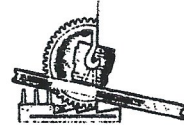


**KOSCIUSKO COUNTY  
AREA PLAN COMMISSION**



100 W. CENTER • COURTHOUSE • 3RD FLOOR  
WARSAW, INDIANA 46580

PHONE 574-372-2304

1/24/2018

To whom it may Concern:

You are receiving this notice because it appears you have done work in Kosciusko County in the past year or have interest in the permitting process of Kosciusko County.

Kosciusko County participates in the National Flood Insurance Program. As a requirement of our participation our office is required to enforce the minimum provisions of the Kosciusko County Flood Control Ordinance and issue permits for development within special flood hazard areas as defined by FEMA. The requirements of the Flood Control Ordinance go above and beyond those requirements of the Zoning Ordinance and often require permits be obtained for work which otherwise would not be addressed. Specifically projects within a special flood hazard area which require a flood development permit from our office include but are not limited to:

1. Any (interior or exterior) remodeling or reconstruction of existing structures including but not limited to those items listed on the enclosed sheet.
2. Any new construction of structures.
3. Repair or replacement of structures due to damage.
4. All detached accessory buildings (i.e. sheds, garages, barns) regardless of size.
5. Installation or replacement of propane tanks or other similar structures.
6. Seawalls
7. Retaining Walls
8. Culverts
9. Fencing
10. The placement of fill.
11. Dredging

In order to more clearly permit those projects in special flood hazard areas (SFHAs) our office will now be issuing Floodplain Development Permits (FDPs). FDPs will be required as of February 1, 2018 and will only be required if the proposed project is in a SFHA. FDPs are free however due to the details of projects in the SFHA there may be a review period on each permit. The type and extent of the project will dictate the extent of review needed. Once the proper documentation is provided and the project is reviewed for compliance the FDP will be issued. If the project requires permits per the Kosciusko County Zoning Ordinance the applicant will then need to work through the proper Improvement Location Permit process. Note it is crucial to obtain proper permits prior to construction as development must comply with the requirements of the ordinance and after the fact correction may result in higher cost for the project overall.

If you are not sure if the project area is within a SFHA you may make an inquiry on flood information with the Kosciusko County Area Plan Commission. For specific information it is helpful for our office to have the property Key Number or address of the property in questions. Our office is open 8:00 am to 4:30 pm, Monday thru Friday. Specific questions may be directed to Matt Sandy, flood plain administrator, either by phone (574-372-2304), email [msandy@kcgov.com](mailto:msandy@kcgov.com) , or in person at the Area Plan Commission Office on the 3<sup>rd</sup> floor of the County Courthouse.

Matthew Sandy,

  
Assistant Planner

SOUTHEAST SIDE OF LAKE PAPAKEECHIE

East to West, 5 Aerial Sheets

Based on elevation data from the Kosciusko County Courthouse (2' contours), the following homes are located between the erroneous limits of the floodplain shown on the FEMA maps and the more accurate limits of the Indiana DNR floodplain (per a Base Flood Elevation of 872').

Keep in mind that if even a very small portion of the structure is shown in the FEMA floodplain, the entire structure is considered in the floodplain by FEMA.

If a structure is between the two colored lines, it MAY be eligible to be removed from the floodplain via a "Letter of Map Amendment" (LOMA). This would result in the elimination of the federal requirement that flood insurance be in place as a condition of securing a federally-backed loan (including home-equity loans). Also, if the homeowner elects to carry flood insurance, there could be a substantial reduction in the flood insurance premium.

Based on the county's elevation datum, the following homes likely are eligible for a LOMA (a surveyor or engineer will need to confirm these elevations with on-site field work in order to submit the LOMA request to FEMA):

|                         |  |  |  |  |
|-------------------------|--|--|--|--|
| 9042 E Koher Road South |  |  |  |  |
| 9056 " " " "            |  |  |  |  |
| 9060 " " " "            |  |  |  |  |
| 9070 " " " "            |  |  |  |  |
| 9290 " " " "            |  |  |  |  |
| 9298 " " " "            |  |  |  |  |
| 9316 " " " "            |  |  |  |  |
| 9322 " " " "            |  |  |  |  |
| 9468 " " " "            |  |  |  |  |

Based on the county's elevation datum, the following homes may be eligible for a LOMA (a surveyor or engineer will need to confirm these elevations with on-site field work in order to submit the LOMA request to FEMA):

|                         |  |  |  |  |
|-------------------------|--|--|--|--|
| 9170 E Koher Road South |  |  |  |  |
| 9246 " " " "            |  |  |  |  |
| 9272 " " " "            |  |  |  |  |

Michael Kissinger

*Kosciusko County Surveyor*

*Indiana Professional Surveyor, Lic. #29900032*

*FEMA MIP Professional User*

## What improvements/remodeling/repair require permits in a special flood hazard area?

| All Structural Elements, Including   | All Interior & Exterior Finish Elements, including   | All Utility and Service Equipment; including  | Other   |
|--|--|---|---|
| <ul style="list-style-type: none"> <li>• Spread or continuous foundation footings and pilings</li> <li>• Monolithic or other types of concrete slabs</li> <li>• All walls, tie beams, and trusses</li> <li>• Wood or reinforced concrete decking or roofing</li> <li>• Floors and ceilings</li> <li>• Attached decks and porches</li> <li>• Interior partition walls</li> <li>• Exterior wall finishes (e.g., brick, stucco, or siding) including painting and decorative moldings</li> <li>• Windows and doors</li> <li>• Hardware</li> </ul> | <ul style="list-style-type: none"> <li>• Tiling, linoleum, stone, or carpet over sub flooring</li> <li>• Bathroom tiling and fixtures</li> <li>• Wall finishes, including dry wall, painting, stucco, plaster, paneling, marble, or other decorative finishes</li> <li>• Kitchen, utility, and bathroom cabinets</li> <li>• Hardware</li> <li>• Ornamental work</li> <li>• Siding</li> </ul> | <ul style="list-style-type: none"> <li>• HVAC equipment</li> <li>• Repair or reconstruction of plumbing and electrical services</li> <li>• Light fixtures and ceiling fans</li> <li>• Security systems</li> <li>• Built-in kitchen appliances</li> <li>• Built-in washer/dryer</li> <li>• Central vacuum systems</li> <li>• Water filtration, conditioning, or recirculation systems</li> </ul> | <ul style="list-style-type: none"> <li>• All detached accessory buildings (i.e. sheds, garages, barns, regardless of size)</li> <li>• Seawalls</li> <li>• Bridges</li> <li>• Culverts</li> <li>• Fencing</li> <li>• Filling</li> <li>• Dredging</li> <li>• Utilities</li> </ul> |

Note: This list is intended for guidance only, and may not be all-inclusive