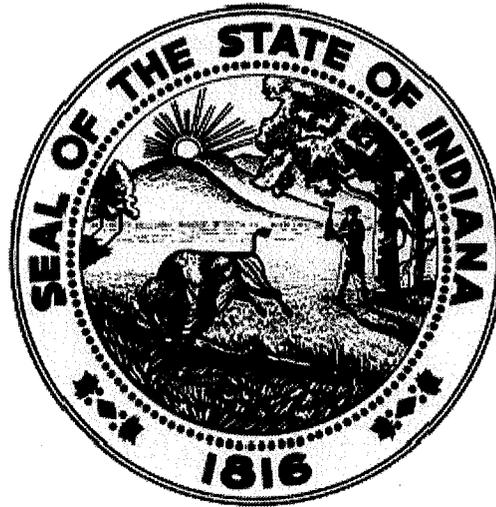
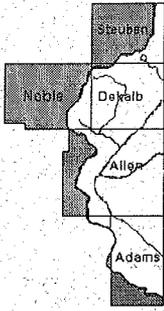


State Budget Agency



Maumee River Basin Commission Budget Submittal

For the FY 2012 & FY 2013 Budget



MAUMEE RIVER BASIN COMMISSION

www.mrbc.org

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September 22, 2010

Adam Horst, Director
State Budget Agency
212 State House
200 W Washington Street
Indianapolis, IN 46204-2796

Dear Mr. Horst,

On behalf of the Board of Directors of the Maumee River Basin Commission (MRBC), I respectfully submit MRBC's 2012 – 2013 Biennium Budget Request. In 1986 the Indiana General Assembly created the MRBC as a quasi State / Local Governmental Entity charged with the task of reducing flood damages in Northeast Indiana.

MRBC's Mission Statement is:

“To provide regional leadership and promotion of flood control, soil and water conservation, and related resource management through a coordinated and comprehensive planning and implementing approach”.

In order to achieve the primary goals outlined within the MRBC mission statement, the Commission completed a comprehensive Flood Control Masterplan in 1995 in accordance with the Commission's enabling legislation. The Flood Control Masterplan directed a 20-year schedule to prevent and/or mitigate the destructive effects of a 1% Annual Chance Flood (100-year flood) within the counties of Adams, Allen, DeKalb, Noble, Steuben, and Wells.

To continue this effort and facilitate the implementation of sound Flood Mitigation Projects in the Maumee River Basin, the Maumee River Basin Commission updated the 1995 Flood Control Master Plan in 2008. The updated plan, **Maumee River Basin Commission Flood Mitigation Master Plan**, was needed due to the numerous projects the Commission has implemented since the 1995 Plan was adopted in addition to changes in technology and better available data.

MRBC is requesting \$115,018.00 for the 2012 – 2013 Biennium to be used solely as "**seed money**" to leverage and secure Federal Grants for **Phase III of the MRBC Flood Mitigation Master Plan** which includes the continued implementation of six (6) specific programs:

- Flood Hazard Area Identification (Flood Insurance Studies on streams to identify flood-risk areas
- Floodplain Redelineation to improve accuracy of Flood Maps using local two-foot topographic data
- Acquisition and demolition of 4-8 flood-damaged homes from the floodplain / floodway
- Individually retrofit 1 or 2 homes to protect from future flood damages
- Land-Use Conversion of 5 acres of agricultural land in flood hazard areas to non-agricultural use
- Public Education and Outreach Program

The Maumee River Basin Commission has identified implementation of these programs, after receiving extensive public review and input on its 2008 Flood Mitigation Master Plan, as the primary goal for the 2012 – 2013 Biennium.

Enclosed you will find the following:

1. Form B-5B, revised which outlines program purpose, population served, accomplishments during the period of 2008-2010, goals for the 2012 - 2013 biennium, and other relevant information as requested.
2. A budget overview, which details the request to the State of Indiana
3. **Charts demonstrating MRBC's commitment and success at "Performance Based Budgeting"** by leveraging the State General Fund Appropriation "seed money" to secure Federal grant funds.

MRBC has leveraged the State General Fund Appropriation by 10.8:1 or more.

Completion of the MRBC 2008 Flood Mitigation Master Plan is the culmination of years of research, public discussion, extensive public involvement, associated documentation and work. Implementation of Phase III of the Flood Mitigation Master Plan is a continuance of the positive steps in preventing and reducing future damages due to flooding in northeast Indiana.

Thank you for the opportunity to address you concerning the flooding problems in Adams, Allen, DeKalb, Noble, Steuben, and Wells Counties. Should you have any questions, please feel free to call me at (260) 449-7226 or by mobile phone at (260) 438-8522.

Sincerely,



Rodney M. Renkenberger, PLS, CFM
Executive Director, Maumee River Basin Commission

RMR:rimr

Cc:file

Justification of Budget Requests

Budget Overview

(Budget Agency Form B-5, revised)

A. PURPOSE OF THE PROGRAM

The Maumee River Basin Commission (MRBC) serves the counties of Adams, Allen, DeKalb, Noble, Steuben, and Wells in northeast Indiana. This agency was created in 1986 by the Indiana legislature (IC 13-7-6.1) as a six-county, regional entity to address the millions of dollars in annual flood losses in northeast Indiana. The “**Commission**”, consists of County Commissioners, County Surveyors, and Soil and Water Conservation District directors from the six participating counties. **Each of the six (6) participating counties is a committed stakeholder and together, they fund 100% of the MRBC Administrative Budget. No State General Fund Money is used for Administration; State General Funds are used solely as “Seed Money” to leverage Federal Grants.**

In 1995, MRBC completed its Flood Control Master Plan for the six counties it serves in northeast Indiana. This comprehensive document outlined a twenty-year plan to prevent and/or mitigate the destructive effects of a 1% Annual Chance Flood (100-year flood). The 1995 total estimated capital cost required to address the structural property damages in the entire basin was +/- \$50,000,000.00. The 1995 Master Plan identified +/- 1,710 structures estimated to remain within the floodplain upon completion of a major federally funded flood control project in Fort Wayne, approximately 1,100 structures were recommended to be protected through individual floodproofing / retrofitting measures, and 278 were recommended to be purchased and demolished.

Note: Flood damages resulting from the Record 2003 Flood proved to be much worse than identified in the 1995 Flood Control Masterplan. Inaccurate Flood Insurance Rate Maps produced damage estimates that were severely underestimated.

Due to the number of homes damaged by floodwaters in 2003 combined with the vast changes in technology such as Graphic Information System (GIS) data, digital aerial photography, digital elevation models with two-foot contours, and modern Hydrologic / Hydraulic Modeling Programs, the MRBC Board of Directors took the initiative to update the 1995 Master Plan using better available data. The results of this update have been staggering! The summary listed below shows the number of structures located in the floodplain, based on a comprehensive inventory of all structures, to actually be 4,318; an increase of over 250%! Structures were placed in different categories based on depth of flooding as noted below with the aggregate results in the summary table.

Structures were grouped into categories based on the estimated depth of flooding and the FIS flood zone in which they were located. Following is a listing and description of each category:

- Category A.** Structures in the floodway with expected flooding depth of 2 feet or more.
- Category B.** Structures not in the floodway but with expected flood depth of 3 feet or more.
- Category C.** Structures in the floodway with expected flooding depth of less than 2 feet.
- Category D.** Structures not in the floodway but with expected flooding depth of less than 3 feet.
- Category E.** Structures shown outside the 1% annual chance floodplain but within the 0.2% chance floodplain, unless the LAG is at or below the BFE.
- Category F.** Structures shown within an approximate study zone (Zone A).
- Category G.** Structures shown within the 1% annual chance floodplain but with LAG above the BFE.
- Category H.** Structures currently shown outside 1% annual chance floodplain, but with a LAG at or below the BFE.
- Category I.** Other structures that may have been originally included in the database due to their proximity to designated flood hazard areas, but with a LAG now determined to be above the BFE.

A summary showing the number of structures falling within each category, by jurisdictional area, is shown below.

Jurisdiction	Category									TOTALS
	A	B	C	D	E	F	G	H	I	
New Haven	4	10	7	45	51	0	1	57	28	203
Fort Wayne	68	450	77	1084	1139	19	46	268	263	3414
Allen County (remainder)	56	55	45	283	210	150	30	240	334	1403
Totals	128	515	129	1412	1400	169	77	565	625	5020

The recent March 2009 Record Flood on Cedar Creek in DeKalb County and the July 2003 Record Flood on the St. Marys River in Adams and Allen Counties demonstrated the need to perform Flood Insurance Studies on numerous ditches and streams to accurately identify the Flood Hazard Areas along such drainage ways. ***Numerous structures are unknowingly being located within Flood Hazard Areas as a result of these areas not being identified.*** Unfortunately, unless the Flood Risk Areas are identified, homes will unknowingly be allowed to be constructed in Floodprone areas. When these homes sustain flood damage, they will most likely have to be purchased. The cost of these newer homes will average around \$125,000. Based on this analysis, the prudent action to take is to perform Flood Insurance Studies on these streams to prevent new structures from being built. With the cost of new structures averaging +\$125,000 and estimated costs to identify the Flood Risks for the un-studied streams being approximately \$300,000.00, it would be extremely cost-effective to pursue studying the Flood Risk Areas. For the price of only three (3) structures, the entire number of un-studied streams could be studied.

The U.S. Department of Homeland Security (DHS) through the Federal Emergency Management Agency (FEMA) has developed a program to assist communities with identifying these areas. The program, **FEMA's Risk-Map Program, provides 50% - 75% cost-share funding to local communities which can put up the required 25% - 50% local match. This grant program is very competitive; therefore it is critical for MRBC to be able to commit matching funds in an effort to secure these grant funds.**

The following table shows a summary of the total stream reach lengths for each floodplain designation by County.

COUNTY	STREAM REACH CLASSIFICATION AND TOTAL MILES IN THE MAUMEE RIVER BASIN (for streams with greater than one square mile of drainage area)					TOTALS
	Detailed Study	Approximate Floodplain	No Floodplain Information	In Backwater of Receiving Stream	Shaded Zone X Floodplain	
Adams	48.61	76.85	102.59	16.31	0.00	244.4
Allen	246.0	55.8	125.8	22.1	1.2	450.9
DeKalb	67.8	126.4	73.6	5.1	0.0	273.0
Noble	16.5	0.0	25.2	1.6	0.0	43.3
Steuben	1.0	34.3	20.9	0.1	0.0	56.4
Wells	0.0	1.9	3.3	0.0	0.0	5.2
TOTALS	379.9	295.3	351.4	45.2	1.2	1073.1

Lastly, approximately 32,000 acres of agricultural land is also included in the plan, and reforestation and wetland restoration is recommended in these areas. Returning the riparian corridor to its natural condition provides additional flood storage area in addition to providing multiple water quality benefits by removing herbicides, nutrients, and pesticides and suspended soil particles from the floodwaters.

2012 – 2013 Biennium Budget Request

For the upcoming 2012-2013 Biennium, the Maumee River Basin Commission is requesting \$115,018.00 (\$57,509.00 for each year) from the State of Indiana to continue with the implementation of Phase III of the Commission's Flood Mitigation Master Plan and perform the following tasks for 2012 and 2013.

- \$50,000.00 = Flood Hazard Area Identification (Flood Insurance Studies) on 12.5 miles of streams
- \$12,018.00 = Floodplain Redelineation to improve accuracy of Flood Insurance Rate Maps
- \$33,000.00 = Acquisition of 6 - 8 flood-damaged properties
- \$ 5,000.00 = Retrofitting 2 residential structures
- \$10,000.00 = Land-use Conversion of agricultural cropland to non-agricultural use
- \$ 5,000.00 = Public Education and Outreach Programs

The purpose of this request is to reduce the annual flood damages in the Maumee River Basin Commission's six member counties of Adams, Allen, DeKalb, Noble, Steuben, and Wells.

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B. NUMBERS AND PROFILE OF POPULATION SERVED:

The MRBC serves the counties of Adams, Allen, DeKalb, Noble, Steuben, and Wells. The populations, projected populations, and percentage of change for the years 1990, 2000, and 2009, are as follows:

COUNTY CURRENT POPULATION TRENDS

Maumee River Basin Commission

<u>County</u>	<u>1990 Population</u>	<u>2000 Population</u>	<u>% Change from 1990</u>	<u>2009 Population</u>	<u>% Change from 1990</u>
Adams	31,095	33,625	8.1%	34,256	10.20%
Allen	300,836	331,849	10.3%	353,888	17.60%
DeKalb	35,324	40,285	14%	42,060	19.10%
Noble	37,877	46,275	22%	48,028	26.80%
Steuben	27,466	33,214	21%	33,579	22.30%
Wells	25,948	27,608	6.4%	27,566	6.20%

<u>County</u>	<u>% Urban</u>
Adams	42%
Allen	80%
DeKalb	60%
Noble	33%
Steuben	25%
Wells	49%

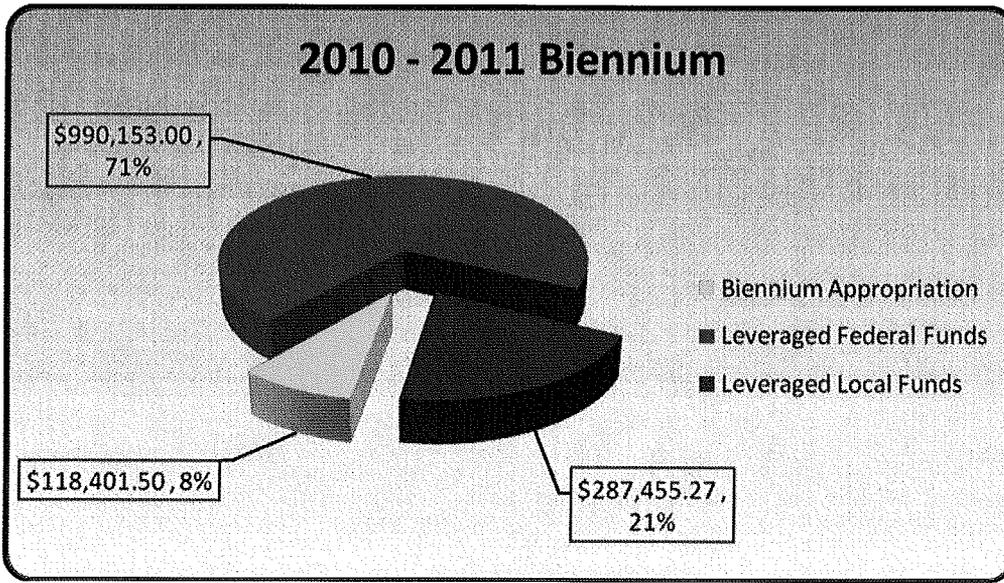
There is an estimated 4,910 residential, commercial, industrial, and private structures within the 100-year floodplain in the six counties listed above. The City of Fort Wayne, Allen County, and the U.S. Army Corps of Engineers have completed construction of a \$45,000,000.00 Flood Control Project for the city of Fort Wayne. This flood control project has reclassified approximately 3,200 structures as being protected from the 100-year (1% Annual Chance) Regulatory Flood. Furthermore, the city of Fort Wayne, with the cooperation of MRBC, constructed approximately 0.5 mile of levee in the Vesey neighborhood to provide flood protection for approximately 50 structures. With these two projects completed, approximately 1,660 structures still remain exposed to flooding. In addition to the aforementioned structures, an estimated 32,000 acres of agricultural property within the six-county region will experience losses due to flooding.

Phase III of the updated Maumee River Basin Commission Flood Mitigation Master Plan will address these areas through economically feasible, cost-effective measures, including acquisition / demolition, retrofitting, wetland restoration / floodplain reforestation, Flood Hazard Area Redelineation, and Flood Hazard Area Identification (Flood Insurance Studies).

C. PROGRAM ACCOMPLISHMENTS FOR 2010 - 2011:

Performance Based Budgeting – MRBC leveraged its General Fund Appropriation over 10.8: 1.

MRBC continued its proven record of leveraging State General Funds. For the current biennium, MRBC leveraged \$118,401.50 in State General Fund Money to secure \$990,153.00 in Federal funds and an additional \$287,455.27 in Local funds for a total of \$1,396,009.77 for project implementation.



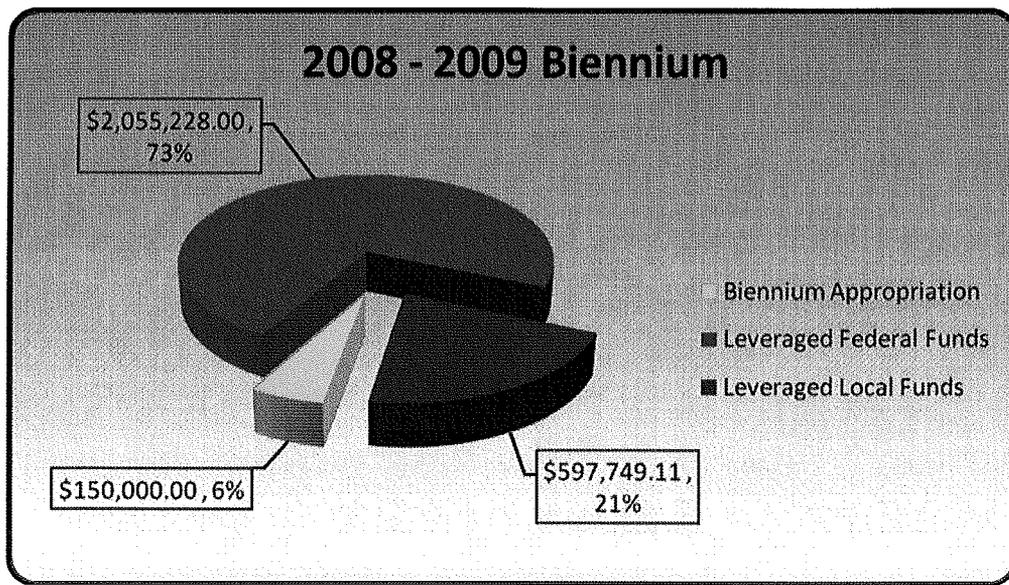
Note: The 10% reserve placed on the 2010 appropriation and 15% reserve placed on the 2011 appropriation severely hampered MRBC's efforts to mitigate flood damages, causing MRBC Communities to lose over \$252,000 in Federal Matching Funds.

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MRBC'S LEVERAGING SUCCESS

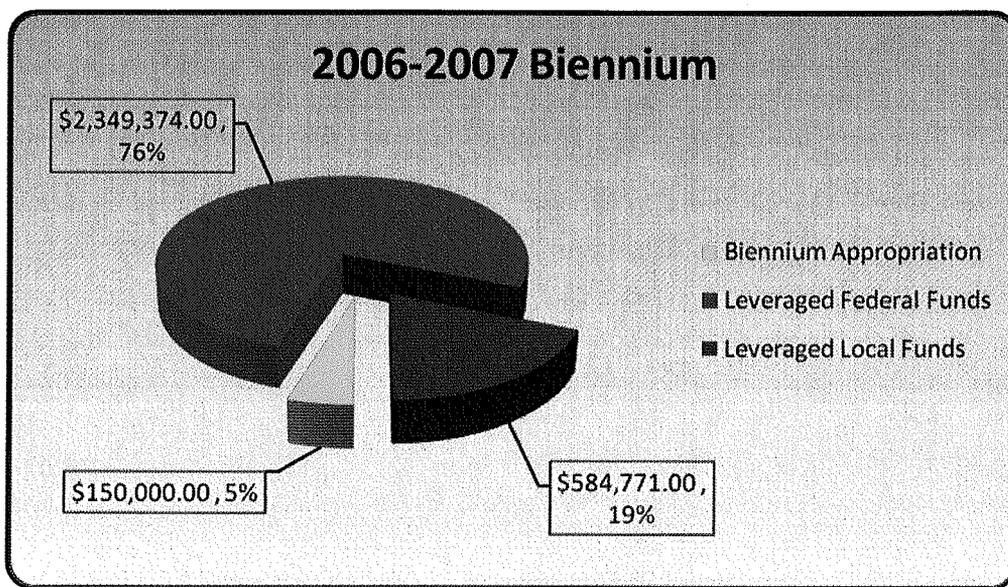
Performance Based Budgeting – MRBC leveraged its General Fund Appropriation over 17.7: 1.

For the 2008 – 2009 Biennium, MRBC continued its proven record of leveraging State General Funds. MRBC leveraged \$150,000.00 in State General Fund Money to secure \$2,055,228.00 in Federal funds and an additional \$597,749.11 in Local funds for a total of \$2,802,977.11 for project implementation.



Performance Based Budgeting – MRBC leveraged its General Fund Appropriation over 19.6: 1.

For the 2006 – 2007 Biennium, MRBC continued its proven record of leveraging State General Funds. MRBC leveraged \$150,000.00 in State General Fund Money to secure \$2,349,374.00 in Federal funds and an additional \$584,771.00 in Local funds for a total of \$3,084,145.00 for project implementation.



PROGRAM ACCOMPLISHMENTS FOR 2010 - 2011 Continued:

- **Leveraged \$28,500.00** to secure **\$745,880.00 in Federal Cost-Share funds** from the Department of Homeland Security (DHS) through the Hazard Mitigation Grant Program (HMGP) to acquire twenty-three (23) flood-damaged homes in the City of Fort Wayne resulting from the disastrous January 2008 Flood. The City of Fort Wayne also provided \$220,127.00 in cost-share assistance for a total project cost of \$994,507.00. The twenty-three (23) homes are being permanently removed from the Special Flood Hazard Area and the vacant lots will be required to remain as “open green space” in perpetuity. This practice eliminates the potential of all future flood damages and reduces the demand on local emergency response personnel, allowing them to concentrate on areas of greater need. ***Based on national projections for Flood Mitigation Projects, the returned benefits for Flood Mitigation Projects is greater than or equal to four (4) times the mitigation costs, therefore this project will save the State of Indiana approximately \$4.0 Million in future Flood Mitigation Costs by removing the damage potential and eliminating the need for disaster response including evacuations and rescues.*** DHS’s HMGP Program funds 75% of project costs and requires a 25% local match.

- **Leveraged \$29,000.00** to secure **\$749,513.00 in Federal Cost-Share funds** from the Department of Homeland Security (DHS) through the Hazard Mitigation Grant Program (HMGP) to acquire seventeen (17) flood-damaged homes in the City of Fort Wayne resulting from the disastrous January 2008 Flood. The City of Fort Wayne also provided \$220,837.00 in cost-share assistance for a total project cost of \$999,350.00. The seventeen (17) homes are being permanently removed from the Special Flood Hazard Area and the vacant lots will be required to remain as “open green space” in perpetuity. This practice eliminates the potential of all future flood damages and reduces the demand on local emergency response personnel, allowing them to concentrate on areas of greater need. ***This project will save the State of Indiana approximately \$4.0 Million in future Flood Mitigation Costs by removing the damage potential and eliminating the need for disaster response including evacuations and rescues.*** DHS’s HMGP Program funds 75% of project costs and requires a 25% local match.

- **Leveraged \$22,475.00** to secure **\$560,325.00 in Federal Cost-Share funds** from the Department of Homeland Security (DHS) through the Hazard Mitigation Grant Program (HMGP) to acquire twelve (12) flood-damaged homes in the City of Fort Wayne resulting from the disastrous January 2008 Flood. The City of Fort Wayne also provided \$186,775.00 in cost-share assistance for a total project cost of \$747,100.00. The twelve (12) homes are being permanently removed from the Special Flood Hazard Area and the vacant lots will be required to remain as “open green space” in perpetuity. This practice eliminates the potential of all future flood damages and reduces the demand on local emergency response personnel, allowing them to concentrate on areas of greater need. ***This project will save the State of Indiana approximately \$2.9 Million in future Flood Mitigation Costs by removing the damage potential and eliminating the need for disaster response including evacuations and rescues.*** DHS’s HMGP Program funds 75% of project costs and requires a 25% local match.

- **Leveraged \$8,900.00** to secure **\$86,600.00 in Federal Cost-Share funds** from the Department of Homeland Security (DHS) through the Hazard Mitigation Grant Program (HMGP) to acquire two (2) flood-damaged homes in the City of Auburn resulting from the disastrous March 2009 Record Flood. The City of Auburn also provided \$20,000.00 in cost-share assistance for a total project cost of \$115,500.00. The two (2) homes are being permanently removed from the Special Flood Hazard Area and the vacant lots will be required to remain as “open green space” in perpetuity. This practice eliminates the potential of all future flood damages and reduces the demand on local emergency response personnel, allowing them to concentrate on areas of greater need. ***This project will save the State of Indiana approximately \$0.5 Million in future Flood Mitigation Costs by removing the damage potential and eliminating the need for disaster response including evacuations and rescues.*** DHS’s HMGP Program funds 75% of project costs and requires a 25% local match.

PROGRAM ACCOMPLISHMENTS FOR 2010 - 2011 Continued:

- **Leveraged \$3,795.00 to secure \$22,772.00 in Federal Cost-Share funds** from the Department of Homeland Security (DHS) through the Hazard Mitigation Grant Program (HMGP) to acquire a single substantially damaged home in the City of Auburn resulting from the disastrous March 2009 Record Flood. The City of Auburn also provided \$3,796.00 in cost-share assistance for a total project cost of \$30,363.00. This home is being permanently removed from the Special Flood Hazard Area and the vacant lots will be required to remain as “open green space” in perpetuity. This practice eliminates the potential of all future flood damages and reduces the demand on local emergency response personnel, allowing them to concentrate on areas of greater need. ***This project will save the State of Indiana approximately \$120,000 in future Flood Mitigation Costs by removing the damage potential and eliminating the need for disaster response including evacuations and rescues.*** DHS’s HMGP Program funds 75% of project costs and requires a 25% local match.

- **Leveraged \$10,000.00 to secure \$120,740.96 in Federal Cost-Share funds** from the Department of Homeland Security (DHS) through the Hazard Mitigation Grant Program (HMGP) to retrofit the National Automotive and Truck Museum (NATMUS). The NATMUS building is a historic structure in the City of Auburn which is listed on the National Registry of Historical Structures. The NATMUS building was damaged by floodwaters resulting from the disastrous March 2009 Record Flood. The City of Auburn provided \$2,000.00 and NATMUS provided \$18,184.96 in cost-share assistance for a total project cost of \$120,740.96. This structure is being retrofitted to protect it from future Flood Damages and to preserve the historical significance of said structure. Retrofitting this structure will reduce the potential of all future flood damages and reduces the demand on local emergency response personnel, allowing them to concentrate on areas of greater need. ***This project will save the State of Indiana approximately \$0.5 Million in future Flood Mitigation Costs by reducing the damage potential and need for disaster response personnel.***

- **Leveraged \$10,378.69 to secure \$96,750.00 in Federal Cost-Share funds** from the Department of Homeland Security (DHS) through the Pre-disaster Mitigation Grant Program (PDM-c) to retrofit the Messenger Corporation Building in the City of Auburn. The Messenger building was damaged by floodwaters resulting from the disastrous March 2009 Record Flood. The City of Auburn provided \$10,000.00 and Messenger Corporation provided \$11,871.31 in cost-share assistance for a total project cost of \$129,000.00. This structure is being retrofitted to protect it from future Flood Damages and to protect over 100 jobs by allowing Messenger Corporation to continue production at this facility. Retrofitting this structure will reduce the potential of all future flood damages and reduces the demand on local emergency response personnel, allowing them to concentrate on areas of greater need. ***This project will save the State of Indiana approximately \$0.6 Million in future Flood Mitigation Costs by reducing the damage potential and need for disaster response personnel in addition to saving over 100 local jobs.***

- **Leveraged \$3,000.00 to secure \$2,000.00 in Federal Cost-Share funds** from the Department of Homeland Security (DHS) through the Indiana Department of Homeland Security to promote Flood Safety Awareness Week in March 2010. These funds were matched by donations of \$5,000.00 from the City of Fort Wayne, \$500.00 from U.S. Geological Survey, \$1,500.00 from Paul Davis Restoration, and \$12,000.00 from local TV Station Indiana News Center for a total of \$24,000.00 used to promote a week-long campaign for Flood Safety Awareness.

- Developed and maintain a Website (www.mrbc.org) for Public Outreach and Education. MRBC’s Flood Mitigation Master Plan has received a considerable amount of attention from across the nation.

PROGRAM ACCOMPLISHMENTS FOR 2010 - 2011 Continued:

- **Leveraged \$5,000.00** to secure **\$68,607.00 in Federal Cost-Share funds** from the Department of Homeland Security (DHS) through the Pre-disaster Mitigation (competitive) Grant Program (PDM-c) to update Adams County's Multi-Hazard Mitigation Plan as required by the Disaster Mitigation Act of 2000 (DMA-2000) passed by the United State Congress. These funds were matched by a \$17,869.00 donation from Adams County for a total project cost of \$91,476.00. DMA-2000 requires all counties to update their Multi-Hazard Mitigation Plan (MHMP) every five (5) years to remain eligible for Federal Cost-share assistance through the various Department of Homeland Security Grant Programs. DHS's PDM-c Grant Program funds 75% of project costs and requires a 25% local match.
- **Leveraged \$5,000.00** to secure **\$69,615.00 in Federal Cost-Share funds** from the Department of Homeland Security (DHS) through the Pre-disaster Mitigation (competitive) Grant Program (PDM-c) to update Allen County's Multi-Hazard Mitigation Plan as required by the Disaster Mitigation Act of 2000 (DMA-2000) passed by the United State Congress. These funds were matched by an \$18,205.00 donation from Allen County for a total project cost of \$92,820.00. DMA-2000 requires all counties to update their Multi-Hazard Mitigation Plan (MHMP) every five (5) years to remain eligible for Federal Cost-share assistance through the various Department of Homeland Security Grant Programs. DHS's PDM-c Grant Program funds 75% of project costs and requires a 25% local match.
- **The Garrett City Ditch Flood Insurance Study was funded 100% by MRBC.** Garrett City Ditch impacted numerous homes due to the inaccuracy of the existing Flood Insurance Rate Maps (FIRMs) and lack of a Detailed Flood Insurance Study. This study was determined to be a high priority for the City of Garrett, DeKalb County and Maumee River Basin Commission based on the number of structures impacted by being inaccurately mapped in a flood risk area and the vast number of agricultural areas being inaccurately zoned as flood risk areas.
- **The Gerke Drain Flood Insurance Study was funded 100% by MRBC.** The Gerke Drain impacted numerous homes due to the inaccuracy of the existing Flood Insurance Rate Maps (FIRMs) and lack of a Detailed Flood Insurance Study. This study was determined to be a high priority for the City of Fort Wayne, Allen County and Maumee River Basin Commission based on the number of residential structures impacted by being inaccurately mapped in a flood risk area.
- **Leveraged \$13,000.00** to secure **\$13,000.00 in Federal Cost-Share funds** from the United States Geological Survey (USGS) through the Stream Gauge Program to maintain a stream gauge on Cedar Creek in the City of Auburn to enhance Flood Warnings to the cities of Auburn and Fort Wayne as well as smaller communities in the Cedar Creek watershed. The total project cost to maintain this gauge over a two-year period is \$26,000.00. This stream gauge enhances the Flood Warning time which will afford residents more time to evacuate their properties and remove as much personal property as they can, saving thousands of dollars in flood damages.
- **Leveraged \$4,350.00** to secure **\$17,400.00 in Federal Cost-Share funds** from the United States Geological Survey (USGS) through the Stream Gauge Program to maintain a stream gauge on the St. Marys River in Rockford, OH to provide adequate Flood Warnings to the cities of Decatur and Fort Wayne as well as smaller communities in the St. Marys River watershed. The City of Decatur provided \$4,350.00, City of Fort Wayne \$4,350.00, and the Adams County Emergency Management Agency \$4,350.00 in cost-share assistance funds for a total project cost of \$34,800.00.
- These two river gauges enhance the Flood Warning times which will afford residents more time to evacuate their properties and remove as much personal property as they can, saving thousands of dollars in flood damages. The gauges will also give local emergency response personnel advanced warning of a pending flood and allow them to implement Flood-damage Reduction Practices in a timelier manner, saving thousands of dollars in flood damages. The USGS funds 50% of project costs and requires a 50% local match.

D. PROGRAM ACCOMPLISHMENTS FOR 2008 - 2009:

- **Leveraged \$55,000.00 to secure \$116,900.00 in Federal Cost-Share funds** from the Department of Homeland Security (DHS) through the Cooperating Technical Partners (CTP) and Map Modernization Programs to update Flood Insurance Rate Maps (FIRMs) in Noble and Steuben Counties. The Map Mod Program was developed to update FIRMs throughout the U.S. that were over 15 years old using more accurate topographical data if available and inserting high-resolution aerial photography in the background of the FIRM. MRBC's affiliation as a Cooperating Technical Partner (CTP) with DHS / FEMA has been extremely rewarding for Northeast Indiana. Most of the mapping updates would not have taken place for another 5-10 years, but as a CTP, MRBC was able to move its member counties up on the priority schedule.
- **Leveraged In-kind Services to secure \$76,500.00 in Federal Cost-Share funds** from the Department of Homeland Security (DHS) through the Cooperating Technical Partners (CTP) and Map Modernization Programs to perform a Detailed Flood Insurance Study (FIS) on the Hoffman Ditch in Allen County. The Cooperating Technical Partner (CTP) Program was developed to update erroneous Flood Insurance Studies and perform new studies when deemed necessary. MRBC's affiliation as a Cooperating Technical Partner (CTP) with DHS / FEMA has been extremely rewarding for Northeast Indiana.
- **The Black Creek Flood Insurance Study was funded 100% by MRBC.** Black Creek impacted numerous homes due to the inaccuracy of the existing Flood Insurance Study. This study was determined to be a high priority for both Allen County and Maumee River Basin Commission based on the number of structures impacted and the vast number of agricultural areas being inaccurately zoned as flood risk areas.
- **The Flatrock Creek Flood Insurance Study was funded 100% by MRBC.** Flatrock Creek impacted numerous homes due to the inaccuracy of the existing Flood Insurance Study. This study was determined to be a high priority for both Allen County and Maumee River Basin Commission based on the number of structures impacted and the vast number of agricultural areas being inaccurately zoned as flood risk areas.
- **Leveraged \$2,500.00 to secure \$5,000.00 in Federal Cost-Share funds** from the Department of Homeland Security (DHS) through the Indiana Department of Homeland Security to promote Flood Safety Awareness Week in March 2008. These funds were matched by a donation of \$7,500.00 by local TV Station Indiana News Center for a total of \$15,000 used to promote a week-long campaign for Flood Safety Awareness.
- **Leveraged \$7,500.00 to secure \$31,000.00 in Federal Cost-Share funds and \$5,000.00 in local Cost-Share funds** for a total of \$43,500.00 to promote Flood Safety Awareness Week in March 2007 and 2008. Local TV Station Indiana News Center matched the \$43,500.00 on a 1:1 basis for a total of \$87,000.00 to promote a week-long campaign for Flood Safety Awareness in both 2007 and 2008.
- **Leveraged \$13,000.00 to secure \$11,000.00 in Federal Cost-Share funds** from the United States Geological Survey (USGS) through the Stream Gauge Program to maintain a stream gauge on Cedar Creek in the City of Auburn to enhance Flood Warnings to the cities of Auburn and Fort Wayne as well as smaller communities in the Cedar Creek watershed. The total project cost to maintain this gauge over a two-year period is \$24,000.00. This stream gauge enhances the Flood Warning time which will afford residents more time to evacuate their properties and remove as much personal property as they can, saving thousands of dollars in flood damages. The stream gauge will also give local emergency response personnel advanced warning of a pending flood and allow them to implement Flood-damage Reduction Practices in a timelier manner, saving thousands of dollars in flood damages. The USGS funds approximately 50% of project costs and requires a local match for the balance.

- **Leveraged \$4,175.00** to secure **\$16,700.00 in Federal Cost-Share funds** from the United States Geological Survey (USGS) through the Stream Gauge Program to maintain a stream gauge on the St. Marys River in Rockford, OH to provide adequate Flood Warnings to the cities of Decatur and Fort Wayne as well as smaller communities in the St. Marys River watershed. The City of Decatur provided \$4,175.00, City of Fort Wayne \$4,175.00, and the Adams County Emergency Management Agency \$4,175.00 in cost-share assistance funds for a total project cost of \$33,400.00.

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PROGRAM GOALS FOR THE 2012 – 2013 BIENNIUM:

Major goals of the Maumee River Basin Commission are:

- ❑ **Continued implementation of the Maumee River Basin Commission Flood Mitigation Master plan.**
- ❑ **Leverage \$50,000.00 to secure \$100,000.00** in Federal Cost-Share funds from the Department of Homeland Security (DHS) / Federal Emergency Management Agency (FEMA) through the Cooperating Technical Partners (CTP) Program to perform Approximate Flood Insurance Studies on 12.5 miles of un-studied streams for the purpose of identifying the Flood Risk Areas and mapping them. The CTP program requires a minimum 25% local match.
- ❑ **Leverage \$33,000.00 to secure \$264,000.00** in Federal Cost-Share funds from the Federal Emergency Management Agency (FEMA) through the Flood Mitigation Assistance (FMA) Program, Pre-disaster Mitigation (PDM) Program, or Hazard Mitigation Grant (HMGP) Program to acquire approximately eight (8) residential structures located in the Special Flood Hazard Area. Department of Homeland Security Programs such as the Hazard Mitigation Grant Program (HMGP), Flood Mitigation Assistance (FMA) and Pre-Disaster Mitigation (PDM) Programs require a 25% local match. MRBC will leverage these grants by requiring the local participating community to cost-share 12.5% of the local match requirement.
- ❑ **Leverage \$5,000.00 to secure \$10,000.00 in private Cost-share funds** to Floodproof two (2) single-family residences; MRBC requires participants to have a vested interest in the project. MRBC's Floodproofing / Retrofitting Cost-share Assistance Program provides a maximum grant of \$5,000.00 to participants in this program. Participants are responsible for a minimum of 25% of their project costs and all costs exceeding the maximum grant from MRBC.
- ❑ **Leverage \$10,000.00 to secure \$30,000 in Federal USDA funds** to convert five (5) Acres of Agricultural land located in the Regulatory Floodplain to a non-agricultural use by obtaining a thirty (30-year) Conservation Easement on said land to protect the riparian corridor along said river or stream. MRBC will apply for grant funds through the USDA Wetland Reserve Program and Emergency Watershed Protection Program to place Best Management Practices on the land along the riparian corridor. Additional benefits from this program include the attributes of improving the water quality of the area.
- ❑ **Leverage \$5,000.00 to secure \$20,000 in Federal and Private Cost-share funds** from MRBC Partners for Public Education and Outreach to educate local officials, community leaders, architects, engineers, surveyors, appraisers, lenders, insurance agents, and real estate agents on local Floodplain Management Regulations. A well educated society will reduce the risks associated with flooding and reduce the flood-damage potential in the Maumee River Basin.
- ❑ **Continue efforts to improve partnerships** with numerous governmental agencies, environmental groups, private individuals, and other interested parties to reduce flood losses and improve water quality in northeast Indiana.

SUMMARY OF NEW OR EXPANDED PROGRAM REQUESTS:

*This request to the State of Indiana is for the **continuation of an existing program**. This request is in response to the direction by the Indiana General Assembly to the Maumee River Basin Commission when the Commission was formed to prepare a comprehensive Flood Mitigation Master Plan. This request will facilitate the continued implementation of the recommended actions directed within the Flood Mitigation Master plan. Additionally, this grant will allow MRBC to compete for numerous Federal Grants by being in a position to leverage said grants by cost-sharing with local communities to provide the required 25% local match.*

PROGRAMS TO BE REDUCED OR DISCONTINUED IN 2012 – 2013

Being respectful of the directions issued by the State Budget Director, MRBC has reduced ALL programs in an effort to stay within the recommended budget. Even though all programs have been reduced, no programs will be discontinued during the 2012-2013 Biennium period. All programs are critical to the Commission's Multi-objective approach to Flood Damage Reduction. All programs are eligible for Federal cost-share funding therefore the State General Fund monies being requested will be used as "seed" or "leverage" money to secure such Federal cost-share funds.

OTHER RELEVANT INFORMATION

Department of Homeland Security - Federal Emergency Management Agency Grant Programs

Cooperating Technical Partner (CTP) Program

As a Cooperating Technical Partner with FEMA, MRBC is eligible to receive funding for performing additional Flood Insurance Studies (FIS's) on rivers and streams that have not been studied and therefore do not have the Flood Hazard Area identified. Additionally, MRBC assists FEMA with the Map Modernization Program to update Flood Insurance Rate Maps (FIRMs) that are outdated and very inaccurate. The Map Modernization Program is funded through the U.S. Congress. **These programs are "crucial" to prevent future buildings from being constructed in Flood Hazard Areas unknowingly! The CTP Program requires a minimum 25% local match to be eligible for grant funds.** This Budget request will help to provide the "seed money" necessary to be competitive for this grant. Additional Hydrologic / Hydraulic studies will be performed through this program to identify flood-prone areas as recommended by the Flood Control Master Plan. Pressure from the development community to allow development in questionable areas is a major concern of MRBC. Unfortunately, until these areas are studied, the Flood Hazard Areas will remain unidentified, paving the way for development to occur in areas that should be reserved for floodplain storage. A maximum of 25% of the costs for this Cooperating Technical Partners (CTP) Program will be funded through the MRBC's request to the State of Indiana. MRBC attempts to stretch its "seed money" by capitalizing on the various grant programs through the Federal Government. This program is a Pro-active Approach to Flood Damage Reduction by identifying all of the "risk areas" and making residents aware of them. The motto for this program is **"An ounce of prevention is worth a pound of cure"**. If MRBC can prevent structures from being located in special flood hazard areas, it will eliminate the need to floodproof or acquire them.

Flood Mitigation Assistance (FMA) Program

A maximum of 12.5% of the costs will be funded through the MRBC's request to the State of Indiana. MRBC has proven that it can stretch its "seed money" by requesting the local community to cost-share 12.5% of the required 25% local match. Once a home is purchased and demolished, the property will be deeded to the local governmental jurisdiction with a deed restriction prohibiting the construction or development of the property. The property must remain open "green space" in perpetuity. This program provides a permanent solution towards the effort of Flood Damage Reduction. Approximately two (2) homes will be purchased and removed from harms way as part of this program.

Department of Homeland Security - Federal Emergency Management Agency Grant Programs

Hazard Mitigation Grant Program (HMGP)

A maximum of 12.5% of the costs will be funded through the MRBC's request to the State of Indiana. MRBC has proven that it can stretch its "seed money" by requesting the local community to cost-share 12.5% of the required 25% local match. Once a home is purchased and demolished, the property will be deeded to the local governmental jurisdiction with a deed restriction prohibiting the construction or development of the property. The property must remain open "green space" in perpetuity. This program provides a permanent solution towards the effort of Flood Damage Reduction. Approximately six (6) homes will be purchased and removed from harms way as part of this program.

Pre-Disaster Mitigation Competitive (PDM-c) Program

Another pro-active approach to Flood Damage Reduction, this program will assist MRBC's Voluntary Buyout and Floodproofing Cost-Share Assistance Programs by funding 75% of Flood Mitigation Projects. A maximum of 12.5% of the costs will be funded through MRBC's request to the State of Indiana. MRBC will use State of Indiana funds to leverage 12.5% of the project costs from the local community or an individual, depending on the type of project. This grant program is competitive nationwide.

Maumee River Basin Commission - Flood Mitigation Assistance Grant Programs

Voluntary Floodproofing Cost-share Assistance Program

Another pro-active approach to Flood Damage Reduction, MRBC's Floodproofing Cost-Share Assistance Program will provide a mechanism for individuals to retrofit their homes. Per program guidelines, MRBC will cost-share with homeowners on a 75% - 25% basis, utilizing State of Indiana funds to provide 75% of the costs to retrofit individual homes, with a maximum grant amount of \$5,000.00 per homeowner. Costs exceeding the cost-share limit will be funded 100% by the homeowners. This program would allow potentially two (2) homes to be retrofitted, depending on the floodproofing measures used and the availability of other funding sources. Retrofitting includes the installation of small check-valves to prevent backup through basement floor drains, to individual floodwall construction, to complex home elevation projects. Costs range from \$2,000.00 to \$60,000.00 for these measures.

Voluntary Agricultural Areas Land-use Conversion Program

MRBC's Voluntary Agricultural Areas Land-use Conversion Program focuses on converting agricultural land to a non-ag use to protect the riparian corridor along rivers and streams. MRBC, utilizing State of Indiana funds, would provide 25% of the necessary costs associated with the construction of a grass buffer strip, wetland restoration, or reforestation of a floodplain. MRBC will utilize the United States Department of Agriculture's (USDA's) Emergency Watershed Protection (EWP) Program, Wetland Reserve Program (WRP) or Conservation Reserve Program (CRP) to implement the Land-use Conversion Program. Additional grant funds will be applied for through the United States Environmental Protection Agency (USEPA) and Indiana Department of Environmental Management (IDEM) to pay for "on the ground practices" such as tree plantings, grass filterstrip and grass buffer zone installations. This effort allows MRBC to stretch the requested "seed money" to a minimum of 3:1, therefore the requested \$10,000.00 for this program would be leveraged to secure \$30,000.00 in Federal Cost-share funds. Standards set by the USDA and U.S. Fish & Wildlife Service for wetland restoration and Indiana Department of Natural Resources for reforestation will be mandated as part of the program.

JUSTIFICATION

In 1986, the Indiana General Assembly formed the Maumee River Basin Commission and directed this group to prepare a comprehensive flood control document to solve flooding on a "regional basis". With the completion of the Flood Control Master Plan and recent update to convert the plan to a Flood Mitigation Plan, MRBC is currently implementing Phase III. The Maumee River Basin Commission is requesting assistance from the State of Indiana to continue the process of protecting lives, homes and businesses from flooding.

Nationally, public education, floodplain mapping, structural buy-outs, floodproofing, wetland restoration, and floodplain reforestation are proven as the most cost-effective flood mitigation measures available. The Maumee River Basin Commission's Flood Mitigation Master Plan has recommended these measures for reducing the damages associated with flooding for over 12,700 structures and 32,000 agricultural acres. Numerous agencies, environmental groups, and other special interest groups have recommended these measures. These measures have been proven to be long-term and provide the greatest protection at the least cost.

Cooperating Technical Partner (CTP) status: a Proven Successful Relationship

MRBC's CTP status is well respected by DHS / FEMA. MRBC has a reputation of affectively and efficiently managing federal projects in addition to having the ability to leverage the federal dollars available through the CTP Program. **To date, MRBC has secured \$1,295,891.00 in federal funds** for updating Flood Insurance Rate Maps (FIRMs) in DeKalb, Adams, and Allen counties. MRBC's CTP status has positioned the six northeast Indiana counties to be eligible for federal funding on an accelerated basis and on a much greater comprehensive level. Without MRBC's status as a CTP and ability to leverage, the mapping updates accomplished to date as well as those planned over the next two years would have been delayed 8-10 years.

MRBC's partnerships with the Indiana Department of Homeland Security and Indiana Department of Natural Resources have contributed to the success of MRBC's Flood Mitigation Program. MRBC is recognized as one of the premier leaders in Floodplain Management and for its successful Flood Mitigation Program. MRBC was recognized nationally for its program, receiving the National Award of Excellence from the Association of State Floodplain Managers for outstanding and pioneering efforts in Floodplain Management.

Although the requested \$115,018.00 is significantly less than previous appropriations, it will serve as significant "leverage" towards competing for the Federal Grant funds listed above and allow MRBC and its member communities to move one step closer to completing the \$50 Million Flood Mitigation Master plan as mandated in MRBC's enabling legislation to reduce flood damages in northeast Indiana.

MRBC has been extremely successful at "leveraging State dollars" to secure funding from sources such as private foundations and federally funded grants.

To remain effective, it is imperative that MRBC secure additional "seed money" to be used as leverage to secure additional grant funds in the next biennium.

**MAUMEE RIVER BASIN COMMISSION
2012 - 2013
BIENNIUM BUDGET REQUEST**

PROJECT TITLE "PROGRAM"	REQUEST NO.	AGENCY REQUEST FOR CONTINUED PROJECTS
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<p><i>FLOOD CONTROL MASTER PLAN</i></p> <p>A <u>Continuation</u> of PHASE II</p> <p><u>Special Flood Hazard Area Identification</u> Perform Detailed Flood Insurance Studies on 12.5 stream miles to identify Flood Risk Area;</p> <p><u>Floodplain Redelineation</u> Correct Flood Map errors using more accurate 2-foot Topographic Mapping;</p> <p><u>Acquisition – Demolition</u> Buy-out and remove between 6 and 8 homes located in Special Flood Hazard Areas or in the regulatory floodway of rivers and streams;</p> <p><u>Floodproofing</u> Individually retrofit a minimum of 2 homes located in special flood hazard areas;</p> <p><u>Agricultural Areas Land-Use Conversion</u> Convert approximately 5 Acres from floodplain cropland to set-aside;</p> <p><u>Public Education and Outreach</u> Educational seminars for local officials, community leaders, architects, engineers, surveyors, appraisers, insurance agents, lenders, and real estate agents on local Floodplain Management Regulations.</p>	<p>C-1</p> <p>C-2</p> <p>C-3</p> <p>C-4</p> <p>C-5</p> <p>C-6</p>	<p>\$50,000.00</p> <p>\$12,018.00</p> <p>\$33,000.00</p> <p>\$ 5,000.00</p> <p>\$10,000.00</p> <p>\$ 5,000.00</p>
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Maumee River Basin Commission

Flood Mitigation Masterplan Phase III

Request No.: C-1

PROBLEM / NEED STATEMENT

Present and future developments continue to encroach on special flood hazard areas that have not been “officially” identified and approved by FEMA. Additionally, a number of Flood Insurance Studies are in error and need to be analyzed. The Maumee River Basin Commission’s Flood Control Master Plan has identified the need of additional Flood Insurance Studies as a high priority. **MRBC has identified 351.4 miles of unstudied streams; streams with no flood risk information.** The Commission’s proactive approach to flood mitigation is stymied by the lack of accurate Flood Insurance Rate Maps from which to regulate proposed development and prevent future damages. The United States Congress is committed to updating the Nation’s Flood Insurance Rate Maps (FIRMs) and has appropriated Federal Grant money to assist local communities with this effort. The objective is to ensure that a flood map cannot be more than four (4) years old. MRBC’s Flood Insurance Rate Maps average about 15 years old.

SOLUTION ALTERNATIVES AND ESTIMATED COSTS

Flood Hazard Area Identification (\$50,000.00)

- All Counties: study 12.5 miles of un-studied streams to identify Flood Risk Areas to prevent newly constructed homes from unknowingly being constructed in Flood Risk Areas.

RECOMMENDED ALTERNATIVE / JUSTIFICATION

Flood Hazard Area Identification has proven to be the greatest asset to communities by preventing construction in flood hazard areas without properly elevating to eliminate the future damage potential in the area. *It is much more cost effective to prevent structures from locating in flood hazard areas than to acquire them after they have been damaged by floodwaters. For as little cost as three (3) newly constructed homes, MRBC can study ALL of the un-studied streams in the Maumee Basin and prevent such structures from being built in flood risk areas.*

Both private individuals and local communities incur damages when development is allowed in special flood hazard areas. Individuals face thousands of dollars in damages to their lifetime investment. Likewise, local governments are faced with costs associated with road closings, evacuation and rescue operations, damages to public infrastructure and cleanup costs.

Flood Hazard Identification is clearly a sound method of protecting Life & Property and protects the health, safety, and welfare of the general public.

OTHER INFORMATION

At the directive of the United States Congress, the Department of Homeland Security (DHS) / Federal Emergency Management Agency (FEMA) is placing emphasis on making more accurate mapping available for local agencies to regulate from. FEMA realizes that an “ounce of prevention is worth a pound of cure” and is putting this need high on their priority list. FEMA’s Cooperating Technical Partners (CTP) Program provides a mechanism for local communities to apply for matching cost-share funds for the purpose of performing Flood Hazard Area Identification Studies. **MRBC in cooperation with FEMA strives to establish the Maumee River Basin as a Disaster Resistant Community.**

Maumee River Basin Commission

Flood Control Masterplan Phase II

Request No.: C-2

PROBLEM / NEED STATEMENT

The Commission's proactive approach to flood mitigation is stymied by the lack of accurate Flood Insurance Rate Maps from which to regulate proposed development and prevent future damages. First, second, and third generation Flood Insurance Rate Maps (FIRMs) are based on USGS ten (10') foot contour mapping and are extremely inaccurate. Modern technology in the mapping industry has made it affordable to acquire two (2') foot contour mapping for the purpose of more accurately delineating the Special Flood Hazard Boundary (SFHA) for flood-prone areas. The Bush Administration's Budget includes Federal Grant money to assist local communities with this effort. The Administration is committed to updating the Nation's Flood Insurance Rate Maps through the "Map Modernization Program" to the extent that a map cannot be more than four (4) years old. MRBC's Flood Insurance Rate Maps average about 15 years old. To prevent future structures from unknowingly being placed in flood prone areas, it is critical that the FIRMs for MRBC member counties be updated.

SOLUTION ALTERNATIVES AND ESTIMATED COSTS

Floodplain Redelineation / Map Modernization (\$12,018.00)

- Adams County: update FIRMs along Borrum Run Creek in Decatur.
- Allen County: update FIRMs along Junk Ditch and other highly urbanized areas.
- DeKalb County: update FIRMs along the St. Joseph River, Cedar Creek and the Metcalf Ditch.

RECOMMENDED ALTERNATIVE / JUSTIFICATION

Floodplain Redelineation has proven to be a great asset to communities by preventing construction in flood hazard areas without properly elevating to eliminate the future damage potential in the area. *It is much more cost effective to prevent structures from locating in flood hazard areas than to acquire them after they have been damaged by floodwaters.*

Both private individuals and local communities incur damages when structures are allowed in Special Flood Hazard Areas. Innocent unsuspecting individuals face thousands of dollars in damages to their lifetime investment as a result of flooding. Likewise, local governments are faced with costs associated with road closings, evacuation and rescue operations, damages to public infrastructure and cleanup costs.

Floodplain Redelineation is clearly a sound method of preventing future flood damages by very accurately identifying the hazard areas. This program serves to protect Life & Property and the health, safety, and welfare of the general public.

OTHER INFORMATION

At the directive of the United States Congress, the Department of Homeland Security (DHS) / Federal Emergency Management Agency (FEMA) is placing emphasis on making more accurate mapping available for local agencies to regulate Flood Hazard Areas from. FEMA realizes that an "ounce of prevention is worth a pound of cure" and is putting this need high on their priority list. FEMA's Cooperating Technical Partners (CTP) Program provides a mechanism for local communities to apply for matching cost-share funds for the purpose of performing Floodplain Redelineation Studies. **MRBC in cooperation with FEMA strives to establish the Maumee River Basin as a Disaster Resistant Community.**

Maumee River Basin Commission

Flood Control Masterplan Phase II

Request No.: C-3

PROBLEM / NEED STATEMENT

On an average, \$523,000.00 in residual damages occurs annually to structures within the Maumee River Basin Watershed due to flooding. The State of Indiana established the MRBC to solve regional flooding problems. Buy-out of structures located within the floodplain is recommended where floodproofing proves ineffective.

SOLUTION ALTERNATIVES AND ESTIMATED COSTS

Voluntary Residential Buyout Cost-Share Assistance (\$33,000.00)

- Adams County: acquire 2 structures damaged from the July 2003 Record Flood in the City of Decatur.
- Allen County: acquire 2-5 structures damaged from the February 2008 & March 2009 Floods in the City of Fort Wayne and unincorporated Allen County.
- DeKalb County: acquire 1 structure in Holiday Lakes Subdivision in rural DeKalb County and 1-2 structures in the City of Auburn along Cedar Creek that were damaged by the March 2009 Record Flood.

RECOMMENDED ALTERNATIVE / JUSTIFICATION

According to MRBC's Flood Mitigation Master Plan, it is recommended to buyout structures within the 100-year floodplain when inundated by approximately 3' feet or more of floodwater. Structures in this category have a history of being repetitive loss properties and floodproofing / retrofitting has proven to be ineffective and cost prohibitive. Removal of structures from the floodplain on a cumulative basis can effectively reduce floodwater elevations on rivers / streams and prevent flood damage to other structures within the basin.

As a positive step toward reducing flood damages, the MRBC established a Voluntary Buyout Program. The program criteria allows a maximum 25% of the aggregate costs associated with acquisitions will be funded through the MRBC request to the State of Indiana. The remaining 75% will be funded through a combination of Federal and Local grants. Once a home is purchased and demolished, the property will be deeded to a local parks department, school corporation or local unit of government with a deed restriction preventing the construction of structures on the lot. It is estimated that a minimum of 30 homes will be purchased and removed as part of this program.

OTHER INFORMATION

The national trend in floodplain management supports non-structural measures versus traditional structural projects such as dikes and levees. The Federal Emergency Management Agency (FEMA) estimates a 4:1 return on acquisition projects as a result of the structure being permanently removed from the hazard area. FEMA, via the National Flood Insurance Program (NFIP) promotes non-structural projects by offering 75% - 25% Cost-share grants through the Flood Mitigation Assistance (FMA) Grant Program and Pre-Disaster Mitigation (PDM) Grant Program. MRBC commits to leveraging all State funds by applying for all available grants.

Maumee River Basin Commission

Flood Control Masterplan Phase II

Request No.: C-4

PROBLEM / NEED STATEMENT

On an average, \$523,000.00 in residual damages occurs annually to structures within the Maumee River Basin Watershed due to flooding. The State of Indiana established the MRBC to solve regional flooding problems. Floodproofing / retrofitting structures will lower public costs and individual costs associated with floods by protecting structures from future flood-damages. Generally, floodproofing / retrofitting costs average 50% less than the cost to acquire the same structure, making this mitigation strategy more cost-effective. Floodproofing / retrofitting preserves the tax-base for the local community and the integrity of the neighborhood. Due to limited funds for acquisition, floodproofing / retrofitting projects provide a cost-effective means to reducing flood-damage costs for MRBC Communities. **National data demonstrates a 4:1 return on flood mitigation measures taken to reduce future flood-damages.**

SOLUTION ALTERNATIVES AND ESTIMATED COSTS

Floodproofing Cost-Share Assistance Program (\$5,000.00)

- Adams County: Floodproof / retrofit 2 residential homes

RECOMMENDED ALTERNATIVE / JUSTIFICATION

Floodproofing / retrofitting have a well-documented history of lowering flood damages. Expenditures for these less environmentally damaging projects and the short time period for implementation, enhance local flood control efforts. In order to promote adequate maintenance of measures undertaken, the MRBC is requiring participants to have a vested interest in their floodproofing / retrofitting project.

MRBC's Floodproofing Cost-Share program is a partnership between the homeowner and the Commission. Under the proposed project, the MRBC would utilize State of Indiana funds to provide 75% of the costs to floodproof / retrofit individual homes, with the homeowner providing the remaining 25%. The maximum amount per home MRBC would provide is \$5,000.00. This would potentially allow 2 homes to be served, depending on floodproofing / retrofitting measure to be utilized. Floodproofing / retrofitting includes but is not limited to installing small check-valves in drains to prevent backup through basement floor drains, individual floodwall construction, and the elevation of homes. Costs range from \$2,000.00 to \$75,000.00 for these measures. The National Flood Insurance Program (NFIP) makes grant funds available to individual homeowners who have an active Flood Insurance Policy. The NFIP grant is through its Increased Cost of Compliance (ICC) Grant Program. A maximum \$30,000.00 is available to individual homeowners to elevate their homes. MRBC uses State of Indiana funds to leverage against this grant when possible in an attempt to stretch its funding for the purpose of assisting additional homeowners.

OTHER INFORMATION

The homeowner will incur increased insurance costs if no effort is made to mitigate flood damages. Local communities that participate in the National Flood Insurance Program's (NFIP) Community Rating System (CRS) Program are eligible for discounts in insurance premiums and retrofitting grants. The CRS Program rewards those communities that take a proactive approach to flood mitigation.

PROBLEM / NEED STATEMENT

Continued development within the 100-year floodplain increases the potential for additional flood damages. Erosion and sedimentation continue to fill the rivers and tributaries reducing their capacity to adequately convey floodwaters. The reduction in conveyance capacity results in additional overland flooding. Development in the 100-year floodplain has led to the destruction of wetlands resulting in the elimination of storage area for floodwater, which also, contributes to the overall flooding problem.

Flowage easements are needed to prevent continued development within the 100-year floodplain and to protect the natural storage areas provided by wetlands and woodlands. Implementing Best Management Practices (BMPs), such as establishing vegetative grass filterstrips, grass buffer zones, or reestablishing woodland and wetland areas, will retard erosion into the rivers and streams and provide for more storage of floodwater, resulting in a reduction in flood related damages.

SOLUTION ALTERNATIVES AND ESTIMATED COSTS

Voluntary Agricultural Land-use Conversion Program (\$10,000.00)

- All Counties: Establish grass filter strips / tree plantings / wetlands / land set-a-side along the rivers and streams.
- All Counties: Establish flowage easements along the rivers and major tributaries and existing wetlands.
- All Counties: Convert land-use on 5 Acres of floodplain from agricultural cropland to set-a-side.
- All Counties: Acquire easements on floodplain lands along the rivers and establish permanent cover on said lands.

RECOMMENDED ALTERNATIVE / JUSTIFICATION

As a proactive measure, grass filter strips and buffer zones have proven to be very effective in the reduction of soil erosion and sedimentation into rivers and streams. Thousands of dollars are saved annually by reducing drain maintenance costs associated with both onsite and offsite erosion. An additional benefit of grass filter strips and buffer zones is the filtering effect and their ability to assist with increasing the quality of water in our rivers and streams.

MRBC's Voluntary Agricultural Land-Use Conversion Program establishes flowage easements to prevent development in the floodplain and provide a mechanism for reducing agricultural damages, retarding erosion, and filtering the overland flow into streams. Wetland restoration provides natural detention for storm water runoff. Based on a cumulative effect, restoration can result in decreased flood stages and reduced damages in addition to enhancing the environment.

OTHER INFORMATION

Erosion and sedimentation have far-reaching detrimental effects. As silt deposits in the stream, the cross-sectional area decreases, resulting in a reduced carrying capacity of the stream and eventual flooding. MRBC partners with the United States Environmental Protection Agency (USEPA), Indiana Department of Environmental Management Agency (IDEM), Natural Resource Conservation Service (NRCS) and the local Soil and Water Conservation Districts (SWCD's) to implement Best Management Practices (BMP's) in an attempt to increase water quality and reduce sedimentation from erosion.

Maumee River Basin Commission
Flood Control Masterplan Phase II

Request No.: C-6

PROBLEM / NEED STATEMENT

The average residual damage to structures from flooding in the Maumee River Basin is estimated at \$523,000.00 annually. MRBC Flood Mitigation Master Plan components focusing on acquisition and floodproofing in partnership with the Department of Homeland Security (DHS) / Federal Emergency Management Agency (FEMA) and Indiana Department of Homeland Security (IDHS) are not enough to mitigate the overall damage potential. Local Officials, Community Leaders, and residents must be educated to promote low impact development in an effort to not cause an Adverse Impact on neighboring lands by developing in floodprone areas. Additionally, a number of professionals dealing with real estate must be properly educated so that they fully understand Floodplain Regulations and can contribute to our overall objective of reducing future flood-damages. **Architects, engineers, surveyors, appraisers, insurance agents, lenders, and real estate agents all desperately need educated on local Floodplain Management Regulations which would result in a significant reduction in the number of structures being placed in flood hazard areas.**

SOLUTION ALTERNATIVES AND ESTIMATED COSTS

Public Education and Outreach Cost-Share Assistance (\$5,000.00)

- Conduct multiple Educational Seminars on General Floodplain Regulations
- Conduct Educational Seminars specific to the various professions dealing with real estate and real estate development.
- Develop Public Service Announcements (PSAs) focusing on Sound Floodplain Management Concepts.

RECOMMENDED ALTERNATIVE / JUSTIFICATION

Public Education and Outreach is a proactive measure to flood-damage reduction. Educational benefits can be realized in this manner: **An ounce of "Prevention" is worth a pound of "Cure"**. Education is the most cost-effective means to reducing the Flood-damage potential in the Maumee Basin. Preventing just one single structure from being placed in a flood-prone area can result in hundreds of thousands of dollars in savings which is twenty times over the cost of this program. The value of education is real and cost-beneficial, therefore no alternative solution is being recommended.

OTHER INFORMATION

Properly educating professionals and the general public on Floodplain Management Regulations is the most effective means and MRBC's first line of defense in pursuing its goal of "Flood-damage Reduction" in the Maumee Basin. The benefits realized from a comprehensive public education and outreach program are huge. Properly educating professionals is the "key" to MRBC's success in reducing future flood-damages.

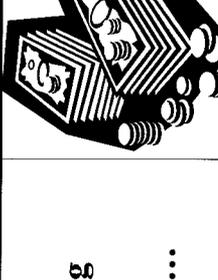
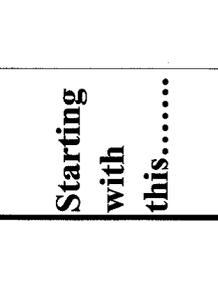


Successfully Leveraging State General Funds

**Comprehensive Report
Of
Cost-share Funds Leveraged**

September 24, 2010

MAUMEE RIVER BASIN COMMISSION
COMPREHENSIVE COST-SHARE FUNDING REPORT
Successful Leveraging of State General Funds

Starting with this.....			Ending with this.....		
Year	Source of Cost-share Funds	Program / Project	Federal Cost-share	State Cost-share	
				Local Cost-share	
1997	State of Indiana	Rep. GiaQuinta - Discretionary Fund for Acquisitions		\$8,587.83	
1997	State of Indiana	Rep. GiaQuinta - Discretionary Fund for Acquisitions		\$7,031.33	
1997	FEMA	FMA Grant	\$177,300.00		
1997	FEMA	HMGP Grant	\$271,875.00		
1998	State of Indiana	Build Indiana Funds - NE IN delegation of Legislators			\$120,000.00
1998	FEMA	FMA Grant - City of Auburn Flood Mitigation Plan	\$15,000.00		
1998	FEMA	HMGP Grant - Fort Wayne Flood Acquisition Project	\$100,000.00		
1998	City of Fort Wayne	Cost-share for Fort Wayne Flood Acquisition Project			\$50,000.00
1998	FEMA	HMGP Grant - Decatur Flood Acquisition Project	\$20,000.00		
1998	North Adams Comm. School Corp.	Cost-share for Decatur Flood Acquisition Project			\$20,000.00
1998	North Adams Comm. School Corp.	Cost-share for Decatur Flood Acquisition Project			\$5,000.00
1998	FEMA	HMGP Grant - Decatur Flood Acquisition Project	\$12,500.00		
1998	USEPA / IDEM	IDEM 319 Grant - BMP Installation Project	\$66,150.00		
1998	North Adams Comm. School Corp.	Cost-share for Decatur Flood Acquisition Project			\$33,000.00
1999	State of Indiana	Build Indiana Fund Appropriation - Rep. Moses		\$50,000.00	

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Year	Source of Cost-share Funds	Program / Project	Federal Cost-share	State Cost-share	Local Cost-share
1999	FEMA	FMA Grant - City of Auburn Acquisition Project	\$167,800.00		
1999	City of Fort Wayne	Cost-share for Fort Wayne Flood Acquisition Project			\$25,000.00
1999	City of Fort Wayne	CDBG 2000 for Fort Wayne Acquisition Project			\$30,000.00
1999	City of Fort Wayne	CEDIT 2000 for Fort Wayne Acquisition Project			\$3,000.00
1999	FEMA	HMGF Grant - Fort Wayne Flood Acquisition Project	\$740,000.00		
2000	City of Fort Wayne	CEDIT 2000 for Fort Wayne Acquisition Project			\$160,000.00
2000	City of Fort Wayne	Cost-share for Fairfield Ditch Flood Insurance Study			\$29,070.00
2000	USEPA / IDEM	IDEM 319 Grant - BMP Installation Project	\$66,150.00		
2000	FEMA	FMA Grant - DeKalb County Holiday Lakes Flood Acquisition Project	\$95,950.00		
2000	City of New Haven	Cost-share for New Haven Flood Acquisition Project			\$4,000.00
2000	FEMA	FMA Grant - Noble County Elevation Project	\$48,750.00		
2000	NFIP	ICC Grant - Noble County Elevation Project	\$15,000.00		
2000	USGS - Indiana	Cost-share for Auburn Gauging Station	\$12,250.00		
2000	Noble County	Cost-share for VanGorder Ditch Flood Insurance Study			\$10,000.00
2000	Town of Avilla	Cost-share for VanGorder Ditch Flood Insurance Study			\$2,500.00
2001	FEMA	All Natural Hazards Awareness Grant	\$35,000.00		
2001	Home Depot Corporation	Cost-share for Hazard Awareness Campaign			\$1,500.00
2001	Build Indiana Fund	Appropriation from Rep. Exley		\$10,000.00	
2001	State of Indiana	Biennial General Fund Appropriation - Seps. Meeks & Meeks for Masterplan		\$75,000.00	
2001	FEMA	CTIP Grant - John Diehl & William Peckhart FIS - DeKalb County	\$55,000.00		
2001	DeKalb County	Cost-share for John Diehl & William Peckhart FIS			\$60,000.00

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Year	Source of Cost-share Funds	Program / Project	Federal Cost-share	State Cost-share	Local Cost-share
2002	USGS - Indiana	Cost-share for Auburn Gauging Station Maintenance	\$3,825.00		
2002	City of Woodburn	Cost-share for Marsh Ditch FIS			\$18,000.00
2002	City of Fort Wayne	Cost-share for Spy Run Creek FIS			\$46,500.00
2003	USGS - Indiana	Cost-share for Auburn Gauging Station Maintenance	\$5,175.00		
2003	FEMA / DHS	CTP / Map-Modernization Project - DeKalb County	\$420,000.00		
2004	USGS - Indiana	Cost-share for Auburn Gauging Station Maintenance	\$5,335.00		
2004	FEMA / DHS	HMGP Grant - Fort Wayne Flood Acquisition Project	\$734,049.00		
2004	City of Fort Wayne	Cost-share for Fort Wayne Flood Acquisition Project			\$190,000.00
2004	NFIP	ICC Grants - Fort Wayne Flood Acquisition Project Demolitions	\$11,072.90		
2004	FEMA / DHS	FMA Grant - Fort Wayne Flood Acquisition Project	\$190,875.00		
2004	City of Fort Wayne	Cost-share for Fort Wayne Flood Acquisition Project			\$40,000.00
2004	NFIP	ICC Grants - Fort Wayne Flood Acquisition Project Demolitions	\$10,665.00		
2004	FEMA / DHS	HMGP Grant - Decatur Flood Acquisition Project	\$717,779.00		
2004	City of Decatur	Cost-share for Decatur Flood Acquisition Project			\$126,000.00
2004	NFIP	ICC Grants - Decatur Flood Acquisition Project Demolitions	\$15,000.00		
2004	NFIP	ICC Grant - Steve Delarosa Elevation Project	\$27,596.65		
2004	NFIP	ICC Grant - Stacy Handshoe Elevation Project	\$21,287.45		
2004	State of Indiana	Biennial General Fund Appropriation - Sens. Meeks & Meeks for Masterplan		\$75,000.00	
2004	FEMA / DHS	FMA Grant - DeKalb County Holiday Lakes Flood Acquisition Project	\$92,145.84		
2004	State of Indiana	Biennial General Fund Appropriation - Sens. Meeks & Meeks for Masterplan		\$75,000.00	
2004	FEMA / DHS	CTP / Map-Modernization Project - Adams County	\$201,649.00		

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Year	Source of Cost-share Funds	Program / Project	Federal Cost-share	State Cost-share	Local Cost-share
2005	FEMA / DHS	FMA Grant - Fort Wayne Flood Acquisition Project	\$41,250.00		
2005	City of Fort Wayne	Cost-share for Fort Wayne Flood Acquisition Project			\$12,000.00
2005	FEMA / DHS	FMA Grant - Fort Wayne Flood Acquisition Project	\$586,419.00		
2005	FEMA / DHS	CTP / Map-Modernization Project - Allen County	\$425,842.00		
2005	City of Fort Wayne	Cost-share for Fort Wayne Flood Acquisition Project			\$122,750.00
2005	USGS - Ohio	Cost-share for St. Marys River Rockford, OH guaging station	\$22,000.00		
2005	City of Fort Wayne	Cost-share for St. Marys River Rockford, OH guaging station			\$8,000.00
2005	City of Decatur	Cost-share for St. Marys River Rockford, OH guaging station			\$5,000.00
2005	Adams County EMA	Cost-share for St. Marys River Rockford, OH guaging station			\$4,000.00
2005	City of Butler	Cost-share for Big Run Creek FIS			\$10,000.00
2005	NFIP	ICC Grant - Pat Brewer Elevation Project	\$27,516.81		
2005	USGS - Indiana	Cost-share for Auburn Guaging Station Maintenance	\$5,335.00		
2006	USGS - Indiana	Cost-share for Auburn Guaging Station Maintenance	\$5,500.00		
2006	FEMA / DHS	HMGP Grant - Decatur Flood Acquisition Project	\$2,046,974.00		
2006	City of Decatur	Cost-share for Decatur Flood Acquisition Project			\$578,771.00
2006	FEMA / DHS	PDM-c Grant - DeKalb Co. DMA -2000 MHMP	\$30,000.00		
2006	FEMA / DHS	PDM-c Grant - Noble Co. DMA -2000 MHMP	\$30,000.00		
2006	FEMA / DHS	PDM-c Grant - Steuben Co. DMA - 2000 MHMP	\$30,000.00		
2006	State of Indiana	Biennial General Fund Appropriation - Masterplan		\$75,000.00	
2006	State of Indiana	Biennial General Fund Appropriation - Masterplan		\$75,000.00	
2007	FEMA / DHS	CTP / Map-Modernization Project - Noble County	\$85,200.00		

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Year	Source of Cost-share Funds	Program / Project	Federal Cost-share	State Cost-share	Local Cost-share
2007	FEMA / DHS	CTP / Map-Modernization Project - Steuben County	\$31,700.00		
2007	FEMA / DHS	CTP Grant - Hoffman Ditch FIS - Allen County	\$76,500.00		
2007	USGS - Ohio	Cost-share for St. Marys River Rockford, OH guage maint.	\$8,000.00		
2007	City of Fort Wayne	Cost-share for St. Marys River Rockford, OH guage maint.			\$2,000.00
2007	City of Decatur	Cost-share for St. Marys River Rockford, OH guage maint.			\$2,000.00
2007	Adams County EMA	Cost-share for St. Marys River Rockford, OH guage maint.			\$2,000.00
2007	USGS - Indiana	Cost-share for Auburn Guaging Station Maintenance	\$5,500.00		
2008	USGS - Indiana	Cost-share for Auburn Guaging Station Maintenance	\$6,500.00		
2008	USGS - Ohio	Cost-share for St. Marys River Rockford, OH guage maint.	\$8,000.00		
2008	City of Fort Wayne	Cost-share for St. Marys River Rockford, OH guage maint.			\$2,000.00
2008	City of Decatur	Cost-share for St. Marys River Rockford, OH guage maint.			\$2,000.00
2008	Adams County EMA	Cost-share for St. Marys River Rockford, OH guage maint.			\$2,000.00
2008	FEMA / DHS	Grant for Flood Safety Awareness Week - Fort Wayne	\$5,000.00		
2008	State of Indiana	Biennial General Fund Appropriation - Masterplan		\$75,000.00	
2008	State of Indiana	Biennial General Fund Appropriation - Masterplan		\$75,000.00	
2009	FEMA / DHS	HMGP Grant - DeKalb County Holiday Lakes Acquisition Project	\$494,235.00		
2009	DeKalb County	Cost-share for Holiday Lakes Acquisition Project			\$134,745.00
2009	FEMA / DHS	HMGP Grant - Allen County Riverhaven Acquisition Project	\$30,900.00		
2009	Allen County	Cost-share for Riverhaven Acquisition Project			\$5,000.00
2009	FEMA / DHS	HMGP Grant - Fort Wayne Junk Ditch Acquisition Project - A	\$749,513.00		
2009	City of Fort Wayne	Cost-share for Junk Ditch Acquisition Project - A			\$220,850.00

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Successful Leveraging of State General Funds

Year	Source of Cost-share Funds	Program / Project	Federal Cost-share	State Cost-share	Local Cost-share
2009	FEMA / DHS	HMGP Grant - Fort Wayne Junk Ditch Acquisition Project - B	\$745,880.00		
2009	City of Fort Wayne	Cost-share for Junk Ditch Acquisition Project - B			\$220,127.00
2009	Maple Glen Homeowners Assoc.	Cost-share for Garrett City Ditch FIS			\$4,502.11
2009	USGS - Ohio	Cost-share for St. Marys River Rockford, OH guage maint.	\$8,700.00		
2009	City of Fort Wayne	Cost-share for St. Marys River Rockford, OH guage maint.			\$2,175.00
2009	City of Decatur	Cost-share for St. Marys River Rockford, OH guage maint.			\$2,175.00
2009	Adams County EMA	Cost-share for St. Marys River Rockford, OH guage maint.			\$2,175.00
2009	USGS - Indiana	Cost-share for Auburn Guaging Station Maintenance	\$6,500.00		
2010	USGS - Indiana	Cost-share for Auburn Guaging Station Maintenance	\$6,500.00		
2010	USGS - Ohio	Cost-share for St. Marys River Rockford, OH guage maint.	\$8,700.00		
2010	City of Fort Wayne	Cost-share for St. Marys River Rockford, OH guage maint.			\$2,175.00
2010	City of Decatur	Cost-share for St. Marys River Rockford, OH guage maint.			\$2,175.00
2010	Adams County EMA	Cost-share for St. Marys River Rockford, OH guage maint.			\$2,175.00
2010	State of Indiana	Biennial General Fund Appropriation - Masterplan		\$60,892.20	
2010	State of Indiana	Biennial General Fund Appropriation - Masterplan		\$57,509.30	
2010	FEMA / DHS	PDM-c Grant - Adams County MHMP Plan Update	\$68,607.00		
2010	Adams County	Cost-share for Adams County MHMP Plan Update			\$17,869.00
2010	FEMA / DHS	PDM-c Grant - Allen County MHMP Plan Update	\$69,615.00		
2010	Allen County	Cost-share for Allen County MHMP Plan Update			\$18,205.00
2010	USGS-IN	Grant for Flood Safety Awareness Week Campaign	\$500.00		
2010	City of Fort Wayne	Grant for Flood Safety Awareness Week Campaign			\$5,000.00

