

PROPERTY PROTECTION MEASURES

If your property is susceptible to flooding, there are many flood damage reduction measures you can employ.

- Watertight seals can be applied to brick and block walls to protect against low-level flooding.
- Utilities such as heating and air conditioning systems, water heaters and other major appliances can be elevated to higher floors in the structure or on raised platforms.
- Temporary measures such as moving furniture and other valuables to higher floors or sandbagging exterior opening will also help.
- Elevation or relocating the entire structure may also be a feasible option.



FLOOD WARNING SYSTEM

Many times, flooding along the Big Blue and Sugar Creek within Hancock County can be predicted days in advance, giving ample warning for preparation and evacuation. However, in the event of a flash flood due a large rain event, you may be the first to notice the oncoming situation and have only hours to execute your plan. Notify the Hancock County 911/Sheriff/Fire Department. You will see regular interruption on local radio and television stations advising you of the situation.

ADDITIONAL INFORMATION

If you should require further or more detailed information regarding flood-related issues in Hancock County, here are some additional sources:

- FEMA.gov website
- Floodsmart.gov
- Hancock County Surveyor's Office (317) 477-1150
- Hancock County Public Library

Knowing
your
Flood Risk



Hancock County
Flood

Information

FLOOD HAZARD AREAS

There are 2 major streams in Hancock County – Big Blue River and Sugar Creek. Buck Creek is a tributary to Sugar Creek. Doe Creek and Brier Creek are streams in the southwest portion of Hancock County.

In the center of the County, is Brandywine Creek which runs through the City of Greenfield.

Flooding routinely occurs along Big Blue River, Sugar Creek, Brandywine Creek, and Buck Creek. Most of the time the area that is flooded is undeveloped farmland, except for the City of Greenfield which has private businesses, municipal buildings and single-family residences. Flooding has also happened in the unincorporated residential areas.

In December 2013, frozen ground, snow-melt and rain caused some residents to evacuate their homes. County roads and highways were rendered impassable or closed.

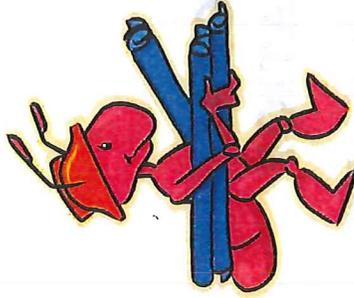
Information on whether your property is a floodplain can be obtained by coming into the Hancock County Surveyor's Office. Maps are available to look at as well as other flood-related information. Contact



FLOODPLAIN PERMIT REQUIREMENTS

All development within an unincorporated area in Hancock County that is in a floodplain (not just construction of buildings, but filling, excavation, fences, etc.) is required to obtain a permit from Hancock County Surveyor's office. If building in a floodplain the lowest floor must be 2 foot above the Base Flood Elevation. There is also NO buildings allowed in the Floodway. Applications must be made prior to doing any work in a floodplain area. Please contact the Surveyor's office to receive all the information you will need in order to properly develop in the floodplain at (317) 477-1150. You may report any illegal development activities to the above number as well.

SUBSTANTIAL IMPROVEMENT / DAMAGE



The NFIP requires that if the cost of improvements to a building or the cost to repair damages (from any cause) to a building exceeds 50% of the market value of the building (excluding land value), the entire building must be brought up to current floodplain management standards. Building improvement projects include exterior and interior remodeling, rehabilitation, additions and repair and reconstruction projects. Please contact the Hancock County Surveyor's office at (317) 477-1150 for further information.

FLOOD INSURANCE



If you do not have flood insurance, talk to your insurance agent. Most homeowner's insurance policies do not cover damage from floods.

Be sure to check your policy to ensure you have adequate coverage. Usually these policies covers the building structure, but not the contents. Contents coverage can also be obtained by asking. There is a 30-day waiting period before flood insurance coverage becomes effective. Plan ahead; do not wait until a flood is predicted before purchasing flood insurance.

If you are building or buying inside the floodplain, the purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan.

