



The Town of Fenwick Island

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www.fenwickisland.delaware.gov

Dear Homeowner,

As part of our Community Rating System's (CRS) Outreach Project and, as you are located in an area subject to repetitive loss, there are preventive measures you as a homeowner may take to prevent further flood loss to your property.

Your property is in a flood plain.

All homeowners are strongly urged to carry federal flood insurance. Information on flood insurance may be obtained from your local insurance agent or by calling the National Flood Insurance Program (NFIP) at 1-800-638-6620. Retrofitting is one way to protect a building from flood damage. Here are four approaches to retrofitting:

- elevate the building so that floodwaters do not enter or reach any damageable portion of it;
- construct barriers between the building and floodwaters;
- dry flood-proof to make the building walls and floor water-tight so water does not enter; and
- wet flood-proof to modify the structure and relocate the contents so that when floodwaters enter the building, there is little or no damage.

It should be noted that any retrofitting project must comply with the local building and flood plain management codes. If the cost of the retrofitting project and related work exceeds 50% of the value of the building, then the project is considered a substantial improvement and the building must be brought up to post-FIRM construction standards. This means a residential building must be elevated to or above the base flood elevation.

Short of removing it from the flood plain, the best way to protect a house or other structure from flooding is to raise it above the flood protection level. Floodwaters can then flow under the building, causing little or no damage. This protection technique is required for new and substantially improved buildings in flood plains and is commonly practiced in flood prone locations. You may want to consider adding "freeboard" to your construction which will add a factor of safety to prevent flooding and help with flood insurance costs.

The elevation process requires that the building be jacked up and set on cribbing while a new foundation is built underneath. The foundation is raised to the flood protection level and house is lowered back down. Utility lines are extended and reconnected, steps are built and sometimes the perimeter can be backfilled or landscaped to mask the change.

By adequately elevating your dwelling the lower area can be wet floodproofed for use as a garage, access or limited storage of items not subject to flood damage. If you are interested in elevating your house above the flood level you may qualify for federal grant funds to do so.

DNREC's Division of Watershed Stewardship's Shoreline & Waterway Management Section now offers [an interactive Flood Planning Tool](#) with up-to-date information for helping to determine flood risk for homes and businesses and for designing development projects in accordance with floodplain codes.

The [Flood Planning Tool website](#) is designed to provide residents, businesses, floodplain managers, insurance agents, developers, real estate agents, engineers, surveyors and local planners with an effective means to make informed decisions about the degree of flood risk for a specific area or property. [Flood Planning Tool](#) users have the ability to look at the current effective Flood Insurance Rate Map (FIRM) layer as well as the preliminary FIRM layer.

DNREC's new [Flood Planning Tool website](http://maps.dnrec.delaware.gov/FloodPlanning/default.html) also displays FEMA's regulatory floodplain boundary via aerial photography. Another feature is DNREC's analysis of several special flood hazard areas that have not previously been studied in enough detail to establish a base flood elevation. The Flood Planning Tool can be found at <http://maps.dnrec.delaware.gov/FloodPlanning/default.html>.

If you have any questions on your flood hazard or flood protection, please contact **Patricia Schuchman at 302-539-3011** who can visit your site and make recommendations for mitigating flood hazards. For more information, there are several publications pertaining to flood protection at the South Coastal Library located at 43 Kent Avenue, Bethany Beach, DE as well as FEMA's website (www.ready.gov/floods).

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FENWICK ISLAND'S FLOOD HAZARD

Fenwick Island is the only Town in the State of Delaware, which lies entirely within the "100-Year Special Flood Hazard Area". This is due to the presence of flood sources (the Atlantic Ocean and Assawoman Bay) both east and west of Town and exceptionally low ground elevations. *There is a 1% chance that your property will flood each year.* In many parts of Fenwick Island, the risk of flooding is even greater.

FLOOD WARNING SYSTEM

Unique local factors make it especially important that residents or visitors to Fenwick Island be aware of flood warnings.

- Route 54 is frequently impassible during floods.
- An influx of traffic from Ocean City, MD could complicate an evacuation.
- Route 1 becomes impassible north of Fenwick Island as dunes breach during floods.
- The entire Town of Fenwick Island will flood in a severe coastal storm, thus there may be no safe in-town location once evacuation routes are impassible.

When flooding threatens, turn to radio station WGMD, FM 92.7; and to TV stations 9 (WRDE), 16 (WBOC), 47 (WMDT) and the Weather Channel. Also, the NOAA weather radios are a good source of flood hazard information. Internet users can access The Delaware Emergency Management Agency at <http://www.state.de.us/dema/> for detailed information from the Emergency Operations Center. Most importantly, listen for and act on official warnings put out by the Town of Fenwick Island. You can access the Town's website at www.fenwickisland.delaware.gov as well as the Town's social media sites: [facebook.com/twonoffenwickisland](https://www.facebook.com/twonoffenwickisland) and twitter.com/IslandFenwick.

FLOOD SAFETY

There are several steps which you can take in order to increase your personal safety and protect your property when Fenwick Island is hit by a severe flood.

- 1- Shut off your electricity & gas prior to evacuation. This greatly reduces the chance of fire.
- 2- The Delaware Department of Transportation warns that driving in water six (6) inches or deeper is very hazardous. When water obscures the road surface, flood induced cracks, holes and undermining are deadly.

FLOOD INSURANCE

The Town of Fenwick Island participates in the National Flood Insurance Program (NFIP). In exchange for the flood hazard reduction codes enforced by the Town, affordable flood insurance is available for all residents.

Homeowner's insurance may not cover flood damages! Flood insurance may be purchased from a number of local agents and coverage can be tailored to your individual needs.

PROPERTY PROTECTION

1. Store loose ground level objects on elevated decks or porches. Consider replacing damaged steps, boardwalks, or sheds with types that can be adequately anchored or elevated to safety.

2. Your automobile is at great risk if you leave it in Town during a flood. Many automobiles were destroyed most recently during Superstorm Sandy in 2012. Even a few inches of flowing water can undermine tires and cause the car to sink into sand causing a total loss.

3. Examine your coastal home frequently for signs of stresses, which may indicate an increased vulnerability.

- Are pilings cracking or rotting?
- Are pile-to-joist connections pulling apart?
- Does your home have hurricane clips that are in good shape?
- Do sand dunes in front of your home appear to be eroding or losing vegetative cover?

By finding signs of weakness before the next major storm, you may be able to avoid a catastrophe.

PERMIT PROCEDURE

Please remember that all development in Fenwick Island requires a building permit which is available from the Town office on Route 1. By doing this, you ensure that the proposed work will conform to the local building code and be properly designed to resist flood damage.

FLOOD HAZARD ZONES

The Town of Fenwick Island provides many services that can help you design a flood resistant structure or reduce the flood threat to an existing one. A key to this is knowing what the base flood elevation is on your site.

Fenwick Island's Building Official has up to date floodplain maps and can make this determination for you. Also, find out whether your property is in the zone of high velocity coastal flooding (VE-zone or Coastal A zone). The building official can advise you as to how to minimize flood risk in these especially hazardous areas.

DRAINAGE MAINTENANCE

A Town as low and flat as Fenwick Island is going to have drainage problems by its very nature. Please be aware that additional constrictions will lead to excessive ponding of water. It is illegal to dispose of yard waste in curbs or road. Coastal Highway can become dangerous when standing water causes loss of traction to drivers.