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May 14, 2026

VIA REGULAR MAIL

President Steve Buss
Village of Lena
122 E. Main St.
Lena, IL 61048

Dear Honorable President Buss:

I am writing to share a concern we are seeing as residents begin to navigate rebuilding following the recent tornado.

Our team was recently on the ground in Lena at the IEMA Multi-Agency Resource Center, helping connect residents with assistance through the Illinois REALTORS® Relief Foundation (IRRF). Approximately \$25,000 in relief funding is being made available to support individuals and families impacted by the tornado.

Our experience has provided us with a firsthand view of the challenges residents are facing as they begin to recover. One of the issues that has emerged relates to the Village's zoning provisions for nonconforming structures. As currently interpreted, if a structure is significantly damaged, property owners may be required to bring the structure into full compliance with current zoning standards rather than being allowed to rebuild their homes exactly as they were before.

Rebuilding the same structure in the same location does not create new impacts on infrastructure, density, traffic, or neighborhood character beyond what already existed prior to the storm. Requiring residents to seek variances or full zoning approvals to restore what was lawfully there before the disaster does not change community planning outcomes, but it does create significant delays, added costs, and unnecessary uncertainty during recovery.

While we understand the intent, this approach creates significant challenges for residents during an already difficult time. We are seeing impacts in several key areas:

- **Rebuilding and Recovery:** Residents may face delays of 90 days or more due to zoning approvals, Planning Board review, or variance processes, prolonging displacement.
- **Financing and Closings:** Lenders are increasingly requesting written confirmation that a structure can be rebuilt as it currently exists. When that confirmation cannot be provided, it creates uncertainty around the collateral and may prevent transactions from closing.

- **Homeowner Risk and Insurance Gaps:** Property owners may not realize that being required to rebuild to current zoning standards can significantly increase reconstruction costs, creating potential gaps between insurance coverage and the actual cost to rebuild.

This issue is not unique to Lena. Many communities address post-disaster rebuilding through provisions that allow lawful nonconforming structures to be restored administratively, often with reasonable parameters such as timeframes for reconstruction and limitations on expansion, while still maintaining current standards.

The goal in these situations is to allow residents to restore what lawfully existed prior to the disaster without being required to navigate a full zoning entitlement process during recovery. There may also be broader property-rights considerations when lawful structures cannot be restored, which we are beginning to hear questions about from affected residents.

We know this is a challenging period for the community and our community of REALTORS is always ready to assist wherever we can.

Please let me know if it would be helpful to discuss further or review examples from other communities.

Sincerely,



Jeff Baker
CEO, Illinois REALTORS®

