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## Borough of Danville, PA Flood Awareness Newsletter

As part of its effort to save you money from flood damage and reduce your flood insurance premiums, the Borough of Danville continues implementing a variety of flood protection activities, including new levees, cleaning of the ditches and channels, regulating new construction in the floodplain, and preserving floodprone areas as open space. But there are also some things that you can do.

### The Flood Hazard

Properties in Danville's floodplain are subject to three flood problems: overbank flooding, local drainage, and sewer backup. You could be faced with one, two or all three of these hazards.

**Overbank Flooding:** The major flood problem facing Danville is flooding of the Susquehanna River. Since 1891, 56 floods have caused the Susquehanna River to exceed its channel capacity and inundate riverfront communities. Although some of the most notable floods were the result of tropical storms, the majority of flood events are attributed to snowmelts; 20 of the 25 largest floods of record occurred between January and April. Major flood events occurred in 1936, 1972, 1975, 1984 and 1996.

Find out if your property is in the mapped floodplain and subject to overbank flooding by calling the Borough Office at **570-275-3091**.

Mahoning Creek drains from the northwest into Susquehanna River at Danville. Mahoning Creek is subject to flooding from heavy local storms and backup flooding when the Susquehanna River floods. Sechlers Run drains from the east and flows through channels and conduits in the Borough to Mahoning Creek. Blizzard Run also drains from the east into Sechlers Run. When Mahoning Creek is high Sechlers Run is diverted to a pumping station and sent into Mahoning Creek.

Overbank flooding potentially affects the Borough along Mulberry Street on Sechler Run. Flooding also presents a safety hazard. Velocities can be as high as 6 or 7 feet per second – so fast that the flood will wash people off their feet in only ½ foot of floodwaters. This is particularly true in sections of the Sechlers Run in concrete channels.

**Local Drainage:** There are several areas of local drainage problems where stormwater collects and does not drain away. These include around Arch and Local Streets. Sometimes, flooding is aggravated by debris that has been carelessly thrown into the channel. Water that ponds behind the levee is pumped over or through the levee. But ponding can occur from intense storms not associated with river flooding.

**Sewer Backup:** With no place to go, sewers back up and flow into the lowest opening in the sewer line. Sanitary sewers back up into basements and storm sewers back up into streets. Danville has had basement flooding caused by sewer backups. The worst problems were when the Susquehanna was also flooding and there was nowhere for the stormwater to go.

### Map Information

The Borough will assist property owners review the Flood Insurance Rate Map to determine if their property lies in the regulated floodplain. Call the Borough at **570-275-3091**.

## Floodproofing

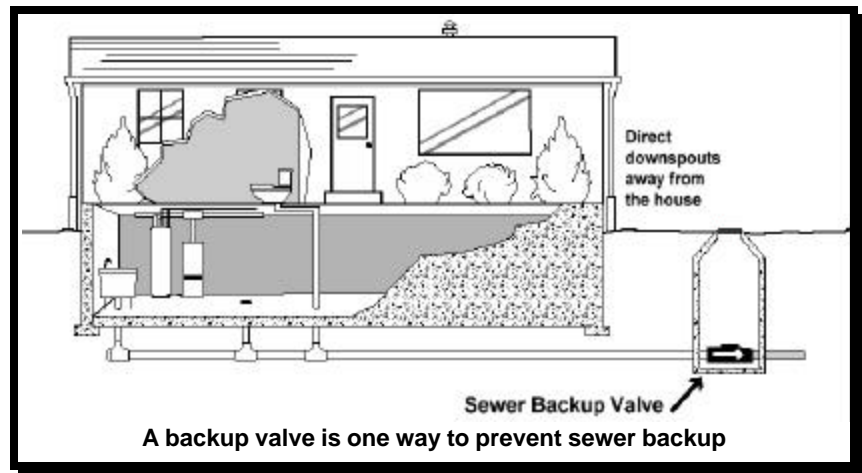
Floodproofing a house means altering it so floodwaters will not cause damage. Different floodproofing techniques are appropriate for different types of buildings. Use the following as a guideline:

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 (see illustration).

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, a low floodwall, berm or “wet floodproofing” will work. “Wet floodproofing”

means moving all items subject to damage out of harm’s way so water can flow into the crawlspace and not cause any problems. If floodwaters go over the first floor, it is relatively easy to elevate the building to get the first floor above the flood level.



**Emergency measures:** No matter what kind of building you have, some last minute emergency measures can always help. For example, you could move valuable items (photos, antiques, and other “irreplaceables”) or items that are most damaged by floodwaters (upholstered furniture, stuffed toys, mattresses, foam rubber, etc.) up to a higher level. You can place sandbags or plastic sheeting in front of doorways and other low entry points.

An excellent source for more information is *Homeowner’s Guide to Retrofitting: Six Ways to protect Your House from Flooding* (FEMA publication 312). It can be read at the Thomas Beaver Free Library, ordered (for free) from the Federal Emergency Management Agency by calling 1-800/480-2520, or viewed and downloaded from FEMA’s web site at <http://www.fema.gov/mit/rfit/>

Whatever emergency protection measures you use, it is always best to have a plan written in advance to make sure you don’t forget anything after you hear the flood warning.

### Safety Tips:

**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. If you go through an area where the water is not flowing, use a pole or stick to ensure that the ground is still there.

**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.

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## Flood Warning System

The Borough of Danville is provided with 24 hour flood warning service from the Montour County emergency Management/911 Center. The Center is connected to the National Weather Service River Forecast Center in State College, PA and the Pennsylvania Emergency Management Agency in Harrisburg, PA. River forecasts are made for the Danville gage. The Borough's Emergency Operations Center is located at Borough Hall. If a flood warning is received the Borough will notify the public using its sirens distributed at the Pump house, the Reservoir at Blizzard Run and at the railroad at Church Street.

## Flood Insurance

Flood insurance is highly recommended because no floodproofing measure is 100% foolproof. Most homeowners insurance policies do not cover a property for flood damage. The Borough of Danville participates in the National Flood Insurance Program (NFIP). Local insurance agents can sell an NFIP policy under rules and rates set by the Federal government. Any agent can sell a policy and all agents must charge the same rates.

**Any** house in Danville 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 are two types of coverage which can be purchased separately:

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

**Contents** coverage 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 building coverage.

There is no coverage for things outside the house, like the driveway and landscaping. *If you have a policy, check it closely.* Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. You may only have building coverage. If so, your furniture, carpeting, appliances, and other contents are not covered.

An NFIP policy covers sewer backup and basement seepage if there is a general condition of flooding in the area. You may do better by checking out sump pump failure or sewer backup coverage that might be available as an addition to your homeowner's insurance policy. Each company has different amounts of coverage, exclusions, deductibles, and arrangements. Most exclude damage from surface flooding that would be covered by an NFIP policy. The cost varies from nothing to up to \$100 more on your homeowner's insurance premium.

Don't wait for the next flood to buy insurance protection. There is a **30 day** waiting period before National Flood Insurance coverage takes effect. Contact your insurance agent for more information on rates and coverage.

### Safety Tips:

**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 the Police Department by calling 911.

**Look before you step.** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

**Look out for animals** that have been flooded out of their homes and who may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

**Be alert for gas leaks.** Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

**Carbon monoxide exhaust kills.** Use a generator or other gasoline-powered machine outdoors. The same goes for camping stoves. Charcoal fumes are especially deadly. Cook with charcoal outdoors.

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## Flood Protection Regulations

Lots were originally designed so water would flow away from the building and along property lines to the street, storm sewer, or ditch. Fences, railroad ties, landscaping and regrading block this flow. So do construction projects in the ditches or the floodplain.

ALWAYS CHECK WITH THE BOROUGH OFFICE BEFORE YOU BUILD ON, FILL, ALTER, OR REGRADE YOUR PROPERTY. A permit is needed to ensure that such projects do not cause problems on other properties.

Every piece of trash can contribute to flooding. Even grass clippings and branches can accumulate and plug channels. If your property is next to a ditch or storage basin, please do your part and keep the banks clear of brush and debris.

DO NOT DUMP OR THROW ANYTHING INTO THE DITCHES OR BASINS. Dumping in our ditches and storage basins is a violation of Borough Code.

You can do your part in helping the drainage system work. Sweep or pick up your gutters to prevent blockages in the storm sewers. Pick up trash and fallen branches in the ditches.

If you see dumping or debris in the ditches or basins, filling or construction near property lot lines, or filling or construction in the floodplain without a permit sign posted, contact the Borough Office at **570-275-3091**. The debris or project may cause flooding on your property.

New buildings in the floodplain must be protected from flood damage. Our development regulations require that new residential buildings must be elevated to 1 ½ feet above base flood level. These regulations are designed to protect you and your neighbors. By getting the proper permits before you build, we can prevent flooding and other drainage problems.

The ordinance also requires that all substantial improvements and substantial damage to a building be treated as a new building. A project is “substantial” 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.

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 is more than 50% of the value of the building before the damage, then the house must be elevated 1 ½ feet above the base flood level.

### Safety Tips:

**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. Keep your eyes open for signs of anxiety, stress, and fatigue in you and your family.