

Floodplain Management Is Good For Your Budget

Periodically, residents request that the Township allow them to build houses, garages, or other structures near streams. It seems many people still dream of living in Frank Lloyd Wright's creation, Falling Waters. Unfortunately, history is filled with images of disasters like Johnstown's several floods or York County's own floods in 1972 and 2010.



Since standard homeowner's insurance doesn't cover flooding, in 1968 Congress created the National Flood Insurance Program (NFIP) to help homeowners, renters and business owners obtain flood insurance. The Commonwealth of Pennsylvania requires municipalities to participate in the NFIP. As a participant, the Township has promised to manage floodplains to minimize flood risk.

The current flood insurance policy premium for \$100,000 of basic flood insurance coverage on a single family residence (excluding contents) with a basement located 1 foot below at the base flood elevation is nearing \$1,600 per year. With the NFIP program reeling from Hurricane Katrina (2005) and subsequent disasters, federal subsidies may be phased out causing significant increases in flood insurance premiums.

If insurance is available, why won't the Township let residents build adjacent to streams? If your neighbor builds a new house in the floodplain, he increases the financial risk of that house being flooded. In response, the insurance companies that offer policies in York Township will raise the premium rates on their policies in the Township. So if you need a flood insurance policy, your neighbor's new house located in the floodplain will cause your flood insurance premium to increase, significantly.

Please remember that when the Township says that you may not build in the floodplain, it is keeping its promise to protect all its residents from increased flood risk and to protect all its flood insurance policy holders in the Township from increased insurance premiums.

