



Flood Hazard: Check Before You Buy

Most everyone knows that coastal properties are subject to flooding and wind damage from hurricanes. There are maps that show areas predicted to flood. To find out more about flood-prone area maps, check with the Borough of Palmyra.

However, flooding and other surface drainage problems can occur well away from the coast. If you're looking at a property, it's a good idea to check out the possible flood hazard before you buy. Here's why:

- The force of moving water or waves can destroy a building.
- Slow-moving floodwaters can knock people off their feet or float a car.
- Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses, may have to be thrown away after a flood.
- Some items, such as photographs and heirlooms, may never be restored to their original condition.
- Floodwaters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- Flooded buildings breed mold and other problems if they are not repaired quickly and properly.
- The impact of a flood—cleaning up, making repairs, and the personal losses—can cause great stress to you, your family, and your finances.

Floodplain Regulations: Borough of Palmyra regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood, or any other cause must be elevated to or above the regulatory flood level when they are repaired. More information can be obtained from Tracy Kilmer, Flood Plain Manager at 856-829-1096.

Check for a Flood Hazard: Before you commit yourself to buying property, do the following:

- Ask the Flood Plain Manager (856-829-1096) if the property is in a floodplain; if it has ever been flooded; what the flood depth, velocity, and warning time are; if it is subject to any other hazards; and what building or zoning regulations are in effect.
- Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

Flood Protection: A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.

Flood Insurance: Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program, which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost.

Please sign below as the real estate agent, or representative that you are advising the potential purchaser of the flood hazard and the flood insurance purchase requirement, if required. FREE Map Service is available call: 856-829-1096

Sign: _____ Date: _____

PALMYRA NATURE COVE

The Palmyra Nature Cove is a 250 acre urban oasis along a highly developed area on the Delaware River. Habitants included in the Cove are wetlands, woodlands, meadows, wild creek, river shorelines and freshwater tidal coves. The Cove is committed to protecting these features and strongly encourages their protection and awareness of how vital these features are to our community.

With that being said the Cove strongly promotes education. The Environmental Discovery Center houses interactive displays that offer opportunities to learn about the wide array of plants, birds, and other wildlife along with the eco systems critical to continued habitation in the area.

During Flood Awareness Week 2017, the Cove allows me to display flood insurance information for all visitors. The Cove has a constant stream of organizations from all over Burlington and surrounding counties come in to enjoy the scenery and educational opportunities.





Palmyra Day 2017

Date: Saturday, May 6, 2017

Time: 10:00 am to 3:00 pm

Location: Broad Street, Delaware Ave to Morgan Ave

Saturday May 6th is the annual Palmyra Day Festival. Come out and meet your local first responders, members of the Palmyra Fire Department, Office of Emergency Management, Palmyra Police Department and Palmyra, Cinnaminson, Riverton Emergency Medical Services. Visit the numerous vendors and crafters for a day of fun. Don't forget the music and Delaware Valley Corvair Car Club Car Show. In addition, if you have documents that you need to shred we will have Polar Shredding on hand from 10am to 2pm.





The Palmyra Fire Department hosts events throughout the year and include the Office of Emergency Management. We always have made flooding and storm prep a part of the events

This is the Riverfront at Palmyra























