AN EMERGENCY WARNING SYSTEM TEST WILL BE CONDUCTED WEDNESDAY, NOVEMBER 14 AT 10 A.M. SEE INSERT FOR MORE INFORMATION

The following information is being provided by the Borough of Etna as part of their voluntary participation in the Community Rating System (CRS). Voluntary participation by a municipality in this program can and has lowered the Borough’s Class Rating, which gives any property owner or renter purchasing flood insurance a discount on their premium. Etna is now a Class 7, which provides a 15% discount on all federal flood insurance policy premiums purchased for property located in Etna.

KNOW YOUR HAZARD: What Can Cause Flooding in Etna?

Flooding in Etna can be caused by three direct sources and several storm “runs.” West Little Pine Creek, Pine Creek and the Allegheny River are all considered direct sources and the storm “runs” in the Borough that can cause flooding in specific areas are the Park Avenue Run, the Parker Street Runs and the Ganster Street Run. The creeks and rivers can leave their banks during heavy storms, snowmelts or ice jams. When the Allegheny River crests beyond 26’, flooding occurs in the low lying areas of Cherry and Sycamore Streets. The “runs” and smaller streams can flood during or soon after a heavy rain event. In these instances, floodwaters are not as deep, but they can cover streets and yards, flood cars, garages, basements and lower floors. Flooding in each of these areas can come with little warning. On previous occasions, the rainfalls only lasted thirty minutes or less and caused one or more of the “runs” to overflow. Your property may be high enough that it has not flooded recently, but it can still flood in the future because the next time it could be worse. If you are in a floodplain, the odds are someday your property will be damaged if it hasn’t been already. For flood gauge and other flood information go to:
http://etnaborough.org/flood-information.html

KNOW YOUR HAZARD: Etna Borough Flood Map Services

The first thing you should do is check your flood hazard. Flood maps and flood protection references are available at the municipal building where you can check and see if you are in a mapped floodplain. If you are, we can give you more information including the depth of flooding over a building’s first floor and past flooding problems in the area. There are also handouts on selecting contractors for waterproofing, flood protection and glass block installation. There is no charge for the photocopying of this material. Reference materials are also available at the Shaler North Hills Library on Mt. Royal Blvd.; just ask for the Etna Flood Library section. You may also contact the Borough’s engineer, Richard D. Minsterman, Gateway Engineers, Inc., for elevation information, map service questions, flood proofing techniques and other flood related questions. There is no charge for this service. He can be reached at 412-921-4030. As a public service we will provide you with the following information upon request:

- Property’s location to the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM)
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, if shown on the FIRM
- A handout on the flood insurance requirement that can help people who need a mortgage or loan for a property in the SFHA

If you would like to make an inquiry, please tell us the street address and lot and block number, if available. We are open Monday through Friday 8:30 a.m. to 4:30 p.m. Call us at 412-781-0569 or drop by the office for assistance. There is no charge for this service. The Building Department has completed FEMA Elevation Certificates for buildings that are constructed in the floodplain. You may be asked or wish to get a site-specific elevation certificate for your property. Your lender or flood insurance carrier may ask for this. ETNA BOROUGH DOES NOT HAVE INDIVIDUAL ELEVATION CERTIFICATES ON FILE. You will have to engage a civil engineer for this survey information. Hampton Technical Services in Etna can provide these or any civil engineering firm. There is a cost to acquire the certificate that the property owner is responsible for. Copies of FEMA elevation certificates on all buildings constructed in the floodplain for the past fifteen years are available. The map for the Borough of Etna is displayed in the lobby. You can also email the Borough Manager/Floodplain Administrator at meramage@etnaborough.org or Code Officer, Bob Snyder at bsnyder@etnaborough.org or find the map on FEMA’s website by going to https://msc.fema.gov/portal/.
FLOOD SAFETY: Protect Yourself and Your Loved Ones
TURN AROUND, DON’T DROWN

- **Do not walk through flowing water.** Drowning is the number one cause of flood deaths. Six inches of water can knock a person off of their feet. If you walk in standing water, use a pole or stick to make sure the ground is still there.
- **Do not drive through a flooded area.** Six inches of water can cause a vehicle to lose control and possibly stall. A foot of water will float many cars away. Do not drive around barricades because the road or bridge may be washed out beyond them.
- **Stay away from power lines and electrical wires.** Electrocution is the second leading cause of death during flooding, after drowning. Report down power lines to Duquesne Light immediately or to the Etna Borough Police Dept. at 412-781-6271.
- **Look before you step.** Floors, stairs and even the ground can be very slippery with mud after flooding. Debris, including broken glass or nails may also cover the ground surface.
- **Be alert for gas leaks.** Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns or open flames unless you know the gas has been turned off and the area properly ventilated. Contact Peoples Gas to report leaks or call the Etna Borough Police Dept. at 412-781-6271.
- **Look out for animals especially snakes.** Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.
- **Have your electricity turned off by the power company.** Some appliances such as televisions keep electrical charges even after they have been unplugged. Don’t use appliances that have gotten wet unless they have been taken apart, cleaned and dried.
- **Bookmark creek level monitoring page.** Visit [http://water.weather.gov/ahps2/hydrograph.php?wfo=pbz&gage=pnep1](http://water.weather.gov/ahps2/hydrograph.php?wfo=pbz&gage=pnep1) to monitor Pine Creek at Grant Avenue or [http://water.weather.gov/ahps2/hydrograph.php?wfo=pbz&gage=etnp1](http://water.weather.gov/ahps2/hydrograph.php?wfo=pbz&gage=etnp1) to monitor Pine Creek upstream in Shaler, then bookmark the page on your pc or add to home screen on your mobile device. These sites are also available on the borough’s website, [www.etnaborough.org](http://www.etnaborough.org) under the flood information section.
- **Designate a place** where your family can rendezvous after an evacuation order is issued.

**FLOOD WARNING PROCEDURES**

During heavy rainfall, the police will monitor the levels of the Allegheny River, West Little Pine Creek and Pine Creek as well as all the storm runs located in the community. If and when preset benchmarks have been reached, the Volunteer Fire Department and the Emergency Dispatch Center will be notified. **If it is determined by the Emergency Management Committee and the Emergency Management Coordinator that flooding is a real possibility, the Emergency Siren will be activated.** When you hear the siren, immediately tune into A.M. Station 1670. This is the Borough’s A.M. Alert Radio Station. The Borough will also activate **SwiftReach,** the Borough’s reverse 911 calling system. Repeated calls will be made to all potentially threatened areas with specific instructions depending upon the circumstances. Both the radio station and calling system will provide instructions that may include warnings that flooding is a possibility and that you may choose to take steps in anticipation of possible flooding, such as moving items from the basement, plugging sewers, sand bagging or leaving the area until the threat has passed. If the Emergency Management Coordinator determines that flooding is likely, instructions for evacuation will be provided. **IT IS IMPERATIVE THAT SHOULD AN EVACUATION FOR YOUR AREA BE ORDERED, YOU SHOULD EVACUATE THE AREA IMMEDIATELY.** Should you choose not to evacuate, you may be forced to shelter in place for the duration of the flooding, as it may be impossible or life threatening to emergency personnel to try and reach you.

**FLOOD INSURANCE RATE MAPS (FIRM)**

The National Flood Insurance Program use [Flood Insurance Rate Maps](http://www.etnaborough.org) to determine what areas are at risk. In 2014 the Federal Emergency Management Agency (FEMA) released the **FIRM** for Etna. This Map illustrates the extent of flood hazards in Etna and is used to determine who must buy flood insurance and the floodplain development regulations that apply in the flood risk zones depicted. In compliance with the new maps, Etna adopted Ordinance No. 1353, the Floodplain Management Ordinance. With this ordinance, the Borough adopted stricter standards for building and development in floodplains, floodways and flood hazard areas. A large, readable version of the Flood Rate Map (FIRM) for the Borough of Etna is displayed in the lobby of the municipal building for public viewing. Please also visit [http://www.etnaborough.org/flood-information.html](http://www.etnaborough.org/flood-information.html) or for any FIRM go to [https://msc.fema.gov/portal/](https://msc.fema.gov/portal/). The map panel numbers for Etna are as follows: Panel 352 of 558 – Map # 42003C0352H and Panel 214 of 558 – Map #42003C0214H.
ETNA BOROUGH SANDBAG PROTOCOL

Prior to and during large storm events, Etna Borough will provide sand bags and sand. These bags will be available at the Public Works garage for Etna residents to fill, haul and place. Please call the borough office to make sure staff can provide access to the supplies.

Sandbags can be useful in redirecting storm water and debris flows away from your home. Be sure that the sandbags are properly filled and maintained. Here's how:

- Use sand to fill sandbags one-half full.
- Fold the top of sandbag down and rest the bag on its folded top. Take care in stacking the sandbags.
- Limit placement to three layers unless a building is used as a backing or sandbags are placed in a pyramid.
- Tamp each sandbag into place, completing each layer before you begin a new layer. Clear a path between buildings for debris flow.
- Lay a plastic sheet in between the building and the bags to control the flow and prevent water from seeping into sliding glass doors.

There are limits to what sandbags can do, so remember:

- Sandbags will not seal out water.
- Sandbags deteriorate when exposed to continued wetting and drying for several months.
- If bags are placed too early, they may not be effective when needed.
- Sandbags are for small water flow protection — up to two feet.

FLOODING VS FLASH FLOODING

Flooding is an overflowing of water onto land that is normally dry. Floods can happen during heavy rains, when snow melts too fast, or when dams or levees break. Flooding may happen with only a few inches of water, or it may cover a house to the rooftop. They can occur quickly or over a long period and may last days, weeks, or longer. Floods are the most common and widespread of all weather-related natural disasters.

Flash floods are the most dangerous kind of floods, because they combine the destructive power of a flood with incredible speed and unpredictability. Flash floods occur when excessive water fills normally dry creeks or river beds along with currently flowing creeks and rivers, causing rapid rises of water in a short amount of time. They can happen with little or no warning.

Densely populated areas are at a high risk for flash floods. The construction of buildings, highways, driveways, and parking lots increases runoff by reducing the amount of rain absorbed by the ground. This runoff increases the flash flood potential.

Sometimes, streams through cities and towns are routed underground into storm drains. During heavy rain, the storm drains can become overwhelmed and flood roads and buildings. Low spots, such as underpasses, underground parking garages, and basements can become death traps.
WHAT YOU CAN DO TO HELP

There are many small steps that homeowners and residents can take to minimize stormwater runoff, including:

- Mulch flower beds
- Build a rain garden
- Keep lawns thick and healthy
- Disconnect your downspout into a rain barrel
- Avoid dumping grass clippings into waterways and storm sewers
- Pick up dog waste
- Do not dump hazardous waste on the ground or down the drain
- Do not blow leaves out into the street other than before leaf pickup
- Do not flush unwanted medications down the drain or toilet
- Do not pour used motor oil down the drain or into a catch basin
- Reduce the amount of fertilizers and chemicals you use
- Plant trees or a garden
- Do not do laundry or run the dishwasher during rain events
- If you redo your driveway, consider a pervious surface
- Take your car to the car wash instead of washing it in the driveway

Etna is at the bottom of the Pine Creek Watershed, so adding to the flow in the conveyance pipes during heavy rain only adds to the overloaded system caused by the stormwater. If you are considering disconnecting your downspout, contact Zoning Officer Bob Snyder at 412-781-0569 regarding a residential downspout disconnect permit, which can qualify you for an annual credit off of your Sewer Environmental Service Fee. Etna is a densely populated area, so disconnect is not for everyone and can cause flooding problems with your neighbor’s foundation, sidewalk or roadway icing, which is why Etna requires a permit for disconnection. If you have a proper, approved location, you can, with continued maintenance of your rain barrel, get a credit of $20.00 per year for three years on your Sewer Environmental Service Fee.

BE PREPARED

Last year’s hurricane season reminds us that disasters can happen anywhere, anytime, and often without warning. As difficult as it is to prepare for the unexpected, there are steps that Etna residents can take now to ensure that their homes and communities are protected. The Federal Emergency Management Agency (FEMA) advises all residents to prepare a go-bag with emergency supplies like a flashlight, batteries, cash, first aid supplies, medication and copies of critical documents. Residents should also establish an evacuation route and make a family communication plan. We have included flyers in this newsletter to help guide you, but you can visit Ready.gov/hurricanes for more information.

One of the most important steps residents can take today to prepare for hurricane season and flooding that can occur anytime is to buy flood insurance. The fact is, flooding is the most common and costly natural disaster in the United States and a flood event doesn’t have to be the size of Hurricane Florence to cause serious damage. Just one inch of water in a home can cost more than $25,000 in damage. Most homeowners and renters’ policies typically do not cover flood damage. Many people think their property won’t flood, if it didn’t in the past or they do not need it because individual disaster assistance from FEMA will fill in the gap of not having a policy. Although federal disaster assistance does provide LIMITED temporary relief, it will not make you whole and too often people are left relying on their savings and other means to recover.

Contact an insurance agency to have a serious conversation about purchasing flood insurance. You can visit FloodSmart.gov or call 1-800-427-4661 to learn about how to prepare for a flood and where to purchase flood insurance. Policies are available for renters, as well as home owners and businesses. Flood insurance policies typically take 30 days to go into effect. Don’t wait until the next disaster to learn that you are not covered; call your insurance agent today.

A community that works together can plan for a safer future no matter what may come.
INSURE YOUR PROPERTY

As a general statistic, there is a 25% chance of experiencing a flood during the life of a 30 year mortgage. A little known fact is that there is a 30 day waiting period before coverage goes into effect; so don't wait until the next disaster to purchase flood insurance! If you are a property owner or resident in the Special Flood Hazard Area, it is highly recommended that you purchase flood insurance. HOMEOWNERS INSURANCE DOES NOT COVER DAMAGE FROM FLOODING. However, because Etna Borough participates in the National Flood Insurance Program, you may purchase a separate flood insurance policy on your property. For a copy of the book “Mandatory Purchase of Flood Insurance Guidelines” call the Borough Office at 412-781-0569 and one will be mailed to you at no cost. You can also receive information about flood insurance and disaster preparedness by calling the Department of Insurance, toll free, at 1-877-881-6388 or visiting their website at www.insurance.pa.gov for on-line brochures. Before another disaster strikes, we encourage you to learn more about your risk, what to do to protect your property before, during and after a flood, how to purchase flood insurance by calling the National Flood Insurance Program at 1-888-379-9531 or by going on line at www.floodsmart.gov. Residents have purchased flood insurance because the bank required it when they got their mortgage or home improvement loan. These policies usually just cover the building’s structure and not the contents. A separate policy can be purchased to cover the contents. The typical flooding that occurs in Etna routinely causes more damage to furniture and contents than to the structure itself. If you are currently covered by flood insurance, check out the amount and verify whether or not you have contents coverage. Go to www.floodsmart.gov for a listing of local agents (by zip code), policy rate information and much more. If your property is outside of a flood zone – (A) and you are located in Zone X (this can be verified by calling the borough office), you may wish to purchase a Preferred Risk Policy. A Preferred Risk Policy offers lower-cost protection for homes and apartments in areas of low to moderate flood risk. These areas are outside of known floodplains.

PROTECT YOUR PROPERTY: Flood Proofing

There are several ways to protect a building from flood damage. One is to keep the water away by re-grading your lot or building a small floodwall or earthen berm. Another way is to make your walls waterproof and place watertight closures over the doorways. A third approach is to raise the house above flood levels. You can find detailed information on flood proofing at the Shaler North Hills Library at the Etna Flood Library section or online at www.fema.gov/media-library-data.

Many homes, though not in a floodplain, have sewers that backup into their basements during heavy rains. A plug or standpipe can stop this if the water does not get more than two feet deep. They are sold at local hardware and home improvement stores. For deeper sewer backups, speak to a plumber about overhead sewers or a backup valve. More information, including a list of contractors who do flood proofing and/or retrofitting, can be found in the Flood Library section of the Municipal Building, the Flood Information Section of the Shaler North Hills Library, or can be mailed to you upon request. You can speak to the Borough’s engineer, Richard D. Minsterman, Gateway Engineers, Inc., 412-921-4030 as well. Any alteration to your building or land can require a permit from the Building and Zoning Department, including grading or filling in the floodplain.

There is often very little notice of flooding, so a detailed checklist prepared in advance would be invaluable to you. Please review the enclosed Emergency Preparedness Checklist. Flood proofing your home WHEN the waters are rising:

- Electrical appliances should be unplugged IMMEDIATELY
- Move items from your basement to the first floor (or higher).
- Sandbag to prevent low level inundation
- Shut off the valve on your gas meter

BUILD RESPONSIBLY: Building Permits and Elevation Certificates

Any development in the Special Flood Hazard Area (SFHA) requires permits from the Building Department. Virtually all of Etna is developed, so new construction is rare; but any improvements, additions or repairs that equal or exceed 50% of the value of the building are treated as new construction. Substantially improved or substantially damaged residential buildings must be elevated up to or above the base flood elevation (lowest floor, including basement), and will require an elevation certificate. The Borough does not provide these for properties. Don’t grade within 10 feet from the property line so you don’t alter the drainage between homes. Use only licensed contractors who know the rules. To obtain a building permit, call the Borough office at 412-781-0569 or stop down to pick up the building permit package. All permit applications require two sets of plans and/or drawings with the completed application. As part of the permit review in the flood hazard area, the Borough’s Floodplain Manager must also sign-off on the application to ensure full compliance with the ordinance. No new construction or development shall be located within fifty feet of the top-of-bank of any watercourse.
ADDITONAL REGULATIONS

Several of the Borough’s efforts depend on your cooperation and assistance. Here is how you can help:

- Maintenance of the drainage system is critical in helping prevent or minimize the severity of flooding. The “runs” that were discussed earlier in this information are inspected weekly and after each rain event by the Public Works Department. Debris is removed such as fallen trees, rocks and other trash. Even the buildup of dirt and mud needs to be removed on a regular basis.

- **It is crucial that residents do not add to the natural buildup** by throwing any debris into these runs, over hillsides and creek banks, including grass clippings, tree limbs, branches, etc. Doing so is a violation of Borough Ordinance No. 1215 and violations carry fines and penalties.

- If your property is next to a ditch, stream or “run,” **please do your part and keep them clear of debris**. If you see someone dumping contact the Borough Office immediately, 412-781-0569 or the Police Department at 412-781-6271.

- Always **check with the Building Inspector before you build, alter, regrade or put fill on your property**. A permit may be required to ensure projects do not cause problems to other properties. If you see building or filling without a permit posted, please contact the Borough Office immediately at 412-781-0569. Etna Borough Storm Water Management Ordinance, Ordinance No. 1320 enacts requirements for the safe management of storm water runoff in accordance with the Pine Creek Watershed Management Plan adopted and approved pursuant to the Pennsylvania Storm Water Management Act (Act 167 of 1978, as amended) and establishes provisions for the submission and approval of storm water management plans prior to the issuance of any building permit and sets procedures for enforcing the provisions of this ordinance. Please refer to the enclosed flyers for information for preparation, protection and recovery.

- Help protect natural environments and floodplain functions by **never dumping pollutants down the storm drain**.
Dear Residents and Businesses:

The Borough of Etna hopes that you find the enclosed Emergency Management Materials helpful in preparing and protecting yourselves, family and property in instances of emergencies in our community.

As we have all witnessed this past few summers and hurricane seasons, flooding can occur anywhere, anytime, especially when associated with the aftermath of a hurricane. This year alone we have witnessed a prolonged hurricane season with devastating effects both in the hurricane zones and to northern parts of the country from the aftermath of these hurricanes. Many places affected were not in flood zones and did not have flood insurance. Heavy rains fell for days on end, widening the path of destruction. You should consider having some type of flood insurance even if you are not in a Special Flood Hazard Area. You can get a Preferred Risk Policy. Contact your insurance agent or call the office and speak to our CRS Coordinator at 412-781-0569.

This year, on **Wednesday, November 14**, the Emergency Management Team will be conducting the annual test of our Warning System. **THIS IS JUST A TEST.** Like last year, you will be notified by a reverse 911 call of the upcoming test, several days beforehand. This is to ensure you are aware that when the drill happens on November 14, you will know it is just a **test**. On the day of the test, again, you will receive a reverse 911 call, alerting you that the test has begun and that the emergency warning siren will be activated. When you hear the siren, you are to tune into AM 1670, the Borough's Emergency Radio Station. In an actual emergency, critical information would be broadcast. We want you to become familiar with the procedures in the event an actual emergency occurs and to know the station you should be tuned into. All emergency notifications will also occur by reverse 911 phone calls and texts. Many of you have signed up for the text messaging. If you have not or wish to register a cell phone number, instructions are in this newsletter on how to do that. If you need assistance, please call the Borough Office to set up a time and we will be happy to assist you. The Shaler North Hills Library on Mt. Royal Blvd. will also be happy to assist you.
After last year's test, we received some calls from residents who stated that they did not hear the siren go off. We are looking at ways to address that but by signing up for the texts, you can be assured that you will be notified of the emergency. The text will include important information on what is happening and what you can do to prepare. At that time, you can also tune into AM 1670 for additional information.

There is a great deal of information included in this Public Safety Edition of the newsletter. Please take the time to read it, you may need it someday and we want you to be prepared, no matter the emergency. This was put together by our Public Safety and Emergency Management Committee. This includes the Police & Fire Chiefs, the Manager, the Mayor with input from the PPI Committee (Program for Public Information). The PPI Committee includes volunteer residents. If you are interested in participating, please contact the Manager. If you are an insurance agent and reside in Etna or operate a business in Etna, please consider joining this Team! We meet several times a year and your expertise in the insurance field would be welcome.

We thank you for being such well-informed residents. Being informed is critical to being prepared. We hope that you never need the information contained in this newsletter, but being prepared can lessen the effects should a disaster strike.

Gratefully yours,

[Signature]

Peter Ramage,
EMC, Etna Borough
THE BOROUGH OF ETNA
437 BUTLER STREET
ETNA, PENNSYLVANIA 15223
412-781-0569
www.etnaborough.org

FLOOD INSURANCE

NFIP: This community participates in the National Flood Insurance Program (NFIP), which makes federally backed flood insurance available for all eligible buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems. The NFIP insures buildings, including mobile homes, with two types of coverage: building and contents. Building coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if they are in an insurable building.

Mandatory Purchase Requirement: The Flood Disaster Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance for buildings located in SFHAs. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V." The rule applies to secured mortgage loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market. Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and the Department of Homeland Security’s Federal Emergency Management Agency (FEMA).

How it Works: Lenders are required to complete a Standard Flood Hazard Determination (SFHD) form whenever they make, increase, extend or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if the building or manufactured (mobile) home is in an SFHA. It is the Federal agency’s or the lender's responsibility to check the current Flood Insurance Rate Map (FIRM) to determine if the building is in an SFHA. Copies of the FIRM are available for review in most local government building or planning departments and ours is on display in our municipal building. Lenders may also have copies if they use a flood zone determination company to provide the SFHD form. If the building is in a Special Flood Hazard Area, the Federal agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single-family residence is $250,000. Government sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements. The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be. While not mandated by law, a lender may require a flood insurance policy, as a condition of a loan, for a property in any zone on a FIRM.

If a person feels that a SFHD form incorrectly places the property in the SFHA, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. More information can be found at https://fema.gov/information-homeowners
Flood insurance is essential for any homeowner, business owner, or renter. This fact sheet is intended to help property owners become flood smart and get important answers to questions about buying a National Flood Insurance Program (NFIP) policy.

If your property is located in a community that participates in the NFIP, you can and should inquire about purchasing flood insurance. There’s typically a 30-day wait period between when you purchase the policy and when it becomes effective, so timing is very important.

Call your insurance agent to discuss purchasing flood insurance. The agent who sold you your homeowners or renters insurance should be able to sell you a flood insurance policy. If not, you can find an agent by calling the NFIP Help Center, at 1-800-427-4661.

Helpful Questions to Ask your Insurance Agent:

- Ask the right questions so you can buy the flood coverage you need:
  - Does my homeowners insurance cover flood?
  - What flood zone do I live in? What is my property’s flood risk?
  - What will and won’t be covered?
  - How much coverage should I purchase for my building and for my contents?
  - When will my policy become effective?
  - Will my policy provide Replacement Cost Value or Actual Cash Value—and what’s the difference between the two?
  - Do I qualify for a Preferred Risk Policy (PRP)?
  - Does my community participate in the NFIP’s Community Rating System (CRS)? If so, does my home qualify for a CRS rating discount?
  - Is flood insurance mandatory for my property? Will the lender require it?
  - Are there additional expenses or agency fees?
  - How can I pay for my policy?
  - How do I renew my policy?

- Visit FloodSmart.gov to learn more about “How to Buy” and information about the following:
  - Steps you can take to reduce the cost of your flood insurance.
  - Information about coverage and deductibles.
  - Exceptions that may allow your NFIP coverage to go into effect immediately.
The Borough of Etna Police Department continually strives to maintain a safe community. However, with children returning to school, the cooler weather, shorter days and the holiday season fast approaching, we are all presented with safety challenges that call for certain precautions.

- Be skeptical of door-to-door solicitors and internet or telephone money making schemes. The holiday season may see an increase in fraudulent charities and lottery scams. The Borough of Etna has an ordinance that prohibits door-to-door solicitors in residential areas; so always ask to see a permit. If they don’t have one, report them immediately. NEVER give out personal information or bank information over the telephone or internet unless it is a trusted, familiar source. Using simple common sense, asking questions and following your gut instincts will go a long way in protecting you from being scammed.

- Be extra attentive while driving, even on familiar roads, as shorter days will mean decreased visibility. Watch for children who may be running through traffic to and from their bus stops. Failure to stop for school bus, lights activated, can result in your license being suspended.

- Take some time before Halloween to discuss the enclosed safety tips with your children. Halloween is an exciting time for children and they will be easily distracted, so use caution while driving.

- Safeguard your belongings by keeping all doors and windows to your vehicles and homes locked. Conceal or remove valuables from parked vehicles. Also, if you will be away for an extended length of time, please ask a trusted neighbor or the Police Department to keep an eye on your property.

- Keep walkways and sidewalks clear of snow and ice. The Borough of Etna has an ordinance that requires property owners to remove all snow and ice within 24 hours of snowfall. This also applies to vacant properties. Property owners who do not comply could receive citations with fines of up to $600 per violation in addition to court costs.

- Lastly and most importantly, **promptly call 911 to report any suspicious activity.**

Feel free to send an email to etnapd@etnaborough.org if you have other general questions or concerns.

Enjoy the holiday season!

*The Borough of Etna Police Department*
The Borough of Etna Police and Fire Department offers the following tips for a safe and happy Halloween:

**Costumes**
- Children should **carry** a **flashlight** and their costumes should be bright-colored or have reflective tape to highlight them.
- Be sure all parts of the costume are **labeled flame retardant**.
- Costumes should not have trailing material or tails long enough to cause falls.
- Pointed objects such as swords and devils' forks should be made of soft material.
- If your child wears a mask instead of make-up on their face, double check that the eye **holes are large enough to see through clearly**.
- Children should **wear sturdy shoes** and temperature appropriate **clothing underneath their costumes**.

**Decorations**
- Use a **small flashlight instead of a candle**.
- Only use flame-proof crepe paper.
- Keep **dried leaves and cornstalks away from all flames and heat sources**.

**Receiving Trick-or-Treaters**
- Make sure your own home is **well-lit** and that there is a **clear path** to your door. Bicycles and lawn furniture can trip youngsters in the dark.

**Checking Treats**
- **Throw out anything that appears tampered with**, home-made foods or home-packaged foods unless you are certain of the source.
- Inspect fruit closely and take away treats that may not be age-appropriate. Young children may choke on things like hard candy or peanuts.

**Change Your Clock, Change Your Battery**
- Each year around Halloween, we turn the clocks back one hour. This is a good time to **change the batteries in your smoke detectors**. This year, buy batteries along with your Halloween candy and on Sunday, November 4th, **change your clocks and change your batteries**.

**Trick or Treating**
- Smaller children should always be with an adult. It's best to take little ones out early.
- If older children are going out without you, **go over the ground rules first!**
- **Know what neighborhoods** they will be in.
- Don't allow them in areas with which you are not completely comfortable.
- **Have children stay in a group.**
- **Let them know what time to be home.**
- **Give them change** to use the telephone if necessary.

**Instruct Children to**
- **Use sidewalks.**
- Cross only at the corners; never dart out between parked cars.
- **Cover one side of the street at a time**, no criss-crossing.
- Never go inside someone's home, unless it's a friend's.
- Never accept a ride in a car.
- **Only approach houses where the outside lights are on** as a signal of welcome.
- **Bring bags home to be checked by an adult before eating a single treat**.
Etna Borough 2018 Leaf Collection

The Etna Public Works Department will use its vacuum truck to clean up leaves that are placed at the curb by residents. The cleanup will begin Monday, October 8th and end November 23rd. The day your collection will take place is as follows:

Monday: Bittner Street Area  
Tuesday: Dewey Street and Vilsack Street Area  
Wednesday: Pine Street to Walnut Street and all connecting Roads; Kittanning Street and Greismere Street Area  
Thursday: Parker Street and Washington Street Area  
Friday: Cherry and Sycamore Area

This is a tentative schedule that may differ if we encounter delays due to large quantities of leaves.

Any leaves placed out after November 23rd will not be picked up due to the fact that our trucks need to be converted over for snow removal.
When the chilly temperatures of winter set in, will your vehicle be ready for the cold? We live in a part of the country that gets snow and ice, are you prepared to drive in those conditions? Planning and preventative maintenance are important year-round – but especially when it comes to winter driving.

Stay Alert

Keep your gas tank close to full, even with a hybrid-electric vehicle. If you get stuck in a traffic jam or in snow, you might need more fuel than you anticipated to get home or to keep warm.

If road conditions are hazardous, avoid driving if possible. Wait until road and weather conditions improve before venturing out in your vehicle.

Driving in Winter Conditions

Drive slowly. It’s harder to control or stop your vehicle on a slick or snow covered surface. On the road, increase your following distance enough so that you’ll have plenty of time to stop for vehicles ahead of you.

Know whether your vehicle has an antilock brake system and learn how to use it properly. Antilock brake systems prevent your wheels from locking up during braking. If you have antilock brakes, apply firm continuous pressure to the brake pedal. If you don’t have antilock brakes, you may need to pump your brakes if you feel your wheels starting to lock up.

Navigating Around Snow Plows

Don’t crowd a snow plow or travel beside it. Snow plows travel slowly, make wide turns, stop often, overlap lanes, and exit the road frequently.

The road behind an active snow plow is safer to drive on. If you find yourself behind a snow plow, stay behind it or use caution when passing.

When you are driving behind a snow plow, don’t follow or stop too closely. A snow plow operator’s field-of-vision is limited; if you can’t see the mirrors, the driver can’t see you.

Snow plows can throw up a cloud of snow that can reduce your visibility to zero in less time than you can react. Never drive into a snow cloud — it can conceal vehicles or hazards.

FROM THE ETNA BOROUGH PUBLIC WORKS DEPARTMENT
Clothes Dryer Fire Safety

Did you know?

You are at higher risk of having a clothes dryer fire if you don't clean your lint filter and dryer vents.

Follow these simple safety tips to prevent a clothes dryer fire in your home.

- Have your dryer installed and serviced by a professional.
- Do not use the dryer without a lint filter. Clean the lint filter before and after each cycle.
- Do not forget to clean the back of the dryer where lint can build up.
- Check the venting system behind the dryer to make sure that it is not damaged, crushed or restricted.
- Make sure that the outdoor vent covering opens when the dryer is operating.

For more information and free fire-safety resources, visit www.usfa.fema.gov.
Electrical Fire Safety
Follow these electrical safety tips to help keep your home fire-safe.

**Appliances**
- Always plug major appliances, like refrigerators, stoves, washers and dryers, directly into a wall outlet.
- Never use an extension cord with a major appliance — it can easily overheat and start a fire.
- Always plug small appliances directly into a wall outlet.
- Unplug small appliances when you are not using them.
- Keep lamps, light fixtures and light bulbs away from anything that can burn.
- Use light bulbs that match the recommended wattage on the lamp or fixture.
- Check electrical cords on appliances often. Replace cracked, damaged and loose electrical cords. Do not try to repair them.

**Outlets**
- Do not overload wall outlets.
- Insert plugs fully into sockets.
- Never force a three-prong cord into a two-slot outlet.
- Install tamper-resistant electrical outlets if you have young children.

**Extension Cords, Power Strips and Surge Protectors**
- Replace worn, old or damaged extension cords right away.
- Use extension cords for temporary purposes only.
- Avoid putting cords where they can be damaged or pinched, like under a carpet or rug.
- Do not overload power strips.
- Use power strips that have internal overload protection.

Make sure all electrical work in your home is done by a qualified electrician!

For more information and free resources, visit www.usfa.fema.gov/prevention/outreach
# Winter Weather Vehicle Emergency Kit Checklist

## Vehicle Emergency Kit
- Folding Hand Shovel
- Windshield Scraper
- Winter Tire Chains
- Sleeping Bags
- First Aid Kit
- Food
- Water
- Flashlight
- Reflective Gear
- Matches
- Blankets
- Coasts
- Extra Clothes, including Socks, Boots, and Belt
- Road Salt
- Medications
- Extra Phone Charger
- Portable Power Station or Power Inverter
- Hand Warmers
- Jumper Cables
- Windshield Washer Fluid
- Windshield De-Icer
- Extra Cash
- Tools
- Tow Rope
- Road Flares
- Tarp
- Bungee Cords
- Duct Tape
- Extra Pre-Paid Cell Phone
- Get cars serviced so they're operating well
- Check tire pressure and tire tread routinely
- Ensure headlights and windshield are clean
- Ensure windshield wipers are working
- Keep gas tank full at all times

## Insurance Information
- Company: 
- Policy Number: 
- Phone: 

## Radio Stations for Info
### Local Radio Stations for Updates and Information
- 
- 
- 
- 
- 

## Emergency Contacts

## Winter Maintenance
- Get cars serviced so they're operating well
- Check tire pressure and tire tread routinely
- Ensure headlights and windshield are clean
- Ensure windshield wipers are working
- Keep gas tank full at all times
PET EMERGENCY CHECKLIST

Are you prepared to care for your pets and get them to a safe place if disaster strikes? This pet emergency checklist will help you stock up on what your pet needs in case of an emergency.

☐ Cat food - both dry and canned
☐ Bottled water
☐ Cat carrier
☐ Cat litter and paper towels for clean ups
☐ A disposable cat litter box
☐ Disposable garbage bags to scoop messes
☐ Medical records and rabies tags
☐ Extra collar and harness
☐ Flashlight
☐ Blanket or cat bed for warmth and comfort
☐ A photo of your pet in case you are separated
☐ Toys
HOW TO STAY SAFE
WHEN A FLOOD THREATENS

Prepare NOW

Know your area’s type of flood risk. Visit FEMA’s Flood Map Service Center at https://msc.fema.gov/portal for information.

Sign up for your community’s warning system. The Emergency Alert System (EAS) and National Oceanic and Atmospheric Administration (NOAA) Weather Radio also provide emergency alerts.

If flash flooding is a risk in your location, monitor potential signs such as heavy rain.

Learn and practice evacuation routes, shelter plans, and flash flood response.

Gather supplies in case you have to leave immediately or if services are cut off. Keep in mind each person’s specific needs, including medication. Don’t forget the needs of pets. Obtain extra batteries and charging devices for phones and other critical equipment.

Obtain flood insurance. Homeowner’s policies do not cover flooding. Get flood coverage under the National Flood Insurance Program (NFIP).

Keep important documents in a waterproof container. Create password-protected digital copies.

Protect your property. Move valued items to higher levels. Declutter drains and gutters. Install check valves. Consider a sump pump with a battery.

Survive DURING

Depending on where you are, and the impact and the warning time of flooding, go to the safe location that you have identified.

If told to evacuate, do so immediately. Never drive around barricades. Local responders use them to safely direct traffic out of flooded areas.

Listen to EAS, NOAA Weather Radio, or local alerting systems for current emergency information and instructions.

Do not walk, swim, or drive through flood waters. Turn Around. Don’t Drown®. Just six inches of fast-moving water can knock you down, and one foot of moving water can sweep your vehicle away.

Stay off of bridges over fast-moving water. Fast-moving water can wash bridges away without warning.

If your vehicle is trapped in rapidly moving water, stay inside. If water is rising inside the vehicle, seek refuge on the roof.

Be aware that snakes and other animals may be in your house. Wear heavy gloves and boots during clean up.

Avoid wading in floodwater, which can contain dangerous debris and be contaminated. Underground or downed power lines can also electrically charge the water.

Use a generator or other gasoline-powered machinery ONLY outdoors and away from windows.

Be aware of the risk of electrocution. Do not touch electrical equipment if it is wet or if you are standing in water. If it is safe to do so, turn off the electricity to prevent electric shock.

Be Safe AFTER

Listen to authorities for information and instructions.

Avoid driving, except in emergencies.

Take an Active Role in Your Safety

Go to ready.gov and search for flood. Download the FEMA app to get more information about preparing for a flood. Find Emergency Safety Tips under Prepare.

FEMA V-1005
Catalog No. 1723-5
Floods can happen everywhere, making them one of the country's most common natural disasters. Flooding poses a greater threat in low-lying areas, near water, downstream from dams. Even the smallest streams, creek beds or drains can overflow and create flooding. During periods of heavy rain or extended periods of steady rains, be aware of the possibility of a flood. Flash floods develop quickly—anywhere from a few minutes to a few hours. Listen to local weather reports for flooding information.

Before
- Check to see if you have flood insurance coverage.
- Raise your furnace, water heater, or electrical panel if they are in areas of your home that may be flooded.
- Install "check valves" in sewer traps.
- Construct barriers, such as levees, berms, or flood walls, to stop floodwater from entering the building.
- Seal walls in basements with waterproofing compounds.
- During a flood or flash flood watch, be prepared to evacuate, including fill your car's gas tank; bring in outside furniture; move valuables to high points in your home; and unplug electrical appliances and move them to high points.
- During a flood warning, evacuate if you are so advised.
- During a flash flood warning, immediately seek higher ground.
- Keep your emergency supplies kit, including water, stored in an easily accessible, waterproof place.

During
- If time allows, call someone to let them know where you are going, and check with neighbors who may need a ride.
- Stay out of flood waters, if possible. Even water only several inches deep can be dangerous. If you have to walk through water, use a stick to check the firmness of the ground ahead of you. Avoid moving water.
- Do not drive into flooded areas. If your car becomes surrounded by rising water, get out quickly and move to higher ground.
- Stay away from downed power lines.

After
- Do not return home until local authorities say it is safe to do so.
- Do not or drink or cook with your tap water until local authorities say it is safe.
- Avoid floodwaters, which could be contaminated or electrically charged.
- Watch out for areas in which the floodwaters may have receded, leaving weakened roadways.
- Be extra careful when entering buildings that may have hidden structural damage.
- Clean and disinfect everything that got wet.
- Service damaged septic tanks, cesspools, pits, and leaching systems as soon as possible. Damaged sewer systems are a serious health hazard.

For more information, visit the National Fire Protection Association at www.nfpa.org/disaster.
Developed by NFPA. Funding provided by the U.S. Department of Homeland Security, Office of Domestic Preparedness.