

**LONDONDERRY
TOWNSHIP
CODES DEPT**

FLOODPLAIN PUBLIC INFORMATION SESSION



Iron Mine Run: Manada Conservancy Project Area

<https://www.manada.org/preservation/projects/royalton-and-iron-mine-run/>

Introduction

Why are we here?

Londonderry Township has a legal obligation to enforce floodplain regulations within the Township. It is the desire of the Township to meet these obligations while working together with the residents and property owners of the Township that live and enjoy property within our borders.

It is hoped that this information session will allow movement towards a better understanding and working relationship between the Township and its residents and property owners and that everyone can leave this meeting with a better understanding of the requirements that the Township is obligated to enforce



Introduction

What will be presented?

- What is a Floodplain and why are they important?
- Floodplains in Londonderry Township
- Federal and State Regulations
- Our Local Ordinance
- How does this effect me?



Introduction



My Name is Duane Brady

I am the Londonderry Township
Floodplain Administrator

I have been with the Township
since January 16th, 2024

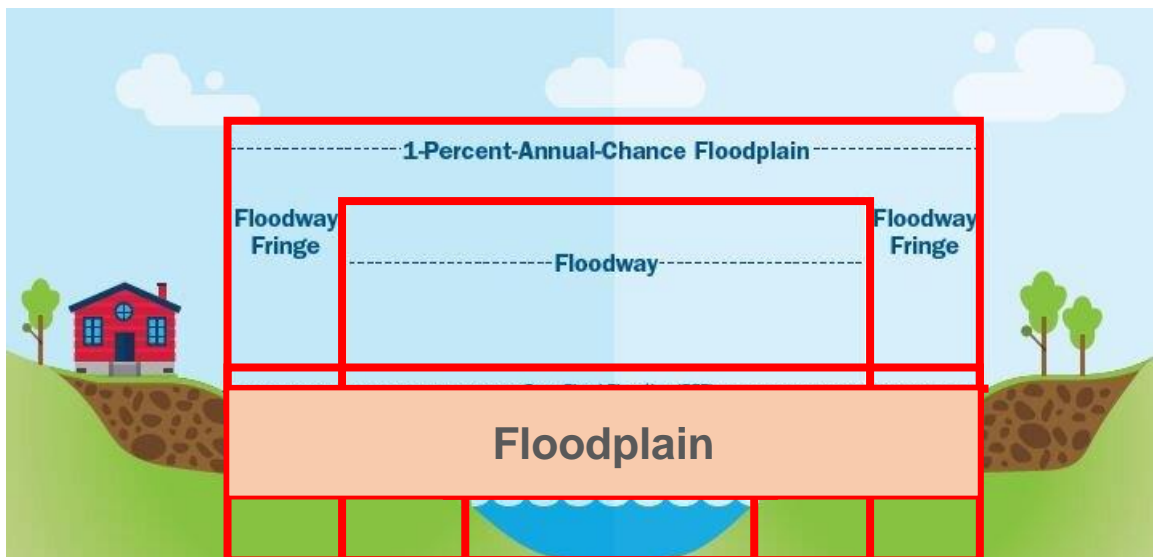
My background is in Emergency
Services/Management and Code
Enforcement



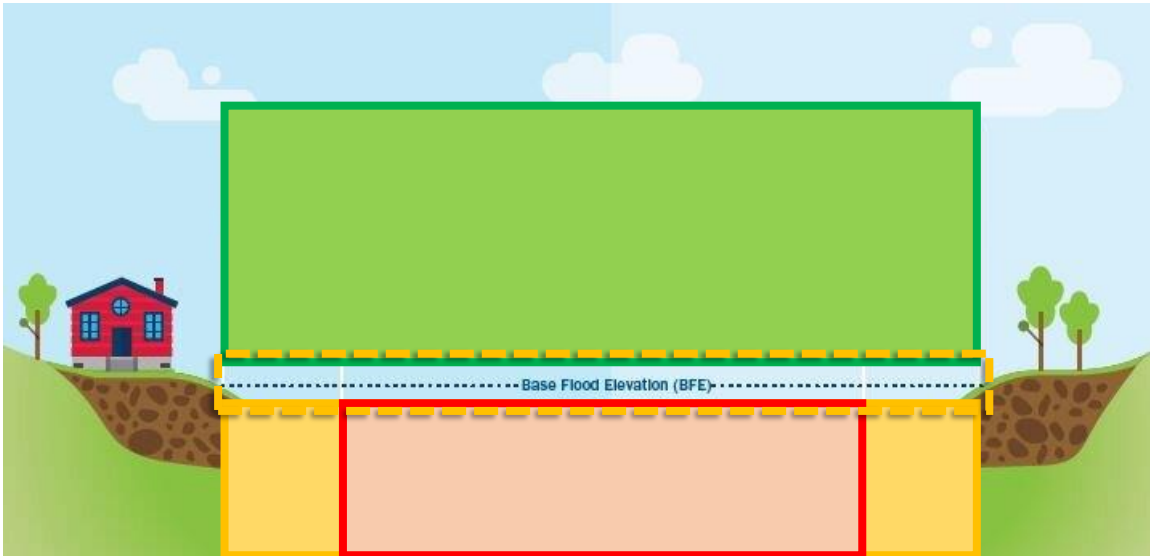
What is a Floodplain and why are they important?



What is a Floodplain and why are they important?



What is a Floodplain and why are they important?



What is a Floodplain and why are they important?

At every level of government
from Congress at the Federal Level
down to our Board of Supervisors at the Local Level
the primary goal of floodplain regulations is
intended to protect life and property

Floodplains exist so that we, as a community,
can know how to safely around the many waterways of the
Commonwealth and how to properly plan for a disaster event.

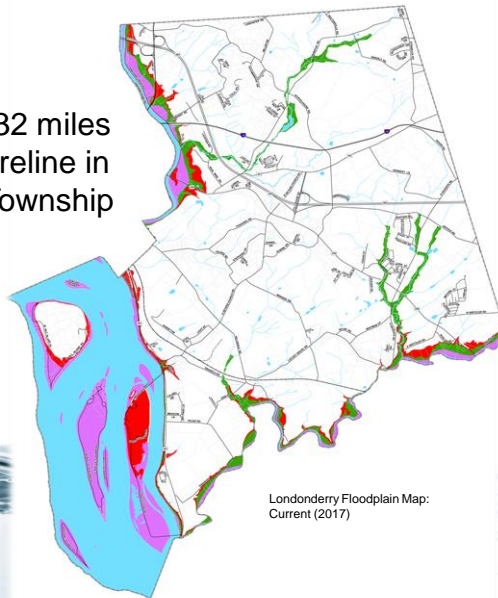


Floodplains in Londonderry Township



Floodplains in Londonderry Township

There is over 32 miles
of riverine shoreline in
Londonderry Township



Londonderry Floodplain Map:
Current (2017)

There are approximately
477 parcels/properties that
impacted by floodplain

Roughly half are
on the mainland and
half are on
the river islands

Mainland = 222
River Island = 255



Floodplains in Londonderry Township

Flood Insurance plays an important role in Floodplain Administration

FEMA has recorded 597 instances of claimed property loss in the Township, paying over \$28,000,000 in recovery funds

586 of the claimed losses and \$27,989,117 (99%) of recovery funds have been spent on residential structures

Federal records show that only 25 flood insurance policies are currently in force, covering only \$5,760,000 of property

By not transferring risk onto an insurance policy, you are asking your friends and neighbors to pay for damage to your property caused by a flood through disaster assistance funds



Floodplains in Londonderry Township

As a result of these high losses from past events, FEMA conducted a Community Assistance Visit (CAV) with the Township in 2014

The Township faced probation and/or suspension for lack of enforcement of floodplain regulations

If probation or suspension occurred, Township Residents faced:

- Higher flood insurance premium
- Denial of new flood insurance policies or policy renewal
- Loss of access to federal disaster recovery funds
- Loss of federal funds through grant and loan programs for floodplain areas

FEMA required the Township to take corrective action that included active permitting, record keeping, and pursuing violations



Floodplains in Londonderry Township

The Community Assistance Visit (CAV)
was closed on June 11th 2024

Closure of the CAV is **NOT** the end, **BUT** a new beginning

The areas and structures effected by
flooding and floodplain still exist

The Township needs to be proactive in its administration
of floodplains to avoid any future regulatory issues

Residents and community members need to be aware of the
requirements of flood-prone areas and work with the Township
in this area

Federal and State Regulations

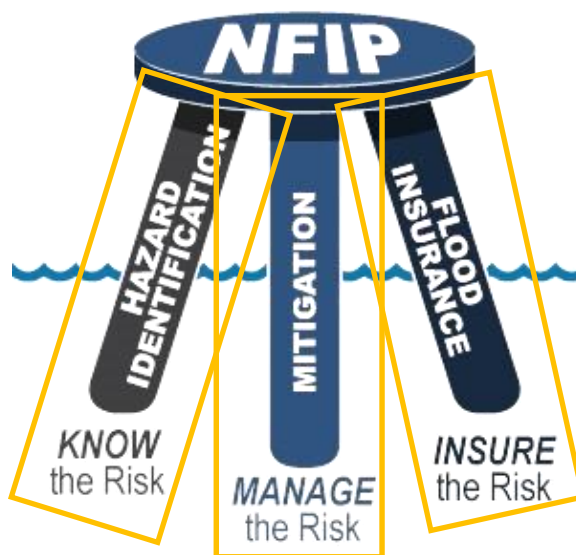
Federal and State Regulations:



FEMA

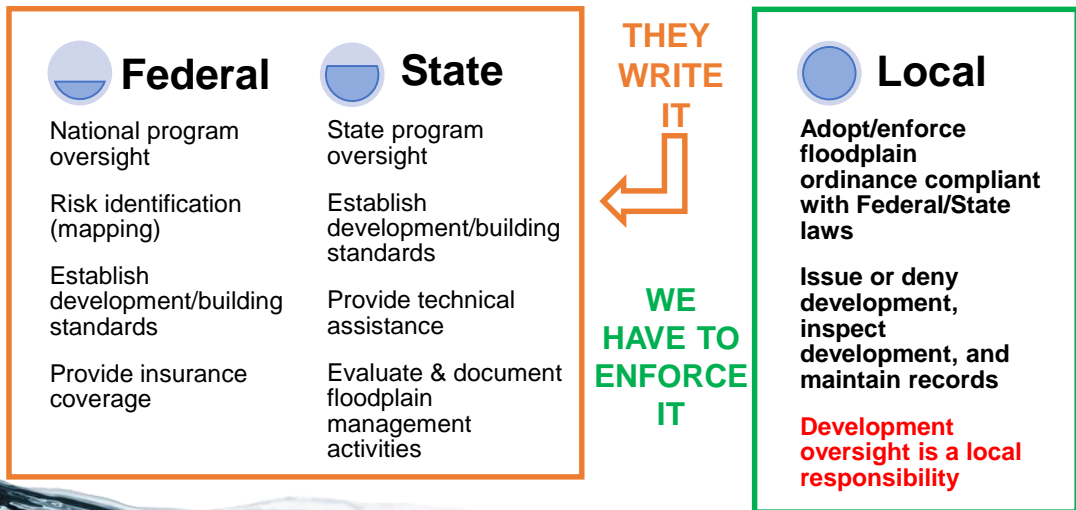


Federal and State Regulations:



Federal and State Regulations:

The NFIP works in the following way when it comes to the responsibility of the three levels of government



Federal and State Regulations:

FEMA has replaced the Community Assistance Visits that used to be done at the Federal level with a new system

PEMA will now be the main contact agency for the Township and they will be running this new program at the state level

This new program is called "Community Self Assessment"

Every 5 years PEMA will now audit the Township for floodplain administration

PEMA will have the Floodplain Administrator fill out a questionnaire and conduct a field visit of the Municipality

Then a meeting will be held between PEMA and the Township to go over results of the audit

Results of these audits will have similar impacts as the previous CAV in regards to insurance rates, access to grant funding, and access to disaster recovery funds



Our Local Ordinance



Our Local Ordinance:

On What Authority?

27-1501 Statutory Authority

The Legislature of the Commonwealth of Pennsylvania has, by the passage of the Pennsylvania Flood Plain Management Act of 1978, delegated the responsibility to local governmental units to adopt floodplain management regulations to promote public health, safety, and the general welfare of its citizenry.

Therefore, the Board of Supervisors of Londonderry Township does hereby order as follows.



Our Local Ordinance:

Applications and Permitting

27-1502.2

A. It shall be unlawful for any person, partnership, business or corporation to undertake, or cause to be undertaken, any construction or development anywhere within Londonderry Township unless a permit has been obtained from the Floodplain Administrator.

B. A permit shall not be required for minor repairs to existing buildings or structures.

C. The extent of minor repairs shall be determined by the Codes Enforcement Officer. All minor work to be undertaken shall be in conformance with the requirements of this Part and all other applicable codes and ordinances.

All work requires an **APPLICATION** and **DETERMINATION**.
A **PERMIT** may or may not be required depending on various factors

Our Local Ordinance:

Applications and Permitting

There are three (3) different determinations that could be made

1. Permit Required
 - Substantial Improvement
 - May require additional work under floodplain regulations

SECTION 5 TO BE COMPLETED BY FLOODPLAIN ADMINISTRATOR	
SUBSTANTIAL IMPROVEMENT DETERMINATION	
<input type="checkbox"/> MARKET VALUE OF EXISTING STRUCTURE (appraised value or tax assessed value):	\$ _____
<input type="checkbox"/> ESTIMATED CONSTRUCTION COSTS:	\$ _____
<input type="checkbox"/> ESTIMATED CONSTRUCTION COSTS EQUAL TO OR IN EXCES OF 50% OF MARKET VALUE	
<input type="checkbox"/> ESTIMATED CONSTRUCTION COSTS UNDER 50% OF MARKET VALUE OF EXISTING STRUCTURE	
<input type="checkbox"/> REPETITIVE LOSS (combined damage incurred on two or more occasions during 10-year period) EQUAL TO OR IN EXCESS OF 50% OF MARKET VALUE OF EXISTING STRUCTURE	
<input type="checkbox"/> ALL REQUIRED INFORMATION SUBMITTED	
<input type="checkbox"/> APPLICATION FEE PAID	
PERMIT DETERMINATION	
After reviewing the permit application as submitted it has been determined as follows:	
<input type="checkbox"/> NO Floodplain permit required - proposed project is not located in a Special Flood Hazard Area	
<input type="checkbox"/> NO Floodplain permit required - property partially located in the Special Flood Hazard Area but construction / development activities are not.	
<input type="checkbox"/> NO Floodplain permit required - minor repair [REF: Chapter 27 Part 15 Section 1502.2(C)]	
<input type="checkbox"/> DENIED	
The proposed construction / development activity DOES NOT conform with the provisions of the Londonderry Floodplain Development Ordinance and is denied for the reasons listed below:	

Londonderry Township Floodplain Application

Our Local Ordinance:

Example: Substantial Improvement

Existing Structure: Built 1965
In the Floodway or Floodplain
Not Elevated or Floodproofed
Market Value: \$100,000

Example 1:
Single renovation project
equaling \$51,000

Determination:
Substantial Improvement
requiring elevation or
floodproofing



Example 2:
5 projects over 12 years
Each project equals \$12,000

Determination:
Projects 1 – 4 do not equal a
Substantial Improvement
equaling only \$48,000

Project 5 **DOES** equal a
Substantial Improvement as
the Improved Value is now
\$60,000

Our Local Ordinance:

Applications and Permitting

2. No Permit Required
- Work is not in the floodplain
 - Work is minor repair and not correct a Substantial Damage Determination

SECTION 5 TO BE COMPLETED BY FLOODPLAIN ADMINISTRATOR

SUBSTANTIAL IMPROVEMENT DETERMINATION

☐ MARKET VALUE OF EXISTING STRUCTURE (appraised value or tax assessed value): \$ _____

☐ ESTIMATED CONSTRUCTION COSTS: \$ _____

☐ ESTIMATED CONSTRUCTION COSTS EQUAL TO OR IN EXCES OF 50% OF MARKET VALUE

☐ ESTIMATED CONSTRUCTION COSTS UNDER 50% OF MARKET VALUE OF EXISTING STRUCTURE

☐ REPETITIVE LOSS (combined damage incurred on two or more occasions during 10-year period) EQUAL TO OR IN EXCESS OF 50% OF MARKET VALUE OF EXISTING STRUCTURE

☐ ALL REQUIRED INFORMATION SUBMITTED

☐ APPLICATION FEE PAID

PERMIT DETERMINATION

After reviewing the permit application as submitted it has been determined as follows:

☐ NO Floodplain permit required - proposed project is not located in a Special Flood Hazard Area

☐ NO Floodplain permit required - property partially located in the Special Flood Hazard Area but construction / development activities are not.

☐ NO Floodplain permit required – minor repair [REF: Chapter 27 Part 15 Section 1502.2(C)]

☒ **denies**

The proposed construction / development activity DOES NOT conform with the provisions of the Londonderry Floodplain Development Ordinance and is denied for the reasons listed below:

Londonderry Township Floodplain Application

Our Local Ordinance:

Minor Repairs

Minor Repairs are defined as:

Replacement of material with equivalent material for routine maintenance and upkeep

A Minor Repair is not:

- Cutting or removal of any wall – load bearing or not
- Cutting or removal of any structural beam or load bearing support
- Change to or removal of egress pathways (egress = the way out)
- Addition to, changes, replacement, or relocation of any water, sewer, mechanical (HVAC), electrical, plumbing, or other critical system of the structure

Our Local Ordinance:

Applications and Permitting

SECTION 5 TO BE COMPLETED BY FLOODPLAIN ADMINISTRATOR

SUBSTANTIAL IMPROVEMENT DETERMINATION

- ☐ MARKET VALUE OF EXISTING STRUCTURE (appraised value or tax assessed value): \$ _____
- ☐ ESTIMATED CONSTRUCTION COSTS: \$ _____
- ☐ ESTIMATED CONSTRUCTION COSTS EQUAL TO OR IN EXCES OF 50% OF MARKET VALUE
- ☐ ESTIMATED CONSTRUCTION COSTS UNDER 50% OF MARKET VALUE OF EXISTING STRUCTURE
- ☐ REPETITIVE LOSS (combined damage incurred on two or more occasions during 10-year period) EQUAL TO OR IN EXCESS OF 50% OF MARKET VALUE OF EXISTING STRUCTURE
- ☐ ALL REQUIRED INFORMATION SUBMITTED
- ☐ APPLICATION FEE PAID

PERMIT DETERMINATION

After reviewing the permit application as submitted it has been determined as follows:

- ☐ NO Floodplain permit required - proposed project is not located in a Special Flood Hazard Area
- ☐ NO Floodplain permit required - property partially located in the Special Flood Hazard Area but construction / development activities are not.
- ☐ NO Floodplain permit required - minor repair (REF: Chapter 27 Part 15 Section 1502.2(C))
- ☐ **DENIED**

The proposed construction / development activity DOES NOT conform with the provisions of the Londonderry Floodplain Development Ordinance and is denied for the reasons listed below:

3. Denial

Londonderry Township Floodplain Application

Our Local Ordinance:

Elevation and Floodproofing

27-1505.2.A – Residential Structures

(1) In AE, A1-30, and AH Zones, any new construction or substantial improvement shall have the lowest floor (including basement) elevated up to, or above **the regulatory flood elevation.**

(2) In A Zones, where there are no base flood elevations specified on the FIRM, any new construction or substantial improvement shall have the lowest floor (including basement) elevated up to 1 1/2 feet above **the regulatory flood elevation** determined in accordance with § 1504.2C of this Part.

REGULATORY FLOOD ELEVATION The base flood elevation (BFE) plus a freeboard safety factor of 1 1/2 feet.



Our Local Ordinance:

Design Standards

27-1505.2.A – Residential Structures

(4) The design and construction standards and specifications contained in the 2009 International Building Code (IBC) and in the 2009 International Residential Code (IRC), or the most recent revisions thereof, and ASCE 24 and 34 Pa. Code (Chapters 401-405) shall be utilized.



Our Local Ordinance:

Design Standards

An easy way for **SOME** properties to meet the requirements of the PA UCC is to file a "recreational cabin affidavit" for exemption from the state building code requirements.

There are strict criteria that must be met in order for this exemption to apply.

This does **NOT** relieve any requirements of the Floodplain Regulations

This is **ONLY** for relief from State Building Code requirements in certain situations

PA Uniform
Construction Code
Recreational Cabin
Requirements

1. Will be utilized for recreational activities only.
2. Will not be utilized as a domicile or residence by myself or any other person for any period of time.
3. Will not be used for any commercial purposes.
4. Will not exceed two stories in height (excluding the basement, if any).
5. Will not be used as a place of employment.
6. Will not be a mailing address for bills or correspondence.
7. Will not be listed as any individual's place of residence on a tax return, driver's license, vehicle registration or voter registration.

Our Local Ordinance:

Violations

What is a violation?

- The failure of a structure or other activity to be compliant with the Ordinance
- A structure or other activity that does not have an elevation certificate, other certification or evidence that compliance with 44 CFR is met
- All activity is presumed to be in violation until such time as it can be documented that compliance is met

***Violations are up to \$500.00 for each violation,
for each day that the violation exists***

***The easiest way to avoid a violation is to apply for
determinations and work with Township Staff***

Our Local Ordinance:

Violations

Violations go against the Property Owner as listed on the parcel deed. There are several instances where owners are not the person occupying a structure or piece of land, particularly on the islands. If the offender is known, they will be prosecuted for violations, BUT so will the owner. If the offender cannot be determined, the owner alone will be prosecuted

Reporting Violations

In order to properly and effectively follow up on violations Township staff needs good information to work with anonymous voicemails reporting things like "Someone is doing work on the islands" is not sufficient information for staff to know where to look or to be able to know if a application has been submitted and the work is permitted or not

The Township has a reporting form called a "Citizens Input Form" that can be filled out and turned in to report problems or concerns. The identity of the person submitting the form is kept private to the extent allowed by law

Investigative records are not subject to "Right to Know" requests and submissions, and your identity cannot be discovered by that method

Our Local Ordinance:

Londonderry Townships floodplain ordinance and maps currently date to 2012

We have been advised by PEMA that Dauphin County will have all floodplains studied and remapped in 2025 by FEMA

Once the maps have been adopted we will have a set amount of time to adopt a new floodplain ordinance based on the revised state model

We do not have solid dates or information on this yet, but what we have been told is that all this will be completed by the end of 2026

Our current ordinance will remain in effect and enforced until that time

We will do our best to keep all property owners effected by floodplain informed on this process



How does this affect me?



How does this affect me?

Floodplains are an important part of Londonderry Township.

What we do in the floodplain has impacts on the community and our neighbors

Floodplain administration is about working to reduce risk of loss in identified flood hazard areas and working to ensure that those flood hazard areas do not grow

The Township has a legal obligation mandated by the State and Federal government to enforce floodplain regulations and we will do so, but we need the community to be a willing participant

By not participating in floodplain administration you risk not only recovery funds for your property, but also recovery funds for the greater community

In the event of a flood, the ability to receive funds for your property from government sources will be impacted by whether or not floodplain determinations and permits are available to support the claimed loss



How does this affect me?

Your part in floodplain administration is simple

1. Apply for floodplain determinations
 - Any work on a floodplain impacted property requires a determination on permitting
2. A "Permit" may or may not be needed
 - It depends on the scope and other regulatory requirements for the proposed work
3. Don't ignore the Ordinance
 - It will lead to violations and extra expenses and time for you
4. Work with the Township
 - Staff wants to work with you and not be in the way of you enjoying your property
 - Some questions may not be able to be answered right away and may need consultation with State and Federal partners
5. Get Insured
 - The easiest and best way to help you recover from a flood event is to ensure your risk through insurance



Londonderry Township
Floodplain Administrator
Contact Information

Duane Brady Jr
Office: 717-944-1803
Email: dbrady@londonderrypa.org

Helpful Links

Township Floodplain Ordinance: <https://ecode360.com/14932461#14932461>

Township Floodplain Webpage:
<https://www.londonderrypa.org/floodplain-management.php#gsc.tab=0>

PA Flood Risk: <https://pafloodrisk.psu.edu/home/>

NFIP Quote Tool: <https://www.floodsmart.gov/policy-quote/>



QUESTIONS ABOUT THE PRESENTATION?

Please keep questions relevant to the presented material.
We are not able to address hypothetical situations
or resolve specific questions or details in this forum

Anyone wishing to discuss their
specific property or a specific situation
is encouraged to make an appointment
with the Codes Department

