

Floodplains and Flood Insurance

Frequently Asked Questions (FAQs)

Q. What are floodplains?

A. Floodplains are areas near or adjacent to a body of water; such as Big Sewickley Creek that are prone to flooding when heavy rains occur.

Q. What do floodplains have to do with my property?

A. If you reside on , or are planning to build on a floodplain, you must apply for a special permit through Marshall Township. This permit requires a plan of the proposed building or structures to ensure that there is no floodway or floodplain blockage. Blocking water flow increases risk of additional problems.

Q. What happens if my property is damaged by floods?

A. For residents living on a floodplain, it is recommended that you have insurance that covers any damages that may occur as a result of flooding. Insurance can drastically defer the cost of repairing a house damaged by a flood. If your structure is damaged to more than 50% of market value, it must be built to current standards.

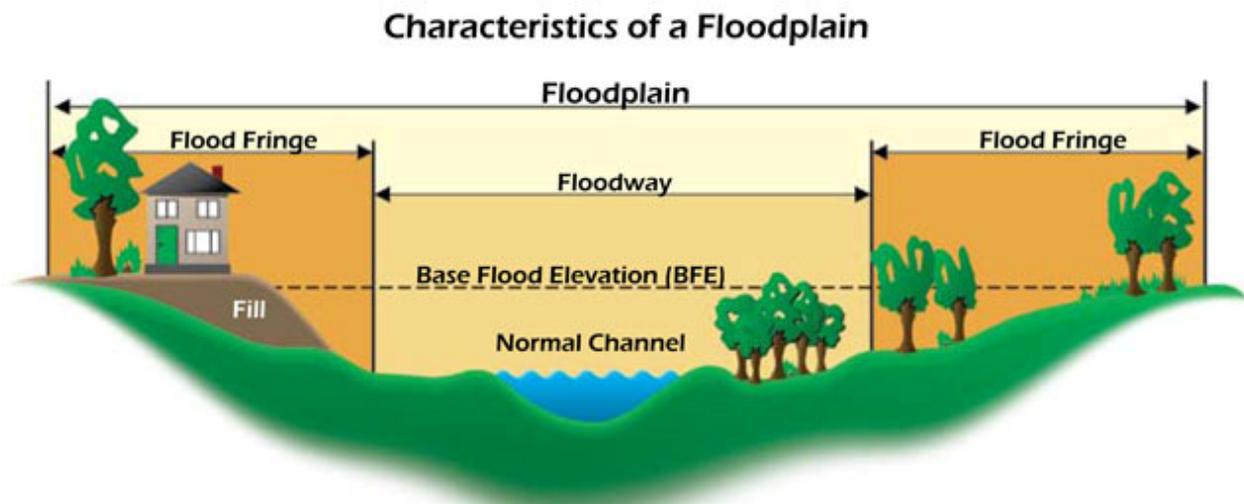
Q. I already have homeowner's insurance, does that cover flooding?

A. It is important to know that homeowner's insurance does NOT cover flood damages. If you live on a high-risk floodplain, the government requires that you have flood insurance. However, many people live on low-risk floodplains.

Marshall Township has chosen to regulate floodplains, therefore you are eligible for flood insurance in accordance regulations set by the Federal Emergency Management Agency (FEMA). Flood insurance is purchased through insurance agents.

Q. How do I know if I live on a floodplain?

A. FEMA provides flood maps, which will be available for viewing at the Marshall Township Municipal Building. We can assist you, but cannot make the final determination if your property is or is not on a floodplain. If you are at immediate risk, you will know due to the government requirement for flood insurance. Changes in land are tracked by your mortgage company who will



Source: NFIP Guidebook, FEMA