



The Town of Fenwick Island

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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](#) 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).