

# Bloomsburg's Floodplain

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 is shown on the next page, 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.

**ELEVATION CERTIFICATE** A surveyor is required to perform this job. All Building projects which occur in the Special Flood Hazard Area (SFHA) are required to have an elevation certificate. The Code Enforcement office maintains copies of all elevation certificates at Town Hall . For more information about how flooding can effect your property, contact the Code Enforcement Office at

**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. There is no coverage for things outside the house, like the driveway and landscaping.

Know what's covered— there are two types of coverage:

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

**Contents** 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 structural coverage on the building.

**NOTICE:** Check your policy as most mortgage holders only require structural coverage for loans. Also do not wait to buy as there is a 30 day waiting period before National Flood Insurance coverage takes place.

The Town of Bloomsburg is one of 23 communities in Pennsylvania to be part of the Community Rating System which enables residents to buy flood insurance at a 10% premium discount for homes within the SFHA and provides a 5% discount to all other policies.

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

## Bloomsburg Flood History Base Flood occurs at 28ft

2011 — 32.75 ft

1904 — 32.7 ft

1972 — 31.0 ft

2006 — 28.8 ft

1975 — 27.5 ft

2004 — 27.1 ft

7 floods in excess of 23 ft

# FLOOD DAMAGE REDUCTION in the TOWN OF BLOOMSBURG

## BE FLOOD PREPARED

- ◆ Buy Flood Insurance
- ◆ Document possessions with photos or video. Keep records in a safe place.
- ◆ Know what flooding can do to you. Contact the Code Enforcement office at 784-7123 ext. 115 or email [efegley@bloomsburgpa.org](mailto:efegley@bloomsburgpa.org). Find out how deep it could get and what past floods have done. Elevation Certificates are on file and available.
- ◆ Learn about flood proofing techniques, information is available at the Bloomsburg Public Library (225 Market Street) or check out [www.fema.gov](http://www.fema.gov)

## KNOW THE SIGNALS

The Town of Bloomsburg has two Emergency sirens with a tone different from the fire siren that also Has voice command capabilities.



### Track the river gauges and projections

— at [www.bloomsburgpa.org/floodcontrol/floodpage.html](http://www.bloomsburgpa.org/floodcontrol/floodpage.html), click on the link for Bloomsburg Gauge. Also available at [www.columbiacountyema.org](http://www.columbiacountyema.org).

## FLOOD SAFETY

### BEFORE THE FLOOD:

- \* Know the flood signals and procedures. The Town of Bloomsburg has two 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 and at the Bloomsburg Fair Grounds.
- \* Purchase a NOAA Weather Radio receiver which provides 24 hour weather and warning information.
- \* Tune in to local radio stations WHLM AM/FM, WFYY, and local TV stations WBRE, WNEP, WYOU, WVIA for current information.
- \* Plan escape routes to high ground. Move vehicles to safe locations on higher ground before local roads are closed.

### DURING THE FLOOD:

- \* Turn off water, gas and electric systems before leaving your home.
- \* Do not walk through flowing water. Drowning is the number one cause of flood deaths. Currents can be deceptive; six inches of moving water can knock you off your feet. Use a pole or stick to ensure that the ground is still there before you go through an area where the water is not flowing.
- \* Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out. If your vehicle stalls in high water, *abandon it immediately and seek higher ground. Turn around... don't drown.*
- \* Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to PPL Utilities at 1-800-342-5775. Keep children away from flood waters, ditches, culverts and storage ways or drains.
- \* Follow instructions by local officials, police, fire departments and other emergency workers. Note: circuit breakers and fuses do not always trip during a flood. Be Careful!

### AFTER THE FLOOD:

- \* Clean everything that got wet. Flood waters have picked up sewage and chemicals from roads, farms, factories, and storage buildings. Spoiled food, flooded cosmetics, and medicine can be health hazards. When in doubt, throw them out.
- \* Take good care of yourself. Recovering from a flood is a big job. It is tough on both the body and the spirit and the effects a disaster has on you and your family may last a long time.



# Be Flood Prepared

**Flood Insurance** is highly recommended because no flood proofing measure is 100% foolproof. Most homeowners insurance policies do not cover a property for flood damage. Because the Town of Bloomsburg participates in the National Flood Insurance Program, local insurance agents can sell flood insurance under rules and rates set by the Federal government. **Any agent can sell a policy and all agents must charge the same rates.**

## **Floodproofing**

Floodproofing a house means altering it so floodwaters will not cause damage. Different floodproofing techniques are appropriate for different types 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

If your house is on a slab foundation, investigate a low floodwall, berm or “**dry floodproofing**” (i.e. making the walls watertight and closing all the openings when a flood comes).

If your house is on a crawlspace or basement foundation, a low floodwall, berm or “**wet flood proofing**” will work. “Wet Floodproofing” means moving all items subject to damage out of harm’s way so water can flow into the crawlspace or basement and not cause any problems. For a more effective measure, it is relatively easy to elevate the building to get the first floor above the flood level.

- An excellent source for more information is *Homeowner’s Guide to Retrofitting: Six Ways to protect Your House from Flooding* (FEMA publication 312) This document can be read at the Bloomsburg Public Library (225 Market Street), or ordered (free) from FEMA by calling 1-800-480-2520, or viewed and downloaded from FEMA’s website at <http://www.fema.gov/mit/rfit/> Also available at Town Hall.

**Know what past floods have done.** The Town of Bloomsburg has experienced four floods that were higher than the base flood (28ft). Tropical Storm Lee in September 2011 the flood level reached 32.75 feet. In 1904, flood levels reached 32.7 feet. Flooding caused by Hurricane Agnes in 1972 reached 31 feet and in 2006 flood levels reached 28.8 feet.

Flooding occurs in Bloomsburg when water levels at the Bloomsburg gauge reach 19 feet. The Town has recorded measurable flooding in 1975 (27.5ft); 2004 (27.1 ft) and seven floods greater than 23 feet occurred in 1979, 1983, 1984, 1986, 1993, 1996, and 2005.

See if your property is in the mapped floodplain and subject to overbank flooding by calling the Code Enforcement and Zoning Office at 784-7123 x115 or emailing [efegley@bloomsburgpa.org](mailto:efegley@bloomsburgpa.org). Find out how deep it could get and what past floods have done. Elevation Certificates for some properties are on file and are available at Town Hall in the Code Enforcement Office.

## Maintain clean drainage ways:

It is unlawful to dump or deposit any waste into any channel or drainage way (Ord. #862). Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding.

- You can do your part in helping the drainage system work. Sweep or clean up your gutters to prevent blockages in the storm sewers. Pick up trash and fallen branches in the ditches.
- If you see accumulations or debris in the channels or drainage ways, contract the Public Works Department at 784-2300.
- If you see someone depositing debris, contact the Bloomsburg police department.

## Check with Code office

Find out what flooding can do to you. See if your property is in the mapped floodplain and subject to overbank flooding by calling the code enforcement and Zoning office at 784-7123 x115 or e-mailing [efe-gley@bloomsburgpa.org](mailto:efe-gley@bloomsburgpa.org). You may require the services of a professional land surveyor.

Always check with the Code Enforcement and Zoning office before you build on, alter, regrade, or fill to ensure that projects do not cause problems for/to other properties.

Elevation Certificates are maintained on file within the code enforcement office. If you have questions on what past flooding has been like on your property or the surrounding area call for details. ***During a flood event over 1/3 of the land mass of the Town can be covered.***

If you see building or filling without a permit sign posted, contact the Code Enforcement and Zoning Office at 784-7123 x115.

## Flood Protection Regulations

New buildings in the floodplain must be protected from flood damage. Our building code requires that new residential buildings must be elevated 1.5 feet above the base flood level.

## Substantial damage

The ordinance also requires that all ***substantial improvements*** to a building will require the entire building to be treated as a new building. A substantial improvement is when the value of an addition, alteration, repair or reconstruction project exceeds 50% of the value of the existing building. In the case of an addition, only the addition must be protected. In the case of an improvement to the original building, the entire building must be protected from substantial damage.

For example, if a house in the floodplain is flooded, has a fire, is hit by a tornado, or is otherwise damaged so that the cost of repairs are more than 50% of the value of the building before the damage, then the house must be elevated above the base flood level.

For more information see the Town's Website: [www.bloomsburgpa.org](http://www.bloomsburgpa.org)