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## **Jefferson County hopes for success with flood project**

By Steve Sharp of the Daily Times staff

JEFFERSON - It's difficult to tell just how successful Jefferson County's efforts at relocating homes and businesses damaged in June's flooding will be. In recent weeks, the owners of 75 flooded structures received notification from the county that they are subject to governmental rules determining whether they can rebuild, or if their structures must be demolished.



*Flood assessment and mitigation efforts are taking place on the part of county government at places such as this club west of Watertown. (JOHN HART/Daily Times)*

The evaluation process is part of Jefferson County's assessments of substantial damage to area properties affected by flooding and is tied, in part, to the desire of county officials to keep residents safe in the future by getting homes and businesses in areas susceptible to flooding removed, or moved to higher adjacent ground. The county is also operating with a sense of fair compensation to property owners, should they lose their properties.

"This flood really opened up the eyes of a lot of people and some are asking us, 'Will this happen again?' And I think we will see more frequency of these higher floods due to cycles - whatever might be causing it," Jefferson County Zoning and Planning Director Bruce Haukom told the Daily Times.

Haukom said the process of assessing, then informing people it is likely their homes or businesses cannot be rebuilt due to high risk of future flooding, is an unpleasant part of his job.

"It's a process we don't enjoy doing," Haukom said. "In the first stage of dealing with flooding, people are busy helping other people out. But our business is the, shall we say, 'dirty business' of it all. It's us being part of flooding insurance and federally insured loans, and although it is something you rarely hear FEMA talk about, they are certainly looking over our shoulders to make sure we understand what has to be done as part of these substantial damage assessments."

Haukom said he is confident Jefferson County has conducted its substantial damage assessments in an efficient manner.

"We feel we've done this as well as anybody, and FEMA has said we've done this well and of course we've worked closely with them in the past," Haukom said. "But if you do it right, and you end up having more people impacted directly, then there are concerns (among members of the public) as well. There just are not a lot of easy answers."

Haukom said, so far, local people who have seen their homes or businesses substantially damaged by the summer's flooding have been, "unbelievable in their

cooperation" with the county's assessment process. He noted however, that some people are likely ignoring the county's request to submit to an assessment of damage to their properties.

"Some are in such dire straits and I've been surprised at some levels of understanding they've had of the consequences of this flood," he said. "But with that being said, we haven't done an evaluation of the people we have not heard from. When we get done with the people that are cooperating, then we have to cooperate with people we haven't heard from, and that will be the tough part of all this. There may be a few who have just ignored this. Then it's up to our legal people to decide what they want to do about this."

Haukom said it is important for Jefferson County officials in charge of assessments of substantial damage to do their work accurately.

"If you don't do your work well, then FEMA can pull you from the program," he said. "That happened at Lake Delton. They didn't stay in the program, and they couldn't get disaster aid and insurance. That is what is at stake if we don't do our job ... But we think we've done everything right up front."

Haukom said there are two phases to the process. First there is the substantial damage assessment of a property.

"When they pass that at less than 50 percent, then the improvements can't exceed 50 percent. So we go from circumstances where we assess damages to other phases," Haukom said, adding that one problem with the assessments is that lower-priced homes reach their thresholds more quickly.

According to county officials, there were 77 homes and businesses that, at one point, reached the threshold for removal. There were about 72 as of last week, which shows a few have made adjustments that have moved them below the damage assessment thresholds for removal. About 32 of the most severely damaged structures are on Blackhawk Island, with another 30 on Lake Koshkonong, along the Rock River. There are also several near Watertown.

"There are maybe three or four near Watertown which were substantially damaged by more than 50 percent," Haukom said. "So at that point the owner has to bring their property into compliance and if they are in a floodway, or area of water flow, they can't rebuild. Or if they are in a flood-fringe - near lakes or away from rivers - they have to elevate their property and fill to a point of dry land."

He said the ones in a flood-fringe must have dry-land access.

He noted there are many property owners who have been coming in to the county zoning office whose structures did not sustain what government officials consider "substantial damage." However, the owners of these structures do require permits for any work they wish to perform to repair their buildings.

"We have to do assessments of the damages and issue permits, and follow up to allow for federally insured loans, disaster aid and for individual insurance," Haukom said, citing a 42-page list of Jefferson County properties that has so far been compiled. "There are various issues to comply with and we can be audited."

Haukom said the federal government undertook this enforcement of the handling of local flooding concerns and procedures shortly after Hurricane Katrina.

"We think our county has handled these matters better than most, starting with the flood in 2004, then 2006," Haukom said. "And we have a lot of documentation that we did it pretty well."

Haukom said many area property owners have no flood insurance.

"Many don't, and then the county must consider buying out properties," he said. "The county identifies these properties and (Emergency Management Director) Donna Haugom is (currently) assessing those."

Tom Poff, who operates Roadhouse 19 on Highway 19 west of Watertown, is one of the area property owners whose building sustained substantial damage, but will not meet the threshold of 50 percent that would have led to its removal from its current location.

Poff said this week the tavern has been located at W7135 Highway 19 for just less than one year and he certainly was not expecting an immediate, 100-plus-year flood when he decided to buy the establishment.

"The county did an assessment on the property and they figured that 24 percent of the structure was lost," Poff said this week, noting that the county only took into account the structural damage and not the contents of the building, nor the parts of the bar that were attached to the structure. "I got some money from FEMA, but nothing close to covering it. And my insurance company wouldn't give me anything."

Poff said the county is not ordering the tavern building be razed.

"But we lost the entire inside," he said. "We had three feet of water inside and the ceiling was starting to cave in because we had water inside for two weeks."

Poff said county officials came through, performed their assessment and sent a letter stating they figured 24 percent of the building, structurally, was lost.

"If it was over 50 percent, they would decide whether we could rebuild and with how close the building is to the road - within the right-of-way - I don't think we would have been able to do so," he said.

Poff said the situation is disappointing because the facility sustained more than 24 percent damage in the flood, but the county does not assess overall damage, officials just look at the structure.

"Most of the structure is a block building and that part is fine, but everything else attached to the block isn't fine," he said.

Poff said he's not sure when the bar might reopen.

"In the next week or so we will be making some decisions and I'm talking to my bank right now," he said. "I hope to get some more money and then in the next month we'll probably have it a little more up and running. We won't have the food, but we'll at least have the bar operating."

Haukom said the matter of dealing with substantially damaged properties is a multiple-year project for the county.

"It will take awhile to buy out these flooded homes," he said. "We are working through the process and we are having good compliance with respect to the letters we've sent."

Haukom said a steady stream of people in Jefferson County is working toward repairing and elevating their respective structures, whether they have to or not.

"Many who were not required to elevate them are doing so," he said. "Foundations must be properly engineered and have proper heights. So that is what we're watching now."

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