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Flood Prone Property Buyout Plan

I. Mission:

The plan shall give the City the ability to buy property to create stormwater detention or conveyance to fight stormwater flooding for the betterment of all the Elmhurst residents.

II. Consideration of Properties:

In order for a property to be considered for buyout by the City of Elmhurst, the property must meet all of the following criteria:

- A. The property must be residential property. At the Council's discretion non-residential structures or vacant parcels may also be considered.
- B. The property must be located in the regulatory floodplain/floodway or must be located in a known flooding area.
- C. The property must have experienced documented surface water (overland) flooding that has affected the structure one or more times.

III. Buyout Eligibility:

A considered property may be eligible for buyout by the City of Elmhurst if the following conditions are met:

- A. The property is not protected against flooding by an approved flood protection project by the City of Elmhurst or another government agency for which engineering design has begun.
- B. One of the following conditions exist:
 1. The property is within a watershed where a watershed plan or comprehensive flood plan has been adopted by DuPage County and/or the City of Elmhurst and:
 - a. There is potential for surface water (overland) flooding, exceeding the top of foundation or lowest point of entry on the exterior of the structure, in any storm in the period of record, as determined by a study or plan that meets the standards of the DuPage Countywide Stormwater and Flood Plain Ordinance; or
 - b. It can be demonstrated/documentated that past surface water (overland) flooding has exceeded the top of foundation on the exterior of the structure, or has caused greater than 1' of basement flooding, in any storm in the period of record; or

- c. The property is adjacent to at least two properties meeting the above criteria, and when considered with adjacent properties, provides an even greater public benefit than the adjacent properties alone.
 2. The property is not within a watershed where a watershed plan or comprehensive flood plan has been adopted by DuPage County and/or the City of Elmhurst, but:
 - a. It can be demonstrated/documentated that past surface water (overland) flooding has exceeded the top of foundation on the exterior on the structure or has caused greater than 1' of basement flooding in any storm in two or more events in the period of record; or
 - b. The property is adjacent to at least two properties meeting the above criteria, and when considered with adjacent properties, provides an even greater public benefit than the adjacent properties alone.
 3. The property is located in the floodplain, floodway, or in a known flooding area and has sustained substantial damage as defined in the DuPage Countywide Stormwater and Flood Plain Ordinance.
- C. The following conditions are met:
1. The acquisition is voluntary.
 2. City/County/State/Federal funding is available.

IV. Buyout Determination:

The City shall, after confirming buyout eligibility of a property, prioritize the properties on an on-going basis using the Flood Prone Property Prioritization table. This table should be used as an initial guide to determine which properties would move forward for further evaluation by the Public Works and Buildings Committee. The following shall determine which properties move on to the Committee:

<u>Flood Prone Property Prioritization Points</u>	<u>Determined Next Step</u>
≥ 41	Move to PW&B Committee for evaluation
< 41 and ≥ 35	Place on wait list
< 35	Place on hold

Once a subject property is evaluated by the Committee and found to be worthy of buyout consideration the matter shall be brought before the City Council. The City Council shall at all times reserve the final decision on the potential buyout of all properties. Being placed on any list is not a guarantee that a property will be purchased by the City. Other factors the Committee and Council shall consider are property location in relationship to ongoing or future City stormwater projects, available budget for buyouts, time required for potential purchase, etc.

V. Definitions:

Reasonable Floodproofing Methods: Any typical means by which a property can be protected from overland flooding by structurally modifying part of a house. Typical means may include, but are not limited to:

- I. Replacing man doors, windows, or garage doors with water tight versions
- II. Complete removal of an existing door or window
- III. Installing a structural wall around the full or partial perimeter of the house
- IV. Sealing the exterior of the house with adhesives, cement, or membranes

Repetitive Loss: A residential property that is covered under an NFIP flood insurance policy and:

- I. That has at least four NFIP claim payments (including building and contents) over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000; or
- II. For which at least two separate claims payments (building payments only) have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building.
- III. For both (a) and (b) above, at least two of the referenced claims must have occurred within any ten-year period, and must be greater than 10 days apart.

Substantial Damage: Damage of any origin sustained by a structure whereby the cost of the restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.