Floodplain Development Requirements

The Borough of Milton has adopted a Floodplain Ordinance which regulates development. The purpose of these regulations is to encourage the use of appropriate construction practices in order to prevent or minimize flood damage in the future. These regulations specify two types of floodplain hazard areas: The Floodway and the Flood Fringe. In the Floodway, no development shall be permitted which causes a rise in the 100-year flood level. An H & H engineering study, a DEP Permit, and a Borough Floodplain Permit are required. The most common uses of the floodway are agricultural or recreational. In the Flood Fringe, any development and/or use of land shall be permitted provided that all such uses, activities, and/or development shall be undertaken in strict compliance with the Floodplain Ordinance and all other applicable codes, ordinances and regulations.

Federal Regulations require a **Building Permit** if any work is to be performed in the floodplain areas regardless of what the PA UCC Building Code allows. This is necessary as the regulations are extensive for construction, alteration, and improvements in the floodway or flood fringe. In addition to the building permit, the property owner will be required to have a design professional complete an Elevation and or a Floodproofing Certificate for the work that will be done.

New residential structures in the floodplain must be elevated 1.5 feet above the base flood level. New non-residential structures must be either elevated 1.5 feet above the base flood level or dry floodproofed. These regulations are designed to protect you and your neighbors. Getting the proper permits and information before you plan to build can prevent flooding, repetitive loss and other drainage problems.

Substantial Improvements

The Ordinance also requires that all substantial improvements and substantial damage to a building be treated as a new building. A project is "substantial" when the value of repair or construction project meets or exceeds 50% of the value of the existing building. In the case of an addition, only the addition must be protected. In the case of an improvement to the original building, the entire building must be protected. For example, if a house in the floodplain is flooded, has a fire, or is otherwise damaged so that the cost of repairs is 50 percent or more than the value of the building before the damage, then the house must meet the regulations such as being elevated 1.5' above the base flood level.

Drainage System Maintenance

The Borough of Milton has a storm drainage system to carry storm waters away from properties to catch basins, rivers, which go to the bay. Maintenance of these systems is very important. Keep debris out ditches and streams so it does not obstruct the flow of water which can cause overflow into roads and properties. The Borough clears and performs other maintenance work on the system at least two times per year along Limestone Run, catch basins and ditches, and at least once every two years along the bank of the Susquehanna River. If you notice debris, littering or illegal dumping into the storm drains, please contact the Milton Highway Department at (570) 742-8759.

Natural and Beneficial Functions

The floodplain has many natural and beneficial functions including wildlife habitat, sports & playground & picnic areas. The open spaces of these areas provide storage for flood waters. Please keep these areas open and clean. Without these areas flooding heights would increase.

What information does the Milton Public Library, the Borough Office, the Borough website, and the NFIP & FEMA websites have in common???

If you can't find it then look at the Public Library. There are several books, technical bulletins, the 10 FEMA required publications, past flood events, flood stages, info on retrofitting & construction & elevating structures, FIRM Maps and Flood Insurance Studies. More items may be viewed at the Milton Public Library, the Borough Office & the Borough Website, or the NFIP or FEMA websites.

Additional Sources of Information

PA Dept. of Community & Economic Development (DCED)

Commonwealth Keystone Building 400 North Street, 4th floor Harrisburg, PA 17120-0225 1-886-466-3972 www.NEWPA.com

PA Dept. of Environmental Protection (DEP)

Rachel Carson State Office Building P.O. Box 2063, 400 Market St Harrisburg, PA 17105-2063 717-783-2300 www.dep.pa.gov

PA Dept. Of Conservation & Natural Resources (DCNR) Rachel Carson State Office Building

P.O. Box 8767 Harrisburg, PA 17105-8767 717-787-2869 www.dcnr.state.pa.us

Pennsylvania Emergency Management Agency (PEMA)

Bureau of Recovery and Mitigation 2605 Interstate Drive Harrisburg, PA 17110-9364 717-651-2158 www.pema.pa.gov

Federal Emergency Management Agency (FEMA) Region III 615 Chestnut Street

One Independence Mall, Sixth Floor Philadelphia, PA 19106-4404 215-931-5500 1-800-621-3362 www.fema.gov

U.S. Army Corp of Engineers (USACE) Baltimore District

City Cresent Building
10 South Howard Street,
Baltimore, MD 21201
1-800-434-0988 www.usace.army.mil

Project Funding Sources

There are several sources that could fund a retrofitting, elevating, floodproofing, buy out acquisition, and relocation project. For funding information contact:

PEMA (see info listed above) for Hazard Mitigation Grant Program, Pre Mitigation Assistance Program, Flood Mitigation Assistance Program

USDA Rural Development Office (Lycoming local office) 570-433-3006 for Housing Rehabilitation Loan & Grant Programs

DCED (see information listed above)

Flood Hazard Information

If you live within the Borough of Milton this brochure is for you!!!



September 19, 2004 flooding from Hurricane Ivan on North Front Street (above) and at the entrance of the Limestone Run underground box culvert (below).



Borough of Milton 2 Filbert Street Milton, PA 17847 www.miltonpa.org

If you live or own property in the floodplain call the Milton Building Code Office at 570-742-8759 to know your hazard.

This brochure is to inform property owners and tenants of the presence of flood hazards in the Borough of Milton, and suggest possible actions which may be taken to protect persons and property. Also provided is information on proper development in the floodplain and the maintenance of drainage systems which flow into the creeks and rivers within the flood hazard areas.

History of Flooding in Milton

The Borough of Milton, located along the picturesque West Branch Susquehanna River and Limestone Run, has experienced flooding caused by these two waterways. The flood in June 1972 caused by Tropical Storm Agnes, had the highest recorded flood level since 1846. It resulted in a flood which was 15 feet 4 inches above flood stage. Other major floods occurred June 1889, May 1894, March 1936, May 1946, November 1950, March 1964, September 1975, and in January 1996. The last major flood occurred in September 2004 caused by Tropical Storm Ivan.

Dam failure from the two upstream dams could happen. Also flooding caused by ice jams could and did happen in 1996. It doesn't have to rain to flood. Visit www.miltonpa.org for information.

Mapping

The Flood Insurance Rate Map (FIRM) shows the 100-year floodplain which is the area that will be flooded on the average of once every 100 years. It has a one percent chance of being flooded in any given year. The Borough will assist residents and others with map reading or questions. Call 570-742-8759.

Flood Warning System

The Borough of Milton has developed a flood warning system for areas within the Borough floodplain. Warnings will be disseminated by radio, television, WNEP 16 and Channel 28, NOAA Weather Radio, and by police and fire vehicles equipped with public address systems. People will also be warned of an actual emergency condition by the sounding of a steady siren tone lasting five minutes. The flood warning system is intended to provide up to one hour or more advance warning of a flood hazard. FLOOD WARNING SIRENS will sound one long continuous blast for five minutes minimum. Know the terms "Watch" and "Warning". Visit www.ready.gov or www.miltonpa.org. FLOOD WATCH means that flooding is possible within the watch area. FLOOD WARNING means that flooding is imminent or has been reported in the warning area.

Why you need Flood Insurance

Be smart about flooding ... visit www.floodsmart.gov

Standard homeowner's or renter's insurance policies do not cover losses due to flooding. The National Flood Insurance Program makes it possible for all Milton property owners and tenants to obtain federally backed flood insurance. This insurance is available to any owner of insurable property (a building or its contents) in Milton. Tenants should buy flood insurance for their contents. Property owners should too. For many people, their property and its contents represent their greatest investment. Can't remember your property contents visit www.knowyourstuff.org. Download the app. You do not have to live in the floodplain to qualify for flood insurance. Information about flood insurance can be obtained from your insurance agent or by calling the NFIP toll-free @ 1-800-427-4661.

Remember ...When a river floods its banks it can end up draining yours! Speak to your Flood Insurance Agent about the Increased Cost of Compliance (ICC) portion of your policy.

Just because your property has not flooded in the recent past does not mean that you are safe. There is a <u>30 day waiting period</u> before a flood insurance policy takes effect, so you should call your insurance agent today.

PLEASE KNOW THE DIFFERENCE between Disaster
Assistance and Insurance is that insurance is <u>quaranteed</u> to
cover you and your losses. Disaster Assistance will only happen
if a disaster is declared, and is usually a loan that must be paid
back with interest.

Flood Safety

Be prepared for flooding visit www.ready.gov and www.miltonpa.org

- Preplan your evacuation routes and rendezvous place if you must evacuate.
- Teach your children and family about flooding at www.ready.gov or www,miltonpa.org
- Staying tuned to radio or TV for possible flood warnings.
- Evacuating when told to do so by the authorities. Remaining will put both you and emergency personnel in danger.
- Do not attempt to cross flooding areas on foot or by vehicle.
- TURN AROUND ... DON'T DROWN! Flood waters can be deeper and swifter than you think. Protect your loved ones!
- Keeping away from flood waters, ditches, culverts and storm drains. Do not go near water which is swirling.
- Be cautious at night and stay away from power lines.
- Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that are covered with mud can be very slippery.
- Look out for animals. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke & turn things over and scare away animals.
- Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated. Remember, carbon monoxide exhaust kills!!
- CHECK OUT www.floodsmart.gov FOR MORE IDEAS!!!!

Community Rating System (CRS)

The Borough of Milton continues to participate in the NFIP's Community Rating System (CRS) which in turn gives the policy holders a discount.

Property Protection Measures

The Borough will provide Property Protection Advice and Visits giving you technical information to help minimize repetitive flood damage by:

- Elevating the building 1.5 feet minimum above the Base Flood Elevation or dry floodproofing the building to completely seal it against water.
- Check and clear all downspotts and sump pumps. Visit www.miltonpa.org
- Replace your flood damaged furnace & hvac & water heater with new ones that area installed 3 feet above Base Flood Elevation.
- Replace basement flood drains with back-water valves.

Ask questions before you build and do it right the 1st time.

Get a Building Permit ... it's required. Call 570-742-8759.

<u>In the event of a flood</u>, if, and only if, time permits, several precautionary steps can be taken, including:

- Cut all electric circuits at the main power switch. If possible, turn off or disconnect all electrical appliances. Shut off the main gas valve and water services.
- Move furniture, clothing, and other valuables to upper floors or higher elevations.
- Bring outdoor possessions inside the building or tie them down securely.
- Do not pump out basement areas while flood waters are still rising. Pressure from flood waters may cause foundations to collapse.

Borough Assistance

The Borough of Milton can assist home owners by providing data such as site-specific flooding depth, base flood elevation data, floodway determinations, historic flooding, site visits to review flooding, drainage, storm sewer problems, 1st floor elevation data, site inspections, FIRM Map & NFIP insurance information, natural conservation areas, wetlands, contractor information, retrofitting techniques, names of local insurance agents, realtors & lending institutions. Visit www.miltonpa.org for more information or call the Borough Office (570) 742-8759.

Repetitive Loss List & Areas

You are in a Repetitive Loss Area. Find out why by calling 570-742-8759.

A Repetitive Loss property is a property that has had more than one insurance claim in a ten-year period of time. Usually, if there is one claim, then there are several more surrounding that property that have not made a claim but have suffered a loss. The following areas are Repetitive Loss Areas: Elm Street (100 block), Lower Market Street (1st block), 4th Street through 9th Street, North Arch Street (100 block), Marr Street, North Front Street, and South Front Street areas.

Where & when will it flood:

- At 19'9" the following highways are impassable:
 Milton to Watsontown (north of Borough limits)
 Milton to Northumberland (blocked below East Lewisburg)
 Watsontown to White Deer (blocked at west end of bridge)
 West Milton to New Columbia (River Road)
- At 21'9" the additional highways are impassable: Milton to Northumberland (now blocked at House's Run) West Milton to New Columbia (River Road)
- At 23'3" there is practically no water in the Borough except at the Race Street underpass and at Garfield & Ferry Lane storm sewer inlets which is 1'6" below street level.
- At 24'9" water will come down North Front Street to the alley between 7th & 8th Streets. The Race Street underpass is closed and there is water in the street at Garfield and Ferry Lane from sewer back-up. Additional impassable roads: Milton to Northumberland (River Road under water south of bridge); Montandon to Lewisburg (east end of bridge cut off) Allenwood to Dewart (cut off across bridge)
- At 30'6" most of the Borough is flooded west of the railroad and some sections of Limestone Run to the rear of Center Street, ending at about Marsh Park.
- At 30'9" the following additional roads are impassable:
 Milton to West Milton (cut off at Milton end of bridge).
 Routes out of the Borough to west, north, and south are cut off to travel.
- At 32'9" all vehicular travel in the Borough is restricted to Brown Avenue Bridge over Limestone Run in order to travel through the Borough.