



FOR IMMEDIATE RELEASE
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Wolf Administration Provides Information on Flood Insurance, Potential Grant Funding to Residents in Areas of Centre County Hit by Flooding in Late 2016

Milesburg, PA – Insurance Commissioner Teresa Miller, Pennsylvania Emergency Management Agency Director of the Bureau of Recovery and Mitigation Steve Bekanich, and State NFIP Coordinator Dan Fitzpatrick of the Department of Community and Economic Development today presented information on flood insurance and potential grant availability to homeowners in Centre County hard hit by flooding in October 2016.

“While the immediate problems caused by the flooding here are over, Governor Wolf wants the people of Centre County, and surrounding counties to know that state government remains ready to help as recovery continues, and to provide information to help residents choose the best protection for their properties going forward,” Insurance Commissioner Teresa Miller said.

In what officials called the worst flooding in a decade, more than 100 residents of the Milesburg and Howard areas had to be evacuated, and many homes and businesses sustained extensive damage following a prolonged downpour on October 20 and 21 of last year.

“More than a year ago, as part of Governor Wolf’s consumer protection and education initiative, the Insurance Department established a one-stop shop website for information on flood insurance,” Commissioner Miller said. “We are here today providing information on flood coverage, both through the federal government program, and in the emerging private flood insurance market, so residents can have the best information available to decide whether they want this coverage, and be able to get the coverage they want at the best price.”

Homeowners in high-risk flood zones known as Special Flood Hazard Areas (SFHAs) with mortgages backed by the federal government must buy flood insurance, which until a few years ago was available almost exclusively through

the federal government's National Flood Insurance Program (NFIP). However, due to changes in that program, including the phasing out of subsidies for high-risk properties, private insurers are now in the residential flood insurance market. Commissioner Miller said her department has found in many cases, homeowners can get comparable coverage in the private market at substantial savings to that offered through the NFIP.

"Many of the homes damaged by flooding in Centre County last October, as is the case throughout Pennsylvania each year, are outside of the SFHAs, where flood insurance is mandatory," Commissioner Miller said. "I encourage homeowners to consider getting this additional protection for their families and properties, even if it is not required by a mortgage lender."

Commissioner Miller added, for homes outside of SFHAs, coverage may be less expensive through both the NFIP and private coverage. She reminded residents that standard homeowners' insurance does not cover flood damage.

Bekanich said there are three FEMA Hazard Mitigation Assistance grants that have been successfully utilized by other municipalities within the commonwealth for hazard mitigation activities to help communities becoming more flood resilient. PEMA has mitigated over 2,000 structures through eligible acquisition, elevation, and flood retrofitting activities.

Homeowners can challenge whether their property should be included in a special flood hazard area. The homeowner may be required to hire a licensed land surveyor, professional engineer or geologist or surveyor to determine whether what is called the lowest adjacent elevation is within the special flood hazard area. The lowest adjacent elevation is the lowest point of the ground immediately next to the dwelling or insured structure.

"We have information on how homeowners can challenge their inclusion in a special flood hazard area, but the cost to do this can be significant. We want homeowners to have as much information as possible when they consider whether to challenge a flood map," said Dan Fitzpatrick, State NFIP Coordinator in the Department of Community and Economic Development.

Information on flood insurance is available at www.insurance.pa.gov, by clicking on the "Flood" icon on the right side of the page under "Insurance Coverage Resources."

MEDIA CONTACT: Ron Ruman, Insurance, 717-787-3289
Ruth Miller, PEMA, 717-651-2009
Heidi Havens, DCED, 717-783-1132

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