

Upper Makefield's Floodplains

What prospective property owners should know:

Upper Makefield is a participating community in the Community Rating System that partners with the National Flood Insurance Program. This means you can purchase flood insurance to protect your property against the hazard of flooding at a discount. Flooding in Upper Makefield Township is caused by several sources, including:

- Delaware River, Hough's Creek and Jericho Creek.
- Smaller streams and creeks can also be a hazard.

Upper Makefield Floodplain Regulations:

Upper Makefield regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood or any other cause must be elevated to or above the regulatory flood level when they are repaired. More information can be obtained by contacting the Township Planning and Zoning Department. (215) 968-3340.

Resources

Contact the Upper Makefield community officials. Start with the local planning and zoning office or building department, and ask to speak with the designated floodplain administrator. Consult local contractors or design professionals with flood mitigation expertise. Visit the following websites:

FEMA, Protect Your Property:
www.fema.gov/protect-your-property

FEMA Region III, Mitigation Division:
www.fema.gov/region-iii-mitigation

FloodSmart: www.floodsmart.gov

Contact Us:

Upper Makefield Township
Planning & Zoning
Department
215-968-3340
www.uppermakefield.org



In Upper Makefield Ask Before You Buy:

- Check the following before you commit to buying a property:**
 - ✓ **Contact the Upper Makefield Township Planning and Zoning Department.** They can help you determine if the property is in a floodplain, and what building or zoning regulations are in effect.
 - ✓ **Ask the Real Estate Agent.** Has the property ever been flooded, and if it is subject to any other hazards; such as sewer backup of subsidence.
 - ✓ **Ask the Seller and Neighbors.** Is the property in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

Why Know Your Flood Risk?

If you're looking at a property, it's a good idea to check out the possible flood hazard before you buy. Here's why:

- The force of moving water can destroy a building.
- Slow-moving floodwaters can knock people off their feet or float a car.
- Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses, may have to be thrown away after a flood.
- Some items, such as photographs and heirlooms, may never be restored to their original condition.
- Floodwaters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- Flooded building breed mold and other problems if they are not repaired quickly and properly.
- The impact of a flood – cleaning up, making repairs, and personal losses – can cause great stress to you, your family, and your finances.

Flood Zones

KNOW YOUR RISK:

Types of Flood Zones

High Risk –
Special Flood
Hazard
Areas

Low-
Moderate
Risk Areas

A
Zones
(A,
AH,
AO,
AE)

V
Zones
(V,
VE)

B, C,
X
Zones

D Zones - Undetermined

Your Property Zone

The Federal Emergency Management Agency (FEMA) has prepared Flood Insurance Rate Maps (FIRMs) that show Special Flood Hazard Areas (SFHAs). If your property is located in a Special Flood Hazard Area, it is five times more likely to experience a flood vs. a fire; flood insurance is advisable. You can view your property at the FEMA Flood Map Service Center website, msc.fema.gov.

Your Protection

A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow flood waters by regrading, berms, or flood walls. There are other retrofitting techniques that can protect a building from surface or subsurface water. For more information review the FEMA brochure 'Protect Your Home From Flooding: Low-cost projects you can do yourself', available at this link or at the Township Office.

https://www.fema.gov/media-library-data/1528734155205-5dba7257256260a5785db8bf7a63243e/Protect_Your_Home_From_Flooding_Brochure.pdf

Flood Insurance

Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program, which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost.