

Lycoming County Planning Commission  
Flood Insurance Hearing  
December 11, 2013



Biggert-Waters Flood Insurance  
Reform Act 2012

# Definitions:

- FIRM- Flood Insurance Rate Map
- BFE- Base Flood Elevation- Height of 100 yr. Flood
- Pre-FIRM- Structures build before the first FIRMS. Lycoming County around 1981.
- Non Primary Residence- Lives there for less than 80% of the policy year.
- Elevation Certificate- Determines BFE and Lowest Floor
- Floodplain Ordinance- Rule for development in the floodplain.

# BW-12 QUICK REFERENCE GUIDE



FEMA



## Subsidized Pre-FIRM Buildings in Special Flood Hazard Areas (SFHAs)

	Pre-FIRM Primary or Non-primary Residence or Business	Pre-FIRM Residence or Business With a Lapsed Policy	Pre-FIRM Primary Residence	Pre-FIRM Non-primary Residence	Pre-FIRM Severe Repetitive Loss or Cumulative Payments Exceeding Fair Market Value	Pre-FIRM Business **
Policy Effective Date	Policy first in effect on or after July 6, 2012*	Policy reinstated on or after October 4, 2012	Policy in effect before July 6, 2012	Policy in effect before July 6, 2012	Policy in effect before July 6, 2012	Policy in effect before July 6, 2012
Premium Change (when and how)	October 1, 2013: <ul style="list-style-type: none"> <li>Immediate shift to full-risk rates</li> <li>Tentative rates available for 1 year</li> <li>Elevation Certificate required</li> </ul>	October 1, 2013: <ul style="list-style-type: none"> <li>Immediate shift to full-risk rate</li> <li>Tentative rates available for 1 year</li> <li>Elevation Certificate required</li> </ul>	October 1, 2013: <ul style="list-style-type: none"> <li>Average increases of 16-17 percent increases within the 20 percent cap authorized by law</li> </ul>	January 1, 2013: <ul style="list-style-type: none"> <li>25 percent premium increase at renewal</li> <li>Elevation Certificate needed to determine full-risk rate</li> </ul>	October 1, 2013: <ul style="list-style-type: none"> <li>25 percent premium increase at renewal</li> <li>Elevation Certificate needed to determine full-risk rate</li> </ul>	October 1, 2013: <ul style="list-style-type: none"> <li>25 percent premium increase at renewal</li> <li>Elevation Certificate needed to determine full-risk rate</li> </ul>
	Future: <ul style="list-style-type: none"> <li>Increases based on actuarial analysis and the Reserve Fund</li> </ul>	Future : <ul style="list-style-type: none"> <li>Increases based on actuarial analysis and the Reserve Fund</li> </ul>	Future : <ul style="list-style-type: none"> <li>Increases based on actuarial analysis and the Reserve Fund</li> </ul>	Future : <ul style="list-style-type: none"> <li>25 percent annual increases until full-risk rates are reached</li> </ul>	Future : <ul style="list-style-type: none"> <li>25 percent annual increases until full-risk rates are reached</li> </ul>	Future : <ul style="list-style-type: none"> <li>25 percent annual increase until full-risk rates are reached</li> </ul>
All Pre-FIRM Buildings						
Map Changes	FEMA is still analyzing the impacts section 100207 of BW-12 will have on rates other than pre-FIRM subsidized premiums upon the effective date of a new, revised, or updated FIRM.  For now, grandfathering and the Preferred Risk Policy Eligibility Extension remain cost-saving options for policyholders when maps are updated.					

\* Assignment of an NFIP policy is allowed. However, the assignment of an NFIP policy from a seller to a buyer occurring on or after July 6, 2012, could require re-rating and an Elevation Certificate for the buyer if it is currently rated with a subsidized rate (e.g., not a standard Zone X or PRP rate).

\*\* BW-12 calls for increases to business properties. Businesses are included in a larger group of non-residential properties. Consequently, all subsidized pre-FIRM policies for non-residential properties will see the same increase upon purchase or renewal on or after October 1, 2013.

## TERMS TO KNOW >>

### Biggert-Waters Flood Insurance Reform Act of 2012

**(BW-12):** Congress passed this legislation, which was signed into law on July 6, 2012, calling for changes to the National Flood Insurance Program to make it more sustainable. The changes include the elimination of long-standing subsidies previously available to certain pre-FIRM policyholders.

**Elevation Certificate:** An Elevation Certificate is an official FEMA form that is completed by a land surveyor (architects and engineers also are permitted to complete the form in some communities) to show a building's elevation. In high-risk areas, this document must be provided to an insurance agent who will compare it to the Base Flood Elevation and calculate an elevation-based premium. CRS communities might have elevation information on file for some buildings.

**Non-primary Residence:** A building that is lived in for less than 80 percent of the policy year.

**Tentative Rates:** Tentative rates are a rate class used for up to one year on policies where the necessary information to rate a policy is missing such as the absence of an Elevation Certificate. These rates are higher than subsidized pre-FIRM rates but are not elevation-rated.

#### AFFECTED PRE-FIRM BUILDINGS ARE:

- Located in Zones V, A (except AR and A99) or D as shown on the Flood Insurance Rate Map (FIRM)
- Built before the community adopted the first FIRM
- Insured using subsidized rates instead of elevation-based rates
- Not likely to have been documented on an Elevation Certificate

Agents should help policyholders determine if their rate is subsidized.

## MAP CHANGES >> GRANDFATHERING AND PRP ELIGIBILITY EXTENSION

Currently, the NFIP provides rating options to help reduce the financial impact of map changes: Grandfathering and PRP Eligibility Extension.

**PRP Eligibility Extension:** Policyholders whose properties are changing from a low- or moderate-risk area to a high-risk area on new FIRMs could qualify for the Preferred Risk Policy Eligibility Extension rule that allows policyholders to retain their PRP instead of paying the new high-risk premiums. Premiums for these PRP Eligibility Extension policies will increase 20 percent each year starting October 1, 2013, until they reach the full rates for Zone X.

**Grandfather Rules:** Policyholders whose properties are mapped into a higher-risk area or higher BFE when new FIRMs are adopted by a community can qualify for grandfathering. This process allows policyholders to maintain their previous zone and BFE instead of shifting to the rate they could pay if the premium were calculated using the zone and BFE shown on the new FIRM. Some pre-FIRM properties were grandfathered using Zone X standard rates. These standard rates are not subsidized and thus will not increase because of the subsidy phase-out. Premiums still could increase based on actuarial analysis and the NFIP Reserve Fund.

Further guidance on grandfathered rates and premium changes required by Section 100207 of BW-12 when maps are revised or updated will be released in late 2014 at the earliest. But until then, grandfathering and PRP Eligibility Extension remain cost-saving options for eligible policyholders. According to BW-12, policyholders' whose premiums increase after a map change will see the new rates phased in by 20 percent of the total difference each year for 5 years.

## RESOURCES >>

BW-12 Fact Sheets and Information:  
[www.FEMA.gov/BW12](http://www.FEMA.gov/BW12)

Write Your Own Company Bulletins:  
[www.NFIPiService.com](http://www.NFIPiService.com)

Flood Insurance Rate Maps:  
[MSC.FEMA.gov](http://MSC.FEMA.gov)

Flood Insurance Information:  
[FloodSmart.gov](http://FloodSmart.gov)



What Is Our Exposure?

Community	Number of Addressed Structures	Number of Addressed Structures in Regulatory Floodplain	Percent of Addressed Structures in Regulatory Floodplain	Total Affected by BW 12	PERCENT of Addressed Structures in Regulatory Floodplain Affected
Column3	Column12	Column13	Column14	Column15	Column16
DUBOISTOWN, BOROUGH OF	555	68	12	32	47
HUGHESVILLE, BOROUGH OF	860	1	0	1	100
JERSEY SHORE, BOROUGH OF	1,598	801	50	469	59
MONTGOMERY, BOROUGH OF	604	184	30	86	47
MONTOURSVILLE, BOROUGH OF	2,197	64	3	38	59
MUNCY, BOROUGH OF	1,028	415	40	249	60
PICTURE ROCKS, BOROUGH OF	281	5	2	4	80
SALLADASBURG, BOROUGH OF	127	29	23	4	14
SOUTH WILLIAMSPORT, BOROUGH OF	2,715	88	3	47	53
Borough Total	9,965	1,655	17	930	56
<b>County Total</b>	<b>53,293</b>	<b>5,355</b>	<b>10</b>	<b>1,982</b>	<b>37</b>



# FEMA

## 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 \*

PREMIUM AT 4 FEET BELOW  
BASE FLOOD ELEVATION

\$9,500/year  
\$95,000/10 years



BFE

PREMIUM AT  
BASE FLOOD ELEVATION

\$1,410/year  
\$14,100/10 years



BFE

PREMIUM AT 3 FEET ABOVE  
BASE FLOOD ELEVATION

\$427/year  
\$4,270/10 years



BFE

\*\$250,000 building coverage only (does not include contents), AE (high to moderate risk) zone, single-family, one-story structure without a basement at: 4 feet below Base Flood Elevation (BFE); at BFE; and at 3 feet above BFE. (Rating per FEMA flood insurance manual, October 1, 2012). The illustration above is based on a standard National Flood Insurance Program (NFIP) deductible.

# National Flood Insurance Elevation Certificate

Everything you need to know about  
the structure



- |                                                                                                                    |                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| a) Square footage of crawlspace or enclosure(s) _____ sq ft                                                        | a) Square footage of attached garage _____ sq ft                                                        |
| b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____ | b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____ |
| c) Total net area of flood openings in A8.b _____ sq in                                                            | c) Total net area of flood openings in A9.b _____ sq in                                                 |
| d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No                             | d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No                  |

**SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION**

B1. NFIP Community Name & Community Number		B2. County Name			B3. State
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/ Revised Date	B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone AO, use base flood depth)

- B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9:  
 FIS Profile  FIRM  Community Determined  Other/Source: \_\_\_\_\_
- B11. Indicate elevation datum used for BFE in Item B9:  NGVD 1929  NAVD 1988  Other/Source: \_\_\_\_\_
- B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)?  Yes  No  
 Designation Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  CBRS  OPA

**SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)**

- C1. Building elevations are based on:  Construction Drawings\*  Building Under Construction\*  Finished Construction  
 \*A new Elevation Certificate will be required when construction of the building is complete.
- C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO. Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: \_\_\_\_\_ Vertical Datum: \_\_\_\_\_

Indicate elevation datum used for the elevations in items a) through h) below.  NGVD 1929  NAVD 1988  Other/Source: \_\_\_\_\_

Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

- |                                                                                                                                          |                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor) _____ . _____                                                | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| b) Top of the next higher floor _____ . _____                                                                                            | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| c) Bottom of the lowest horizontal structural member (V Zones only) _____ . _____                                                        | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| d) Attached garage (top of slab) _____ . _____                                                                                           | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) _____ . _____ | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| f) Lowest adjacent (finished) grade next to building (LAG) _____ . _____                                                                 | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| g) Highest adjacent (finished) grade next to building (HAG) _____ . _____                                                                | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support _____ . _____                               | <input type="checkbox"/> feet <input type="checkbox"/> meters |

**SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION**

# WAYS TO LOWER YOUR FLOOD INSURANCE PREMIUM

Compare your BFE to the elevation of your First Finished Floor (Both will be listed on your Elevation Certificate)

**OPTION 1:** Your "Next Higher Floor" is **ABOVE** the BFE

Fill-in your basement. The elimination of your basement/ crawlspace effectively makes your first floor your "Next Higher Floor" - greatly reducing your flood insurance premium.

The tremendous inward and upward water pressure on foundations can be more than the structure can bear - causing the walls or floors to "blow out". The cost of repair can often be greater than the value of the home. Filling in your basement according to a proper engineering plan can save your investment



## FEMA TERMS

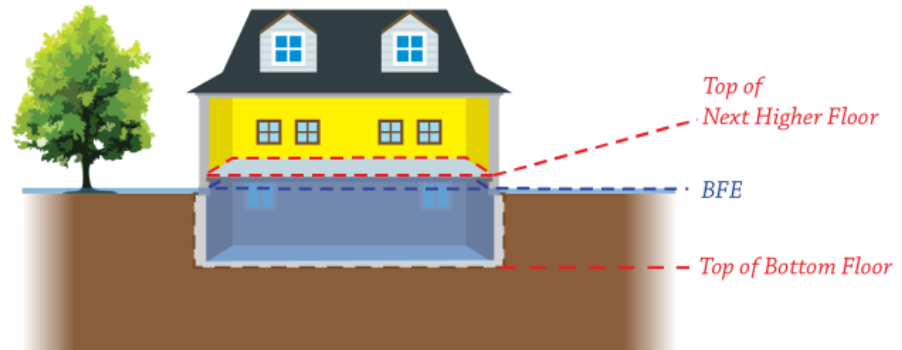
**Top of Bottom Floor** This is the lowest floor of the house, regardless of its habitability. This includes basements, unvented crawl spaces or other enclosed floor space.

**Top of Next Higher Floor** This is the floor above the Lowest Enclosed Floor.

**Base Flood Elevation (BFE)** Height of the 100 Year Flood, officially referred to as the 1% Annual Chance Flood.

**Lowest Adjacent Grade** Lowest finished grade around the structure. This height is compared to the BFE to determine if a structures is actually within or above the expected height of flooding.

**Elevation Certificate** A form completed by a Professionally Licensed Surveyor that documents multiple elevations in and around your home to determine its actual flood risk.



# WAYS TO LOWER YOUR FLOOD INSURANCE PREMIUM

Compare your BFE to the elevation of your First Finished Floor (Both will be listed on your Elevation Certificate)

**OPTION 2:** Your "Next Higher Floor" is **BELOW** the BFE

Elevate your house. Option 1 outlines the benefits of basement removal. This mitigation technique involves building a flood-proof base under your structure effectively raising it above the BFE.

A flood-proof base is engineered to allow water to flow through the structure, thus greatly reducing any chance of "blow-out" due to water pressure. As with Option 1 you must obtain and conform to a plan professionally designed by a licensed engineer or architect.



## FEMA TERMS

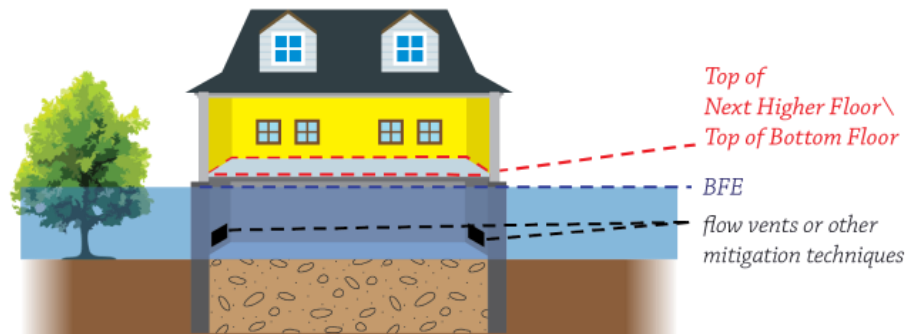
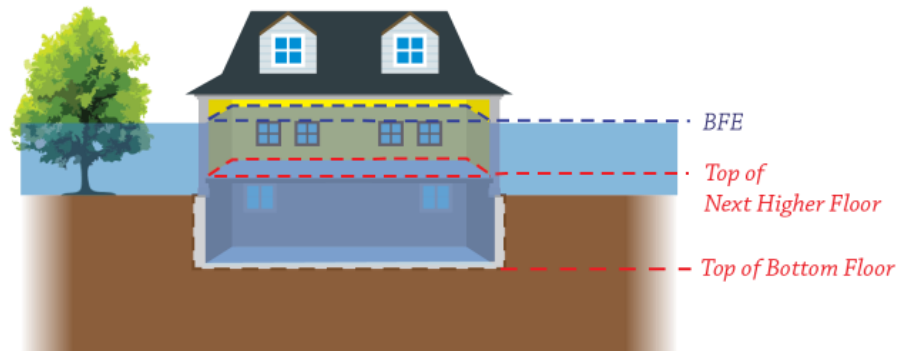
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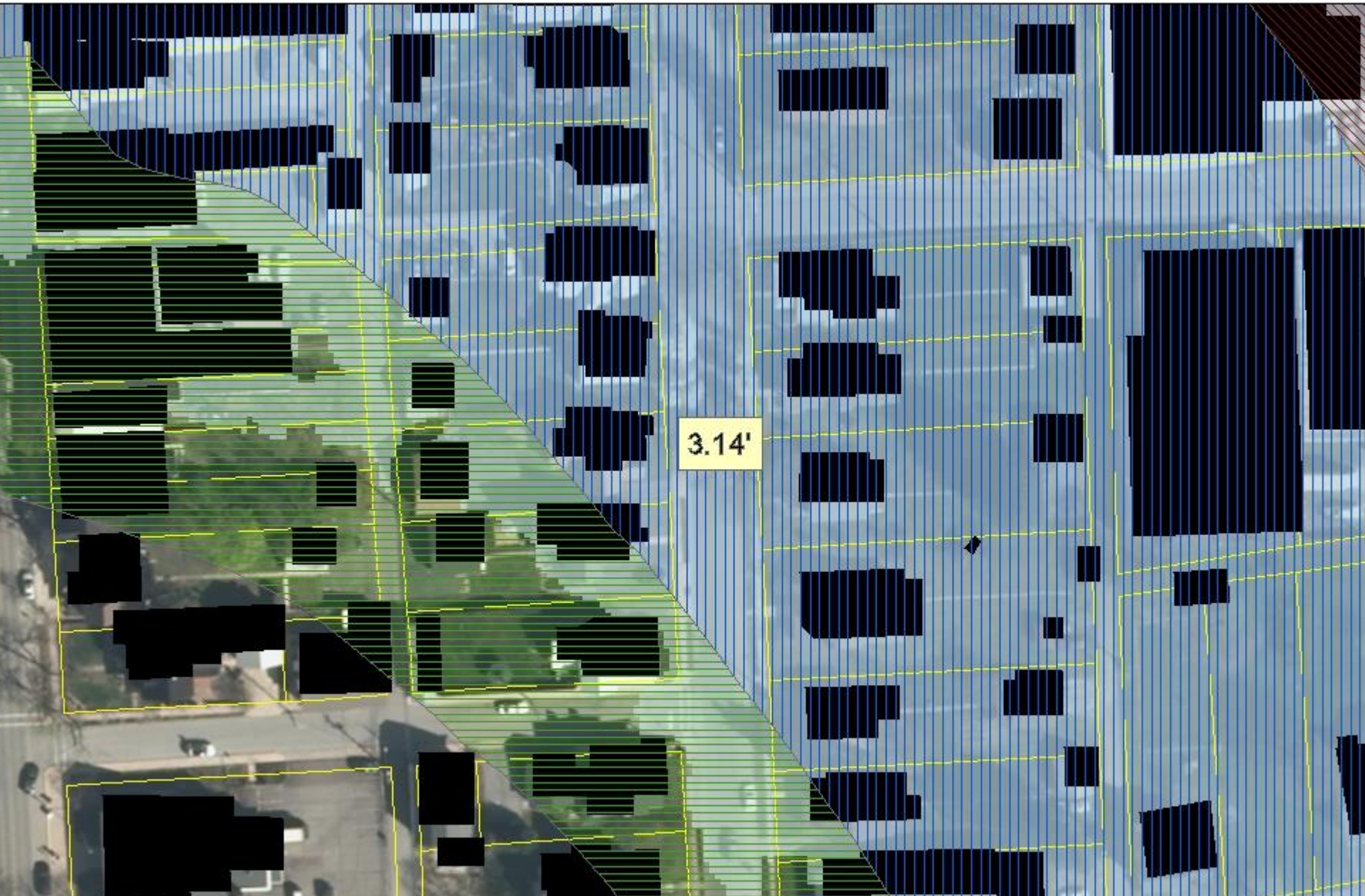
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3.14'



-- Floodplain Management --  
How it relates to flood insurance

- Design of structures will determine flood insurance rates:
  - Basements?
  - Venting?
  - Utilities?

# Floodplain Management

- Every Municipality in Lycoming County has Floodplain Ordinances
- Enforcing the ordinance is the responsibility of the municipality, or in the case of the County Zoning Partnership, the Zoning Administrator.
- Property Owners should consider exceeding the ordinance if it will reduce damage and also reduce premiums
- Pre-FIRM homeowner should consider mitigation steps.











# Welcome to Lycoming County, Pennsylvania



Home

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Lycoming County Video TourBook
Welcome
Quality of Life
Real Estate and Relocation
Education / Colleges
Outdoor Recreation Opportunities
Arts and Entertainment
Chamber of Commerce
Marcellus Shale / Gas Exploration
Library
Transportation

### Flood Ready Flood Warning Website

#### The FloodReady Website

is a network of stream gauges across Lycoming County which helps residents track the water levels in our creeks and river, current rain fall information, and history of flooding at various gauges. This site gives near real time readings and helps residents prepare in the event of flooding.

### Proposed 2014 Budget

#### Flood Insurance Hearing

December 11, 2013  
4-7 pm  
Klump Auditorium  
Penn College of Technology

### 2014 Dog Licences Available

Beginning December 1, 2013  
In the Lycoming County Treasurer's Office

*Lycoming County encourages residents to keep their dogs safe and legal*

The Department of Agriculture's Bureau of Dog Law Enforcement will canvass Lycoming County as part of its efforts to ensure dogs are licensed, vaccinated, and safe. State law requires that all dogs 3 months and older be licensed by January 1 of each year. The maximum fine per violation of the licensing requirement and rabies law is \$300.00.

Dog licenses are available through Lycoming County Treasurer's Office, Connie L. Rupert Treasurer. They can be purchased via the following methods:

- In person at the Treasurer's Office, 330 Pine Street, Williamsport, PA 17701
- Online by following the Quick Link on the left of the website to the Treasurer's Office
- By mailing an application and payment to: 48 West Third Street, Williamsport, PA 17701
- By visiting the Lycoming County SPCA on Reach Road – **Available January 2, 2014**

The yearly licensing fee is \$8.45 or \$6.45 for each spayed or neutered dog. Senior Citizens and persons with disabilities may purchase a license for \$6.45 or \$4.45 for spayed and neutered dogs.

According to officials with the Department of Agriculture's Bureau of Dog Law Enforcement, ensuring dogs are licensed and up-to-date with vaccinations is the surest way to keep pets safe and healthy.

**Planning & Community Development**

Mail:  
48 West Third Street  
Williamsport, PA 17701

Location:  
330 Pine Street  
Williamsport, PA 17701

Phone: (570) 320-2130  
Fax: (570) 320-2135

[Location Map](#)  
[Staff Contact Page](#)

**Assessment Division**

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**Development Services Division**

[Zoning](#)  
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**GIS Division**

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**Planning Division**

[Environmental Planning](#)  
[Recreation Planning](#)  
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[Planning Commission](#)  
[Stormwater Management](#)  
[Williamsport Housing Strategy](#)  
[Water Supply Plan](#)  
[Comprehensive Plan](#)  
[Energy Plan](#)  
[Marcellus Shale Information \(Act 13\)](#)  
[Corridor Plan](#)  
[Brownfields Revitalization](#)

**Affiliated Links**

[DEP eNOTICE Site](#)

**Hazard Mitigation**



John Lavelle  
Hazard Mitigation Planner  
[jlavelle@lyco.org](mailto:jlavelle@lyco.org)  
570-320-2133

**Hazard Mitigation Plan**



**Flood Insurance**

[December 11 Flood Insurance Hearing](#)  
[Elevation Certificates](#)  
[Lyco Map](#)  
[Biggert-Waters Act](#)

**Key Links**

[Flood Ready](#)  
[EMA](#)  
[Storm Ready](#)

# Deputy Director/ GIS and Assessment

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