



# IAFSM NEWSLETTER

Illinois Association for  
Floodplain and Stormwater Management

Summer 2008

## 2008 Flooding and Mitigation

This year's spring and summer brought record flooding across many of our communities. The floods and subsequent damages highlight the importance of mitigation and proper floodplain management. As published by the Associated Press, "officials said the damage [from the 2008 floods] could have been worse if the federal government had not taken steps to clear flood-prone land after historic floods in 1993." In communities along the Mississippi River, "the government bought out more than 9,000 homeowners, turning much of the land into parks and undeveloped areas that can be allowed to flood with less risk. FEMA has moved or flood-proofed about 30,000 properties."

Past mitigation efforts worked to prevent flood damages on some properties during recent floods, and mitigation continues to be a great tool to reduce future damages. Unfortunately,

mitigation options are limited for some communities. FEMA certified the Gulfport levee a few years ago, removing the town from the Flood Insurance Rate Maps. Subsequently, most residents dropped their flood insurance policies. A large subdivision was recently constructed just east of the town; because the levee was certified, no elevation of those homes was required. When the Gulfport levee failed in June, the town and the new subdivision went underwater. Because the town is not mapped floodplain, mitigation options are limited.

Our river towns are beginning their recovery efforts and it is too soon to fully measure the damages, and too soon to predict what policy changes, if any, will transpire as a result of this event. But one thing is clear: mitigation works. The photos of Grafton clearly illustrate the benefits of mitigation; the feature story on Page 2 highlights efforts that the City of Watseka has taken as a result of flooding earlier this year to reduce future flood damages.



*The top photo shows the "Crow's Nest" and 1993 flooding in Grafton, Illinois. Water Street is in the background, where several homes were completely under water. The bottom photo shows Grafton during the 2008 flood. All the homes in the background were replaced by a city park and floodproofed lighthouse. See Page 6 for more Before and After photos of Grafton.*

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# The Changing Face of Watseka

-Joel Nasers, City of Watseka, Building Inspector

Watsseka, Illinois, has changed since January.

In early January, heavy rain on frozen ground caused flooding which damaged more than 300 homes and businesses. A second flood a few weeks later added to the damage. Much of Watseka is mapped as floodplain.

The town's citizens pulled together to help each other after the devastation subsided. People who weren't affected helped those who were. Several of the city's emergency response personnel were affected personally by the flood. There were firefighters, first responders and city employees who worked with evacuation, cleanup or in some other capacity related to flood relief while their own homes were severely damaged by flood waters.

The recovery process has been long, but is going well. Soon after the flood, the City completed damage assessments on over 200 properties. Many were determined to be substantially damaged. Public meetings were held to inform citizens. There are more than 30 homes in the city that are elevated or are going to be elevated as a result of compliance with the city's flood plain ordinance. Many are taking advantage of the Increased Cost of Compliance coverage found with flood insurance.

Joel Nasers and Bud Peters, city Code Enforcement and Building Inspectors, have been working with residents who need to elevate their homes and advise them on the procedures. The Illinois Office of Water Resources has helped throughout.

Some residents, he said, did not have the amount of damage that would require them to elevate their homes, but have seen the importance of doing so and are taking that step anyway.

"I think things are going very well," Nasers said. "Everything changes from day to day. It's been devastating for some people."

He said he works with people on a daily basis, advising them about such things as the proper amount of fill they need, the proper placement of vents and a host of other procedures that need to take place as people get their lives back together.

The city continues to recover. City and Iroquois County officials are now working together on a countywide mitigation plan.

Every day Watseka residents recover a little more from the floods of early January. The process will take time, but the residents are determined to get their lives back to normal as soon as they can. Mitigation steps taken now will ensure that the City is much better prepared for the next flood.

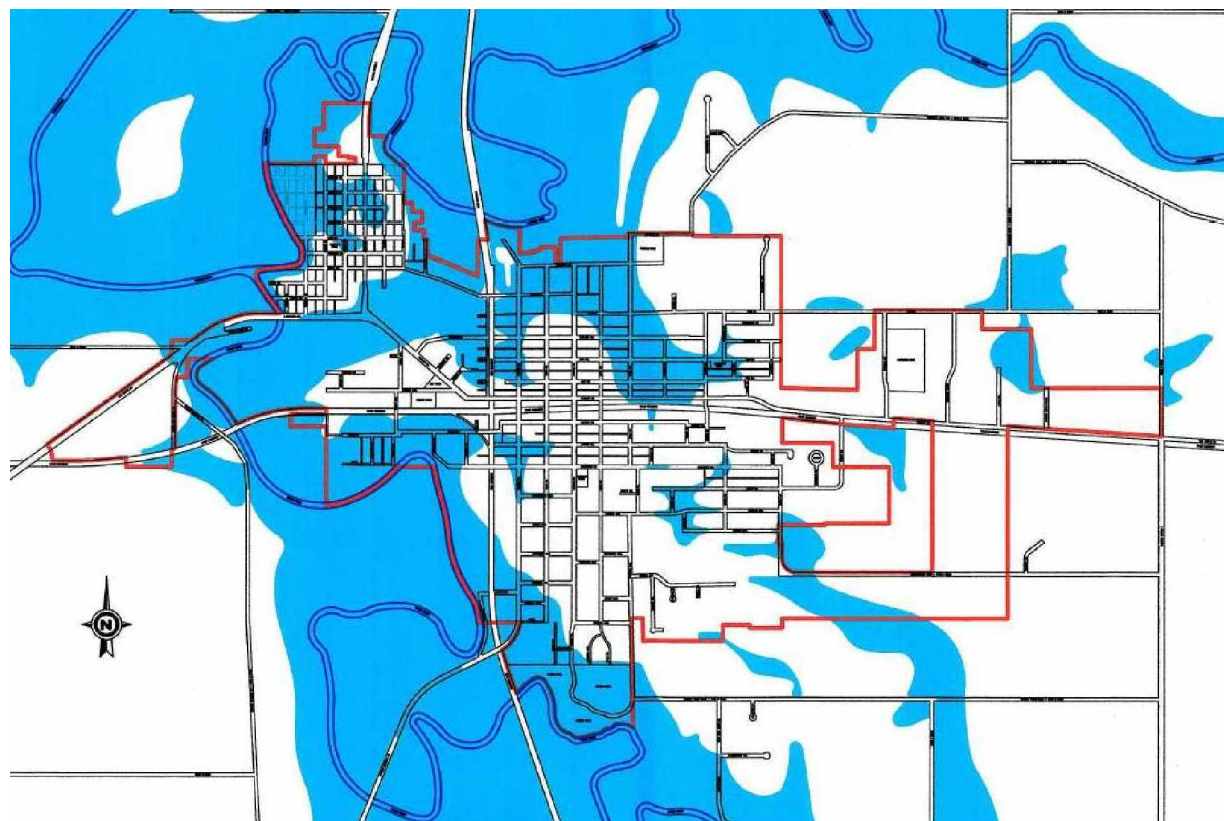


*These Before and After photos show a home that was elevated after being damaged by the January flood.*

*Footnote by Paul Osman, IDNR:* Soon after the January flood, long time IAFSM member and building inspector Bud Peters (winner of the IAFSM 2004 Floodplain Manager of the Year Award) suffered serious health problems. The City hired Joel Nasers to step in as the new Building Inspector during Bud's recovery. Joel knew nothing about floodplain management. He had to learn fast while trying to address one of the City's worst floods! Illinoisans Mike Klitzke (retired city of Wheeling and winner of IAFSM's 2002 Lifetime Achievement Award) and Mike Prough (Jersey County Zoning Administrator and winner of IAFSM's and ASFPM's 2007 Floodplain Manager of the Year Award) were deployed to Watseka by FEMA to train Mr. Nasers. The City of Watseka and IDNR/OWR are very grateful for both of these guys. It clearly pays to have trusted friends and colleagues help out during a flood event. Working closely with Joel, Mike Klitzke and Mike Prough have helped make Watseka a success story. We are all glad to know that our friend Bud Peters is back on his feet. Bud has been Joel's mentor. Both men work together very well. It is obvious that Joel is a quick understudy and has a lot of respect for Bud. Together they are an excellent team.



*Construction underway to elevate a home in Watseka.*



*This map was created by the City of Watseka to show the extent of flooding in January 2008.*

## NFIP Reform Bill will Impact Illinois

Both the House and the Senate have now passed their own versions of the Flood Insurance Reform and Modernization Act (members can view each bill at Thomas.gov). There are many differences between the House and Senate versions of the bill. Those differences will now have to be resolved, probably by a conference committee.

The IAFSM has been busy trying to ensure that the NFIP Reform legislation will continue to allow the NFIP to work in Illinois. Last June, an IAFSM member testified in front of Congress, IAFSM members have also made several trips to DC to meet with our Congressional delegation on this important issue. IAFSM has also sent letters to both of our Senators with concerns over provisions of the bill.


The primary concerns NOT SUPPORTED by IAFSM are:

1. Drop the House provision to offer **wind coverage** as part of the flood insurance policy. Since anyone anywhere in the country could purchase federal wind and flood coverage, the NFIP would have a new exposure of unknown and potentially major consequences. The NFIP is already \$17 billion dollars in debt. This new coverage is simply fiscally irresponsible. Some Congressmen have voiced concern that this provision will force flood insurance premium increases and inland states will pay more for coastal damages.
2. Drop the amendment that allows for the **suspension of flood insurance** coverage on updated floodplain maps until such maps are completed for the entire Corps of Engineers District affected by the maps. This provision was introduced by Rep. Costello (IL) and Sen. Durbin (IL) in response to levee decertification in the Metro East St. Louis area. This provision has major negative impacts for Illinois and other states in the nation where large populations are at risk of levee failure. Congress should NOT be in the business of discouraging flood insurance coverage in areas of known residual risk. The focus should be on fixing the levees not discouraging flood insurance in those areas.

Provisions SUPPORTED by IAFSM include:

1. Phasing in actuarial flood insurance premium rates for non-primary residences and non-residential properties. Many of the most flood prone and costly structures in Illinois are vacation homes or fishing cabins located along our major rivers. Flood prone cabins along rivers in Illinois should get subsidized flood insurance premiums.
2. Allow increase in premiums from 10% to 15%. This provision is necessary to keep the NFIP solvent.
3. Expanding areas shown on the floodplain maps to include residual risk areas such as those flood prone areas located behind levees and dams. Many of Illinois' existing levees are old and at risk of failure. We applaud efforts to encourage flood insurance coverage in these areas.
4. Increase funding for floodplain mapping at \$400 million per year thru 2013. Risk identification is a key component of the NFIP. New and improved mapping keeps citizen aware of areas of flood risk. Illinois has a very efficient floodplain mapping process...it needs to continue.

We now are waiting for Congress to produce a final NFIP Reform Bill for the President's signature. The White House has already indicated that they will not sign a bill with Wind Coverage as part of the NFIP. Hopefully, with input from ASFPM and state chapters, the final NFIP Reform Bill will have new provisions to further strengthen floodplain management and flood insurance coverage in Illinois.



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# U.S. Army Corps of Engineers' Compensatory Mitigation Rule for Wetlands

-Tom Kehoe, Christopher B. Burke Engineering, Ltd.

On June 4, 2008, Ms. Leesa Beal of the US Army Corps of Engineers Chicago District spoke to a packed audience of local environmental professionals gathered for a presentation sponsored by the Illinois Association of Environmental Professionals. She highlighted recent changes at the Corps, including staff changes, an update on the Rapanos Supreme Court decision (the resulting procedure is still being ironed out between the Corps and USEPA), an update on reissuance of the DuPage County General Permit, and presented a detailed discussion of the Compensatory Mitigation Rule (CMR). The CMR is the new law of the land and replaces such classic "watershed" guidance documents as the 1995 mitigation banking guidance and the 2000 in-lieu fee guidance. A summary of Ms. Beal's discussion highlights follows:

- There is no change as to when compensatory mitigation is required and the 404(b)(1) guidelines regarding the avoidance, minimization, compensation hierarchy still apply.
- Mitigation must still be commensurate with the impacts.
- A preference hierarchy for mitigation is established with mitigation bank credits at the top of the list.
- Encouragement (requirement?) of a watershed approach to determining strategic sites for mitigation.
- Individual permits will require a statement of how mitigation will be accomplished. The public notice will describe the mitigation concept and proposed avoidance/minimization measures.
- Individual permits must specify the mitigation bank or in-lieu fee program to be used. (The Chicago District has indicated that they will require this for Regional/General Permits as well, as their discretionary authority allows.)
- Case-by-case requirements including designations of the long-term management plan (and identification of the long-term manager) and the financial assurances to be put in place are also aspects of the process.
- Ecological performance standards for mitigation are currently being revised by the Chicago District as the ICA is being revised, with issuance of the new ICA anticipated this summer.
- Grandfathering: mitigation banks approved on/after July 9, 2008 must follow the new rules and banks approved before 7/9/08 operate under the approved instrument. In-lieu fee programs approved on/after July 9, 2008 must follow the new rules. In-lieu fee programs in place before 7/9/08 can continue to operate under their approved instruments for two years. Any modifications or revisions to instruments of either mitigation banks or in-lieu fee programs must comply with the new rules.

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## Unmapped Special Flood Hazard Areas

The Illinois State Water Survey recently completed a study that identified Illinois streams that do not have mapped Special Flood Hazard Areas (SFHAs). Maps identifying these unmapped streams and the study are available online at:

<http://www.illinoisfloodmaps.org/sfharisk.aspx>.

### BRADLEY E. BRINK, P.E., CFM

MANAGING AGENT  
CELL: 708.906.6101



9405 BORMET DRIVE • SUITE 1 • MOKENA, IL 60448

PHONE 708.478.3671

FAX 708.478.3673

E-MAIL: [brad@lexmorengineering.com](mailto:brad@lexmorengineering.com)



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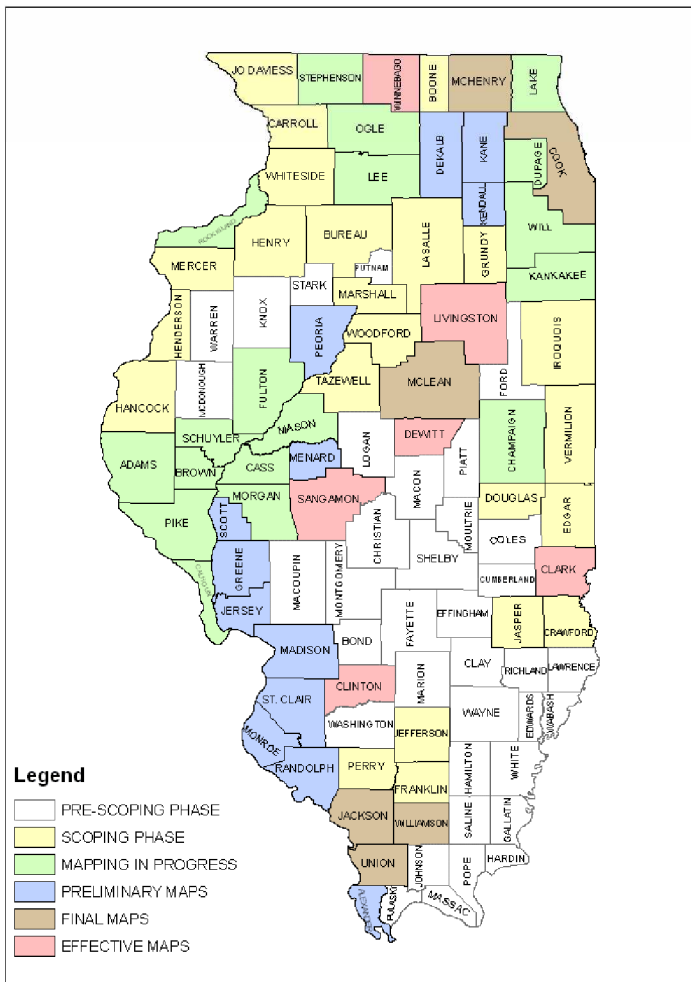
## Map Modernization Project Update

-Jane Li, Illinois State Water Survey

The state graphic depicts the progression of the Illinois State Water Survey's Map Modernization Project for each county. From start to finish, the process of modernizing flood maps for each county takes approximately 24 months. Each issue of this newsletter will include an updated map showing recent progress.

Open House meetings are scheduled for Monroe, Madison and St. Clair Counties in late July. Maps for McLean, Williamson, and Cook Counties will become effective in July and August of this year. For more information or to check the status of your County, visit [www.illinoisfloodmaps.org](http://www.illinoisfloodmaps.org).

Pre-Scoping: County awaiting scoping  
 Scoping: Scoping meeting complete  
 In Progress: Maps being recreated  
 Preliminary: Maps finished, open for public comment  
 Final: Map awaiting County adoption  
 Effective: Map effective and regulatory



## Grafton, Illinois Before and After Mitigation



*These photos show the same block in Grafton, Illinois. The first photo shows structures damaged by 1993 flooding. The second photo was taken in early June 2008 as waters rose on the Mississippi; old foundations from bought-out structures are seen in the foreground. The final photo shows 2008 flooding. The open space is on lots that were bought out after the '93 flood, suffering no further damages in 2008.*

## From the Chair

- E. Stuart Richter, CFM, Chair, IAFSM

At the May 14, 2008 meeting of the IAFSM Board, I handed out a short report to the Board. I originally ran for the position of Chair because I had several goals in mind for the Association. In my report, I listed those goals to show our progress and where I would still like to make other efforts. Rather than re-invent the wheel, I reworked that report for this issue of the newsletter.

**Goal: Closer ties with other professional organizations.** We now have the Inter-Organizational Committee, as part of the Board, with Rebecca Bicksler as Chair.

**Goal: Outreach to youth.** At the May Board meeting, we added a Youth Outreach Committee with Mark Hoskins as Chair.

**Goal: More committee activity and committee membership.** I think that we have great Committee Chairs, who have become more active. Jeff Wickenkamp's idea, to have the Chairs available at the conference to talk to the membership, took us a long way toward part of this goal. There is increased participation in our committees.

**Goal: To adopt a budget for the entire organization.** My hat is off to Mike Cothard, our Treasurer, for the work he has done this past year on our finances, and especially, devising our first budget.

**Goal: To have more opportunities for taking the CFM exam.** I have always thought that we should have a regular schedule for CFM exams, other than just at the conference. With Matt's help, and the cooperation of several sites, we now offer 4 exam times per year, including one downstate at mid-year.

Goals still hoped to be reached:

- More outreach (training) to local governments. Some ideas have been discussed, but we haven't quite made the leap as yet. A lack of available time has always been our enemy.
- More local government involvement in the organization. Unfortunately, I have seen less of my county compatriots at our conferences, which I hope is just due to temporary, budget situations.
- More minority involvement. I am not sure how to accomplish this and would welcome any suggestions.
- A Legislative reception if we go back to Springfield. We will see what happens with this as Jeff readies us for the 2009 conference. It also requires the Legislators to be around. Maybe this could take place other than at our conference.



*Alexander County officials pose with their Floodplain Manager of the Year award after a special presentation by IAFSM. From left to right: Jeff Denny (Award Recipient), Mike Caldwell (Chairman of the Board), Twyla Wareing (Award Recipient), and Angela Greenwell (Commissioner.)*

- Continue to grow our organization. This is possibly another budgetary situation.

What we have accomplished in the past year has only been through the cooperation of the entire Board. I am grateful to all of them for their efforts. I hope that we will continue on this year in that same manner.

Since our conference in March, ASFPM put on another excellent conference in Reno in May. I actually tried my hand at "craps", and that describes my efforts precisely. Please note: When gambling, have a clue what your doing or trying to do. On June 4, we had a four hour seminar on "Legal Issues of Floodplain Management", in Lombard, IL. The presenter was Ed Thomas who spoke at our first plenary in Tinley Park. We are going to look into sponsoring a longer session later in the year, one or possibly two days in length. We are always open to suggestions for seminars, workshops or training desired by the membership. Please let us know through Amanda Flegel or through any of the Chairs. **Be active because this is your Association.**

And finally, Advice from the Chair: If you have a lot of tension and it gives you headaches, just do what it says on your aspirin bottle - "Take two aspirin" and, "Keep away from children." --Author Unknown

## IAFSM Committee Reports

**Annual Conference Committee:** The Annual Conference Committee has been visiting possible venues for the 2009 conference to be held at a downstate location. To volunteer to help with the 2009 conference, email Jeff Wickenkamp at [jwickenkamp@heyassoc.com](mailto:jwickenkamp@heyassoc.com).

**Education Committee:** IAFSM sponsored a seminar on Legal Issues of Floodplain Mapping, “No Adverse Impact – Preserving Our Watersheds, Protecting Our Property Rights” on June 4 in Lombard. Edward A. Thomas, Esq., of Michael Baker Corporation, gave a lively and informative presentation on legal issues related to floodplain regulation enforcement and the legal underpinnings that support good floodplain management. The attendees overwhelmingly ask for another longer workshop. Look for future announcements of seminars. The Association of State Floodplain Managers (ASFPM) “No Adverse Impact” tool kit and variety of related papers can be found at: <http://www.floods.org/NewUrgent/NAI-LegalIssues.asp>. To volunteer to help with future workshops, email Amanda Flegel at [aflegel@uiuc.edu](mailto:aflegel@uiuc.edu).

**Newsletter Committee:** To help with future newsletters, to provide comments and opinions on the newsletter, or to provide an article for publication email Jennifer Maercklein at [jmaercklein@v3co.com](mailto:jmaercklein@v3co.com)

**Stormwater Committee:** The Committee welcomes new members Nicholas J Orf (Strand Associates), Gregory P. Kacvinsky (Clark Dietz Engineers) and Lillian B. Prince. The Stormwater Committee is planning a Stormwater Master Planning Course in September in Bloomington, IL as described in this newsletter. Ideas and volunteers to help with planning and preparations are welcome. Please email Bob Murdock at: [RMurdock@mbakercorp.com](mailto:RMurdock@mbakercorp.com).

**Wetlands Committee:** The Wetlands Committee attended a seminar presented by Leesa Beal and sponsored by IAEP, as summarized in this newsletter. The Committee welcomes new members Tim Pollowy (Hey and Associates), Steve Rauch (Hey), Jen Boyer (DuPage County), Dave Urban (Land and Water Resources), Alycia Klunenbergl (Huff & Huff) and Michelle Ross (V3). To volunteer with future committee activities, email Tom Kehoe at [tkehoe@cbbel.com](mailto:tkehoe@cbbel.com).

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## IAFSM Welcomes and Thanks Terry Fell

At the May Board meeting, IAFSM elected Terry Fell to the Board of Directors as Chair of the Mitigation Committee. Terry retired from FEMA in June and is excited to continue her involvement in the floodplain management arena through IAFSM. She is a graduate of Western Illinois University and started working for FEMA in the late 1970s. For several years she was the FEMA representative for Illinois, including during the 1981 floods in the south suburbs. She worked her way up to floodplain management branch Chief for Region V and also served on the CRS Task Force. A farewell letter written by the Region V NFIP Coordinators further summarizes her great accomplishments as shown below. She was always a friend to Illinois and to good floodplain management. IAFSM wishes Terry a Happy Retirement and welcomes her to our Board.



June 17, 2008

Ms. Terry Fell, Chief  
Floodplain Management and Insurance Branch  
536 South Clark St., 6<sup>th</sup> Floor  
Chicago, IL 60605

Dear Terry,

As you retire from Region V, we want you to know how much your commitment and dedication to your work is appreciated! The Region V National Flood Insurance Program Coordinators and FEMA staff work well together, and have developed firm friendships. Perhaps it is because many of us have "grown-up" with the National Flood Insurance Program, or maybe it is just fate – but together we have contributed many creative solutions and solid approaches to improving the region's floodplain management activities. Your hard work over the years, and your continued leadership in recent years is a large part of the Region's stature.

Throughout your career, you have presented a common direction and promoted the sense of unity among our states. You show your passion in dealing with some of the toughest issues in the NFIP (compliance, map modernization, and shrinking funding). Your decisions are founded in your genuine concern for the people who live in floodplains and those who are impacted by flooding. You have not just done the job; you have done the "right" thing.

While promoting unity throughout the Region, you have also recognized, encouraged and promoted the individual success within each of our states. We all thank you for listening to the different approaches and entertaining our input on the policies and decisions that you are called upon to make.

We know you will always be admired for what you have achieved during your career, valued for your guidance and friendship, and we wish the very best for a long and healthy retirement – whatever you pursue!

Sincerely,

PAUL

GREG

LES

CEIL

CINDY

GARY

The Region V NFIP Coordinators

Paul Osman (Illinois), Greg Main (Indiana), Les Thomas (Michigan), Ceil Strauss (Minnesota),  
Cindy Crecelius (Ohio) and Gary Heinrichs (Wisconsin)

## ASFPM National Conference Recap

IAFSM provided scholarships for several local officials to attend the national ASFPM conference in Reno, Nevada this past May. Two scholarship recipients provided reports on their experiences:

**From Matt Wahl of Peoria County:** The ASFPM Conference in Reno Nevada provided excellent training on a variety of floodplain management issues. One of the interesting topics offered during the conference was the discussion of "Living Rivers", which are initiatives being carried out in various areas of the West. The idea of revitalizing dry basins through controlled water release(s) which in turn will allow for the reestablishment of native vegetation and wildlife is a great idea. Some areas have utilized this concept along existing wet waterways to establish environmental/economic revitalization areas in city centers. This idea needs to be investigated further in our state for appropriate river recharge areas and to assist in the development of urban open space set asides to assist in creating compensatory storage elements during storm events.

**From Marilyn J. Zerbst of Lake County:** The National Conference for ASFPM in Reno was my first and it was phenomenal. First, I want to thank IAFSM for the scholarship that helped to make the trip possible. The greatest asset of the Conference for me was meeting people from all across the country. Each area has its own inherent floodplain/drainage issues and it was great to compare notes on how to handle similar situations. The current sessions had something for everyone. I especially enjoyed the sessions dealing with code enforcement and what's new in building science including how the NFIP Technical Bulletins were being updated. The Steamboat Creek Restoration and Flood Management field tour gave me a first-hand view of how rivers and detention basins can be used to help alleviate flooding events. In the Midwest, we need to incorporate more of these projects on our rivers and streams.



*Field trip to Steamboat Creek restoration project near Reno, Nevada*

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## IAFSM Board Meeting

The next Board meeting will be on Wednesday, July 9, at 10:00 a.m. at the Village of Oak Brook Village Hall. **All members are welcome!**

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## CEC and Training Opportunities

### Stormwater Master Planning Course

IAFSM is planning a Stormwater Master Planning Course in September in Bloomington. The class will include presentations from community and agency officials, consultants, and developers on the benefits and challenges of proactive stormwater master planning. There will also be a practical design exercise. A tentative agenda follows; watch your inbox for the official course announcement.

- Benefits and Reasons for Developing a Master Plan
- Developer's Perspective on Master Stormwater Plans and Local Ordinances
- Sustainable Design and Development Issues
- Proactive Stormwater Master Planning: Pre-Development versus Post-Development Scenarios
- Land Development Ordinances - What does the Future Hold in Illinois?
- Integration Of Master Plans with Watershed Plans
- A Low Impact Development Design Exercise
- Stormwater Infrastructure Financing - Success Stories from Municipal Managers

### Introductory FEQ Short Course

IASFM is planning on sponsoring an introductory FEQ short course this fall depending on interest. The FEQ hydraulic model is a computer program accepted by FEMA for NFIP usage and is the regulatory model of choice for floodplain modeling in DuPage County. This 4-day class will discuss the concepts and theory behind the model and present examples of practical applications. Professional Development Hours certificates will be provided (about 30 PDH). If interested, please contact Erik Gil at [egil@cbbel.com](mailto:egil@cbbel.com) or 847-823-0500.

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## 2008 Certified Floodplain Manager (CFM) Exam Schedule

- September 9 – Woodridge (V3 office) AND Champaign (ISWS office)
- December 10 – CBBEL office, location TBD

For more information or to register, please visit [www.illinoisfloods.org/certification.html](http://www.illinoisfloods.org/certification.html)

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## Jobmart

Visit our Jobmart at [www.illinoisfloods.org/jobmart.html](http://www.illinoisfloods.org/jobmart.html) to view current job openings. Jobmart is a free service to members of IAFSM. If you would like to post a position, send complete information to [IAFSM@sbcglobal.net](mailto:IAFSM@sbcglobal.net). Current openings include:

- **Ecosystem & Navigation Program Director**, Upper Mississippi River Basin Association
- **Drainage Staff Engineer – Transportation Group**, Patrick Engineering Inc.



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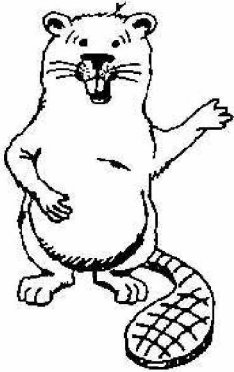


# IAFSM NEWSLETTER

Illinois Association for  
Floodplain and Stormwater Management

Summer 2008

The IAFSM Newsletter is published quarterly for members of the Illinois Association for Floodplain and Stormwater Management. Information and opinions contained herein do not necessarily reflect the views of all members. Items for publication and other editorial matters should be directed to the editor at [jmaercklein@v3co.com](mailto:jmaercklein@v3co.com). To advertise in this newsletter (\$100-\$200 per year depending on ad size) contact the association at [IAFSM@sbcglobal.net](mailto:IAFSM@sbcglobal.net).



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