



# Floodplain, Stormwater, and Buildability Assessment for 61 Park Rd in West Hartford

## Site snapshot and what you've told me

The parcel at **61 Park Rd** is marketed/recorded publicly as a **~0.52-acre lot** with zoning shown in public property records as **R-6**. <sup>1</sup>

You also indicated that roughly **one-third of the land area intersects the FEMA 1% annual-chance ("100-year") flood zone**, and that your **proposed 4,500 sq ft church and 17-space parking layout would avoid the 100-year flood area but would be within the 0.2% annual-chance ("500-year") flood area**. (I treat these as your current working assumptions; the key due-diligence step is to verify them with an engineer's survey overlay tied to the *effective* FEMA Flood Insurance Study data and the Town's additional floodplain definitions—explained below.)

## What the mapped FEMA flood zones mean in practice

FEMA flood zones are mapped on Flood Insurance Rate Maps (FIRMs). A **Special Flood Hazard Area (SFHA)** is the area expected to be inundated by the **1% annual-chance flood** (also called the "base flood" or "100-year flood"). Typical SFHA designations include **Zone A / AE / AO / AH / V / VE**, among others. <sup>2</sup>

FEMA also maps **moderate flood-hazard areas** (commonly shown as **Zone X (shaded)** or older **Zone B**), which generally represent the area **between the 1% and 0.2% annual-chance flood extents** (the "500-year flood" concept). <sup>3</sup>

A critical point for decision-making is that **"not in the 100-year zone" does not mean "no flood risk."** FloodSmart (the NFIP consumer site) states that **about 40% of flood claims occur in low-to-moderate risk areas** (i.e., outside mapped high-risk/SFHA zones). <sup>4</sup>

This is why the 500-year floodplain is worth taking seriously for a long-lived community facility: - The **annual probability** may be "only" ~0.2%, but over decades it accumulates (and mapped floodplains can also change as studies are updated). <sup>5</sup> - A church is an **assembly use**, and flood impacts are not just building damage; they include **access, life safety, event cancellations, and reputational/community impacts**.

## West Hartford rules that matter more than “how many feet from the line”

### Zoning permission for a church

West Hartford’s Zoning Schedule of Permitted Main Uses shows **“Places of worship” are allowed (“A”) across districts including R-6**, subject to issuance of a building/zoning permit and additional requirements referenced in the code (e.g., § 177-42A). <sup>6</sup>

That’s a positive baseline: **a church is not automatically prohibited** by underlying zoning at the district level. <sup>6</sup>

### The Town’s floodplain regulation is broader than just FEMA’s mapped SFHA

West Hartford’s zoning materials (as presented via the Town’s zoning portal) state that the **Special Flood Hazard Area provisions apply to all SFHAs, and also to other “floodplain” lands** in town, including (among other categories) land under the 100-year storm event in a Town floodplain management study, mapped state stream channel encroachment lines, flood retention reservoirs, and even other lands “near to a watercourse” susceptible to flooding. <sup>7</sup>

This matters for your “how close can we build?” question because it means: - The relevant regulated area may be **larger than the FEMA SFHA polygon**, depending on Town-defined floodplain extents and site conditions. <sup>7</sup>

The same Town source also clarifies: - West Hartford adopts by reference FEMA’s **Flood Insurance Study (FIS) and FIRMs** (and revisions), and SFHAs include areas shown on the FIRM as **Zones A / AE / AO / AH** etc. <sup>7</sup>

- **SFHA does not include “shaded Zone X/other flood areas.”** <sup>7</sup>
- **Base Flood Elevations (BFEs) shown on the FIRM are approximate and should be verified using BFEs in the FIS** for a specific location. <sup>7</sup>
- The Town’s description also notes that areas contiguous with but outside FEMA SFHA may still be considered flood-prone where the land surface is **lower than the BFE** and not protected by a feature. <sup>7</sup>

### If any part of your project enters an SFHA, West Hartford applies elevated construction standards

West Hartford has adopted floodplain standards that include **freeboard** (building higher than the BFE). Public meeting-minutes documentation of amendments indicates a requirement that the **bottom of the lowest floor be elevated 2.0 feet above BFE** for new construction/substantial improvements in SFHA Zones A and AE, and also elevating critical building utilities above BFE. <sup>8</sup>

Even if your building footprint avoids SFHA, this standard becomes relevant if: - the SFHA boundary is later refined, or - portions of site work (fill, grading, utilities) intrude into regulated areas.

## **Inland wetlands and watercourse controls: the 150-foot “regulated area” is often the real constraint**

Separate from FEMA flood zones, West Hartford’s Inland Wetlands & Watercourses regulations are highly consequential for a creek-adjacent site.

The regulations state (paraphrased precisely): - The Agency regulates activities within wetlands/watercourses and **within 150 feet of the boundary** of wetlands and watercourses (“Regulated Area”), including earth moving, filling, construction, **storm drainage discharge**, and other work—unless specifically exempted. <sup>9</sup>

- Conducting a regulated activity generally requires **obtaining a permit** from the wetlands agency. <sup>9</sup>

For a small ~0.52-acre parcel near (or containing) a watercourse, the **150-foot regulated area can cover most or all of the usable land**, regardless of whether your building is “outside the 100-year flood zone.”

<sup>10</sup>

## **Stormwater disposal is explicitly reviewed for parking and low areas**

West Hartford’s general zoning requirements include an explicit drainage standard: **no structure may be erected/expanded and no land graded or hard-surfaced unless provisions have been made and approved for proper disposal of drainage water**, particularly from parking areas, near property lines, and from low areas that collect drainage water. <sup>11</sup>

In addition, the Town’s Engineering division describes townwide stormwater management/drainage planning with the objective of alleviating street flooding for design storms and adding freeboard in study recommendations (contextual evidence that flooding/drainage is an active municipal concern). <sup>12</sup>

## **How close to the flood zone can you build a 4,500 sq ft church?**

There usually is **not** a clean “X feet from the line” answer, because the controlling question is not distance—it is **whether any part of your development (building, fill, grading, utilities, stormwater outfalls, parking) falls inside one or more regulated overlays**, and whether the project changes flood storage/conveyance or wetland impacts.

Using West Hartford’s published framework, the practical rule-set looks like this:

If your church and all associated site work are **outside FEMA SFHA** and outside any Town-defined floodplain areas that apply to the site, then SFHA construction requirements (like the 2-foot freeboard standard) generally do not apply. <sup>13</sup>

However, even if you avoid SFHA, you may still face approvals because: - **Wetlands/watercourse jurisdiction extends 150 feet** from the wetland/watercourse boundary, and regulates grading, filling, construction, and storm drainage discharge in that band. <sup>9</sup>

- The Town reviews **drainage disposal** for hard-surfacing and low areas—especially relevant on a “lower elevation side” site with a creek influence. <sup>14</sup>

## What you should require before answering “how close” with confidence

To translate this into an actionable “buildable envelope,” a civil engineer typically produces: - A boundary & topographic survey. - A **wetlands/watercourse delineation** plus the **150-foot regulated area** line. <sup>9</sup>  
- A **FEMA effective floodplain overlay** and BFE references from the **Flood Insurance Study** (not just the rounded FIRM label). <sup>15</sup>  
- A concept grading & stormwater plan demonstrating compliance with Town drainage review requirements. <sup>14</sup>

If any grading/fill is proposed within floodplain-regulated areas, expect the Town to require robust engineering support and “no adverse impact” type demonstrations during review (a common standard referenced in Town planning documentation for floodplain encroachments). <sup>16</sup>

## Is the 500-year flood zone something you should worry about here?

If (as you believe) the building/parking are outside the 100-year SFHA but inside the 500-year area, there are three distinct “concerns,” and only one is strictly regulatory:

### Regulatory concern

By the Town’s own statement, **SFHA does not include shaded Zone X**. So in many cases, being “only in the 0.2% zone” does not trigger SFHA construction rules by itself. <sup>15</sup>

But the Town’s broader floodplain definition and wetlands jurisdiction can still apply depending on site specifics. <sup>17</sup>

### Practical risk concern

FEMA describes Zone X (shaded) / Zone B as **moderate hazard**, commonly between the 100-year and 500-year flood limits. <sup>3</sup>

FloodSmart notes that **40% of flood claims occur in low- to moderate-risk areas**. <sup>4</sup>

So yes—it is a **real risk signal**, particularly for a community building. Key practical issues include: - Flooded access routes or parking during a rare but high-impact event. - Damage to landscaping, utilities, and below-grade components even if the slab is nominally above flood levels. - Rising insurance costs or underwriting constraints over time (risk-rating changes and map updates are a known dynamic in flood risk management). <sup>18</sup>

### Design and resilience concern

Even outside SFHA, it can be prudent to design critical components (electrical gear, HVAC, emergency power, storage) to remain functional under **0.2% flood conditions**—especially if the site is topographically low relative to the roadway and has a nearby creek. FEMA and NFIP consumer guidance emphasizes that flood events occur outside high-risk zones, and that most homeowner policies do not cover flooding. <sup>19</sup>

## Why might FEMA flood zone boundaries look “wrong” across a creek?

You asked, in effect: “If elevation is lower on the east side, why isn’t that side in the zone, and why is the west side mapped at or below ~56’?”

A few points clarify how these maps work:

### **FEMA flood boundaries are driven by modeled floodwater elevation, not just ground elevation**

Floodplain mapping is based on: - estimated flood flows, - hydraulic modeling of the channel and floodplain, - a modeled **water-surface elevation** (the BFE for the base flood), then intersected with topography to approximate an inundation boundary.

West Hartford’s own zoning narrative underscores that **SFHAs are determined utilizing BFEs**, and that **BFEs on the FIRM are approximate** and should be verified in the FIS’s profiles. <sup>15</sup>

So “elevation matters,” but it matters **relative to floodwater elevation and flow behavior**, and the final line is an approximation at map scale. <sup>7</sup>

### **Flood extent is often asymmetrical across a channel**

The flood may spread farther on one side due to: - a broader low terrace on one bank, - obstructions (walls, embankments, buildings) that deflect flow, - localized backwater effects at culverts/bridges, - historical channel modifications.

West Hartford’s hazard mitigation annex reports substantial historical flood-mitigation work, including **rechanneling Trout Brook in the early 1980s to remove hundreds of houses from the floodplain**, demonstrating that engineered channel changes can materially alter mapped flood behavior over time. <sup>20</sup>

### **A nearby site could be “out of the flood zone” because it was elevated or certified, even if it looks low**

West Hartford’s hazard mitigation annex also notes a **new apartment complex adjacent to Trout Brook** that was **elevated above the 0.2% annual-chance flood elevation** (described as linked to state funding requirements). That is an example of how a development can be raised or designed so that finished-floor elevations and critical infrastructure clear the planning flood level, even near a stream corridor. <sup>20</sup>

Separately, FEMA mapping precedence language (Town narrative) implies that if a location is protected from flooding by a natural/man-made feature, or if a map amendment/revision is obtained, mapped status can differ from what a casual elevation glance suggests. <sup>21</sup>

## Parking and site-fit reality check for a 4,500 sq ft church with 17 spaces

Two constraints are likely to determine feasibility even before flood risk:

### Parking minimums depend on seats, not square footage

West Hartford's parking schedule states: "**Places of worship: 1 [parking space] per 6 seats in the largest place of assembly.**" <sup>22</sup>

That implies 17 spaces supports on the order of **~102 seats** (17 × 6), assuming all spaces are countable and on-site. If your sanctuary/programming anticipates substantially more than ~100 seats at peak service, then (unless a reduction/shared-parking arrangement is granted under applicable provisions) you should expect a **parking compliance issue** to be one of the first questions raised in zoning/site plan review. <sup>23</sup>

### Small parcel + creek jurisdiction can squeeze the "buildable envelope"

A 0.52-acre parcel (~22,651 sq ft) is tight for: - a 4,500 sq ft footprint (or larger if single-story), - drive aisles/turning, - landscaping/buffers, - stormwater facilities, - and (critically) avoiding wetlands/floodplain regulated areas. <sup>24</sup>

If the creek/watercourse boundary is near or on the parcel, the **150-foot wetlands regulated area** could consume a large portion of the site, triggering wetlands permitting and potentially limiting disturbance even where FEMA flood zones are avoided. <sup>9</sup>

## Recommendation framework: should you buy the land?

A "yes/no" decision hinges on how much permitting uncertainty, design mitigation cost, and residual flood risk your church can tolerate.

### Conditions that would support buying (subject to verification)

Proceeding can be reasonable if all of the following check out in due diligence: - A survey-based concept plan demonstrates a realistic **buildable envelope** outside the FEMA SFHA and consistent with West Hartford's broader floodplain framework. <sup>13</sup>

- A wetlands scientist/civil engineer confirms that the project can either (a) stay largely outside the **150-foot regulated area**, or (b) can obtain a wetlands permit with manageable mitigation/conditions for encroachment and stormwater discharge. <sup>9</sup>

- A stormwater plan is feasible that meets Town expectations for drainage disposal for parking and low areas. <sup>14</sup>

- Your worship space seating count aligns with the **1 space per 6 seats** requirement or you have a credible, approvable approach (shared parking, operational limits, etc.) to reconcile the difference. <sup>22</sup>

- You are comfortable with residual flood risk indicated by the 0.2% zone, and you budget for resilience measures and/or flood insurance as appropriate. <sup>5</sup>

## Conditions that argue against buying

This parcel is high-risk for “surprise constraints” if: - The creek/watercourse and its 150-foot regulated area effectively eliminate practical disturbance-free space for the building pad, driveway geometry, utilities, and stormwater system. <sup>10</sup>

- Your ministry plan needs significantly more than ~100 seats at peak service, making 17 spaces structurally noncompliant absent a variance or alternative compliance path. <sup>22</sup>

- Your timeline/budget cannot absorb iterations with wetlands/floodplain review, engineering analyses, and potential no-rise / compensatory storage-type constraints where floodplain impacts are implicated. <sup>25</sup>

- You want the facility to serve as a community shelter or critical-function site; in that case, many organizations choose to site outside even the 0.2% floodplain as a risk-management policy (not always legally required, but operationally significant). <sup>26</sup>

## Bottom line

Based on West Hartford’s published regulatory framework, **the most important “distance” is not from the 100-year flood line—it is from the watercourse/wetlands boundary (150 feet), and from any Town-defined floodplain areas that apply beyond FEMA’s SFHA.** <sup>27</sup>

If your proposed church and parking truly avoid the SFHA, the **500-year designation is not automatically a permitting deal-breaker**, but it is a meaningful risk signal—especially given the NFIP’s reporting that a **large share of flood claims occur outside high-risk zones.** <sup>28</sup>

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<sup>1</sup> <sup>24</sup> 61 Park Rd, West Hartford, CT 06119 - APN/Parcel ID: WHAR M:H10 B:4131 L:61  
<https://www.loopnet.com/property/61-park-rd-west-hartford-ct-06119/09003-WHARM--H10B--4131L--61/>

<sup>2</sup> <sup>3</sup> <sup>5</sup> <sup>26</sup> Flood Zones | FEMA.gov  
[https://www.fema.gov/es/node/499724?utm\\_source=chatgpt.com](https://www.fema.gov/es/node/499724?utm_source=chatgpt.com)

<sup>4</sup> <sup>18</sup> <sup>19</sup> What is My Flood Risk | The National Flood Insurance Program  
[https://www.floodsmart.gov/flood-risk?gad\\_source=1&utm\\_source=chatgpt.com](https://www.floodsmart.gov/flood-risk?gad_source=1&utm_source=chatgpt.com)

<sup>6</sup> Schedule A  
<https://www.westhartfordct.gov/fs/resource-manager/view/eeff383-e26c-448a-94f1-46a9cd7aa81c>

<sup>7</sup> <sup>11</sup> <sup>13</sup> <sup>14</sup> <sup>15</sup> <sup>17</sup> <sup>21</sup> <sup>28</sup> Town of West Hartford - General Requirements  
<https://we0900.zoninghub.com/highlights/Requirements.aspx>

<sup>8</sup> West Hartford Town Council Meeting Minutes  
[https://ecode360.com/WE0900/document/724322695.pdf?utm\\_source=chatgpt.com](https://ecode360.com/WE0900/document/724322695.pdf?utm_source=chatgpt.com)

<sup>9</sup> <sup>10</sup> <sup>27</sup> portal.ct.gov  
[https://portal.ct.gov/-/media/csc/1\\_dockets-medialibrary/media\\_do400-499/docket\\_474/1\\_application/bulk/west\\_hartford/gchccbulkfilingwesthartfordinlandwetlandsandwatercoursesregulationsmay17w2863289pdf.pdf?hash=B9180A451BC3C8F89897CA2A4F25007C&rev=9d87a8b19e314464b47f15854d621425](https://portal.ct.gov/-/media/csc/1_dockets-medialibrary/media_do400-499/docket_474/1_application/bulk/west_hartford/gchccbulkfilingwesthartfordinlandwetlandsandwatercoursesregulationsmay17w2863289pdf.pdf?hash=B9180A451BC3C8F89897CA2A4F25007C&rev=9d87a8b19e314464b47f15854d621425)

<sup>12</sup> Drainage & Storm Water Management  
[https://www.westhartfordct.gov/town-departments/engineering/storm-water-management?utm\\_source=chatgpt.com](https://www.westhartfordct.gov/town-departments/engineering/storm-water-management?utm_source=chatgpt.com)

16 25 **Town of West Hartford – Department of Community Development**

[https://resources.finalseite.net/images/v1703792822/westhartfordctgov/e7h3egneqfr2b6bqhhe/Combined\\_Staff\\_Comments\\_11\\_16\\_23.pdf?utm\\_source=chatgpt.com](https://resources.finalseite.net/images/v1703792822/westhartfordctgov/e7h3egneqfr2b6bqhhe/Combined_Staff_Comments_11_16_23.pdf?utm_source=chatgpt.com)

20 **westhartfordct.gov**

<https://www.westhartfordct.gov/fs/resource-manager/view/2692f10b-859e-4db6-aaf4-0cb741759c42>

22 23 **Article IV: General Regulations - Town of West Hartford, CT**

[https://ecode360.com/7295486?utm\\_source=chatgpt.com](https://ecode360.com/7295486?utm_source=chatgpt.com)