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# WATERLINES

News affecting the management and use of Indiana's water resources

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DIVISION OF WATER  
INDIANA DEPARTMENT OF NATURAL RESOURCES  
WINTER 2010

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## FORUM ON FLOODING AND WATER QUALITY

As a result of the flooding that seemingly plagued all of Kosciusko, Noble, and Whitley counties during the past two years, Kosciusko Lakes and Streams, and the Tippecanoe Watershed Foundation sponsored a “Forum on Flooding & Water Quality” on Nov. 17, 2009, at the North Webster Community Center. The event featured a presentation discussing the causes of flooding and human activity related to flooding, followed by an open house. The presentation provided the attendees with an overall picture of the watershed and general flood-related information. The open house allowed community members to interact, one-on-one, with agency representatives.

Attendees discussed specific questions and concerns with various federal, state and local agencies. Agencies represented and topics covered included the DNR Division of Water—flood insurance, dams and court-established legal levels versus historic variability; DNR Division of Fish and Wildlife—aquatic plants; DNR Lake and River Enhancement—dredging; DNR Law Enforcement—lake closing; USGS—stream gage network and streamflow data; NOAA/National Weather Service—precipitation data; Kosciusko Lakes & Streams—information and education; Tippecanoe Watershed Foundation—rain gardens, natural



Flood Forum attendees listen attentively to Dave Nance during the opening presentation. (Photo provided by Kosciusko Lakes and Streams)

shoreslines and constructed wetlands; Kosciusko, Noble & Whitley County Surveyors—ditch maintenance; Kosciusko County Planning and Zoning—construction ordinances; Kosciusko County Health

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Department—wells and septic systems; Kosciusko County Emergency Management—response plans; and Kosciusko County Soil & Water Conservation District—technical assistance for homeowners.

Too often, misinformation that can be detrimental for affected residents floats about, particularly regarding critical property decisions and flood-related issues. Promotion of the flood forum encouraged Upper Tippecanoe Watershed property owners to “get the facts, stop the rumors, and get their questions answered.” The format of the flood forum allowed participants to do just that.

In follow-up to the event, Kosciusko Lakes and Streams compiled “Frequently Asked Questions” from each organization represented for the benefit of the attendees. Approximately 120 individuals participated in the forum. The flood forum af-



*Attendees discuss issues one-on-one with various agency representatives during the open house.  
(Photo provided by Kosciusko Lakes and Streams)*

forded a first-of-its-kind educational opportunity. Based on the success of the event, it may be continued in future years. ☞

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## INDIANA SILVER JACKETS

*By Kenneth Smith, IDNR; Scott Morlock, USGS; and, Manuela Johnson, IDHS*

In Dec. 2004 the United States Department of Homeland Security issued The National Response Plan, which included a framework for collaboration between federal, state, local, and tribal agencies, in addition to nongovernmental organizations, and private-sector and emergency management entities in order to prepare for, respond to, and recover from major disasters. Because flooding is the nation’s leading natural disaster, as a starting point, an interagency pilot program with focus on flood mitigation was implemented. The pilot program, named the Silver Jackets, began with the US Army Corps of Engineers (USACE), the Federal Emergency Management Agency (FEMA), and state officials serving as lead facilitators in establishing an interagency team at the state level. In 2006, state and federal agencies in Indiana adopted the Silver Jackets pilot as a voluntary cooperation program



that has become known as Indiana Silver Jackets (ISJ). It was recognized that often the public asked broad, multi-disciplined questions that no one agency had the talents to completely answer. Co-operative sharing of the unique talents of our organizations’ staffs provided a way to begin to address specific larger watershed and regional issues.

The ISJ team was formed in a voluntary fashion, bringing staff from federal, state, and regional agencies, and universities together to serve the citizens of Indiana. The inter-agency natural hazard mitigation team’s vision is being used as a catalyst in developing comprehensive and sustainable solutions to natural hazard issues, seeking to protect life, property and resources. Even the ISJ governance is handled by a multi-agency task team.

The member agencies of ISJ are committed to the mission of mitigating risk of natural hazards through:

- Enabling the effective and efficient sharing of information
- Fostering the leveraging of available agency resources
- Providing improved service to our mutual customers, and

- Promoting wise stewardship of the taxpayers' investment.

Member agencies of the ISJ include:

- Federal Emergency Management Agency
- Indiana Department of Homeland Security
- Indiana Department of Natural Resources
- Indiana Department of Transportation
- Indiana Department of Environmental Management
- Indiana National Guard
- Indiana University
- Indiana University Purdue University–Indianapolis
- Polis Center
- Purdue University
- Maumee River Basin Commission
- National Weather Service
- U.S. Army Corps of Engineers
- U.S. Department of Agriculture
- U.S. Department of Housing and Urban Development
- U.S. Geological Survey

The ISJ has undertaken a number of initiatives, some of which are completed. Others are ongoing. A Web site related to the ISJ that documents some of the past team projects will be online soon.

A current ISJ initiative is the formation of the ISJ

Elkhart River, West Lakes Task Team. The ISJ was approached when multiple major flooding events in 2008 and 2009 again raised local community interest in understanding the science controlling regional relationships between precipitation, stream flow, lake levels, and flooding, and identifying possible non-structural and structural solutions to reduce flood-induced risks in the watershed of the upper Elkhart River and West Lakes chain in northeast Indiana. A task team was formed in July 2009 to bring a multi-agency focus to these specific watershed-wide issues, in order to assist a local steering group identify and understand the science of the matter and to identify future possible local action items.

On all projects to date, team agencies have provided non-monetary resources, including personnel time, travel costs, and/or data sets. No funding for implementation of future local considerations, or project construction funding is promised or implied by involvement of the team agencies.

Why the name Silver Jackets? We have all seen the colorful logos and jackets worn by many individual organizations. Some organizations wear red jackets, some wear blue, black, or brown. This group chose silver because it represents a valuable combination of a multi-disciplined effort. ~~~



## INDIANA CFM NUMBERS GROWING AGAIN

The Association of State Floodplain Managers (ASFPM) has established a national program for professional certification of floodplain managers. The program recognizes continuing education and professional development that enhance the knowledge and performance of local, state, federal, and private-sector floodplain managers.

The Certified Floodplain Managers (CFM) exam was offered on Sept. 17 at the 2009 Indiana Association for Floodplain and Stormwater Management (INAFSM) Conference and again on Oct. 20 at the Indiana Government Center in Indianapolis.

Fifteen individuals earned their certification as a result. There are now 78 CFMs in Indiana.

The newest CFMs in Indiana are Jason Armour, Pendleton; Greg Bryan, Indianapolis; Jeffrey Fanyo, Bloomington; Clinton Ferguson, Greenwood; Eric Henion, Angola; Ginger Korinek, Sullivan; Jason Miller, Marion; Joseph Miller, Plainfield; Daniel O'Toole, Westfield; Natalie Stephen, Indianapolis; Andrew Taylor, Indianapolis; Laura Theilking, Fishers; Jonathan Valenta, Fishers; Trudy Weddington, Noblesville; and Gina Weilbaker, Chesterton. Congratulations to each one!

For more information on ASFPM or the CFM program, visit [www.floods.org](http://www.floods.org). ~~~

## MIDWESTERN EPHEMERAL WETLANDS A VANISHING HABITAT

Ephemeral wetlands are depressional wetlands that temporarily hold water in the spring and early summer or after heavy rains. Over the years man has altered or destroyed many of these ephemeral wetlands to accommodate the desire for additional agricultural land and development without realizing the impact of such change. Altering ephemeral wetlands not only has a negative ecological impact, but also increases the risk of local flooding.

These wetlands periodically dry up, often in mid-to late summer. They are isolated with no permanent inlet or outlet, but may overflow during high water. Ephemeral wetlands are free of fish, which allows certain amphibians and invertebrates to breed successfully.

Ephemeral wetlands change through the seasons. In spring, snowmelt and spring rains fill ephemeral wetlands, providing breeding habitat for many amphibians and aquatic insects. The developing larvae provide an important food source for migrating birds. By mid-summer the wetland begins to dry and the surrounding upland habitat becomes critical for the newly emerging amphibians. By fall few traces of the once productive wetland remain. This dry phase eliminates fish and completes the life cycle for insects like fairy shrimp, the eggs of which require a dry period to be viable the next spring. During winter, many amphibians hibernate in the surrounding upland habitat.

People should be concerned about these wetlands because they are:

- not well protected under current regulations
- not well understood
- difficult to identify when they dry out
- as small as six to 12 feet across
- often converted to other uses such as detention ponds, fish ponds, agriculture or dump sites
- usually isolated from permanent water bodies
- occasionally protected but the surrounding upland habitat is usually destroyed

- threatened by invasive plant species
- being lost across the Midwest
- critical habitat for many wildlife species
- important to migrating birds
- important for flood control and water quality

### Protection Issues

Ephemeral wetlands are hard to define, identify and protect because they tend to be small and isolated, and at certain times of the year, do not hold water. These wetlands tend to be highly productive. They warm quickly in spring and produce abundant quantities of food resource for developing amphibians, reptiles and migrating birds. Even small sites, much less than an acre, can produce hundreds of frogs, toads and salamanders. Such sites also provide critical links to other wetlands and populations. This immense ecological value is difficult to translate into legal protection, which varies state to state.

### Conversions

- Many of our small ephemeral wetlands have been drained and filled to facilitate agriculture, building new subdivisions, or other development. This not only eliminates habitat, but also increases the risk of local flooding.
- Others have been excavated to construct stormwater detention ponds. During rainstorms pollutants are washed into these ponds.



*Ephemeral Wetland  
(Photo provided by the USACE)*

- Still others have been converted to permanent ponds for raising fish and other forms of aquaculture. Permanent bodies of water tend to support fish that prey on amphibian eggs, tadpoles and aquatic insects.

Although a wetland itself may not be altered, without the surrounding upland habitat the wetland will not continue to be productive and species such as reptiles and amphibians will eventually be lost. Many creatures that depend on ephemeral wetlands for some part of their life cycle need the surrounding habitat just as much. Frogs, toads and

salamanders breed in the wetland but generally feed and spend most of the year in the upland. Turtles will feed in the wetland but require uplands for nesting.

For further information on wetland regulations, contact the Corps of Engineers, Department of Natural Resources, Division of Fish and Wildlife, or your County Soil & Water Conservation District. ☞

*\*Adapted from an article produced by The Conservation Foundation.*

## FLOOD INSURANCE IS REQUIRED BY YOUR BANK WHEN...

Flood insurance is required when all the following seven circumstances exist:

- 1) a lender makes, renews, extends or increases a loan;
- 2) the lender is regulated or insured by the federal government or a government-sponsored enterprise;
- 3) the loan is secured by improved real estate (a building or its contents);
- 4) the collateral is located or will be located in a Special Flood Hazard Area;
- 5) the collateral is insurable under a Standard Flood Insurance Policy;
- 6) the community where the collateral is located participates in the National Flood Insurance Program;
- 7) the loan is for \$5,000 or more with a payback term of one year or more.



**Only when all seven tripwires are in place is flood insurance a federal requirement.**

Important Note: Lenders *may* require flood insurance outside Special Flood Hazard Areas. However, this instance is a matter of private banking policy and not federal law. FEMA, as well as other federal agencies making grants or loans *for buildings* in Special Flood Hazard Areas, will require flood insurance as a condition of the grant or loan, as required by federal law and regulation. The Small Business Administration, the federal mortgagee in Major Disaster Declarations, will require flood insurance as a condition of a Disaster loan if the building was flood damaged, regardless of flood risk zone.

# CONFERENCE CORNER

## OPERATION STAY AFLOAT 2010

Once again the Department of Natural Resources (DNR) and the Department of Homeland Security (DHS) will present Operation Stay Afloat. The Conference is scheduled for Tuesday, March 9, 2010, from 8:30 a.m. until 5 p.m. in the Indiana Government Center Conference Center.



During Operation Stay Afloat 2010, presenters will communicate data in regard to our environment; demonstrate how communication provides improved cooperation and results during time of disaster, and more successful outcomes for all involved. We will work together in a tabletop exercise, communicating the process and communicating with each other—challenging our thoughts, skills, and one another.

No registration fees will be charged; however, participants are responsible for their own lunch and any parking expenses. Space is limited, so please register in advance. For more information or to register, contact Anita Nance, Floodplain Management Section of the IDNR Division of Water either by phone at (317) 234-1110 or by e-mail at [anance@dnr.in.gov](mailto:anance@dnr.in.gov).

## 2009 INAFSM CONFERENCE

The 2009 Indiana Association for Floodplain and Stormwater Management (INAFSM) Annual Conference was held Sept. 16-18, at the beautiful Potawatomi Inn



in Pokagon State Park, near Angola. The conference proved to be educational, entertaining and topical.

Several awards were presented during the conference. Bill Dials of the Morgan County Surveyor's Office was awarded the "Excellence in Stormwater Management Award." The "Outstanding Stormwater Management Award" was presented to the City of Indianapolis Green Supplemental Document. The owner was the City of Indianapolis DPW and lead consultant was AMEC. Debbie Smith of the DNR Division of Water was presented with the "Excellence in Floodplain Management Award." The "Outstanding Floodplain Project Award" went to the City of Indianapolis Flood Response Plan. The owner was the City of Indianapolis DPW. Christopher B. Burke Engineering was lead consultant. Pulaski County was the recipient of the "Excellent Strides in Floodplain Management Award." Lastly, the "Chairman's Award for Outstanding Service in Support of the INAFSM" was presented to Unique Dahl of Christopher B. Burke Engineering.

## 2010 INAFSM CONFERENCE

The 2010 INAFSM Conference will be held at the Abe Martin Lodge in Brown County State Park on Sept. 15-17. Mark your calendars now. For more information about the INAFSM conference and the organization, visit [www.inafsm.org](http://www.inafsm.org).

## 2010 ASDSO CONFERENCE

The Association of Dam Safety Officials (ASDSO) annual conference, Dam Safety 2010, will be held on Sept. 19-23 at the Washington Convention Center in Seattle, Washington. Visit [www.damsafety.org](http://www.damsafety.org) for more information. ☺

## Frequently Asked Questions



### **Q: What do I need to know if my building is in the floodplain?**

A: Buildings in special flood hazard areas shown on Flood Insurance Rate Maps (FIRMs) may be damaged when flooding occurs. Some buildings flood frequently, while others get damaged by only the more severe events.

If your home is in the 1-percent annual chance floodplain, it has a 26-percent chance of getting flooded over a 30-year period. This means it is about five times more likely to get damaged by flood than by a severe fire.

You should know that usually you can get flood insurance, if available, by contacting your regular homeowners insurance agent. FEMA recommends that everyone in special flood hazard areas buy flood insurance. If you buy a home or refinance your home, your mortgage lender or banker may require flood insurance. But, even if not required, flood insurance is a good investment, especially in areas that flood frequently or where flood forces are likely to cause major damage.

Another thing you should know is that your community may require permits for remodeling, improving, expanding, or rebuilding your building. In order to reduce long-term flood damage, the National Flood Insurance Program requires that buildings that are substantially improved or substantially damaged become compliant. This means if the cost of the improvements or repairs is more than 50-percent of the market value of the building, you will have to make it compliant with the rules for floodplain construction. Usually, this means lifting it off the foundation and elevating it above the predicted flood level. If you carry a flood insurance policy and have major flood damage, you may be eligible for up to \$30,000 more to help pay for the cost of this work.

### **Q: My bank said I'm in the floodplain and have to buy insurance. I don't believe it. What can I do?**

A: If a lending institution is federally regulated or making federally backed loans, it must review the National Flood Insurance Program (NFIP) maps to determine if the building is located in a Special Flood Hazard Area (SFHA). The SFHA is the area that is expected to be inundated by a 1-percent annual chance flood. If the bank makes such a determination, it must require the borrower to purchase flood insurance. Please note, these determinations are purely in/out and do not involve the vertical elevation of the structure. If you disagree with the lending institution's determination, you may request that FEMA review the lender's determination. FEMA will then review the information that the lending institution used, and issue a letter that states whether FEMA agrees with the determination. Your request must be postmarked no later than 45 days after the lending institution notifies you of the flood insurance requirement and the submittal must be complete. The request must include all of the information and fees listed in the Letter of Determination Review (LODR) information sheet. If your request is postmarked after the 45-day limit has expired, or if FEMA does not receive all of the information within the 45-day limit, FEMA will not be able to review the determination and the flood insurance requirement will stand. FEMA's responses to these requests are called LODRs, and offer two basic dispositions: (1) the lender's determination stands or (2) it is overturned. FEMA's determination is based on the technical data submitted. If the lender's evidence is inconclusive or the request is incomplete, FEMA can disagree with the lender's determination. FEMA's response does not amend or revise the NFIP map for your community. It only states that FEMA agrees or disagrees with your lender's determination. Occasionally a lending institution may require insurance if it determines that a part of your lot is in the SFHA. The NFIP does not insure land. However, even if you submit evidence that your building is out of the floodplain, the bank may still decide to require insurance on your building. ☞

INDIANA DEPARTMENT OF NATURAL RESOURCES  
DIVISION OF WATER  
402 WEST WASHINGTON STREET, ROOM W264  
INDIANAPOLIS, INDIANA 46204-2641

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## **THANK YOU**

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Editor – Anita Nance

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Division of Water  
Indiana Department of Natural Resources  
402 West Washington Street, Room W264  
Indianapolis, Indiana 46204-2641  
Phone: (317)232-4160  
Toll free 1-877-WATER55

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