

FLOOD AWARENESS

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 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.

*The Flood Warning System — Know the flood signals and procedures. The Town of Bloomsburg has three 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, at the Bloomsburg High School and at the Bloomsburg Fair Grounds.



FLOOD INSURANCE— 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. Any agent can sell a policy and all agents must charge the same rates. "Get a flood insurance policy— it will help pay for repairs after a flood and in some cases it will help pay the costs of elevating a substantially damaged building"

ANYONE CAN PURCHASE FLOOD INSURANCE — RENTERS CAN BUY CONTENTS COVERAGE EVEN IF THE OWNER DOES NOT BUY STRUCTURAL COVERAGE

KNOW WHAT'S COVERED— There are two types of coverages. Mortgage companies only require structural coverage.

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.

PROPERTY PROTECTION MEASURES — in order to reduce flood losses, businesses and residents can take the following precautions: 1) Organize inventory for speedy removal to higher locations within a facility or off-site. 2) Install closures to prevent water back-ups through drains. 3) Elevate buildings above flood levels 4) Relocate furnaces and electrical panels to higher floors.

FLOOD PLAIN DEVELOPMENT REQUIREMENTS— development in the flood plain must comply with the Town Flood Plain Ordinance. If any work is to be performed in any flood hazard area, contact the Code Enforcement Office. The building code requires all new residential buildings to be elevated 1.5 feet above the base flood level.

For help in making the decision on what you, as a property owner, should do to prepare for flooding, check out the information available at Town Hall Code Enforcement Office. In addition, FEMA publications are available at the Bloomsburg Public Library 225 Market Street.

Search FEMA document library for tips and advise on flood proofing and retrofitting ideas. www.fema.gov/media-library/assets/documents

Bloomsburg participates in the FEMA CRS (Community Rating System). 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.

Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect.

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.



Check with the Code Enforcement Office if you have any questions regarding the Bloomsburg Identified Floodplain Area. Call (570) 784-7123, ext. 115.