

Flood Insurance rates are increasing by 15% or more every year but most residents do not know why!

The Borough is taking several steps to reduce flood insurance costs. We participate in the Community Rating System, a program that gives borough residents a discount on premiums based on the Borough's flood awareness and mitigation activities. We are also working towards levee accreditation from FEMA. Portions of the Hospital Run and Upper Susquehanna levees will be raised to meet the FEMA criteria. When that is complete we will be ready for FEMA review and approval. After FEMA accreditation, the flood protection system will be shown on the FIRM, significantly reducing the cost of flood insurance.

See Resources for websites to educate yourself on the rising cost of policies.



Why You Need an Elevation Certificate

Flood insurance rates are increasing exponentially. An elevation certificate could reduce your flood insurance costs.

This brochure was created and distributed by the Borough of Danville.

Danville Borough
463 Mill Street
Danville, PA 17821

Contact Jackie Hart, CRS Coordinator, at (570)275-3091 ext. 1 or email jhart@danvilleboro.org.

Visit:
<http://danvilleboro.org/danville/CommunityResources/FloodInformation.aspx> for more information on flood related issues in the borough.



FEMA

National Flood Insurance Program

ELEVATION CERTIFICATE

AND
INSTRUCTIONS





Who Needs an EC?

Properties located in A zones on the FEMA Flood Insurance Rate Map (FIRM) are in designated flood zones, or Special Hazard Flood Zone. A Zones are areas near lakes, rivers, streams, or other bodies of water that are subject to inundation by the annual-chance flood event. Mandatory flood insurance purchase requirements and floodplain management standards apply to these properties.

An EC is necessary if you build an addition to your home or convert a garage to living space. When buying or selling a home, the Lender will require the Buyer to have flood insurance and an EC may be required to determine the cost of flood insurance.

Any improvement to a structure in an A Zone valued at 50% or more of the fair market value will require the structure to meet the criteria of the Borough Floodplain Ordinance. This is not exempt under the Uniform Construction Code. All work in the floodplain requires a permit.

Keep in mind, anywhere can flood! We are surrounded by water; the river, Mahoning Creek, Sechler Run, Hospital Run, and Blizzard Run. Even if you are not mapped in an A zone on the FIRM, you should consider flood insurance. Homeowners insurance will not cover flood damage. Flood insurance is inexpensive for homes outside of the Special Flood Hazard Area.

"When considering an addition to our home, we wanted to make sure it would be above the flood level for our area. This was important because we live along a creek and knew it would factor into the flood insurance premium and possible resale of our home. (Bank financing would require an elevation certificate.) Along with the location of a property being an important selling point, potential buyers need to understand how the location is affected by potential flooding and what the risks are and what the insurance costs may be as well as what can be done to alleviate the effects of flooding. We support the community of Danville and understand why homeowners need to have an elevation certificate in order to maintain the tax-base of the community." - Carol Benish and James Birt, 339 W. Mahoning St.

Why is it Important?

- **Determines flood risk** – knowing where exactly your property is in relation to the base flood elevation will allow you to complete the most appropriate mitigation steps to avoid flood damage in the future.
- **Regulates a risk based premium rate for flood insurance policy** - the EC will be used by your insurance agent to calculate your premium.
- **Can change flood zone designation** - the EC can be used to determine the actual location of your property in relation to the flood zone, which could significantly lower your premium.

How to Obtain an EC

The Borough of Danville and SEDA - Council of Governments (SEDA-COG) are working together to provide FEMA elevation Certificates. SEDA-COG has negotiated a group price for engineering/survey services to complete and issue FEMA elevation Certificates for interested homeowners in the Borough of Danville who reside within the 100-year floodplain (Zone AE). The cost is \$600.00, prepaid to SEDA-COG. There are no income restrictions applied to this program. Applications for Elevation Certificates are available for pick-up at the Borough office, or via email at jhart@danvilleboro.org

Resources

Visit www.floodsmart.org for more information about the National Flood Insurance Program. To look at the FEMA Flood Insurance Rate Maps, visit msc.fema.gov. Educate yourself on flood insurance reform at <https://www.fema.gov/flood-insurance-reform-law>

Contact Us

Danville Borough
463 Mill Street
Danville, PA 17821
(570)275-3091 www.danvilleboro.org