

Floodplain Information

City of Scranton Floodplain Ordinance

FEMA Flood Plain

The City of Scranton participates in the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP). As a participating community, property owners in the City of Scranton can purchase insurance through this Federal Government program to protect against losses from flooding. In conjunction with this program, the city is provided with a Flood Insurance Rate Map (FIRM) that shows the limits of Special Flood Hazard Areas (SFHA). The SFHA is an area of land that would be inundated by a flood having a 1-percent chance of occurring in any given year.

For most mortgage transactions involving a structure in the United States, the lender will review the NFIP maps for the community to determine if the property structure is located within a Special Flood Hazard Area. If it is determined that the structure is in the SFHA, the borrower is notified that flood insurance is required as a condition of receiving a loan. A similar review and notification is conducted when a loan is sold on the secondary loan market or when the lender completes a routine review of its mortgage portfolio.

In some cases where a property is located very close to the Special Flood Hazard Area, further survey work and analysis may reveal that the building structure is outside the floodplain limits. If new information shows that a structure is not in the flood hazard area, owners may request a letter of map amendment (LOMA).

All construction located in a designated SFHA will be reviewed for conformance with the Floodplain Ordinance.

For questions regarding the cities FIRM map, residents can contact the City Planner by email at dking@scrantonpa.gov or by phone at 570-348-4280.

For information relating directly to the National Flood Insurance Program, refer to the FEMA website. <https://www.floodsmart.gov/>

Official Flood Plain Map- Check to see if your property is located in a floodplain:

<https://msc.fema.gov/portal/search?AddressQuery=scranton%2C%20pa#searchresultsanchor>