



Sound Floodplain Management Helps Community Rebuild

Full Mitigation Best Practice Story

Jersey County, Illinois

Grafton, IL - Grafton is a river town located at the confluence of the Illinois and the Mississippi rivers. The City grew because of its proximity to the river network and developed its character based on river life. Grafton has also suffered from the devastation of floodwaters and the hard decisions that come when recovering from a disaster. But through mitigation and the enforcement of floodplain regulations, the city has turned around its flood-prone reputation, while maintaining its river heritage.



The Great Midwest Flood of 1993 was the most destructive in recent history because of record crests on the rivers and the extended duration of the high waters that remained above flood stage for 180 days. In one area of town, floodwaters reached a depth of 15 feet, submerging rooftops.

Flooding kept people from returning to their homes for months while others never returned. Once the waters receded, many homes were uninhabitable because of the mud, mold and water damage.

Thousands of hours and dollars were spent on the response and recovery. National Guard troops were deployed to the area, the Illinois Department of Transportation built a temporary road to keep the city from being isolated, FEMA trailers provided temporary shelter for those who were forced from their homes and the American Red Cross and the Salvation Army provided food for volunteers and flood victims. Mayor Richard Mosby remembers a day, months into the flood, when he was in a johnboat getting from one end of town to another and he asked a friend if he thought they would ever experience a normal day in Grafton again.

Since 1973, the city has participated in the NFIP and adopted rules regarding development in the floodplain. "One of the hardest jobs for a local official is implementing floodplain ordinances, but enforcement of the rules is what prevents future flood disasters in places like Grafton. They have to keep new buildings and development out of the floodplain. And when there is a flood they have the thankless job of assessing the damage and having to tell some people whose homes are substantially damaged that they can't rebuild in the floodplain," explained Paul Osman, Floodplain Management Program Coordinator, Illinois Department of Natural Resources/Office of Water Resources.

That difficult job was held by Richard Mosby, who was Zoning and Building Inspector during the time of the buyout program in Grafton. "To be able to participate in the flood insurance program and receive the help from the program when you needed it, you had to enforce the floodplain rules," he commented. "A good floodplain manager is one with the ability to say no."

Rebuilding from such a devastating flood takes time and perseverance. In the aftermath of the disaster, to comply with the local floodplain ordinance, dozens of flood-damaged homes in Grafton were assessed for damage. To ensure that the evaluations were non-biased, the city hired a professional appraiser to assess those structures with damages falling between the range of 40 and 60 percent. Structures that sustained damages above 50 percent of the market value of the building were required to be elevated or removed.

A total of 70 houses, 24 lots and 17 commercial properties were acquired and removed from the floodplain, at a cost of \$2,320,908 in disaster-activated Hazard Mitigation Grant Program (HMGP) funds and \$773,636 in matching non-federal funds from the Illinois Department of Commerce & Community Affairs. The program presented residents with an opportunity to move out of the path of repetitive flooding.

The City obtained Federal and State grants to help develop building lots on higher ground, far above the floodplain. The new building site of Grafton Hills eventually offered building sites for some residents who participated in the buyout and for the city to grow as it recovered from the flood and the initial loss of population. The vacated land near the river now contains a bike path and parkland, and plans are in place to build a marina on other open parcels.

"In the floods since '93, the number of people impacted by them is significantly less," said the mayor. "If it had flooded like this before the buyout at least 40 families would have been affected by flood waters. In this last flood, even though we had the inconvenience of road closures, there were probably less than a dozen people whose homes were affected at all."

Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region V**

State: **Illinois**

County: **Jersey County**

City/Community: **Grafton**

Key Activity/Project Information

Sector: **Private**

Hazard Type: **Flooding**

Activity/Project Type: **Floodplain Management; Mitigation Planning/Disaster Resistant Universities**

Activity/Project Start Date: **01/1994**

Activity/Project End Date: **Ongoing**

Funding Source: **Hazard Mitigation Grant Program (HMGP)**

Funding Recipient: **Local Government**

Activity/Project Economic Analysis

Cost: **\$3,000,000.00 (Estimated)**

Activity/Project Disaster Information

Mitigation Resulted From Federal Disaster? **Yes**

Federal Disaster #: **997 , 07/09/1993**

Value Tested By Disaster? **Yes**

Tested By Federal Disaster #: **No Federal Disaster specified**

Year First Tested: **1995**

Repetitive Loss Property? **Yes**

Reference URLs

Reference URL 1: <http://www.floodsmart.gov/>

Reference URL 2: <http://www.state.il.us/iema/>

Main Points

- The Great Midwest Flood of 1993 was the most destructive in recent history because of record crests on the rivers and the extended duration of the high waters that remained above flood stage for 180 days.
- In the aftermath of the disaster, to comply with the local floodplain ordinance, dozens of flood-damaged homes in Grafton were assessed for damage. To ensure that the evaluations were non-biased, the city hired a professional appraiser to assess those structures with damages falling between the range of 40 and 60 percent. Structures that sustained damages above 50 percent of the market value of the building were required to be elevated or removed.
- A total of 70 houses, 24 lots and 17 commercial properties were acquired and removed from the floodplain, at a cost of \$2,320,908 in disaster-activated Hazard Mitigation Grant Program (HMGP) funds and \$773,636 in matching non-federal funds from the Illinois Department of Commerce & Community Affairs.



Floodwaters reach second floor



Floodwaters surround Grafton home