

A graphic element at the top of the logo consisting of a yellow and blue wave-like shape above the text.

**SANITARY
DISTRICT
OF MICHIGAN CITY**

July 10, 2006

Subject: Update of the Flood Insurance Rate Map for:
The Striebel Arm of the Kintzele Ditch
Community Panel Number 180147 0015 B
Original Effective Date: August 17, 1981
Letter of Map Revision (LOMR) Issued: June 29, 2006
LOMR Effective Date: July 31, 2006

Dear Property Owners,

On July 10, 2006, the Sanitary District received from FEMA the revised Flood Insurance Rate Map (FIRM) for the Striebel Arm of the Kintzele Ditch. We have issued this mailing to inform property owners of the recent revisions to this area's 100-year floodplain limits.

Attached, please find a portion of the 1981 FIRM that indicates the limits of the original floodplain which included: most of the Village Green neighborhood, most of the Forest Manor neighborhood and parts of the Ohio-Harrison-Wabash-Earl Road neighborhood.

Also attached, please find a copy of FEMA's June 29, 2006, Letter of Map Revision (1 page) along with a copy of a portion of the revised annotated Flood Insurance Rate Map or FIRM (2 pages), effective July 31, 2006, which indicates that all areas of Village Green, Forest Manor and the Ohio-Harrison-Wabash-Earl Road neighborhoods have been removed from the 100-year special flood hazard area. The revised FIRM indicates that with the construction of the Earl Road Flood Control Facility (Striebel Pond), these neighborhoods are no longer within the 100-year flood hazard area because Striebel Pond is now the area that would flood during a 100-year rain event.

Buildings that are no longer within a 100-year special flood hazard area are no longer required to have flood insurance. Thus, as a result of this new FIRM, buildings and properties in Village Green, Forest Manor and the Ohio-Harrison-Wabash-Earl Road neighborhood are no longer in a FEMA designated flood hazard zone and are no longer required to have flood insurance.

If your building/property has been removed from the floodplain through this new FIRM and you currently pay flood insurance for your building, we strongly recommend that you contact your flood insurance provider to inform your agent that as a result of an approved Letter of Map Revision issued by FEMA on June 29, 2006, with an effective date of July 31, 2006, your building and property will no longer be in a FEMA designated flood hazard zone requiring flood insurance under the National Flood Insurance Program (NFIP). We also recommend that you discuss all options and alternatives that this revised designation allows. Options would include: cancellation of the federally required flood insurance policy; and consideration of a reduced cost, preferred risk optional flood insurance policy for buildings in a Zone X area (areas determined to be outside the 500-year floodplain).

Our engineering consultants have provided the following general information regarding flood insurance:

- In many cases, obtaining a refund of flood insurance as a result of a Letter of Map Revision begins with your lender. You will need to notify your lender that since your building/property is no longer part of a FEMA designated flood hazard zone, your loan should no longer require you to maintain flood insurance. (A sample letter is attached for your use in lender notification.)
- After you notify your lender, the lender should acknowledge in writing the fact that your building/property is no longer part of the 100-year flood zone, and the lender should respond to you in writing that your mortgage loan no longer requires you to maintain flood insurance.
- Once you receive the written acknowledgement from your lender clearly indicating that your building is no longer required to maintain flood insurance, you may then present the lender's written acknowledgement to your insurance provider, requesting a refund of your insurance policy. Your insurance provider may also request a copy of the Letter of Map Revision issued by FEMA.
- With the lender's written acknowledgement and a copy of the Letter of Map Revision, your insurance provider should be able to provide a refund on your flood insurance policy, subject to the terms and conditions of the policy.

Any questions regarding flood insurance should be directed to your flood insurance provider. If your flood insurance provider is unable to answer your questions, another resource would be the National Flood Insurance Program, at 800-638-6620 (select a language and then select #3 to talk with a Customer Service representative).

Digital copies of FEMA's Letter of Map Revision (LOMR), annotated Flood Insurance Rate Map (FIRM) and the sample letter to your lender will be made available online at Michigan City's website: emichigancity.com.

Sincerely,


Alan J. Walus, General Manager
Sanitary District of Michigan City