TOWN OF BLOOMSBURG Columbia County, Pennsylvania PROCLAMATION March 11, 2024 Flood Awareness Week

WHEREAS,	The Town of Bloomsburg su	ipports Flood Safet	Awareness: and
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WHEREAS, Town Council is encouraging all citizens to understand the risk, take action, and be an example where you live. During a flooding event over one-third of the land mass of the Town can be covered; and

WHEREAS, flooding is a nationwide threat to the United States and its territories throughout the year. However, not all floods are alike. Some floods develop slowly, while others, such as flash floods, can develop in just a few minutes and without visible signs of rain. Additionally, floods can be local, impacting a neighborhood or community, or very large, affecting entire river basins and multiple states; and

WHEREAS, everyone should be aware of flood hazards no matter where you live or work, but especially if you are in low-lying areas, near water, behind a levee or downstream from a dam. Even very small streams, gullies, creeks, culverts, dry streambeds or low-lying ground that appear harmless in dry weather can flood; and

WHEREAS, the Town of Bloomsburg alongside of the Federal Emergency Management Agency (FEMA) and the Ready Campaign will be encouraging RESIDENTS to take action; and

WHEREAS, Bloomsburg participates in the National Flood Insurance Program (NFIP) developed by the Federal Emergency Management Agency (FEMA). The Community Rating System (CRS) is a voluntary program that seeks to reduce flood damages to insurable property, strengthen and support the insurance aspects of the NFIP. Currently, the Town is a Class 7 which provides a 15% flood insurance premium discount; and

WHEREAS, The NFIP provides flood insurance to property owners, renters and businesses, and having this coverage helps recover faster when floodwaters recede. Although flood insurance is not legally required for all properties, it is generally a good idea to have it. Even if a home is not in the Special Flood Hazard Area (SFHA), it may still have a high

risk of flooding. In fact, properties outside of FEMA-mapped high-risk areas account for 20% of all NFIP claims and receive 33% of federal disaster assistance for flooding. Further, flood insurance for homes outside the SFHA can be quite affordable since FEMA offers low-cost policies for these properties if they have not previously flooded; and

WHEREAS,

Citizens living in a participating community are encouraged to consider flood insurance before the next flood occurs. Flood insurance, like other property and casualty coverage, is written by licensed insurance agents. The agent who writes your homeowners or property insurance should be able to assist you in determining your eligibility and coverage options; and

THEREFORE, I, Justin Hummel Mayor of the Town of Bloomsburg, Pennsylvania, in recognition of this event do hereby proclaim the week of March 18-22, 2024 as Flood Awareness Week. Thank you to Charles Fritz the Town's CRS Coordinator and the Bloomsburg Flood Task Force for their continued efforts.

have set my hand and caused the seal of the Town of Bloomsburg to be affixed this <u>11th</u> day of March, 2024

IN WITNESS WHEREOF, I hereunto

Attest:	
Lisa Dooley, Town Manager	Justin C. Hummel, Mayor