

Indiana Department of Natural Resources / Division of Water Floodplain Analysis and Regulatory Assessment

File Number: GN-33327-0
Request Date: 07/05/2016
County: Wabash
Waterbody: Charley Creek

402 West Washington Street, Room W264
Indianapolis, IN 46204-2641
Telephone: (317) 232-4160 or (877) 928-3755
Fax: (317) 233-4579 Website: www.in.gov/dnr/water

Site Location: Immediately to the northwest of the intersection of US 24 and State Road 13, extending 4300' west and 2600' north, Noble Township, Section 36, Township 28N, Range 6E

Discharge Recommendation: 600 cfs
Drainage Area: 2.44 square miles
Base Flood Elevation (BFE): 785.6 Feet (NAVD88) Source: Hydraulic Rating

Floodplain Mapping Indicators

- Natural ground levels that have an elevation lower than the base flood elevation are considered floodway area. Construction in the floodway area requires a permit from the DNR, Division of Water. Local floodplain ordinances may require local construction permits. Flood Insurance is not required by FEMA since the Special Flood Hazard Area has not been defined at this site although buildings on this tract may be subject to flooding. See Special Information.

- 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 or exceeded in any given year. Land in the Special Flood Hazard Area is considered to have a high flood risk. Land outside the Special Flood Hazard Area is considered to have a low to moderate flood risk.

Disclaimers

- As a cautionary note, please understand that the determination of the base flood elevation was based on limited detailed information. Due to lack of stream data at your site, the computed flood elevations may be subject to change if a detailed floodway analysis is completed.

If you choose to pursue obtaining a detailed hydraulic model, the model needs to be developed by an engineering consultant with experience in stream modeling. When selecting an engineering consultant, it is important to evaluate the experience, expertise, and references among potential consultants. Inquiring about the engineer's familiarity with developing hydraulic models in accordance with the General Guidelines for the Hydrologic-Hydraulic Assessment of Floodplains in Indiana may help you determine if the engineer has sufficient experience. Contacting a professional society for civil engineers or engineering consulting firms may also facilitate the selection process in choosing a qualified engineer.

Special Information

Division of Water Permitting

- 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.

Flood Insurance

- 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.

Map Change Instructions

- 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 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 1-877-336-2627. 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 Floodplain Analysis and Regulatory Assessment is not a building permit, approval of any project, or a waiver of provisions of local or zoning ordinances. Additionally, projects must comply with all other applicable federal, state, and local permit requirements.

If you have any questions concerning this letter, please contact Nicholas Males at (317) 234-1073.



Larissa Muellner, CFM

09/09/2016

Copies Sent To: Mr. Mike Howard (Floodplain Administrator), Kevin L Steely (Requestor)

Attachments: GN-33327 DNR_FloodplainMap.pdf

Additional Permitting Agencies

- **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.