

Limited no-cost elevation certificates for Selinsgrove homeowners Others can get discounted rates

SELINSGROVE – Homeowners who live in the 100-year floodplain have a limited opportunity to get no-cost certificates that could reduce their flood insurance costs.

Selinsgrove Borough is offering the first seven homeowner applicants no-cost Federal Emergency Management Agency (FEMA) elevation certificates. The certificates normally would cost \$700. Borough residents must own and occupy their homes.

This free-of-charge certificate is only available to Selinsgrove homeowners, said Sharon Badman, assistant borough manager, and urged homeowners to take advantage of this unique opportunity.

“We are unique in the region for offering these elevation certificates at no cost for residents,” Badman said.

She explained how elevation certificates can reduce flood insurance premiums.

“There is a correlation between how high your property is above the base flood elevation and the actual cost of a flood insurance policy. In a high-risk zone, the higher the elevation of your property, the lower your policy cost will most likely be. Conversely, the lower your elevation, the more your flood insurance policy will cost. You need to supply an elevation certificate for an insurance agent to compare it against your property’s elevation,” Badman said.

The normal certificate cost of \$700 for Selinsgrove homeowners is a discounted group price that SEDA-Council of Governments (SEDA-COG) negotiated with Orangeville Surveying Consultants Inc. Without the discount, the rate can be as expensive as \$2,000.

Geralee Zeigler, a program analyst in SEDA-COG’s Flood Resiliency program, said the certificates also can help when homeowners want to sell their homes.

“Not only can elevation certificates greatly reduce flood insurance premiums, they also make a home more attractive for buyers since the buyer will know where the house stands in relation to the floodplain and knowing they’ll have less of a flood insurance cost,” Zeigler said.

Besides Selinsgrove, the group discount is available in Bloomsburg and Danville for \$600, and in Lewisburg and Milton for \$700.

Homeowners can get the application from their municipality or SEDA-COG.

Interested Selinsgrove homeowners can contact Badman at 570-374-2311 or sbadman@selinsgrove.org or SEDA-COG’s Geralee Zeigler at gzeigler@seda-cog.org or 570-524-4491 ext. 7218.

Homeowners in Bloomsburg, Danville, Lewisburg, and Milton also may contact Zeigler for more information.

SEDA-COG's Flood Resiliency Program offers services related to flood resiliency and mitigation assistance both within and outside of its 11-county region. Its goal is to help break the damage cycle and stop its drain on people and communities. For more information, visit <https://seda-cog.org/departments/flood-resiliency/>.