



FLOODING PART ONE: BE INFORMED

Department of Planning & Development

Introduction

The residents of the City of Noblesville enjoy many benefits from being located on the banks of the White River. These benefits include a number of recreational areas, fish and wildlife habitats, and natural groundwater recharge. The City of Noblesville and Hamilton County have developed recreational trails along the White River from downtown Noblesville to Potter's Bridge Park, and are in the process of completing the Riverwalk in Downtown Noblesville that will ultimately connect Potter's Bridge Park to Southside Park. Also, the floodplain properties acquired by the City of Noblesville following the recent flood events will be maintained as open space, with the long-term goal to incorporate these properties into Southside Park.

The primary disadvantage is the potential for flooding and damage to property as is illustrated by the periodic flooding in the Old Southside Neighborhood, along Allisonville Road, and State Road 19. The biggest risk is to residents' safety and the property damage caused by floods. There is also the inconvenience of having major roads such as Allisonville Road and State Road 19 closed during flooding. Recent flooding has proven that when Cicero Creek overtops, State Roads 32 and 38 may be closed. This poses a problem for emergency access vehicles and evacuation plans.

The purpose of this brochure is to notify residents living within the 100-year floodplain, also known as the special flood hazard area, about the potential flood hazards they face. This brochure also serves to familiarize residents with Noblesville's flood warning procedures, general flood safety guidelines, and recommended property protection measures.

Residents of flood hazard areas should make a point of knowing the elevation of their property and how that elevation relates to normal water levels. An understanding of that relationship will help in evaluating whether or not a property is safely above a predicted flood stage or level.

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*Flood information is always available at
www.floodsmart.gov*

Flood Facts

- Over \$2.9 billion in flood damages occur each year in the United States.
- All homes are located in a flood zone; some just have a higher flood risk than others.
- On average, 145 deaths occur each year as a result of flooding. More deaths are attributed to flooding than to lightning, tornadoes, or hurricanes.
- Flood damages continue to increase at an alarming rate as people buy or build homes on property that is subject to flooding – often without their knowledge.
- A car can easily be carried away by just two feet of floodwater.
- Most homeowners insurance policies do not cover flood damages.
- Typically, it takes 30 days after a purchase for a policy to take effect, so it is important to buy insurance before a flood.
- Federal disaster assistance is usually a loan that must be paid back with interest. For example:

A \$50,000 loan at 4% interest is \$240 per month (\$2880 per year) for 30 years.

Comparatively, a \$100,000 flood insurance policy is approximately \$33 per month (\$400 per year).

Sources

National Weather Service
Federal Emergency Management Agency
www.floodsmart.gov

Local Flood Hazard

Portions of Noblesville and Hamilton County are subject to flooding from several bodies of water. The primary sources of flooding in Noblesville Township are the White River, Cicero Creek, and Stony Creek. The flooding of these waterways results in several feet of water in portions of the Old Southside Neighborhood, as well as the closing of such primary roads as Allisonville Road, River Road, State Road 19, State Road 32, and State Road 38.

The most recent serious flooding to occur was July 9-12, 2003. This event very graphically illustrated how changes to the floodplain downstream effects the areas upstream, and can result in substantial flooding and damage. This was one of the worst floods since the flood of 1913 and resulted in costly damage to ten structures. It is important to remember that the July 2003 flood was considered to be a 30-year flood event (with a 30% chance of occurrence).

In contrast, the flood of 1913 is considered to be a 100-year flood (with a 1% chance of occurrence). Flooding is a destructive, sometimes violent, act of nature which respects no boundary lines. In addition to the physical destruction, emotional devastation occurs with the loss or damage of often irreplaceable family items and the dirty, heart-breaking job of cleaning up afterwards.

Limiting development in areas designated as being part of the floodplain minimizes the potential for damage and personal property loss due to flooding and also enhances the beneficial aspects of flood plains. For those existing homes and businesses in the floodplain, there are protective measures that can be taken to minimize the effects of flooding.

Remember that all streams, regardless of size, will overflow their banks and cause flooding if it rains long and hard enough.

Know Your Flood Hazard

Flooding is a deceptive natural disaster. It occurs every year, but the magnitude of the flooding does not always reflect how bad it can be. A home may be located in a floodplain and never affected by a flood. When purchasing a home, don't accept statements from present owners, neighbors or sellers that the property "has never flooded," or "the flooding problem has been fixed." While it may not have flooded in recent years, it could in the future. Also, it is very difficult to "fix" flood problems.

- Flood Insurance Rate Maps (FIRM) show the boundaries of the 100 and 500 year floodplains, in addition to the floodways for rivers and streams. These maps are available for inspection at the Noblesville Planning Department, Hamilton County Planning Department, Hamilton County Soil & Water Conservation District, and Hamilton East Library.
- Always check with the Noblesville Department of Planning **BEFORE** you buy a property for assistance in determining if it is in a floodplain, and what special land-use or building code regulations apply to the property in question. **The Noblesville Department of Planning provides a free Map Determination Service.** Upon request, staff will determine if a property is located within a Special Flood Hazard area.
- Flood information is also available at the Indiana Department of Natural Resources, Hamilton County Soil & Conservation Service, and Hamilton County Emergency Management.
- The absence of detailed flood data for a particular stream or river does not indicate the lack of a flood hazard, only the lack of a study to determine the flood hazard for that particular stream.

Regulations for Flood Hazard Areas

Local land use regulations contain special standards for those areas determined to be within a Special Flood Hazard Area. These regulations are in place to ensure that flood losses are reduced in the future. Because of the desire to limit future losses, all activity within the floodplain is heavily regulated.

Development in the floodplain is regulated by the FH (Flood Hazard) district in Article 8 of the Unified Development Ordinance. This ordinance may be found on the City of Noblesville's website at www.cityofnoblesville.org/planning.

Property identified as being located within a Special Flood Hazard Area on the Flood Insurance Rate Maps in the City of Noblesville and those portions of Noblesville Township, Wayne Township, and Fall Creek Township within Noblesville's zoning jurisdiction are classified as being within a FH (Flood Hazard) zoning district. Any construction within this district requires additional approvals prior to construction. The City of Noblesville requires that all improvements within the FH district must first receive approval from the Board of Zoning Appeals. The following are additional requirements for improvements:

- **Floodway District:** New construction and improvements to existing structures are severely limited within this district. All construction must receive approval from the Indiana Department of Natural Resources prior to local approval. Indiana Department of Natural Resources approval does not guarantee local approval.
- **Floodway Fringe District:** New construction, including room additions (along with all plumbing, air ducts, furnace, and air conditioning units) must meet requirements to be elevated at least two feet above the base flood elevation.

Most existing buildings or structures located within the Flood Hazard District are legal non-conforming uses. These uses may be continued as they presently exist until the use is discontinued for more than 1 year, the structure is expanded, or the structure is damaged as described below.

The expansion and repair of structures within the FH district is severely limited. The Unified Development Ordinance limits improvements in the district to no more than one expansion of an existing structure of no more than 40% of the pre-improvement market value. In addition, if a building in this district is damaged by any means, whether it is flooding, fire, or other Act of God, the structure may not be repaired if the structure is damaged by more than 40% of the pre-disaster fair market value. A structure within the floodway may have additional requirements for repair.

Prior to applying for building permits for any additions or remodeling projects, check with the **Noblesville Department of Planning at 317-776-6325**. Ask how the property is zoned, if it is located within a Flood Hazard District, and what ordinances apply to the property.

Report all illegal floodplain development immediately to the Noblesville Department of Planning or the Indiana Department of Natural Resources, Division of Water.



July 2003 flooding.

Flood Insurance

The purchase of a home or residential property is a significant investment – one of the largest investments you will make in your lifetime. Therefore, it makes sense to ensure that you’ve made the right decision in the purchase and that your investment is protected. **Standard Homeowners Insurance policies do not cover flood damage.** It is important to protect your investment and obtain flood insurance. Renters should also consider obtaining insurance for their contents. Flood insurance is available to everyone, even those located in moderate-to-low risk areas. These residents are eligible for the Preferred Risk Policy with lower premiums.

To obtain Federally-insured financing to buy, build or improve property located in identified flood hazard areas, flood insurance is required by Federal law. This law applies to any mortgage, loan, grant or funding that is federally backed, including VA and FHA loans. Lending institutions insured or regulated by a Federal agency must also require the purchase of flood insurance as a condition for conventional loans for properties located in identified flood hazard areas

Flood insurance is available locally through licensed insurance agents because the City of Noblesville is a participant in the NATIONAL FLOOD INSURANCE PROGRAM (NFIP). The NFIP is a federally backed program, which makes it possible for property owners in participating communities to purchase flood insurance from private insurance companies. Coverage in the following categories is available for all owners and renters for both buildings and their contents. There is a 30-day waiting period before coverage begins for flood insurance policies.

BUILDING COVERAGE

Single Family Dwellings -	\$250,000
2 – 4 Family Dwellings -	\$250,000
Other Residential -	\$250,000
Non-Residential / Small Business -	\$500,000

CONTENTS COVERAGE (per unit)

Residential -	\$100,000
Non-Residential / Small Business -	\$500,000

For information on how to obtain flood insurance or how the flood insurance program works, contact your property insurance agent. If your agent is unfamiliar with the National Flood Insurance Program, visit the NFIP website (www.floodsmart.gov/floodsmart/pages/choose_your_policy/agent_locator.jsp) to find a list of agents that offer flood insurance, or contact the NFIP at (888) 379-9531 to request a referral.

Federal Disaster Relief

If your home is damaged by floodwaters, the type and amount of Federal disaster assistance that might be available to you is not guaranteed. A national disaster has to be declared within your area to make disaster assistance available. In most cases, this assistance is in the form of a low interest loan, which means that the money has to be repaid over time.

A \$50,000 loan at 4% interest is \$240 per month (\$2880 per year) for 30 years.

Comparatively, a \$100,000 flood insurance policy is approximately \$33 per month (\$400 per year).

The best way to ensure that your investment is protected is to purchase flood insurance, which pays out whether or not a disaster is declared within your area.



Riverwood Bridge during 1964 flooding.

Property Protection

There are several different methods of protecting a building from flood damage. The following section is an overview of various procedures. There are also several resources available at the Department of Planning with more information regarding these strategies. **Please note that ANY CHANGES TO YOUR LOT OR STRUCTURE REQUIRE A PERMIT from the Department of Planning.** In some cases other permits may be required from agencies such as the Indiana Department of Natural Resources.

1. Elevation

The current ordinance requires that homeowners elevate buildings, new or existing, a minimum of 2 feet above the 100-year flood level. By raising the house, you can prevent the flood waters from reaching the living areas. For most houses, the process involves separating the house from its foundation, raising it on hydraulic jacks, and constructing a new or extended foundation while it is on temporary supports. Remember to also elevate mechanical equipment above the flood elevation, including heating and cooling units and water heaters. It is just as important to protect these systems from flooding.

Please remember that those areas under the structure that result from raising the house are to be used only for parking, storage, and building access. This is not additional living space.



Elevated house during July 2003 flooding.

2. Dry Floodproofing

Dry Floodproofing makes a house watertight below the flood elevation. This requires sealing the walls with waterproof coatings, impermeable membranes, or supplemental layers of masonry or concrete. Permanent or removable shields must also be used for doors, windows, and other openings.

One of the major factors when considering this method should be the flood depths that will affect the house. Concrete and masonry that is not reinforced can usually withstand only the pressure exerted by water up to three feet in depth. Also, this method is not recommended for houses with frame walls. It is most suited for masonry and masonry veneer walls.

3. Wet Floodproofing

Wet Floodproofing modifies the uninhabited portions of a house, such as a crawlspace or unfinished basement, so that flood waters will enter, but not cause significant damage to either the house or its contents. All material in those areas that would flood should be resistant to flood damage, so it is practical only for portions of a house not used for living space.

This method is usually only used in a very limited number of situations. You would need to have space to store all items from this area in the living areas of the house during a flood. Also, if there are any appliances or service equipment such as a furnace or water heater in the area, they would need to be protected from flooding (moved to another floor or protected in place).

4. Levees and Flood Walls

Levees and flood walls are flood protection barriers. A levee is typically a compacted earthen structure, while a flood wall is an engineered structure usually built of concrete, masonry, or a combination of both. The height of these structures is typically limited (6 ft. levees, 4 ft. flood walls) based upon the increased pressures that come with increased flood depths.

Additional Sources of Information

A “Flood Protection Library” collection is maintained by the Hamilton East Public Library, and also by the Noblesville Department of Planning. Contact either entity for additional information on any of the topics discussed in this booklet.

Noblesville Department of Planning
16 South 10th Street, Suite 150
Noblesville, IN 46060
(317) 776-6325
www.cityofnoblesville.org

Hamilton County Emergency Management
1717 Pleasant Street, Suite 100
Noblesville, IN 46060
(317) 770-3381

Hamilton East Public Library
One Library Plaza
Noblesville, IN 46060
(317) 773-1384

American Red Cross
William Fortune Building
441 East 10th Street
Indianapolis, IN 46202
(317) 684-1441

State of Indiana:

Indiana Department of Natural Resources,
Division of Water
402 W. Washington St., Room W264
Indianapolis, IN 46204
(317) 232-4160

Federal Government:

Federal Emergency Management Agency,
Region V
536 South Clark Street, 6th Floor
Chicago, IL 60605
(312) 408-5000
www.fema.gov
www.floodsmart.gov



Contact Us:

Department of Planning
16 S. 10th St., Suite 150
Noblesville, IN 46060
(317)776-6325

Visit our web site at:
[www.cityofnoblesville.org/
planning](http://www.cityofnoblesville.org/planning)

Credits:

The information contained in this booklet was taken from the FEMA website www.fema.gov/hazards/floods/. Cover photos (courtesy of the Noblesville Planning Department): both from May 2002 flooding. Revised June 2013. Please contact the Planning Department at 317-776-6325 for more information.

