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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  
SUMMER 2013

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## NO DISASTER DECLARATION

*Record and near-record flooding was experienced in Indiana and other states during April 2013. It was one of the wettest months ever for Indiana and resulted in flooding to an extent not experienced for 55 to 100 years. Some of the worst flooding in central Indiana struck Tipton, Elwood, Zionsville, Kokomo, Lebanon, and Marion. Flood levels along Sugar Creek in west-central Indiana and the headwaters of Wildcat Creek crested at their highest mark in 100 years. Flooding along Cicero, Eagle, and Big Walnut Creeks was the worst since the early 1960s or late 1950s. Flood crests along the Wabash River from Lafayette to Vincennes were the highest for most areas in 55 to 70 years. Several other areas experienced flooding and flood damage.*

*In the Wabash River watershed alone, preliminary flood reports indicated more than \$2 million in flood damage during April. In all, more than 1,000 homes and 20 businesses were identified as flood-damaged, with reports ranging from minor to destroyed. Tipton and Howard counties were hardest hit, with more than 125 structures in Tipton County damaged and more than 270 damaged structures in Howard County.*

The April flooding proves again that all floods, even those we consider major, may not be major



*Flood waters managed to inundate this commercial structure in Kokomo during the April flooding. (Photo provided by City of Kokomo)*

enough to result in a Presidential Disaster Declaration. With all this damage, how could there not be federal dollars to help flood victims and their respective communities? When you're the victim who has lost everything or your community deals

### Also in this issue

<b>Congratulations .....</b>	<b>2</b>
<b>Conference Corner .....</b>	<b>3</b>
<b>Goodbye "Survey Bob" .....</b>	<b>3</b>
<b>Community Assistance Visit .....</b>	<b>4</b>
<b>Online LOMC.....</b>	<b>5</b>
<b>FAQ .....</b>	<b>6</b>



*Flooded residential area in Kokomo during the April flood event.  
(Photo provided by City of Kokomo)*

with such loss, it's hard to imagine that it would not add up to enough because it is a disaster for you. But, that is the situation. To gain a better understanding, let's examine the damage-assessment process. The Indiana Department of Homeland Security, together with local Emergency Management Agencies and FEMA, complete damage assessments on the affected structures to make a preliminary determination. The amount of damage must meet a certain threshold to apply for a Presidential Disaster Declaration. That threshold was not met by the April flooding in Indiana; therefore, the area did not qualify for a declaration. Small Business Administration (SBA) loans were made available. As with any loans, SBA loans must be repaid.

It is important to understand that everywhere is a flood zone... just the level of risk varies. While much of the recent damage occurred in areas identified on floodplain mapping as high-risk flood zones (special flood hazard areas), quite a bit of damage also occurred in areas that were identified as having low to moderate risk. Regardless of whether your area fell under a Presidential Disaster Declaration, it may make sense to purchase a flood insurance policy to protect your investment.

Here are important flood insurance facts:

- More than 20% of flood insurance claims come from low-to-moderate flood-risk areas.
- Flood insurance pays for flood damage whether there has been a disaster declaration or not.
- You can purchase flood insurance for your structure and personal possessions regardless of the flood zone.

Most flood events do not result in a Presidential Disaster Declaration. While some people may think federal disaster assistance is a handout, most assistance comes in the form of a loan. A flood insurance policy may be the best protection against Mother Nature. ☞

*(Excerpts from the National Weather Service April 2013 Hydrologic Report, Indianapolis Office)*

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## CONGRATULATIONS



Two more Certified Floodplain Managers (CFMs) were added to Indiana's list of floodplain professionals. Bryn Keplinger of Huntington and Bryan Pohl of

Indianapolis are the most recent to pass the CFM exam, which was offered March 21. They join 91 other Indiana CFMs. Congratulations Bryn and Bryan.

CFM is a national certification program estab-

lished through the Association of State Floodplain Managers (ASFPM). The program recognizes continuing education and professional development that enhance the knowledge and performance of local, state, federal and private-sector floodplain managers.

The next exam offering in Indiana will be at the annual Indiana Association for Floodplain and Stormwater Conference in September in Angola. To see a list of current CFMs, apply for the exam, or obtain more information on the program, go to the ASFPM website at [floods.org](http://floods.org). ☞

# CONFERENCE CORNER

## INAFSM ANNUAL CONFERENCE

The Indiana Association for Floodplain and Stormwater Management will hold its annual conference at the Potawammi Inn in beautiful Pokagon State Park in Angola, Sept. 11-13.

This conference is always a valuable opportunity to learn from and interact with floodplain management and stormwater management professionals. It is also a time to gain through shared experiences. Don't miss this great conference. Go to the INAFSM website for more information at [inafsm.net](http://inafsm.net).

## ASDSO NATIONAL CONFERENCE

Dam Safety 2013 will be held Sept. 8-12 at the Rhode Island Convention Center in Providence, R.I. The Association of State Dam Safety Officials (ASDSO) National Conference is one of the leading conferences in the United States dedicated to dam safety engineering and technology transfer. Dam Safety 2013 will attract more than 1,000 attendees from all 50 states and several foreign countries.

Start planning now. Go to the ASDSO website for registration and agenda information at [damsafety.org](http://damsafety.org).

## OPERATION STAY AFLOAT 2014

The next Operation Stay Afloat conference will be held March 13 at the Indiana Government Center South. Save the date. ☞



### GOODBYE "SURVEY BOB"

*Article based on comments provided by Division of Water employees.*

On May 22, family, friends and co-workers said final goodbyes to Robert W. Wilkinson, "Survey Bob," to his friends.

He was a quiet and

happy man with a very personable and approachable nature. Bob was a proud Purdue grad and member of the Purdue Alumni Band. He worked for the DNR Division of Water for 34 years, most recently as manager of the surveying section. Bob was a licensed professional surveyor for 30 years and had a tremendous memory of almost everything he was involved in while with the Division of Water. Bob was a colleague whose opinions were valued, trusted and respected. He dearly

enjoyed his job, where he was a valued and committed member of his work team.

Bob was a dedicated and trusted member of the statewide Geographic Information System (GIS) community. He was a member of Indiana's Geographic Information Council (IGIC), participating on seven of eight IGIC working groups, including the orthophotography and elevation workgroups, which administer guidance on crucial GIS data for the State. Bob also served on the joint IGIC/Indiana Society of Professional Land Surveyors (ISPLS) geodetic control workgroup. He was recognized for his work on the 2005 Statewide Orthophotography Project. Bob also assisted in the quality assurance/quality control of the 2012 State LiDAR Project. A forward thinking employee, he was a proponent for developing and using GIS in the Division of Water and was an exceptional teacher of surveying and GIS.

Many people were positively impacted by Bob personally and professionally. Bob will always be a part of the DNR family. He will be deeply missed. ☞

## YOUR STATE WATER PLANNER MAY VISIT YOUR COMMUNITY THIS YEAR

By Laura Kannapel, CFM (Excerpts from FEMA State Guidance)

In 1968 Congress passed the National Flood Insurance Act to correct some of the shortcomings of the traditional flood control and flood relief programs. In part, to transfer the cost of private property flood losses from taxpayers to the floodplain property owners through flood insurance premiums. This Act in turn created the National Flood Insurance Program (NFIP), which is run by the Federal Emergency Management Agency (FEMA).

Participation in the program did not grow quickly enough. Consequently, disaster assistance costs reached an all-time high. To remedy this shortfall, the Flood Disaster Protection Act was passed in 1973. It required buildings in identified flood-hazard areas to have flood insurance coverage as a condition of receiving federal aid or loans from federally insured banks and for receiving federal disaster assistance. Since that time, additional regulations have improved the program. Changes from recently passed reforms are in process in hopes of further modernizing the NFIP.

Communities participating in the NFIP agree with FEMA to adopt and enforce regulations that meet or exceed the minimum federal requirements in exchange for making flood insurance available within their community.



FEMA tasked each state with administering the NFIP through what is known as the Community Assistance Program (CAP). In Indiana, the DNR Division of Water is the State Coordinating Agency for the NFIP. The major objective of CAP is to ensure that communities participating in the NFIP are achieving its flood-loss reduction objectives.

CAP is designed to provide needed floodplain management services to NFIP communities. The services provided by CAP identify, prevent and resolve floodplain management issues by making sure that State personnel is available to assist and evaluate NFIP communities. Currently in Indiana, 430 communities participate.

CAP is achieved by State personnel through Community Assistance Visits (CAV) or Community Assistance Contacts (CAC). In Indiana these visits are typically performed by a state water planner. These visits are conducted with participating communities on a three- to five-year cycle prioritized by the community's risk.

A CAV or a CAC provides the state water planner the opportunity to meet local officials in communities participating in the NFIP. It also allows them to assess the community's understanding of what is expected in implementing the NFIP. In both a CAV and a CAC, permit records issued for development in the community's special flood hazard areas during the past year or longer will be reviewed and discussed with the community official. Should any deficiencies be discovered, the community will be given the opportunity to correct the problem or mitigate to the greatest extent possible.

The difference between the two meetings is the CAV includes a thorough tour of the community's Special Flood Hazard Areas before the meeting. During the floodplain tour, the state water planner checks for recent development and forms a general assessment of the types of development within the community's special flood hazard areas.

If new development is found during the floodplain tour, the state water planner will request to review the permits and accompanying documents to assure proper permits were issued and that construction methods have been used as they pertain to the NFIP. These include "as built" elevation certificates, certification for flood vents, and flood-proofing measures for non-residential structures. In short, it is a spot check to determine if the community is regulating the floodplains as required for NFIP partici-

pation. The state water planner and the community official will then review the presented documentation together. Should any deficiencies be discovered, they will be discussed and the community will be given the opportunity to bring the deficiencies in line with the community's floodplain regulations.

The state water planner will also review the community's most recently adopted floodplain ordinance before the CAV or CAC. The basic question that needs to be answered is whether the ordinance needs to be updated. If so, this need will be discussed during the meeting and a copy of the State's model ordinance will be provided to the community in the follow-up correspondence.

Examples of questions covered during a CAV or CAC include: Does the community have a full set of floodplain maps for its jurisdiction — either paper or incorporated into a GIS system? Do the floodplain administrator and designated staff have a good working knowledge of how to use them? Does the community have any other detailed flood studies or mapping being used? Have the community's corporate limits changed? The floodplain administrator will also be asked to explain the community's permitting process. Other questions will include: Does the local Floodplain Development

Permit Application contain the FEMA required floodplain designation check-off boxes? Does the community require elevation certificates? At what stage of development does the community require them? Are inspections preformed? Did the community experience any flooding in the last year? Does the floodplain administrator understand post-flood responsibilities? How many permits did the community issue since the last CAV or CAC? Did the community issue any variances since the last CAV or CAC? If so, what did the variances allow?

By the time the CAV or CAC is completed, the state water planner should have a good grasp of how the community is administering the NFIP, and the community should have a better understanding of its responsibilities in managing NFIP requirements.

Community officials who have questions regarding NFIP responsibilities or floodplain management should contact their area's state water planner. Laura Kannapel is the state water planner assigned to NFIP communities in the northern half of Indiana. Laura can be contacted at [lkannapel@dnr.IN.gov](mailto:lkannapel@dnr.IN.gov) or (317) 234-1059. Darren Pearson is the state water planner assigned to NFIP communities in the southern half of Indiana. Darren can be contacted at [dpearson@dnr.IN.gov](mailto:dpearson@dnr.IN.gov) or (317) 234-1082. ❧

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## ONLINE LOMC

FEMA has successfully launched new capabilities to the Online Letter of Map Change (LOMC). Requestors may now submit both Amendment and Revision applications through Online LOMC. This convenient Web tool is an alternative to the paper MT-EZ, MT-1, and MT-2 forms.

There are many benefits to applying online:

- Submit, pay and upload supporting documentation for all LOMC requests through one online platform.

- Applicants may save information online and finish applying at their convenience.
- Clear and intuitive interface makes applying user-friendly.
- Frequent applicants can manage multiple LOMC requests online.
- Applicants can check their application status in real time.
- More efficient communications with LOMC processing staff.

For more information about Online LOMC, visit [fema.gov/online-lomc](http://fema.gov/online-lomc). If you have any questions, please contact [outreach@riskmapcds.com](mailto:outreach@riskmapcds.com). ❧

## Frequently Asked Questions



### IMPLEMENTATION OF THE BIGGERT WATERS FLOOD INSURANCE REFORM ACT 2012

For decades, the National Flood Insurance Program (NFIP) managed by FEMA has provided a way for property owners to financially protect themselves from flooding. When the program was created, it allowed for subsidized rates for certain policyholders whose structures were built before FEMA mapped the Special Flood Hazard Area. These policies made flood insurance available at subsidized rates that did not reflect the true cost of flooding risks.

The Biggert-Waters Flood Insurance Reform Act of 2012 was designed to financially strengthen the NFIP by removing artificially low rates that were no longer sustainable. As a result, some property owners will be soon be required to pay the true cost of financial protection from flood risk on their home and/or property, and flood insurance rates will increase.

Over the coming months and years, flood insurance policies will continue to adjust to reflect the full cost of flood risk. Some property owners are already feeling the changes. Those with secondary or vacation homes recently learned that they would lose their federal subsidy. In January, they began to see higher rates when they renewed their policies.

Not every homeowner will see an increase in rates; only about 20 percent of policy holders have a federally subsidized flood insurance rate. By law, starting in October, these federal subsidies will begin to disappear, and property owners will be required to pay the flood insurance rate that more accurately reflects their true flood risk.

Even those with subsidized rates may not yet need to pay the full risk rate, or the true cost of their flood risk. Those with subsidized rates can continue to pay them unless they sell their home, let their policy lapse, or purchase a new flood insurance policy after July 6, 2012.

Common questions and answers:

#### **Q: How are flood insurance rates changed under Section 205 of the law?**

A: FEMA is making changes to NFIP that require insurance rate premiums to reflect a property's real flood risk. Homeowners of secondary residences with subsidized rates, such as vacation homes, were notified beginning in January 2013 that those rates are no longer available. Most other subsidized flood insurance rates, about 20 percent of all flood insurance policy holders, will be eliminated in the coming months and years, beginning in late 2013.

#### **Q: Who will be affected by the rate changes resulting from the 2012 reform act?**

A: About 20 percent of NFIP policies receive subsidies, so the new law will not immediately affect everyone. Subsidized rates for nonprimary/secondary residences are being phased out now. Subsidized rates for other classes of properties will be eliminated over time, beginning in October 2013.

These include:

- Owners of nonprimary/secondary residences in a Special Flood Hazard Area will see a 25 percent increase annually until rates reflect true risk – began Jan. 1, 2013.
- Owners of property that has experienced severe or repeated flooding will see 25 percent increase annually until rates reflect true risk – beginning Oct. 1, 2013.
- Owners of business properties in a Special Flood Hazard Area will see 25 percent rate increase annually until rate reflect true risk – beginning Oct. 1, 2013.

**Q: How are primary residences affected by the new law?**

A: Owners of primary residences in Special Flood Hazard Areas will be able to keep their subsidized rates unless or until:

- They sell their property;
- They allow their policy to lapse;
- They purchase a new policy.

**Q: Why did the NFIP ever start paying premiums that did not reflect the real flood risk?**

A: The NFIP was created in 1968 to fill an unmet need, namely to cover flood damages that were not covered by most homeowners' insurance policies. In return for this federal support, communities were required to adopt flood protection standards for new construction, but pre-existing homes and businesses were allowed to remain as they were. Owners of many of these older properties were offered insurance at lower, federally-subsidized rates. These lower premium rates never reflected the property's true flood risk. In fact, the risk to those properties was always higher than that of new properties built to withstand flooding, yet those with a higher risk paid less for flood insurance. Flood risk continued to increase in the 45 years since the program began, and the costs and consequences of flooding have increased dramatically. Last year, Congress passed legislation intended to make the program more sustainable and financially sound for homeowners in the decades ahead.

**Q: What can I do to lower costs?**

A: Individuals:

- Talk to your insurance agent about your insurance options. There may be ways you can lower your insurance premium.
- Consider remodeling or rebuilding
  - Building or rebuilding higher will lower your risk and could reduce your premium.
  - Consider adding vents to your foundation or

using breakaway walls to lessen the flooding impact on building structures.

- Talk with local officials about community-wide mitigation steps that could help the community lessen insurance costs.

Community leaders:

- Consider joining the Community Rating System (CRS) or increasing your CRS activities to lower premiums for residents. CRS-related premium discounts range from 5 to 45 percent. 🌊

## FLOOD FACTS

- If you live in a Special Flood Hazard Area (SFHA) or high-flood-risk area and have a federally backed mortgage, your mortgage lender requires you to have flood insurance.
- Just an inch of water can cause costly damage to your property.
- A car can be easily carried away by just 2 feet of floodwater.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.
- You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program.
- Typically, it takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the floodwaters start to rise.
- Anyone can be financially vulnerable to floods. People outside of high-risk areas file over 20% of NFIP claims and receive one-third of disaster assistance for flooding.
- In a high-flood-risk area, your home is more likely to be damaged by flood than by fire.
- Most homeowners insurance does not cover flood damage. 🌊

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