



When Enough is Really Enough

Full Mitigation Best Practice Story

Douglas County, Illinois



Douglas County, IL– Located along the Embarras River, Villa Grove, a small town of only 2,553 residents, is prone to flash floods as well as river flooding. The Jordan Slough and the Embarras River are of significant relevance. In 1994, there was a flood of record, which warranted coverage by CNN. It was during this event that Jackie Athey, City Clerk for Villa Grove, found herself in a quandary as to how to handle the flood.

“I moved to Villa Grove during the fall of 1991. I knew that the town had some flood history,” said Athey. “My grandparents had owned a house there since the early sixties.”

As a child, Athey recalls that her grandmother placed her appliances and cabinetry on the platforms housed in the garage.

“My grandmother had 14 kids. She had an extra refrigerator, freezer, and cabinets stocked. She had to get a step stool to reach them,” said Athey. “As a kid, I never thought about why these things were raised.”

Following the death of her grandparents, Athey talked her husband into purchasing the old homestead for \$20,000. They then increased its value by doing major renovations.

“We were first time homeowners. We had flood insurance because the mortgage required it, but we had a big deductible and no content coverage,” said Athey. “The agent talked us into a \$5,000 deductible so it would lower our premium and we could make our house payment.”

But just as the Atheys started to enjoy the comforts of their new home, they found themselves victims of the 1994 flood disaster. There was one foot of water inside the house and four feet of water in the garage. They had to evacuate.

Her husband, Dana, said, “I always thought my son’s first boat ride would be when we were going fishing, not a boat ride from the front porch.”

The Illinois Emergency Management Agency (IEMA) along with the Federal Emergency Management Agency (FEMA) offered a solution to the town of Villa Grove – the acquisition of floodprone properties. FEMA would fund 75 percent of the acquisition project through its Hazard Mitigation Grant Program (HMGP).

The project was executed in two phases with Phase I beginning in 1995. A total of six homes were acquired. Athey had an opportunity to participate but chose not to at the time.

Villa Grove had another major flood event in 1996 that warranted a Federal disaster declaration. This time, Athey, who was five months pregnant, had to leave her home once more, with her feet encased in garbage bags, to escape the flood.

She decided she had enough. When Phase II of the buyout began in January 1998, she was more than willing to participate. Eleven properties, including Athey’s 1,628-square-foot home, were acquired.

IEMA submitted the HMGP application to FEMA for a total of \$372,300. The Federal share provided \$279,225 (75 percent) in project funds. The Illinois Department of Natural Resources/Office of Water Resources (IDNR/OWR) Flood Mitigation Program provided the State/local match of \$93,075.

All of the acquired properties have returned to open green space. The town plans to create parks in that space.

In the June 2008 floods, Villa Grove was included in the Federal disaster declaration. The town plans to purchase three additional homes. During the June flood event, it was noted that all of the properties acquired during the prior buyout would have been affected by flooding. Had those homes remained, they would have sustained flood damage once more.

“That’s seventeen less homeowners that we don’t have squawking about flood damage,” said Athey. “As the city clerk, I see both sides in trying to reduce the risk of flood damage. Buyouts are good for everybody.”

"I realized that it was a permanent thing and, of course, it's voluntary," said Athey. "I decided that I didn't want to deal with the floods anymore. You will know when you have been through enough."

Activity/Project Location

Geographical Area: **Single County (County-wide)**

FEMA Region: **Region V**

State: **Illinois**

County: **Douglas County**

Key Activity/Project Information

Sector: **Public/Private Partnership**

Hazard Type: **Flooding**

Activity/Project Type: **Acquisition/Buyouts**

Structure Type: **Tilt-up (Concrete Pre-cast)**

Activity/Project Start Date: **07/1998**

Activity/Project End Date: **03/2000**

Funding Source: **Hazard Mitigation Grant Program (HMGP); State sources**

Application/Project Number: **1112.0008**

Activity/Project Economic Analysis

Cost: **\$296,441.00 (Actual)**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Yes**

Federal Disaster #: **1025 , 04/26/1994**

Federal Disaster Year: **1994**

Value Tested By Disaster? **Yes**

Tested By Federal Disaster #: **1771 , 06/24/2008**

Repetitive Loss Property? **Yes**

Reference URLs

Reference URL 1: **<http://www.ready.illinois.gov/>**

Main Points

No Main Points were entered.



Jackie Athey, Village Clerk, was a participant in the buyout program



Jackie Athey's 1,628 square-foot home was acquired in acquisition project