

Question: Does FEMA charge to revise flood maps after project completion?

Answer: The regular charge to revise the Flood Insurance Rate Map (FIRM) is waived by FEMA for USACOE projects. This is because the hydraulics and cartography is prepared by the Corps.

Question: Does flood insurance cover my property if the flood control structure fails?

Answer: Yes, if the property owner continued to purchase flood insurance.

Question: Can I still buy flood insurance after the project is built and the FIRM is changed?

Answer: Yes, the purchase of flood insurance is a personal choice.

Note: Given the number of questions raised regarding FEMA regulations and flood insurance, below is, contact information for FEMA:

Nikki Roberts
FEMA
215-931-5575
www.fema.gov/nfip/laws1.shtm

Question: Will recreation features be added to the project?

Answer: The current budget and project does not include work or funding for recreation features. However, it is the intent of the Town to seek recreation funding from the Pennsylvania Department of Conservation and Natural Resources (DCNR) and from the Pennsylvania Historical and Museum Commission (PHMC) for recreation, historic overlook and interpretive fixtures. Additionally, recreation features already exist, but require programmed use. Examples include running pathways, scenic views, walkways, and other similar uses.

Question: Will the proposed project do anything to protect or fix the sewage treatment plant?

Answer: No. The sewage treatment plant, through funds committed to the Authority by the Columbia County Commissioners, is scheduled to be flood proofed within the next 24 months. Flood proofing includes modification of pumps and controls to bring the plant back “on-line” quickly after inundation.

Question: Will sewage back-ups during flood events be eliminated?

Answer: The Authority has indicated that this will be addressed as part of its upgrade project. Nonetheless, it is still prudent for homeowners to maintain valves in their waste lines to prevent backups from entering their homes.

Question: What are the repercussions if a property owner denies the Right-of-Entry for cultural investigations?

Answer: None. The Town and the Department of Environmental Protection (DEP) will complete the archaeological investigations to the extent possible with cooperative property owners. If the project progresses through final design, after acquisition of construction easements

and Rights-of-Way, additional archeological work will be undertaken. There will be some additional costs associated with this delayed data gathering.

Question: Does the Town have the right of Eminent Domain outside the Town's limits?

Answer: Yes, either directly as the Town, or indirectly through a municipal authority, which the Town could create by ordinance.

Question: Who is going to be the "Non-Federal Sponsor"?

Answer: The current intention is that the Town of Bloomsburg will be the Non-Federal Sponsor, as they have been since 1999.

Question: Can I see a list of property owners that are to be impacted by the proposed project?

Answer: No, but this information is part of the Real Estate Plan of the draft feasibility study. The study has not been released by the U.S. Army Corps of Engineers' Headquarters. In addition, we chose not to list names of impacted property owners on the internet, but if you are concerned that your property may be impacted, contact Kristen Moyer at SEDA-Council of Governments 1-800-332-6701 or email kristen@seda-cog.org.

Question: Many property owners have sump pumps in their homes that drain via a pipe to the river. How will these drains be handled by the project?

Answer: Typical sump pump installations include a check-valve which prohibits the backflow of water. In cases where these are not currently in place, it is a very minor modification (usually less than \$20.00) to install a check-valve.

Question: If I am relocated due to the proposed project and I buy a new home on which the mortgage interest rate is higher than my current mortgage, is there some relief provided for this increased expense? Several people are concerned that their efforts over the last few years to refinance their mortgages to very low rates would be negated by the project.

Answer: The mortgage interest differential payment is intended to compensate the displaced owner-occupants for increased interest costs which he/she is required to pay for financing the replacement property. In order to qualify for this payment, the mortgage on the displacement property (the property being acquired for the project) must have been a bona fide and valid lien in existence for at least 180 days prior to the initiation of negotiations. More than one qualifying mortgage may be considered.

The payment computation is based on the unpaid balance of the existing mortgage on the displacement dwelling, its remaining term, and the current prevailing interest rate charged by lending institutions in the area of the replacement dwelling. If there is more than one mortgage outstanding on the displacement dwelling, a separate computation will be required for each mortgage. Eligibility and payment calculation will be determined on an individual basis.

Question: How can I get other information on real estate acquisition for federal projects?

Answer: Some websites that may be helpful include:

<http://www.fhwa.dot.gov/realestate>

<http://www.bloomsburgpa.org/Government/bloomsburg/floodcontrol/bafcp.htm>

Question: Will I get compensation if I get one inch of increased water on my property due to the project's implementation?

Answer: Not necessarily. Obviously the impacts to a property differ if the one inch floods a previously unflooded property as opposed to a property which already had six inches of water on the first floor. Engineering and legal analyses of depth, duration, velocity, flow, and area will be examined to determine if the impacts, due to the project, are minimal, moderate, or significant. Compensation may vary from none to providing a flowage easement to fee simple acquisition.

Question: Will the feasibility study document and its appendices be posted on the web site?

Answer: No, due to the length and volume of the study, it will be available at the Town Hall and the Library. It will be announced on the Town's web site, www.bloomsburgpa.org when it is released by the Army Corps of Engineers' Headquarters.

Question: When will the real estate acquisition begin? Can a rough schedule be posted on the Town's web site and updated periodically?

Answer: Real Estate acquisition as proposed in the draft feasibility study will begin in June 2007 and will take 24 months to complete. Acquisition is expected to be completed by May 2009. A schedule will be posted on the Town's web site, www.bloomsburgpa.org and updated as necessary.