

Recently enacted federal legislation concerning the National Flood Insurance Program (NFIP) has the potential to adversely impact historic river towns along the Susquehanna like Lewisburg. Local property owners are encouraged to learn more about the law and their own exposure to it and then to contact their legislators to ask for relief for our historic communities.

The Biggert-Waters Flood Insurance Reform Act of 2012 was written to address the unsustainable financial status of the NFIP in the wake of several very large storms which hit major population centers: Katrina, Lee/Irene, and Sandy. When the NFIP was introduced in the 1970s, existing houses located in the 100-year floodplain were required to get flood insurance but the rates were assigned without reference to actuarially assessed risk. The current legislation is intended to bring the rates being paid into the insurance program into line with the federal financial exposure in light of flood hazards. To that end, all residents in the 100-year flood plain are required to obtain a Certificate of Elevation (i.e. hire a surveyor) and then to have their rates scaled with respect to their actual elevation above (or below) the Average Flood Elevation (AFE). The only recourse offered to owners particularly impacted to lower their annual rates is to engage in flood mitigation, which is at times infeasible in our core communities given the type of construction and the historic context. Those measures include raising the house such that the first floor is 18" above the AFE or filling in existing basements and flood-venting crawlspaces in order to reduce the registered distance below AFE.

The average flood elevation in downtown Lewisburg varies between 459 and 461 above sea level. Accurately identifying this datum is further complicated by recent adjustments to the national datum which set it somewhat higher than it was (about 6 inches different). There are six street signs distributed in flood-prone parts of the borough which have flood stage and (old) flood elevations marked on the pole itself. Reference to these can give a rough sense of the location of the AFE in the neighborhood. From that, an order of magnitude for a given property's relationship to the flood plain can be established.

While the information available on the FEMA website related to this emphasizes that only 20% of properties nationwide will be affected by the changes, because more recent construction never had subsidized rates, in our historic river town communities, with their long-standing established housing stock, the impact is far more widespread. And the consequences of the significantly increased rates will be felt far beyond the edge of the 100 year flood plain, throughout our communities and the region.

You can find the basic information about what the Act entails and who it affects at [www.fema.gov/flood-insurance-reform](http://www.fema.gov/flood-insurance-reform) as well as a description of mitigation options, i.e. actions that can be taken by the individual property owner to reduce their hazard exposure.

There are limits to what can be done in certain cases, especially with respect to financial feasibility. There are also limits to what the community can do in order to mitigate impacts on properties, though the Borough of Lewisburg actively participates in the Community Rating System.

## Contact Your Federal Legislators

In the event you would like to email them, there is a resident authentication process which prevents us from providing the specific URL. In each website, you may want to look in particular under “services” for “federal agency help”:

Senator Casey – [casey.senate.gov](http://casey.senate.gov) – (814) 357-0314  
817 E. Bishop Street, Suite C  
Bellefonte, PA 16823

Senator Toomey – [toomey.senate.gov](http://toomey.senate.gov) – (717) 782-3951  
United States Federal Building  
228 Walnut St.  
Suite 1104  
Harrisburg, PA 17101

Representative Marino – [marino.house.gov](http://marino.house.gov) – 570-374-9469  
30 South Market Street, Suite 1A  
Selinsgrove, PA 17870

## Communicate with Your State Legislators

They do not have specific jurisdiction over the federal agency involved in flood insurance policy changes, but they do have an interest in the health, finances and viability of their constituents.

Senator Yaw – [senatorgeneyaw.com](http://senatorgeneyaw.com) – 570-322-6457 or 800-443-5772  
330 Pine Street  
Suite 204  
Williamsport, PA 17701

Representative Keller – [repfredkeller.com](http://repfredkeller.com) – (570) 966-0052 or (570) 837-0052  
343 Chestnut Street, Suite 1  
PO Box 163  
Mifflinburg, PA 17844

The Lewisburg Neighborhoods Corporation will hold a meeting to review these issues on Wednesday, April 30, at 7pm, at the Senior Center at 116 N 2<sup>nd</sup> St. If you have questions, you can call the Lewisburg Neighborhoods Organization Office at 570.523.0114 or email [elmstreet@dejazzd.com](mailto:elmstreet@dejazzd.com).