

# THE FIRST STATE WATERMARK



## Delaware's Floodplain Management Newsletter

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### REPAIRING DAMAGED BUILDINGS IN FLOODPLAINS

The National Flood Insurance Program (NFIP) requires that participating communities regulate the repair or reconstruction of damaged buildings. The purpose of this article is to clarify these NFIP requirements. First, a permit from the community must be required for **any** post-storm repair or reconstruction activities. The NFIP defines Substantial Damage as:

*“Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.”*



Substantially damaged buildings (if repaired) must into compliance with the NFIP

requirements for new construction. The National Flood Insurance Program provides coverage for the cost of complying with this requirement.

Market Value may be determined from one of the following sources:

- Appraisal by a professional appraisal
- Detailed estimate of the structure's Actual Cash Value
- Tax assessment
- NFIP Claims adjuster's estimate of building value.

Cost to repair damage can be determined from one of the following sources:

- Itemized estimates made by licensed contractors which include both material and labor to repair all damage.
- For insured structures, the monetary damage as determined by the NFIP claims adjuster.

The entire repair cost must be considered. A permit request for less than complete repair to before-damaged condition (i.e. plumbing, electric, painting not included) cannot be the basis for concluding that the damage was less than 50%.

### AGRICULTURAL STRUCTURES IN FLOODPLAINS

In 1995, the National Flood Insurance Program Reform Act made mandatory purchase of flood insurance requirements apply to agricultural structures. Agricultural structures are now treated like other commercial structures - if built in a floodplain they must be elevated or floodproofed and insured if Federally regulated financing is involved.



Like most agricultural buildings, this poultry house is elevated to BFE on compacted fill.

Most poultry houses are elevated to Base Flood Elevation (BFE) on fill to provide at-grade access and positive drainage. If properly constructed, such properties may be eligible for a Letter of Map Revision (LOMR) which removes the site from the floodplain and makes flood insurance more affordable.

For more information on Letters of Map Amendments or Revisions, FEMA now has a toll free number: 1-877-FEMA-MAP.

### **Flood Mitigation Assistance Program Grants Available**

The Flood Mitigation Assistance Program (FMAP) is once again making grants available to communities with approved Flood Mitigation Plans. Flood Mitigation Assistance Grants are intended to solve flooding problems that affect insured structures. Top priority is given to projects that directly mitigate the effects of flooding on repetitive loss structures.

Several communities are assisting the owners of repetitive flood loss structures by putting together projects using Flood Mitigation Assistance grants to elevate these homes on new foundations which are elevated above Base Flood Elevation. For more information regarding the Flood Mitigation Assistance Program, please contact Michael Powell, Flood Mitigation Program Manager at (302) 739-4411.

### **Ocean Drive Revetment Project**

When back-to-back northeasters ravaged Sussex County in 1998, FEMA stressed the importance of protecting Ocean Drive and co-located sewer and water utilities. The

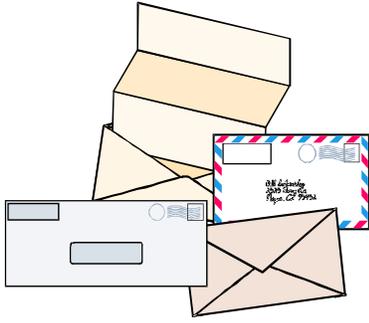
pictures below show the condition of Ocean Drive after the second storm and more recently as a protective rock revetment was being installed to prevent future damage.



Ocean Drive in South Bethany following storms in February, 1998



Stone Revetment to protect Ocean Drive and co-located utilities was constructed in early 2000.



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