Flood Insurance Rate Changes

Local Fact Sheet

Lewisburg Neighborhoods Corporation

April 2014

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. 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 2012 legislation was 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 dramatic increase in flood insurance rates brought about by the 2012 law incited a vehement reaction and in 2014 the Homeowners Flood Insurance Rate Affordability Act was signed into law. It preserves the target rates for previously subsidized properties but adjusts the pace at which the new rates go into effect.

The average flood elevation in downtown Lewisburg varies between 459 and 461 above sea level. There are six street signs distributed in flood-prone parts of the borough which have flood stage and flood elevations marked on the pole itself. Reference to these can give a rough sense of the location of the AFE in the neighborhood.

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 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.

The National Flood Insurance Program directly involves the federal government and private property owners. Local and state government bodies do not get direct rate feedback and need the cooperation of residents to help establish an accurate picture of impacts and avenues for potential policy and program responses. FEMA takes its direction from Congress and concerns should be addressed to the relevant federal legislators.

**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 – (814) 357-0314

817 E. Bishop Street, Suite C

Bellefonte, PA 16823

Senator Toomey – toomey.senate.gov – (717) 782-3951

United States Federal Building  
228 Walnut St.  
Suite 1104  
Harrisburg, PA 17101

Representative Marino – 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 – 570-322-6457 or 800-443-5772

330 Pine Street  
Suite 204  
Williamsport, PA 17701

Representative Keller – repfredkeller.com – (570) 966-0052 or (570) 837-0052

[343 Chestnut Street, Suite 1  
PO Box 163  
Mifflinburg, PA 17844](http://maps.google.com/maps?f=q&source=s_q&hl=en&geocode=&q=343+Chestnut+Street,+Mifflinburg,+PA+17844&sll=37.0625,-95.677068&sspn=48.822589,78.837891&ie=UTF8&hq=&hnear=343+Chestnut+St,+Mifflinburg,+Union,+Pennsylvania+17844&z=16) 

*For more info, contact the Lewisburg Neighborhoods Corporation: 570.523.0114 or elmstreet@dejazzd.com.*