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Flooding: How Prepared are Hoosiers?

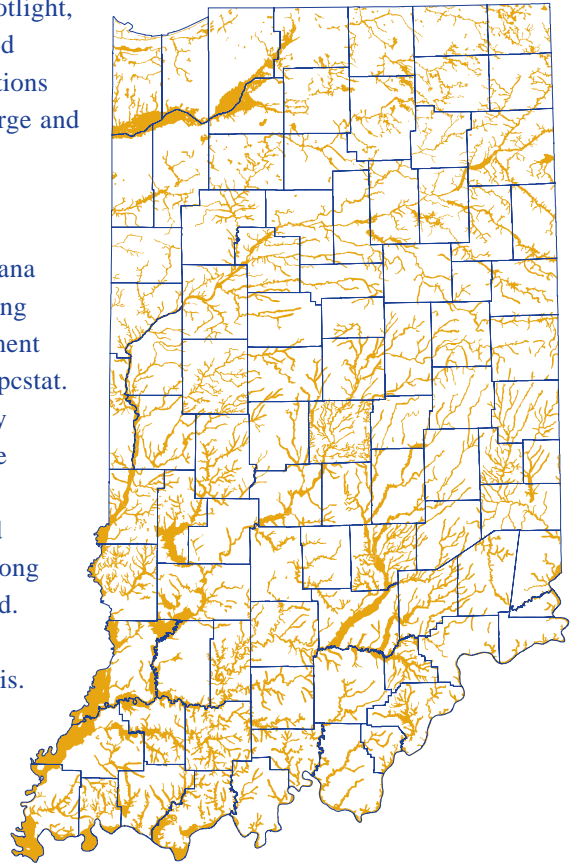
Hurricane Katrina brought many issues into the national spotlight, including floodplains, flood insurance and the important distinctions between wind-driven rain, storm surge and your run-of-the-mill flood.

While hurricanes do not threaten Hoosier possessions, flooding can. Floodplains are found in every Indiana county, as **Figure 1** shows. According to the Federal Emergency Management Agency (<http://www.fema.gov/nfip/pcstat.shtm>), 26,854 Hoosiers had a policy through the national flood insurance program, as of December 31, 2004. Not surprisingly, Florida, Texas and Louisiana had the most policies among the states, with Indiana ranking 23rd. Over one-fifth of the state's flood insurance policies are in Indianapolis.

Hoosier flood insurance amounts to nearly \$2.9 billion in coverage for a premium of \$14.9 million. Since 1978, Hoosiers have received payment on nearly 7,000 claims with total payments exceeding \$66.2 million.

—Rachel Justis, Managing Editor, Indiana Business Research Center,
Kelley School of Business, Indiana University

FIGURE 1: INDIANA FLOODPLAINS



Source: IBRC, using Indiana Geological Survey data

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