



SHORELINE AND WATERWAY MANAGEMENT SECTION Coastal Construction Application

Application Submitted: **11/14/2025**

To construct a 10' wide concrete dune crossover for both vehicles and pedestrians

Prime Hook, in Sussex County, Delaware

Tax Map # **230-17.00-241.00**

Applicant Information

Name: David R Heffernan

Property Type: Residential: Single Family

Activities:

- Accessory structures
 - Dune crossovers : Seaward
 - Ramps : Both

Site Work:

Will there be any lot clearing or excavation at the site?

No

Will any sand be removed from the site?

Will sand or fill be added to the site?

No

What will be the reason for placement of sand or fill?

How much sand will be added?

What will be the source of the sand/fill?

What method will be used to deposit the sand/fill?

Do you know who will be conducting the work?

Contractor Name

Contractor Phone number

Dune Preservation Information:

What mitigating measures will be taken to prevent disturbance and damage to the dune during construction?

Keeping all equipment personnel and supplies off the dune

Other measure(s) description:

Dune Crossovers:

For more information, see Section 4.5.3.1 of 5102 Regulation Governing Beach Protection and the Use of Beaches. Enter the dune crossovers being constructed. Group your crossovers by Type, Quantity and Width. You may add up to 15 crossovers.

Dune crossover type	Crossover quantity	Crossover width
Permanent: Not Elevated	1	10

Wetlands:

Will any work be occurring on regulated wetlands located on this lot?

No

Septic:

Is there a septic system on the lot?

Yes

What is the Septic Permit # of the system (optional)?

Structural survey plan document

Anthony C. DeSio
Department of Natural Resources and Environmental Control
Division of Watershed Stewardship
Shoreline and Waterway Management Section
Enterprise Business Park
285 Beiser Boulevard, Suite 102
Dover, DE 19904

RE: Lot 2, Clifton Shores, Sussex County, Tax ID #230-17.00-241.00
29275 Clifton Shores Drive
Application for Dune Crossover Ramp

Dear Mr. DeSio:

Our application is for a hybrid of dune crossover structure and boat ramp, so we have completed both applications. While we have had a crossover structure shared between the subject property and adjacent 29265 Clifton Shores Drive since my dad and stepmom built the house in 2003, it has been replaced numerous times over the years. The wood doesn't last. More recently, our family and guests have wanted to bring small trailers over the dune to carry small boats, beach chairs, etc. – and the 4' wide crossovers do not work to enable this. To protect the dunes and allow launching of jet skis, we need a 10' wide crossover. We view this as an asset for our special needs guests – who are grateful for the ease with which they can now get over the dune. Further, the Milton Fire Department very much supports the application and is grateful to have another emergency access-way to the beach within their service area. We also offer its use by the Department and its contractors.

To give you some background: Roger Heffernan (my dad) and Barbara Curtis bought the property in 2002, built a home in 2004 and moved there permanently a few years later. When my dad's health started to fail, they moved into Lewes to be near the hospital. Wanting to keep the property in the family, they helped my wife Lisa Binghi and I purchased the property in 2011. As did my dad and Barbara, Lisa and I plan to move to Delaware when we retire – and hope to leave the house to the family someday. In the meantime, we use the property as a vacation home several times a year and rent it out much of the year. I am a contractor with the ability to maintain the structure as needed. I come down to Delaware to maintain and improve the property periodically (and while we're vacationing here). To best protect the dunes from the thoughtlessness of tenants we do our best to make the property "idiot-proof". That's one of the drivers behind the wider crossover.

While the ramp does cross over the dunes, it does not extend into the water. Once over the dunes, I can get my jet ski trailer to the water over the sand. There is no construction channelward of the mean high water line. There is no dock. No fill was used.

Because the property is in a Coastal Barrier Resources Area, we built the ramp for resiliency. A 4" subbase was laid down and compacted. The concrete is 6" thick with 18" wide / 2' deep holes drilled down the center line and filled with concrete as footers to prevent shifting. Where the level concrete walkway ramps upwards, a length of 2' wide / 3' deep concrete block was installed and filled with concrete for reinforcement. At the front edge of the ramp (nearest the beach) another length of concrete block 2' wide / 3' deep was installed and filled. It was undamaged by the nor'easters of the past few weeks. Our neighbors Kendra and Sylvester Okolo share in the construction and maintenance costs and are on-board with the project.

I am committed to maintaining the ramp to the highest standards.

I am grateful to the Department for its patience and assistance on this project.

Sincerely,

A handwritten signature in dark ink, appearing to read "David R. Heffernan", with a long horizontal flourish extending to the right.

David R. Heffernan



MILTON FIRE DEPT., INC.

STATION 85

116 Front Street Milton, Delaware 19968

Emergency
911

Business
684-8500

Fax
684-0202

November 6, 2025

Anthony C. DeSio
Department of Natural Resources and Environmental Control
Division of Watershed Stewardship
Shoreline and Waterway Management Section
Enterprise Business Park
285 Beiser Boulevard, Suite 102
Dover, DE 19904

RE: Lot 2, Clifton Shores, Sussex County, Tax ID #230-17.00-241.00
29275 Clifton Shores Drive
David Heffernan, Applicant for Dune Crossover Ramp

Dear Mr. DeSio:

The Milton Fire Department Inc. fully supports the installation of a 10' wide concrete ramp crossing the dunes at the subject property. We agree to sponsor the project, at no cost to Milton Fire Department, Inc. and the communities that we are entrusted to serve with fire, rescue and EMS services. The ramp will provide an important official public function of providing access to the beach for emergency vehicles. It is directly connected to the applicant's driveway and therefore a very convenient way to quickly get to the beach without damaging the dunes.

We are grateful to the property owners for their offer and for agreeing to construct and maintain the ramp in accordance with best practices. We understand the ramp will also provide access for persons with special needs visiting the subject property and the adjacent property (29265 Clifton Shores Drive), whose owners jointly share the cost of the installation and upkeep of the ramp.

We also understand and appreciate that the ramp will be available to DNREC and its contractors for emergency access to the beach.

We look forward to your approval of this application.

Sincerely,



John A. Hopkins III

Fire Chief

Milton Fire Department

Cc: D. Heffernan

mvfd-sec@comcast.net

From: Johnny Hopkins <jhopkins@draperholdings.com>
Sent: Saturday, November 8, 2025 9:38 AM
To: Jack Bushey
Subject: Prime Hook









BOAT RAMPS

Please make sure answers to all of the questions in this appendix correspond to information on the application drawings.

1. How many boat ramps will be constructed? 1

2. What are the dimensions of the proposed boat ramp(s)?

118' Length
10° Slope

10' Width
6" Thickness

3. How many feet will the boat ramp(s) extend channelward of:

Tidal Waters: mean high water line? 0 ft.

Non-tidal Waters: ordinary high water line? NA ft.

4. How many square feet of the boat ramp(s) will be located:

Below mean high water? 0 sq. ft.

On vegetated wetlands? 0 sq. ft.

5. Will any docking facilities be constructed alongside of the boat ramp(s)? Yes X No
If your answer is yes, complete Appendix A and show structure on plans.

6. What type of material(s) will be used for construction of the boat ramp(s) (e.g. concrete, timber, gravel, etc.)? Concrete, over 4" compacted subbase

7. Will any fill be required? Yes X No If yes, complete the appropriate appendix.

8. Amount of material to be placed? 0/NA cubic yards below MHW
NA cubic yards below MLW

9. Will any dredging or excavation be required? Yes X No If yes, complete the dredging appendix.

10. What boat ramp(s) do you now use in the area? None

11. Will this ramp be: public, commercial, X private? If public or commercial, complete Appendix N (Marinas).

private but available for emergency use by Milton Fire Dept (sponsor) and DNREC

Deed/Lease/Sales contract



A. Settlement Statement (HUD-1)

B. Type of Loan

1. ☐ FHA 2. ☐ RHS 3. ☒ Conv. Unins.
4. ☐ VA 5. ☐ Conv. Ins.

6. File Number:
11-1099TRS

7. Loan Number:
234363612

8. Mortgage Insurance Case Number:

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agents are shown. Items marked "(p.o.c)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower:

Lisa Binghi, David R. Heffernan, Barbara A. Curtis,
Roger L. Heffernan
17 Shipcarpenter Square, Lewes, DE 19958

E. Name & Address of Seller:

Bank of America NA
525 Lincoln Drive, Suite 405, Marlton, NJ
08053

G. Property Location:

29275 Clifton Shores Drive
Milford, DE 19963
2-30-17.00-241.00

H. Settlement Agent:

Bonnie M. Benson, P.A.
33718B Wescoats Road, Lewes, DE 19958

Telephone: 302-644-7181 Fax: 302-644-7182

I. Settlement Date:

04/29/2011

J. Disbursement Date:

04/29/2011

TitleExpress

K. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	
102. Personal property	
103. Settlement charges to borrower (line 1400)	8,639.01
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/town taxes to	
107. County taxes to	
108. Assessments to	
109.	
110.	
111.	
112.	
120. Gross Amount Due from Borrower	8,639.01
200. Amounts Paid by or in Behalf of Borrower	
201. Deposit or earnest money	
202. Principal amount of new loan(s)	417,000.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207. Lender Credit	1,135.00
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes to	
211. County taxes to	
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	418,135.00
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	8,639.01
302. Less amounts paid by/for borrower (line 220)	418,135.00
303. Cash From <input checked="" type="checkbox"/> To Borrower	409,495.99

L. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes to	
407. County taxes to	
408. Assessments to	
409.	
410.	
411.	
412.	
420. Gross Amount Due to Seller	
500. Reductions In Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/town taxes to	
511. County taxes to	
512. Assessments to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	0.00
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	0.00
602. Less reductions in amount due seller (line 520)	-0.00
603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	0.00

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response per respondent, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is asserted; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

L Settlement Charges

700. Total Real Estate Broker Fees			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:				
701. \$0.00	to			
702. \$0.00	to			
703. Commission paid at settlement				
800. Items Payable in Connection with Loan				
801. Our origination charge (includes Origination Point 0.000% or \$590.00)	\$590.00		(from GFE #1)	
802. Your credit or charge (points) for the specific interest rate chosen	\$		(from GFE #2)	
803. Your adjusted origination charges			(from GFE A)	590.00
804. Appraisal fee	to LandSafe Appraisal Service	\$400.00 P.O.C.(B*)	(from GFE #3)	
805. Credit report	to LandSafe Credit Inc.	\$35.00 P.O.C.(B*)	(from GFE #3)	
806. Tax service	to BAC Tax Services Corporation		(from GFE #3)	84.00
807. Flood certification	to LandSafe Flood Determination Inc		(from GFE #3)	26.00
808.	to			
900. Items Required by Lender to be Paid in Advance				
901. Daily interest charges from	from 04/29/2011 to 05/01/2011 @ \$54.2700/day		(from GFE #10)	108.54
902. Mortgage Ins. Premium	for months to		(from GFE #3)	
903. Homeowner's insurance	for 1 years to Lloyd's of London		(from GFE #11)	1,288.26
904. Flood Insurance Premium	for months to Lloyds of London	\$5,737.50 P.O.C.(B*)	(from GFE #11)	
1000. Reserves Deposited with Lender				
1001. Initial deposit for your escrow account			(from GFE #9)	3,823.33
1002. Homeowner's insurance	2 months @ \$ 107.36/month	\$214.72		
1003. Mortgage Insurance	months @ \$ 0.00/month	\$		
1004. City Property Tax	months @ \$ 0.00/month	\$		
1005. County Property Tax	10 months @ \$ 144.76/month	\$1,447.60		
1006. Flood	7 months @ \$ 478.13/month	\$3,346.91		
1007. Aggregate Adjustment		\$-1,185.90		
1100. Title Charges				
1101. Title services and lender's title insurance			(from GFE #4)	2,176.88
1102. Settlement or closing fee	to	\$		
1103. Owner's title insurance - Old Republic National Title Insurance Co.			(from GFE #5)	157.00
1104. Lender's title insurance - Old Republic National Title Insurance Co.		\$1,166.88		
1105. Lender's title policy limit \$417,000.00 Lender's Policy				
1106. Owner's title policy limit \$0.00 Owner's Policy				
1107. Agent's portion of the total title insurance premium		\$992.91		
	to Bonnie M. Benson, P.A.			
1108. Underwriter's portion of the total title insurance premium		\$330.97		
	to Old Republic National Title Insurance Co.			
1109. Insured closing protection letter		to Old Republic National Title I \$75.00		
1200. Government Recording and Transfer Charges				
1201. Government recording charges		\$	(from GFE #7)	385.00
1202. Deed \$99.00	Mortgage \$286.00	Release \$		
1203. Transfer taxes		\$	(from GFE #8)	
1204. City/County tax/stamps	Deed \$	Mortgage \$		
1205. State Tax/stamps	Deed \$	Mortgage \$		
1206.	Deed \$	Mortgage \$		
1207.		\$		
1300. Additional Settlement Charges				
1301. Required services that you can shop for			(from GFE #6)	
1302. Survey	to	\$		
1303.	to			
1304.	to			
1305.	to			
1400. Total Settlement Charges (enter on lines 105, Section I and 502, Section I)			8,639.01	0.00

*Paid outside of closing by (B)orrower, (S)eller, (L)ender, (I)nvestor, Bro(K)er. **Credit by lender shown on page 1. ***Credit by seller shown on page 1.

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges	
Charges That Cannot Increase	HUD-1 Line Number
Our origination charge	# 801
Your credit or charge (points) for the specific interest rate chosen	# 802
Your adjusted origination charges	# 803
Transfer taxes	# 1203

Charges That In Total Cannot Increase More Than 10%	
Government recording charges	# 1201
Appraisal fee	# 804
Credit report	# 805
Tax service	# 806
Flood certification	# 807
	# 1304
	#
	#
Total	
Increase between GFE and HUD-1 Charges	

Good Faith Estimate	HUD-1
590.00	590.00
0.00	0.00
590.00	590.00
0.00	0.00

Good Faith Estimate	HUD-1
385.00	385.00
400.00	400.00
35.00	35.00
84.00	84.00
26.00	26.00
0.00	0.00
930.00	930.00
0.00 or	0.0000%

Charges That Can Change	
Initial deposit for your escrow account	# 1001
Daily interest charges from	# 901 \$54.2700/day
Homeowner's insurance	# 903
Flood Insurance Premium	# 904
Title services and lender's title insurance	# 1101
Owner's title insurance - Old Republic National Title Insurance Co.	# 1103
	#

Good Faith Estimate	HUD-1
3,935.60	3,823.33
1,628.10	108.54
1,288.26	1,288.26
5,737.50	5,737.50
2,075.00	2,176.88
0.00	157.00

Loan Terms	
Your initial loan amount is	\$417,000.00
Your loan term is	20. years
Your initial interest rate is	4.7500%
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$2,694.75 includes

☒ Principal
☒ Interest
☐ Mortgage Insurance

Can your interest rate rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of _____ % . The first change will be on ____ / ____ and can change again every ____ / ____ . Every change date, your interest rate can increase or decrease by ____ % . Over the life of the loan, your interest rate is guaranteed to never be lower than ____ % or higher than ____ % .
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of \$ ____ .
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, the first increase can be on ____ / ____ and the monthly amount owed can rise to \$ ____ . The maximum it can ever rise to is \$ ____ .
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$ ____ .
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$ ____ due in ____ years on ____ / ____ .
Total monthly amount owed including escrow account payments	<input type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input checked="" type="checkbox"/> You have an additional monthly escrow payment of \$730.25 that results in a total initial monthly amount owed of \$3,425.00. This includes principal, interest, ar mortgage insurance and any items checked below: <input checked="" type="checkbox"/> Homeowner's insurances <input type="checkbox"/> Property taxes <input checked="" type="checkbox"/> Flood insurance

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

HUD CERTIFICATION OF BUYER AND SELLER

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Buyers

Lisa Binghi

Barbara A. Curtis

David R. Heffernan

Roger L. Heffernan

Sellers

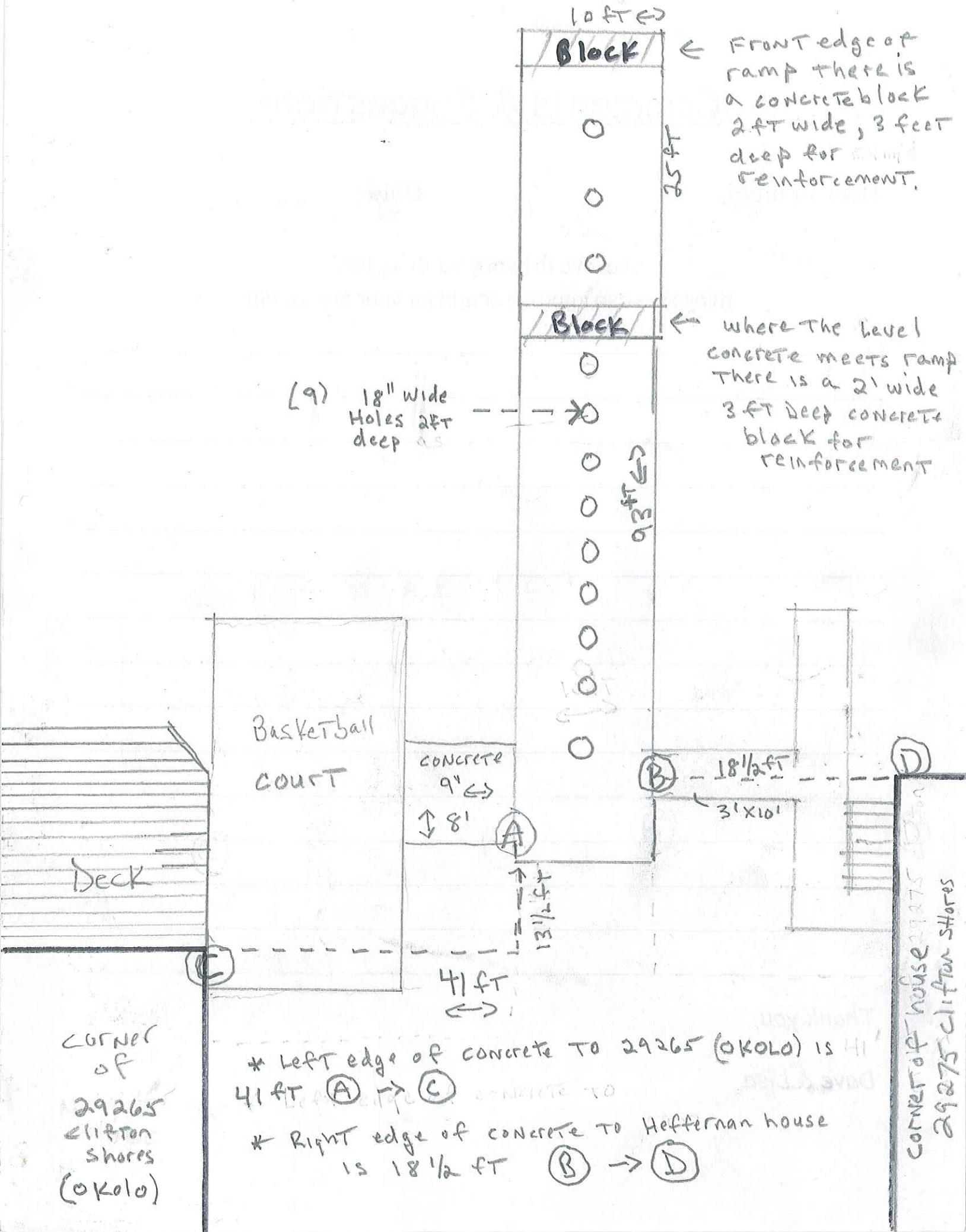
Settlement Agent

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

SETTLEMENT AGENT

DATE

Structure profile view document



SIDE VIEW

6" Thick concrete

93'

Concrete Block
3 ft Deep
2' wide, 10' across
creates full
structural support
at angled joint

25'

Concrete
Block
3 ft Deep
2' wide
10' across

Adjacent property owners document

LOT NUMBER	OWNER	OWNER'S ADDRESS	Tax Parcel #
1 29265 Clifton Shores Dr	Sylvester N. & Kendra Okolo Sylvester: kenngozi@gmail.com Kendra: 215-284-4701 kendraokolo@yahoo.com	5 Thomas Speakman Dr Glen Mills, PA 19342-1367	230-17:00-224.00