

Floodplain Management FAQ

James Raudenbush– Floodplain Administrator

Hours: 8:30 am – 4:30 pm

Phone: 610-253-7191 ext. 1114

Email: JRaudenbush@palmertwp.com

Residents, business owners, and contractors can visit the Palmer Township Municipal Building to visit our Flood Management Library. The library has dozens of resources and pamphlets related to flood insurance, flood prevention, flood safety, and much more. The library can be found in the lobby at 3 Weller Place, Palmer Township, PA 18045

Important Documents

[Floodplain Ordinance](#)

[Elevation Certificate](#)

[Floodproofing Certificate](#)

[No-Rise Certificate](#)

What is floodplain management?

Palmer Township participates in the [National Flood Insurance Program](#), a federal program through the [Federal Emergency Management Agency](#) (FEMA). Through the National Flood Insurance Plan, the Township agrees to manage development in the floodway and floodplain, which is any land area susceptible to being inundated by floodwaters.

Both the Township and residents benefit from this participation. The primary benefit for residents is the ability to purchase flood insurance, which most homeowner and renter insurance policies do not cover. To maintain these benefits, the Township must adopt and enforce floodplain management regulations that meet or exceed state and federal standards.

For most mortgage transactions involving a structure in the United States, the lender will review the NFIP maps for the community to determine if the property structure is located within a Special Flood Hazard Area. If it is determined that the structure is in the SFHA, the borrower is notified that flood insurance is required as a condition of receiving a loan. A similar review and notification is conducted when a loan is sold on the secondary loan market or when the lender completes a routine review of its mortgage portfolio.

In some cases where a property is located very close to the Special Flood Hazard Area, further survey work and analysis may reveal that the building structure is outside the floodplain limits. If new information shows that a structure is not in the flood hazard area, owners may request a letter of map amendment (LOMA).

Frequently Used Terms

- A **Flood Insurance Rate Map** is created by the National Flood Insurance Plan and generally shows a community's base flood elevations, flood zones and floodplain boundaries.
- The **Special Flood Hazard Area** is the land in the floodway and floodplain at high risk of flooding. These areas are indicated on Flood Insurance Rate Maps as "A, AE, AE Floodway, or A99" and are subject to the regulations of the Floodplain Management regulations of the Zoning Ordinance
- A **floodplain** is the land which is subject to flooding from an adjacent watercourse or any area subject to unusual or rapid accumulation of surface waters from any source.
- A **floodway** consists of the actual waterway as well as any adjacent lands that must be reserved in order to alleviate the 1% annual flood without increasing the water surface elevation more than one foot.
- **Base flood elevation** is the projected height of the water in the 1% chance annual flood.

My property is in the floodplain or floodway.

What does that mean to me?

FEMA has determined that properties mapped as Special Flood Hazard Area have a 1 percent annual chance of flooding. These areas are marked as "A, AE, AE Floodway, or A99" FEMA maps.

Please note that FEMA also maps the 0.2 percent annual chance of flooding, but this is not regulated by the Floodplain Management regulations.

For property owners in the existing and newly mapped Special Flood Hazard Areas, insurers may require flood insurance and different building and development standards will apply. No building or site changes will be required to existing development sites with valid certificates of occupancy, so long as no changes or alterations are made.

Where are the floodplain regulations?

The National Flood Insurance Plan requires municipalities participating in the program to adopt floodplain regulations that meet state and federal standards. In Palmer Township, these regulations are located in the Zoning Ordinance, in Section 190-506 entitled “Floodplain Management”

How do I determine if my property is in the floodplain or floodway?

FEMA has an online tool of maps online, where houses may be searched by address.

- [FEMA Flood Map](#), searchable by address.

In addition, Palmer Townships offers a free service for all property owners to find out if their property is in a floodplain. Please reach out to the Floodplain Administrator for more information.

What if I feel my property is not in the floodplain, even though it is mapped within one?

Palmer Township does not have the ability to remove properties from the FEMA floodplain maps. If you believe your property was incorrectly included in the Special Flood Hazard Area, you may

submit [an application to FEMA](#) for a formal determination of the property's location and/or elevation relative to the Special Flood Hazard Area. [Online Letter of Map Change guidelines](#) are available online.

New Construction: What different building and development standards apply in the floodplain?

All new construction in the floodplain will be required to be in full compliance with the current regulations. Generally, all new construction (commercial and residential) will be required to be flood proofed or elevated 18" above the base flood elevation. In addition, Elevation Certificates, both preliminary and final, are required for all new construction. They must be completed by a licensed land surveyor, professional engineer, or certified architect who is authorized by law to certify elevation information.

Existing Development: What different building and development standards apply in the floodplain?

Improvements are permitted to existing structures. For work that costs less than 50 percent of the value of the structure, no additional requirements are triggered. Work that costs more than 50 percent of the value of the structure is termed a substantial improvement, and the structure must come into compliance with the ordinance. Elevation Certificates are required for all substantial improvements and highly recommended for all other improvements to existing structures.

Why do I need to complete the floodplain application?

As part of the National Flood Insurance Plan, and to maintain benefits for residents, Palmer Township is required to document the review process for all land development in the floodplain and floodway. This includes items like paving and outdoor storage that previously may not have needed a permit. All work done within the Township must have a building permit.

What is flood insurance, and do I need it?

Most homeowners' insurance does not cover flood damage. Flood insurance is not a governmental requirement or regulation, but it may be required by your mortgage lender. If you live in a Special Flood Hazard Area or high-risk area and have a federally backed mortgage, your insurer will require a policy. Renters may also purchase insurance.

My property is not in the mapped floodplain.

Can I buy flood insurance?

Yes, anyone may purchase flood insurance, both renters and owners.

How do I obtain Flood Insurance?

To obtain flood insurance, please talk to your local insurance agent or visit the [National Flood Insurance Program](#) website.

For more Information

Please note that this page summarizes broad issues around the floodplain and floodway. Please consult the Zoning Ordinance and Building Code, as necessary, for complete information on requirements. For general information on floodplain management, please visit www.floodsmart.gov.

Additional Information

For questions regarding the city's FIRM map, residents can contact the Floodplain Administrator by email at JRaudenbush@palmertwp.com or by phone at 610-253-7191 ext. 1114

For information relating directly to the National Flood Insurance Program, refer to the FEMA website. <https://www.floodsmart.gov/>