September 2022

# Indiana Floodplain Information Portal (INFIP 2.0)



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Alysson Oliger Compliance Coordinator Compliance and Enforcement Section Division of Water

### **INdiana Floodplain Information Portal**

Map

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Floodplain Administrator: Tina Tiede Local Government Agency: Not Available

further information.

BE MET. Please contact your local floodplain administrator for



### FLOODPLAIN ANALYSIS AND REGULATORY ASSESSMENT

Issue Date: 4/23/2020

File #: GN-38171-0

Waterbody: Swamp Creek County: Clinton
Site Location: Beginning approximately 2,650' east from the intersection of North County Road 1100 East and East
County Road 600 North and extending approximately 400' east and 1,000' south near Frankfort

If the actual site location differs from that identified on the attached map, it is your responsibility to notify the DNR, Division of Water with a correct site location.

### Flood Risk Details

### Base Flood Elevation (BFE):

Upstream: 892.4', NAVD88, Source: DNR Zone A Study Downstream: 891.8', NAVD88, Source: DNR Zone A Study

#### MAPPING INFORMATION

#### Interpretation of Attached Best Available Information Map

Best Available Information Maps are considered by the DNR to provide the best flood risk information at this time for the purpose of construction, planning, and flood risk assessment. Best Available Information Maps cannot be used for insurance rating purposes or for mandatory flood insurance purchase requirements.

Floodway: Construction in the floodway area requires a permit from the DNR, Division of Water; refer to the Permitting Information section in this document. Local floodplain ordinances may require local construction permits. Flood insurance is strongly recommended.

Fringe: Area outside the floodway but still subject to flooding during the 1% annual chance flood. The 1% annual chance flood, also known as the base flood, has a 1% chance of being equaled to or exceeded in any given year. Land in this area is considered to have a high flood risk, while land outside this area is considered to have a low to moderate flood risk. Local floodplain ordinances may require local construction permits. Flood insurance is strongly recommended.

Interpretation of Attached FEMA Digital Flood Insurance Rate Map (DFIRM)

There is no identified Special Flood Hazard Area in this area based on the Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps. Flood Insurance is not required by FEMA since the Special Flood Hazard Area (SFHA) has not been defined at this site although buildings on this tract may be subject to flooding.

The Special Flood Hazard Area is the land subject to the 1% annual chance flood. The 1% annual chance flood, also known as the base flood, has a 1% chance of being equaled to or exceeded in any given year. Land in the Special Flood Hazard Area is considered to have a high flood risk. Local floodplain ordinances may require local construction permits. Flood insurance is strongly recommended and is required by FEMA for any building that has a federally backed mortgage. Land outside the Special Flood Hazard Area is considered to have a low to moderate flood risk.

#### DNR, Division of Water Permitting and Program Information

The Flood Control Act (IC 14-28-1) requires the prior approval of the DNR, Division of Water for any construction in the floodway area including an obstruction, fill, excavation, or the construction of a building. A permit application form and permit application assistance manual can be obtained from our website at: www.in.gov/dnr/water/2455.htm. You may choose to file an electronic application through our website at: www.in.gov/dnr/water/4998.htm. Please be aware that in addition to the application fee, there is a \$15.00 Enhanced Access Fee to submit an electronic application.

#### Other Federal, State, and Local Permitting and Program Information

Local Ordinances / Permitting: For proposed construction on this tract, you may also be required to obtain permits from or coordinate with the local floodplain administrator, plan commission, zoning office, and county drainage board.

Construction permitting by local government entities is independent of the State's permitting authority. Local floodplain ordinances may require that the lowest floor of a new building or an addition to an existing building proposed in the Special Flood Hazard Area (SFHA) be elevated at least 2 feet above the base flood elevation (BFE). If a basement is included, the basement floor should be considered to be the lowest floor.

Indiana Department of Environmental Management: You may also be required to obtain construction permits from the Indiana Department of Environmental Management. Call (317) 233-8488 or (800) 451-6027 or visit their webpage at www.in.gov/idem.

U.S. Army Corps' of Engineers: You may have to obtain a permit from the Corps of Engineers under Section 404 of the Clean Water Act or Section 10 of the Rivers and Harbors Act. Information relative to the Corps' of Engineers permits may be obtained by contacting:

U.S. Army Corps of Engineers, Louisville District Office, Regulatory Branch P.O. Box 59, Louisville, Kentucky 40201-0059 Telephone: (502) 315-6686

Contacting these agencies is your responsibility.

### FLOOD INSURANCE INFORMATION

#### Flood Insurance Requirements

Under the federal regulations of FEMA, the National Flood Insurance Program (NFIP) requires the purchase of flood insurance on buildings in the Special Flood Hazard Area that have a federally backed mortgage. The final decision regarding flood insurance is left to the mortgage lending institution. Flooding is the most frequent and costly disaster in Indiana. The risk for flooding changes over time due to erosion, land use, weather events, and other factors. Flooding occurs not only in the high-risk Special Flood Hazard Areas, but also in low to moderate-risk areas. More than 25% of properties flooded nationwide are in areas designated as having a low or moderate flood risk. Therefore, it is strongly recommended to obtain a flood insurance policy even if it is not federally required on your property.

#### Instructions for Requesting a Waiver from Flood Insurance Requirements

If the property owner wishes to have the federal requirement to purchase flood insurance waived, they must prove that 1) the structure or property is on natural ground levels with an elevation higher than the base flood elevation (BFE); or that 2) the structure or property is located outside of a Special Flood Hazard Area (SFHA). If one of those conditions exists, the property owner can apply for a Letter of Map Amendment (LOMA) from the Federal Emergency Management Agency (FEMA). A LOMA is a letter which allows a mortgage lender to waive federal flood insurance requirements by stating that an existing structure, property, or portion of a property that has not been elevated by fill is not located in the SFHA.

If the structure or property is located inside of the SFHA, the property owner may apply for a LOMA if it can be demonstrated that it is located on natural ground levels with an elevation higher than the base flood elevation (BFE). Specific elevation information must be submitted with the LOMA application, typically documented by a licensed surveyor

### or registered engineer.

If the structure or property is located outside of the Special Flood Hazard Area (SFHA), the property owner may apply for a Letter of Map Amendment Out-As-Shown (LOMA-OAS). Elevation information is not required in this review process. If requesting a LOMA-OAS, please write "Out-As-Shown" at the top of the application form. Visit http://www.fema.gov/mt-ez-form-instructions to submit a LOMA application online or to obtain the LOMA application form, instructions, and Elevation Certificate form. These can also be obtained by contacting FEMA toll-free at 1-877-338-2627. There is no fee for a LOMA application, although fees may be associated with hiring a surveyor to obtain the elevation information for the Elevation Certificate.

If the LOMA is issued by FEMA and the mortgage lender accepts the LOMA determination, the property owner may be reimbursed up to one year of flood insurance payments. Be aware that regardless if FEMA issues a LOMA, the mortgage lender has the final decision regarding flood insurance requirements.

This should not be construed as a local building permit, nor is it a waiver of the provisions of any local building or zoning ordinances. This does not relieve the permittee of the responsibility of obtaining permits, approvals, easements, etc. under other regulatory programs administered by, but not limited to, the U.S. Army Corps of Engineers, County Drainage Board, Indiana Department of Environmental Management and local, city, or county floodplain management, planning or zoning commissions.

#### Point of Contact: Grant Eyster, Division of Water

This information in this document was prepared by the staff name listed as the Point of Contact. If you have any questions, contact that staff person at the Division of Water by email at water inquiry@dnr.in.gov or by telephone at 317-232-4160 or toll-free at 1-877-928-3755 and select 1 during the recorded menu narrative.

Attachments: DNR Floodplain Map GN-38171.pdf, FIRM Floodplain Map GN-38171.pdf

Issued By:

Adam M Bales, P.E., Division of Water

Copies Provided To:





MAP SCALE 1" = 600"

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The Special Flood Hazard Area the digital representation of FEI Rate Maps (FIRM). While this information, the FIRMs as publi the authoritative documents for Insurance Program. Copies of those maps can be fit	was derived from MA Flood Insurance map is provided for ished by FEMA are the National Flood pund at http://msc.fema.gov	INDIANA DEPARTMENT NATURAL RESOURCES	OF	Leg	gend
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made subsequent to the effective date



The floodway and fringe were derived from the best available data from DNR Division of Water	DHD		Le	gend DNR Ap	pproximate Fringe
While this map is provided for information, the FIRMs as published by FEMA are the authoritative documents for the National Flood Insurance Program.	INDIANA DEPARTMENT OF NATURAL RESOURCES		1	DNR Ap	proximate Floodway
Copies of those maps can be found at http://msc.fema.gov			L.	Commu	nity Boundaries
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File Number: GN-38171-0 Date Prepared: 3/30/202	20 N	0	250	500	1,000
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ois O Galesburg	The Indiana Floodplain Information Portal (INFIP) is a mapping application developed by the Indiana Department of Natural Resources' Division of Water that provides floodplain information for public use. The portal displays floodplain information from both FEMA and DNR sources, including mapped floodplains and flood elevation points along waterways. The data layer "National Flood Hazard Layer (NFHL)" is published by the Federal Emergency Management Agency (FEMA) for use in the National Flood Insurance Program (NFIP) and represents the Flood Insurance Rate Maps (FIRMs). While DNR staff reviews and updates the NFHL regularly, the definitive version of this data and further information about this data can be found at <a (i.e.="" 1="" acceptable="" act="" act.="" and="" any="" application="" approximate="" are="" area="" areas="" as="" available="" based="" been="" best="" bridges),="" but="" cases="" community;="" contact="" control="" county="" delineated="" determining="" developed="" development="" dnr="" drainage="" flood="" floodplain="" floodway="" floodways="" floodways"="" for="" greater="" guidelines="" has="" how="" href="https://www.feme.gov/feed/downfeed&lt;/th&gt;&lt;th&gt;our location using the +&lt;br&gt;in the map or your&lt;br&gt;report, zoom in at least to&lt;br&gt;re the FEPs appear.&lt;br&gt;9 Geoprocessing tool&lt;/th&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td&gt;mb&lt;/td&gt;&lt;td&gt;cannot be used for flood insurance determinations; please refer to the NFHL for those purposes. The majority of local junisdictions in indiana have adopted language in their floodplain development ordinance for using best available data when permitting any development. The floodplain data shown on the Best Available layer is generally more recent than the official FEMA mapping data. It's important to note the Best Available layer has only been approved by the Division of Water, and FEMA has not approved or published this data. " in="" indiana="" indiana.="" information="" is="" jurisdiction="" known.="" layer.="" limits="" local="" many="" mapped="" meet="" mile="" modeled,="" modeling="" nfhl="" no="" non-detailed="" not="" of="" on="" or="" otherwise="" outside="" part="" permit<="" permitting="" proceed="" purposes="" purposes.="" square="" stream="" streams="" such="" td="" than="" the="" them="" there="" therefore="" these="" this,="" to="" under="" upstream="" use="" were="" where="" with="" yet=""><td>eport Generator ∋ Point icon</td></a>	eport Generator ∋ Point icon
is Spring	Base Flood Elevations Along many waterways, a Flood Elevation is provided for a selected Point of Interest. These elevations are based on Flood Elevation Points (FEPs), which are points placed on the centerline and overbanks of the stream at 50 foot intervals, or within lake boundaries. The FEPs are either determined from the Base Flood Elevation information from FEMA's Flood Insurance Studies, or from studies done by or for the Division of Water. If a Base Flood Elevation is needed for official flood insurance or construction purposes, the source must be from a FEMA Flood Insurance Study, or a copy of a Floodplain Analysis and Regulatory Assessment (FARA) generated through this	II appear after you click. we the point by using the in tool pop up and
	system must be obtained and maintained by the user. It is the user's responsibility to confirm the applicability of any data derived from this portal. There may be discrepancies with the elevations shown in INFIP and the actual elevation at a Point of Interest due to the determination methodology or a lag time in data updates (such as the issuance of Letter of Map Revision or approval of other studies). If discrepancies are found, please follow the instructions to generate a Floodplain Analysis and Regulatory Assessment (FARA) report, and then use the link on the second page of the FARA to request a review by staff.	needed.
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#### About the Floodplain Analysis and Regulatory Assessment (FARA):

All streams have a floodplain, whether mapped or not. This FARA, and the information provided herein, is designed for sites along streams with a mapped floodplain that delineates the floodway portion of the floodplain; see the image below for a visual guide to the floodplain, floodway, and flood fringe. The information in this document was determined using an automated mapping tool. The DNR has high confidence in the tool, but there are scenarios where the floodplain information provided requires additional review from the DNR.

All streams in DNR jurisdiction (streams that have a drainage area one square mile or greater) are shown by a blue line on the map on page 1. However, a floodplain/floodway may or may not be mapped for every stream. In any of the following scenarios, or if you have more detailed floodplain information, use the link at the bottom of this page to request a staff review of the site. Please note that staff review may take several weeks to complete.

#### Scenarios that require additional DNR review:

The base flood elevation on page 1 is not available

- The tool selects the nearest flood elevation point for a stream outside the floodplain associated with the point of interest
   There is not a delineated floodway for the stream nearest your point of interest
- The point of interest is along a stream without a mapped floodplain

 The point of interest is in a mapped floodplain of another stream, but the stream nearest the point of interest does not have a mapped floodplain with a floodway of its own



If DNR review is required, do not use this FARA for your site's determination.

If you have questions about DNR permitting requirements, you can contact DNR, Division of Water toll-free at 1-877-928-3755 and select option 1 to speak to a Technical Services staff member. You can also write to the division at water\_inquiry@dnr.IN.gov or use the Indiana Waterways Inquiry Request tool at waterways.IN.gov to submit a permitting determination request to both DNR and the Indiana Department of Environmental Management at once.

We recommend keeping a copy of this FARA for your records as the DNR will not have a copy on file.

LINK:

https://survey123.arcgis.com/share/3293526d/dca453e95c19608fb7bdcfb7FIELD\_LATI=40.6121955226&FIELD\_LON1=-86.4855490934&FIELD\_DNR\_PERMIT=See%20follov &FIELD\_STREAM=PAINT%20CREEK&FIELD-INIT\_DATE=03/07/2022&FIELD\_BFE=672.1

If the link above does not work, send a copy of this FARA to infipinquiry@dnr.IN.gov and describe the reason you are requesting a staff review. Include your name and contact information so that staff can follow-up with you.

















# INFIP.DNR.IN.GOV





# Best Available Floodplain Layer (BAFL)





## What is Best Available Data?

Completed in 2018, floodplain mapping not already covered by the FEMA FIRM's

- Indiana's Best Available Mapping Project
- Mapped/Modeled nearly 19,000
- 2,550,000 elevation points
- Floodways, floodplains, and elevation point
- Indiana Floodplain Mapping Story Map Indiana Floodplain Mapping
- Updated regularly and "on demand





## Local Communities

- Held 50 workshops across the state
- Stressed file documentation and maintenance
- Community Ordinance requirements
- Absence of FIRM or identification
- Community permitting
- July 1 in statute (IC 14-28-1-40)



IC 14-28-1-40

Permit applications; utilization of best floodplain mapping data

A local floodplain administrator shall utilize the best floodplain mapping data available as provided by the department and located on the Indiana Floodplain Information Portal when reviewing a permit application for a structure or a construction activity in, or near, a floodplain.





## BAFL VS FIRM

Flood Insurance purposes:

- Only use the Flood Insurance Rate Map (FIRM)
- BAFL does not meet full requirements of a detailed study

Regulatory Purposes:

- Use the most restrictive map
- Encourage LOMA when site is outside SFHA on BAFL
- BAFL does not relieve mandatory flood insurance coverage



### DIVISION OF

# What do you do when a landowner objects to using the Best Available Data?

### **DISCUSSION POINTS**

- Ordinance Requirements
- Community Consequences
- Direct to DNR, Division of Water water\_inquiry@dnr.IN.gov





## Does the community have better data?

### **TYPES OF DATA**

- Surveyed Cross-Sections
- Bridges/Culverts or Other
- Direct to DNR, Division of Water water\_inquiry@dnr.IN.gov





# Questions

# Concerns



**INFIP 2.0 Survey** 



### Indiana Floodplain Information Portal (INFIP) 2.0



The Indiana Floodplain Information Portal (INFIP) is a mapping application developed by the Indiana Department of Natural Resources Division of Water that provides floodplain information for public use. The portal displays floodplain information from both FEMA and DNR sources, including mapped floodplain and flood-elevation points along waterways.



### **Examples of Floodplain Mapping**

### Effective/National Flood Hazard Layer (NFHL)

- Based on the currently effective FEMA Flood Insurance Rate Map (FIRM)
- Used for regulatory purposes in zones A, AE, AO, AH, or VE
- Only the currently effective FEMA FIRM can be used for flood insurance purposes

A FARA from the DNR Division of Water is required for any developments that are in Zone A, are unmapped, are in known flood-prone areas, or have an upstream drainage area greater than 1 square mile.



FIRM effective Zone A

### **Best Available**

- Based on LiDAR data and improved modeling
- Includes detailed study information from FEMA's
   National Flood Hazard Layer
- Used for regulatory purposes for sites with an upstream drainage area greater than 1 square mile within Zone A on FIRM
- Used for regulatory purposes for sites with an upstream drainage area greater than 1 square mile where the flood hazard is unmapped on the FIRM

A FARA from the DNR Division of Water is used for regulatory purposes for areas where FEMA maps show Zone A, that are unmapped, that are known flood-prone areas, or that have an upstream drainage area greater than 1 square mile.



Best Available showing floodway and reducing floodplain fringe

### Go to the INFIP Website: infip.dnr.IN.gov

- A Floodplain Analysis and Regulatory Assessment (FARA) is required for local floodplain permitting and FEMA Letter of Map Amendment applications in zone A areas.
- A FARA is also required for regulatory determination when the upstream drainage area is greater than 1 square mile, for areas that are unmapped on the FIRM, and for areas known to be flood-prone.
- Base Flood Elevation (BFE) determinations are often used for proposed development and flood insurance purposes.
- The Indiana Floodplain Information Portal (INFIP) displays the Best Available Floodplain mapping.
- The layers tab allows the user to view the FEMA effective layer.
- A FARA can be generated by using the FARA Report Generator.
- A BFE will be determined for the site, and a link to the FARA will be displayed to the user.
- The user should save a copy of the FARA for substantiation and future reference.

### **Selecting a Site**

 Zoom to the site by viewing the imagery and using the +/- buttons or mouse wheel, entering an address, or entering coordinates for the site.



Using the FARA report generator

in the upper left corner of the page.



- Select the point of interest tool.
- Place the point on the desired location on the map.



· Select the map scale from the dropdown.

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- Click on run.
- Once the tool is successful a link will appear in the pop up. Open the link or copy to your browser for the PDF report.

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• If you wish to create an additional report for a different site, you must first select the red trash can from the input screen to delete the previous point of interest.

### How to submit a request for review

- Click on the link at the bottom of page 2 of the FARA.
- Enter the purpose of the review request. Be as descriptive as possible.
- Enter contact information of requestor.
- Enter property-owner information.
- Enter property information, which may be the same or different from the information for previous screen.
- Review information and make any necessary corrections.
- Attach any additional documents and submit. Examples:
  - Surveyed elevation data
  - Site plan showing proposed developments

### New features

- At the top of the page there are links for:
  - DNR Division of Water website for the division
  - Data Download for the latest DNR mapping information
  - Overview Division of Water's Story Map and History
  - FEMA Map Service Center FEMA-published maps

