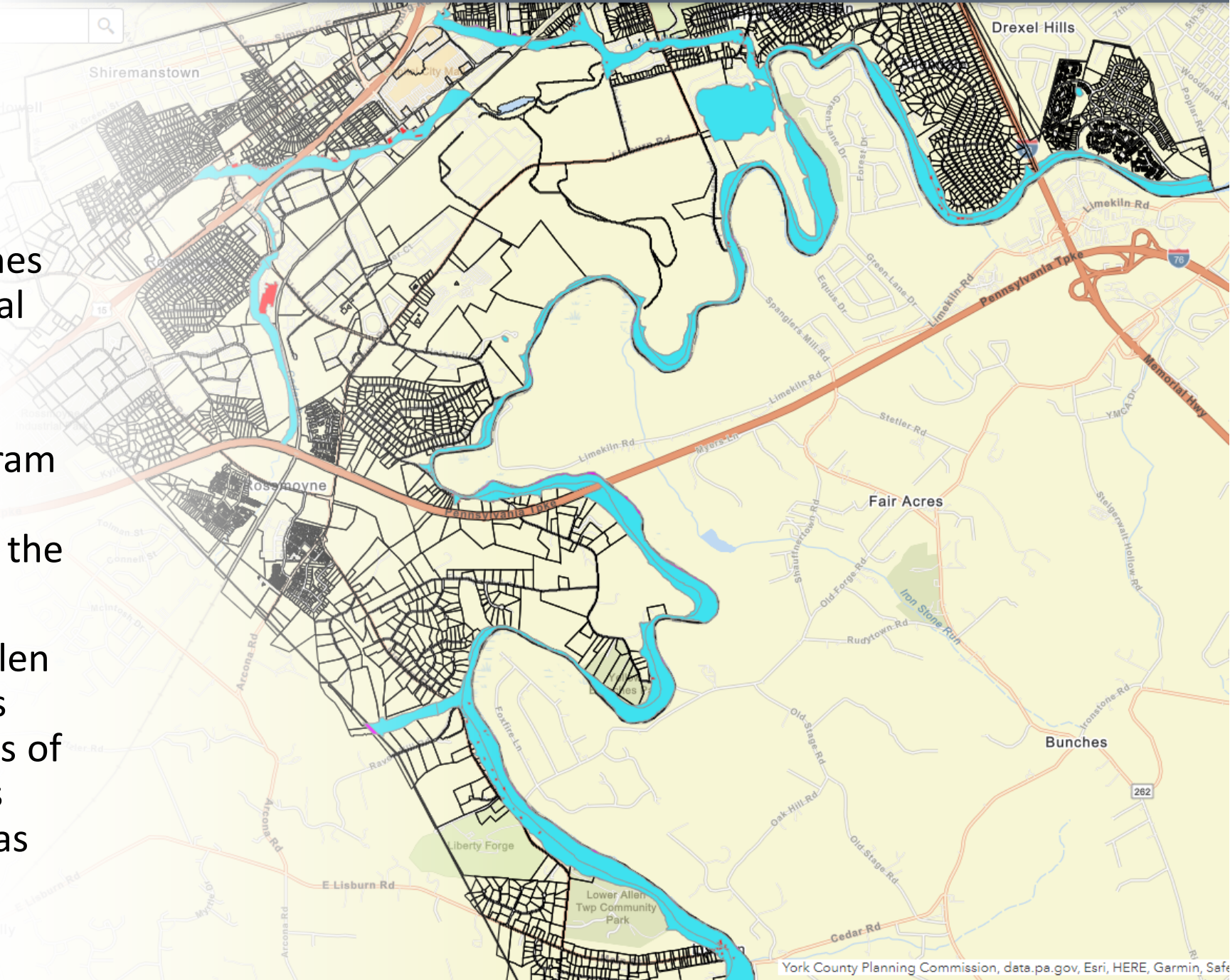


Lower Allen Township Code of Ordinances Chapter 110 Floodplain Management

The Pennsylvania Flood Plain Management Act of 1978 as amended by Act 65 of 2022, delegated the responsibility to local governmental units to adopt floodplain management regulations to promote public health, safety, and the general welfare of its citizenry.

Why is Lower Allen Involved?

- About 6% of Lower Allen touches the federally recognized Special Flood Hazard Area (SFHA).
- Lower Allen participates in the National Flood Insurance Program (NFIP). This allows residents to purchase flood insurance from the federal government if needed.
- To participate in NFIP Lower Allen must abide by the federal rules designed to mitigate the effects of flooding. This typically involves restricting development in areas that are likely to flood.



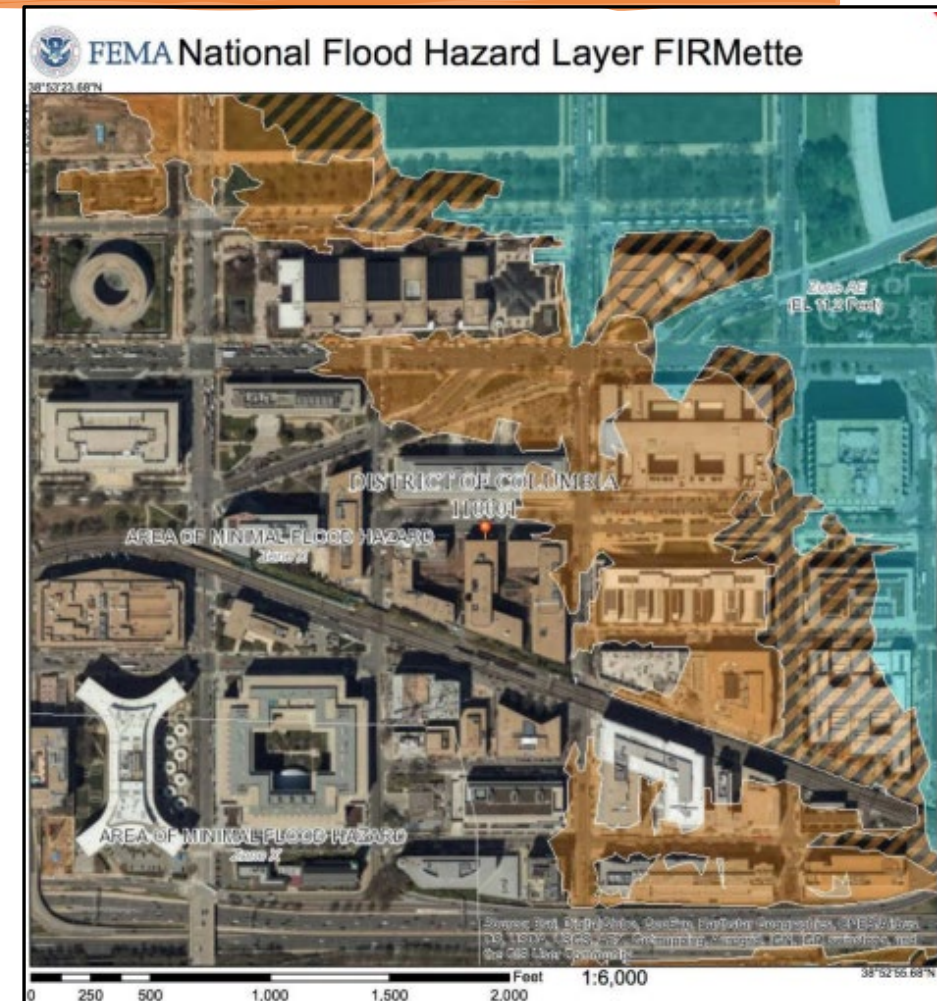
Why Change the Ordinance?

- Lower Allen's local Floodplain Plain Ordinance references the official flood maps produced by the Federal Emergency Management Agency (FEMA).
- About every ten years FEMA updates these maps known as Flood Insurance Rate Maps (FIRMs).
- The new maps must be referenced in the local ordinance.
- New regulation requirements must be adopted.



Why Change the Maps?

- The maps are updated to better reflect the actual areas that flood. The floodplain moves because:
 - Streams meander
 - Erosion
 - Development
 - Climate change
 - Improved technology



What Is the Process to Update the Maps?

- June 26, 2019-Community Coordination and Outreach Meeting to review FIRM and discuss updates to floodplain management ordinances.
- November 6, 2019- Open house for community members to review the location of their properties on the flood maps with mapping and insurance specialists.
- December 18, 2021- Revised Preliminary FIRMs released.
- July 8, 2021- Appeal period starts
- June 21, 2023- Letter of final determination for floodplain maps issued.
- September 7, 2023- New maps become effective.



What If My Property is in the Special Flood Hazard Area?

- Properties located in the SFHA are required to purchase flood insurance if their mortgage is from a federally-backed or federally-regulated lender.
- The Floodplain Ordinance will put restrictions on what can be built on your property.
- The ordinance will specify the way something can be built.

What Does the Ordinance do?

- Restricts development in the SFHA to mitigate the effects of flooding on the community.
 - Specifies what can be built
 - No basements
 - No hospitals
 - No jails
 - No manufactured or mobile homes
 - No storing of hazardous materials
 - No landfills
 - Nothing that will raise the base flood elevation more than a foot-requires engineered drawings
 - No accessory structures over 600 sq.ft.
 - Building materials- must be water resistant
 - Paint
 - Adhesives
 - Plywood
 - Windows/doors

What Does the Ordinance Do?

- Restricts development in the SFHA to mitigate the effects of flooding on the community.
 - Specifies how things are built
 - Requires a registered engineer to show that the development will not increase the flooding hazard, and that the structure can withstand hydrostatic pressures, velocities, and uplift forces associated with the base flood elevation (BFE).
 - Storage tanks, pipes, air ducts must be anchored
 - Electrical panels 3 ft above BFE
 - Specifies when work can be done
 - Requires work to start within 180 days of the issuance
 - Work to be completed within 12 months.
 - Specifies where things can be built
 - No construction or development shall be located with 50 feet landward from the top-of-bank unless a permit is obtained from DEP.
 - All new or substantially improved residential must be elevated one and a half feet above base flood elevation.
 - All roads shall be no more than one foot below Regulatory Flood Elevation.

What Does the Ordinance do?

- Designates and describes the duties of the Floodplain Administrator
 - Zoning Officer is appointed as the Floodplain Administrator with Director of Community and Economic Development as the alternate.
 - Reviews building permit to ensure it complies with the technical components of the ordinance
 - Determines substantial improvement
 - Reviews the costs of improvements and the current market value. If the value of the improvement of the structure in the SFHA is more than 50% of value of the structure than entire structure must be brought into compliance.
 - Reviews Floodproofing Certificate for non-residential structures
 - Annual Maintenance Plan of floodproofed components
 - Flood Emergency Operations Plan- procedures to be followed during a flood event
 - Establishes chain of command
 - Procedures for notification of personnel
 - Evacuation plan
 - Designates duties and alternates for performing duties
 - Training schedule
 - Floodplain Administrator must complete a biennial report to FEMA on participation in the NFIP.

What Does the Ordinance Do?

- Provides a process for enforcement, penalties, appeals and variances.
 - Notify property owner in writing and provide timeline of minimum of 30 days to address remedial actions.
 - Summary Offense, fines- \$25-\$600 daily
 - Appeal Board is the Lower Allen Township Zoning Hearing Board
 - Can then appeal to state court
 - Variances
 - Must show good cause
 - Result in extreme hardship
 - Not increase flood heights to threaten the public
 - Not conflict with other ordinances
 - Notify the applicant in writing that it may result in increased premium rates
 - Maintain complete record of all variance requests and related actions


What will implementation look like?

- Zoning Officer has been accepted at the Federal Emergency Management Academy for a five-day class on Floodplain Management the end of October.
- Within our permit management system, the properties in the floodplain have been flagged.
- Create a supplemental form to help public understand requirements.


Parcel 1652 VALLEY ROAD

Parcel 13-26-0251-021
1652 VALLEY ROAD
PA

Septic Flood Zone



Overview

Owner 
1652 VALLEY ROAD
MECHANICSBURG, PA 17055

Property Class	R
Municipality Name	LowerA
Zone	R-1
Flood Zone	Yes
FloodZoneName	AE
Acreage	1.08

Groups [+ Create Group](#)

- Address/Tax Info
- Property Info
- Flood Zone

Address/Tax Info

Legal Address:

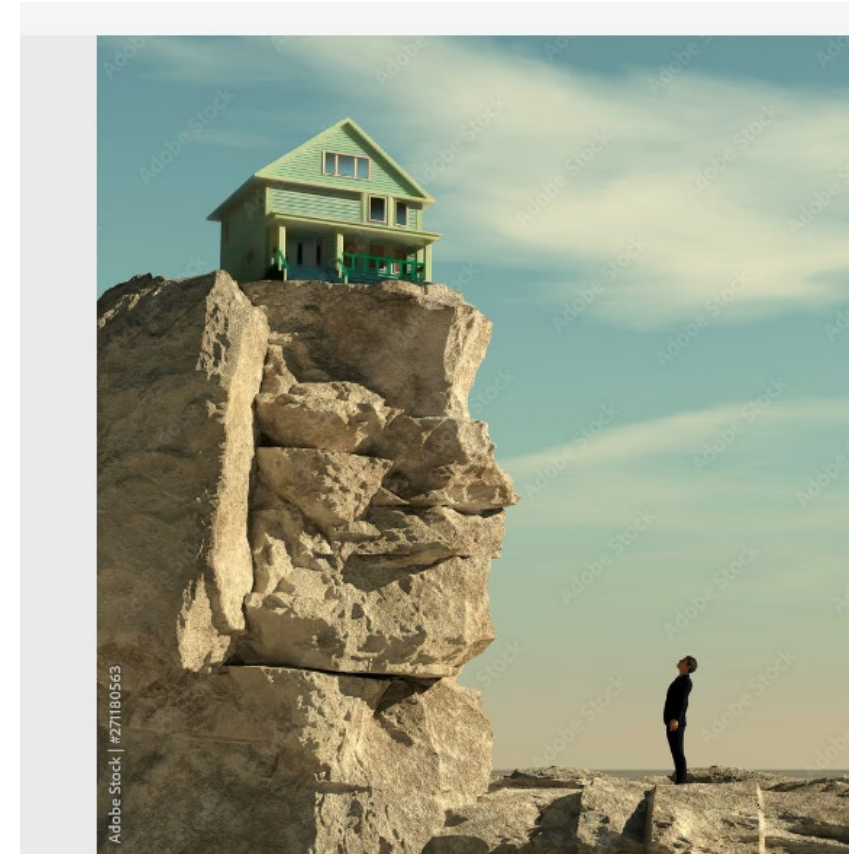
City:

State:

Zipcode:



What if my property isn't in the SFHA?

- The SFHA represents a 1% chance that an area will be inundated with water in a given year. This is sometimes referred to as the 100-year floodplain. Meaning that once in a 100 years there will be an instance that area is underwater.
- The 500-year floodplain or the .2% percent annual chance is also mapped by FEMA.
- The area between the two zones are considered to have a moderate flood risk.
- 20% of all of flood insurance claims do not occur in either the 100 year or 500-year floodplain.
- Each property owner needs to assess their situation and needs to determine if flood insurance is needed.



Can I Have My Property Removed from the SFHA?

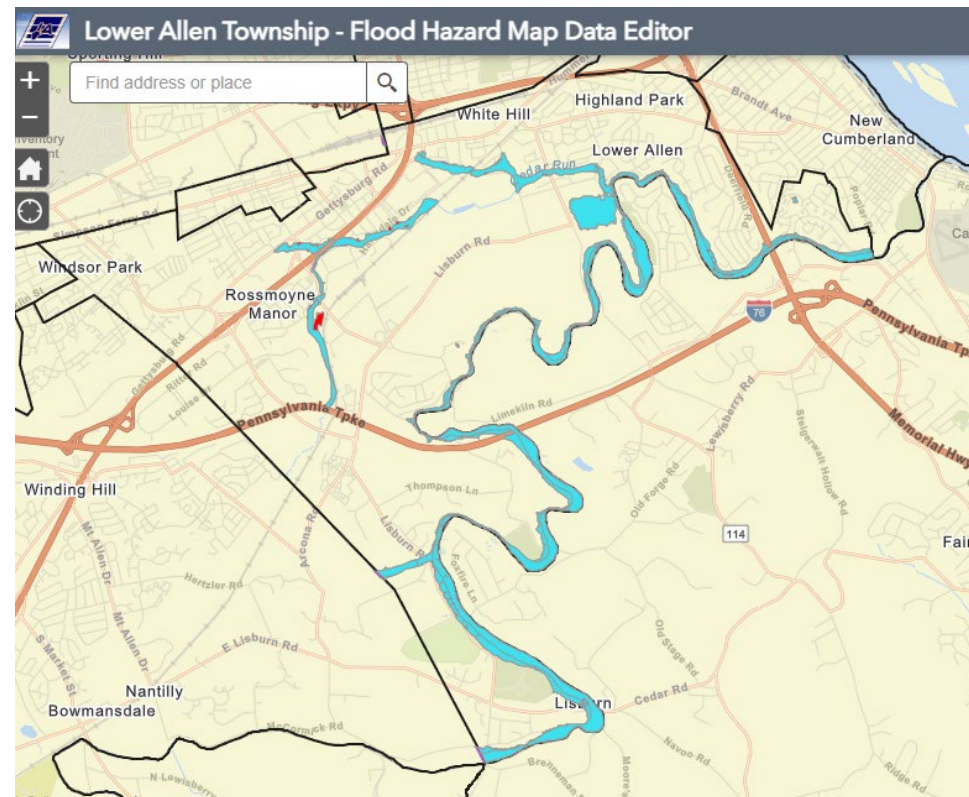
- A Letter of Map Amendment (LOMA) can be attained.
 - Proper documentation showing that the property is not in the SFHA
 - Requires an engineering study
- During the map update process, an appeal can be requested.
 - Appeals must include hydraulic and/or hydrologic data to support the claim

Page 1 of 2		Date: October 20, 2009		Case No.: 10-04-0201A		LOMA		
 Federal Emergency Management Agency Washington, D.C. 20472								
LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)								
COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION				
COMMUNITY	CITY OF MIAMI, MIAMI-DADE COUNTY, FLORIDA			Lot 5, less the X-Way, and Lots 6, 7, and 8, Block 89, Miami North, as described in the Quit-Claim Deeds recorded as Document Nos. 98R130404 and 98R130405, in Book 18029, Pages 0618 and 0619, in the Office of the Clerk of Circuit Court, Dade County, Florida				
	COMMUNITY NO.: 120650							
AFFECTED MAP PANEL	NUMBER: 12086C0314L							
	DATE: 9/11/2009							
FLOODING SOURCE: ATLANTIC OCEAN				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 25.778, -80.299 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS 7.0 DATUM: NAD 83				
DETERMINATION								
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
5-8	89	Miami North	350 NW48 Street	Property	X (shaded)	9.0 feet	--	7.0 feet
Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).								
ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)								
INTERVENING HIGH GROUND - NO FILL								
<p>This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.</p> <p>This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 338-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.</p>								
 Kevin C. Long, Acting Chief Engineering Management Branch Mitigation Directorate								

How do I know if my property is in the SFHA?

- Once the final determination on the boundaries was made in the end of June, Lower Allen worked to create a digital map available on our website to see if changes have been made to their property's floodplain.
- No new parcels were added since the last FEMA maps in 2009 were adopted.
- The floodplain on those parcels either was either reduced or enlarged.

[Lower Allen Township - Flood Hazard Map Data Editor \(arcgis.com\)](#)



How do I
speak to
someone
about
Flood
Insurance?



Buying a Policy ▾

Renewing a Policy ▾

Flood Risks and Costs ▾

Before and After a Flood ▾

Flood Zones and Maps ▾

Why should I purchase flood insurance if:

Q: I already have a homeowners insurance policy?

+

Q: My community has never flooded?

+

Q: I live outside of the high-risk flood area?

+

Q: My home flood damage could be covered by federal disaster assistance?

+

Q: I'm renting a property?

+

- Visit www.floodsmart.gov

Conclusion

- Lower Allen is updating its Floodplain Ordinance to be compliant with federal regulations.
- Remaining compliant with these regulations allows Lower Allen residents the ability to purchase coverage from the National Flood Insurance Program.
- Property owners located in the Special Flood Hazard Area are required to purchase flood insurance if they have a federally back mortgage.
- All property owners should determine if they need flood insurance.
- No new properties were added to the SFHA with the updated mapping.
- If you have property in the SFHA, in most instances the ordinance is not completely restrictive.
 - Need an engineered design that will not increase the base elevation flood more than a foot
 - Design must be able to withstand the one percent annual chance of flood.
- Lower Allen staff will help residents through the application process.



The background of the image is a close-up, high-angle shot of water with numerous small, concentric ripples. The ripples create a complex, organic pattern of light and dark blue tones, with some areas appearing almost white due to the reflection of light. The overall effect is a textured, shimmering surface.

Questions?