

**Indiana Department of
Workforce Development**

Commissioner..... Ronald L. Stiver
Deputy Commissioner, Strategic Research
and Development..... Andrew Penca
Research Director..... Dr. Hope Clark

10 N. Senate
Indianapolis, IN 46204

Web: www.in.gov/dwd

**Indiana Economic
Development Corporation**

Secretary of Commerce Patricia Miller
President..... Mickey Maurer
Research Director..... Ryan Asberry

One North Capitol, Suite 700
Indianapolis, IN 46204

Web: www.iedc.in.gov

**Indiana Business
Research Center**

Kelley School of Business, Indiana University

Director..... Jerry Conover
Executive Editor..... Carol O. Rogers
Managing Editor..... Rachel Justis
Graphic Design..... Molly Marlatt
Circulation..... Nikki Livingston
Quality Control..... Amber Kostelac, Joan
Ketcham, Eric Harris, and Brett Skilbred

Bloomington
1275 E. Tenth Street, Suite 3110
Bloomington, IN 47405

Indianapolis
777 Indiana Avenue, Suite 210
Indianapolis, IN 46202

Web: www.ibrc.indiana.edu
E-mail: context@indiana.edu

Flooding: How Prepared are Hoosiers?

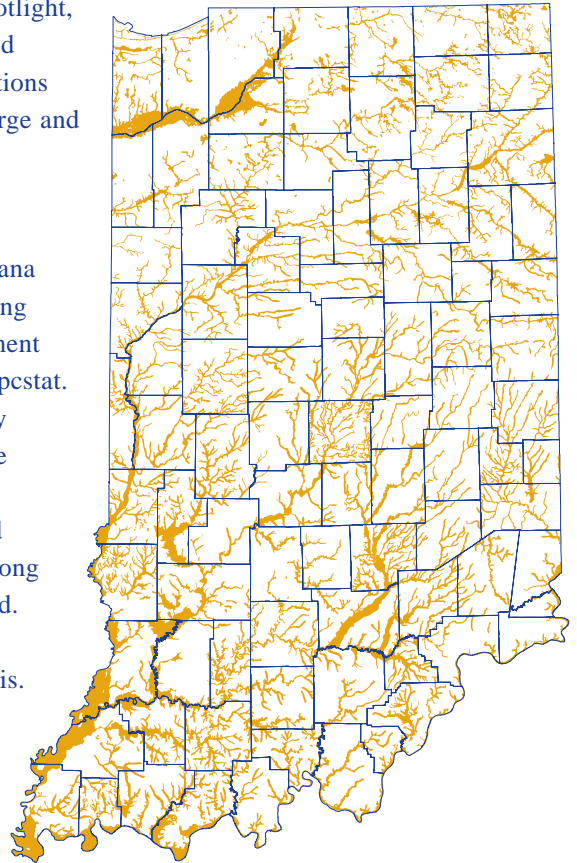
Hurricane Katrina brought many issues into the national spotlight, including floodplains, flood insurance and the important distinctions between wind-driven rain, storm surge and your run-of-the-mill flood.

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

Digital Connections

IN Context

Current workforce and economic news with searchable archives.

www.incontext.indiana.edu

STATS Indiana

Award-winning economic and demographic site provides thousands of current indicators for Indiana and its communities in a national context.

www.stats.indiana.edu

Indiana Economic Digest

The news behind the numbers, the Digest is a unique partnership with daily newspapers throughout Indiana providing access to daily news reports on business and economic events.

www.indianaeconomicdigest.net



KELLEY
School of Business

Indiana University, Kelley School of Business
Indiana Business Research Center
777 Indiana Avenue, Suite 210
Indianapolis, IN 46202

Nonprofit Organization
U.S. Postage
PAID
Bloomington, Indiana
Permit No. 2