



Municipal Separate Storm Sewer System General Permit (MS4GP) Annual Report

State Form 51278 (R8 / 2-25)

INDIANA DEPARTMENT OF ENVIRONMENTAL MANAGEMENT

- NOTE:**
- Annual reports must be submitted to the Indiana Department of Environmental Management. Failure to submit the annual report is considered a violation of permit coverage.
 - Please type or print in ink.
 - Please answer all questions thoroughly and return the form in accordance with the MS4GP or as directed by IDEM.
 - Return this form and any required attachments to the IDEM Stormwater Program, MS4 Program at the address listed in the box on the upper-right.

For questions regarding this form, contact:

IDEM Office of Water Quality Stormwater Program
100 North Senate Avenue
Indianapolis, IN 46204-2251

Telephone: (317) 234-1601 or

(800) 451-6027

Web Access: <http://www.IN.gov/idem/4900>

Reporting Year

Permit Year:

- ☐ (1)
☐ (2)
☒ (3)
☐ (4)
☐ (5)

SECTION 1: GENERAL PERMITTEE INFORMATION

- (1) MS4 Entity: **INDOT**
- (2) Primary County: **N/A**
- (3) MS4 Permit Number: **INR040153**
- (4) Type of MS4: ☐ City
☐ Town
☐ County
☒ Non-traditional: **DOT**

(5) MS4 Operator (Individual): **Lyndsay Quist**

- Title: **Commissioner**
- Telephone Number: **855-463-6848, INDOT4U.com**
- Email Address: **LQuist@indot.IN.gov**
- Mailing Address:
100 N. Senate Ave., N758-EXEC
City: **Indianapolis** State: **IN** Zip Code: **46204**
- Physical Address (if different from mailing address):

City: State: **IN** Zip Code:

(6) MS4 Coordinator (Individual): **Greg Couch**

- Title: **INDOT Stormwater Team Lead**
- Telephone Number: **317-499-6851** Cell Phone:
- Email Address: **GCouch@indot.IN.gov**
- Mailing Address:
100 N. Senate Ave., N758-ES
City: **Indianapolis** State: **IN** Zip Code: **46204**
- Physical Address (if different from mailing address):

City: State: **IN** Zip Code:

(7) Application Preparer (if different from above):

- Title: **Brian Neilson, PE, LEED AP Senior Project Manager** Name of Company (if applicable): **HNTB**
- Telephone Number: **317-656-1311** Cell Phone: **317-656-1311**
- Email Address: **bneilson@indot.IN.gov**
- Mailing Address:
101 Monument Circle, Suite 1200
City: **Indianapolis** State: **IN** Zip Code: **46204**
- Physical Address (if different from mailing address):

City: State: Zip Code:

SECTION 2: PUBLIC EDUCATION, OUTREACH AND PUBLIC PARTICIPATION – MINIMUM CONTROL MEASURES 1 AND 2

- (1) Status of measurable goals, program requirements, compliance schedules, and timetables for this MCM. If Objectives are not met for a specific program element, explain the implementation problems encountered, and changes made to resolve problems identified [4.3 (h)(1)]:
- (a) On Target: ☒ Yes ☐ No
- (b) If No, provide an explanation in Section 7.
- (2) List of public participation and outreach events and activities conducted, a description of the activity, an estimate of the number of attendees, and an assessment if the goals and objectives were met [4.3 (h)(2)]:
- (a) Total number of public participation and outreach events: **18** Of the total reported, identify the number by audience:
- General Public: State Fair, Conferences, Professional Associations, information on websites and social media
 - Commercial/Industrial: N/A
 - Construction:
 - Other:
- (b) Stormwater program updates were provided to local officials and/or an advisory board during the reporting period [4.3 (e)]: ☒ Yes ☐ No
- (c) Identify the targeted audience/constituents for this reporting period: **Motoring public, designers, contractors and operators of the INDOT system**
- (d) Briefly describe changes or effects observed due to the outreach event(s): **Wider program understanding internally.**
- (e) Delivery Method: **In person booth at State Fair, 5 Social media postings on X (formerly Twitter) and Instagram. MS4 Partnership Board Meetings to discuss how to communicate and report concerns with INDOT ROW. Presentations internally and externally on Construction and Post Construction programs**
- (f) The MS4 must maintain a list of the public participation/outreach event, including a short description of the activity, number of attendees, and if the goals and objectives were met.
- Do not submit this information. Upon review of the annual report IDEM may request the information or evaluate the information as part of an audit of the MS4 Program.*
- (3) The number and types of construction and/or post-construction stormwater training opportunities that were provided to contractors, developers and builders, property owners (commercial, industrial, residential, homeowner associations, and other targeted entities during the reporting period [4.3 (h)(3)]:
- (a) Number of training events:
- Construction only: **4 internal and external presentations**
 - Post-construction only:
 - Both Construction and Post-construction: **4 internal and external presentations**
- (b) The event or events were conducted with another MS4(s): ☐ Yes ☒ No
- If Yes, list the MS4(s): **N/A**
- (4) Document that presentations (or reports provided) were made to local officials [4.3 (h)(4)]:
- (a) ☒ Yes ☐ No
- (b) Number of presentations: **4** Date or Dates: **2/7/24, 5/2/24, 8/7/24, 11/6/24**
- (5) Provide a list of educational materials used during the reporting period [4.3 (h)(6)]:
- (a) Number of new materials developed: **Post Construction BMP Guidance Document updated, CSGP Flow Chart for Consultants, Post Construction Presentation preparation, Stormwater social media postings, Ollie the Otter stickers and mascot representation**
- (b) The MS4 must maintain a list of public educational materials.
- (c) If the materials are maintained on a webpage – please provide the link: **Online Training Portal- <https://www.in.gov/indot/engineering/environmental-services/storm-water/construction-storm-water-management-training/> Stormwater Indot and Education Materials- <https://www.in.gov/indot/engineering/environmental-services/storm-water/>**
- Do not submit the list of materials at his time. Upon review of the annual report IDEM may request the information or evaluate the information as part of an audit of the MS4 Program.*

SECTION 3: ILLICIT DISCHARGE DETECTION AND ELIMINATION - MINIMUM CONTROL MEASURE 3

- (1) Status of measurable goals, program requirements, compliance schedules, and timetables for this MCM If Objectives are not being met for a specific program element, explain the implementation problems encountered, and changes made to resolve problems identified [4.4 (k)(1)]:
- (a) On Target: ☐ Yes ☒ No
- (b) If No, provide an explanation in Section 7.
- (2) A summary of any storm sewer system mapping changes to the outfall and/or conveyance maps [4.4 (k)(3)]:
- (a) The map is current: ☒ Yes ☐ No
- (b) The map was last updated on:
[12/31/24 - Bridge and Drainage Assets Viewer - This is updated actively by Asset Management](#)
- (3) Number of new outfalls mapped [4.4 (k)(4)]:
[372 - Updated by Asset Management through Bridge and Drainage Assets Viewer](#)
- (4) Number and location of dry weather outfalls screened for illicit discharges [4.4 (k)(5)]:
- (a) Number of dry weather outfalls screened: [0](#)
- (b) The MS4 has completed dry weather screening on all outfalls: ☐ Yes ☒ No
If Yes, identify the number of outfalls that were screened during the reporting period:
- (c) The number of dry weather outfalls that need to be screened before the end of the permit cycle:
[Estimated 1059](#)
- (d) The MS4 must maintain information that contains the "location" of the dry weather outfalls screened.
Do not submit this information. Upon review of the annual report IDEM may request the information or evaluate the information as part of an audit of the MS4 Program.
- (5) Number and location of illicit discharges detected [4.4 (k)(6)]:
- (a) Number detected:
[INDOT was unable to find a path forward that met the permit requirements and provided valuable information](#)
- (b) The MS4 must maintain information that contains the "location" of the illicit discharges.
Do not submit this information. Upon review of the annual report IDEM may request the information or evaluate the information as part of an audit of the MS4 Program.
- (6) Number and location of illicit discharges and/or spills reported [4.4 (k)(8)]:
- (a) Number reported:
[182 reports relating to spills and 40 reports related to dumping in 2024](#)
- (b) The MS4 must maintain information that contains the "location" of the illicit discharges and/or spills reported.
Do not submit this information. Upon review of the annual report IDEM may request the information or evaluate the information as part of an audit of the MS4 Program.
- (7) Illicit discharges eliminated for those that were detected and/or reported [4.4 (k)(7) and (9)]:
- (a) Number eliminated: [222 were resolved through INDOT4U](#)
- (b) Number that required no corrective action: [None, all complaints were followed up through INDOT procedures](#)
- (c) Number of enforcement actions taken: [INDOT does not take enforcement actions on accidental spills. INDOT utilizes a third party to remediate the area then recoup the cost from the responsible party - Damage to State Property Claim](#)
- (8) The MS4 has reviewed and assessed the minimum control measure in accordance with MS4GP [4.4 (i)]:
☒ Yes ☐ No
- (9) The MS4 documents annual training attended by staff specific to their responsibilities in accordance with the MS4GP [4.4 (g)]:
☐ Yes ☒ No
- (10) The MS4 revised and adopted or adopted a new IDDE ordinance [8.1 (a)(4)]:
☐ Yes ☒ No
Last updated on: [December 19th 2019- IDDE Plan](#)

SECTION 4: CONSTRUCTION SITE STORMWATER RUN-OFF CONTROL - MINIMUM CONTROL MEASURE 4

- (1) Status of measurable goals, program requirements, compliance schedules, and timetables for this MCM. If objectives are not being met for a specific program element, explain the implementation problems encountered, and changes made to resolve problems identified [4.5 (m)(1)]:
(a) On Target: ☒ Yes ☐ No
(b) If No, provide an explanation in Section 7.
- (2) The number of construction projects owned and/or operated by the MS4 entity that were active at the time of submission of this report [4.5 (m)(2)]:
[168 Active Construction Stormwater General Permit Authorizations- IDEM ePortal](#)
- (3) The number of construction sites obtaining a MS4 entity-issued stormwater run-off permit or authorization to discharge during the reporting period [4.5 (m)(3)]:
[N/A](#)
- (4) The number of construction sites inspected during the reporting period [4.5 (m)(4)]: [INDOT construction projects are inspected by a combination of our Construction Stormwater Managers \(consultants\) and District Stormwater Specialists \(INDOT\). INDOT has 157 open contracts that are being inspected using Contractors Field Assistant, Consultant Inspection Software](#)
(a) The MS4 has completed the inspections as required by the MS4GP [4.5 (d)(3)]:
 - On Target: ☒ Yes ☐ No
 - If No, provide an explanation in Section 7.
- (5) The number and type of enforcement actions taken during the reporting period [4.5 (m)(5)]: [No enforcement actions were taken in regards to stormwater in 2024. If enforcement action is needed, INDOT uses Quality Adjustments to resolve compliance issues. Quality Adjustments are INDOT's tool for encouraging compliance](#)
(a) Check the Appropriate Type of Action:
 - ☐ Stop work Orders
 - ☐ Monetary Penalties
 - ☒ Other (Describe):
[Quality Adjustments](#)
- (6) The number of public information requests and/or complaints received [4.5 (m)(6)]:
(a) Public Information Requests (Freedom of Information Request):
(b) Complaints Received: [182 Spill, 56 Stormwater Management, 40 Dumping, 1,440 Right of Way Drainage Complaints-INDOT4U](#)
- (7) The MS4 has reviewed and assessed the minimum control measure in accordance with MS4GP [4.5 (i)]:
☒ Yes ☐ No
- (8) The MS4 documents annual training attended by staff specific to their responsibilities in accordance with the MS4GP [4.5 (j)]:
☐ Yes ☒ No
- (9) The MS4 maintains an inventory of all construction site projects in accordance with MS4GP [4.5 (l)]:
☒ Yes ☐ No
- (10) The MS4 revised and adopted or adopted a new construction stormwater run-off ordinance or regulatory mechanism during the reporting year [8.1 (a)(4)]:
☒ Yes ☐ No
Last Updated on: [In process - new Standard Specifications and Drawings for full and partial construction causeways](#)

SECTION 5: POST-CONSTRUCTION STORMWATER RUN-OFF CONTROL - MINIMUM CONTROL MEASURE 5

- (1) Status of measurable goals, program requirements, compliance schedules, and timetables for this MCM. If objectives are not being met for a specific program element, explain the implementation problems encountered, and changes made to resolve problems identified [4.6 (j)(1)]:

(a) On Target: ☒ Yes ☐ No

If No, provide an explanation in Section 7.

- (2) The MS4 revised and adopted or adopted a new post-construction ordinance and/or regulatory mechanism [4.6 (j)(2)]:

☒ Yes ☐ No

Last Updated on: [PCSM Submittal Requirement 9-25-2024](#)

- (3) The number of sites requiring post-construction control measures during the reporting period [4.6 (j)(3)]:

(a) Number of Sites: **6**

- (4) Number, type, and location of structural measures installed during the reporting period [4.6 (j)(4)]:

(a) Number of Measures: **No PCBMP structures per the 2024 initiated PCSM program were installed**

(b) The MS4 must maintain information on the "type" and "location" of the measures installed.

Do not submit this information. Upon review of the annual report IDEM may request the information or evaluate the information as part of an audit of the MS4 Program.

- (5) Number, type, and location of structural measures modified to function properly or improve water quality benefits [4.6 (j)(5)]:

(a) Number of Measures Modified: **26**

(b) The MS4 must maintain information on the "type" and "location" of the measures modified.

Do not submit this information. Upon review of the annual report IDEM may request the information or evaluate the information as part of an audit of the MS4 Program.

- (6) Number, type, and location of structural measures inspected to ensure each meets design requirements and/or are being maintained [4.6 (j)(6)]:

(a) Number of MS4 Owned/Operated Measures Inspected: **589**

On Target (permit requires 100 % inspected by the end of the permit cycle):

☒ Yes ☐ No If No, provide an explanation in Section 7

(b) Number of Privately Owned Measures Inspected: **N/A**

On Target (permit requires 100% or a minimum of 250 inspected by the end of the permit cycle):

☐ Yes ☐ No If No, provide an explanation in Section 7

(c) The MS4 must maintain information on the "type" and "location" of the measures inspected.

Do not submit this information. Upon review of the annual report IDEM may request the information or evaluate the information as part of an audit of the MS4 Program.

- (7) The MS4 has developed and administers an inspection program in accordance with the MS4GP [4.6 (e) and (f)]:

☒ Yes ☐ No

- (8) The MS4 has reviewed and assessed the minimum control measure in accordance with MS4GP [4.6 (h)]:

☒ Yes ☐ No

SECTION 6: MUNICIPAL OPERATIONS POLLUTION PREVENTION AND GOOD HOUSEKEEPING - MINIMUM CONTROL MEASURE 6

- (1) Status of measurable goals, program requirements, compliance schedules, and timetables for this MCM. If Objectives are not being met for a specific program element, explain the implementation problems encountered, and changes made to resolve problems identified [4.7 (n)(1)]:
 (a) On Target: ☒ Yes ☐ No
 If No, provide an explanation in Section 7.
- (2) Number and location of stormwater outfalls and conveyance systems that have been repaired during the reporting period [4.7 (n)(2)]:
 (a) Number of outfalls: 200 Small Culvert Replacements (30,586 ft), 1 Large Culvert Replacement (225 ft), 10 Small Pipes Lined (452 ft), 108 catch basin, grate, and inlet/outlet structures repairs
 (b) Number of conveyance systems: Major Clean/Reshape Ditch - 85,125 ft, Spot Ditching 2111 locations (est. 1,055,000 ft), Underdrain cleaning (76,718 ft)
 (c) The MS4 must maintain information that contains the "location" of the outfalls and conveyances that have been repaired.
Do not submit this information. Upon review of the annual report IDEM may request the information or evaluate the information as part of an audit of the MS4 Program.
- (3) Estimated amount of material collected from stormwater drainage system cleaning during the reporting period including the disposal methods utilized [4.7 (n)(3)]:
 (a) Material Collected (Volume or Weight): Litter collection 59,234 cubic yards; PCBMP maintenance cleaning sediment 2120 cubic feet
 (b) Disposal Method: landfill
- (4) Estimated amount of material collected from street sweeping during the reporting period, if applicable, including the disposal methods utilized [4.7 (n)(4)]:
 (a) Material Collected (Volume or Weight): Debris was collected on 32,581 shoulder miles, volume or weight data not collected by agency
 (b) Disposal Method Utilized: landfill
- (5) Number and location of de-icing salt and sand storage areas and methods used to minimize stormwater exposure:
 (a) Number of De-icing salt and sand storage areas [4.7 (n)(5)]: 120
 (b) The MS4 must maintain information as to the "location" and methods used to minimize stormwater exposure.
Do not submit this information. Upon review of the annual report IDEM may request the information or evaluate the information as part of an audit of the MS4 Program.
- (6) The MS4 has reviewed and assessed the minimum control measure in accordance with MS4GP [4.7 (i)]:
☐ Yes ☒ No
- (7) The MS4 documents annual training attended by facility staff specific to their responsibilities in accordance with the MS4GP [4.7 (m)]:
☐ Yes ☒ No
 (a) List the number of employees within other departments that have been trained on stormwater issues: Continue to provide spill prevention training to Maintenance & Facility personnel, other stormwater training is in development
- (8) The total number of owned and/or operated facilities (total number as of submittal of this report) within the MS4:
 182 total units, sub units, salt building, rest areas
- (9) The number of owned and/or operated facilities, identified in item (8) above that require development of a SWPPP:
 156 units
- (10) Facility inspections completed during the reporting period:
 (a) The MS4 inspected each facility quarterly: ☐ Yes ☒ No
 If No, provide an explanation: Facilities, number unknown, were inspected, INDOT continues to work to integrate facility stormwater inspections with other routine facility inspections for each site
 (b) The MS4 Coordinator participated in at least one of the quarterly inspections at each facility: ☐ Yes ☒ No
 If No, provide an explanation: INDOT's current staffing restrictions, volume of facilities, & statewide location of facilities
- (11) The MS4 has completed one (1) surface visual inspection of the entire stormwater system during this reporting period: ☐ Yes ☒ No
 If one has not been completed identify the percentage of surface visual inspections completed: unk Percent
Optional:
 The MS4 has completed the required surface visual inspection and has completed additional visual inspections of the entire stormwater system during this reporting cycle: ☐ Yes ☐ No If yes, the number completed:

SECTION 7: MS4 PROGRAM MANAGEMENT AND SUMMARY

- (1) Water Quality Characterization Report (WQCR) [8.1 (a)(5)]:
- (a) The WQCR has been updated during this reporting period. ☐ Yes ☒ No
Date of Modification/update: [N/A](#)
- (b) The updated WQCR and/or new and on-going water quality characterization data is required as part of the annual report).
Do not submit this information. As part of the annual report review IDEM may request this information or review the information during an audit of the MS4 Program.
- (c) Updated list of the receiving waters. The MS4 must maintain documentation of receiving waters. As part of the annual report review, IDEM may request this information or review the information as part of an audit of the MS4 Program [8.1 (a)(6)].
Do not submit this information. As part of the annual report review, IDEM may request this information or review the information as part of an audit of the MS4 Program.
- (2) Provide progress to meet a TMDL, or improve water quality in the 303d listed impairments) [8.1 (a)(7)]:
- (a) A TMDL implementation plan has been developed and/or stormwater management measures implemented within the MS4 boundaries.
☐ Yes ☐ No ☒ In Progress ☐ Not Applicable
- (b) If Yes: provide a brief description of activities in progress or completed to meet the TMDL or improve water quality in the 303d listed impairments.
[WQCR being used to identify ROW and/or facilities with applicable TMDL pollutants for DOT post-construction runoff needs](#)
- (3) MS4 jurisdictional boundaries as required by Section 4.2 (a)(1). Identify areas removed or added to the jurisdictional area of the MS4 [8.1 (a)(10)]:
- (a) Provide a shapefile, polygon layer, or map with a date that reflects changes made during the reporting period.
- (4) The MS4 documents annual training attended by staff and/or contractual staff that is specific to their responsibilities as outlined in the MS4GP [4.4(g), 4.5 (j), and 4.6 (i)] and in accordance with the general performance requirements [4.1(d)]:
☐ Yes ☒ No
- (5) Describe new funding sources and new expenditures [8.1 (a)(9)]:
- (a) [None](#)
- (b)
- (c)
- (d)
- (5) Describe relevant sections of the SWQMP that have been modified (by MCM) [8.1 (a)(1)]:
- (a) Public Education, Outreach and Involvement: [Added social media content](#)
- (b) Illicit Discharge: [Reviewed plan, comments for revision/update within the upcoming new permit cycle](#)
- (c) Construction Stormwater Run-off: [2024 standard specifications, RSPs and USPs. This includes updating the following standards:\(a\) Polymer, \(b\) Super Silt Fence, \(c\) Reinforced Silt Fence, \(d\) Turbidity curtain, \(e\) Low Water, In-stream temporary causeway/bridge, \(f\) Pump Around, \(g\) Filter Sock Design standards, \(h\) Wildlife friendly ECB standards, \(i\) Temporary Inlet Protection for Coir Matting, and \(j\) Rock Filter Berm. Final acceptance will be noted in 2025 Annual Report](#)
- (d) Post-construction Run-off: [PCSM Guidance update, RSP/specifications](#)
- (e) Good Housekeeping: [Continued Spill Prevention Training](#)
- (6) Brief Description of changes from the previous year due to annual review [8.1 (a)(2)]:
- (a) Public Education, Outreach and Involvement: [Implementation of social media posts via Communications](#)
- (b) Illicit Discharge: [Continue to identify new mechanism potential within the new administration's focus](#)
- (c) Construction Stormwater Run-off: [Implementation of updated standard specification](#)
- (d) Post-construction Run-off: [RSP development, integration of Asset Mgmt, Hydraulics and Construction division technical team, continued inspections of constructed PCBMPs, asset inventory verified prior to uploading into Asset Mgmt database, HDS cleaning and project PCBMP design review and approval process](#)
- (e) Good Housekeeping: [Continue to work to create stronger relationships with Maintenance and Facility personnel](#)

- (7) Implementation problems encountered, including program changes made to address ineffectiveness or infeasibility [8.1 (a)(8)]:
- (a) Public Education, Outreach and Involvement: Difficulty discerning what qualifies as a Public Education and Outreach event based on how much stormwater or environmental content is included. Initial update process for field guide
 - (b) Illicit Discharge: Continue to re-direct INDOT to a more TS4 program vs. MS4 program due to the overall area of coverage and reduced operations staff and complexity of the INDOT and non-INDOT storm systems residing in ROW
 - (c) Construction Stormwater Run-off: Integrating the current construction processes to incorporate further documentation needs. Anticipate the rest of this permit cycle to prepare for the next TS4 permit
 - (d) Post-construction Run-off: Utilized consultant to evaluate existing PCBMPs, with issues of past naming conventions to type of PCBMP and installation/construction verification. Previous work was completed without guidance or program design specifications
 - (e) Good Housekeeping: INDOT is in need for additional resources to evaluate and update site specific SWP3s for 156 facilities. Utilizing the remaining current permit cycle to outline the stepwise process and partnering needs
- (8) Brief Description of projects or programs that have been successful or should be highlighted and unique:
The Post Construction BMP inventory and inspection have left forward and continue to "catch up" on verifying past PCBMP installations. Concurrently 2024 had design consultants begin the Post Construction Stormwater Management program utilizing the Design Memo & PCBMP Guidance. Have started to use the stormwater reporting and PCBMP design criteria as part of the INDOT design process for future projects. The first few projects allow for a "pilot" opportunity to continue to refine the design PCBMP process
- (9) Brief Description of issues that have been identified that IDEM may be able to assist the MS4 in addressing:
TS4 program and permit assistance and internal education. Update BMP standards in Indiana Storm Water Quality Manual; coordinate updates across regulatory and resource agencies. Working together to focus INDOT strengths on those transportation impacts within personnel and budget restrictions. Identify opportunities for other state agencies to participate leveraging their databases, strengths and field observation processes

SECTION 8: CERTIFICATION AND SIGNATURE

I swear or affirm, under penalty of perjury as specified by IC 35-44.1-2-1 and other penalties specified by IC 13-30-10, that the statements and representations in this notification are true, accurate, and complete.

I certify under penalty of law that this document and all attachments were prepared under my direction or supervision in accordance with a system designed to assure that qualified personnel properly gathered and evaluated the information submitted. Based on my inquiry of the person or persons who manage the system, or those persons directly involved in gathering the information, the information submitted is, to the best of my knowledge and belief, true, accurate and complete. I am aware that there are significant penalties for submitting false information, including the possibility of fine and imprisonment for knowing violations.

Printed Name of Responsible Individual (Applicant/Permittee):

Lyndsay Quist

Signature of Responsible Individual:



Date (month/day/year) 04 / 24 / 2025

Note:

- This document must be signed by the individual meeting requirement of 40 CFR 122.22.
- Signature must be wet ink (FAX and photocopies are not acceptable)