

Questions and Answers about building in a Flood Hazard Area.

- Q. What is the 1st thing to do if I want to build or fill in a Flood plain?**
- A. You **must** contact the Flood Plain Director **prior** to any fill or construction in a Flood plain.
- Q. Can you place fill in a flood plain?**
- A. No, without doing Compensatory Storage which equals one cubic foot of new flood water storage area to be created for every one cubic foot of fill placed within the flood plain, except for the following:
1. to obtain a common sense fill for driveway & approach into garage.
 2. to obtain a 6" in 10' slope from foundation.
 3. fill placed inside of an elevated slab – must be compacted.
- Q. Can I build in a Flood plain without elevating the structure 2 ft. above Base Flood Elevation (BFE)?**
- A. No, except for the following:
1. If it is an accessory building and 400 sq. ft. or less and will not be attached to any other structure.
 2. Can do a One (1) Time Alteration/Improvement if not increasing the market value by more than 50%. A One (1) Time Alteration/Improvement requires a market analysis or itemized quote (including labor and fair market value for materials) from contractor, showing the improvement will not increase the value of the structure by more than 50% of the accessed value. Do not include land values.
- Q. Will I need an elevation certificate or Bench mark set prior to starting a project in the Flood plain?**
- A. Yes.
- Q. Will I need an As-Built Elevation Certificate done prior to final inspection?**
- A. Yes.
- Q. Will I need to elevate my structure to Flood Protection Grade (FPG)?**
- A. Yes, all new projects **must** be elevated to FPG unless it is an accessory building and 400 sq. ft. or less.
- Q. What kind of foundations can I have for a home?**
- A. The following is a list of approved foundations. (Note: All living areas, garage floor & mechanicals, must be elevated to FPG.)
1. Elevated Slab
 - a. no venting required, solid foundation walls put in place up to FPG, all plumbing, electrical and ductwork placed within, compactable material placed inside foundation walls, then capped with concrete slab assuring entire perimeter of living/garage area is at or above FPG.
 2. Crawlspace
 - a. crawlspace floor must be at or above BFE.
 - b. requires approved Flood Vents (must be placed no greater than 1 ft. above inside and outside finished grade. Approved flood vents allow passage of a 3 inch sphere during flood events without electrical or human intervention.)
 3. Enclosure
 - a. enclosure floor can be at any elevation as long as it is above the outside finished grade.
 - b. enclosure must have a mud slab.
 - c. requires approved Flood Vents (must be placed no greater than 1 ft. above outside finished grade. Approved flood vents allow passage of a 3 inch sphere during flood events without electrical or human intervention.)
 4. Singlewide Manufactured Homes
 - a. Permanent placement – must have perimeter foundation w/ flood vents in addition to the required pillars for support.
 - b. Temporary placement – must have collapsible skirting in addition to the required pillars for support.

If or when Flooding occurs, please contact the Flood Plain Director (260-636-2215) to access damage to home or structure. You may be eligible for Increased Cost of Compliance Grant (ICC Grant).

The landowner is encouraged to contact their Insurance Company regarding type of construction to be performed prior to building or elevating their structure. Premiums may vary due to type of construction.