Definitions:

- **FIRM**: Flood Insurance Rate Map
- **BFE**: Base Flood Elevation - Height of 100 yr. Flood
- **Pre-FIRM**: Structures built 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.
### Subsidized Pre-FIRM Buildings in Special Flood Hazard Areas (SFHAs)

<table>
<thead>
<tr>
<th>Policy Effective Date</th>
<th>Pre-FIRM Primary or Non-primary Residence or Business</th>
<th>Pre-FIRM Residence or Business With a Lapsed Policy</th>
<th>Pre-FIRM Primary Residence</th>
<th>Pre-FIRM Non-primary Residence</th>
<th>Pre-FIRM Severe Repetitive Loss or Cumulative Payments Exceeding Fair Market Value</th>
<th>Pre-FIRM Business</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Premium Change (when and how)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| October 1, 2013:  
  - Immediate shift to full-risk rates  
  - Tentative rates available for 1 year  
  - Elevation Certificate required | October 1, 2013:  
  - Immediate shift to full-risk rate  
  - Tentative rates available for 1 year  
  - Elevation Certificate required | October 1, 2013:  
  - Average increases of 16-17 percent increases within the 20 percent cap authorized by law | January 1, 2013:  
  - 25 percent premium increase at renewal  
  - Elevation Certificate needed to determine full-risk rate | October 1, 2013:  
  - 25 percent premium increase at renewal  
  - Elevation Certificate needed to determine full-risk rate | October 1, 2013:  
  - 25 percent premium increase at renewal  
  - Elevation Certificate needed to determine full-risk rate |
| **Future:**  
  - Increases based on actuarial analysis and the Reserve Fund | **Future:**  
  - Increases based on actuarial analysis and the Reserve Fund | **Future:**  
  - Increases based on actuarial analysis and the Reserve Fund | **Future:**  
  - 25 percent annual increases until full-risk rates are reached | **Future:**  
  - 25 percent annual increases until full-risk rates are reached | **Future:**  
  - 25 percent annual increase until full-risk rates are reached |

**All Pre-FIRM Buildings**

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.

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' 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
Write Your Own Company Bulletins: www.NFIPServe.com
Flood Insurance Rate Maps: MSC.FEMA.gov
Flood Insurance Information: FloodSmart.gov

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

**PREMIUM AT BASE FLOOD ELEVATION**

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

**PREMIUM AT 3 FEET ABOVE BASE FLOOD ELEVATION**

$427/year
$4,270/10 years

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

<table>
<thead>
<tr>
<th>B1. NFIP Community Name &amp; Community Number</th>
<th>B2. County Name</th>
<th>B3. State</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>B4. Map/Panel Number</th>
<th>B5. Suffix</th>
<th>B6. FIRM Index Date</th>
<th>B7. FIRM Panel Effective/Revised Date</th>
<th>B8. Flood Zone(s)</th>
<th>B9. Base Flood Elevation(s) (Zone A0, use base flood depth)</th>
</tr>
</thead>
</table>

**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.


- **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.

  - [ ] Top of bottom floor (including basement, crawlspace, or enclosure floor)  
    ____________________________  
    ______ / ______ / ______  
    [ ] feet  
    [ ] meters

  - [ ] Top of the next higher floor  
    ____________________________  
    ______ / ______ / ______  
    [ ] feet  
    [ ] meters

  - [ ] Bottom of the lowest horizontal structural member (V Zones only)  
    ____________________________  
    ______ / ______ / ______  
    [ ] feet  
    [ ] meters

  - [ ] Attached garage (top of slab)  
    ____________________________  
    ______ / ______ / ______  
    [ ] feet  
    [ ] meters

  - [ ] Lowest elevation of machinery or equipment servicing the building  
    (Describe type of equipment and location in Comments)  
    ____________________________  
    ______ / ______ / ______  
    [ ] feet  
    [ ] meters

  - [ ] Lowest adjacent (finished) grade next to building (LAG)  
    ____________________________  
    ______ / ______ / ______  
    [ ] feet  
    [ ] meters

  - [ ] Highest adjacent (finished) grade next to building (HAG)  
    ____________________________  
    ______ / ______ / ______  
    [ ] feet  
    [ ] meters

  - [ ] Lowest adjacent grade at lowest elevation of deck or stairs, including structural support  
    ____________________________  
    ______ / ______ / ______  
    [ ] feet  
    [ ] 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 structure 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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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

Flood Ready Website

The FloodReady Website is a network of stream gauges across Lycoming County which helps residents track the water levels in our creeks and rivers, 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 canvas 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 Peach 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 in the best way to keep pets safe and healthy.
Deputy Director/ GIS and Assessment

• Fran McJunkin

• Phone: (570) 320-2139
• Fax: (570) 320-2135
• Email: fmcjunkin@lyco.org