
WATERLINES

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

DIVISION OF WATER
INDIANA DEPARTMENT OF NATURAL RESOURCES
SUMMER 2010

OPEN HOUSE HELD FOR ELKHART RIVER BASIN RESIDENTS TO DISCUSS FLOODING

Local and state government groups, non-governmental organizations and members of the private sector that form the Indiana Silver Jackets (ISJ) and the Elkhart River Alliance hosted a public open house on June 16 at the Rome City Elementary School to discuss findings of a new study about North Branch Elkhart River flooding.

More than 250 Elkhart River Basin residents and property owners attended the open house, which began with a brief presentation that provided an overall summary of the recently completed report, which had been released and made available to the public two weeks before on the Army Corps of Engineers website. Immediately after the presentation, attendees had the opportunity to discuss concerns one-on-one with representatives of various organizations that the ISJ comprises and the Elkhart River Alliance. Throughout the evening, the organizations offered tables with displays and information, staffed with representatives who were available to the public.

The completion of the report for the North Branch Elkhart River and the West Lakes watershed culminated efforts that began in fall 2009 and reveals unique relationships among several ecological fac-



Attendees were able to discuss issues one-on-one with various organization/agency representatives during the open house. (Photo by Anita Nance, DNR)

tors, including topography, groundwater resources and lake levels, of the North Branch Elkhart River watershed and drainage basin. The report draws on research from several decades, and suggests that while there is no single, feasible solution to stop all flooding, opportunities exist for gradually improving the situation.

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It will be up to community officials and leaders, and residents of the Elkhart River Basin to determine what actions will be taken. Future locally led efforts are encouraged to pursue the many opportunities to cumulatively reduce flood-damage risk. These include: increase flood insurance coverage; identify and gather data for grant opportunities; seek to acquire, relocate, or elevate flood-prone homes; strengthen regional leadership using best floodplain management practices and ordinances; address access roads; seek to limit nutrient loading; seek sustainable growth; maintain existing streams using best management practices; prepare detailed basin hydrologic and hydraulic modeling to assess future projects; and protect existing natural flood storage areas using public/private resource partnerships.

The report is on the National Silver Jackets website: <http://www.iwr.usace.army.mil/nfrmp/state/docs/Indiana/IndianaReport/IndianaReport.cfm>.

Created in 2006, the ISJ is a voluntary organization that strives to be a catalyst in developing comprehensive and sustainable solutions to protect life, property and resources from natural hazards.



Attendees gave their complete attention during the brief presentation that kicked off this informational event. (Photo by Anita Nance, DNR)

ISJ member agencies include the Indiana Department of Homeland Security, Indiana DNR, Indiana Department of Transportation, Indiana Department of Environmental Management, Indiana National Guard, Indiana University, Polis Center at Indiana University-Purdue University-Indianapolis, Maumee River Basin Commission, National Weather Service, Purdue University, U.S. Army Corps of Engineers, U.S. Department of Agriculture, U.S. Department of Housing and Urban Development, U.S. Geological Survey, and Federal Emergency Management Agency. ☞

AND ONE MAKES EIGHTY

Congratulations to Chuck Bulot, the 80th and most recent addition to Indiana's team of certified floodplain managers (CFM). The building commissioner for the City of South Bend, Bulot became a CFM after successfully completing the exam in April.

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

The role of the nation's floodplain managers is

expanding due to increases in disaster losses, with the emphasis placed on mitigation to alleviate the cycle of damage-rebuild-damage, and a recognized need for professionals to adequately address these issues.

Floodplain managers come from a variety of curricula and backgrounds; there is no college-level degree program for floodplain management. This certification program will lay the foundation for ensuring that highly qualified individuals are available to meet the challenge of breaking the damage cycle and stopping its negative drain on the nation's human, financial, and natural resources.

For more information on the CFM program, visit floods.org. ☞

FMAC + MSC = FMIX

Effective March 1, the Contact Centers of the Map Service Center (MSC) and the FEMA Map Assistance Center (FMAC) consolidated into the FEMA Map Information eXchange, or FMIX.

The consolidation increases efficiency, providing a one-stop shop for a variety of information, products, services and tools that support the National Flood Insurance Program (NFIP). The toll-free number for the FMIX is the same as the earlier FMAC number, 1-877-FEMA MAP (1-877-336-2627). The MSC number was discontinued at the end of April.

For answers to most flood-hazard mapping questions, call a Federal Emergency Management Agency (FEMA) Map Specialist at the toll-free number listed above, or e-mail FEMAMapSpecialist@riskmapcds.com. A list of services and information provided by FEMA Map Specialists is provided below.

The FMIX provides information to the public about NFIP rules, regulations and procedures. Map specialists respond to inquiries from federal, state, and local officials and the general public, and inform callers about:

- Requirements necessary to meet NFIP criteria for Letters of Map Change (LOMCs), Physical Map Revisions, appeals, protests, and community compliance;
- Preliminary and Revised Preliminary Flood Insurance Study reports and Flood Insurance Rate Maps;
- Requests for technical and administrative support data;
- LOMC revalidation letter and re-issuance processes;
- Map change and data request processing fees; and

- Letters of Determination Review (LODRs).

FMIX is often the first point of contact between FEMA and various flood-map users. FMIX's goal is to provide the appropriate information to callers to help them understand the technical issues involved in a particular situation. In addition to taking incoming telephone calls, map specialists respond to mapping-related e-mail inquiries, and review and process Letter of Map Amendment (LOMA), Letter of Map Revision Based on Fill (LOMR-F), and LODR requests.

Map specialists are well versed in the various LOMC processes and can explain the processes to callers who have limited familiarity with data requirements such as official land records or certified elevation data. The specialists also handle map-revision inquiries from surveyors, engineers, community officials, lenders, insurance agents, appraisers, and floodplain managers.

The FMIX is also a good place to obtain FEMA publications or to obtain assistance with finding publications in the FEMA library. Publications that are most frequently requested include the most recent NFIP regulations; *Appeals, Revisions, and Amendments to National Flood Insurance Program Maps: A Guide for Community Officials*; and FEMA pamphlets and brochures that address the map-amendment and map-revision processes. ☞

**Information from fema.gov*

FLOOD FACT

You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program. Check the Community Status Book at fema.gov/fema/csb to see if your community is already an NFIP partner.



ANNOUNCING INFIP – THE INDIANA FLOODPLAIN INFORMATION PORTAL

You can now locate floodplain information by address or by panning and zooming to retrieve Flood Insurance Study (FIS) information dynamically using the Division of Water’s innovative Indiana Floodplain Information Portal.

Users can access INFIP at INFIP.dnr.IN.gov, where they can easily search by address or by county and click on point of interest. The screen will show point-of-interest information, including the address of the point of interest and the flood zone at that point. If the selected site is in a county where final Digital Flood Insurance Rate Maps (D-FIRMs) are available, and the nearest stream has been studied, point-of-interest information will include the approximate flood elevation, distance from the stream from the selected site, and the name of the nearest stream.

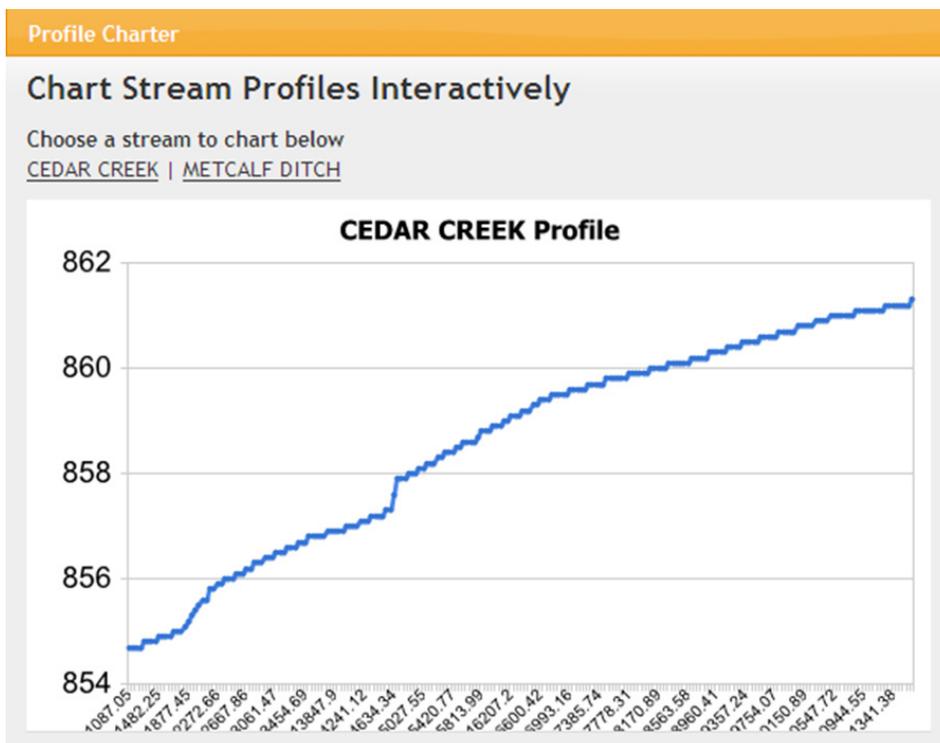
Other helpful tools found on the portal are tabs for various options, including imagery layer, cross-section layer and profiles. While the imagery layer will allow the user to have an aerial view of the selected site, the cross-section layer and profiles

(for those studied streams in counties with D-FIRMs) will allow the user to see where the surveyed cross sections were taken for the hydraulic modeling of the stream with the corresponding profiles reflecting the computed elevation information. The ability to download reports is another option. Depending what information is available for the selected community and stream, reports may include data tables, profiles and maps from the Flood Insurance Study.

Although the INFIP cannot be used as an official determination of flood elevations or flood zones, users can obtain valuable information by using INFIP for a quick assessment. Realtors, insurance agents or lenders may want to employ this tool for a cursory flood-zone check. Prospective homeowners may want to look to see if a home in which they are interested lies in or near a flood zone. Developers or builders may be interested in seeing approximately what a base flood elevation may be for preliminary planning purposes. Local officials may also find INFIP useful.

For an official determination from the Division of Water, a floodplain analysis and regulatory assessment (FARA) is still required. With that in mind, users will find that another feature of the INFIP is “e-FARA.” This new portal allows users to easily submit for an e-FARA, the Division’s new application process for determining Regulatory Flood Elevations electronically. The e-FARA Wizard guides the user through six easy-to-complete screens. Any maps that need to be submitted can be scanned and easily uploaded.

E-FARA requests for sites in counties where final D-FIRMs are available and base flood elevations have been determined will have turnaround response times of five working days or fewer. In counties where D-FIRMs are not yet available, or for unstudied streams, the



Profile for Cedar Creek at Auburn; now available on the Indiana Floodplain Information Portal.

The new Indiana Floodplain Information Portal at INFIP.dnr.IN.gov

turnaround response time for an e-FARA request may still require four-to-six weeks due to the research and analysis required for each determination. However, as the map-modernization program progresses, more D-FIRMs will become available. This will make both the INFIP and the e-FARA process increasingly valuable to both the Division of Water and the public in time and budgetary savings.

The portal also includes the local community ordinance and floodplain administrator contact information for a selected site, which provides users a local point of contact for floodplain permit needs. Additionally the portal includes Frequently Asked Questions (FAQs), providing educational information regarding flood insurance, and floodplain and floodway delineations.

With new floodplain data scheduled to become available continually over the next few years, this portal should be more vital each step of the way. In addition to being available at **INFIP.dnr.IN.gov**, users can link to INFIP from the Division homepage (**IN.gov/dnr/water**) or from the floodplain mapping homepage (**floodmaps.IN.gov**). The floodplain mapping page has been revised to include links to the preliminary and final D-FIRMS, the general guidelines for the Hydrologic-Hydraulic Assessment of Floodplains in Indiana (the Division of Water's guidance document for developing floodplain mapping and assessments), the INFIP, the Indiana Peak Discharge Determination System (still in development), and previous assessments on file. ☞

CONFERENCE CORNER

ANNUAL INAFSM CONFERENCE

This will be the 14th year for the Indiana Association for Floodplain and Stormwater Management (INAFSM) conference. The conference will be



held Sept. 15-17, at Abe Martin Lodge in beautiful Brown County State Park. The Board of Directors and conference committee are working diligently to ensure that this year's conference provides informative and timely topics of interest.

Registration, lodging, and additional conference information can be found at inafsm.net.

DAM SAFETY 2010

The annual conference of the Association of State Dam Safety Officials will be held on Sept. 19-23, at the Washington Convention Center in Seattle. For more information, visit damsafety.org. 

FEMA REVISES PREFERRED RISK POLICIES FOR HOMEOWNERS

The Federal Emergency Management Agency revised its Preferred Risk Policy (PRP) under the National Flood Insurance Program (NFIP) to extend eligibility an additional year. Effective Jan. 1, 2011, owners of buildings found to be in a Special Flood Hazard Area (SFHA) during a flood map revision may be eligible for a PRP that will allow them to maintain a lower-cost flood insurance policy for two years after the effective date of a flood map change. A SFHA is a high-risk flood area, meaning that there is a 1 percent annual chance of flooding.

“By extending the eligibility period for the preferred risk policies, homeowners and building owners will have two years at the lower-cost rate,” said FEMA Acting Federal Insurance and Mitigation Administrator, Edward Connor. “The two years will provide owners extra time to understand their flood risk and to consider this risk in their preparedness planning.”

The discounted rate will be available, for the two-year period, to owners whose buildings were found to be in a SFHA after a flood map revision that went into effect on, or after, Oct. 1, 2008. In order to be eligible for the PRP, buildings must also meet certain loss-history requirements. If

there are two claims, or disaster relief payments for flood of \$1,000 or more, or three losses of any amount, the structure is ineligible for the PRP.

Policy holders with a PRP will see a \$10 increase when they renew their policies. This is the amount that was determined, through actuarial analysis, to be the amount needed in order for those buildings that are newly mapped into a SFHA to be revenue neutral to the flood insurance program.

At the end of the extended two-year eligibility period, policies on these buildings will return to standard-rated policies.

For more information on FEMA's National Flood Insurance Program, and to identify your flood risk, visit floodsmart.gov.

Adapted from FEMA Press Release, dated May 21, 2010.

FLOOD FACT

Your home has a 26 percent chance of being damaged by a flood during the course of a 30-year mortgage in a high-risk area, compared to a 10.4 percent chance of fire.

Frequently Asked Questions



Q: My home is located in the floodway. My home has not been flooded, but my neighbors were. I would like to elevate my home to the Flood Protection Grade. Am I allowed to elevate? Will I need a permit to do so?

A: After several severe flooding incidents in 2007 and 2008, legislation was passed that revised the Flood Control Act, IC 14-28-1-24(B) (2), effective March 14, 2008. The revised act authorizes the reconstruction of residences damaged by flood if certain criteria are met. The revision also has been interpreted to include elevating a residence located in the floodway, which has not been substantially damaged by flooding. In order to elevate your home the following criteria must be met and submitted to the Division of Water:

- Submittal of a survey plot map of the parcel of land that contains documentation showing the dimensions of the original foundation for the abode or residence and existing ground elevations at the original foundation
- Documentation showing that the proposed reconstructed abode or residence does not extend beyond the original foundation of the abode or residence
- Documentation showing that the lowest floor elevation of the reconstructed abode will be at least 2 feet above the 100-year flood elevation
- Documentation demonstrating that the abode or residence will be designed or modified and adequately anchored to prevent flotation, collapse, or lateral movement of the abode or residence resulting from hydrodynamic and hydrostatic loads, including the effects

of buoyancy (Refer to FEMA 54 publication, page 71.)

- Documentation demonstrating that the portions of the reconstructed abode or residence below the base flood elevation plus 2 feet, will be constructed with materials resistant to flood damage (Refer to FEMA Technical Bulletin 2.)
- Documentation demonstrating that the abode or residence will be reconstructed by methods and practices that minimize flood damages
- Documentation demonstrating that the abode or residence will be reconstructed with electrical, heating, ventilation, plumbing, and air-conditioning equipment and other service facilities that are designed and located to prevent water from entering or accumulating within the components during conditions of flooding (Refer to FEMA 54 publication, page 92.)
- If the abode or residence will be reconstructed on solid foundation walls, documentation demonstrating that said foundation walls will have at least two permanent openings (in addition to doors and windows) having a total net area of not less than 1 square inch for every square foot of enclosed area subject to flooding, and that the bottom of all openings shall be no higher than one foot above adjacent foundation interior grade, **which must be equal to in elevation or higher than the exterior foundation grade** (Refer to FEMA Technical Bulletin 1)

Q: Do Federal (National Flood Insurance Program) requirements take precedence over State floodplain requirements?

A: The regulatory requirements set forth by FEMA are the minimum measures acceptable for participation in the National Flood Insurance Program. More stringent requirements adopted by the local community or State take precedence over the minimum regulatory requirements established for flood insurance availability. ☞

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