



# Borough of Danville

239 Mill Street Danville, PA. 17821 Phone 570-275-3091 Fax 570-275-2656 www.danvilleboro.org

## 2017 Flood Awareness Newsletter

As part of its effort to save you money from flood damage and reduce your flood insurance premiums, the Borough of Danville continues to undertake a variety of flood protection activities including regulation of new construction in the floodplain, maintenance of our existing levee protection system, preservation of flood-prone areas as open space, and education of the public through outreach projects like this newsletter. If you have experienced flooding in the past, please take time to read this newsletter to find out what you can do, as well.

### The Flood Hazard in Danville

Properties in Danville's floodplain are subject to three flood-related problems: overbank flooding, local drainage flooding, and wastewater backups. You could be faced with one, two, or all three of these hazards.

**Overbank Flooding:** The major flood problem facing Danville is flooding of the Susquehanna River. Since 1891, 56 floods have caused the Susquehanna River to exceed its channel capacity and inundate riverfront communities. Although some of the most notable floods were the result of tropical storms, the majority of flood events are attributed to snowmelts; 20 of the 25 largest floods of record occurred between January and April. Major flood events occurred in 1936, 1972, 1975, 1984, 1996, and 2011.

The Borough of Danville offers free map information services at the Municipal Building, **239 Mill Street**. Find out if your property is in the mapped floodplain and subject to overbank flooding by calling Jamie Shrawder, Admin. of Gov't Affairs, at **570-275-3091, x3**.

Mahoning Creek drains from the area northwest of the borough into the Susquehanna River at Danville. Mahoning Creek is subject to flooding from heavy local storms and backup flooding when the Susquehanna River floods. Sechler Run drains from the east and flows through concrete channels and underground conduits in the borough until it reaches Mahoning Creek. Blizzard Run also drains from the east into Sechler Run.

**Local Drainage:** There are several areas of local drainage problems where storm water may collect. Often, flooding is aggravated by debris that has been carelessly thrown into the storm water outlet, so the borough works to ensure that all drainage areas are clear of materials. Water that ponds behind the levee is pumped over or through the levee. However, ponding can also occur from intense storms not associated with river flooding.

**Wastewater/Sewage Backup:** Some portions of the borough's wastewater treatment system may back up during high water events and flow into the lowest opening in the sewer line, flooding streets or basements.

### Insure Your Property for the Flood Hazard

Property owners need flood insurance because no flood-proofing measure is ever 100% foolproof, and most homeowner's insurance policies do not cover a property for flood damage. Renters should also buy flood insurance to protect the personal contents of their apartment units. The Borough of Danville participates in the

National Flood Insurance Program (NFIP). Local insurance agents can sell an NFIP policy under rules and rates set by the Federal government. Any agent can sell a policy and all agents must charge the same rates. **Any** house in Danville can be covered by a flood insurance policy. Detached garages and accessory buildings are covered under the policy for the lot parcel's main building. There are two types of coverage to consider:

- **Building** coverage covers everything that stays with a house when it is sold, including the furnace, cabinets, built-in appliances, wall-to-wall carpeting, etc.
- **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 building coverage.

There is no coverage for assets outside of the house, like the driveway and landscaping. ***If you have a policy, check it closely.*** Some people have purchased flood insurance because it was required by the bank when they got a mortgage or a home improvement loan. Usually, these policies only cover the building's structure and not its contents. If you only have building coverage, your furniture, carpeting, and appliances are not covered.

An NFIP policy covers sewage backup and basement seepage if there is a general condition of flooding in the area. Sump pump failure or sewage backup coverage may also be available at a more affordable rate as an addition to your regular homeowner's insurance policy. However, be aware that most homeowner's policies exclude damage from surface flooding that is covered by an NFIP policy.

**Don't wait** for the next flooding event to buy insurance protection for your home and its contents! Contact your insurance agent today for more information on rates and coverage.

### **Protect Yourself and Your Family**

Flooding events of every kind represent a serious hazard not just to property but to human life, as well. Protect yourself and your family during and after a flooding event by keeping the following safety tips in mind:

- **Designate** a place where your family can rendezvous after an evacuation order has been issued.
- **Do not walk through flowing water.** Drowning is the number one cause of flood-related deaths. Currents can be deceptive; only six inches of moving water can knock a person off their feet.
- **Do not drive** through a flooded area or around road barriers; the road or bridge may be washed out.
- **Stay away from power lines and electrical wires.** The number two cause of flood-related deaths after drowning is electrocution. Always report downed power lines to the Police Department by calling 911.
- **Look before you step.** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be slippery and dangerous.
- **Look out for animals** that have been flooded out of their homes and may try to seek shelter in yours.
- **Be alert for gas leaks.** Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you are 100% sure that the gas has been turned off and the area has been ventilated.

- **Carbon monoxide exhaust kills.** Use a generator or other gasoline-powered machine outdoors. The same goes for camping stoves. Charcoal fumes are especially deadly, so only use charcoal outdoors.
- **Clean everything that got wet.** Flood waters have residual sewage and chemicals in them from roads, farms, factories, and storage buildings. Spoiled food, flooded cosmetics, and medicine can be health hazards and should be discarded. When in doubt, throw it out.
- **Take good care of yourself.** Recovering from a flood is a big job. The effects of a disaster on both the body and the spirit are difficult. Be aware for signs of anxiety, stress, and fatigue in you or your family.

### **Protect Your Property**

Flood proofing a house means altering it so that floodwaters will not cause damage. Different flood proofing techniques and methods are appropriate for different type of buildings. Use the following as a guideline:

If you have a basement, split level, or other floor below ground level, there are lots of ways to protect your basement or lower floor from seepage and sewer backup. A backup valve is one way to prevent sewer backup.

If your house is on a slab foundation, investigate a low floodwall, berm or “dry flood proofing” method.

If your house in on a crawlspace, a low floodwall, berm or “wet flood proofing” may be a good option. “Wet flood proofing” means moving all items subject to damage out of harm’s way so water can flow into the crawlspace and not cause any problems or damage to contents. If floodwaters go over the first floor, explore the possibility of elevating the building in order to get the ground floor above the expected flood level.

**Emergency measures:** No matter what kind of building you have, some last minute emergency measures can always help. For example, you could move valuable items (photos, antiques, and other important possessions) or items that are most damaged by floodwaters (upholstered furniture, stuffed toys, mattresses, etc.) up to a higher floor. You can also place sandbags or plastic sheeting in front of doorways and other low, ground-floor entry points.

An excellent source for additional information is FEMA’s **Homeowner’s Guide to Retrofitting** (Publication #312, Third Edition, 2014). It can be read at the Thomas Beaver Free Library, ordered (for free) from the Federal Emergency Management Agency by calling 1-800-480-2520, or viewed and downloaded from FEMA’s web site at <http://www.fema.gov/media-library/assets/documents/480?id=1420>

**Whatever emergency protection measures you use, it is always best to have a plan written in advance to make sure you don’t forget anything after you hear the flood warning.**

### **Responsible Development & Floodplain Protection**

Property lots in the Borough of Danville were originally designed so water would drain away from the building and along property lines to the public street, storm sewer, or ditch. Fences, railroad ties, landscaping, sheds, and construction projects in the floodplain can block this flow and increase the risk of floodwater damage.

**Always check with the Danville Borough Code Enforcement Department before you build on, fill, alter, or re-grade your property. A permit is needed to ensure that such projects do not cause flood problems.** Every piece of trash can contribute to flooding. Even grass clippings and branches can accumulate and plug channels. If your property is next to a ditch or storage basin, please keep the banks clear of brush and debris.

**Do not dump or throw anything into drainage ditches and basins or near the Levee Protection System.**

Dumping in the borough's drainage ditches and storage basins is a violation of Borough Code.

You can do your part in helping the drainage system work. Sweep or pick up debris in your gutters to prevent blockages in the storm sewers. Pick up trash and fallen branches in the ditches.

If you see someone dumping debris in any drainage ditches and basins, filling or doing construction activities near property lines, or performing construction activities in a floodplain without a permit sign posted, do not hesitate to report it to the Danville Borough Municipal Building at 570-275-3091.

New buildings constructed in the floodplain are required to be protected from flood damage. The borough's development regulations require that new residential buildings must be elevated above base flood level. These regulations are designed to protect both you and your neighbors from increased flooding. By getting the proper permits and approvals before you start construction, flooding and other drainage problems can be prevented.

Borough Code also requires that all substantial improvements and substantial damage reconstruction to a building be treated as new construction. A project is "substantial" when the value of an addition, alteration, repair, or reconstruction exceeds 50% of the value of the existing building. With an addition, only the addition must be protected. With an improvement to the original building, the whole building must be protected.

**Flood Warning System**

The Borough of Danville is provided with 24-hour flood warning service from the Montour County Emergency Management/911 Center. The Center is connected to the National Weather Service River Forecast Center in State College, PA and the Pennsylvania Emergency Management Agency in Harrisburg, PA. The borough's Emergency Operations Center is located at the Municipal Building. If a flood warning is received, the Borough will notify the public using its emergency sirens that are strategically located in various places around Danville.

**Contact Information**

If you have questions about this informational, your property's flood risk, flood insurance, the borough's levee protection system, or anything else flood-related, please contact Jamie Shrawder, Administrator of Governmental Affairs, using the below information or by visiting the Municipal Building located at 239 Mill Street, Danville. Office hours are from 8 A.M. to 5 P.M. Mondays through Thursdays and from 8 A.M. to 3:30 P.M. on Fridays.

Information is also available by visiting [danvilleboro.org](http://danvilleboro.org) and clicking "Flood Protection" on the left-side menu.

**Jamie Shrawder**  
**Administrator of Governmental Affairs**  
**Danville Borough Municipal Building**  
**239 Mill Street, Danville, PA 17821**  
**Office: (570) 275-3091, Ext. 3**  
**Fax: (570) 275-2656**  
**[jshrawder@danvilleboro.org](mailto:jshrawder@danvilleboro.org)**  
**[www.danvilleboro.org](http://www.danvilleboro.org)**