



**Permitting** 



Development









Conservation

vation Septic Systems

Housing Programs

# **COMPASS POINTS**

## I DON'T HAVE FLOOD INSURANCE - DO I NEED IT?

**FACT**: Floods are the nation's most common and costly natural disaster and cause millions of dollars in damage every year.

**FACT:** Homeowner and renter insurance does not typically cover flood damage.

**FACT:** Floods can happen anywhere - more than 20% of flood claims come from properties outside the highrisk flood zone.

FACT: Flood insurance can pay regardless of whether there is a Presidential Disaster Declaration.

**FACT:** Most federal disaster assistance comes in the form of low-interest disaster loans from U.S. Small Business Administration (SBA) and you have to pay them back. FEMA offers disaster grants that don't need to be paid back, but this amount is often much less than what is needed to recover. A claim against your flood insurance policy could and often does, provide more funds for recovery than those you could qualify for from FEMA or the SBA—and you don't have to pay the money back.

**FACT:** You may be required to have flood insurance. Congress has mandated federally regulated or insured lenders to require flood insurance on mortgaged properties that are located in areas at high risk of flooding. But even if your property is not in a highrisk flood area, your mortgage lender may still require you to have flood insurance. Your insurance agent may ask you for an Elevation Certificate (EC). This certificate verifies your building's elevation compared to the estimated height floodwaters will reach in a major flood in a high-risk flood area. It's also beneficial to ask if your community participates in the Community Rating System (CRS), because this could mean local officials already have a copy of ate in CRS may be eligible for policy discounts.

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your EC on file. Policyholders with insured properties in communities that participate in CRS may be eligible for policy discounts. A property owner in a high-risk flood area always has the right to purchase an EC, which may reduce your flood insurance premium. Please contact a licensed insurance agent for further information.

**HOW CAN I BUY FLOOD INSURANCE?** You can only purchase flood insurance through an insurance agent or an insurer participating in the National Flood Insurance Program. You cannot buy it directly from the NFIP. If your insurance agent does not sell flood insurance, you can contact the NFIP Referral Call Center at 1-800-427-4661 to request an agent referral.

**KNOW YOUR FLOOD HAZARD:** To view the Special Flood Hazard Maps for your property or to discuss Kenosha County floodplain regulations. please contact the Division of Planning Operations or visit the Kenosha County interactive mapping website located at <a href="https://www.kenoshacounty.org">www.kenoshacounty.org</a>, keyword "interactive map." FEMA has also developed the Flood Map Service Center for flood hazard information. To find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding your flood risks go to <a href="https://www.fema.gov.">www.fema.gov.</a>.

### TIPS FOR A SMOOTH PERMITTING PROCESS

The task of obtaining zoning permits for construction can be a daunting one, especially for a property owner undergoing what can be a once-in-a-lifetime building project.

But whether it be for a minor project such as a deck or fence, or something more substantial like a large accessory structure or new home construction, having basic knowledge of the process and what is needed by your permitting agency can go a long way in making the process less stressful and ensuring you obtain your permit in a timely manner. While the responsibility of pulling permits lies with the property owner, don't be shy about asking your contractor if they can pull the necessary construction permits – many contractors will pull permits on behalf of the property owner as part of their service contract.



Keep in mind that zoning administrators are primarily concerned with the more basic components of your building project, such as what the structure will be used for, the horizontal and vertical size of the structure and its location from property lines and other environmental assets. While our zoning administrators are required to administer basic rules regarding building location, building size, building height, minimum roof pitch and commercial architecture, the more detailed aspects of building construction such as foundation type, framing and joist designs, and site utilities such as HVAC, plumbing and electrical are administered by the local building inspector via the issuance of their own local building permit.

#### 1. DO YOUR RESEARCH

Take some time to research our website and, if necessary, make some time to meet with one of our zoning administrators to discuss your proposal. If you're unsure whether your proposal can be entertained, we are more than happy to talk to you about your options. Often contractors are familiar with the vocabulary used by plan reviewers. And they know the right questions to ask (and pitfalls to avoid) when discussing a proposal. This makes meetings with the property owner, their contractor and a zoning administrator all in the same room very productive. Be sure to take notes, and don't be shy to sketch out a rough site plan or building drawing ahead of time to help visualize and explain what direction you are headed.

#### 2. LET TECHNOLOGY WORK FOR YOU

We have made significant strides in recent years to become more digital and we hope to be able to extend the fruits of these labors to the other side of the counter soon by providing online permitting abilities for some of our more regular permit processes. Since 2011 all our issued permit documentation is scanned into a digital file and stored

on our electronic content management system (ECM). Scanning hardcopy documents into digital form can be tedious. If you have a digital file of your site plan and/or construction plans (such as a .pdf file), please e-mail them to your zoning administrator when you make your application!

Also...we love e-mail. Many of our regular general contractors for new home construction already submit to us via e-mail digital files of their permit application, stakeout survey and house plans – significantly reducing their drive times. We hope to adopt a web-based permitting system in the coming months that will allow users to digitally submit and receive permits.

#### 3. SPEAK THE LANGUAGE

When you contact us, be sure to have the property address or tax key number for the property in question. If the property is vacant and has no assigned house number, we will need the tax key parcel number to locate it. Simply saying, "it's 5 acres on 60th Street" won't get us there. You can find the tax key number at the top of your tax bill or by locating the property on our interactive mapping

application.

And how's that saying go? "A picture is worth a thousand words." A lot of what we do involves simple spatial analysis, as we are required to document in the form of an approved permit where on your property you are approved to construct an improvement. Tracking down and/or creating a to-scale plat of survey or site plan and drawing to-scale the proposed structure is many times the most timeconsuming part of the permitting process. The more you can do this before you come in, the quicker we can understand what you are proposing, evaluate the proposal and, if able, move to issuance of the permit. Verbal explanations can sometimes prove difficult, especially on the phone. Bottom line, the zoning administrator won't issue the permit until they feel comfortable and they can verify all issues, especially that setbacks can be met.

If you don't have a to-scale drawing of your property, you can search for a plat of survey of your property on our Land Survey Database or create a to-scale site plan on our Interactive Mapping website.

#### 4. COME PREPARED

If you are looking to meet with a zoning administrator to discuss the potential for your project, we suggest you prepare a simple site plan and building drawing to help visualize the direction you are headed. Working with a to-scale site plan puts you well ahead of the curve, as you and the permit reviewer will be able to add other building parameters to the drawings and quickly understand how much space there is to work with.

If you are applying for a permit, you need to have the basics:

- A completed zoning permit application.
- A to-scale and legible site plan of your property showing the dimensions of the
  property and the existing dimensions/locations of existing structures such as any
  buildings, septic fields, septic tanks, wells, and environmental assets such as a wetland or waterway.
- A to-scale copy of your building plans including floor plans and elevation drawings.
- The applicable application fees. If you are a property owner, be sure to bring your driver's license, as some permits require the notarized signature of the property owner.

A good example of a new-home permit application can be found here. Application submittal documents for most any project would be similar – containing a completed zoning permit application, a to-scale site plan and a to-scale set of building drawings.

If you are purchasing a standard building kit or designing a basic structure, many construction companies can provide you with dimensional drawings that would suffice as documentation needed by us to approve and issue your permit.

#### **5. BE PATIENT**

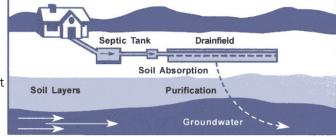
This is Wisconsin – which we all know means we have a construction season! If you don't want to compete for the attention of a zoning administrator and wait up to as many as 30 days for your permit application to be reviewed, think about beginning a conversation with us or submitting your permit application in the winter months. Because an issued zoning permit allows you 18 months to frame and shell your building project, we suggest pulling your county zoning permit in the winter months – this way when you are ready to begin construction in the spring or summer, you or your contractor can move straight to working with your local building inspector and beginning construction.

## **FAO: REAL ESTATE POWTS EVALUATIONS**

**QUESTION:** I want to get a zoning permit for my building addition, so why can't I use my recent private on-site wastewater treatment

system (POWTS) evaluation that was done for the home I just purchased?

**ANSWER:** The property owner will have to have another POWTS evaluation done because there is specific administrative code language that specifies when a POWTS evaluation is required. As part of those requirements, there is more detailed information that will be required, including soil test boring data that will determine whether the existing POWTS can meet the minimum depth of separation to limiting conditions.



Septic Systems - Private On-Site Wastewater Treatment System

The seasonal saturation depth can be observed by specific soil feature characteristics found in the various layers found in the soil. A soil pit is typically required to perform a soil test. The soil boring will be dug near the existing POWTS (drainfield) and the soil characteristics/properties will be described and recorded on a soil test report form. The evaluator who performs the soil test and provides the rest of the required information for the existing POWTS evaluation has to be licensed by the State of Wisconsin Department of Safety & Professional Services.

The POWTS evaluation for real estate sale transactions does not require licensure and does not have a specific set of standards or requirements to follow and therefore the data in their reports can be less specific and more general. It is for these reasons that another POWTS evaluation is needed to be done to obtain a permit for a building addition/renovation.

## COUNTY SPOTLIGHT: MATTHEW COLLINS, DIRECTOR OF KENOSHA COUNTY PARKS



County Division of Parks Director

Matthew Collins was hired as the Kenosha County Divison of Parks Director in August, 2016. Collins served as interim director under the supervision of Parks Director Jon Rudie, who retired after 41 years.

Collins' appointment to the post was approved by Kenosha County supervisors at their Aug. 16 meeting. At that time, Supervisor Dennis Elverman stressed the importance of the county park system, adding that the Parks Department leader needed to have a passion for parks.

Previously, Matthew Collins worked for 14 years for the Milwaukee County Parks system, starting when he was 17 years old. His degrees and certifications have led him on an interesting path. receiving an undergraduate degree in sociology and completion of a master's degree in business.

In addition, he has an associate's degree in supervisory management from Milwaukee Area Technical College, a certificate in project management and certification as a Park and Recreation professional from the National Park and Recreation Association.

The turning point in his career path came in 2007 when he worked in marketing for the Milwaukee County Parks and learned all the facets of the system. This firsthand experience working with a park system pushed Collins to make a career out of it. His job, as he sees it, is to grow his customer base, who are the users of the parks: the general public.

So far, his favorite part of his job is the planning process, which fuels his excitement for what will come next with the park system. Collins has been the force behind various new summer recreation programs this summer, including Yoga in the Park, CrossFit in the Park, Tots in the Park, and Wildlife Explorer events at Petrifying Springs Park. Kenosha County is excited to see what's in store with the Kenosha County Parks under the direction of Matthew Collins.

## **UPCOMING EVENTS**

EVERY MONDAY, 7/24 - 8/14 Yoga in the Park, Petrifying Springs Park Area #3, 5:30-6:30 p.m. EVERY TUESDAY, 7/25-8/15 Tots in the Park, Petrifying Springs Park Area #3, 10:00 - 11:00 a.m. EVERY WEDNESDAY, 7/26-8/16 CrossFit in the Park, Petrifying Springs Park Area #3, 5:30 p.m. EVERY THURSDAY, 7/27-8/17 Wildlife Explorers, Petrifying Springs Park Area #3, 10-11 a.m. EVERY FRIDAY, 7/28-8/18 Movie in the Park, Petrifying Springs Park, Dusk SATURDAY, 7/29 Hilloopy and Hot Hilly Hairy Ultra Run/Walk, Petrifying Springs Park, all day event Youth and Toddler Bike and Trail Riding Camp, Silver Lake Park, 10:00 a.m. - noon SATURDAY, 8/5 90th Anniversary Celebration of the Kenosha County Parks, Petrifying Springs Park, noon-dusk

FOR MORE INFORMATION ON EVENTS IN THE PARKS, GO TO PARKS.KENOSHACOUNTY.ORG.

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It is the mission of the Kenosha County Planning and Development Division to provide professional, customer-centered services to residents and organizations pursuing individual and community development goals while ensuring the balance of our community's economic advancement with protection of the natural environment. The Division provides services that; encourage the use of natural resources in a planned and orderly manner, utilize technology to ensure the efficient/accurate communication of technical land-use information, improve our local economy and advance the common good of the citizens of Kenosha County.