

2018

FLOODPLAIN MANAGEMENT IN INDIANA



Quick Guide

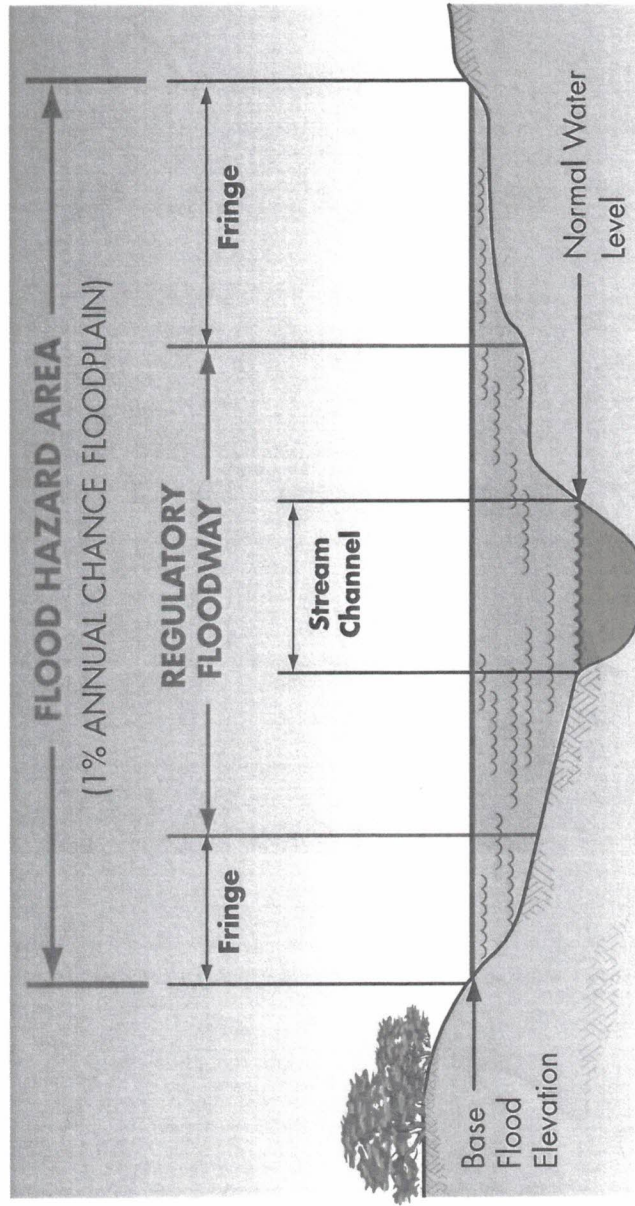


DNR
Indiana Department of
Natural Resources

Indiana Department of Natural Resources
Division of Water

402 W. Washington St., Room W264 ■ Indianapolis, IN 46204
317-232-4160 ■ in.gov/dnr/water

Understanding the Riverine Floodplain



For riverine floodplains with Base Flood Elevations (BFEs) determined by detailed flood studies, the Flood Profile in the Flood Insurance Study shows water surface elevations for different frequency floods (see page 17).

Terms and Definitions

The **Special Flood Hazard Area (SFHA)** is that portion of the floodplain subject to inundation by the base flood (1% annual chance) and/or flood-related erosion hazards. Riverine SFHAs are shown on FIRM as Zones A, AE, AH, AO, AR, and A99. Older FIRMs may have Zones A1-A30.

See page 14 to learn about the regulatory floodway, the area of the SFHA where flood waters usually are deeper and flow faster.

See page 19 and 48 to learn about coastal floodplains in Lake, LaPorte, and Porter counties.

Understanding the Regulatory Floodway

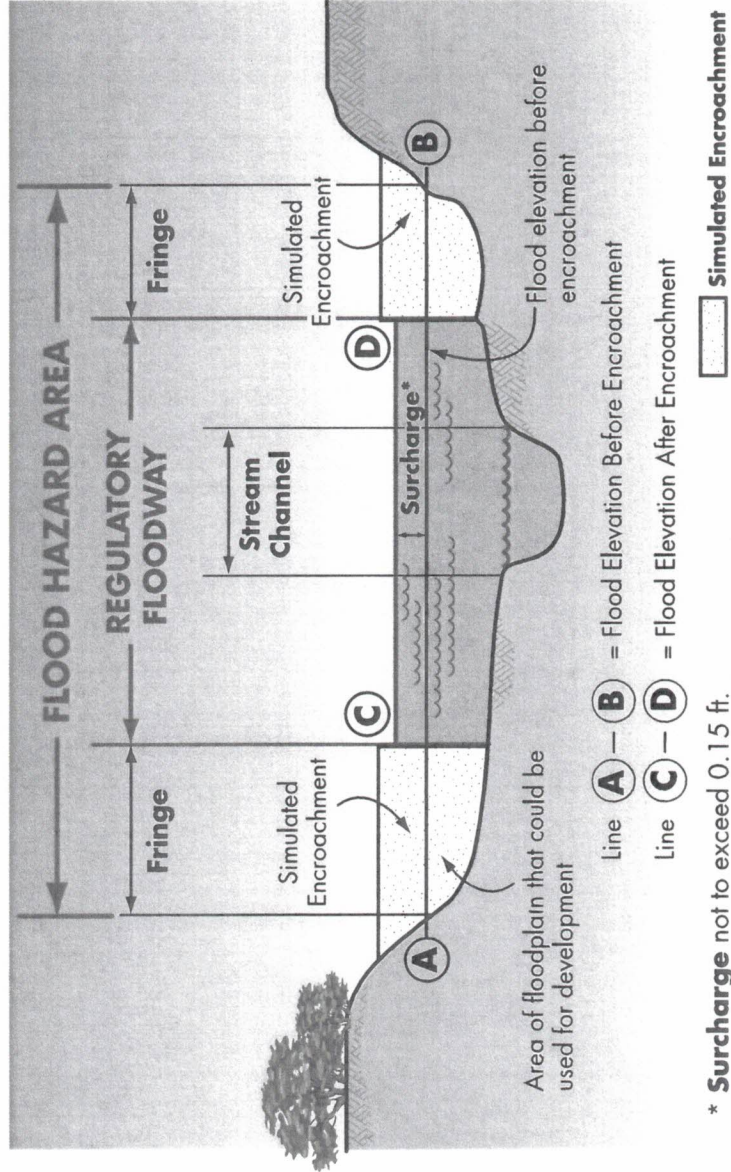


Terms and

Definitions

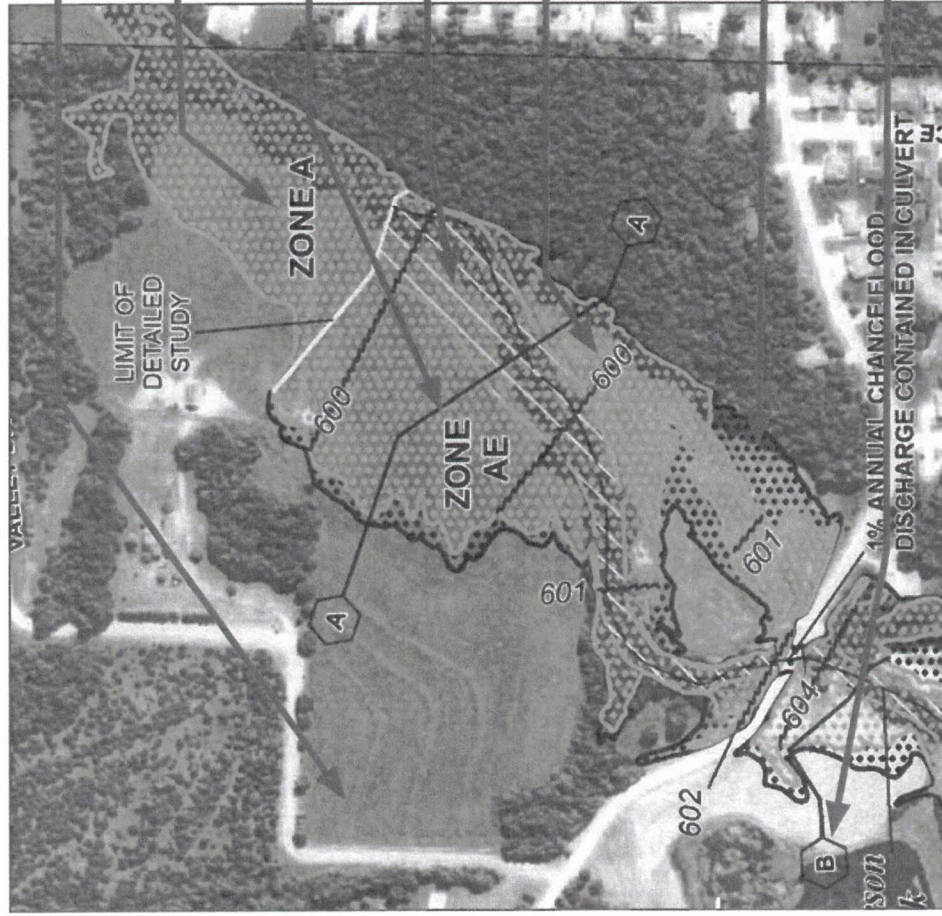
The **Regulatory Floodway** is the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to pass the base flood discharge without cumulatively increasing flood elevations.

Computer models are used to simulate "encroachment" or development in the fringe in order to predict where and how much the Base Flood Elevation would increase if the fringe is allowed to be developed.



For any proposed floodway development, the applicant must obtain a Construction in Floodway permit from IDNR (see page 14). Experienced registered professional engineers must make sure proposed projects either won't increase flooding or that any increases do not impact structures on other properties. Water surface increases of up to 0.15 ft. may be permitted if IDNR determines there are no adverse affects, unreasonable hazards to safety of life or property, or unreasonable detrimental effects on fish, wildlife, and botanical resources.

Flood Insurance Rate Map (Riverine)



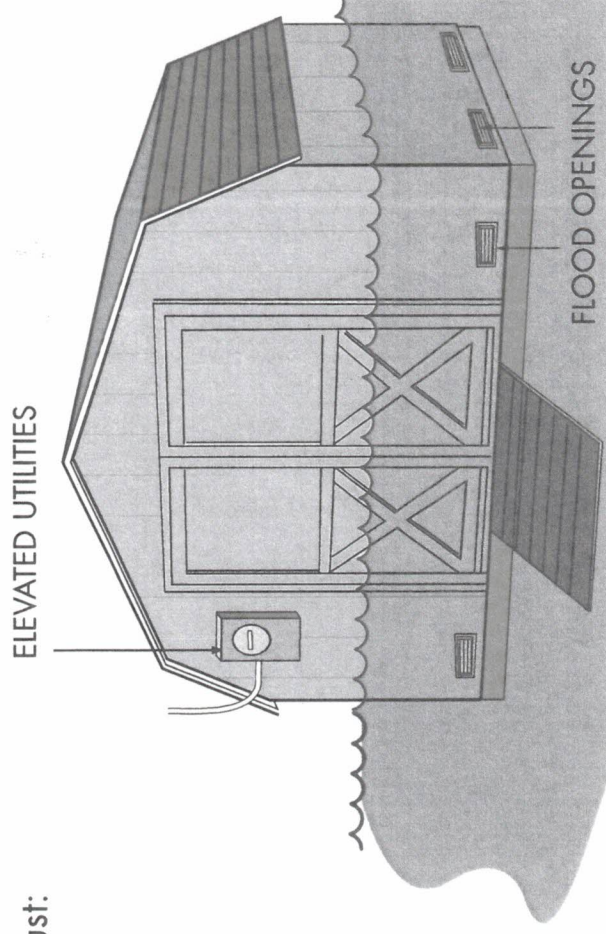
- 1** **Unshaded Zone X** is all other areas considered low risk (formerly Zone C).
- 2** **Zone A** (approximate) is the flood hazard area without BFEs.
- 3** **Zone AE** is the 1% annual chance (100-year) floodplain with BFEs (formerly Zones A1-A30).
- 4** The **Floodway** is the cross-hatched area (see page 14).
- 5** **Base Flood Elevation (BFE)** is the water surface elevation of the base flood rounded to the nearest whole foot (consult FIS profiles and tables for more accurate elevations).
- 6** **Shaded Zone X** is the 0.2% annual chance (500-year) floodplain (formerly Zone B).
- 7** **Cross Section** location (see page 17).

Accessory Structures

If not elevated, accessory structures in flood zones must:

- Be less than 400 sq. ft. in floor area
- Not be habitable
- Be used only for parking or storage (not pollutants or hazardous materials)
- Be anchored to resist floating
- Have flood openings
- Be built of flood damage-resistant materials
- Have elevated utilities
- Not be modified for different use in the future

Examples of accessory structures are detached garages, carports, storage sheds, pole barns, and hay sheds.



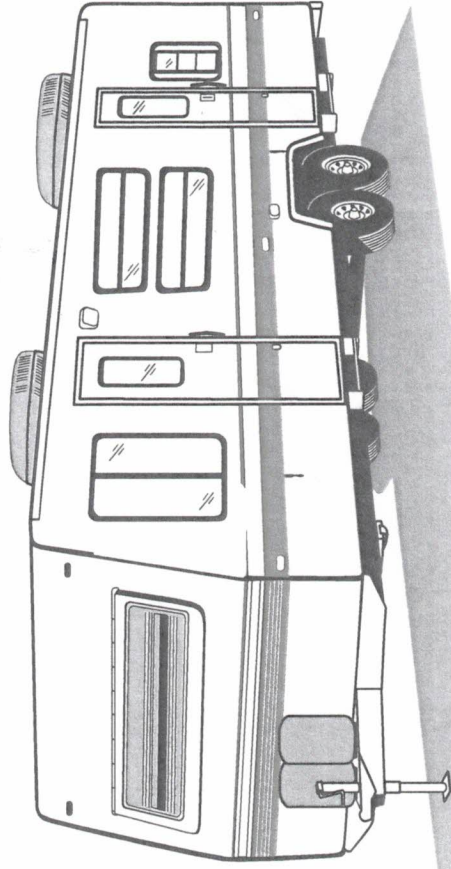
Even small buildings are “development” and permits or variances with noted conditions are required. They must be elevated or anchored and built to resist flood damage.

Caution! Remember, everything inside will get wet when flooding occurs.

Recreational Vehicles

In flood zones, RVs must:

- Be licensed and titled as an RV (not as a permanent residence)
- Be built on a single chassis
- Must measure 400 sq.ft. or less (measured at largest horizontal projection)
- Have inflated tires and be self-propelled or towable by a light-duty truck
- Have no attached deck, porch, shed, or utilities
- Be used for temporary recreational, camping, travel or seasonal use (no more than 180 consecutive days)
- Have quick-disconnect sewage, water and electrical connectors



Important

Information

Camping near the water?

Ask the campground or RV park operator about flood warnings and plans for safe evacuations.

RVs that do not meet these conditions must be installed and elevated like manufactured homes, including permanent foundations and tie-downs (see page 45).