



Wolf Administration Discusses Trends and Preparations for Extreme Weather, Outlines Tips and Resources for Pennsylvanians

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Residents Advised to Review, Consider Insurance Options

Harrisburg, PA – In what is already the wettest year on record in much of Pennsylvania and in recognition of National Preparedness Month, Wolf Administration officials from the Pennsylvania Department of Transportation (PennDOT), Pennsylvania Emergency Management Agency (PEMA), and the state Insurance Department today discussed how the state is analyzing and preparing for extreme weather, and also offered tips and resources for Pennsylvanians.

PennDOT Deputy Secretary for Planning Jim Ritzman and Deputy Secretary for Highway Administration George McAuley today outlined the impacts of this year's weather, as well as ongoing and future measures to plan for increased extreme weather.

As of September 13, there is an estimated \$105.5 million in flood and significant slide damage to state-maintained roads and bridges in 2018 alone. This is roughly equal to the cost to resurface 105 miles of two-lane Interstate and the highest cost in any single year in the past 10 years. From April 2011 through early September 2018, there has been roughly \$212 million in flooding-event and significant slide damage to state-maintained roads and bridges.

Ritzman explained the department's [Extreme Weather Vulnerability Study Opens In A New Window](#), found at www.penndot.gov on the "Planning" projects and programs area. The study analyzed past PennDOT flooding-related data, traffic volumes, federal and national weather and flooding resources, and more, and identified roadways susceptible to flooding based on that data.

The study also projected potential future flooding vulnerabilities in Allegheny, Delaware, and Lycoming counties. The completed study was shared with planning partners, PEMA, federal highway officials, and department staff for reference in maintenance and project work, and to complement the data PennDOT already uses in planning future projects. The next phase of the study will identify potential mitigation strategies to use on projects in Allegheny and Delaware counties, made possible with state and federal matching funds.

At the event, PEMA Director Rick Flinn underscored the challenges many communities are facing this year due to the weather, and noted that September is National Preparedness Month.

"We've seen unprecedented rainfall totals this year, and many times we've seen flooding in areas that haven't seen it before," Flinn said. "It just underscores the need for each of us to make sure that we as individuals are as ready as we can be, and to help our neighbors and others in our community to be prepared as well."

Flinn said PEMA is using a "30 Days/30 Ways" initiative this year to help families prepare for emergencies. By [signing up](#)[Opens In A New Window](#), participants can get weekly emails with quick, easy tips to help families get started with their preparedness activities.

Insurance Commissioner Jessica Altman reminded consumers that homeowners, business, and renters' insurance typically does not cover damage from flooding, and a separate flood policy is usually required.

Altman noted homeowners living in what are called Special Flood Hazard Areas (SFHAs) with federal-government backed mortgages, and most other mortgages, are required by their lenders to have flood coverage. But, she recommended people living outside of these SFHAs also consider this insurance, as flooding in Pennsylvania often happens outside of these areas.

"The good news is, because of changes in the federal government run National Flood Insurance Program (NFIP), private insurance is now selling both business and residential flood coverage," Altman said. "In many cases, we have found comparable private insurance to be much more affordable than NFIP plans."

Following Governor Tom Wolf's direction to make consumer education and protection a top priority, the Insurance Department created a one-stop flood insurance webpage. This page is available at www.insurance.pa.gov, by clicking on the "Flood" icon. The page has information about both the NFIP and private insurance, and a list of producers and insurers selling private coverage.

"I urge homeowners, renters, and business owners to visit this page and shop around to find their best deal for flood coverage, and protect their investments," Altman said.

With hurricane season on the horizon, Pennsylvanians are advised to continue being vigilant for extreme weather. Motorists should never drive through floodwaters. More than half of all flooding deaths occur in cars. While water on a flooded roadway might not look deep, the roadway could actually be washed away under the water, or the road could be compromised in a way that could make it unsafe to travel.

To help ensure safety for motorists and emergency responders alike, state law mandates that motorists who drive around or through signs or traffic control devices closing a road or highway due to hazardous conditions will have two points added to their driving records and be fined up to \$250. Penalties are higher if emergency responders are called to rescue motorists who disregard warning signs.

Families should develop an emergency communication plan in the event that family members are separated from one another during severe weather - a real possibility during the day when adults

are at work and children are at school or other activities - and have a plan for getting back together.

Free emergency preparedness information, including templates for family emergency plans and checklists for emergency kit supplies, is available at www.Ready.PA.gov. Motorists can see incident alerts – such as closures due to flooding – on more than 40,000 roadway miles by visiting www.511PA.com and clicking "Incidents." 511PA, which is free and available 24 hours a day, provides traffic delay warnings, weather forecasts, traffic speed information, and access to more than 860 traffic cameras.

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