Pittsburgh Department of City Planning

FLOOD PLAIN OVERLAY FAQs

WHAT IS THE FLOOD PLAIN OVERLAY?

The City of Pittsburgh participates in the National Flood Insurance Program (NFIP), a federal program though the Federal Emergency Management Agency (FEMA). Through the NFIP, the City agrees to manage development in the floodway and flood plain, which is any land area susceptible to being inundated by floodwaters.

Both the City and residents benefit from this participation. The primary benefit for residents is the ability to purchase flood insurance, which most homeowner and renter insurance policies do not cover. To maintain these benefits, the City must adopt and enforce flood plain management regulations that meet state and federal standards.

WHERE ARE THE FLOOD PLAIN REGULATIONS?

The NFIP requires municipalities participating in the program to adopt flood plain regulations that meet state and federal standards. In Pittsburgh, these regulations are located in the Zoning Code, in Section 906.02 "Flood Plain Overlay District" of the Municipal Code https://www.municode.com/library/pa/pittsburgh/codes/code_of_ordinances.

HOW DO I DETERMINE WHETHER MY PROPERTY IS IN THE FLOOD PLAIN OR FLOODWAY?

Both FEMA and the City of Pittsburgh have maps online and may be searched by address.

FEMA's map is available at http://fema.maps.arcgis.com/ by clicking "Flooding" and then "FEMA's National Flood Hazard Layer (Official)." Then, enter the address in the search box. Please note that areas marked as "A, AE, or AE Floodway" are subject to the regulations of the Flood Plain Overlay.

Pittsburgh's map is located online at http://gis.pittsburghpa.gov/zonetest/ To use this map, click on "layers" at the top of the map and turn on "Current 1% Chance Annual Flood". It may be helpful to turn other layers off, such as zoning. All of the properties located in the Current 1% Chance Annual Flood are subject to the Pittsburgh Flood Plain Overlay.

FREQUENTLY USED TERMS

The **Special Flood Hazard Area (SFHA)** is the land in the floodway and flood plain at high risk for flooding. They are indicated on Flood Insurance Rate Maps (FIRMs) as "A, AE, or AE Floodway" and are subject to the regulations of the Pittsburgh Flood Plain Overlay.

The **flood plain** is the land which is subject to flooding from an adjacent watercourse or any area subject to unusual or rapid accumulation of surface waters from any source.

The **floodway** consists of the actual waterway along with any adjacent lands that must be reserved in order to discharge the 1% annual flood without increasing the water surface elevation more than one foot.

Base flood elevation is the projected height of the water in the 1% chance annual flood.

A **Flood Insurance Rate Map (FIRM)** is created by the NFIP and generally shows a community's base flood elevations, flood zones and floodplain boundaries.

MY PROPERTY IS LOCATED IN THE FLOOD PLAIN OR FLOODWAY. WHAT DOES THIS MEAN TO ME?

FEMA has determined that properties mapped as Special Flood Hazard Area (SFHA), which are marked as "A, AE, or AE Floodway" FEMA maps, have a 1% annual chance of flooding. (Please note that FEMA also maps the 0.2% annual chance of flooding, but this is not regulated by the Pittsburgh Flood Plain Overlay.) For property owners in the existing and newly mapped SFHA areas, insurers may require flood insurance and different building and development standards will apply. No building or site changes will be required to existing development sites with valid certificates of occupancy, so long as no changes or alterations are made.

WHY DO I NEED TO COMPLETE THE FLOOD PLAIN APPLICATION?

As part of the NFIP Program and to maintain benefits for residents, Pittsburgh is required to document the review process for all development in the flood

LEGAL DISCLAIMER: *This handout should not be used as a substitute for applicable law, including the City of Pittsburgh Zoning Code. The applicant is responsible for compliance with all applicable legal requirements, whether or not addressed in this handout.*

plain and floodway. This includes items like paving and outdoor storage that may not need a permit from the Zoning Division or the Department of Permits, Licenses and Inspections. Completing the application is necessary for the City to meet this requirement.

NEW CONSTRUCTION: WHAT DIFFERENT BUILDING AND DEVELOPMENT STANDARDS APPLY TO IN THE FLOOD PLAIN?

All new construction in the flood plain will be required to be in full compliance with the current regulations. Generally, all new commercial construction will be required to be flood proofed or elevated 18" above the base flood elevation. Generally, all residential construction will be required to be elevated 18" above the base flood elevation.

EXISTING DEVELOPMENT: WHAT DIFFERENT BUILDING AND DEVELOPMENT STANDARDS APPLY TO IN THE FLOOD PLAIN?

Improvements are permitted to existing structures. For work that costs less than 50 percent of the value of the structure, no additional requirements are triggered. Work that costs more than 50 percent of the value of the structure is termed a substantial improvement and the structure must come into compliance with the ordinance.

WHAT IS FLOOD INSURANCE AND DO I NEED IT?

Most homeowners insurance does not cover flood damage. Flood insurance is not a governmental requirement or regulation, but it may be required by your mortgage lender. If you live in a Special Flood Hazard Area (SFHA) or high-risk area and have a Federally backed mortgage, your insurer will require a policy. Renters may also purchase insurance.

MY PROPERTY IS NOT IN THE MAPPED FLOOD PLAIN. CAN I BUY FLOOD INSURANCE?

Yes, anyone may purchase flood insurance, both renters and owners.

HOW DO I OBTAIN FLOOD INSURANCE?

To obtain flood insurance, please talk to your local insurance agent or visit www.floodsmart.gov, which is the official website of the National Flood Insurance Program.

WHAT IF I FEEL MY PROPERTY IS NOT IN THE FLOOD PLAIN, EVEN THOUGH IT IS MAPPED IN?

The City of Pittsburgh does not have the ability to remove properties from the FEMA flood plain maps. If you believe your property was incorrectly included in the Special Flood Hazard Area (SFHA), you may submit an application to FEMA for a formal determination of the property's location and/or elevation relative to the SFHA. For more information, please visit www.fema.gov and search for "homeowners" or visit https://www.fema.gov/change-flood-zone-designation-online-letter-map-change.

FOR MORE INFORMATION

Please note that this handout summarizes broad issues around the flood plain and floodway. Please consult the Zoning Code and Building Code as necessary for complete information on requirements.

Please visit www.floodsmart.gov for general information on flood plain management.

Please visit pittsburghpa.gov/dcp/flood or contact Josh Lippert at joshua.lippert@pittsburghpa.gov or 412-255-2516 for questions specific to the Pittsburgh ordinance.

LEGAL DISCLAIMER: *This handout should not be used as a substitute for applicable law, including the City of Pittsburgh Zoning Code. The applicant is responsible for compliance with all applicable legal requirements, whether or not addressed in this handout.*