



## Buyouts in Kokomo, Indiana

### Full Mitigation Best Practice Story

#### *Howard County, Indiana*

**Kokomo, IN** - You can almost tell by its name a creek called Wildcat is going to be hard to tame. Every few years, an area in Kokomo, Indiana gets inundated when the creek jumps its banks. In 2003, the flood was said to be the worst in 90 years. In 2005, predictions were even more dire. This time, however folks were prepared.



People learned from what happened in 2003 and took steps to protect themselves, said Debra Cook, City of Kokomo Community Specialist. Many bought sump pumps and raised appliances, like furnaces and hot water heaters, above previous flood marks. A few even thought to buy generators so that when the power was cut off to the neighborhood as a safety precaution, they had a back-up.

The community as a whole also decided to take preventative measures into their own hands. After the 2003 floods, a town meeting was held to determine the best course of action. They called upon the local media, as well as volunteer flood recovery teams from local churches and civic groups.

It was determined that elevating homes would be cost prohibitive. City and county ordinances designate a home substantially damaged if it has sustained more than a 40-percent loss. This requires homeowners to adhere to newer, stricter codes when rebuilding and that can really add to the cost, said Cook. So, it was agreed that buying the properties, removing the structures and converting the area into green space was the best option.

In deciding which homes to buy out, the town followed guidelines recommended by Housing and Urban Development (HUD). A top priority were homes that were owner-occupied and that had sustained substantial damage from flooding again, in this community that was more than a 40-percent loss. Next were homes not occupied by the owner, but that had suffered substantial damage. Following this came owner-occupied homes with less than substantial damage, and finally unoccupied homes with less than 40-percent damage. Homes owned by the elderly, handicapped and those with low income were also targeted.

To keep potential participants and the community at large engaged while the city applied through the state for Hazard Mitigation Grant Program (HMGP) funds from the Department of Homeland Security's Federal Emergency Management Agency (FEMA), Cook sent out special mailings and made herself available by phone to answer any specific questions. "Because the process takes time, I wanted to let people know about some alternative assistance programs both public and private that might be able to help out in the interim," said Cook.

The city also looked into additional sources to fund the project. Money from HUD Block Grants, as well as from the Urban Enterprise Association of Kokomo, whose enterprise zone programs are designed to stimulate local community and business redevelopment in distressed areas, were particularly significant. By broadening their vision and pooling resources, Kokomo was able to include more properties in the project and further limit the financial and emotional toll of repetitive flooding on the community.

Additional information can be obtained from Debra Cook at [dcook@cityofkokomo.org](mailto:dcook@cityofkokomo.org) and the Association of Indiana Enterprise Zones at [www.aiez.org](http://www.aiez.org).

#### Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region V**

State: **Indiana**

County: **Howard County**

## Activity/Project Location

## Key Activity/Project Information

Sector: **Private**  
Hazard Type: **Flooding**  
Activity/Project Type: **Acquisition/Buyouts; Retrofitting, Structural**  
Activity/Project Start Date: **12/2004**  
Activity/Project End Date: **Ongoing**  
Funding Source: **Hazard Mitigation Grant Program (HMGP)**  
Funding Recipient: **Local Government**  
Funding Recipient Name: **City of Kokomo**

## Activity/Project Economic Analysis

Cost: **\$430,688.00 (Actual)**  
Non FEMA Cost:

## Activity/Project Disaster Information

Mitigation Resulted From Federal  
Disaster? **Yes**  
Federal Disaster #: **1476 , 07/11/2003**  
Value Tested By Disaster? **Yes**  
Tested By Federal Disaster #: **No Federal Disaster specified**  
Year First Tested: **2005**  
Repetitive Loss Property? **Yes**

## Reference URLs

Reference URL 1: **<http://www.floodsmart.gov>**  
Reference URL 2: **<http://www.aiez.org>**

## Main Points

- A neighborhood near Wildcat Creek was prone to repetitive flooding.
- The residents took pre-emptive action by purchasing sump pumps and raising appliances such as furnaces and water heaters.
- The community followed the HUD process for selecting which homes to buyout.
- The City sent out informative mailings while the application for the HMGP funds was being processed.
- HUD Block Grants and Urban Enterprise Association funds were pursued to incorporate more properties in the buyout, thus reducing the number of affected flood properties.



Flooding in the streets of Kokomo