

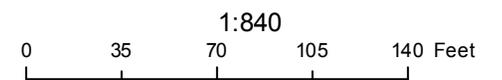
Exhibit 5: Floodplain District



July 28, 2014

Green = AE, FLOODWAY

Purple/Pink = AE, 100 YEAR-BFE



**Indiana Department of Natural Resources / Division of Water
Floodplain Analysis and Regulatory Assessment**

File Number: GN-29687-0
Request Date: 06/02/2014
County: Hamilton
Waterbody: Little Eagle Creek

402 West Washington Street, Room W264
Indianapolis, IN 46204-2641
Telephone: (317) 232-4160 or (877) 928-3755
Fax: (317) 233-4579 Website: www.in.gov/dnr/water

Site Location: 16960 Little Eagle Creek Avenue, Washington Township, Section 5, Township 18N, Range 3E

Discharge Recommendation: Upstream: Not Requested
Downstream: Not Requested

Drainage Area: Upstream: Not Requested
Downstream: Not Requested

Base Flood Elevation (BFE): Upstream: 889.3 Feet (NAVD88) Source: Draft Flood Insurance Study
Downstream: 888.9 Feet (NAVD88) Source: Draft Flood Insurance Study

Additional Waterbody Information

- The base flood elevation (BFE) at the residential building is 889.0 feet (NAVD88).

Floodplain Mapping Indicators



Special Flood Hazard Area / Floodway: Construction in the floodway area requires a permit from the DNR, Division of Water. Local floodplain ordinances may require local construction permits. Flood insurance is strongly recommended and is required by FEMA for any building that has a federally backed mortgage. See Special Information.



The Special Flood Hazard Area is the land subject to the 1% annual chance flood. The 1% annual chance flood, also known as the base flood, has a 1% chance of being equaled to or exceeded in any given year. Land in the Special Flood Hazard Area is considered to have a high flood risk. Local floodplain ordinances may require local construction permits. Flood insurance is strongly recommended and is required by FEMA for any building that has a federally backed mortgage. Land outside the Special Flood Hazard Area is considered to have a low to moderate flood risk.

Disclaimers

- The DNR, Division of Water cannot verify that the point selected in the eFARA request submission matches the site information address and/or description you provided. The information in this floodplain assessment is based on the location that you selected in the Indiana Floodplain Information Portal. If the actual site location differs from that identified on the attached map, it is your responsibility to notify the DNR, Division of Water with a correct site location.
- Please note that the floodplain information and map included with this response letter may only be valid until new Preliminary Flood Insurance Rate Maps become adopted by the Federal Emergency Management Agency.

Special Information

Division of Water Permitting

- The Flood Control Act (IC 14-28-1) requires the prior approval of the DNR, Division of Water for any construction in the floodway area including an obstruction, fill, excavation, or the construction of a building. A permit application form and permit application assistance manual can be obtained from our website at www.in.gov/dnr/water/2455.htm. You may choose to file an electronic application through our website at www.in.gov/dnr/water/4998.htm. Please be aware that in addition to the application fee, there is a \$15.00 Enhanced Access Fee to submit an electronic application.

- An addition to a residence that is located in a floodway area does not require a permit from the DNR, Division of Water if the addition, in combination with all other additions to the residence since the residence was originally built, does not increase the market value of the residence to more than 50% percent or greater than the market value of the original, pre-altered residence; or the approximate market value the residence would have in the form in which the residence was originally built if at least one addition has already been constructed. The market value of a residence does not include the value of the land on which residence is built.
If fill is proposed in the floodway area to elevate an addition that meets the above criteria, prior approval from the DNR, Division of Water is required for the fill.

Flood Insurance

- Under the federal regulations of FEMA, the National Flood Insurance Program (NFIP) requires the purchase of flood insurance on buildings in the Special Flood Hazard Area that have a federally backed mortgage. The final decision regarding flood insurance is left to the mortgage lending institution.

Map Change Instructions

- If the property owner wishes to have the federal requirement to purchase flood insurance waived, they must prove that 1) the structure or property is on natural ground levels with an elevation higher than the base flood elevation (BFE); or that 2) the structure or property is located outside of a Special Flood Hazard Area (SFHA). If one of those conditions exists, the property owner can apply for a Letter of Map Amendment (LOMA) from the Federal Emergency Management Agency (FEMA). A LOMA is a letter which allows a mortgage lender to waive federal flood insurance requirements by stating that an existing structure, property, or portion of a property that has not been elevated by fill is not located in the SFHA.

If the structure or property is located inside of the SFHA, the property owner may apply for a LOMA if it can be demonstrated that it is located on natural ground levels with an elevation higher than the base flood elevation (BFE). Specific elevation information must be submitted with the LOMA application, typically documented by a licensed surveyor or registered engineer.

If the structure or property is located outside of the Special Flood Hazard Area (SFHA), the property owner may apply for a Letter of Map Amendment Out-As-Shown (LOMA-OAS). Elevation information is not required in this review process. If requesting a LOMA-OAS, please write "Out-As-Shown" at the top of the application form.

Visit www.fema.gov/online-lomc to submit a LOMA application online or to obtain the LOMA application form, instructions, and Elevation Certificate form. These can also be obtained by contacting FEMA toll free at 1-877-336-2627. There is no fee for a LOMA application, although fees may be associated with hiring a surveyor to obtain the elevation information for the Elevation Certificate.

If the LOMA is issued by FEMA and the mortgage lender accepts the LOMA determination, the property owner may be reimbursed up to one year of flood insurance payments.

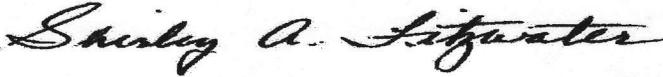
Be aware that regardless if FEMA issues a LOMA, the mortgage lender has the final decision regarding flood insurance requirements.

- New Preliminary Flood Insurance Rate Maps for your county have been developed to reflect an updated flood risk for your property. These new maps will replace the existing floodplain maps. Your property may have a different flood risk status on the new preliminary floodplain maps than was shown on the existing floodplain maps. A change in your flood risk may mean that you are now required to purchase flood insurance as a provision of the National Flood Insurance Program (NFIP); or, it may mean that flood insurance is no longer required by the NFIP for your property though you may be prudent to continue carrying flood insurance at the significantly reduced rate.

These new preliminary Flood Insurance Rate Maps can be viewed online at www.floodmaps.in.gov (select Preliminary Digital Flood Insurance Rate Maps link). In addition, the existing floodplain maps and the Preliminary Flood Insurance Rate Maps are also available for viewing at your local floodplain administrator's office or on our Indiana Floodplain Information Portal webpage at INFIP.dnr.in.gov. The enclosed Frequently Asked Questions provides additional information about how the New Preliminary Flood Insurance Rate Maps may affect flood insurance requirements, future construction, Letter of Map Amendment requests, etc. Please note that the situations outlined in the document will not apply to every site.

This Floodplain Analysis and Regulatory Assessment is not a building permit, approval of any project, or a waiver of provisions of local or zoning ordinances. Additionally, projects must comply with all other applicable federal, state, and local permit requirements.

If you have any questions concerning this letter, please contact Joel D Sanderson at (317) 234-1055.



Shirley A. Fitzwater

06/19/2014

Copies Sent To: Gerald L and Nancy J Gobel (Requestor), Chuck Kiphart (Floodplain Administrator)

Attachments: GN-29687_Floodplain_Map.pdf, New Flood Hazard Maps FAQs.pdf

Additional Permitting Agencies

- **Local Ordinances / Permitting:** For proposed construction on this tract, you may also be required to obtain permits from or coordinate with the local floodplain administrator, plan commission, zoning office, and county drainage board.

Construction permitting by local government entities is independent of the State's permitting authority. Local floodplain ordinances may require that the lowest floor of a new building or an addition to an existing building proposed in the Special Flood Hazard Area (SFHA) be elevated at least 2 feet above the base flood elevation (BFE). If a basement is included, the basement floor should be considered to be the lowest floor.

Indiana Department of Environmental Management: You may also be required to obtain construction permits from the Indiana Department of Environmental Management. Call (317) 233-8488 or (800) 451-6027 or visit their webpage at www.in.gov/idem.

U.S. Army Corps' of Engineers: You may have to obtain a permit from the Corps of Engineers under Section 404 of the Clean Water Act or Section 10 of the Rivers and Harbors Act. Information relative to the Corps' of Engineers permits may be obtained by contacting:

U.S. Army Corps of Engineers, Louisville District Office, Regulatory Branch
P.O. Box 59, Louisville, Kentucky 40201-0059 Telephone: (502) 315-6686

Contacting these agencies is your responsibility.