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December 28, 2022

RE: Floodplain Management _ Annual Progress Report (2022)

At a regularly scheduled City Council meeting held by the City on January 17, 2023, the report contained herein, has been provided to the City Council for their review and City record. The following summary shall serve as an update and recap of floodplain management activities for the 2022 calendar year.

Background:

The National Flood Insurance Program (NFIP) provides federally supported flood insurance for property owners located in communities that participate in the program and regulate development activities in special flood hazard areas. The City of Ottawa has been a participant in good standing with the program since 1975. The Community Rating System (CRS), which the City also participates in, analyzes the City's approach to minimizing effects and loss from flooding events occurring in the corporate limits. The Community Rating System scores these activities/flood management strategies and allows for reductions in insurance premiums for property owners within the City. Currently there are approximately 50 NFIP insurance policies within the City of Ottawa, with an approximate premium cost of \$38,000, covering approximately \$15,500,000 in property. While structural damage has been greatly reduced in potential riverine damage due to buyouts and an aggressive floodplain management approach, City residents are still considered grossly under insured for potential flood damage and loss.

CRS Participation:

The City of Ottawa currently has a Class 2 rating, which provides for up to a 40% reduction in flood insurance premiums to all citizens in the City. The most recent review of the City's Class 2 ranking was conducted during 2021 and concluded in 2022. The City has retained their current Class 2 ranking through the CRS program. However, results from this review demonstrated a number of items that should be evaluated, reviewed, and budgeted if the City intends to try and keep the current Class 2 ranking in the next CRS cycle visit (2024). These evaluations must be considered due to updates required in the CRS manual and staffing limitation needed to carry out Class 2 requirements. Evaluation and modifications should be focused on the following:

- Stormwater ordinance, administration, and enforcement
- Natural Hazards Mitigation Plan/Flood Management Plan_City should continue to participate and adopt the County wide plan, but should draft their own Flood Management plan to meet CRS requirements specifically.
- Watershed Management Plan. The current plan will not meet class 2 prerequisite requirements during the next audit. A new watershed management plan will be required for next CRS evaluation and must meet CRS requirements to retain the Class 2.
- Additional staffing dedicated to CRS requirements should be considered to meet CRS Class 2 requirements.
- The City should be considering updating building codes prior to the 2024 CRS review, as Class 2 requirements require that adopted codes are no older than 5 years. The City currently has adopted the 2018 International Building Codes.

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2022 Flood Event Summary:

- 2022 saw two very minor flooding events in 2022 (February 23, 2022 and May 6, 2022). Flood action plan is initiated when river levels reach 460 msl. Very little action is needed during floods under 463 msl. Neither of these two events reached flood elevations exceeding 463 (minor flooding stage); however, the flood action plan was still initiated for minor flood precautionary measures. There were no flooding events during 2022 that caused any known damage or loss within the City. While the City was fortunate to not have any flooding events during 2022, it is worth noting that 6 of the highest recorded crests on record have occurred within the last 10 years within the City. Floodplain management and planning should continue to be a priority for the City. Ordinances and flood action plans are evaluated and updated on an annual basis with Staff and the City's Flood Commission.

Historic Crests

(1) 473.72 ft on 04/19/2013	(11) 467.80 ft on 12/12/2005
(2) 472.59 ft on 05/19/2020	(12) 467.60 ft on 01/09/2008
(3) 472.21 ft on 09/16/2008	(13) 466.46 ft on 05/02/2017
(4) 471.49 ft on 02/22/2018	(14) 465.00 ft on 02/17/2008
(5) 470.83 ft on 05/02/2019	(15) 464.33 ft on 03/31/2017
(6) 470.23 ft on 03/11/2009	(16) 464.29 ft on 06/24/2010
(7) 468.87 ft on 12/29/2008	(17) 464.10 ft on 07/23/2017
(8) 468.06 ft on 12/30/2015	(18) 463.80 ft on 03/01/2007
(9) 468.00 ft on 05/13/2002	(19) 463.65 ft on 10/16/2017
(10) 467.86 ft on 06/17/2015	(20) 463.50 ft on 02/10/2008

- Staff continue to work on projects outlined in the Natural Hazards Mitigation Plan/Flood Management Plan. This plan is part of LaSalle County's Natural Hazard Mitigation Plan originally adopted in October of 2008 and updated in 2015 and again updated and adopted by the City Council in November of 2020. This plan serves as the City's Floodplain Management Plan for CRS purposes. The current plan can be found at <https://lasallecounty.org/natural-hazard-mitigation-plan/>. The Community Risk Assessment and mitigation strategies have been reviewed and implementation strategies are ongoing. Many projects are major and have significant costs associated with implementation that will require years of funding. Deficiencies to CRS requirements were noted in the recent CRS audit and the City and Flood Commission met on several occasions during 2022 to correct deficiencies and draft an addendum to the plan, which was required to keep the City's Class 2 CRS ranking. This took significant time and effort from staff and the Flood Commission. It is recommended that the City investigate the creation and adoption of their own Flood Management/Natural Hazards Mitigation Plan prior to 2024. This plan was again discussed and reviewed during the December 15, 2022 Flood Commission meeting. I have attached (Attachment A) the mitigation strategies contained in the Natural Hazards Mitigation Plan/Flood Management Plan. These are evaluated at least twice per year by the City's Flood Commission. Because many of these strategies require funding and coordination amongst other departments and agencies, the City Council should also review and prioritize the plan strategies.
- City staff and the Flood Commission reviewed and updated the Flood Threat Response/Action Plan. Minor adjustments need to be addressed, discussed, and implemented in the action plan (electrical power shut off procedure in Allen park, River Walk, Fox River Park, and south end of Albion-Stevens Drive/Boat Dock, YMCA project, Green Street elevation project).
- City staff and Flood Commission reviewed and updated Program for Public Information. This is typically done at least once every year with the Flood Commission. A thorough review is completed every 5 years. Minor adjustments to be made for 2023 PPI.
- Staff (Dave Noble and Mathew Stafford) attended the Annual State Floodplain and Stormwater Management Conference - March 2022.
- Staff accrued required continuing education credits for Certified Floodplain Manager's Certification (two CFM's on staff_Mathew Stafford and David Noble).
- Issued 3 floodplain permits in the City during 2022. Two permits for patio improvements at Heritage Harbor and one permit for the YMCA (parking lot, utilities, temporary construction phase).

Floodplain permits are required by City Code for “any man-made change to real estate including, but not necessarily limited to: (1)Demolition, construction, reconstruction, repair, placement of a building, or any structural alteration to a building;(2)Substantial improvement of an existing building;(3)Installation of a manufactured home on a site, preparing a site for a manufactured home, or installing a travel trailer on a site for more than 180 days per year;(4)Installation of utilities, construction of roads, bridges, culverts or similar projects;(5)Construction or erection of levees, dams, walls, or fences;(6)Drilling, mining, filling, dredging, grading, excavating, paving, or other alterations of the ground surface;(7)Storage of materials including the placement of gas and liquid storage tanks; and(8)Channel modifications or any other activity that might change the direction, height, or velocity of flood or surface waters.

Development does not include maintenance of existing buildings and facilities; resurfacing roads; or gardening, plowing, and similar practices that do not involve filling, grading, or construction of levees.”

- o No variances were requested or issued for floodplain ordinance regulations/requirements during 2022.
- o Continued to monitor structures with cumulative damage located in the Special Flood Hazard Area (SFHA).
- o A Flood Insurance Assessment (FIA) was completed and was reviewed by the Flood Commission. The results and direction have been updated in the FIA contained in the PPI document. As mentioned previously in this report, currently there are approximately 50 NFIP insurance policies within the City of Ottawa, with an approximate premium cost of \$38,000, covering approximately \$15,500,000 in property. While structural damage has been greatly reduced in potential riverine damage due to buyouts and an aggressive floodplain management approach, City residents are still considered grossly under insured for potential flood damage and loss.
- o Every building/construction permit submitted in the City is verified for floodplain compliance (approximately 350).
- o Continue to work on updates to the City’s floodplain website (www.ottawafloods.org) and the City’s website regarding flood information/dissemination. It is recommended to have this site monitored and updated routinely. The City should consider allocating additional staff help and assistance for flood outreach, web site updating, and social media.
- o CRS Coordinator continues to review updates in the CRS Coordinator Manual to ascertain changes that will need to be made to stay compliant in preparation of future certifications of the program. We have been working on and will continue to update and change our annual activities to accommodate any new manual change requirements. Presently the City of Ottawa has a CRS ranking of a Class 2. Additional staff help and assistance should be considered for the requirements needed to remain a Class 2.
- o Existing stormwater basin inspections (approximately 80) and compliance reviews were completed. Stormwater plans are required and reviewed for any new developments occurring in the City. We are getting roughly 75% compliance with basin maintenance. Some basins are habitual violators with many that have not conducted maintenance for a number of years. Per the City’s legal counsel, it should be a priority of the City to try and initiate maintenance agreements on some of these privately owned basins and stormwater structures, that may not have had defined maintenance agreements established when the development occurred.

Natural Hazards Mitigation Plan/Flood Management Plan Mitigation Strategies found in the 2020 LaSalle County Natural Hazards Mitigation Plan_Ottawa's Risk Assessment and updated in 2022.

1. **Mitigation Strategy:** Inform residents on the importance of obtaining flood insurance and understanding their flood insurance policy.
Hazard Addressed: Floods
Responsible Entity or Person: Building and Zoning Official/ Ottawa Flood Commission
Benefit/Cost: High/Low
Priority: High, no change since 2015 Plan
Cost: Letters to residents/ Website maintenance
Revenue Source: Local Funds
Resources: Insurance agencies/ Federal Emergency Management Agency
Benefits: Residents should be aware that their flood insurance policy may not cover basement backups. A separate sewer and drain policy may be required.
Deadline: 1 Year / Annual Outreach
Mitigation Type: Education and Awareness
CRS Action Strategy Classification: Property Protection Activity
Activity Status: Carried over into the activities list for this plan.

2. **Mitigation Strategy:** Vertically realign Green Street to prevent the east side of Ottawa from being isolated during a flood event.
Hazard Addressed: Floods
Responsible Entity or Person: City Council
Benefit/Cost: High/High
Priority: Very High, no change since 2015 Plan
Cost: Design/ Engineering/ Construction
Revenue Source: Local Funds/ State and Federal Funding
Resources: Federal Emergency Management Agency/ Illinois Emergency Management Agency/ Illinois Department of Commerce and Economic Opportunity
Benefits: Provide emergency responders access to the east side of Ottawa at all times.
Deadline: 5 Years
Mitigation Type: Structure and Infrastructure Projects
CRS Action Strategy Classification: Structural project Activity
Activity Status: Carried over into the activities list for this plan. The City applied for PDM funding from FEMA and have been awarded. Project is in initial implementation phase.

3. **Mitigation Strategy:** Dredge and rechannel the Fox River near the Illinois and Michigan Canal Aqueduct.
Hazard Addressed: Floods
Responsible Entity or Person: State of Illinois
Benefit/Cost: Medium/High
Priority: High, no change since 2015 Plan
Cost: Engineering/ Construction
Revenue Source: Various Sources- General Fund/ Special Appropriation/ Illinois Department of Natural Resources
Resources: Illinois Department of Natural Resources
Benefits: Lessen localized flooding.
Deadline: 5 Years
Mitigation Type: Structures and Infrastructures
CRS Action Strategy Classification: Structural project and natural resource protection activity
Activity Status: Carried over into the activities list for this plan. Army Corps of Engineers conducted a cost-benefit analysis and project does not meet funding requirements through ACOE funding. Continue to seek funding for project

4. **Mitigation Strategy:** Participate in the development of a regional stormwater management ordinance that will reduce flooding and protect lives, property, and the environment.
Hazard Addressed: Floods
Responsible Entity or Person: City Council/ City Engineer
Benefit/Cost: Medium/Medium
Priority: High, no change since 2015 Plan
Cost: Staff Time
Revenue Source: Local Funds
Resources: Residents/ Public Officials/ Hydrologists/ Attorneys/ Planning Officials
Benefits: Minimize the adverse impact of stormwater on communities.
Deadline: 4 Years
Mitigation Type: Local Plans and Regulations
CRS Action Strategy Classification: Preventative activity
Activity Status: Carried over into the activities list for this plan. Continue to check status with LaSalle County and other surrounding Counties

5. **Mitigation Strategy:** Assist the Ottawa YMCA with identifying solutions to minimize flood damage.
Hazard Addressed: Floods
Responsible Entity or Person: Ottawa YMCA/ City Engineer/ Building and Zoning Official
Benefit/Cost: High/High
Priority: Medium, no change since 2015 Plan
Cost: Staff Time
Revenue Source: Local Funds
Resources: YMCA Staff/ City Engineers
Benefits: Provide long-term protection for an important community organization.
Deadline: 3 Years
Mitigation Type: Structure and Infrastructure Plans
CRS Action Strategy Classification: Property protection Activity
Activity Status: Carried over into the activities list for this plan. The YMCA is near ground breaking for new facility located outside of the special flood hazard area.

6. **Mitigation Strategy:** Continue with the installation of separation ejectors to limit combined sewer overflows.
Hazard Addressed: Floods
Responsible Entity or Person: City Plumbing Inspector/ Engineer
Benefit/Cost: High/High
Priority: High, no change since 2015 Plan
Cost: Design/ Engineering/ Construction
Revenue Source: Local Funds
Resources: City Engineer
Benefits: Minimize pollution of soils and waterways. Minimize damage and property loss to structures
Deadline: 1-5 Years
Mitigation Type: Structure and Infrastructure Projects
CRS Action Strategy Classification: Property protection Activity
Activity Status: Carried over into the activities list for this plan.

7. **Mitigation Strategy:** Continue to pursue activities that will maintain the city's Community Rating System score to help residents save on flood insurance premiums.
Hazard Addressed: Floods
Responsible Entity or Person: City Building and Zoning Official, City Engineer, Ottawa Flood Commission
Benefit/Cost: High/Medium
Priority: High, no change since 2015 Plan
Cost: Varies depending on activities/ projects
Revenue Source: Local Funds
Resources: Insurance Services Office/ Illinois Department of Natural Resources/ Illinois Emergency Management Agency
Benefits: Lower flood insurance premiums for residents/ Activities reduce the impact of flooding.
Deadline: 1-5 Years (ongoing)
Mitigation Type: Local Plans and Regulations
CRS Action Strategy Classification: Preventative and Public Information Activity
Activity Status: Carried over into the activities list for this plan.

8. **Mitigation Strategy:** Construct a fire station on the north side of the city.
Hazard Addressed: Tornadoes, Winter Storms, Extreme Temps, Dangerous Winds, Lightning, Hail
Responsible Entity or Person: City Council
Benefit/Cost: High/High
Priority: High, no change since 2015 Plan
Cost: Design/ Engineering/ Construction/ Equipment/ Staffing
Revenue Source: Local Funds
Resources: N/A
Benefits: Provide increased fire protection to all businesses and residents within the City of Ottawa. Lowered insurance rates city wide.
Deadline: 5 Years
Mitigation Type: Structures and Infrastructures Project
CRS Action Strategy Classification: Emergency Services Activity
Activity Status: Carried over into the activities list for this plan.

9. **Mitigation Strategy:** Develop and implement an Emergency Operations Plan for snow removal.
Hazard Addressed: Winter Storms, Dangerous Winds
Responsible Entity or Person: City Council
Benefit/Cost: High/High
Priority: Medium, no change since 2015 Plan
Cost: Staff Time
Revenue Source: Local Funds
Resources: Ready.gov
Benefits: A plan to efficiently remove snow will ensure that emergency responders can access all parts of the city.
Deadline: 1 Year
Mitigation Type: Local Plans and Regulations

CRS Action Strategy Classification: Natural Resource Protection, Preventative Activity

Activity Status: Carried over into the activities list for this plan. Check with public works regarding implementation and need for review.

10. **Mitigation Strategy:** Engage in a regional discussion on the implementation of best practices for activating early warning sirens and other warning systems during storm events.
Hazard Addressed: Tornado and Dangerous Winds
Responsible Entity or Person: A regional group consisting of County Emergency Management Agencies for Bureau/ LaSalle/ Marshall/ Putnam/ and Stark Counties, Local Fire Departments, Fire Protection Districts, County Sheriff's Departments, Local Police Departments, and Local Officials
Benefit/Cost: High/Low
Priority: Very High, no change since 2015 Plan
Cost: Staff Time
Revenue Source: Local Funds
Resources: NOAA/ Illinois Emergency Management Agency/ Policies for other communities
Benefits: Regional guidelines on activating early warning sirens can lessen public confusion and save lives.
Deadline: 1 Year
Mitigation Type: Local Plans and Regulations
CRS Action Strategy Classification: Emergency services and preventative activity
Activity Status: Carried over into the activities list for this plan.
11. **Mitigation Strategy:** Work together with partners to share resources and to create opportunities for the public to be engaged and informed about the risks of natural hazards and mitigation activities.
Hazard Addressed: Tornadoes, Floods, Winter Storms, Extreme Temps, Dangerous Winds, Lightning, Drought, Hail
Responsible Entity or Person: City Council
Benefit/Cost: Medium/Medium
Priority: High, no change since 2015 Plan
Cost: Staff Time
Revenue Source: Local Funds
Resources: Other communities/ North Central Illinois Council of Governments, Flood Commission, Upper Illinois River Flood Alliance
Benefits: Collaboration provides opportunities to share ideas and resources.
Deadline: 1-5 Years
Mitigation Type: Education and Awareness
CRS Action Strategy Classification: Preventative and Property Protection Activity
Activity Status: Carried over into the activities list for this plan.
12. **Mitigation Strategy:** Develop educational information and publicize, including preventative and preparedness safety procedures, for residents regarding all identified risks.
Hazard Addressed: All identified hazards
Responsible Entity or Person: City Staff
Benefit/Cost: Medium/Low
Priority: Low, no change, new activity for this plan.
Cost: Staff time
Revenue Source: Federal, state, local or grant funds
Resources: Federal Emergency Management Agency/ Illinois Emergency Management Agency
Benefits: Increased awareness and preparedness
Deadline: 2 Years
Mitigation Type: Education and Awareness Programs
CRS Action Strategy Classification: Preventative and Property protection activity
Activity Status: New mitigation activity for this plan in 2020.
13. **Mitigation Strategy:** Update City's Emergency Response Plan at least every 2 years. Include pre-planning emergency facilities such as warming centers temporary shelters to the plan.
Hazard Addressed: Multiple (Flooding, Tornado, Extreme Temperatures, Etc.
Response Entity or Person: City and County EMS
Benefit/Cost: High/Low
Priority: High, new activity for this plan
Cost: Staff time, Facility cost
Revenue Source: Local
Resources: City, County, Red Cross, other
Benefits: Provide sheltering list options before a disaster
Deadline: 2 Years
Mitigation Type: Local plans and preparedness
CRS Action Strategy Classification: Emergency Services, preventative, and property protection activity
Activity Status: New mitigation activity for this plan.
14. **Mitigation Strategy:** Discourage development in the flood plain to enhance open space, natural floodplain function, decrease emergence response, and lessen property damage
Hazard Addressed: Flooding
Response Entity or Person: City

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Benefit/Cost: High/Medium
Priority: High, new activity for this plan
Cost: Staff time
Revenue Source: Local
Resources: City, IDNR, FEMA
Benefits: Enhance/increase open space, natural floodplain function/habitat, decrease emergency response, lessen property damage
Deadline: 2 Years (update Municipal Code and Floodplain Ordinance)
Mitigation Type: Local plans and preparedness.
CRS Action Strategy Classification: Natural resource protection activity
Activity Status: New mitigation activity for this plan.

15. **Mitigation Strategy:** Create and Implement a City Tree Inventory and Tree Management Plan
Hazard Addressed: Tornado, Thunderstorm
Response Entity or Person: City of Ottawa
Benefit/Cost: High/Medium
Priority: High, new activity for this plan
Cost: Staff time, Contractors, Equipment
Revenue Source: Local, Potential grant opportunities
Resources: City, IDNR, USDA-Forestry
Benefits: Lessen property damage, Enhance tree diversity, Enhance wildlife/habitat, lessen public fear of tree damage, reduce carbon footprint, decrease damage, loss of life
Deadline: Ongoing. Evaluate annually
Mitigation Type: Local plans and preparedness
CRS Action Strategy Classification: Natural resource protection, preventative, property protection activity
Activity Status: New mitigation activity for this plan.

16. **Mitigation Strategy:** Post event damage assessment coordination
Hazard Addressed: Multiple
Response Entity or Person: City
Benefit/Cost: Medium/Low
Priority: Medium, new activity for this plan
Cost: Staff time
Revenue Source: Local, State, Federal, independent humanitarian groups (i.e. Red Cross)
Resources: City,
Benefits: Reduce duplicate assessments, reduce potential of conflicting assessments, provide streamlined accurate assessments to property owners
Deadline: Coordinate within 1 year.
Mitigation Type: Local preparedness and coordination
CRS Action Strategy Classification: Preventative activity
Activity Status: New mitigation activity for this plan.

17. **Mitigation Strategy:** Create a City Urban Flood Plan
Hazard Addressed: Flooding
Response Entity or Person: City
Benefit/Cost: High/Medium
Priority: Medium, new activity for this plan
Cost: Staff time
Revenue Source: Local (potential grant funding for development of plan)
Resources: City, IDNR-OWR, FEMA
Benefits: Reduce flooding and damage to property occurring outside of floodzones, enhance habitat, improve water quality
Deadline: 2-5 year Plan Development.
Mitigation Type: Local preparedness, preventative measure
CRS Action Strategy Classification: Preventative and property protection activity
Activity Status: New mitigation activity for this plan.

