

Flood Damage & Repairs: FAQs

Before starting any flood-related repairs, contact the Department of Business and Neighborhood Services (DBNS) at flood@indy.gov or 317-327-8088.

What's the difference between my flood insurance, FEMA, and DBNS? How do they intersect?

Flood Insurance Companies

Property owners may have flood insurance through private policies or National Flood Insurance Program (NFIP)-backed plans. After an event, property owners should reach out to their insurance company to begin the claim process. The insurance company will send an adjuster to assess damage, then make a determination on paying the claim. Property owners without flood insurance can still make a claim to FEMA.

FEMA

Federal body that regulates floodplain development and assists with disaster relief. Property owners contact FEMA as they would their insurance to start a claim. FEMA will send an inspector and assess damage, then make a determination on individual assistance. Substantially damaged letters could help with ongoing requests to FEMA if the property owner has NFIP-backed insurance. There are a lot of factors to eligibility for funding that FEMA considers. When FEMA provides disaster relief, it is usually with the requirement that the property owner obtain and maintain flood insurance. Property owners who may have received assistance for damage in the past, who never obtained the required flood insurance, may be unlikely to receive disaster relief through FEMA for this event. FEMA is the best contact for any FEMA-related questions.

DBNS

Local regulatory enforcement of floodplain regulations and permit issuance. Must maintain compliance with FEMA regulations in order to participate in the NFIP. This includes reviewing permits against flood regulations and sending substantial damage letters to properties in the special flood hazard areas after a flood event.

What is the National Flood Insurance Program, and how is it different from private insurance?

The NFIP is a federal program enabling property owners to purchase federally backed flood insurance. FEMA administers the NFIP in communities across the United States. The NFIP is based on a voluntary agreement between local communities and the Federal Government, where a community must agree to implement floodplain management measures to reduce future flood risks in flood hazard areas. In return, the Federal Government makes federally backed flood insurance available within the community as a financial protection against future flood losses that do occur. Indianapolis also participates in FEMA's Community Rating System program. By performing local flood safety and management tasks that go past FEMA's minimum requirements, the City of Indianapolis earns anyone with an NFIP flood insurance policy a 10% discount on their premiums.

NFIP insurance is typically less expensive. NFIP policyholders may also have access to additional funds through the increased cost of compliance (ICC) program. What private insurance provides varies widely based on the provider, and policies are typically more costly.

Can the floodplain administrator help residents with flood insurance claims?

No – the Floodplain Administrator can help determine if residents need insurance or provide helpful resources but can't assist with claims.

What is a Special Floodplain Hazard Area?

An area of increased flood risk that is designated as being within the 100-year flood zone on a Flood Hazard Boundary Map, a [Flood Insurance Rate Map](#), or the state's Best Available Flood Layer maps.

What is a Substantial Damage Evaluation and why is it necessary?

A Substantial Damage Evaluation assesses whether a damaged building inside a flood zone on FEMA maps needs to meet current flood damage prevention standards when it is repaired. Because Indianapolis is an NFIP community, we are required to complete assessments after a disaster. Next year, Indianapolis will be required to show FEMA that we have completed these evaluations correctly during a regularly scheduled audit. If we do not meet NFIP standards, then we can't get disaster assistance the next time there is a flood and flood insurance will be significantly more expensive for residents.

How will these evaluations be conducted?

The Floodplain Administrator made an initial determination based on permit history, assessed property value, and the Rapid Damage Assessments (RDAs) conducted immediately after the flood. This damage estimate is created by comparing the assessed value of the structure to the cost of repair based on the FEMA damage category ratings. The tool used for RDAs uses FEMA category estimates. Property owners have the ability to discuss determinations with the City if they believe details were missed or if damage didn't actually occur. Property owners can provide contractor quotes and additional documentation, such as an appraisal or additional photos, and the team will reevaluate the determination.

How will property owners be notified?

Property owners were mailed notices of their determination on Friday, Sept. 4. Because we know many residents may not necessarily receive mail immediately, the flood team went door-to-door the following week to make sure that residents have the information they need as they secure the resources for repair and recovery.

Why are the notices going out now?

As soon as we completed RDAs to submit initial damage estimates to FEMA, DBNS pivoted to fulfilling our responsibilities under NFIP. This ensures we can keep affordable flood insurance available and get access to federal disaster assistance when flooding occurs in the future. Our responsibilities include substantial damage evaluations and making sure that residents have the information they need to rebuild safely.

How will structures be classified?

Non-Substantial Damage

Structures that were assessed during the RDAs as Affected or Minor Damage. Based on the information collected and categories assigned during rapid damage assessment, we anticipate that repairing damage to these structures will likely cost less than 50% of the property's assessed value. We do not have record of documented improvements, so homeowners will likely be able to make repairs without elevating their homes. We sent 149 of these.

Substantial Damage

Structures that were assessed during the RDAs as major damage or destroyed. Based on the information collected and categories assigned during rapid damage assessment, we anticipate that repairing damage to these structures will likely cost 50% or more of the property's assessed value. Given the extent of damage, we anticipate that homeowners will need to come into compliance with current flood regulations before additional repairs could occur. What this looks like will need to be assessed on a case-by-case basis. We sent 142 of these.

Damage Notices

These are structures that ranged across damage categories (affected, minor, major, and destroyed) that, according to City permitting records, have already completed a non-substantial improvement or repair on the property since 1971. This means that in order to make any repairs, they will need to come into compliance with current flood regulation standards. Some of the recipients of this notice may already be in compliance (e.g., we know there are some raised structures in the area) or may have had minor damage, like water in their crawlspace, that does not require anything more than drying out the space. We sent 255 of these notices.

Does this determination interfere with any assessment conducted by FEMA?

Assessments conducted for flood damage prevention purposes are separate from and do not impact the assessments that FEMA conducts related to disaster aid.

Why 50%? Where does that come from?

The 50% rule comes from FEMA. It's intended to allow for some repairs to a structure while also balancing the reality that, when structures sustain significant damage, they are likely to be damaged in future floods if preventive measures aren't taken. Instead of rebuilding in a way that isn't safe, it requires that we help people rebuild in a way that prevents future damage and saves lives.

If someone gets their house reassessed (including the 137R disaster relief program), would the 50% be based off the old assessed value or the new assessed value?

It would be based off the most current assessed or appraised value for the structure in pre-disaster condition. Appraisals cannot be older than 6 months.

What happens if a structure is deemed substantially damaged?

The structure must be repaired or reconstructed in a way that meets current flood damage prevention standards so that the next time there is a flood, property owners and their structures can withstand floods safely. If the structure is covered by flood insurance, a Substantial Damage determination may make it possible to get additional funds for recovery through Increased Cost of Compliance (ICC) Coverage. You can learn more about ICC Coverage here: www.fema.gov/floodplain-management/financial-help/increased-cost-compliance

If a property owner received a Substantial Damage letter, but their home took on no water and/or experienced no damage, what do they do?

These property owners should reach out to flood@indy.gov to let us know their property suffered no damage or damage that only required cleaning/drying (for example, water in the crawl space). Once staff has followed up to confirm details, the City will update our records to reflect no damage occurred.

Is there a time frame in which recipient follow up to a Substantial Damage letter is needed?

Property owners need to reach out prior to repair work occurring. We understand that many individuals began work without permits as recovery efforts were underway. We're happy to

walk individuals through the process of obtaining a flood permit, which is almost guaranteed to be required for any work taking place. Confirming whether the structure needs to come into compliance before beginning repair work is critical to prevent having to redo work.

Step by step instructions for recipients of each of the three letters.

What should property owners do when they receive a Substantial Damage letter?

Property owners should reach out to flood@indy.gov or 317-327-8088 to open a flood permit and ask questions about what this means for their property. We will not be using the formal appeal process, as the determinations provided are preliminary – if property owners believe the determination is inaccurate, they should reach out to us. Our team will follow up with any additional information necessary and provide a final determination.

Property owners who believe their property is already in compliance with flood regulations should be prepared to provide an elevation certificate and/or information about the materials used to construct spaces like garages used to elevate the main living space. For those who are not in compliance, we will want to know if property owners had flood insurance, if that insurance was NFIP-backed, and what repairs they plan to make to their home.

What is the estimated response time from the permitting department?

All permits related to flood damage are being prioritized above others in our system. Flood permits are typically issued within 1-2 business days, however, current volume will likely increase that turnaround time. Timely responses to staff's questions during the review process will ensure a faster turnaround.

Do all repair work and cleanup efforts need to be stopped immediately upon receipt of one of the letters?

The letter is not a stop-work order. It is specific to what will be required for future permitting. We understand some property owners went ahead with damage and debris removal and some have started replacing electrical, flooring, and mechanicals. Cleanup and tear-out can be completed without a flood permit being issued. While some repairs may be exempt from building permitting, they'll still require a flood permit. We're happy to work through the process with property owners to obtain flood permits, even if work has already begun. Property owners who experienced damage to their homes during the flood must contact us to open a flood permit. If you received a damage notice or substantial damage letter, it is particularly critical for you to contact us before completing repairs to your home.

Are there going to be repercussions for work that was completed prior to receiving the letter?

We are taking an education-first approach. It benefits no one if we go out and start issuing fines on properties. If a property owner has begun repairs and does not have at minimum a flood permit, they need to reach out to us so we can get a flood permit application opened and confirm what regulatory standards would apply to the home. Then, if necessary, we will need to work together to confirm a plan that would result in the home being brought into compliance with current standards. At some point and for some properties, greater enforcement measures may need to be taken so the City maintains compliance with FEMA requirements.

If a property owner completes repairs without meeting regulatory standards, then the City is required to conduct enforcement in order to maintain compliance with FEMA. That would start with a violation that could incur penalties and could eventually evolve into a lawsuit through the City Prosecutor. Our goal is to make sure residents have the information and permitting support they need to restore their homes without the City having to conduct any enforcement.

If a building permit is typically exempt for work that I'm planning, is it okay if I don't get a permit?

Certain functions, like replacing drywall and flooring, are exempt from building permits.

However, anytime work like this occurs in the flood zone, especially after a flood event, a flood permit is required. So, while standard building or zoning permits may not be necessary for some tasks, a flood permit must be on record documenting that the work occurred.

Why do some properties need to be elevated to meet current floodplain standards?

The decision about whether a home needs to be elevated is based on standards laid out in the Code of Federal Regulations for Floodplain Management and in the City-County Flood Damage Prevention Ordinance. It is made by the City Floodplain Administrator, who is an employee of DBNS. DBNS oversees permitting for flood, building, zoning, electrical, plumbing, and HVAC work on residential and commercial properties and is the best resource for what permits will be required.

For those being required to elevate their homes, are their funding opportunities for the cost or a deadline for that to be fulfilled?

We understand that recovery is going to take time. The first step is to open a flood permit, and we'll remain in communication with property owners through the process. Funds to assist with the cost of elevating homes may be available through FEMA programs or other disaster relief funds. The city does not have funds to elevate homes.

What are the City's next steps?

The City is now in the permitting and compliance stage. Over the next few weeks, we will begin some on-the-ground enforcement (again, starting with an education-first approach) to ensure property owners know what's required for compliance. Property owners need to either proactively confirm that their homes did not sustain damage or open a flood permit application and talk through next steps for repairing their home. We're discussing ways we can bring employees together to provide real-time permit assistance to property owners, whether that's through attending additional resource fairs or planning our own series of events. We're also seeking our own assistance for ongoing flood response to ensure we have the resources to match the demand.