

County will oversee rebuilding in flooded townships

By ANN MARIE AMES

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ROCK COUNTY — Somebody will have to sort through the reeking mud, the ruined properties and the broken hearts.

And somebody will have to mold the mess and the emotions into a mathematical formula so every family is treated equally.

Inspecting flood-damaged houses in Rock County and deciding who can or cannot repair or rebuild will be a long, difficult process, said Scott Heinig, county planning director.

The county will work with residents and building officials in the towns of Beloit, Fulton, Milton, Janesville and Rock.

Homeowners outside the cities of Janesville and Beloit will need permits from the county to rebuild in floodplains. If those get approved, they will need building permits from their towns, too.

The county enforces the floodplain rules to fulfill state and federal requirements, Heinig said.

If Rock County didn't enforce the rules, the county wouldn't qualify for disaster relief from the Federal Emergency Management Agency or be eligible for federal flood insurance, Heinig said.

"If we didn't follow FEMA's rules by having this county ordinance, those people that will get disaster relief would not have," Milton Town Board Chairman Bryan Meyer said.

The county's floodplain maps were updated in June, Heinig said.

But if the county is in charge of restricting construction near bodies of water, why are there houses there in the first place?

Because many of the homes have been there longer than the ordinances, Meyer said.

Those properties have "grandfather" status, and they'll keep it—unless a home sustains damage that's 50 percent or more of what it's worth.

The towns and county will use these steps on a case-by-case basis to decide who can salvage their homes and who can't.

No. 1: Homeowners who have had clear damage to their homes must contact their town's building official and set up a time for a tour. Officials will walk through the home to estimate damage, Heinig said.

That estimate will be the basis for officials to decide whether the home has experienced damage that equals or exceeds 50 percent of the home's equalized assessed value.

No. 2: Homeowners must get a repair estimate from a contractor.

No. 3: The two estimates must be turned in to the county planning department for review. The county's housing department has two staff members who are very experienced at reading contractor assessments and knowing if they're reasonable, Heinig said.

No. 4: If your home has sustained more than 50 percent damage, rendering it uninhabitable, the next step depends on where you're located in the floodplain.

If you're in the "floodfringe," you might be able to rebuild. The floodfringe is a backwater storage area during a major flood event, said Richard Haviza, assessment operations manager with the city of Janesville.

If you're in the "floodway," you're not going to be able to rebuild. The floodway has current flowing through it during a flood event, Haviza said.

"If it's in the floodway, the structure would need to come down if it's determined to have substantial damage, meaning equal to or more than 50 percent," Heinig said.

The county has applied for a hazard mitigation grant and will consider buying out those properties or assisting with cleanup.

If homeowners want to get mitigation grant money, they have to volunteer to have the county apply on their behalf, Heinig said. Otherwise they'll be responsible for mitigation on their own.

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