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FLOOD CONTROL ALONG BEAVER CREEK



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

In mid-November, we held the second public meeting of the stakeholders along the floodplain in Caln Township. The Borough of Downingtown is a sub-basin area of Brandywine Creek. The houses along Brandywine and Beaver Creek, as well as Brandywine Creek and Parke Run, are most affected by flooding.

These homes constitute most of the moderate-income housing in the Downingtown/Caln Area. The area's groundwater has significantly risen, limiting ground recharge and worsening flooding. Flooding occurs annually and impacts these homes. Therefore, mitigation activities are needed to make these structures more resistant to flooding damage.

About 75 people attended the presentation at the Thorndale Fire Hall to listen

to Nicholas Agnoli, a consultant hired by the Downingtown Resilience Fund, present the best options from the 30 or so projects submitted for consideration at the first meeting.

The inter-municipal plan for curtailing flooding is addressed as a floodplain rather than as individual projects within the floodplain. This project will provide a clear and definitive road map for success.

Comprehensive flood control measures are essential for minimizing the adverse impacts of floods. These measures involve a combination of structural and non-structural approaches to manage flood risks effectively. Establishing a cohesive approach to flood mitigation involves several key steps and could encompass structural and non-structural measures.

Structural Measures:

1. Floodwalls, soil Berms, or elevation changes are vertical barriers like levees. They are typically used in urban areas to protect infrastructure from floodwaters.

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DOWNTOWN MARKETING & DEVELOPMENT

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2. Channel Improvements: This involves modifying river channels to increase their capacity to carry floodwaters. It can include widening, deepening, or straightening riverbanks and wetlands development.

3. Housing rehabilitation to exterior components of flood-impacted homes. (this application)

Non-structural Measures:

1. Floodplain Management: This involves regulating land use in flood-prone areas to reduce the risk of flood damage. It includes zoning laws, building codes, and the preservation of natural floodplains.

2. Early Warning Systems: Developing and implementing robust early warning systems can provide communities with timely information about impending floods, allowing for efficient evacuation and other emergency responses.

3. Public Education and Awareness: Educating the public about flood risks and encouraging community involvement in flood mitigation efforts is crucial. Awareness campaigns can help individuals and businesses prepare for potential flooding.

4. Flood Insurance: Providing insurance options for properties in flood-prone areas can mitigate financial losses associated with floods. It also encourages property owners to adopt preventive measures.

A comprehensive flood control strategy combines these measures to create a resilient system capable of managing flood risks. It requires collaboration between government agencies, local communities, and other stakeholders.

I found few attempts to handle these issues on a floodplain level and more regarding individual political subdivisions. The long and short of it is that it is not easy. The common thread was the citizens who were impacted by the flood. Citizen participation is high, and the desire for a positive outcome is substantial.

The issue is Beaver Creek, and the silt built up over the years, blocking the flow into the Brandywine. This blockage has caused the stream to back up and the Caln Township area to flood. The epicenter of the flooding is on Mary Street in the borough.

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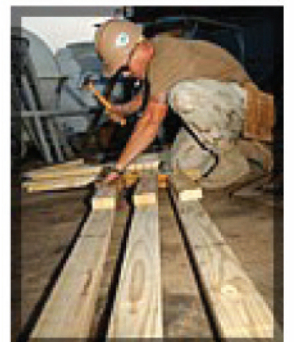
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A \$684,580 grant from the Statewide Local Share (Casino Revenue) was submitted after the project received the blessing of approximately 75 homeowners and a resolution from the Borough of Downingtown as the applicant. The grant will fund the engineering and permitting of the work.

When the work is completed, eighteen clusters of row homes will be removed from the floodplain, and wetlands will be created to improve the water quality. This is significant because these properties are repetitive loss properties, and flood insurance costs are overwhelming.

Flooding not only wipes out low-income properties from the rentable inventory but also creates a situation where long-term residents and homeowners can no longer afford them. Insurance payments have increased monthly payments for the mortgagee and are passed on to the renter in rental units. This kind of increase in affordability dictates a population that requires affordability greater than the current residents.

One resident's insurance premium is \$5,000 a year, or an additional \$400+ a month more than their regular mortgage payment, which includes principal and interest plus escrowed insurance and taxes.

Part of the study will identify elements of FEMA's Community Rating System, which could lower flood insurance payments by 25 percent. A discount on the \$400 increase would be a \$100 monthly reduction or \$1,200 per year.

To address the problem, not one thing needs to be done, but a number of issues need to be resolved.

Barry Cassidy is a freelance grant and economic development consultant. He can be reached at barrycassidy@comcast.net.

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