


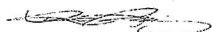
STEPS TO BUILDING IN A FLOODPLAIN WITHOUT HAVING TO PAY FLOOD INSURANCE

Some of the most attractive Building Sites are below the Base Flood Elevation (BFE) of 380. By taking the steps outlined below, you will remove your Home Site from the Floodplain.

- Step 1 Plan and Design:** After your house plans are drawn and you have chosen the site location you prefer, hire a Local Survey Engineer to draw Your Site Plan showing the exact location of the proposed building. Your Site Plan should also show that the finished 1st floor level of the Your Home will be at least 2 feet above the BFE of 380. The easiest way to raise the 1st floor elevation is to build a taller crawl space. Instead of a standard 3 block crawl space your Builder might use a much taller crawl space, then cover the extra block height by moving dirt and creating a gentle slope to your home. Having 5 acres will make this easy to do.
- Step 2 Get a Building Permit:** Either yourself or your Licensed Builder will take your House Plans and Site Plan to the Vanderburgh County Building Commission to get a Building Permit. When you start your home construction a Building Inspector will inspect every phase of construction. When you are finished with construction your Survey Engineer will need to reinspect the building site to certify that the finished product is at least 2 feet above the BFE of 380.
- Step 3 Remove Home Site from Flood Plain:** Have Your Survey Engineer make an application to FEMA for a Letter of Map Amendment that will remove your Home Site from their Floodplain Map. When you get this letter back from FEMA, show it to your Lender and you will no longer be required to have Flood Insurance. Note: If you have a Construction Loan most Lenders will require you to carry Flood Insurance until the project is completed and the FEMA Letter of Map Amendment is obtained. Cost: In the past few years we have used both Moley and Associates and Cash Wagner as Survey Engineers to remove property from the Flood Plain at a cost of \$1200. To \$1700.

**EXAMPLE
OF
FEMA LETTER
OF MAP
AMENDMENT
WHICH
REMOVES
HOMESITE
FROM
FLOOD MAP**

To help you determine approximately how tall your crawl space will need to be at the Home Site you like Best, we have placed White Markers at various locations showing the elevation of that spot.

Page 1 of 2		Date: September 12, 2017	Case No.: 17-05-6183A	LOMA				
 Federal Emergency Management Agency Washington, D.C. 20472								
LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)								
COMMUNITY AND MAP PANEL INFORMATION			LEGAL PROPERTY DESCRIPTION					
COMMUNITY	CITY OF EVANSVILLE, VANDERBURGH COUNTY, INDIANA		Lot 14, Block 2, Wilton Manor, as shown on the Plat recorded in Book H, Page 162, in the Office of the Recorder, Vanderburgh County, Indiana					
	COMMUNITY NO.: 180257							
AFFECTED MAP PANEL	NUMBER: 18163C0178D		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 37.955828, -87.624920 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83					
	DATE: 3/17/2011							
FLOODING SOURCE: CARPENTIER CREEK; OHIO RIVER								
DETERMINATION								
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
14	2	Wilton Manor	1826 South Werner Avenue	Structure	X (unshaded)	--	377.8 feet	--
Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).								
ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)								
PORTIONS REMAIN IN THE SFHA ZONE A								
This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirements does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.								
This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Information eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 3601 Eisenhower Ave Ste 500, Alexandria, VA 22304-6426.								
 Luis V. Rodriguez, P.E., Director Engineering and Modeling Division Federal Insurance and Mitigation Administration								