



DNREC, Shoreline and Waterway Management Section Fall 2012 / Winter 2013

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## Hurricane Sandy

Ask most people around here and they will tell you that Delaware dodged a bullet with Hurricane Sandy, when making comparisons to what happened in New Jersey and New York. However, some areas in Delaware were very much affected by the storm.

On October 29, 2012, Hurricane Sandy past westward over Delaware after making landfall in southern New Jersey. Tide gages showed record tidal high water levels on the Delaware River, Christina River, in Delaware City, at the Indian River Inlet, on the Rehoboth Bay in Dewey Beach, on Jefferson Creek at South Bethany, in the Little Assawoman Bay and in the Nanticoke River. Rehoboth Beach and Indian River Inlet received over 10 inches of rain.

Portions of the former Route 1, just north of the Indian River Inlet Bridge, were undermined due to beach erosion, causing it to break apart and collapse. Up to five feet of sand was deposited on the current Route 1 and it took crews about a week to clear it. In order to recover from the sand losses at the Inlet, the Shoreline and Waterway Management Section got the Sand Bypass Plant up and working very quickly and almost immediately started pumping sand from the south side of the Inlet to the north.



Indian River Inlet Bridge



Looking north from the Indian River Inlet

### Upcoming Events:

#### Beach Grass Planting

March 23, 2013  
9 AM— Noon

#### Public Hearing for Review of DNREC Regulations

January 7, 2013  
6 PM—9 PM  
Sussex Central High School Auditorium

January 14, 2013  
6 PM—9 PM  
Delaware State University  
Bank of America Building  
Longwood Auditorium

January 22, 2013  
6 PM—9 PM  
Carvel State Office Building  
Auditorium—Mezzanine Level

**HAPPY NEW YEAR**

**2013!**



Broadkill Beach

Roads such as Prime Hook Beach Road were flooded and suffered damage keeping residents away from their homes after evacuation. Many homes' ground level floors on the marsh side of Prime Hook Beach were inundated with water and mud.

In Broadkill Beach, a few houses had structural damage to decks and enclosures below their first living floors.

So despite the general feeling that the "super storm" just missed our Delaware, there were some unfortunate incidents related to this hurricane.

## Hurricane Sandy (cont.)

In Big Stone Beach, a dwelling that was condemned after the Mother's Day Storm in May of 2008, had finally met its fate. During Hurricane Sandy the house disappeared and was found in pieces mostly located in an overwash sand deposit about a half mile south of the house's original location. It is possible that the pilings were no longer embedded to a sufficient depth in the sand, because when the house went missing, the only trace of it left on the lot was about a square foot of plastic lattice.

Below are photographs of the house where it originally stood and where it ended up after the storm.



*During Hurricane Sandy the house disappeared and was found in pieces mostly located in an overwash fan about a half mile south of the house's original location.*

## Major Changes in National Flood Insurance Program

The National Flood Insurance Program five-year reauthorization has passed the House and Senate and has been signed by the President. There is a great deal in the bill, and we can expect many changes.

Subsidized rates (pre-FIRM rates) are expected to be removed for the following classes of structures and rates will be allowed to increase by 25% per year until actuarial rates are achieved:

- Any residential property that is not the primary residence of an individual
- Any property that has incurred flood related damages that cumulatively exceed the fair market value of the property
- Any business property
- Any property that after the date of the Bill has incurred substantial damage or has experienced “substantial improvement exceeding 30 percent of the fair market value of the property.
- Any new policy or lapsed policy, or any policy for a newly purchased property.
- Any severe repetitive loss property
- Any policy for which the owner has refused a FEMA mitigation offer under the Hazard Mitigation Grant Program, or for a repetitive loss property or severe repetitive loss property.
- Repetitive Loss means two or more claims of over \$1000 over any ten year period.
- Severe Repetitive Loss means at least four claims of over \$5,000 or at least two claims that cumulatively exceed the market value of the building)

Other insurance related changes include:

- Increased limit of annual rate increases within any risk classification of structures from 10 percent to 20 percent.
- Allows premiums to be paid either annually or in more frequent installments.
- Places limits on a bank’s practice of forced placement of flood insurance. Forced placed insurance would be cancelled and the premiums refunded upon proof of a borrower’s existing flood insurance coverage.
- When flood maps change, a property that has higher rates as a result of a new map shall have the new rates phased in over a five-year period.
- Lender penalties for non-compliance with mandatory flood insurance purchase requirements is increased from \$350 to \$2000 per violation, and the limit of fines for any lending institution over a calendar year is removed. It was \$100,000.

The bill establishes a Technical Mapping Advisory Council with membership coming from a wide range of professions, including state and local mapping partners. The Council would advise FEMA on flood mapping guidelines. It would also develop recommendations for future conditions mapping, including impacts of sea level rise and future development. FEMA is required to incorporate future risk assessment in accordance with recommendations of the Council, which must make recommendations on mapping future conditions within one year.

FEMA will be required to notify property owners when their properties are included in, or are removed from an area covered by mandatory insurance purchase requirements.

Repetitive Insurance Claims, Severe Repetitive Loss Properties, Flood Mitigation Assistance will be consolidated into a single program. The new program simplifies and combines the three previous programs and includes the following:

- Allows the required Flood Mitigation Plan to be part of a community’s multihazard mitigation plan.
- Removes beach nourishment as an allowed mitigation activity.
- Adds elevation, relocation or floodproofing of utilities as allowed mitigation activities.
- Adds demolition and rebuild as an allowed mitigation activity.
- Restructures federal share requirement:
  - Up to 100% for severe repetitive loss structures.
  - Up to 90% for repetitive loss structures.
  - Up to 75% for other approved mitigation activities.

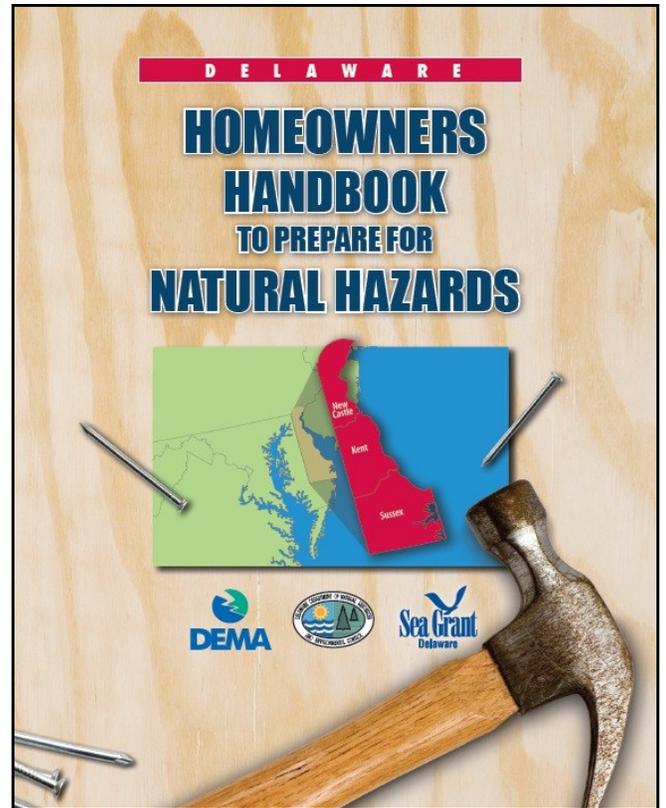
A Flood Protection Structure Accreditation Task Force is established in cooperation with the Corps of Engineers. The Task Force must develop a process that allows data collected for either purpose to be used interchangeably, and to allow data collected by the Corps of Engineers under the Completed Works Program to be used to satisfy the FEMA accreditation requirements.



Rescue Efforts in Pickering Beach May 2008

## Delaware Homeowners Handbook to Prepare for Natural Hazards Now Available through DNREC

In conjunction with Delaware Sea Grant College Program and Delaware Emergency Management Agency (DEMA), the Department of Natural Resources and Environmental Control (DNREC) published a guide to help Delaware Homeowners to prepare for the next natural threat. It explains what natural hazards could occur, from coastal storms to tornadoes. It gives advice on how to protect yourself and your family as well as your property. It also contains emergency contact and shelter information. This publication is available at DNREC offices as well as on the DNREC website at [www.dnrec.delaware.gov](http://www.dnrec.delaware.gov).



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### *For Your Reference:*

Beach Preservation Act

Title 7, Chapter 68

<http://delcode.delaware.gov/title7/c068/index.shtml>

Regulations Governing Beach  
Protection and the Use of Beaches

<http://www.dnrec.state.de.us/bechregs.htm>

Link to Applications for Coastal  
Construction

Scroll to the bottom of the page for list of  
applications

[http://www.swc.dnrec.delaware.gov/services/Pages/  
PermitsLicensesApprovals.aspx](http://www.swc.dnrec.delaware.gov/services/Pages/PermitsLicensesApprovals.aspx)

FEMA's National Flood Insurance Program

[http://www.fema.gov/about/programs/nfip/  
index.shtm](http://www.fema.gov/about/programs/nfip/index.shtm)

If you have any questions regarding the information found in this publication, please contact Jennifer Luoma at (302) 739-9921 or

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