

NOTICE TO OWNER/OCCUPANTS OF
PROPERTY IN THE TOWN OF
BLOOMSBURG

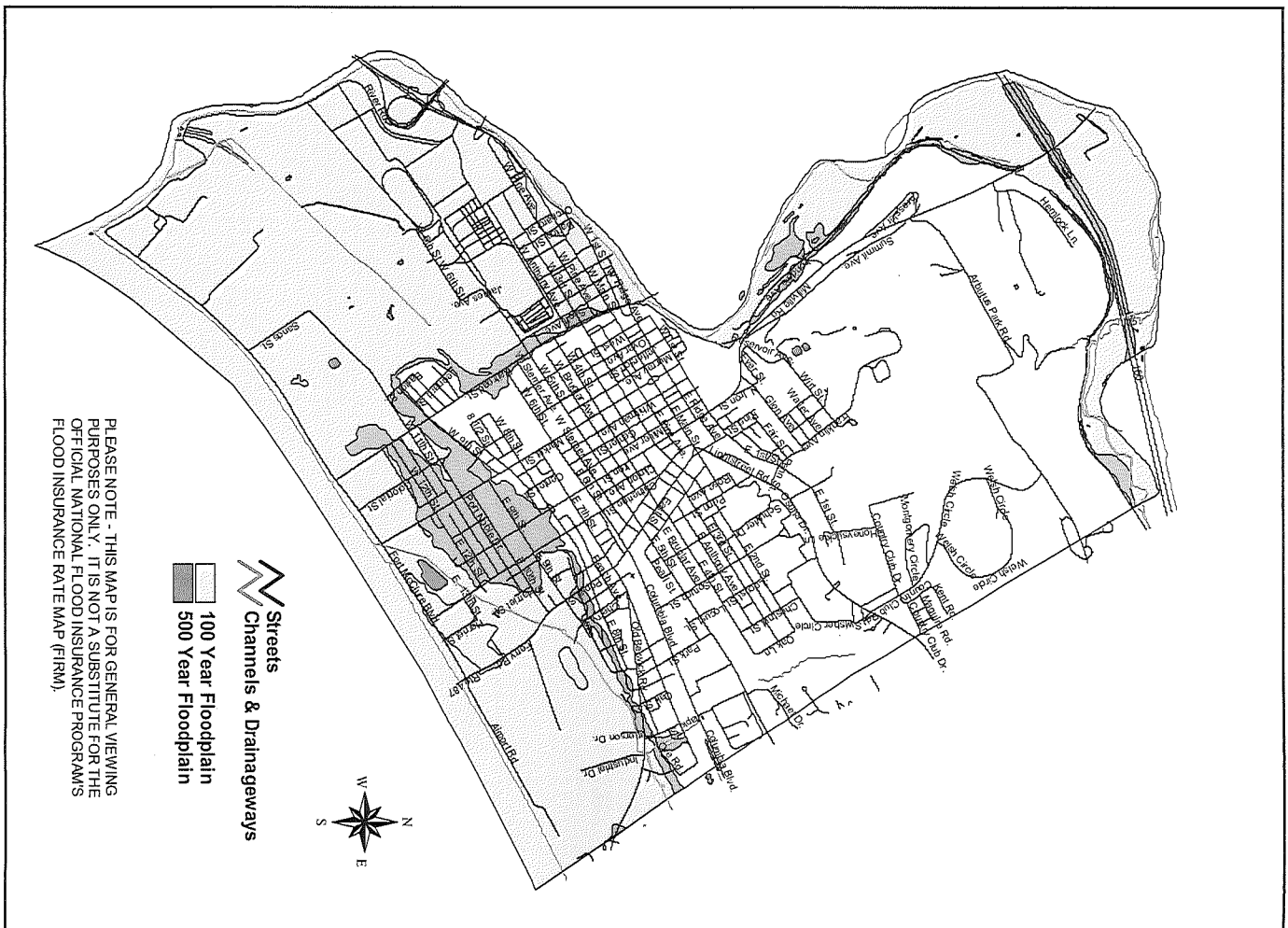
This notification comes to you as a requirement of the Town's participation in the National Flood Insurance Program (NFIP). As a resident of the town you are receiving this notice to make you aware of the hazards of flooding in Bloomsburg.

During a flood event over 1/3 of the land mass of the Town can be covered.

Your property may fall within or close to the boundaries of the floodplain. The map at the right is only a guide of the floodplain area. Check with the Code Office to review the FIRI. Call 570-784-7123 ext. 115 to review the map.



Hard copies of many FEMA booklets are available at the Bloomsburg Public Library located at 225 Market Street.



FLOOD MAP TOWN OF BLOOMSBURG

Bloomsburg's Floodplain

The Floodplain in Bloomsburg was created by the Susquehanna River on the south and Fishing Creek on the north and west boundaries of the Town. Their levels rise and fall. When they rise above flood stage, they can cover up to 1/3 of the landmass with the Town's boundaries.

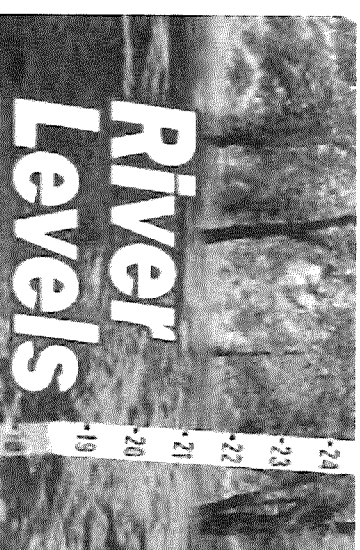
BASE FLOOD The flood that has a 1% chance of occurring each year. This area is shown on the previous page, includes the Town park, municipal airport, approximately 400 homes, the Bloomsburg Industrial Park and the Fairgrounds.

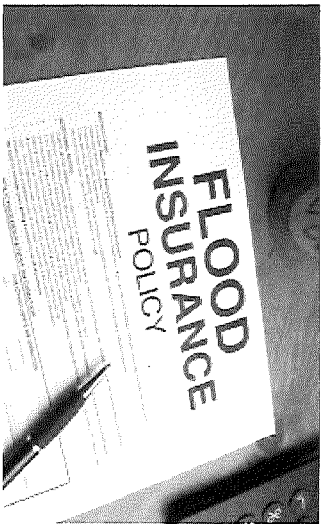
The official flood stage (where flooding starts to cause property damage) is reached when the water level at the Bloomsburg gauge on the Route 487 bridge exceeds a stage of 19 feet, which equates to 470 feet above sea level. The base flood is reached at a stage of 28 feet or 479 feet above sea level. The base flood level is higher on Fishing Creek.

Bloomsburg Flood History Base Flood occurs at 28 ft.	
2011 —	32.75 ft
1904 —	32.7 ft
1972 —	31.0 ft
2006 —	28.8 ft
1975 —	27.5 ft
2004 —	27.1 ft
7 floods in excess of 23 ft. in 1979, 1983, 1984, 1986, 1993, 1996 & 2005.	

Know what past floods have done. The Town of Bloomsburg has experienced four floods that were higher than the base flood (28ft). Tropical Storm Lee in September 2011 the flood level reached 32.75 feet. In 1904, flood levels reached 32.7 feet. Flooding caused by Hurricane Agnes in 1972 reached 31 feet and in 2006 flood levels reached 28.8 feet. Flooding occurs in Bloomsburg when water levels at the Bloomsburg gauge reach 19 feet. The Town has recorded measurable flooding in 1975 (27.5 ft); 2004 (27.1 ft) and seven floods greater than 23 feet occurred in 1979, 1983, 1984, 1986, 1993, 1996, and 2005. In March of 2011 a flood level of 22.57 was reached.

See if your property is in the mapped floodplain and subject to overbank flooding by calling the Code Enforcement and Zoning Office at 570-784-7123 x115 Find out what past floods have done. Elevation Certificates for some properties are on file and are available at Town Hall in the Code Enforcement Office.





Any house in Bloomsburg can be covered by a flood insurance policy. Detached garages and accessory buildings are covered under the policy for the lot's main building.

KNOW WHAT'S COVERED

There are two types of coverages

Structural coverage covers everything that stays with a house when it is sold including the furnace, cabinets, built in appliances and wall to wall carpeting.

Contents coverage covers furniture and other personal possessions except for money, valuable papers and the like.

RENTERS CAN BUY CONTENTS COVERAGE EVEN IF THE OWNER DOES NOT BUY STRUCTURAL COVERAGE ON THE BUILDING.

Standard homeowners insurance policies do not cover floods. Many lenders require flood insurance on the structure but not necessarily require it on the contents. So know what your policy covers.

Even properties outside of the Special Flood Hazard Area (SFHA) can benefit from flood insurance. The NFIP notes that almost 20% of its payouts are to properties outside of the SFHAs.

Why Buy Flood Insurance?

There is a 30 day waiting period for a new policy

Requirement for home loan

Homeowner's policy does not cover flooding

You may not qualify for federal assistance without having a flood insurance policy, even if a federal disaster is declared.

If your property is located in a flood zone and you do not have flood

insurance the federal aid may be reduced by the amount of what a policy would have covered.

Flood Protection Regulations

Did you know that all Town ordinances are listed on the Town's website. On the main page click on the Ordinance and Resolution tab. www.bloomsburgpa.org

The flood ordinance is listed under chapter 8.

New buildings in the floodplain must be protected from flood damage. **Our building code requires that new residential buildings must be elevated 1.5 feet above the base flood level.**

Substantial damage — The ordinance also requires that all **substantial improvements** to a building will require the entire building to be treated as a new building. A substantial improvement is when the value of an addition, alteration, repair or reconstruction project exceeds 50% of the value of the existing building. In the case of an addition, only the addition must be protected. In the case of an improvement to the original building, the entire building must be protected from substantial damage.

FLOOD INSURANCE

Maintain clean drainage ways:

It is unlawful to dump or deposit any waste into any channel or drainageway

(ord. #862). Even grass clippings and branches can accumulate and plug channels.

A plugged channel cannot carry water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding.

- You can do your part in helping the drainage system work. Sweep or clean up your gutters to prevent blockages in the storm sewers. Pick up trash and fallen branches in the ditches.
- If you see accumulations or debris in the channels or drainageways, contact the Public Works Department at 570-784-2300.
- If you see someone depositing debris, contact the Bloomsburg Police Department.

NATURAL & BENEFICIAL FUNCTIONS OF A FLOODPLAINS-

Help maintain water quality, and recharge groundwater, removes and filters excess nutrients, pollutants and sediments from floodwater. Supports natural vegetation and provides a habitat for animals. Provides areas for recreational activities.

ELEVATION CERTIFICATE A surveyor is required to perform this job. All Building projects which occur in the Special Flood Hazard Area (SFHA) are required to have an elevation certificate. The Code Enforcement office maintains copies of all elevation certificates at Town Hall. For more information about how flooding can effect your property, contact the Code Enforcement Office at 570-784-7123 X115
Code officials have also conducted post flood property inspections to maintain an unofficial assessment of flood water levels.

BASE FLOOD ELEVATION (BFE) - is the computed elevation to which floodwater is anticipated to rise during a base flood. Base Flood Elevation (BFE) are shown on the Flood Insurance Rate Maps (FIRMs) and on the flood profiles.

FREEBOARD — an additional 1.5 feet above the BFE that is required for additional safety for the lowest floor construction or floodproofing.

REGULATORY FLOOD ELEVATION — is the base flood elevation plus the required one and half feet of freeboard requirement.

LOWEST FLOOR — is defined as the lowest floor of the lowest enclosed area (including basement). All new and substantially improved structures must have the lowest floor elevated to or above the Regulatory Flood Elevation.

These two definitions play a substantial role in the determination of a homeowners flood insurance premium.

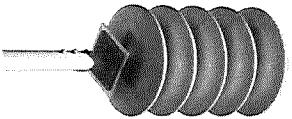
ELEVATION CERTIFICATES

Get informed answers on what the elevation level of your home is. Having an elevation certificate assures that you know the exact elevation of home. This when compared to the Base Flood Elevation shown on the FIRM will only benefit the homeowner and cannot be used to increase a homeowners insurance rate. It may be able to help reduce your cost. For information contact the Code Enforcement Office or discuss with your insurance provider.

FLOOD DAMAGE REDUCTION in the TOWN OF BLOOMSBURG

Before the flood:

- * Buy Flood Insurance. There is a 30 day waiting period before a policy takes effect.
- * Know the flood signals and procedures. The Town of Bloomsburg has two sirens with unique tones that differ from the fire department house siren to make emergency notifications in the event of a weather related or other pending emergency situation. The sirens also have the capability to provide voice commands. The sirens are located at the Town's Public works facility on Catherine Street and at the Bloomsburg Fair Grounds.
- * Purchase a NOAA Weather Radio receiver which provides 24 hour weather and warning information.
- * Tune in to local radio stations WHLM AM/FM, and local TV stations.



During the flood:

- * Turn off water, gas and electric systems before leaving your home.
- * Do not walk through flowing water. Drowning is the number one cause of flood deaths. Currents can be deceptive; six inches of moving water can knock you off your feet. Use a pole or stick to ensure that the ground is still there before you go through an area where the water is not flowing.
- * Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out. If your vehicle stalls in high water, *abandon it immediately and seek higher ground. Turn around... don't drown.*
- * Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to PPL Utilities at 1-800-342-5775. Keep children away from flood waters, ditches, culverts and storage ways or drains.

After the flood:

- * Clean everything that got wet. Flood waters have picked up sewage and chemicals from roads, farms, factories, and storage buildings. Spoiled food, flooded cosmetics, and medicine can be health hazards. When in doubt, throw them out.
- * Take good care of yourself. Recovering from a flood is a big job. It is tough on both the body and the spirit and the effects a disaster has on you and your family may last a long time.

WHEN RETURNING TO YOUR HOME

- * Check exterior first for damage before entering.
- * Do not strike a match or smoke in case of a gas leak.
- * Open windows and doors to circulate air.
- * Take photos and call insurance agent.
- * Do not turn on utilities until a qualified service person has examined them.

The first Flood Insurance Rate Map (FIRM) for Bloomsburg was created in 1980. The current FIRM for Bloomsburg was last updated in 2008. Based upon the flooding events since then, most notably the LEE flooding in 2011, FEMA is forecasting a new FIRM for the region in 2018.

THIS MAY HAVE AN IMPACT ON YOUR PROPERTY AND THE NEED FOR FLOOD INSURANCE.

The Town of Bloomsburg has been actively involved in the Community Ratings System (CRS) since 1993. Residents can save money on flood insurance premiums regardless of what insurance agent sells the policy. All agents must charge the same rate.

Currently Town residents living within the Special Flood Hazard Area (SFHA) receive a 10% premium discount and all residents not in the identified SFHA receive a 5% discount on a policy.

RESOURCES FOR CHECKING THE BASE FLOOD ELEVATION

Review the FIRM (Flood Insurance Rate Map) with the Code Enforcement Office at Town Hall.

View the map online on the Columbia County resiliency website www.columbiapa.org/resiliency

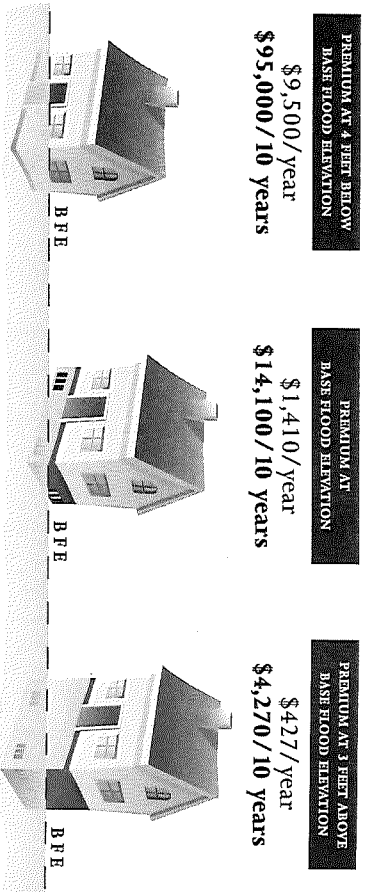
Visit www.floodsmart.gov/pages/flooding_flood_risks/defining_flood_risks.jsp

MAJOR CHANGES TO NFIP

In 2012, the Biggert-Waters Flood Insurance Reform Act eliminated existing insurance premium subsidies for many in the SFHA. But in 2014 Congress passed the Homeowner Flood Insurance Affordability Act which modified some of the changes.

A summary of the Acts can be found on the Columbia County Resiliency page at www.columbiapa.org/resiliency

Under the Flood Insurance Reform Act of 2012, You Could Save More than \$90,000 over 10 Years if You Build 3 Feet above Base Flood Elevation*



*\$250,000 building coverage only (does not include contents). At (though to moderate risk) zone single-family one-story structure without a basement or 4 feet below base flood elevation (BFE), 0 BFE, and/or 3 feet above BFE (depending on NFIP flood insurance manual (October 1, 2012)). This illustration shows a house on a standard National Flood Insurance Program (NFIP) deductible.