

Madison County Successful In Reducing Flood Insurance Rates

March 30 2021 4:03 PM



EDWARDSVILLE — FEMA notified Madison County officials that its Wood River Levee upgrades achieved accreditation for a 100-year-flood level.

“This is fantastic news,” Chairman Kurt Prenzler said. “The accreditation means property flood insurance rates will not skyrocket, bringing a savings to taxpayers.”

Prenzler said the goal was to make improvements to the levee system to meet the 100-year flood stage level. He said the work was complete for the past several years and

officials were awaiting FEMA's approval and letter for the Wood River Flood Protection Project.

The Wood River Drainage and Levee District and U.S. Army Corps of Engineers received letters dated March 25 and March 29 from FEMA's Region V Office in Chicago stating that a compliance review performed on the Lower Wood River Levee System, East and West Fork Levee System and Upper Levee System attained approval.

"Based on FEMA's compliance review, all applicable requirements to reflect full accreditation have been met for the Wood River Flood Protection Project," Mary Beth Caruso, FEMA Region V director, mitigation division, said.

In 2007, FEMA declared that the system did not meet safety requirements and threatened to decertify the levees in Madison, St. Clair and Monroe counties. Illinois lawmakers spearheaded an effort to reconstruct the levee system and to pay for the project created the Southwestern Illinois Flood Protection District Council, which consists of each county's flood protection district.

If decertified, FEMA would have redrawn flood plain maps, which the National Flood Insurance Program (NFIP) uses to calculate risk and determine premiums and property owners with federally backed mortgages would have been required to purchase flood insurance, costing them thousands.

"Decertification would have prevented investment in the area, costing hundreds of millions in our local economy," Prenzler said.

Caruso said it is important to note that levee systems are only designed to provide a specific level of flood risk reduction.

Certification of a levee system by a professional engineer is part of the process for obtaining accreditation by FEMA for the NFIP, and is based on the ability of the levee system to safely pass a 100-year flood event. A 100-year flood has 1-in-100 chance of occurring in any given year.

Wood River Drainage and Levee District is continuing to make improvement on a 500-year-flood event.

"We will continue to advocate for flood improvements throughout Madison County," he said.