

THE FIRST STATE WATERMARK



Delaware's Floodplain Management Newsletter

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REDUCING THE COST OF FLOOD INSURANCE THROUGH THE COMMUNITY RATING SYSTEM

The National Flood Insurance Program (NFIP) rewards communities that practice sound floodplain management by lowering the cost of flood insurance. In order to receive these discounts, a community must apply to the Community Rating System (CRS). The table below shows communities in Delaware which are currently receiving a CRS discount.

<u>Community</u>	<u>Date of entry</u>	<u>Discount</u>
Town of Dewey Beach	10/1/94	10%
Town of Fenwick Island	10/1/94	5%
City of Lewes	10/1/92	5%
City of New Castle	10/1/94	10%
City of Newark	10/1/92	15%
City of Rehoboth Beach	10/1/94	10%
City of Seaford	10/1/96	5%

Certain activities are mandatory for participating in the CRS. First, the use of the FEMA elevation certificate is required for all new construction in the 100-year floodplain. Second, communities with more than 10 "repetitive-loss" properties must prepare a floodplain management (flood mitigation) plan. It is worth noting that many communities already require elevation certificates and most communities with a significant number of repetitive flood loss properties already have a flood mitigation plan.



"Core" CRS activities

The following list includes the most common CRS activities in Delaware:

Activity	Average Points
Elevation Certificates	72
Provide flood map information	138
Open space preservation*	113
Stormwater management*	200
Floodplain Management Plan	150

*Credit for these activities is available in all communities due to state regulations. Open Space credit is given where the land within the floodplain is kept from development. The DNREC coastal setback line and wetlands regulations are widely used to receive credit under this activity. Similarly, the State Stormwater Regulations are in effect statewide and qualify all communities in Delaware for between 175 and 275 CRS points.

Note that credit for these basic activities alone exceeds the 500 points which earn a 5% flood insurance discount.

Prerequisites for Joining the CRS

Communities wishing to apply for entry into the CRS must first obtain a letter of good standing in the NFIP. This will involve an inspection of the floodplain by either the State or FEMA to verify that any recent development within the floodplain complies with NFIP regulations.

For More Information

For more information on the CRS please contact Delaware's NFIP Coordinator Michael Powell at (302) 739-4411 or visit the CRS online at: <http://www.fema.gov/nfip/crs.shtm>

Kent County 2003 FIRMS

They were a long time in coming and now they are here. The entire Kent County Delaware Flood Insurance Study and FIRMS were reissued as of May 5, 2003. The maps are notably different from the previous 1983 FIRM in two ways.

First, the floodplain along streams in the western half of the County, and many of the ponds in central Kent County were revised based on new flood studies. FEMA performed many of the studies while others were performed through a partnership between DNREC and the University of Delaware.

The other major change is an increase in the size of the Coastal High Hazard Area (V-Zone) along the Delaware Bay. It appears that this increase is due to factors such as sea level rise, shoreline change, and updated FEMA coastal models.

Using the New Floodplain Maps

Permitting

Construction projects which were permitted prior to May 5, 2003 using the previous maps may continue to use the old maps as long as construction begins within one year of the building permit being issued. If a project is permitted but construction does not commence within one year, the NFIP requires the community to enforce the new map and require a new building permit.

Flood Insurance

Flood Insurance policies may continue to have rates based on the previous FIRMS or may be re-rated using the new FIRMS if it is advantageous to do so. The NFIP has several “grandfathering” provisions and it is recommended that property owners ask their insurance agent for specifics.

Lenders

All lending institutions which are subject to the NFIP mandatory purchase of flood insurance are required to review all loans to determine whether the new maps will change mandatory purchase requirements. Possibilities include:

- 1) Buildings previously located in zones b, c or x where flood insurance was optional are in the 100-year floodplain on the May 5, 2003 maps so flood insurance will now be required.

- 2) Buildings previously located in the floodplain are now located in zone x and the lender may waive the flood insurance requirements.
- 3) LOMAs and LOMRs may need to be re-issued. This is because where new flood studies have been done, FEMA may need to redetermine whether properties previously determined to be outside the floodplain remain so on the May 5, 2003 maps. Questions about this can be directed to DNREC at 739-4411.

Web-Based Floodplain Resources

Does your floodplain map look like this?

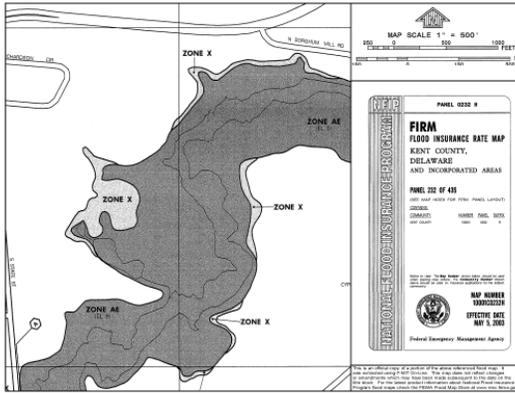


Kent DFIRM data on photo base map

For a growing number of communities the answer is “yes”. Delaware is perhaps the only State in the country with 100% digital (DFIRM) flood data. The advantages of digital versus paper floodplain maps are too lengthy to list completely but here are just a few:

- Immediate electronic distribution of maps
- Flood data can be displayed using a variety of base maps (i.e. aerials, parcels)
- Various graphic options (scalable, colors)
- Data can be updated easily

The owners of these homes in Kent County are probably relieved to know that while a portion of their back yards are located in the floodplain (Zone AE) their houses are not. The following map shows the exact same located at it appears on the FEMA Flood Insurance Rate map:



Note that none of the houses are shown and that none of the subdivision streets are shown. Only the main road is shown because this subdivision is newer than FEMA base road map for the paper FIRMS.

Here are some online resources for viewing FEMA's floodplain information in Delaware:

FEMA's online floodplain map store:
<http://store.msc.fema.gov>

DNREC's Environmental Navigator:
<http://intranet.dnrec.state.de.us/dnreceis/>

Kent County Planning Department Site:
http://www.smartmap.com/kent_co/

Sussex County's GIS Site:
<http://www.smartmap.com/sussex/>

Issues with Digital Data and Maps

As is often the case with new technologies, the transition from paper to electronic floodplain maps is not necessarily going to be a smooth one. Before DFIRMS, the paper map was the only official source of the 100-year floodplain. Most community floodplain regulations adopt the "FEMA Flood Insurance Rate Map" as the basis for the regulations of floodplain development. It may be unclear whether digital representations of floodplain data are an acceptable official source of floodplain delineation.

Also, digital floodplain data can be superimposed on a variety of base maps which may vary in accuracy. For example, tax parcel data is notorious for having accuracy problems and the use of different base maps may cause the same floodplain data to appear to be in different locations. At this point there is no single shared protocol for the use of floodplain data (by banks, insurance companies, code

enforcement, etc.) except perhaps that the paper maps are still universally acceptable.

For more information on digital floodplain data, please feel free to contact DNREC at (302) 739-4411 or visit the websites listed above.

By The Numbers

Number of Federally Declared disasters in Delaware since 1990..... **7**

Number of flood insurance policies currently in effect in Delaware.....**17,258**

Number of flood insurance claims paid in Delaware since 1978..... **2,917**

Average annual cost of an NFIP policy in Delaware as of September 2002.....**\$1312**

Average annual cost of an NFIP policy in Delaware as of September 1992.....**\$ 365**

More Web Resources

2002 Aerial photos (Sussex only):
<http://www.dnrec.state.de.us/dnreceis/2002Orthos/viewer.htm>

High resolution photos of the entire coastline of California (!):
<http://www.californiacoastline.org>

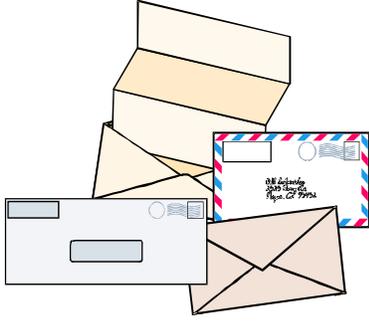
Association of State Floodplain Managers:
<http://www.floods.org>

NOAA site with 2003 Hurricane forecast and climatology:
<http://www.noaanews.noaa.gov/stories/s1146.htm>

Colorado State 2003 Tropical Storm Forecast:
<http://tropical.atmos.colostate.edu/forecasts/>

NOAA storm archives:
<http://www4.ncdc.noaa.gov/cgi-win/wwcgi.dll?wwevent~storms>

DNREC Coastal Storms Web Page:
<http://www.dnrec.state.de.us/soil/CoastStorm/>



How to reach the First State Watermark:

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Have you moved? Would you like a subscription?

Send mailing label and your new address, and/or requests for subscriptions to:

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