

Flooding Forum FAQ

The following is a summary of frequently asked questions and answers at the November 17, 2009 Forum on Flooding, High Water, and Water Quality in the Upper Tippecanoe Watershed. Questions are categorized based on the agency or organization that answered these questions at the Forum.

Ordinances & Construction – Kosciusko County Area Planning:

Q: How do I know if my property is in a special flood hazard area?

A: If an individual either calls, emails, or stops into our office (Kosciusko County Area Plan Commission) and can provide a good address or property location we can check the flood maps and give the inquirer the flood zone determination and regulations for the property.

Q: What does it take to raise my house above the Base Flood Elevation?

A: In order to raise the house you will need to obtain an improvement location permit from the APC office. Our office will need all the basic information we would need for a normal improvement location permit as well as elevation information. Depending on the specific property and the circumstances setback variances may also be needed. If the home is being raised due to flood damage there may be options to avoid variances and options for assistance. For specifics on a proposed project you may call, email, or stop in to our office.

Q: Can I fill my property?

A: Properties may be filled without permits from the Kosciusko County APC, however if the property is within a floodway or is a classified wetland permits from the Indiana DNR, Army Corp of Engineers, and Indiana Department of Environmental management may be needed. Prior to any work you should check to verify the property status. It should also be noted that where as you may fill your property it must be done in such a way as not to create a drainage problem for an adjacent property owner or any right-of-way.

Q: What does it take to get flood insurance?

A: Any property owner within Kosciusko County can obtain flood insurance no matter if they are in a special flood hazard area or not. Homeowners should contact their insurance agent to see about getting a quote. If they can not find an agent to write a FEMA flood insurance policy you can check on the Flood Smart website at <http://www.floodsmart.gov/floodsmart/> to find an agent in the area. If you still have questions you can always contact our office and will try and assist.

Additional flood data, documents, and website links are available on our website at www.kcgov.com or by contacting our office.

Water Levels – Indiana Dept of Natural Resources, Division of Water

Q: Can the logs downstream of Tippecanoe Lake be removed?

A: Yes. Information concerning log jam removal can be found on the IDNR Division of Water website at: <http://www.in.gov/dnr/water/2455.htm> The Exemptions link will take the user to the logjam license site. For this stream, listed as an Outstanding River, it is recommended that hand held tools be used with minimal disturbance to the stream bed and over bank areas (no heavy equipment used in any way). The material will need to cut up and removed from the stream, out of the floodway or floodplain, by hand. Riparian land owner permission would be required. Additional information about the logjam removal can be found through the logjam license process and through the Indiana Drainage Handbook, Section 5 at: <http://www.in.gov/dnr/water/4892.htm>.

Q: Who controls the culverts on County Road 450 North? They appeared to be restricting flow during the March 2009 flood event.

A: The road and culverts are likely owned by the county.

Q: Who is responsible for coordination of the gate operation at Webster and Tippecanoe Lakes?

A: Both structures have people that know how to operate the gates and operated the structures as needed. Coordination is generally not needed since neither lake has any significant flood retention or storage function during high flow events that could be altered significantly by operational status of the gates. The gate systems for both lakes, like most northern lakes, served to assist in low flow maintenance of lake level. Both structures do have USGS stream gages downstream that provide hourly discharge data, flow and crest. This data can be used to check discharge from each lake. Data can be found to opening the link found on the USGS site at: <http://in.water.usgs.gov/>

Q: How do I record lake level data on my lake?

General answer: Several lakes in the watershed do have staff gages. These are most often found at the site of the USGS gage or at the outlet. However, all you really need to do is find a safe and stable place to measure down to a water surface at the full expected range of levels. This can be on a bridge or a bridge abutment, a high seawall, or other fixed objects. Staff from Project Development Section will, as time and resources permit, assist you in converting your measured data from a fixed object to a number that relates to elevation. We will also, as time and resources permit, supply you with available historical data for your lake so the new information can be related to past recordings. For more information contact Traci Powell, tmpowell@dnr.in.gov or David Nance, dnance@dnr.in.gov.

Water Levels - USGS

Q: Why are water-level-monitoring gages discontinued?

A: In most cases their discontinuation results from a lack of funding. The gages that monitor streamflow in rivers and streams and water levels in lakes or aquifers are traditionally funded by Federal, State, and local government agencies. The USGS can provide some funding to match State or local funds through the USGS Cooperative Water Program. When any of these funding sources become critically thin, established gages may have to be discontinued until new or additional funding sources can be identified. In other cases, the discontinuation of a gaging station may occur when sufficient data have been collected to address the original data need.

Q: Can gage costs be reduced if local observers collect the lake-stage data?

A: Reading the staff gage is only a small part of the total effort to establish, maintain, and serve water-level data sets. To have long-term value, these data must be stored in and served from a broadly available and robust data base. Also, to have utility for time-critical needs (for example, first-responder activities, evacuation orders, road closures, flood forecasting, recreational trip planning, etc...), the data must be available in near real-time. The modern approach of gaging water levels incorporates automated data collection platforms, satellite telemetry, and web-based data presentation. This approach provides for frequent collection and rapid dissemination of data that can be critical during times of emergency or periods of extreme flow. Where data have been collected by local observers, they typically are not available until weeks or months after their collection and the slight cost savings that they represent does not justify the associated loss of data utility.

Weather Patterns - National Weather Service

Q: Does the National Weather Service provide forecasts for the lake levels?

A: No. The reason for this is that there are quite a bit of unknowns regarding the lakes. We currently have no lake level data and do not have access to information regarding when gates are raised/lowered to lower/raise the lake levels. For these reasons, we are unable to provide forecasts for lake levels.

We do suggest that people check out our web page at www.weather.gov/iwx for river information at the gauges at Oswego and North Webster. From our main page, click of Rivers and Lakes in the blue section on the left hand side of the page. This will bring the user to the Advanced Hydrologic Prediction Service page and there they can obtain the river information.

Flood Insurance – Indiana Dept of Natural Resources, Division of Water

Q. What does flood insurance under the National Flood Insurance Program cover?

A. General Guidance on Building property: coverage insures the insured building and its foundation, the electrical and plumbing systems, central air conditions equipment, furnaces, and water heaters, refrigerators, cooking stoves, and built-in appliances such as dishwashers, permanently installed carpeting over an unfinished floor, permanently installed paneling, wallboard, bookcases, and cabinets, window blinds, detached garages (up to 10 percent of building property coverage). Detached buildings (other than garages) require a separate building property policy, debris removal.

Q. Does insurance under the National Flood Insurance Program provide coverage at replacement cost?

A. Only for single-family dwellings and residential condominium buildings, if several criteria are met. Replacement cost coverage is available for a single-family dwelling, including a residential condominium unit that is the policyholder's principal residence and is insured for at least 80 percent of the unit's replacement cost at the time of the loss, up to the maximum amount of insurance available at the inception of the policy term. Replacement cost coverage does not apply to manufactured (i.e., mobile) homes smaller than certain dimensions specified in the policy. Losses are adjusted on a replacement cost basis for residential condominium buildings insured under the Residential Condominium Building Association Policy (RCBAP). The principal residence and the 80 percent insurance to value requirements for single-family dwellings do not apply to the RCBAP. However, coverage amounts less than 80 percent of the building's full replacement cost value at the time of loss will be subject to a co-insurance penalty.

Contents losses are always adjusted on an actual cash value basis. If the replacement cost conditions are not met, the building loss is also adjusted on an actual cash value basis. Actual cash value means the replacement cost of an insured item of property at the time of loss, less the value of physical depreciation as to the item damaged.

Q. How can I tell what flood zone I'm in?

A. FEMA publishes maps indicating a community's flood hazard areas and the degree of risk in those areas. To determine what zone a given site is located, you need to accurately locate the site on the FEMA flood insurance map for your community. The high risk zone is the area that will be inundated by a flood having a 1-percent chance of being equaled or exceeded in any given year. This high risk zone is referred to as the "Special Flood Hazard Area." Special Flood Hazard Areas are labeled on the flood insurance maps as Zone A, Zone AO, Zone AH, Zones A1-A30, and Zone AE in Indiana. Flood insurance maps are usually on file in a local repository in the community, such as the planning and zoning or engineering offices in the town hall or the county building. FEMA flood insurance maps can also be viewed on-line at www.msc.fema.gov.

Q. When is flood insurance required?

A. Flood insurance is required all when the following seven circumstances exist:

- 1) a lender makes, renews, extends or increases a loan;
- 2) the lender is regulated or insured by the federal government or a government sponsored enterprise;
- 3) the loan is secured by improved real estate (a building or its contents);
- 4) the collateral is located or will be located in a Special Flood Hazard Area;
- 5) the collateral is insurable under a Standard Flood Insurance Policy;
- 6) the community where the collateral is located participates in the National Flood Insurance Program;
- 7) the loan is for \$5000 or more with a payback term of one year or more.

Only when all seven tripwires are in place is flood insurance a federal requirement.

Important Note: Lenders *may* require flood insurance outside Special Flood Hazard Areas, and even in communities not participating in the National Flood Insurance Program. However, these instances are matters of private banking policy and not federal law. FEMA, as well as other federal agencies making grants or loans *for buildings* in Special Flood Hazard Areas, will require flood insurance as a condition of the grant or loan, as required by federal law and regulation. The Small Business Administration, the federal mortgagee in Major Disaster Declarations, will require flood insurance as a condition of a Disaster loan if the building was flood damaged, regardless of flood risk zone.

Human Health – Kosciusko County Health Dept

Q. When will sewer be available to the Barbee Lake area?

A. Best estimate is 3-5 years

Q. Do you think sewerage the lake area is a good thing?

A. Yes, as long as there are appropriate zoning measures in place to minimize the potential detrimental effects to the lake that can occur with sewer availability (such as an increase in unfiltered water runoff due to lot overdevelopment)

Q. How do I clean my well?

A. The Health Dept. has detailed written instructions on well chlorination. Contact your local Health Department for more information.

Q. How often should I have my septic tank cleaned?

A. 1000 gallons or more capacity--- every 2-3 years
less than 1000 gallons capacity--- every year

Q. Should I have my well water tested if my well was submerged in flood water?

A. Yes, your local Health Department can inform you on how to arrange for a bacteria test

Q. Can I use my septic tank when it is covered with flood water?

A. Yes, people must use water....However, use water wisely during flood events---no laundry,etc.

Dredging & Aquatic Plants – Indiana Dept of Natural Resources, Division of Fish & Wildlife

Q. How much of an area can a lakefront property owner control aquatic vegetation without getting a DNR permit?

A: 625 square feet. To chemically, physically, or mechanically remove aquatic vegetation from an area larger than 625 square feet in size requires a DNR permit. If a landowner already has an existing area of 625 square feet that is devoid of vegetation, no additional control can be made without a DNR permit.

Q. Do I need a permit to install a weedroller?

A: No, as long as it is used to only control vegetation within a 625 square foot area. It cannot be moved throughout the growing season to any new area without a permit if a landowner already has a 625 square foot area devoid of vegetation.

Ditches & Floodplains – Kosciusko County Surveyor

Q: Are there major dams or blockages in the Tippecanoe River or Grassy Creek that are causing the flooding?

A: Grassy Creek is free of any significant deadfalls and is county-regulated, meaning some funding exists to remove obstructions when needed. The Tippecanoe River is not county-regulated. Some volunteer work has been done to keep it relatively free from Lake Tippecanoe to the Atwood area.

Q: Why were levels so high when it hasn't been like this in 20-30 years?

A: In 2008-2009 there were several extraordinary rainfall events in succession, the frozen ground prevented infiltration, and there were extended rainfall periods.

Q: Is continual construction in floodplains responsible for faster runoff and loss of flood storage area:

A: The vast majority of construction in floodplain areas are remodeling, some enlargement of structures, but I do not believe it had a significant impact on flood storage capacities.

Q: Does county drain maintenance increase lake flooding?

A: Typically, no. Maintenance projects simply maintain what has existed for years in storm water flow. No new areas are being drained. In fact, county drain projects also involve erosion control measures, drop structures, etc. that can help control flows.

Frequently given advice to homeowners: "Elevating the structure in some cases is the only real solution to prevent flood damage"