

PLANNING & DEVELOPMENT

600 West Fourth Street
Davenport, Iowa 52801-1106
E-mail: planning@scottcountyiowa.com
Office: (563) 326-8643 Fax: (563) 326-8257



Timothy Huey
Director

To: Mahesh Sharma, County Administrator

From: Timothy Huey, Planning Director

Date: October 9, 2017

Re: Submittal of Notice of Intent for Hazard Mitigation Grant for property acquisition and structure demolition.

Property owners Sam and Mary Yarham have submitted the attached request for Scott County to submit a Hazard Mitigation Grant for the acquisition of their property located at 31379 Scott Park Road which is located in the Wapsipinicon River 100 year floodplain. The property has suffered repetitive losses from numerous flooding events since 2004 and before. This application would require a 25% local match for the buyout. No funding for such buyouts has been included in any recent County budget but the property owners have expressed willingness for them to provide the local match by effectively reducing the amount of their compensation to 75% the value of the residential structures.

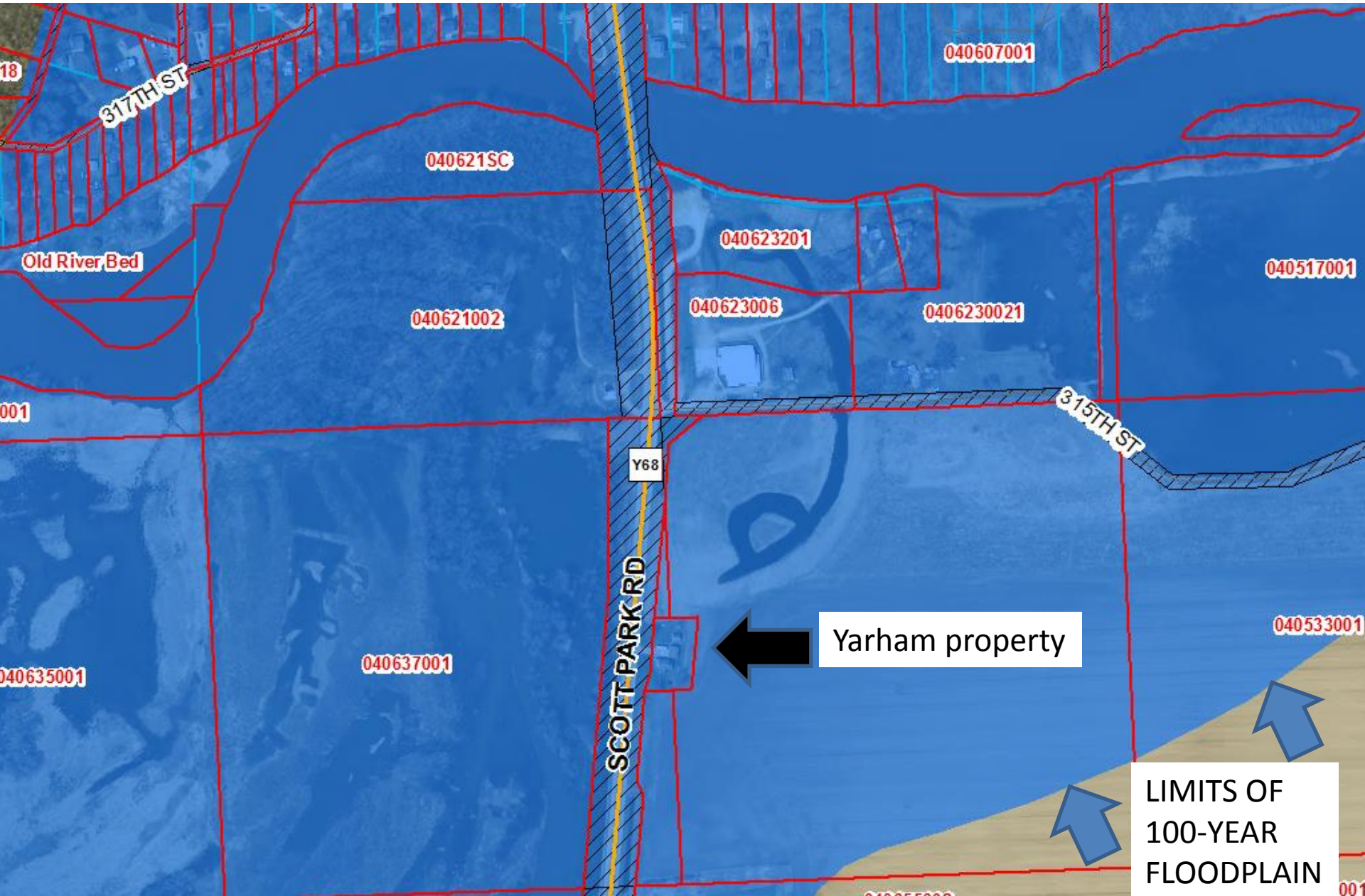
Under the requirements of the grant the County is the applicable local government to submit the application. If the property is acquired the County is required to keep title to the property in perpetuity. The regulations would allow the County to have passive uses on the property such as row crops as the surrounding property is currently farmed.

At this point no action by the Board of Supervisors is required and this is submitted to the Board for its information. At a later date the appropriate actions for approval to proceed with this acquisition and demolition will be submitted if the grant is approved.

Vicinity Map 31379 Scott Park Road



100-year Floodplain Limits



31379 Scott Park Road



040637001

040637002

040639001

040637001

SCOTT PARK RD

Y68

31379

August 28, 2017

Scott County Board of Supervisor's

Samuel E. Yarham and Mary J. Yarham are respectfully requesting The Board's support in regards to mitigation of our property at 31379 Scott Park Road, Long Grove, Iowa due to repetitive losses to structure, contents and property at this address that has created financial losses to ourselves and has created an extreme difficulty in the pursuit of selling this property at market value.

We have received a letter (copy of said letter included) from our flood insurance provider indicating that our property meets the criteria for a subset of repetitive loss structures, designating this property as a "Severe Repetitive Loss Property". This letter also informs us that the Flood Insurance Reform Act of 2004 made it a top priority to reduce the number of SRL properties nationwide. Since 2004, this property has been inundated 4 times (2004, 2008, 2014 and 2016) with major flooding of the Wapsipinicon River that has reached the proportions requiring us to file claim with our flood insurance.

This property has been in our family since 2003, our son Nicholas Yarham and his wife Lisa purchased the home as their first home after getting married in 2003. They experienced the wrath of the 2004 and 2008 flood, the flood of 2004 occurred during the time Nicholas was deployed to Iraq as a member of Iowa National Guard. Each of these caused loss of use of the home during the flood, as well as the financial loss of repair, as they were required to pay the deductible amount of the insurance settlement.

In 2011 we (Samuel and Mary) purchased the home and property for our Son and his wife after they were unable to sell this property, partially due to the previous flooding issues, hardships and the subsequent cost of flood insurance. We have marketed this property as rental property since our purchase. During this time, we have encountered two major floods of the river, causing loss of the renter's use of the home, rental income loss as well as our financial loss of \$5,000.00 per claim to our flood insurance. This does not include the estimated \$3,000.00 that was incurred as a result of damages to the property (fences, decks, yard etc.) from the flood that were not covered by the flood insurance. This properties basement is constantly having anywhere from a wet floor to an inch (or two) of water in the basement due to the saturation of the ground due to the rising water table of the Wapsipinicon. Attempts have been made by the owners to subside this water by installation of foundation drain and submersible pump and pit equipment (Nicholas) and installing a larger submersible pump in the "sump pit" (Sam and Mary). This has lessened the effect of seeping water in the basement, but has not eliminated the problem. This issue has caused the basement, that was once semi-finished as recreational area, to be reduced to an unfinished area, where the furnace and water heater are located. These are still at times subjected to increased moisture and water. We have included documentation of losses and payments from the flood insurance companies. Please be aware that there has been a \$5,000.00 deductible payment (out of our pockets) associated with each claim. Also, I would like to mention that the insurance premiums for flood insurance has increased substantially over the past 3 years and is scheduled to increase for the next few years as the federal government has changed regulations.

I (Samuel) have been in touch with Mr. Jonathan Pogones, Lead Mitigation Project Officer – Property Acquisition and Demolition of the Iowa Department of Homeland Security and Emergency Management regarding mitigation of this issue/property. For the Board's review, I have included a copy of an email communication from Mr. Pogones concerning the acquisition of this property and his statement that this "will almost certainly be considered cost-effective".

I have also been in contact with Mr. Tim Huey from the Scott County Planning and Zoning. Mr. Huey is familiar with this property and situation and Mr. Huey has been extremely helpful with his guidance in our pursuit of this mitigation.

With this explanation, we are submitting the request to this Board to consider and their referral of this property for mitigation. We are aware that there will be a cost (up to 25%, we were informed) that is normally paid by the affected county associated with the acquisition at fair market value and demolition of said structures. If necessary, we, Samuel E. Yarham and Mary J. Yarham are willing to absorb these costs in lieu of Scott County, Iowa. Mr. Tim Huey informed us of this option and Mr. Pogones confirmed that this is a viable option of us as homeowners.

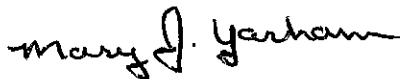
Please consider this an affidavit of our commitment to pay Scott County's portion of this mitigation.

Thank You;

Samuel E. Yarham



Mary J. Yarham



From: "Pogones, Jonathan" [REDACTED]
Date: Aug 17, 2017 4:28 PM
Subject: Re: My email adress Sam Yarham
To: "sam yarham" [REDACTED]

Hello Mr. Yarham!

I have attached the form for you and Mrs. Yarham's review. It is an acknowledgement that you understand that FEMA hazard mitigation assistance property acquisition programs are voluntary in nature, and participants are free to withdraw their participation at anytime prior to any future sale of their property. It also asks for confirmation of citizenship.

Based on the fact that 31379 Scott Park Road is located in the special flood hazard area (100 year floodplain), the acquisition of the property will almost certainly be considered cost-effective. Cost-effective properties with voluntary sellers are the two most important eligibility criteria to be met in developing a FEMA property acquisition project.

Another potential consideration is the need for a FEMA approved local hazard mitigation plan at the time of project approval. This may (or may not!) affect the County's ability to apply for FEMA Flood Mitigation Assistance funding for 2017. This program would also require that you carry NFIP flood insurance on the property through the time of acquisition.

I have copied Mr. Tim Huey on this email for his situational awareness. Please don't hesitate to contact me with any questions.

Thank you,

Dusty Pogones
Lead Mitigation Project Officer - Property Acquisition and Demolition
Iowa Homeland Security and Emergency Management
7900 Hickman Rd. Suite 500
Windsor Heights, IA 50234
515-725-9384
jonathan.pogones@iowa.gov

**STATEMENT OF VOLUNTARY TRANSACTION
FOR PROPERTY ACQUISITION PROJECTS
IN THE STATE OF IOWA**

THIS AGREEMENT is made and entered into this _____ day of _____, 20____.

by and between _____, hereinafter referred to as "Sub-grantee," by its
authorized agent, _____, and _____, hereinafter
referred to as "Seller." The parties agree as follows:

- 1 Seller affirms that he/she/they is/are the owner/owners of property located at -

<i>Street Address</i>	<i>City</i>	<i>State</i>	<i>Zip</i>
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hereinafter referred to as "property."
- 2 Sub-grantee has notified Seller that the Sub-grantee may wish to purchase property, and, if Seller agrees to sell, Seller must permanently relocate from property.
- 3 Sub-grantee has notified Seller that Seller is not required to sell property and neither Grantee nor Sub-grantee will use its power of eminent domain for the purpose of this acquisition project to acquire property if Seller chooses not to sell it.
- 4 Sub-grantee has notified Seller that if Seller agrees to sell property to Sub-grantee, such a transaction is voluntary. Consequently, Seller is not entitled to relocation benefits provided by the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, which are available to property owners who must sell their properties involuntarily.
- 5 Seller affirms their understanding that grant funds may not duplicate benefits received by or available to project participants from insurance, other assistance programs, legal awards, or any source to address the same purpose. Sellers shall notify the Sub-grantee of all benefits that it received, anticipates receiving, or has available from other sources for the same purpose. Seller understands that the amount of the acquisition offer will be reduced by the amount available for the same purpose from another source.
- 6 Sub-grantee affirms that it has provided the notifications and explained the information described in the preceding paragraphs, and property identified above is not a part of an intended, planned, or designated project area where all or substantially all of the property within the area is to be acquired within specific time limits.
- 7 Seller understands that to receive pre flood fair market value for the property, seller must be a citizen, non-citizen national or qualified alien of the United States. I hereby declare, under penalty of perjury that, (check one):

- I am a citizen or non-citizen national of the United States
 I am a qualified alien of the United States
 I am not a citizen, non citizen national or qualified alien of the United States.

Signature of Property Owner

Samuel Elgar

Date

08/29/2017

Signature of Property Owner

Mary J. Graham

Date

08/29/2017

Signature of Authorized Representative

Date



SELECTIVE®

Selective Insurance Company of the Southeast
PO BOX 782747
PHILADELPHIA, PA 19178-2747



July 29, 2017

*****PRSRT**MIXED AADC598

477 0.3650 FP 0.453 2 75 2



SAM YARHAM

2/477



IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Re: Non-Renewal of Flood Insurance Policy:

Insured Name: SAM YARHAM

Property Address:

Dear Insured:

As you may be aware, your property, which is covered by flood insurance, has experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). This letter is to inform you that your property meets the criteria for a subset of repetitive loss structures: insured properties with a high frequency of losses or a high value of claims. These properties are designated as Severe Repetitive Loss (SRL) properties.

Congress recognized that SRL properties represent the greatest risk of sustaining repeated flood losses and, through the Flood Insurance Reform Act of 2004, made it a top priority to reduce the number of SRL properties nationwide. As of January 2013, FEMA has identified approximately 11,900 properties that meet the designation for SRL. The loss characteristics of an SRL property must meet one of the following criteria based on paid flood losses since 1978, regardless of ownership:

- (1) Four or more separate claim payments of more than \$5,000 each (building and/or contents payments); or
- (2) Two or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property.

In either case, two of the claim payments must have occurred within 10 years of each other. If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added collectively.

The strategy for reducing the number of SRL properties is twofold. First, the NFIP has centralized the processing of all flood insurance policies for SRL properties in order for FEMA to obtain additional underwriting information, verify loss information, and collect information about the flood risk to the SRL properties. Second, FEMA implements the Flood Mitigation Assistance (FMA) grant program annually to mitigate SRL properties. You need to be aware of the following:

- The "Write Your Own" (WYO) Insurance Companies that sell and service flood insurance under the NFIP will assign flood insurance policies for SRL properties, upon renewal, to a centralized processing center operated by the NFIP's Servicing Agent. This center is the Special Direct Facility (SDF).
- As a result, your policy will not be processed by your chosen WYO Company or by the traditional NFIP Direct



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PO BOX 782747
PHILADELPHIA, PA 19178-2747



- For the time being, the SDF will be the only source for NFIP flood insurance coverage for your property. As always, the full premium amount and any related fees should be paid by the date indicated. The policy sent to you will meet all the requirements of any mortgage company to the same extent as your current policy.
- You may continue to contact your agent directly for any service needs on the policy because he or she will remain the agent of record.
- The NFIP provides a procedure for you to follow if you believe that FEMA has incorrectly included your insured property on its list of SRL properties.

The FMA Program was authorized by the National Flood Insurance Reform Act of 1994 and amended by the Biggert-Waters Flood Insurance Reform Act of 2012. The FMA Program may provide Federal grant funds to pay for up to 100 percent of the cost of eligible mitigation activities, such as elevating your NFIP-insured structure. Mitigated properties may qualify for reduced flood insurance rates. To obtain additional information on the FMA Program and other mitigation grant programs for residential and non-residential properties, please contact your local floodplain manager or state hazard mitigation officer, or go to the FEMA Hazard Mitigation Assistance webpage at

www.fema.gov/hazard-mitigation-assistance.

FEMA's goal is to reduce the devastating effects of repetitive flood losses. If you have questions about this letter and the SRL procedures, please contact the NFIP Help Center by telephone at the toll-free number 1-866-395-7496.

Sincerely,

Selective Insurance Company of the Southeast
Flood Insurance Processing Center

cc CORE-VENS & CO INC

BRANCH BANKING & TRUST ISAOA/ATIMA

Loan Number [REDACTED]

Loan Number: N/A

Loan Number: N/A

N/A



CORE-VENS & CO INC
PO BOX 1028
CLINTON, IA 52733-1028

NFIP Policy Number: [REDACTED]

Agent: CORE-VENS & CO INC

Policy Term: 07/29/2017 12:01 AM through 07/29/2018 12:01 AM
Renewal Billing Payor: INSURED

To report a claim, call: (877) 348-0552
Agency Phone: (563) 242-5423

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - DWELLING FORM

DELIVERY ADDRESS

SAM YARHAM
[REDACTED]
[REDACTED]

INSURED NAME(S) AND MAILING ADDRESS

SAM YARHAM
[REDACTED]
[REDACTED]



COMPANY MAILING ADDRESS

SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
PO BOX 782747
PHILADELPHIA, PA 19178-2747

[REDACTED]
[REDACTED]
[REDACTED]

DESCRIPTION: N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 07/29/2013
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: SINGLE FAMILY
CONDOMINIUM INDICATOR: NOT A CONDO
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
ADDITIONS/EXTENSIONS: SELECT
BUILDING TYPE: TWO FLOORS
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: UNFINISHED BASEMENT

DATE OF CONSTRUCTION: 01/01/1920
COMMUNITY NUMBER: 190239 0100 F REGULAR PROGRAM
COMMUNITY NAME: SCOTT COUNTY
CURRENT FLOOD ZONE: A
GRANDFATHERED: NO
FLOOD RISK/RATED ZONE: A
ELEVATION DIFFERENCE: N/A
ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: BRANCH BANKING & TRUST ISAO/ATIMA
PO BOX 7933 ATTN: INS SPRINGFIELD, OH 45501-7933

LOAN NUMBER: [REDACTED]

SECOND MORTGAGEE:

LOAN NUMBER: N/A

ADDITIONAL INTEREST:

LOAN NUMBER: N/A

DISASTER AGENCY:

CASE FILE NUMBER: N/A

DISASTER AGENCY:

PREMIUM CALCULATION --Pre-FIRM Subsidized

Standard

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$156,400	\$5,000	\$60,000	2.170	\$96,400	2.580	(\$606.00)	\$3,183.00
CONTENTS	\$0	\$0	\$0	2.560	\$0	2.630	\$0.00	\$0.00

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:	\$3,183.00
INCREASED COST OF COMPLIANCE:	\$70.00
COMMUNITY RATING DISCOUNT:	0% \$0.00
RESERVE FUND ASSESSMENT: 15.0%	\$488.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$3,741.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$4,041.00

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

Michael H. Lanza

Michael H. Lanza / Secretary

Gregory E. Murphy

Gregory E. Murphy / Chairman

**Zero Balance Due
This Is Not A Bill**

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

NATIONAL FLOOD INSURANCE PROGRAM PROPERTY LOSS HISTORY

6-276908

CURRENT COMPANY/POLICY NUMBER: SELECTIVE INS. CO. OF [REDACTED]

CURRENT PROPERTY ADDRESS:
[REDACTED]
[REDACTED]

THE INFORMATION PROVIDED BELOW IS THE FLOOD INSURANCE LOSS PAYMENT HISTORY FOR CLAIMS PAID BY THE NATIONAL FLOOD INSURANCE PROGRAM SINCE 1978 FOR THE ABOVE PROPERTY ADDRESS. LOSSES OCCURRING WITHIN 180 DAYS PRIOR TO THIS LOSS HISTORY MAY NOT BE INCLUDED IN THIS REPORT. IF YOU HAVE ANY QUESTIONS ABOUT THIS INFORMATION PLEASE CONTACT THE NFIP AT 866-395-7496.

DATE OF LOSS	BUILDING PAYMENTS	CONTENTS PAYMENTS	TOTAL PAYMENTS
06/13/2008	14953.43	3006.48	17959.91
05/28/2004	5510.66	.00	5510.66

THE FLOOD MITIGATION ASSISTANCE (FMA) PROGRAM WAS AUTHORIZED BY THE NATIONAL FLOOD INSURANCE REFORM ACT OF 1994 AND AMENDED BY THE BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012. THE FMA PROGRAM PROVIDES FUNDS ON AN ANNUAL BASIS TO STATES AND LOCAL COMMUNITIES FOR PROJECTS THAT EITHER REDUCE OR ELIMINATE THE LONG-TERM RISK OF FLOOD DAMAGE TO BUILDINGS, HOMES, AS WELL AS OTHER STRUCTURES THAT ARE INSURED UNDER THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP). THE FMA PROGRAM PROVIDES FEDERAL GRANT FUNDS FOR ELIGIBLE MITIGATION ACTIVITIES, SUCH AS ELEVATING AN NFIP-INSURED STRUCTURE. MITIGATED PROPERTIES MAY ALSO QUALIFY FOR REDUCED FLOOD INSURANCE RATES. AS AN INDIVIDUAL, YOU MAY NOT APPLY FOR AN FMA GRANT ON YOUR OWN, BUT YOUR LOCAL COMMUNITY OR COUNTY MAY APPLY FOR A GRANT ON YOUR BEHALF. TO

NATIONAL FLOOD INSURANCE PROGRAM PROPERTY LOSS HISTORY

06-255016

CURRENT COMPANY/POLICY NUMBER: SELECTIVE INS. CO. OF A [REDACTED]

CURRENT PROPERTY ADDRESS:
[REDACTED]
[REDACTED]

THE INFORMATION PROVIDED BELOW IS THE FLOOD INSURANCE LOSS PAYMENT HISTORY FOR CLAIMS PAID BY THE NATIONAL FLOOD INSURANCE PROGRAM SINCE 1978 FOR THE ABOVE PROPERTY ADDRESS. LOSSES OCCURRING WITHIN 180 DAYS PRIOR TO THIS LOSS HISTORY MAY NOT BE INCLUDED IN THIS REPORT. IF YOU HAVE ANY QUESTIONS ABOUT THIS INFORMATION PLEASE CONTACT THE NFIP AT 866-395-7496.

DATE OF LOSS	BUILDING PAYMENTS	CONTENTS PAYMENTS	TOTAL PAYMENTS
07/03/2014	7710.97	.00	7710.97
06/13/2008	14953.43	3006.48	17959.91
05/28/2004	5510.66	.00	5510.66

POLICY NO. FL
7/29/2016 - 7/29/2017
 POLICY TERM
\$142,200.00
 AMT OF BLDG COV AT TIME OF LOSS
\$0.00
 AMT OF CONTS COV AT TIME OF LOSS

DEPARTMENT OF HOMELAND SECURITY
 FEDERAL EMERGENCY MANAGEMENT AGENCY
 NATIONAL FLOOD INSURANCE PROGRAM
PROOF OF LOSS
*(See reverse side for Privacy Act Statement and
 Paperwork Burden Disclosure Notice)*

O.M.B. No. 1660-0005
 Expires April 30, 2017

Core-Vens & Co, Inc.
 AGENT
Clinton, IA
 AGENCY AT

TO THE NATIONAL FLOOD INSURANCE PROGRAM:
 At time of loss, by above indicated policy of insurance, you insured the interest of
Sam Yarham

against loss by flood to the property described according to the terms and conditions of said policy and of all forms, endorsements, transfers and assignments attached thereto.

TIME AND ORIGIN A Flood loss occurred about the hour of Twelve o'clock AM.,
 on the 01 day of October, 2016. The cause of the said loss was:

OCCUPANCY The premises described, or containing the property described, was occupied at the time of the loss as follows, and for no other purpose whatever:
Tenant

INTEREST No other person or persons had any interest therein or encumbrance thereon except:
BB&T Bank

1. FULL AMOUNT OF INSURANCE applicable to the property for which claim is presented is	<u>\$142,200.00</u>
2. ACTUAL CASH VALUE of building structures	<u>\$112,014.78</u>
3. ADD ACTUAL CASH VALUE OF CONTENTS of personal property insured	<u>\$0.00</u>
4. ACTUAL CASH VALUE OF ALL PROPERTY	<u>\$112,014.78</u>
5. FULL COST OF REPAIR OR REPLACEMENT (Building and Contents).....	<u>\$21,196.46</u>
6. LESS APPLICABLE DEPRECIATION	<u>\$1,094.75</u>
7. ACTUAL CASH VALUE LOSS is	<u>\$20,101.71</u>
8. LESS DEDUCTIBLES	<u>\$5,000.00</u>
9. NET AMOUNT CLAIMED under above numbered policy is	<u>\$15,101.71</u>

The said loss did not originate by any act, design or procurement on the part of your insured, nothing has been done by or with the privity or consent of your insured to violate the conditions of the policy, or render it void; no articles are mentioned herein or in annexed schedules but such as were destroyed or damaged at the time of said loss, no property saved has in any manner been concealed, and no attempt to deceive the said insurer as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered a part of this proof.

I understand that this insurance (policy) is issued Pursuant to the National Flood Insurance Act of 1968, or Any Act Amendatory thereof, and Applicable Federal Regulations in Title 44 of the Code of Federal Regulations, Subchapter B, and that knowingly and willfully making any false answers or misrepresentations of fact may be punishable by fine, imprisonment, or both under applicable United States Codes.

Subrogation - To the extent of the payment made or advanced under this policy; the insured hereby assigns, transfers and sets over the insurer all rights, claims or interest that he has against any person, firm or corporation liable for the loss or damage to the property for which payment is made or advanced. He also hereby authorizes the insurer to sue any such third party in his name.

The insured hereby warrants that no release has been given or will be given or settlement or compromise made or agreed upon with any third party who may be liable in damages to the insured with respect to the claim being made herein.

The furnishing of this blank or the preparation of proofs by a representative of the above insurer is not a waiver of any of its rights.

I declare under penalty of perjury that the information contained in the foregoing is true and correct to the best of my knowledge and belief.

Executed this 19th day of December, 2016
 Name Sam Yarham - Sam Yarham