

Application No: \_\_\_\_\_

Application Date: \_\_\_\_\_

**FLOODPLAIN DEVELOPMENT PERMIT/APPLICATION****MIDDLETOWN BOROUGH****60 W. Emaus Street, Middletown, PA 17057 • Phone (717) 902-0706**

The undersigned hereby makes application for a permit to develop in a floodplain. The work to be performed, including flood protection works, is as described below and in attachments hereto. The undersigned agrees that all such work shall be in accordance with the requirements of the Floodplain Management Ordinance and with all other applicable Borough ordinances, federal programs, and the laws and regulations of the Commonwealth of Pennsylvania. I certify that the Floodplain Administrator, or his representative, shall have the authority to enter the property, at any reasonable hour, during and after the installation process, to enforce the provisions of the Codes governing this project. I understand and assume responsibility for the establishment of official property lines for required setbacks prior to the start of construction, and agree to conform to all applicable laws of this jurisdiction. I further certify that this information is true and correct to the best of my knowledge and belief. All Provisions of Chapter 158, "Flood Damage Prevention," of the Borough Ordinances shall be followed.

Owner or Agent (PRINT ALL INFO CLEARLY)

Builder (PRINT ALL INFO CLEARLY)

Date

Address

Phone

Address

Phone

Email (for project purposes only)

Cell

Email (for project purposes only)

Cell

Middletown, PA 17057

Tax Parcel No. \_\_\_\_\_

SITE DATA: Street

**Please submit additional information on additional sheet(s) if needed.**☐ **Additional sheet(s) attached**

1. Type of Development:

☐ Filling☐ Grading☐ Excavation☐ Minimum Improvement☐ Routine Maintenance☐ Substantial Improvement☐ New Construction☐ Other: \_\_\_\_\_

2. Description and size of Development: \_\_\_\_\_

3. Premise Details: Structure Size \_\_\_\_\_ ft. by \_\_\_\_\_ ft. Area of Site: \_\_\_\_\_ Sq. Ft.

Principal Use: \_\_\_\_\_

Accessory Use (storage, parking, etc.): \_\_\_\_\_

4. Value of Improvement (fair market value): \$ \_\_\_\_\_ Pre-Improvement/Assessed Value of Structure: \$ \_\_\_\_\_

5. Property Located in a Designated FLOODWAY?

☐ YES☐ NO**IF ANSWERED YES, CERTIFICATION MUST BE PROVIDED INDICATING THE PROPOSED DEVELOPMENT WILL RESULT IN NO INCREASE IN THE BASE (100-YEAR) FLOOD ELEVATIONS, PRIOR TO THE ISSUANCE OF A PERMIT TO DEVELOP**

6. Property Located in a Designated Floodplain FRINGE?

☐ YES☐ NO

7. Elevation of the 100-Year Flood (ID Source): \_\_\_\_\_

NAVD88

8. Elevation of the Proposed Development Site: \_\_\_\_\_

NAVD88

9. Elevation/Flood proofing Requirement: \_\_\_\_\_

NAVD88

10. Other Floodplain Elevation Information (ID and describe source): \_\_\_\_\_

11. Other Permits Required:

Corps of Engineer 404 Permit:

☐ YES☐ NO☐ PROVIDED

DEP Permit:

☐ YES☐ NO☐ PROVIDED

Environmental Protection Agency NPDES Permit:

☐ YES☐ NO☐ PROVIDED**Office Use Only:****PERMIT APPROVAL/DENIAL:****Application must be printed, signed and dated below before submittal.**

Plans and Specifications:

☐ APPROVED☐ DENIED

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Signature of Agent/Owner

Floodplain Administrator

Print Name and Title

Print Name and Title

THIS PERMIT IS ISSUED WITH THE CONDITION THAT THE LOWEST FLOOR (INCLUDING BASEMENT FLOOR) OF ANY NEW OR SUBSTANTIALLY IMPROVED RESIDENTIAL BUILDING WILL BE ELEVATED 1-1/2 FEET ABOVE THE BASE FLOOD ELEVATION. IF THE PROPOSED DEVELOPMENT IS A NON-RESIDENTIAL BUILDING, THIS PERMIT IS ISSUED WITH THE CONDITION THAT THE LOWEST FLOOR (INCLUDING BASEMENT) OF A NEW OR SUBSTANTIALLY IMPROVED NON-RESIDENTIAL BUILDING WILL BE ELEVATED OR FLOODPROOFED 1-1/2 FEET ABOVE THE FLOOD ELEVATION.

THIS PERMIT IS USED WITH THE CONDITION THAT THE DEVELOPER/OWNER WILL PROVIDE CERTIFICATION BY A REGISTERED ENGINEER, ARCHITECT, OR LAND SURVEYOR OF THE "AS-BUILT" LOWEST FLOOR (INCLUDING BASEMENT) ELEVATION OF ANY NEW OR SUBSTANTIALLY IMPROVED BUILDING COVERED BY THIS PERMIT USING FEMA ELEVATION CERTIFICATE FORM 086-0-33, AS REVISED. SEE EXAMPLE.

Revised 9/24/2025

# **Floodplain Development Permit**

## **FACTS:**

### **What is a floodplain?**

Land areas adjoining a river, stream, water-course, major drainage way, wetland, low lying area, or lake that is likely to flood. FEMA refers to floodplains inundated (flooded) by the 100-year flood as special flood hazard areas (SFHA).

### **What is floodplain management?**

Methods used for preserving the natural function of floodplains and reducing flood damage through floodplain management regulations.

### **What is a 100-year or 1% chance flood?**

This term is a statistical designation meaning that there is a 1-in-100 or 1 % chance that a flood this size will happen during any given year.

### **Who determines where these floodplains are located?**

The floodplains within the Borough of Middletown have been identified on maps, which were produced by the Federal Emergency Management Agency (FEMA) as part of the National Flood Insurance Program (NFIP). The maps are available for review at the FEMA Flood Map Service Center at <https://msc.fema.gov/portal/home> and you can easily search by entering your address.

### **Why do we have floodplain regulations?**

When Middletown Borough joined the NFIP, we were required to adopt and enforce floodplain management regulations for participation. By participating in the NFIP, property owners in Middletown Borough are able to insure against flood losses.

### **Is development allowed in a floodplain?**

Yes, but all development is subject to the requirements of the Middletown Borough Flood Ordinance and the NFIP and requires a permit.

**Where can I read the Middletown floodplain regulations?** <https://middletownborough.com/>, click on “Government,” then “Public Documents,” Chapter 158 – Flood Damage Prevention.

## **FLOODPLAIN DEVELOPMENT PERMIT:**

### **When is a Floodplain Development Permit required?**

Developing property, all or a portion of which is in a regulated floodplain, requires a Floodplain Development Permit. This permit will identify the specific requirements for each proposed project. Prior to Floodplain Permit release, all plans must be reviewed to ensure that they meet the requirements of the Middletown Borough Flood Ordinance.

### **What is considered development?**

Development includes, but is not limited to buildings, homes, manufactured and mobile homes, bridges, culverts, dredging, filling, grading, paving, excavation, sheds, decks, fuel tanks, pools, fences, etc.

### **Floodplain requirements “AE” Zones:**

"AE" Zone is an area that has been determined to be in the 100-year flood which has base flood elevations and flood hazard factors determined. A more complete description of "AE" Zone is located on each Flood Insurance Rate Map (FIRM) key.

### **What are the floodplain requirements for my residential/commercial structure?**

In areas where flood elevations are known, the lowest floor (including basement) must be at least one and one-half feet (1.5) above the base flood elevation.

**Base flood elevation, also known as the BFE or 100-year flood, is the term used for a flood having a one (1) percent chance of being equaled or exceeded in any given year and the elevation at which it may occur.**

If it is not clear that the proposed development will be outside of the floodplain, the applicant is asked if they could develop a safer (clearly out of the floodplain) area upon the property. The applicant may also hire an engineer to more precisely delineate the floodplain and establish a BFE and BFE limits for the property. Construction of the lowest floor, including basement, must be one and one-half (1.5) feet above the newly established BFE.

Residential homes must elevate above the BFE and commercial structures have the option to flood proof or elevate above the BFE.

## **What are the floodplain requirements for fill, grading, excavation and crossing structures?**

Applicant discusses the project with the Floodplain Coordinator and the requirements for the permit are given.

For areas where flood elevations are known (numbered "AE" Zones) and a flood-way is designated, filling in a floodplain requires the applicant's engineer to show that the fill will not increase the BFE. For crossing structures, bridges must span the floodplain or the applicant's engineer must show that it is stable during 100-year flood flows/velocities and does not increase the BFE. Culverts need to be designed by an engineer to pass the 100-year flood flows without increasing the BFE.

If excavation is planned, the requirement is generally to remove the spoil (excavated) material from the floodplain to an upland location.

## **"X" Zones:**

"X" Zones are areas of minimal flooding. Shaded "X" Zones are subject to the 500-year or 0.2% chance flood.

## **My property is associated with a "X" Zone.**

If your property is located in a "X" Zone no Floodplain Development Permit is required. You may still want to look into flood insurance which will be at reduced rates due to the minimal hazard risk. Flooding can occur anywhere, especially flash flooding from intense rain events.

## **Improvements/repairs to structures:**

Any repair, reconstruction or improvement to a structure for any reason - the cost of which equals or exceeds fifty (50) percent of the fair market value of the structure - requires the structure to come into full compliance with applicable floodplain development regulations. The cumulative total value of all improvements is combined for a **10-year** rearward time-frame to establish the 50% improvement threshold. All work must be estimated using fair market rates for materials and installation. All above conditions apply.

## **Flood proofing:**

Residential homes must elevate above the BFE and commercial structures have the option to flood proof above the BFE. A licensed engineer or architect must design the flood proofing.

## **Elevation Certification:**

The Elevation Certificate is a form used by FEMA that records the elevation of the lowest floor for structures built on property all or a portion of which is in a regulated floodplain.

## **Why is an Elevation Certificate required?**

(1) Our Flood Ordinance requires it to document compliance with permit conditions and regulatory requirements. (2) Elevation Certificates are the only official document used by FEMA to determine whether a structure is inside or outside a floodplain. (3) Elevation Certificates are used to determine the proper rate when purchasing flood insurance.

## **When is an Elevation Certificate (EC) required?**

If the floodplain associated with your structure has flood elevations, then an Elevation Certificate is required upon completion of construction.

## **Why is an Elevation Certificate bond taken?**

The bond ensures that the applicant will complete and return an Elevation Certificate to the Borough once the structure is built. The bond is taken during issuance of a Floodplain Development Permit and will be returned to the applicant after we receive the completed Elevation Certificate.

## **Who can fill out an Elevation Certificate?**

Elevation Certificates must be completed and stamped by an architect, engineer or surveyor licensed in the State of Pennsylvania.

## **Environmental Review:**

Prior to issuing a Floodplain Development Permit a Pennsylvania Natural Diversity Index (PNDI) process may need to be completed at a cost of \$40 per project.

## **Miscellaneous:**

Please note that other permits may be required from State or Federal agencies depending on the project.

# Example Elevation Drawing

The lowest floor of the habitable structure must be 18 inches above the Base Flood Elevation (BFE).

If the crawl space floor is below the BFE the vents must be placed in the foundation wall. The size of the vents must equal be to the square footage of the structure only in square inches.

For example: If the square footage of the structure is 1,000 square feet the vent openings must be 1,000 square inches. The vents must be placed on two opposite walls.

