



December 13, 2021

The Honorable William Stevens
Dewey Beach Mayor
105 Rodney Avenue
Dewey Beach, Delaware 19971-3207

Dear Mayor Stevens:

The purpose of this letter is to provide the results of your community's 5-year cycle verification and accompanying field visit for the National Flood Insurance Program (NFIP) Community Rating System (CRS). The field verification report is enclosed for your records.

I regret to inform you the Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined your community does not have sufficient credit points to retain a CRS Class 8. Accordingly, the Town of Dewey Beach will retrograde to a CRS Class 9. The premium discount for flood insurance policyholders will decrease from 10 percent to 5 percent, effective April 1, 2022. The deficiencies noted in the enclosed verification report were communicated to your CRS Coordinator by the Insurance Services Office, Inc. Even though its CRS Class did retrograde, your community is still recognized for implementing voluntary floodplain management program activities and NFIP policyholders will continue to receive premium discounts as a result of these activities.

The CRS rating for your community will automatically be renewed each year as long as there are no NFIP noncompliance actions, so a notification letter will not be sent annually. The annual renewal will take place as long as your community continues to implement the CRS activities you certify in your annual recertification documentation. If you make no modifications or add new CRS activities, the next verification visit for your community will be in accordance with its established 5-year cycle. In the interim, FEMA will periodically send the *NFIP/CRS Update* newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend your community's actions and your determination to lead your community toward disaster resilience. This commitment enhances public safety and property protection, helps preserve the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region III Office, CRS Coordinator Richard Sobota at (215) 931-5514.

Sincerely,

A handwritten signature in brown ink that reads "John F. Lyons".

John F. Lyons, Policy Branch Chief
Flood Plain Management Division
Mitigation Directorate

Enclosure

cc: Ms. Daune Hinks, CRS Coordinator



Town of Dewey Beach, DE

Verified Class 9

NFIP Number: 100056

Cycle-Phone Verification

Date of Verification Visit: December 8, 2020

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 741 credit points are verified which results in a recommendation that the community retrograde from a CRS Class 8 to a CRS Class 9. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

Activity 310 – Elevation Certificates: The Building Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (38 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). The service is publicized annually and records are maintained. (30 points)

Activity 330 – Outreach Projects: Credit is provided for a general outreach project and a targeted outreach project. These projects are disseminated annually. (38 points)

Activity 340 – Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. (15 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Rehoboth Beach Public Library. Credit is also provided for floodplain information displayed on the community's website. (35 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 26 percent of the Special Flood Hazard Area (SFHA) as open space. (411 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require freeboard for new construction and substantial improvement. (49 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using additional map data in the day to day management of the floodplain. (70 points)

Activity 450 – Stormwater Management: The community enforces regulations for soil and erosion control and water quality. (55 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of December 23, 2020, the Town of Dewey Beach, DE has 31 repetitive loss properties and is a Category B community for CRS purposes. All requirements for a Category B community have been met. (No credit points are applicable to this section)

Activity 710 – County Growth Adjustment: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Sussex County, DE is 1.09.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

CEO Name / Address:

Scott Koenig
Town Manager
105 Rodney Avenue
Dewey Beach, Delaware 19971

CRS Coordinator Name / Address:

Daune Hinks
Building Official
105 Rodney Avenue
Dewey Beach, Delaware 1991
(302) 277-6363

Date Report Prepared: May 24, 2021

Community : Town of Dewey Beach, DE

NFIP Number : 100056

720 COMMUNITY CREDIT CALCULATIONS (Cycle-Phone Verification):

CALCULATION SECTION :

Verified Activity Calculations:		Credit
c310	<u>38</u>	<u>38</u>
c320	<u>30</u>	<u>30</u>
c330	<u>38</u>	<u>38</u>
c340	<u>15</u>	<u>15</u>
c350	<u>35</u>	<u>35</u>
c360	<u> </u>	<u> </u>
c370	<u> </u>	<u> </u>
c410	<u> </u> x CGA <u> </u> =	<u> </u>
c420	<u>377</u> x CGA <u>1.09</u> =	<u>411</u>
c430	<u>45</u> x CGA <u>1.09</u> =	<u>49</u>
c440	<u>64</u> x CGA <u>1.09</u> =	<u>70</u>
c450	<u>50</u> x CGA <u>1.09</u> =	<u>55</u>
c510	<u> </u>	<u> </u>
c520	<u> </u>	<u> </u>
c530	<u> </u>	<u> </u>
c540	<u> </u>	<u> </u>
c610	<u> </u>	<u> </u>
c620	<u> </u>	<u> </u>
c630	<u> </u>	<u> </u>

Community Classification Calculation:

cT = total of above cT = 741
Community Classification (from Table 110-1): Class = 9

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