map Modernization program of the DNR, said the flood maps are accurate to a degree, but those living in or near flood risk zones should get flood insurance to be safe.

"The line could be imprecise, or the flood could be greater than a 100-year event," Bishop said. "It just happened in Iowa and parts of Illinois. So come and see the map, know your risk and make a choice."

The insurance would cover damage done by surface water, regardless of the condition of the area levees or how the flood water reaches the building, Schein said.

This coverage is important because the Army Corps of Engineers decertified many of the metro-east's river levees in November, Bishop said, meaning the levees are not structurally capable of withstanding a 1 percent annual chance flood, previously known as a 100-year flood.

Preliminary maps released in June showed that much of the metro-east along the Mississippi River is designated a flood-hazard area as a result of the levees being decertified.

This means that those who did not have flood insurance in the past or had lower flood insurance costs may be federally mandated to purchase insurance.

In order to prevent property owners from having to buy expensive flood insurance, local governments will have to spend an estimated \$136 million to \$180 million for upgrades to the levees.

St. Clair and Madison counties have passed new quarter-cent sales tax to help pay for the levee repairs.

Monroe County leaders have not decided whether to impose a new sales tax.

Contact reporter Jacqueline Lee at [jlee@bnd.com](mailto:jlee@bnd.com) or 239-2655.

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Posted on Thu, Aug. 07, 2008

## Madison County board may impose sales tax to aid levee repair

BY MIKE FITZGERALD  
News-Democrat

The Madison County Board will probably approve a temporary special quarter-cent sales tax to pay for federally mandated flood levee improvements at the board's Aug. 20 meeting, board Chairman Alan Dunstan predicted Wednesday.

The sales tax would not take effect, however, until Jan. 1, with the first dollars not rolling in until March, Dunstan said.

To keep the momentum going, the County Board members at the same Aug. 20 meeting plan to loan about \$2 million to the newly created county flood protection district.

The loan will pay for needed preliminary engineering work on the Wood River levee system, Dunstan said.

This work will include soil testing, engineering and other activities "we could start working immediately to get the levees up to the 100-year level," he said. "All of those things could be things we are doing now."

The St. Clair County Board last month approved a quarter-cent sales tax of its own to pay for levee repairs.

Meanwhile, the Monroe County Board of Commissioners is scheduled to vote on the creation of a new sales tax for levee upgrades before the end of September.

The Monroe commissioners won't vote on the sales tax issue until after the county flood protection district issues a report next month on whether to impose a new sales tax, commissioner member Terry Liefer said.

"I would say the chances are probably pretty good that it will happen," Liefer said of the proposed sales tax.

Madison and St. Clair counties project that they will raise about \$5 million in new revenue through the new sales tax, while Monroe County will see \$400,000 in new tax dollars. The tax will not be added to the cost of food and medicine.

But before he makes any decision on a new sales tax, Liefer said, he will await the flood district board "to give us their review and their opinion of it, and at that time we'll make our decision."

Madison, St. Clair and Monroe counties plan to spend about \$180 million on levee repairs along the Mississippi River. The federal government is expected to reimburse the counties up to 65 percent of this cost, although the repayment is not guaranteed.

New, preliminary maps of metro-east land parcels along the Mississippi River show that most of those parcels are being designated flood-hazard areas.

The metro-east's river levees are not in imminent danger of failing, according to federal officials, but the flood-hazard designation is important: In order to prevent property owners from having to buy expensive flood insurance, local governments will have to spend an estimated \$136 million to \$180 million for upgrades to levees.

The maps, which FEMA began distributing in early June to local governments, won't become official until the middle of next year at the earliest.

Contact reporter Mike Fitzgerald at [mfitzgerald@bnd.com](mailto:mfitzgerald@bnd.com) or 239-2533.

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# MONROE COUNTY CLARION

[Print Page](#)

Last modified: Tuesday, September 2, 2008 12:20 PM CDT

MONROE COUNTY: Flood District recommends tax

By [Joe Leicht](#)

The Monroe County Flood Prevention District Board heard testimony from a Columbia resident who wants no part of a tax to reinforce local levees without a public vote and a Waterloo resident who supports the tax as a necessary evil.

After hearing both arguments plus a cost analysis by an engineering firm, the board voted unanimously to recommend the Monroe County Board join St. Clair and Madison counties in levying a retailer occupation tax to create a revenue stream for upgrading the region's levees.

Rita Diehl, who has been an outspoken opponent of development in Columbia's flood plain and especially the Columbia Crossings proposal, said "there are a lot of people who think developing in a flood plain is plain foolhardy."

"By repairing the levees, it's pretty hard to deny it will encourage development," Diehl said.

She cited a 1979 executive order by then-President Jimmy Carter that prohibits development in flood plains absent any "viable alternatives."

"I understand there are a lot of good reasons for a regional approach (to flood control)," she said. "There are also a lot of not-so-good reasons. One is that a tax increase being proposed will likely be used to issue a bond. Our county's interests are so much different from Madison's and St. Clair's. If we get involved, we won't be able to change our minds later."

Diehl suggested the government should consider buying out properties in the region's flood zones, then forcing those property owners to move to higher ground.

Rodney Linker of Waterloo, an engineer, said he does not like the idea of a regional sales tax "but (the regional flood tax) is prudent, responsible, timely and in the spirit of a regional solution."

The "retailers occupation tax" is the key component of legislation spearheaded by Alton-area legislator William Haine that allows the county governments of Madison, St. Clair and Monroe to establish flood prevention districts and to levy a tax to support efforts by those districts and by the region in concert to restore the Metro East's flood protection systems.

A part of the legislation that has stirred opposition among some voters as well as the city governments of Waterloo and Columbia is that the county commission can sign onto the levee tax without a public vote.

"I suggest you diligently and carefully follow through with intergovernmental agreements to upgrade the levees, which may obligate the county to bonding indebtedness," Linker said. "We also need to assure ourselves and the people of Monroe County the maintenance of the system can be paid for with levee tax revenue, not a perpetual sales tax."

Ron Langhans, a Columbia School Board member, said, "it's pretty evident if we don't protect our flood plain, we'll lose considerable taxes as a school district."

Tom Cooling, an engineering consultant with URS Corp.-a firm hired by the East-West Gateway Coordinating Council to review the U.S. Corps of Engineers' preliminary figures-presented a report on the Fish Lake and Prairie du Pont levees deficiencies, cost estimates and design and construction strategies.

Cooling said the main problem with levees is under-seepage. The cost of shoring up both levees is high.

All told, the Corps' plan would include more than two miles of slurry wall, five gravity drains, 365 relief wells and pump station upgrades that would total as much as \$110 million for improvement to the "100-year level."

Improving the levees to the "500-year level," as East-West Gateway has recommended, would be considerably more expensive.

The URS report notes the county could entrust the entire project to the Corps of Engineers, use private entities (at the possible risk of federal reimbursement), or pursue a "hybrid approach" that includes the Corps and private industry.

The Flood Prevention District Board-John Conrad, Bruce Brinkman and Dave Baxmeyer-voted without debate to recommend the tax.

The county board will discuss the tax at its Sept. 15 meeting-they also did as such at its Tuesday meeting-and must vote by Oct. 6 if the county is to get on board with the legislation.

## **American Bottom to be hit with expensive flood insurance mandate**

By ALAN J. ORTBALS

Anyone in the American Bottom who has a mortgage from a federally regulated or insured lender and that mortgage is secured by a building will have to buy flood insurance a year from now, if things stay on track.

And that insurance may nearly quadruple over current rates.

In August 2007, the Federal Emergency Management Agency notified area leaders that the American Bottom was being remapped for flood risk. The expectation at that time was that the levees protecting the area would be decertified, and the entire area would fall into a high-risk zone.

"There are plenty of high-hazard zones already shown in the three Metro East counties behind the levees," said David Schein, regional flood insurance liaison for FEMA's Region 5. "The issue is if the levees get deaccredited - which is supposed to happen next year - the depths of flooding would be much greater. Instead of there being pockets of high-flood hazard area, it will be floodplain all the way to Bluff Road."

According to Schein, federal law has been required in high-risk areas for the past 34 years.

"Flood insurance is a federal requirement since 1974 anytime improved property - that's a building - is offered as collateral for a loan from a federally regulated lender or government agency, or for a grant for a building...any bank, savings and loan, credit union, thrift or trust," Schein said. "It is not Bill's mortgage company. But Bill's mortgage company is likely to sell that mortgage to Fannie Mae or Freddie Mac in the secondary market, in which case it becomes a regulated loan. If anybody has a mortgage and that mortgage is secured by a building in the high-risk floodplain, and the mortgage is from a federally regulated or insured lender, flood insurance has been required since 1974."

That may come as a shock to a great many people. According to Alan Dunstan, chairman of the Madison County Board, nearly 150,000 people live in the American Bottom and only 1 percent of them currently carry flood insurance.

The other problem is cost, says Dunstan. While premiums vary with individual circumstances, [www.floodsmart.gov](http://www.floodsmart.gov), the official site of the National Flood Insurance Program, estimates that a \$100,000 home in a moderate to low-risk zone would currently pay \$287 per year for flood insurance including coverage on its contents. However, move that home into a high-risk zone and the premium jumps to \$825 for the building alone. Add content coverage and the price jumps to \$1,143.

"In low-income areas, this would, of course, be devastating," said Dunstan.

On the other end of the spectrum, federally backed flood insurance caps at \$250,000 for a single-family home. If more than that is owed on the home and it meets the guidelines of the 1974 act, the owner will need to seek additional insurance on the private market.

And businesses aren't exempt. The same requirements apply to non-residential property as well. According to [floodsmart.gov](http://floodsmart.gov), a half-million-dollar building with a half million dollars worth of contents - whether that be supplies, inventory or equipment - will see a premium jump from \$4,736 to \$11,237 per year. And FEMA caps its insurance coverage for non-residential property at the \$500,000 level. Anything more will require the owner to go onto the private market.

Dunstan says he's had a good working relationship with the U.S. Army Corps of Engineers. The Corps' role is to certify or decertify the levees based on its determination of the levee's ability to withstand a 100-year or 500-year flood. Dunstan says Southwestern Illinois leaders have been working closely with the Corps with a goal toward fixing the problems as fast as possible. The region's relationship with FEMA, however, has not been so congenial.

"One thing that I had an argument with FEMA on," said Dunstan, "is they had this attitude that we're putting our heads in the sand and not identifying the problem. That's not right. We understand



we have a problem, but we want time to fix the problem before the maps become permanent. There are people out there who simply can't afford the flood insurance. I think if you're living on property protected by a levee, you should have flood insurance - but I don't want to make it mandatory because it will become an unfair burden to those people. That's all I've been trying to tell FEMA," he added.

That argument has not done much to persuade FEMA. Schein said FEMA's responsibility is to study the risk and communicate the risk so that local officials, business owners and homeowners can make informed decisions to protect themselves.

"Poor people are the ones who need insurance the most," Schein said. "Bill Gates doesn't need insurance. It's the folks who can least afford to be damaged by flood who need insurance. After a flood, very few people recover without it. Even federal disaster assistance doesn't come close to making people whole."

In June, FEMA released preliminary maps showing the new high-risk areas. Those maps are scheduled to become official in August 2009. Area leaders have been working two tracks to try to impact this timetable.

Last spring, the East-West Gateway Council of Governments submitted an application to FEMA for the area to be designated an AR or restoration zone. If the area were to be designated an AR zone rather than a high-risk zone, flood insurance would still be mandatory and it would still be much higher than current rates - but not as high as under the high-risk designation. Dunstan said they've done everything they can to get the AR zone designation, but Schein was not too encouraging.

"The AR zone is a complex award given to local governments who have to assure us that they're moving toward levee restoration," said Schein. "That's what the R means -levee restoration - and they have to be able to document that the area is already heavily developed with very little developable space."

The other avenue that's being pursued is congressional legislation commonly referred to as the Costello-Durbin amendment. If passed, it would delay the implementation of the new FEMA maps until the Missouri side of the metro area has been remapped as well. It's estimated that that could take two years or more; and in the meantime, the push would be on to bring the levees up to the 100-year certification level and stave off the insurance mandate. This bill, however, has not passed and Congress is now in recess.

Without the amendment, the maps will take effect next August and people will begin receiving notifications from the mortgage holders, according to Dunstan. This concerns him.

"So the bottom line is that if you have a federally backed mortgage, you're going to have to have flood insurance," Dunstan said. "Let's say a lot of people would be forced out. Well, who's going to come in and buy? Why would you buy a home down there where you have to have flood insurance? Why wouldn't you buy above the bluff where you don't need flood insurance? There are a lot of issues here."

## FEMA eases mandate on Metro East flood insurance

By [STEVE WHITWORTH](#)

September 23, 2008 - 2:01PM

The Metro East got a break Tuesday when FEMA agreed to hold off finalizing the area's flood insurance rate maps until those on the Missouri side of the St. Louis region also are complete.

The change had been sought by Metro East and Illinois leaders since August 2007, when the Federal Emergency Management Agency first announced it would issue new maps to determine which property owners in the American Bottom area of Southwestern Illinois would be required to purchase flood insurance.

Metro East leaders and members of Illinois' congressional delegation complained that the situation was unfair because it required the Illinois maps to be completed one to two years before maps showing flood risks on the Missouri side of the Mississippi River.

FEMA's action, which means that residents and businesses in the Metro East will not have to pay higher flood insurance premiums than their Missouri counterparts, was taken in response to a request from U.S. Sen. Dick Durbin, D-Ill., and U.S. Rep. Jerry Costello, D-Belleville.

Durbin said the move will "level the playing field in the St. Louis region" by preventing businesses from facing significantly higher flood insurance premiums on the Illinois side of the river. While Illinois residents will be encouraged to purchase flood insurance as soon as possible, FEMA's decision will not require low-income residents in Illinois to purchase flood insurance until both sides of the river have been allowed a chance to appeal their newly drawn flood maps.

"FEMA's decision (Tuesday) will protect more than \$5 billion in critical business investments and 150,000 Illinois homeowners in the Metro East," Durbin said. "New flood maps are important tools for helping community officials and citizens better prepare for floods.

"Unfortunately, FEMA's original plan to re-map the Metro East region first and not conduct the mapping with the other side of the river put Illinois at a clear disadvantage," he said. "Congressman Costello and I worked with FEMA to ensure that residents and businesses would not be required to purchase flood insurance until both sides of the river complete their appeals process. This move will level the playing field for Illinois residents and keep Illinois businesses competitive in the region."

"The agreement achieves the fairness that we have been working hard to accomplish for the past year," Costello said. "I have said from the beginning that this has been about restoring equity to the re-mapping process, and we have achieved that (Tuesday).

"Everyone must continue to evaluate their personal flood risk and take appropriate measures to protect themselves, but the entire region will be re-mapped at the same time, ensuring no disadvantage to Illinois residents," he said.

Both Durbin and Costello have introduced and passed legislation that would delay the requirement to purchase flood insurance until re-mapping has been completed for the entire Metro East watershed.

Under their legislation, residents still would be able to buy flood insurance - and are strongly encouraged to do so - but would not be required to until the entire watershed has been re-mapped.

Tuesday's decision came in response to both this legislative process and a letter sent last week by Durbin and Costello asking for a meeting with FEMA Administrator David Paulison to discuss the inequalities in FEMA's plan to update the flood maps in the region.

"Jerry and I worked hard to pass legislation," Durbin said. "At the last minute, it's hard sometimes to be certain for legislation to make it all the way to the White House for the president's signature.

"So, we worked on the agency, and they saw it our way and solved our problem administratively," he said. "Now, we can get down to the business of building levees on the Illinois side and sparing a lot of Metro East homeowners the expense of buying flood insurance."

Durbin praised the efforts of Metro East officials to repair and strengthen the levees that protect the American Bottom against flooding from the Mississippi River.

"The leadership in both Madison and St. Clair counties have really stepped forward," Illinois' senior senator said. "They have a plan, and I think at the end of the day, it's going to spare a lot of families from an additional expense they would be hard-pressed to meet."

Madison County Board Chairman Alan Dunstan, D-Troy, issued a news release Tuesday welcoming FEMA's decision.

"The action by FEMA to redrawing the flood insurance maps in the entire St. Louis District at the same time is fair and equitable," Dunstan said. "It eliminates what would have been an unfair advantage to counties in Missouri in terms of attracting new development that provides jobs and much-needed revenue. It also would have penalized property owners in Illinois counties who would have incurred significant increases in flood insurance rates."

Dunstan said the revision in FEMA's timetable for issuing the region's flood insurance rate maps will have an added benefit in the Metro East, where work to rehabilitate the area's levees already has begun.

"Because leaders in Madison, St. Clair and Monroe counties have taken aggressive actions to initiate the rehabilitation of the five levees that protect our areas from the Mississippi River, when the redrawing of the maps does take place, significant work on the levees will already be under way, and representatives of FEMA and the U.S. Army Corps of Engineers will take those actions into consideration," he said.

Durbin spokeswoman Christina Mulka said FEMA's "administrative fix" means the agency basically will make the change on its own.

"They're doing something very similar to what we asked for in the legislation, but they will do it within the agency. It doesn't require legislative action," she said. "However, we still have the amendments that have been added to the flood insurance bill, and we're still pushing for this legislatively. We want to make sure this gets done.

"Clearly, FEMA said they will do it."

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**LOCAL NEWS****Area levee checks will continue**[Print Page](#)**By NORMA MENDOZA**  
[njmendoza@aol.com](mailto:njmendoza@aol.com)

Published: Friday, September 26, 2008 4:27 PM CDT

Despite a delay of approximately two weeks due to flooding on the Mississippi River as Hurricane Ike blew through, work on the evaluation of the levees is proceeding in St. Clair County.

An agreement between St. Clair County and the Prairie du Pont Drainage and Levee District opened the way for work that is under way to evaluate the current weaknesses in the levee system, rather than having to wait until funding is available through the U.S. Army Corps of Engineers (USACE).

The county and the Corps agreed between them to provide \$2 million in forward funding so the evaluation of the levees could proceed and so work could begin on the preliminary design of the remedial measures necessary to bring the levees up to the required standard for recertification and to regain accreditation from the Federal Emergency Management Agency (FEMA).

St. Clair County Board Chairman Mark Kern said, "Teaming up with Mike Sullivan and the Prairie du Pont Levee District will expedite the levee repair process and may ultimately ensure that economic development won't stall in the region."

Hoelscher Engineering directed crews from SCI Engineering in an extensive boring program to collect soil samples for laboratory testing from the Prairie du Pont levees in Southern St. Clair County.

They are also evaluating the environmental/cultural nature of the areas on the landward side of the levee system, where construction of remedial measures would likely take place. Hoelscher is also evaluating the internal drainage issues that have to be resolved as part of the overall FEMA evaluation process.

"While we were hired a few months ago, we had to wait until the Mississippi receded after the recent flooding in order to begin the field work," said Gary Hoelscher, president of Hoelscher Engineering.

Four or five drill rigs and more than a dozen crew members were on the site at any given time to drill down an average of 30-to-40 feet next to the levee. Occasionally, they drilled as deep as 120 feet into the bedrock for samples.

Based on the findings from testing the drill samples, Hoelscher Engineering and USACE will further develop the preliminary design concepts that will address the deficiencies in the levees and come up with the estimated cost of the improvement phase of the project.

"We commend St. Clair County and the Prairie du Pont Drainage and Levee District for being so proactive on this vital initiative," said Patrick McKeehan, executive director of the Leadership Council Southwestern Illinois and advisory member of the Leadership Task Force formed to guide the levee restoration effort. "The advance work will help to shave eight or nine months off the recertification schedule compared to the timeframe involved if they had waited for the funding to become available."

The American Bottom area is home to more than 150,000 residents, 4,000 businesses and 50,000 jobs. The Metro East has nearly \$9 billion in the development pipeline. With such high stakes, Madison County is also taking additional steps to accelerate the reconstruction process.

Recently, the Madison County Board approved an intergovernmental agreement to advance up to \$2 million to the Madison County Flood Prevention District to provide for certain engineering, financial and legal expenses.

The board also approved an intergovernmental agreement that would enable the Metro-East Sanitary District to draw on existing funds to begin to move forward with the subsurface and facilities investigation of the Metro-East levee system.

McKeehan said recent flooding from the remnants of Hurricanes Gustav and Ike serve to reinforce the urgency of the situation with the levee flood protection system.

"It remains imperative that we continue to act swiftly to protect lives and property – as well as the region's economic future – through the timely restoration and recertification of the levees," he said.

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