

Hydrologic / Hydraulic Modeling

BENEFITS OF DETAILED FLOOD INSURANCE STUDIES

Flood Hazard Area Identification has proven to be the most effective approach to flood damage reduction by preventing structures from being located within flood prone areas. Flood Insurance Studies are the mechanism by which these Hazard Areas are Identified.

Flood Hazard Area Identification Benefits Include:

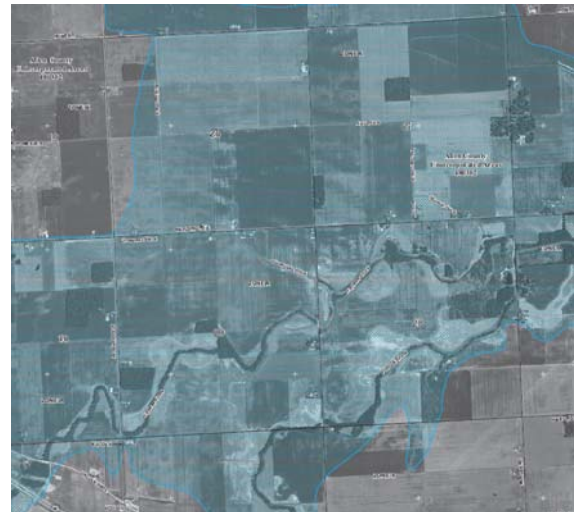
- ▶ Accurately Mapped Flood Hazard Areas
- ▶ Floodplain Encroachment Prevention
- ▶ Tool For Floodplain Administrators
- ▶ Greater Awareness of Flood Hazard Areas
- ▶ Floodplain Encroachment Prevention
- ▶ Flood Damage Reduction

Hoffman Ditch—Southeast Allen Co.

The Hoffman Ditch is one of the longest reaching unstudied tributaries in Allen County. Stretching approximately 16 miles upstream from its confluence with Flatrock Creek, the Hoffman Ditch impacts hundreds of acres of land with its unstudied Zone—A Flood Hazard Area (denoted on Flood Insurance Rate Map (FIRM) at right). Zone—A Flood Hazard Areas are based upon an “approximate” method of study not detailed enough to give Base Flood Elevations (BFEs). These Zone –A Flood Hazard Areas are referred to as “un-numbered A-Zones”. Because Zone-A Flood Hazard Areas do not have Base Flood Elevations (BFEs) established, Local Planning and Zoning Officials, Surveyors, and Property Owners are burdened with the added responsibility of obtaining this information themselves by applying to the Indiana Department of Natural Resources.

Landowners, surveyors, and zoning officials use BFE information by comparing it with actual ground elevations to determine whether a property is actually Flood Hazard Area.

To facilitate landowners, planners, surveyors, and zoning officials, MRBC, in a proactive role, has committed funding to Allen County for the purpose of performing a Detailed Flood Insurance Study (FIS) on the Hoffman Ditch. The Detailed FIS will establish Base Flood Elevations and allow the Flood Hazard Area to be very accurately delineated on Allen County’s two-foot contour mapping. The detailed FIS will benefit local planning and zoning officials in regulating activities in the Flood Hazard Area. Property owners will benefit from an accurately delineated Flood Hazard Area as the width of the existing delineation is expected to narrow considerably. The reduction in Flood Hazard Area will result in increased property values and an increased in assessed land value for Allen County. Affected homeowners may very likely be relieved of the requirement to carry Flood Insurance based on the new



The current effective Flood Insurance Rate Map (FIRM) shows a Flood Hazard Area reaching widths exceeding 1 1/2 miles. Inaccurate Floodplain delineations affect property values, cause an undue burden on local zoning officials who regulate these areas, and homeowners who are required to carry Flood Insurance.



Hoffman Ditch, as shown on this United States Geological Survey (USGS) Quadrangle Map, is one of the longest reaching streams in Allen Co.