



# FEMA

## *Floodplain Management Assists Community Rebuilds Itself*

**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.

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."

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 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.

"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."



Jersey County,  
Illinois



### Quick Facts

Sector:

**Private**

Cost:

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

Primary Activity/Project:

**Floodplain Management**

Primary Funding:

**Hazard Mitigation Grant Program (HMGP)**