

# Building in the Floodplain For Residents The City of Warsaw

## What Are Floodplains?

Floodplains are lowland areas adjacent to lakes, wetlands, and rivers that can be covered by water during a flood. Flooding is a natural phenomenon caused by rain and melting snow that forces rivers to rise and streams and lakes to overflow their banks onto adjacent land areas. The ability of the floodplain to carry and store flood-water provides a beneficial function to the protection of life and property during a flood.

## 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](http://www.in.gov/dnr/water)  
[water\\_inquiry@dnr.in.gov](mailto:water_inquiry@dnr.in.gov)  
1-800-451-6027

## Why Consider Floodplains When Building?

The City of Warsaw, and Kosciusko County, participate in the [National Flood Insurance Program](#). The Program's purpose is to make available flood insurance to property owners in flood-prone communities and in return, the community agrees to follow guidelines for future floodplain development. As a requirement of 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 \(Federal Emergency Agency\)](#). The requirements of the Flood Control Ordinance go above and beyond those requirements of the Zoning Ordinance and often require permits to be obtained for work which otherwise would not be addressed.

## 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. For most residents, this will be light blue. This is the SFHA area.

If you are not sure whether 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 Key Number or address of the property in question. Our office is open 8:00 am to 4:00 pm, Monday-Friday.



## 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 is in a flood zone)

## 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

## Other

• All detached accessory buildings (i.e. sheds, garages, barns, regardless of size)

- Seawalls
- Bridges
- Culverts
- Fencing
- Filling
- Dredging
- Utilities

### 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

### 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