

Kosciusko County Flood Zones and What you Need To Know

By: Matt Sandy

As most are aware, Kosciusko County has lakes over 100 lakes, 1100 miles of regulated drains, and two major rivers. With all that water comes hazard areas in the form of Special Flood Hazard Areas which in turn only makes sense that Kosciusko County participates in the National Flood Insurance Program. As a result, our office, the Area Plan Commission, has on file the Flood Insurance Rate Maps for the County, which assists in indicating those areas within Special Flood Hazard Areas. As a public service, the Kosciusko County Area Plan Commission provides the community with the following information upon request based on these maps, our Flood Control Ordinance, and other available data:

- If a property is located in a Special Flood Hazard Area (SFHA) as determined and illustrated by the National Flood Insurance Rate Maps (FIRM's) and the Indiana Department of Natural Resources Best Available Flood Layer (BAFL) Maps of the County.
- Flood insurance data for sites, such as the FIRM zones, the base flood elevations (where available), and community number as shown on the FIRM.
- Information on Letters of Map Amendment and Letters of Map Revision where applicable, both of which can remove a structure or property from a SFHA.
- We have forms that explain our flood restrictions, Special Floodplain information request forms from the DNR, and what is needed to build in a SFHA, as well as the forms required to attempt to obtain Letters of Map Amendment and Revision.
- Potential Flood depths.
- If a property is located within a Historic Flooding Area and Areas where there has been historical flooding both in and out of the SFHA.
- Areas which act as and should be protected for the floodplain benefits such as delineated wetland areas.
- Permit requirements for specific structures and projects within the SFHA.
- Copies of the Kosciusko County Flood Control Ordinance or copies of the above mentioned forms copies are available in our office or online at: <http://www.kcgov.com>

Knowing if a property or structure is in a special flood hazard area according to the FIRM or BAFL regardless of if an owner carries flood insurance or not is important. For those structures and properties in the special flood hazard area additional permits and requirements apply including but not limited to permitting for any (interior or exterior) remodeling, repair, or reconstruction. It also can indicate additional hazards owners may have to contend with.

If you would like to make an inquiry on flood information we encourage you to contact our office. Our office is open from 8:00 a.m. to 4:30 p.m., Monday through Friday. Do not hesitate to contact us either by phone at (574)-372-2304, email, or in person at the Area Plan Commission Office, on the third floor of the Courthouse or visit the county's website at www.kcgov.com