

APPENDIX A

Stakeholder Recommendations Table

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Actions/Recommendations	Geographic Relevance	Issues Targeted by Actions	Existing Programs and Funding Sources	Potential Barriers Limiting Action	Further Information
	All Case Studies	Flood Risk & Management	National Flood Insurance Program Community Rating System encourages communities to expand flood insurance enrollment.	There is significant misinformation about eligibility outside of mapped flood zones. Need to increase awareness of flood and back-up insurance options for homeowners, renters and insurance agents.	The community should work to increase enrollment in the National Flood Insurance Program (including the Preferred Rate Policies for residents who are not in the mapped flood hazard zones). This would help homeowners and renters recover from flood events. Reduction of premiums may be achieved through raising the elevations of properties.
			National Flood Insurance Program.	Not enough homeowners are enrolled. If more were enrolled, based on community outreach and education of the program, then homeowners and renters would benefit.	-
				Premiums are too expensive for some low-income residents.	-
				More benefit if the municipality is enrolled in the Community Rating System. Enrollment requires additional resources that are not available in under-resourced communities that do not have staff.	-
				Insurance agents are not providing homeowners and renters with accurate information about eligibility, rates and hazard mitigation options.	-
				Only available in participating communities and requires adoption of the Flood Insurance Rate Map. Only a few Illinois counties do not participate in the program, but information about how the program works and where eligibility requirements are met are not accessible.	-
			Flood Insurance Rate Map Updates (Illinois State Water Survey).	Flood Insurance Rate Maps are outdated and not accurate in many areas. Lack of funds to accelerate mapping efforts.	-
			In other states, property owners need to disclose to renters if they are located in a hazardous area.	Legislation is needed to require property owners to advise tenants of flood history.	-
Community Led Continued Engagement	All Case Studies	Flood Risk & Management	None identified; private partnerships could help fill this gap.		Black residents may not be adequately engaged in the decision-making process regarding floodplain risk management, planning and solution development.
Community Education	Alexander County (Cairo), Danville, Freeport, Centerville, Ford Heights	Flood Risk & Management	None; however, this work could be done through the establishment of a non-profit, or through the use of an existing non-profit (not currently identified).	Lack of funding for educational programs and support.	The community needs technical assistance to guide assistance requests, including identifying and applying to the right grants and enrolling in programs to finance planning and projects. Education can also occur through continued stakeholder engagement and outreach, which should leverage existing volunteer organizations and universities/academia.
				A historical lack of follow-through by organizations attempting to help with community education. This may be due to a re-prioritization of needs.	-
				Identifying and accessing interested community members for training.	-
Pre-Disaster Resilience and Planning	Alexander County (Cairo), Centerville, Danville	Surface Water Flooding & Groundwater Intrusion	FEMA's Building Resilient Infrastructure and Communities Grant will finance pre-disaster planning, design and construction.	Lack of resources, expertise and capacity to successfully apply for funding.	
				Project sites need to be included in the relevant hazard mitigation plan and the applicant sponsor must be a municipality or county. Centerville and Cairo need assistance in determining problem sources. All communities need the municipal staff support to apply for the grants.	-
			Environmental Protection Agency Revolving Loan Programs to assist with necessary upgrades to stormwater and sewer infrastructure.	Some communities are not able to pay back loans due to a shrinking tax base. Need to coordinate infrastructure upgrades with a community revitalization plan.	-
			FEMA/IL DNR home buyouts and/or flood-proofing to reduce community reliance on risky levee infrastructure.	Home buyouts often disperse communities and undercut the informal support networks that people of low-income often rely on. Need to provide support for community "relocation."	-
				Loss of property tax revenue for the city. Need assistance calculating return on investments, developing a plan to expand taxable city property and/or increase property values while maintaining diverse community structures (i.e., avoid pushing out people of color as property values rise).	-
				buyouts only benefit homeowners and not renters. Need a financial assistance program for renters that will function in tandem with homeowner and landlord payments.	-
				Because buyout programs are typically targeted at disadvantaged communities, property values are low and buyout amounts are tied to property value. This creates a situation where, if people accept buyouts, they cannot afford to purchase a home elsewhere.	Homeowners who accept buyouts could be subsidized to allow the purchase of a home elsewhere in a safe environment.
			EPA Section 319 Non-point Source Pollution Grants can help the community finance green infrastructure projects, including along Vermillion Creek where there are public safety concerns with flooding and coal ash storage ponds.	Lack of resources, expertise and capacity to successfully apply for funding. Need technical assistance for grant applications.	-
				Some pollution sources come from farmland, and there is no standard venue for rural and urban residents to collaborate on watershed flood issues. Need to facilitate conversations between cities and rural areas in watersheds.	-
Nature-Based Solutions/Green Infrastructure	Rockford, Danville, Ford Heights	Surface Water Flooding	FEMA's Building Resilient Infrastructure and Communities Grant will finance pre-disaster planning, design and construction for long-term solutions that stop the "flood-rebuild-flood-rebuild" cycle.	Problem areas need to be included in the county hazard mitigation plan and few hazard mitigation plans are developed via community-led dialogue. In addition, municipalities and counties are the only allowed applicants.	Urban flooding issues could be addressed through investments in green infrastructure to slow down the water and increase permeable surfaces to reduce flooding. Keith Creek in Rockford is an area to look at for green infrastructure (trees/train gardens, stream meandering, etc.). In Ford Heights, look at Deer Creek for green infrastructure and restoration. Urban green infrastructure, such as permeable pavement and detention basins could slow down water flow and reduce inundation. Green corridors are a big opportunity and provide multi-benefits (habitat creation, recreation opportunities, etc.) and appeals to a younger generation.
			Metropolitan Water Reclamation District.	Lack of funding for projects.	-
			Communities can impose stormwater utility taxes to fund green infrastructure projects.	Requires political will and action.	-
			Forest preserve districts or other local land management authorities.	Lack of coordination in some areas.	Land conservation areas have a history of catering to white and more affluent populations and are not always aware of how their activities do and/or could benefit historically marginalized populations in or adjacent to their jurisdiction.
			State granted authority for stormwater management is not available in Winnebago County.	State needs to grant authority for all counties to manage stormwater according to the Urban Flooding Report.	-
			Habitat restoration grants.	These grants are siloed and only tenuously connected with floodplain management activities.	Encouraging collaboration between agency staff who manage different grants can help coordinate funding that may need to come from different sources.
			Office of Water Resources.	Historically has been a champion for these efforts. However, spending cuts have caused a reduction in resources and they are unable to assist.	Prior to loss of funding, the Office of Community Outreach helped fill a lot of the community engagement gaps that are described in this report. Need to get the office re-established with an expanded mission to focus on equity issues and increase engagement with the Office of Water Resources.
			IL DNR Grants Division - for open space land acquisition.	Requires community education and leadership to know about these programs and how to apply.	-
Infrastructure Upgrades	Alexander County (Cairo), Centerville, Danville	Surface Water Flooding & Groundwater Intrusion	IL EPA State Revolving Loans provide low-interest loans for drinking, storm and waste-water infrastructure upgrades.	Centerville and Cairo have a shrinking tax base that restricts their ability to take on loans. Need more loan forgiveness for desired outcomes and/or grant opportunities.	Specifically for stormwater and wastewater management in the urban environments. In Danville, stakeholders identified the areas around Stoney Creek as a section of the community that is a prime target for infrastructure and drainage improvements.
Community Relocation (i.e., affordable housing and historic preservation)	Ford Heights, Freeport, Danville	Flood Risk & Management	Various buyout programs via FEMA and HUD.	Lack of other affordable housing and loss of taxable property is a barrier in many communities	Lack of affordable, safe homes and loss of taxable land parcels are significant deterrents for community members and municipal governments. Supporting community-led visions is vital to successful projects with a displacement component. More options that relocate people as a group to safer housing and deliberate land planning to encourage flood-compatible economic development need to be supported to ensure successful projects. Also, where options are viable, more attention should be paid to retrofits and remodeling efforts to preserve community structures.
			Historic Preservation.	Histories of non-white, disabled and low-income communities are not well preserved.	This emphasizes the need for more community-led visioning and planning around flood risk management to ensure important historic places and event histories are appropriately recorded and accounted for in the project.
			CMAA's Local Technical Assistance (LTA) program to develop "Homes for a Changing Region" Plan.	Too many homes would have to come up to compliance with current codes.	-
			Illinois Department on Aging.	With relocation to existing affordable housing, there may be challenges associated with public transportation and amenities such as grocery stores and pharmacies.	-

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Racial Equity	Centreville, Rockford	Flood Risk & Management	Anti-discrimination laws for state and federal agencies.	No or limited transparency in state and federal spending to determine where discrimination might be happening.	There is a need for equitable distribution of resources around flood risk reduction. State and federal programs need to be more transparent regarding demographic information around their community assistance programs. Black residents may not be adequately engaged in the decision-making process regarding community planning and development.
			Health Departments.	The local health departments seem to be siloed or otherwise disconnected from the flood risk management decision-making process.	There are a lot of health issues associated with dampness (like mold) that result from living in floodplains, even where water levels are controlled with levees and pumps.
Political Power	Centreville	Flood Risk & Management	Consolidation of water management districts through the legislative process would allow more equitable distribution of funds in the region.	Requires complex legislative action.	Stakeholders felt that Centreville needs better access to decision-makers and political power to bring resources into their community for investments.
				Resistance to shared power and decision making from public officials.	-
Agency Coordination	Centreville, Freeport	Flood Risk & Management	Many state and federal agencies have programs to facilitate agency collaboration within communities.	Bandwidth and funding at the state and federal agencies. Many agencies are understaffed and do not have the capacity to do effective and continual public outreach.	Centreville deserves the attention of multiple state and federal agencies. FEMA, the Corps, IL DNR, IL EPA, and the county Soil and Water Conservation Districts should review Centreville's flood and pollution problems collaboratively and develop an integrated plan to assist the community.
Addressing Environmental Contamination Issues to Limit Hazards to Public Safety	Alexander County (Cairo), Centreville	Public Health and Safety Issues from Surface Water Flooding & Groundwater Intrusion	Grants through EPA Brownfields Program	Lack of resources, expertise and capacity to successfully apply for funding.	-
Sustainable Development	Ford Heights	Flood Risk & Management	None identified.	Many areas (like brownfields) need to be cleaned up for community use. Need to develop public transportation infrastructure and other community amenities, like a grocery store.	-
Floodplain Reconnection by Removal of Levees	Alexander County	Surface Water Flooding	PL 84-99 Federal Levee Repair Program can finance levee setbacks and removals.	This process is based on benefit-cost ratios and often forced on the landowners and land managers. Need to do more pre-disaster studies and community-led discussions to help people develop a desired alternative state or local action if a levee or floodwall cannot be rebuilt.	-
			USDA Conservation Easement Program can help landowners recuperate losses due to repetitive flooding.	Conservation easement funding is limited, so many landowners are turned away each year. Additional funding is needed at the state and federal levels to enroll more acres.	-
				Conservation easements only help landowners and not tenant farmers who do not receive any financial subsidies under easement programs. Financial assistance is needed for tenant farmers when land is taken out of production.	-
				Farmland losses impact local economies. Strategies to protect productive farmland need to be developed in the context of multi-benefit floodplain development.	-
				Levee and Drainage Districts in Illinois are regulated under the Illinois Drainage Code, which prohibits districts from advancing projects that might cause localized flooding or ponding within the districts. The Illinois Drainage Code should be reviewed and amended to provide more flexibility to advance green infrastructure projects that might help reduce flooding.	-
Revitalization	Alexander County (Cairo)		None identified.	Lack of funding for revitalization planning and execution. Cairo's population is in a steady decline due to lack of community amenities, and is a service desert (groceries, gas station, medical, etc.). Cairo needs assistance revitalizing itself from top to bottom to comprehensively address flooding issues, housing stock, services and economic development.	Cairo and the surrounding region would benefit from a revitalization plan that focused on economically sustainable infrastructure, green jobs, local farm and food production, and ecological health could raise quality of life.
Watershed Planning	Rockford, Centreville	Surface Water Flooding	EPA Section 319 Non-point Source Pollution Grants can help the community finance green infrastructure projects.	Some pollution sources come from farmland and there is no standard venue for rural and urban residents to collaborate on watershed flood issues. Need to facilitate conversations between cities and rural areas in watersheds.	Many flood issues are the result of actions upstream and, in some cases, it will be more effective and cheaper to address the source of the water instead of the downstream flooding.
			USDA Conservation Easement Programs and the Environmental Quality Incentives Program can incentivize farmers to change land use or farm practices to reduce runoff.	Conservation easement funding is limited, and landowners are turned away each year. Additional funding is needed at the state and federal levels to enroll more acres.	-
				Conservation easements only help landowners and not tenant farmers who do not receive any financial subsidies under easement programs. Financial assistance is needed for tenant farmers when land is taken out of production.	-
				Farmland loss impacts local economies. Strategies to protect productive farmland need to be developed in the context of multi-benefit floodplain development.	-
				Programs are not regularly connected with urban flooding issues. Need guidance and coordination assistance to facilitate planning.	-
				Financing of flood/watershed projects is challenging due to the involvement of many different federal and state agencies and their own permit regulations.	-
Levee Improvements	Alexander County	Surface Water Flooding	Federal levees are eligible for repair funds through the PL 84-99 Levee Repair Program	Levee repair costs must meet benefit cost ratio thresholds.	-
			Cairo is part of the Mississippi River and Tributaries System; operation and maintenance of their levees is fully federally funded through the USACE Mississippi River Commission.	Lack of political will/influence.	-
Flood Bypass Channel	Alexander County	Surface Water Flooding	None.	Potential issues with existing levees; consider raising or creating new levees instead of investigating a flood channel. Expenditure could be more than raising existing levees.	-

Note: This table represents the outcomes of the stakeholder discussions that focused on the six case study areas. We used these outcomes to understand the unique needs facing Illinois communities. This table should not be used to represent the full range of options available for any community. While many solutions were discussed, additional studies and community led dialogues should be