

**DAM SAFETY REAL ESTATE WORKSHOP, STATE OF INDIANA**  
***Don't miss this important event! Limited Opportunity!***  
**Two to Seven Hours of Real Estate Continuing Education**

***“Unless a dam fails, dam safety is not usually in the public view, although it is an issue..... that affects the public (safety) and can have a negative economic impact on the surrounding real estate.”***

The workshop can be tailored for two to seven hours of Continuing Education depending on the audience and is sponsored by the Indiana Department of Natural Resources, Division of Water. The workshop is funded by the Federal Emergency Management Agency (FEMA) of the Department of Homeland Security (DHS). This workshop is geared towards the real estate professional, real estate broker, appraiser, farm agents, property manager, relocation professional, and other interested professionals. Learn about our valuable resource (lakes) and the hidden danger that goes with it. Learn how a flood can occur “high up on the hill”.

Lakes (dams) provide vital benefits including water supply, hydropower, flood control, irrigation, recreation, and a valuable economic boost to real estate values. Learn how this economic boost can quickly become a public safety issue. Dams are considered by many as part of our aging national infrastructure. Aging dams are right up there with highways, sewers, roads, bridges, airports, and railroads. The difference is that most of these aging dams are privately owned. It is well known that real estate values can be directly tied to an excellent location, in the case of most of the lakes in Indiana the public does not realize that this “great location” can also be tied to a great liability for the dam owners and the surrounding real estate owners.

This continuing education workshop sponsored by the State of Indiana and funded by a government grant will help you to understand the economics, risk, and liability that go along with our recreational lakes. The intent of the course is to make you aware of and to help you minimize your risk /liability as a real estate professional involved in transacting business on or near a lake or when selling property located downstream from a dam. This is a unique workshop taught from the view point of a veteran real estate professional and professional geologist.

**COURSE INSTRUCTOR:**

Tim Agnello is a licensed real estate broker (Ohio) with 23 years experience in the real estate industry. Mr. Agnello holds the Worldwide Employee Relocation Council's (ERC) Certified Relocation Professional (CRP) designation and the Institute of Real Estate Management's (IREM) Certified Property Manager (CPM) designation. His experience spans every aspect of the real estate industry from managing real estate as a fiduciary, running a brokerage firm, residential sales and commercial sales, to completing in house appraisals for a national bank. Further, Mr. Agnello has recently concluded an industrial sale involving an underground quarry, the first of its kind in Ohio.

Mr. Agnello has been conducting workshops in the tri-state region of southern Ohio and northern Kentucky on geo-hazards. His workshops have been attended by Realtors, appraisers, property managers, building and zoning officials, and land planners. The geo hazard workshops taught at the Cincinnati Area Board of Realtors for continuing education receive the highest praise by attendees. Mr. Agnello is an adjunct instructor at the University of Cincinnati and holds a Master of Science degree from the same university in Engineering Geology. He is a registered geologist in the State of Kentucky and recognized nationally as Certified Professional Geologist.

***For further information:***

***Call 513-321-3391 or email ([Tim@TesoroRealty.com](mailto:Tim@TesoroRealty.com)) or see the web site [www.OhioValleyLandslides.com](http://www.OhioValleyLandslides.com)***

## DAM SAFETY REAL ESTATE WORKSHOP SYLLABUS (2-3 hour program)

### 1. Introduction

Why Dams or What's the Danger?

- "At risk are those located in low-lying areas or downstream from a DAM."

Why Dam Safety?

- One Big Wave- case history

Why Realtors?

- IDNR & Indiana Code 14-27-7.5  
"...most buyers of land....have not been informed about the condition, history, state statutory requirements or liability risks..."
- Heighten awareness
- Limit risk/liability/inform & protect clients
- Real estate values
- Attractive projects (e.g. lakes attract buyers and impact surrounding land)  
"All parties to a transaction are well informed OR well advised."

### 2. Dam History

Benefits of Dams

US Infrastructure

- Private ownership makes for unique part of the national infrastructure
- 75% of dams built 1950-1980 for water supply

Dam & Watershed Basics

- Earthen Dam Construction
- How big can a Reservoir be?
- Watershed

Just a Farmers Pond

How many farmers ponds can there be?

- Nationally
- State of Indiana (several thousand man-made lakes)
- Most privately owned and used for recreation

### 3. What's at stake or why should I care?

One Big Wave

- Lives, property, and real estate values

Dam Failures Case Examples

- Yuba River Levee failure and impact on real estate values
- Other examples

"It seems like dams are invisible things. The public doesn't care until something happens.

Unless a dam fails, dam safety is not usually in the public view, although it is an issue.... that affects the safety and has an economic impact on the surrounding real estate and community."

- Hazard Classification  
Low, Significant, High

### 4. IDNR Dam Manual (or What to Look For)

Construction issues

Maintenance and Repairs

Capital Improvements

50% of dams have some deficiency

### 5. Conclusion

Who's responsible?

- Owners challenge
- Emergency Action Plan

What should I look for?

- Tell tale signs of a neglected dam
- Hazard potential tends to progress from low—significant—to high

What can Realtors do?

- Resources for the real estate professional  
Contacts/records/resources
- Resources for the owner/buyer/seller  
Contacts/records/resources
- Protect Yourself, Protect Your Client: contract language