

FLOODPLAIN REGULATIONS

INTRODUCTION

Flooding can occur naturally; however, the development of additional impervious surfaces in watersheds can exacerbate the rate and peak flow, leading to increased damage. Flood-related damages in Pennsylvania include:

- Injury, loss of life
- Damage to property and infrastructure
- Public health impacts
- Changes to natural hydrology:
 - Reduced groundwater recharge and reduced stream base flow
 - Increased streambank erosion
 - Reduced aquatic diversity and water quality



Floodplain regulations were enacted in order to protect the natural connection between our streams and rivers and their associated floodplains. Critically, they protect communities from costly flood damages related to the loss of infrastructure and prohibit inappropriate types of land use or the storing of hazardous materials that may have significant ecological and health impacts in the event of a flood.

APPLICABILITY

A Floodplain Management Ordinance can be used to support the following goals:

1. **Conservation:** To protect and improve natural resources including the waterways, wetlands, and essential aquatic and terrestrial habitat
2. **Water Quality:** Water quality is less likely to be impaired before or after a flood event
3. **Economic Resilience:** Protect against financial burdens to communities and governments by managing development in areas subject to flooding, minimizing property losses, personal injury and relief efforts
4. **Climate Resiliency and Sustainability:** Act as a roadmap for residents and municipalities to safeguard people, assets and local natural resources in flood-prone areas



IMPLEMENTATION

All municipalities in Pennsylvania are required to participate in the National Flood Insurance Program (NFIP) and adopt local floodplain management ordinances. These ordinances are critical tools for creating safer and more resilient communities. Their purpose is to identify floodplains or Special Flood Hazard Areas, establish permitted and prohibited construction standards, enact a permitting program, and identify an enforcement structure, allowing minimal variances.

Municipalities may choose to implement higher standards to further reduce local flood risk, by participating in FEMA's Community Rating System (CRS) program, which may lead to lowered flood insurance premiums for their residents.

SUCCESSFUL CASE STUDIES

All Pennsylvania and Delaware municipalities are required to adopt some form of a floodplain management ordinance, and each of the counties in the Brandywine watershed have developed models for guidance. A sample of increased protections at the municipal level are included below. Contact your municipality's solicitor to identify additional elements to be included when adopting or updating your local floodplain ordinances.

Chester County, PA

- City of Coatesville
- East Bradford Township
- West Marlborough Township

Delaware County, PA

- Thornbury Township
- Chadds Ford Township

New Castle County, DE

- City of Wilmington, DE
- Through participation in the Community Rating System, New Castle County has earned a Class 6 rating which offers a 20% discount on flood insurance premiums in the community.

Information regarding floodplain regulations is available at www.fema.gov and www.fema.gov/national-flood-insurance-program.

For more information on the Floodplain Regulation process in addition to state and county resources, see the expanded technical bulletin included in this toolkit.