

Planning Reduces Cost, Heartache Of Flooding For Indiana Town

When torrential rains pour from the sky and rivers rush over their banks, people often feel at the mercy of nature. But planning, determination and months of hard work can often reduce or prevent the high cost and heartache of flood damages. Just ask city planners and residents of Kokomo, Indiana. Two flood events within a year convinced the City of Kokomo and some flooded residents to take action. With the help of the Indiana State Emergency Management Agency Mitigation Officer, city leaders responded by applying for federal funds for an acquisition project.

The first step taken by the acquisition project manager, Debra Cook, who is the planner for the City of Kokomo Department of Development, was to study the requirements for the Hazard Mitigation Grant Program and develop a manual of Standard Operating Procedures (SOP) for the city's Flood Hazard Mitigation Demolition and Acquisition Program. Creating the SOP ensured that Cook and other City decision-makers understood the grant program at the outset. The SOP outlined all the steps required to ensure there would be no surprises about deadlines, administration and funding requirements as the project progressed. The time line Cook developed was crucial to managing the expectations of residents concerning the process and length of time a buy out program may take.



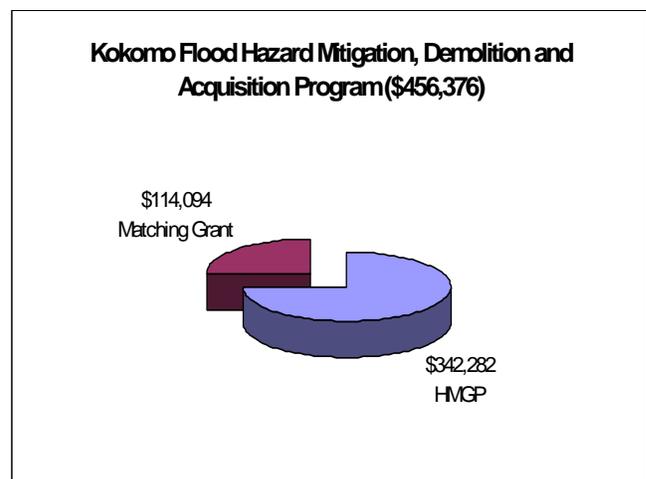
Five structures were removed from this Kokomo, Indiana area as a result of the buy out.

Various components need to come together to build a successful acquisition program: funding sources, political and administrative leadership, and, especially, willing residents. With the 2000 flood event fresh in everyone's mind, the city conducted a survey of residents regarding interest in a buy out.

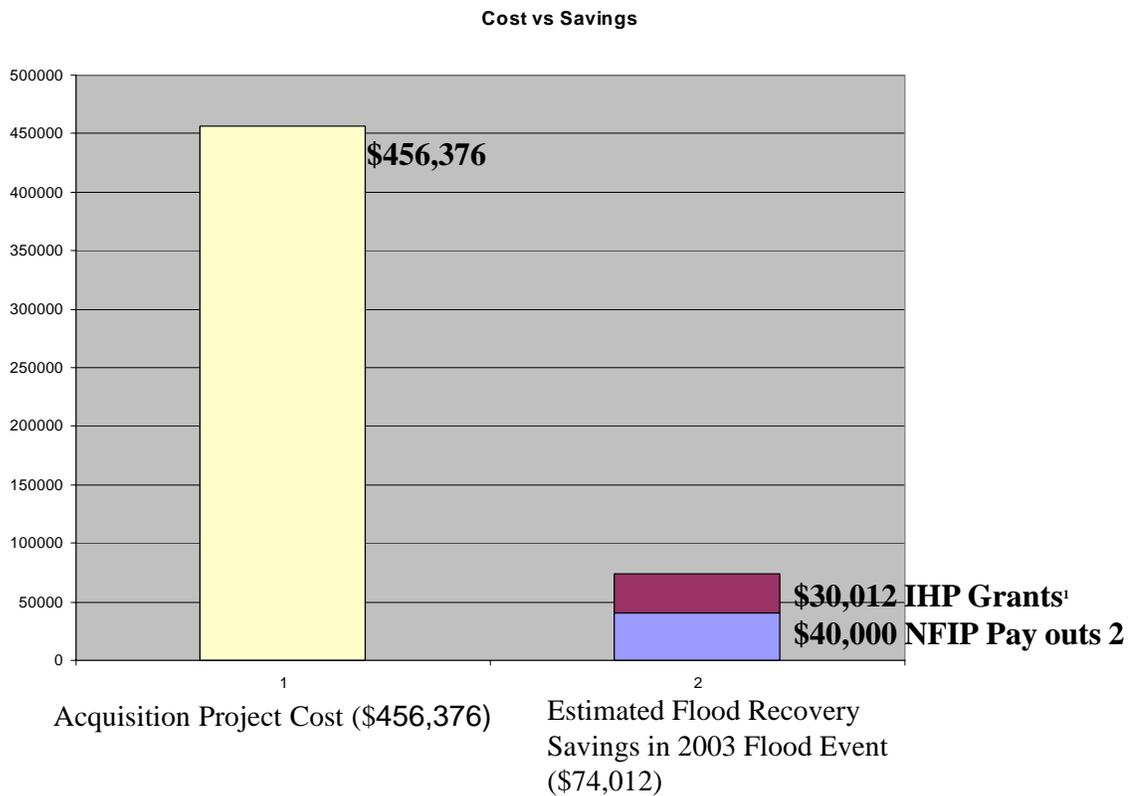
The results, combined with the City's evaluations of past damage and information on repetitive damage from the National Flood Insurance Program, helped to identify structures eligible for the buy out. Interested residents living in the flood-prone areas attended a public meeting and were thoroughly briefed on the buy out process. The advance planning opened lines of communication with all participants and assured the success of the program.

Another round of rains and flooding hit the city in 2003, but this time Kokomo was prepared. The success of the acquisition program has been demonstrated in the satisfaction of the buy out participants and in the cost savings of flood recovery and repair.

With the planning and experience gained in the initial phases, city leaders look forward to a smooth process in the next phase as they apply for HMGP funds to continue their flood hazard mitigation plan. The city's vision of a creek-side green space with a floodwater-holding retention pond, park and walking path to replace the deteriorating, unsafe flood-damaged houses is getting much closer to being a reality.



Acquisition Cost vs. Estimated Recovery Savings from single flood event



¹Grants from FEMA’s Individuals and Households Program to Howard County flood victims in 2003 averaged \$3,092. That figure can be multiplied by 11, for the number of homes that were bought out, to give an estimated savings in recovery costs.

²The average payout per past flood event to the two NFIP policyholders who participated in the buy out was \$20,000.