

Building in the Floodplain For Contractors The City of Warsaw

Resources

Questions? Contact Us At
The City of Warsaw
Building and Planning Department
102 S. Buffalo St. Warsaw, IN 46580
574-372-9550

Indiana Department of Natural Resources
Division of Water
www.in.gov/dnr/water
water_inquiry@dnr.in.gov
1-800-451-6027

https://www.in.gov/dnr/water/files/wa-FP_Management_Indiana_QuickGuide.pdf

Are You in a Special Flood Hazard Area?

Refer to the link below to see if you are building in a **SFHA**

Kosciusko County and Warsaw Residents:
<https://dnrmaps.dnr.in.gov/appsphp/fdms/>
Go to the legend and look for the 1% Annual Chance Flood Hazard. This is the SFHA area.

If you are not sure if the project area is within a **SFHA** (special flood hazard area) you may make an inquiry on flood information with the **Warsaw Building and Planning Department**. For specific information, it is helpful for the office to have a property Key Number or address of the property in question. Our office is open 8:00 am to 4:00 pm, Monday-Friday.

Other

- All detached accessory buildings (i.e. sheds, garages, barns, regardless of size)
- Seawalls
- Bridges
- Culverts
- Fencing
- Filling
- Dredging
- Utilities

All Utility and Service Equipment; Including

- HVAC equipment
- Repair or reconstruction of plumbing and electrical services
- Light fixtures and ceiling fans
- Security systems
- Built-in kitchen appliances
- Built-in washer/dryer
- Central vacuum systems
- Water filtration, conditioning, or recirculation systems

What Projects Require a Flood Development Permit?

Projects within a **special flood hazard area (SFHA)** require a flood development permit from our office. **You must get a Flood Development Permit for any project type below:** (Refer to the DNR link to check if your development site is in a flood zone)

All Structural Elements; Including

- Spread or continuous foundation footings and pilings
- Monolithic or other types of concrete slabs
- All walls, tie beams, and trusses
- Wood or reinforced concrete decking or roofing
- Floors and ceilings
- Attached decks and porches
- Interior partition walls
- Exterior wall finishes (e.g., brick, stucco, or siding) including painting and decorative moldings
- Windows and doors
- Hardware

All Interior & Exterior Finish Elements; Including

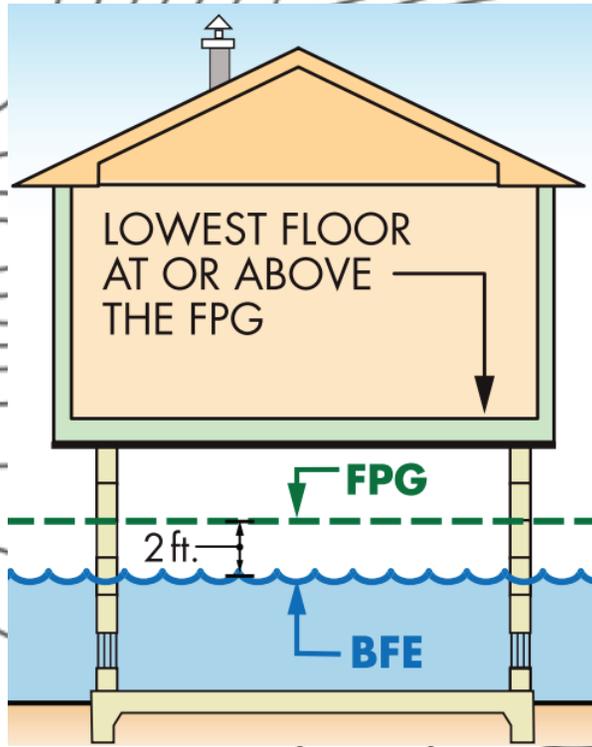
- Tiling, linoleum, stone, or carpet over sub flooring
- Bathroom tiling and fixtures
- Wall finishes, including drywall, painting, stucco, plaster, paneling, marble, or other decorative finishes
- Kitchen, utility, and bathroom cabinets
- Hardware
- Ornamental work
- Siding



Local Rules and Regulations

All new construction, or substantial improvement, must have its lowest floor (including basement) 2 feet above the **Base Flood Elevation (BFE)**, at the **Flood Protection Grade**, which requires an elevation certificate. **With each foot above the BFE, flood insurance premiums decrease.** Substantial Improvement is any repair, reconstruction, or improvement of a building with a cost equal to or greater than 50% of the market value of the building before improvement. The following is the BFE for the three lakes within the cities limits.

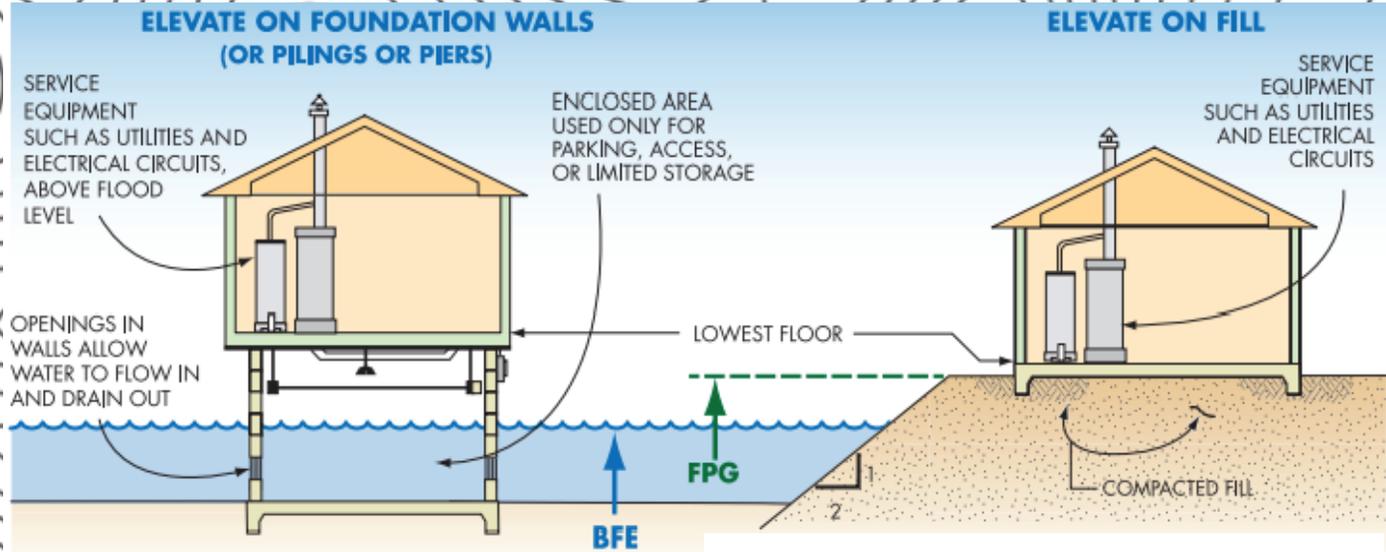
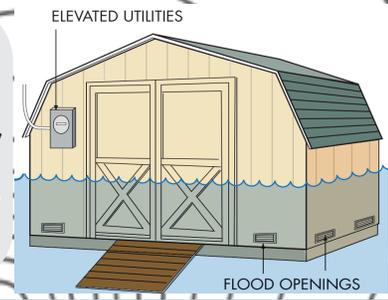
Center Lake: 807.4 Pike Lake: 811.5
Winona Lake: 813.1



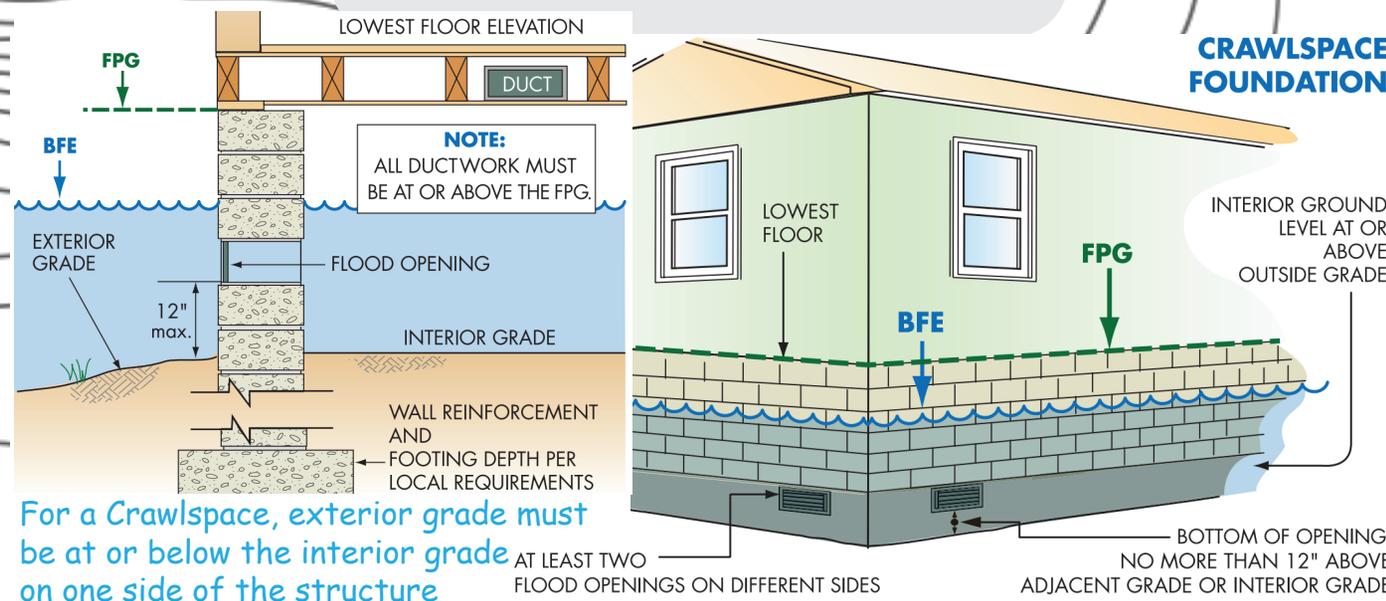
A Graphic that explains what Base Flood Elevation is and why we must build at or above the FPG (BFE + 2 ft.)

How to Elevate Buildings in Flood Zone A/AE and Accessory Structures

Note: When the walking surface of the lowest floor is at the FPG, under-floor utilities are not allowed
Note: Accessory Structures must be less than 400 sq. ft. in floor area, uninhabited, and firmly anchored down



Enclosures Below the Lowest Floor and Crawlspace Details: Zone A/AE



For a Crawlspace, exterior grade must be at or below the interior grade on one side of the structure

AT LEAST TWO FLOOD OPENINGS ON DIFFERENT SIDES

BOTTOM OF OPENING NO MORE THAN 12" ABOVE ADJACENT GRADE OR INTERIOR GRADE