



OFFICE OF THE MAYOR  
CITY OF MICHIGAN CITY

RON MEER  
MAYOR

February 24, 2014

Re: Cheney Run Floodplain Maps

Dear Affected Property Owner,

This letter is being sent as a courtesy to all directly affected property owners due to the recent issuance of the new FEMA Flood Insurance Rate Maps or FIRMs for the Cheney Run area. As a result of the new maps, many properties are now located within a Zone A 100-year Special Flood Hazard Area or SFHA that were not previously. We are aware that many homeowners have received notices that their property is now in the floodplain and that they must purchase flood insurance with very short notice in order to avoid defaulting on their mortgage. Homeowners that do not have a mortgage on their property are not required to purchase and maintain flood insurance, but may choose to do so.

I want to inform you that the city is aware of the problem and is currently taking steps necessary to request revisions to the flood maps in order to lessen or ease the burden of the affected property owners. While there is no guarantee as to the outcome of the request, the city is currently discussing options to request revisions to the map with the Indiana Department of Natural Resources Division of Water and FEMA. We should know shortly how to proceed and will file an application accordingly. In the meantime, it is critical that homeowners purchase the required flood insurance through an insurance agent. Please note that FEMA has also made an option to request a reduction in flood insurance known as the Preferred Risk Policy program or PRP. Contact your insurance agent to find out if you qualify. More information may be found at [http://www.floodsmart.gov/floodsmart/pages/prp\\_extension\\_information.jsp?cid=PRPExtension](http://www.floodsmart.gov/floodsmart/pages/prp_extension_information.jsp?cid=PRPExtension)

I've also included a memo outlining the issue and possible solution as described above and a map showing the affected properties primarily in the Gardena Park and Oak Highlands areas. Please review the enclosed information and be on the lookout for additional information as it becomes available. If you have any questions or need additional information please contact the Planning Office at 219-873-1419 or the Sanitary District at 219-874-7799. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "R Meer", written over a light blue horizontal line.

Mayor Ron Meer