

# Floodplain Mapping in Indiana

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## Floodplain mapping

“Maps will not prevent floods from occurring, but they are an essential tool in avoiding or minimizing the damage to property and loss of life caused by floods, and for communicating flood risk. Without complete or accurate flood maps, local officials face serious difficulties in guiding development away from the most hazardous areas or to ensure that development is properly built to protect lives and property.”

From Flood Mapping for the Nation, ASFPM, January 2020 [https://asfpm-library.s3-us-west-2.amazonaws.com/FSC/MapNation/ASFPM\\_MaptheNation\\_Report\\_2020.pdf](https://asfpm-library.s3-us-west-2.amazonaws.com/FSC/MapNation/ASFPM_MaptheNation_Report_2020.pdf)

## Mapping applications

- National Flood Insurance Program
- Indiana Flood Control Act
- Local Floodplain Management Ordinance
- Mitigation planning / Grant opportunities
- Infrastructure Design / Drainage Applications
- Community planning
- Protection of homeowners / home buyers

# LiDAR

- First Collection:
  - 2011-2013
  - QL3 (2' contour)
- Second Collection:
  - 2016-2020
  - QL2 (1' contour)
- Third Collection
  - 2024 - ???
  - QL1



# FEMA / DNR Mapping Initiatives

Risk MAP – FEMA initiative to update  
Floodplain Mapping

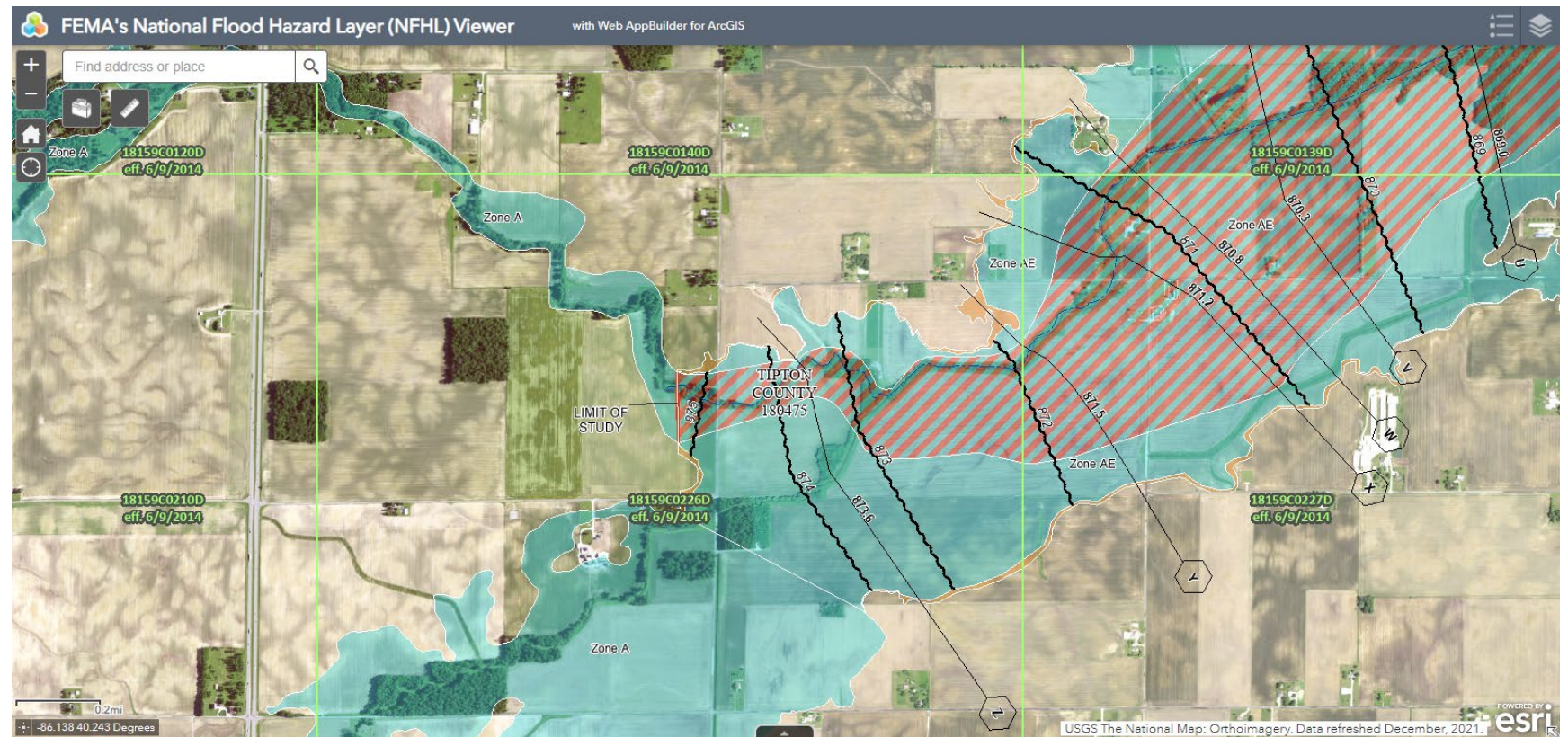
DNR is a Cooperating Technical Partner  
with FEMA, and manages most of the  
mapping updates

DNR has also become a LOMR Review  
Partner, so map changes are reviewed in-  
state



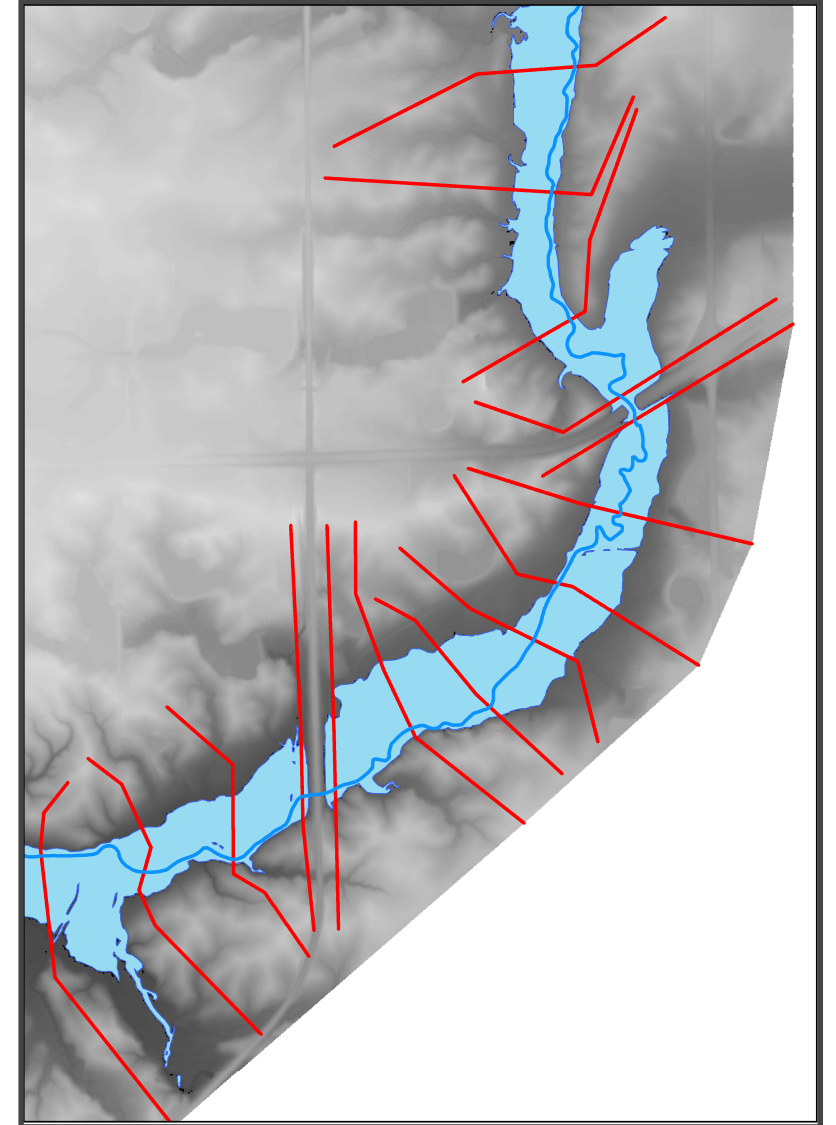
# The National Flood Hazard Layer

- Represents the latest Flood Insurance Rate Map data as published by FEMA
- Use for Insurance purposes for NFIP applications



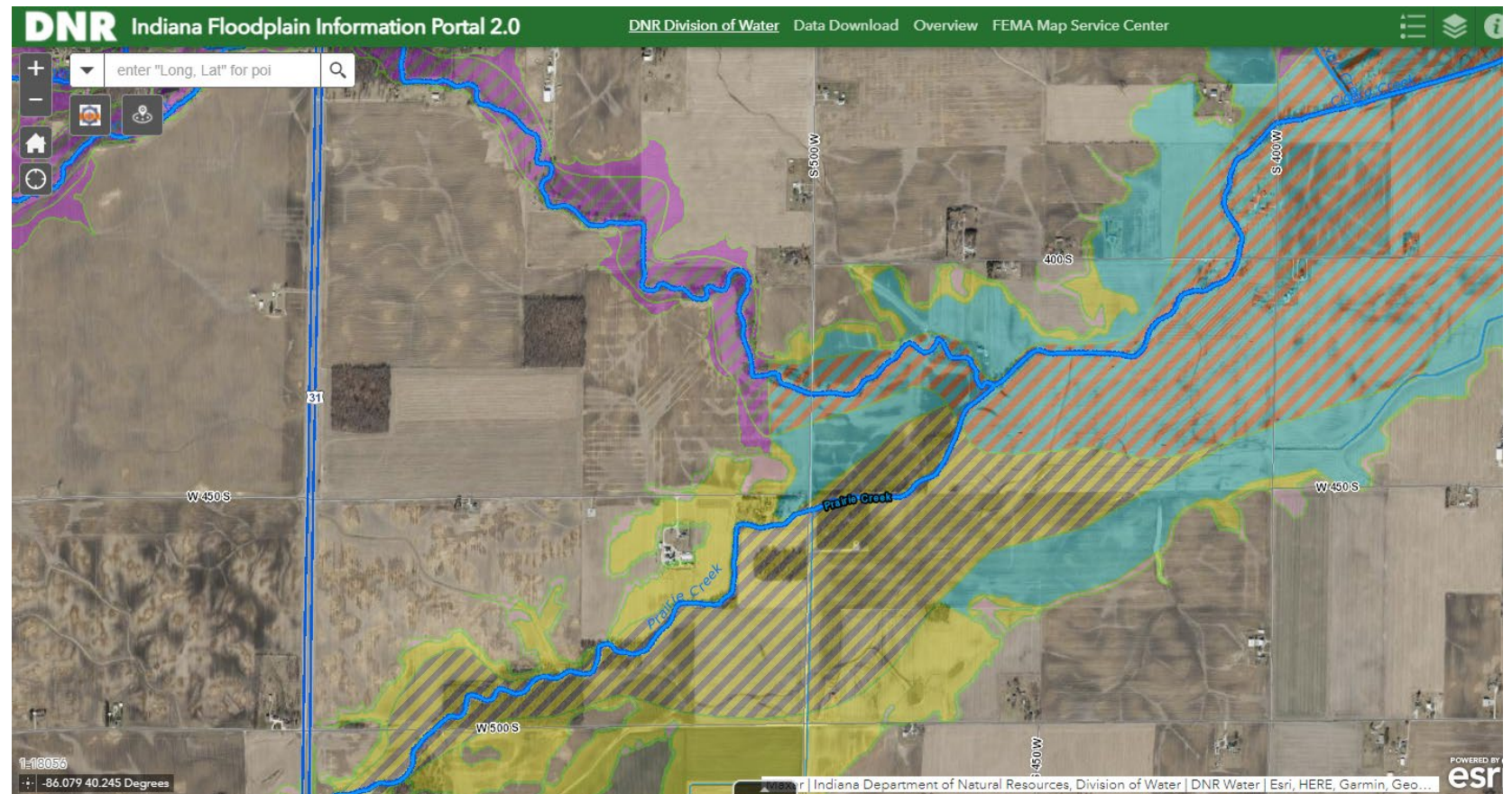
## DNR / OCRA Zone A Project

- NOT a FEMA project (at least to start...) – funded through OCRA / CDBG
- 18,500 miles of streams studied
- Completed October 2018



# The Best Available Floodplain Layer

- Fully added to INFIP in 2018
- Enhances the National Flood Hazard Layer with Zone A data from DNR project
- Flood information (BFE and Floodway) for most streams in the state





# The Best Available Floodplain Layer Rules and guidance

**44 CFR Part 60.3:** when FIRMs do not provide sufficient data, the community shall “obtain, review and reasonably utilize data available from Federal, State or other sources”. This data is commonly referred to as Best Available Data.

**Indiana Model Floodplain Ordinance:** In the absence of a published FEMA map, or absence of identification on a FEMA map, the regulatory flood elevation, floodway, and fringe limits of any watercourse in the community’s known flood prone areas shall be according to the best data available as provided by the Indiana Department of Natural Resources.

**312 IAC 10-3-1** Flood plains, floodways, and fringes; local ordinances

**312 IAC 10-3-2** Designation of flood plains, floodways, and fringes by the Federal Emergency Management Agency

**312 IAC 10-3-3** Delineation of flood plains and floodways in the absence of a Federal Emergency Management Agency designation

## SB 242 + SB 412

- SB 242 Section 2: an applicant can use BAFL or approved engineering study; local FPA cannot issue permits that would jeopardize NFIP obligations (also Section 14 of SB 412)
- SB 242 Section 3: Requires Training for Floodplain Administrators
- SB 242 Section 4: Allows for landowner to request review of BAFL Zone, gives DNR 120 days to respond
- SB 242 Section 5: Increases real estates disclosure requirements with respect to Floodplains
- SB 412 Section 11: Requires the DNR to meet with communities every 5 years to discuss floodplain management