
WATERLINES

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

DIVISION OF WATER
INDIANA DEPARTMENT OF NATURAL RESOURCES
SUMMER 2009

NEW FLOOD INSURANCE TRAINING REQUIREMENT

On the heels of the January/February 2008 historic flooding and subsequent complaints by Indiana residents and representatives regarding flood insurance issues, the Indiana Department of Insurance took steps to increase the knowledge of those selling, soliciting, or negotiating flood insurance policies.



On Feb. 12, 2008, Indiana Commissioner of Insurance James Atterholt directed a bulletin to all current and future licensed property and casualty insurance producers who sell, solicit, or negotiate flood insurance policies through the National Flood Insurance Program (NFIP). In part, the bulletin states:

Flood insurance training is now required for producers selling, soliciting, or negotiating flood insurance policies. A producer who sells federal flood insurance policies shall demonstrate to the commissioner, upon request, compliance with the minimum flood insurance training requirement.

A producer licensed before July 1, 2008, who sells, solicits, or negotiates flood insurance policies must

comply with this continuing education requirement by June 30, 2010. Insurance producers licensed after June 30, 2008, must complete this requirement prior to their first sale, solicitation, or negotiation of flood insurance. Hours spent at an approved flood insurance course may also be used to fulfill the producer's general continuing education requirement. Flood training completed before July 1, 2008, will not be considered fulfillment of this requirement. A producer selling

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flood insurance must only complete this minimum flood insurance continuing education requirement as long as they maintain a valid producer license.

The bulletin, Bulletin 160, can be found in its entirety on the Department of Insurance Web site at www.IN.gov/idoi/files/Bulletin160.pdf. Approved training for Indiana insurance agents is being offered through the NFIP training contractor. See related article in this issue of *Waterlines*.

Anyone, particularly those located in flood-prone

areas, is encouraged to learn more about the risks of flooding as well as actions that can be taken to reduce risk, including flood insurance. Online information regarding the NFIP is available on the Federal Emergency Management Agency (FEMA) Web sites -- www.fema.gov and www.floodsmart.gov. The Department of Natural Resources, Division of Water, is the NFIP State Coordinating Office in Indiana. Links to floodplain management and homeowners' information can be found through the division's Web site at www.IN.gov/dnr/water/5084.htm. ☞

HOOSIER IS NEW CHAIR OF ASFPM

The annual conference of the Association of State Floodplain Managers (ASFPM) was the stage for the transferring of the “rubber duck” as Greg Main of the Indiana Department of Natural Resources, Division of Water, became the newly elected chair of ASFPM. Greg has been an active member of ASFPM since 1997. He has worked on various ASFPM committees as well as serving as regional director, treasurer, program chair, conference chair, and vice-chair of ASFPM. Main is a Certified Floodplain Manager (CFM) and currently the National Flood Insurance Program (NFIP) state coordinator for Indiana.

The ASFPM began in 1977 as the supporting organization of professionals involved in floodplain management, flood hazard mitigation, flood preparedness, and flood warning and recovery. It is the mission of the Association to mitigate the losses, costs and human suffering caused by flooding and to promote wise use of the natural and beneficial functions of floodplains. Today the ASFPM is the premier voice in floodplain management practice and policy throughout the nation. The 6,500 national and chapter members represent local, state and federal government agencies, citizen groups, private consulting firms, academia, the insurance industry, and lenders. ASFPM's influence is



*Al Goodman, past chair of ASFPM (Mississippi) transferring the rubber duck to Greg Main, newly elected ASFPM chair (Indiana)
(Photo from ASFPM)*

expressed through policy and practice changes that impact floodplain management in the U.S. and internationally. The goals are simple—help the public and private sectors:

1. Reduce the loss of human life and property damage resulting from flooding.
2. Preserve the natural and cultural values of floodplains.
3. Promote flood mitigation for the prevention of loss and the wise use of floodplains.
4. Avoid actions that exacerbate flooding.

The new position puts Main at the forefront of floodplain management issues in the U.S., adding his Hoosier voice. Congratulations, Greg. ☞

2009 INDIANA AGENT SEMINARS

Attention insurance agents! Are you uncertain of the rules and regulations for flood insurance? Unsure of exactly how to write a policy? Do you know where to go for all the information needed? Have you met the new Indiana requirement for flood insurance training? No matter whether you are a National Flood Insurance Program (NFIP) novice or an experienced writer of flood insurance, this workshop will prove beneficial.

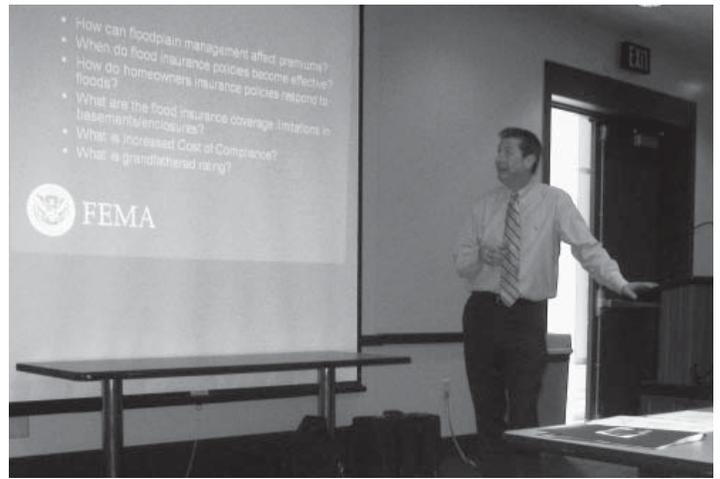
What you will learn:

This workshop provides a series of building blocks that address not only the most basic flood insurance issues, but some more advanced components.

At the conclusion of this workshop, attendees with little or no prior NFIP experience will understand how to build a flood insurance policy from the ground up. More experienced attendees will develop an even better understanding of the Standard Flood Insurance Policy's major coverage areas, FEMA's elevation certificate, Increased Cost of Compliance coverage, and much more.

Continuing Education Credit:

This seminar meets Indiana's minimum flood



Rich Slevin, Territory Training Manager, National Flood Insurance Program
(Photo by Darren Pearson, DNR)

insurance training requirements and is approved for four hours of Indiana continuing education credit.

Sponsored by:

Independent Insurance Agents of Indiana; Federal Emergency Management Agency; National Flood Insurance Program

Registration: *This seminar is open to all Indiana licensed agents. There is limited seating; please register early. The registration fee is \$70 per person. To register online visit: www.big.org. Click on the education link. ☺*

Dates and Locations:

Aug. 4

Best Western
4343 State Road 26 E
Lafayette, Indiana
(765) 447-0575

Aug. 5

IIAConference Center
3435 West 96th Street
Indianapolis, Indiana
(317) 824-3780

Aug. 6

Sheraton Inn Riverside
700 W. Riverside Drive
Jeffersonville, Indiana
(812) 284-6711

Oct. 20

Comfort Suites
52939 US 933 North
South Bend, Indiana
(574) 272-1500

Oct. 21

Fort Wayne Marriott
305 E. Washington Ctr.
Fort Wayne, Indiana
(260) 484-0411

Oct. 22

IIAI Conference Center
3435 West 96th Street
Indianapolis, Indiana
(317) 824-3780

Oct. 23

Evansville Airport Marriott
7101 Hwy 41 North
Evansville, Indiana
(812) 867-7999



Moving to Digital Flood Hazard Information

General Distribution of Paper Products to End on October 1, 2009

FEMA Now Distributes Paper and Digital Flood Maps; That's Changing on October 1, 2009

Since the 1970's, the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) has provided flood hazard maps and reports to help more than 20,000 participating communities manage and reduce risks. FEMA currently distributes both paper and digital flood hazard maps and reports.

Beginning on October 1, 2009, customers may order only digital flood hazard maps and reports. FEMA's Map Service Center (MSC) will not produce or distribute paper Flood Insurance Rate Maps (FIRMs), Flood Hazard Boundary Maps (FHBMs), or Flood Insurance Study (FIS) reports on or after this date, other than a single paper copy provided to communities when their maps are updated.

Users of paper maps should start planning to make a transition to digital flood hazard maps and reports now.

If You Use Paper Maps Now, FIRM Scans and FIRMettes Are the Simplest Way to Use Digital Maps

The simplest digital maps to use are digital pictures of FEMA's paper maps. FEMA's entire map inventory, both current and historical maps, is available.

A FIRM Scan is a picture of a whole map. FIRM Scans are available by download and on CDs and DVDs. Because a FIRM Scan is a picture of a whole map sheet, you need a specialized large-format printer to create a paper copy.

For those who print on smaller paper sizes, FEMA provides tools that allow users to create an individualized flood map called a "FIRMette." FIRMettes (see Figure 1) are portions of FIRM Scan images formatted to fit on printers commonly found in offices. You can make FIRMettes of any map in the FEMA inventory online using the *FIRMette - Web* tool. For those who prefer to work offline, FEMA also provides a *FIRMette - Desktop* tool that makes FIRMettes from FIRM Scan data that you have copied to your computer.

See the MSC web site at <http://msc.fema.gov> to access the FIRM Scan data, FIRMette tools, and related instructions.

As with paper flood hazard maps, remember to check for Letters of Map Change (LOMCs) that provide updates to the FIRM Scans and FIRMettes. These are listed in the MSC catalog for each FIRM Scan.

FEMA Publishes Other Digital Maps That Offer More Flexibility and Power

In addition to FIRM Scans and FIRMettes, FEMA provides map data and tools with which users experienced with computer mapping systems can

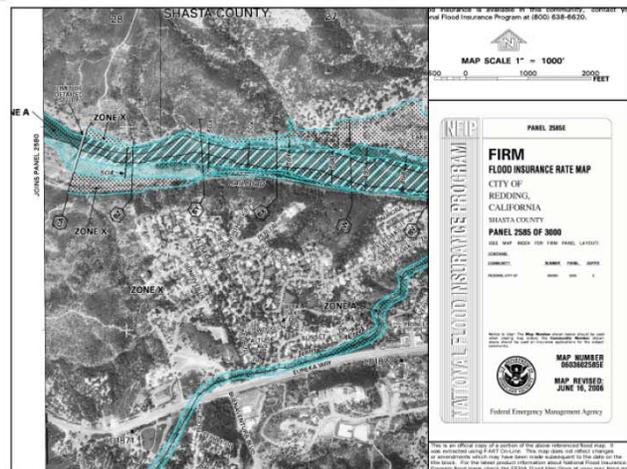


Figure 1. FIRMettes (reduced size shown) include a part of the flood hazard map, the map title block, and the map scale.

create custom maps or use with their own map data. These range from online map viewers that will be familiar to those who use Internet mapping sites to data and services used with specialized Geographic Information System (GIS) software. These products provide flexibility and support sophisticated uses. Some contain updates from LOMCs. Table 1 on the next page describes these products and tools. See the MSC web site at <http://msc.fema.gov> for more information.

Use Digital Maps and Data for Official Purposes

FEMA's "Use of Digital Flood Hazard Data" policy establishes that paper and digital maps are equivalent and provides rules for using the maps and data. The policy and related information are available at <http://www.fema.gov/library/viewRecord.do?id=3235>. The policy implements section 107 of Public Law 108-264, 118 Stat. 724 (2004).

FEMA Will Convert Orders for Paper Products to the Digital Equivalent Starting on October 1, 2009

For MSC accounts that have orders for paper maps, FEMA will convert the orders to requests for the FIRM Scan products on CD. Orders for paper FIS reports will be filled with digital files. If you do not wish to receive digital products, please contact the MSC before October 1, 2009, at 1-800-358-9616.

Government organizations will continue to be exempt from fees for FEMA flood hazard products.

If you have questions or comments about this change, please email FEMAMapSpecialist@mapmodteam.com.

Table 1. Summary of FEMA digital flood hazard products and tools, available from the MSC at <http://msc.fema.gov>.

Digital Flood Hazard Product or Tool	What is it? What does it do?	Available Coverage	What do I need to use it?	Suitable for ...	Learn more
Digital Flood Hazard Maps					
FIRM Scans	Image data that provides a picture of an entire FIRM or FHBM.	Everywhere FEMA has mapped flood hazards.	Software, such as <i>FIRMette – Desktop</i> (or <i>F-MIT</i>), that lets you view and print TIFF or PNG-formatted image files.	Viewing flood hazard maps, printing your own flood maps for an area of interest.	http://msc.fema.gov . Follow the link "Product Information," and then "NFIP Flood Maps."
Digital Flood Insurance Rate Map (DFIRM) database	The initial flood hazard GIS data for a community or county.	Only where FEMA has modernized maps.	Software, such as <i>MapViewer – Desktop</i> or GIS or other mapping software.	Creating custom maps, viewing attribute data, and incorporating flood hazard data into custom software applications.	http://msc.fema.gov . Follow the link "Product Information," and then "DFIRM databases."
National Flood Hazard Layer (NFHL) GIS data	Flood hazard GIS data for a State.	Only where FEMA has modernized maps. Includes changes from Letters of Map Revision (LOMRs).	Software, such as <i>MapViewer – Desktop</i> or GIS or other mapping software.	Creating custom maps, viewing attribute data, and incorporating flood hazard data into custom software applications.	A user guide is available at http://www.fema.gov/library/viewRecord.do?id=3291 .
NFHL Web Map Service	Web service that makes map overlays and lets users view attribute data from the NFHL.	Only where FEMA has modernized maps. Includes changes from LOMRs, and locations of Letters of Map Amendment (LOMAs) and Letters of Map Revision Based on Fill (LOMR-Fs).	Internet connection and GIS or other mapping software that lets you use a web map service.	Creating custom maps, viewing attribute data, and incorporating map images of flood hazard data into custom software applications.	A user guide is available at http://www.fema.gov/library/viewRecord.do?id=3292
FEMA-provided Tools for Digital Flood Hazard Maps					
FIRMette – Desktop (or F-MIT)	Desktop software to create a map from a portion of a FIRM Scan.	Works with FIRM Scan data on your computer.	FIRM Scan data copied to your desktop and ability to view and print PDF files.	Viewing flood hazard maps and printing an area of interest.	Download the software under "FIRMette - Desktop (F-MIT)" at http://msc.fema.gov . The software includes a tutorial.
FIRMette – Web	Internet software to create a map from a portion of a FIRM Scan.	Everywhere FEMA has mapped flood hazards.	Internet connection, web browser software, and ability to view and print PDF or TIFF files.	Viewing flood hazard maps and printing your own flood maps for an area of interest.	FIRMette tutorial at http://msc.fema.gov
MapViewer – Desktop	Desktop software to make maps and view attribute data.	Works with DFIRM databases and NFHL GIS data on your computer.	DFIRM databases or NFHL GIS data on CD or copied to your desktop.	Viewing custom flood hazard maps and attribute data. Making comments on preliminary DFIRMs.	Download the software under "MapViewer – Desktop (beta)" at http://msc.fema.gov .
MapViewer – Web	Internet software to make maps and reports from the NFHL.	Only where FEMA has modernized maps. Includes changes from LOMRs, and locations of LOMAs and LOMR-Fs.	Internet connection, web browser software, and ability to view and print PDF files.	Creating custom maps and reports, and viewing attribute data.	A user guide is available at http://www.fema.gov/library/viewRecord.do?id=3290 .
NFHL Google Earth™ utility (kmz) files "Stay Dry" and "FEMA NFHL"	Files that allow the viewing of the NFHL Web Map Service in Google Earth™.	Works with the NFHL Web Map Service.	kmz files, Internet connection, and Google Earth viewer software.	Quick looks at NFHL flood hazard data. Dynamic visualizations of flood data.	User guides are available at http://www.fema.gov/library/viewRecord.do?id=3289 and http://www.fema.gov/library/viewRecord.do?id=3293
Flood Insurance Study (FIS) Reports					
FIS report file	A book that contains information about flooding in a community. It is developed in conjunction with the FIRM.	Available for most areas. Generally, wherever FEMA has published Base Flood Elevation information.	FIS report file and ability to print and view PDF files.	Reading about the flood study for a community or county and related engineering data.	FIS report tutorial at http://www.fema.gov/plan/prev ent/fhm/ot_fisr.shtml



INDIANA CFMS NUMBERS GREW AGAIN!

There are now 65 Certified Floodplain Managers (CFMs) in Indiana. Since the CFM program began in 1999, Indiana has averaged more than six new CFMs each year. *Congratulations* to the most recent additions to that list; **Amy McCoy** of the Evansville-Vanderburgh Building Commissioners Office; also, **Suzanne Delay, Darrin Miller, and Joseph Young** of the DNR Division of Water. These newest CFMs passed the exam in March.

The CFM program is a national certification

program established through the Association of State Floodplain Managers (ASFPM). This certification is awarded by the ASFPM directly to individuals who apply and successfully pass the exam, demonstrating their knowledge of the basic national standards and programs of floodplain management. The program recognizes continuing education and professional development that enhance the knowledge and performance of local, state, federal, and private-sector floodplain managers. For a list of current CFMs and more information on the certification program, go to the ASFPM Web site at www.floods.org.



CONFERENCE CORNER

INAFSM CONFERENCE

The Indiana Association for Floodplain and Stormwater Management (INAFSM) annual conference



is coming soon, Sept. 16-18. The Potawammi Inn in Pokagon State Park near Angola will host.

This conference is a blend of informational sessions regarding floodplain, stormwater and MS4 topics. Conference attendees typically include federal, state, and local agency staff, engineers, consultants, planners, elected officials, members of academia and students. With opportunities to share experiences and knowledge, this conference is a unique occasion for anyone involved in any or all of the three areas--floodplain, stormwater, and MS4 issues.

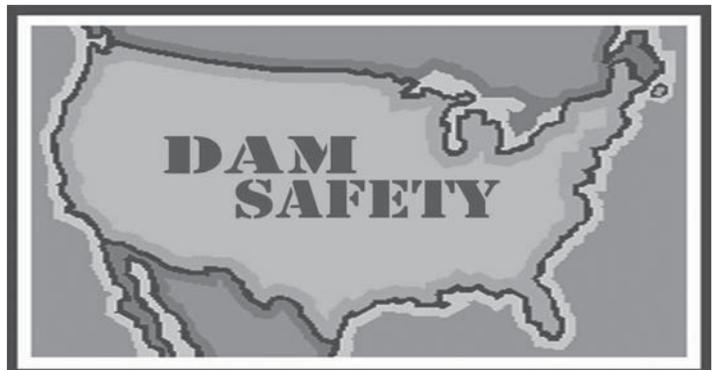
This year there will be pre-conference activities on Sept. 15 and post-conference activities on Sept. 18, including the second annual INAFSM Golf Outing at Glendarin

Hill Golf Course and additional sessions--Updating your Multi-Hazard Mitigation Plan, Integrating Natural Resource Protection, Stormwater Management and Site Design; Envirocert; Building Public Support for Floodplain Management; Hydraulic Modeling; Searching for Illicit Discharge Problems in the Field; and, an NFIP 101 course at the Potawammi Inn.

Don't miss this opportunity--visit www.inafsm.net for conference details, including registration and lodging information.

ASSOCIATION OF STATE DAM SAFETY OFFICIALS

Dam Safety 09, the Annual National Conference of the Association of State Dam Safety Officials, will be held Sept. 27-Oct. 1 at the fabulous Westin Diplomat Resort in Hollywood, Fla. Visit www.damsafety.org for conference information.



Frequently Asked Questions



Q: Where can I find copies of the floodplain mapping?

A: Local floodplain administrators will have copies of the FEMA mapping. (Generally the local floodplain administrator is found in the local permitting office. This may be the building commissioner, plan commission director, or other building and planning officer in your community.) The maps can also be viewed on the FEMA Web site at www.fema.gov. The Department of Natural Resources Division of Water Web site at www.in.gov/dnr/water also has a link to the digital floodplain mapping.

Q: Who is responsible for the removal of logjams and debris from a stream?

A: The property owner is generally responsible for the removal of debris from a stream that is on or borders the property. If the stream is a regulated drain, the County Drainage Board has responsibility regarding debris removal. The Department of Natural Resources (DNR) does not provide this service. Debris removal by hand or with hand-held tools does not require a permit from the DNR. If heavy machinery will be required to remove the logjam or debris, go to the Division of Water Web site, www.IN.gov/dnr/water, and click on “Logjams FAQs” for guidance.



Illustration of a Condition 2 Logjam
(Source: American Fisheries Society Removal Guidelines)

Q: I need a base flood elevation. What is it and how do I obtain it?

A: The Base Flood Elevation (BFE) is the peak level of the floodwater during the regulatory flood event. The regulatory flood is also known as the one-percent annual chance flood, floodplain, Zone A (all types) and special flood hazard area. In many cases the BFE may be obtained from the FEMA Flood Insurance Studies. These studies may be found in your local Floodplain Administrator’s office, or online at the FEMA Web site: www.fema.gov. If there is no information available from FEMA or your local authority, the Division of Water may be able to determine a BFE for your site. A Request for Floodplain Information form (Request for a Floodplain Analysis and Regulatory Assessment) must be completed and submitted to the Division of Water. This form is available at www.IN.gov/dnr/water -- click on “Forms.”

Q: If the 100-year flood event occurred last year, does this mean it won’t flood like this again for 99 years?

A: No. The phrase “100-year flood” still seems to cause confusion among the public, lenders, and insurers. “100-year flood” is an abbreviated way of describing the magnitude of rainfall and subsequent flood event that has a one-percent chance of occurring. It is important to note that the same statistical chances apply for any storm at any time in *each* year.

Q: My mortgage company is requiring me to purchase flood insurance for my home. I’ve viewed the floodplain mapping and my home is not located in a Special Flood Hazard Area. Can they still require that I purchase the flood insurance?

A: Yes. The purchase of flood insurance is mandated by law only if a structure secured by the loan is located in a special flood hazard area; however, a lender may still require the purchase of flood insurance as a condition to obtain a mortgage. Premiums will be lower for a structure located *outside* of the special flood hazard area; make certain your insurance agent correctly rates your structure. ☞

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Editor – Anita Nance

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