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## Delaware's Floodplain Management Newsletter

### DNREC Welcomes...

As of April 1<sup>st</sup>, David Warga has joined the Department as the State Floodplain Manager. David has worked in DNREC's coastal regulatory program for the past eleven years and will work closely with FEMA to ensure effective management of Delaware's floodplain resources and mitigation. If you have a question or require any assistance please feel free to give Dave a call at 302-739-9921 or you can email [david.warga@delaware.gov](mailto:david.warga@delaware.gov)

### New Castle County Improves CRS Rating

New Castle County participates in the National Flood Insurance Program's (NFIP) Community Rating System (CRS). Participation in the CRS is voluntary and recognizes communities that implement floodplain management programs that exceed the minimum NFIP requirements. As a reward, discounts on flood insurance premiums are offered. Communities are assigned a rate class on a scale from 1 to 10 based on the number of points earned for certain achievements. Every community starts at a 10. Recently New Castle County has earned a Class 6 rating which offers a 20% discount to flood insurance premiums in the community. *Continued on page 3*

### UPCOMING CONFERENCES

New Jersey Association for Floodplain Management (NJAFM)  
10<sup>th</sup> Annual Conference

October 15<sup>th</sup>- 17<sup>th</sup>, 2019, in Atlantic City, NJ

[www.njafm.org/annual\\_conference](http://www.njafm.org/annual_conference)

Maryland Association of Floodplain and Stormwater Managers (MAFSM)

15<sup>th</sup> Annual Conference

November 7, 2019

Maritime Institute of Technology, Linthicum, MD

[www.mafsm.org](http://www.mafsm.org)



Have you heard of Delaware RASCL? Check them out at [www.derascl.org](http://www.derascl.org)



## FEMA RISK RATING 2.0



The National Flood Insurance Program's new risk rating system (Risk Rating 2.0) is planned to go into effect by October 1, 2020 for all single family homes. The goal of Risk Rating 2.0 is to improve the insurance policyholder's experience by simplifying the way FEMA rates flood risk and how it estimates insurance costs, making it easier for insurance agents to quote policies

and help property owners understand their risk. Through the use of available technology and FEMA's flood maps, risk ratings will be determined through a combination of factors (including distance to flooding source, type of flood risk, reconstruction cost) to provide a better understanding of risk. Current insurance policies are typically based on the 1-percent annual chance flood event. The end result is to provide fairer insurance rates that better reflect a property's flood risk. You can find more information about **Risk Rating 2.0** and **FAQs** at: <https://www.fema.gov/media-library/resources-documents/collections/719>

### **FEMA now accepting LiDAR elevation data for LOMA applications**

LiDAR (Light Detection and Ranging) elevation data is now being accepted by FEMA in place of certified elevation data from a licensed surveyor for Letter of Map Amendment (LOMA) applications. LiDAR data can be beneficial as it may provide cost savings to a landowner over traditional surveying costs; in fact some communities may already have LiDAR available. FEMA notes that LiDAR may provide less accurate data than certified elevation data and inadvertently not portray an owner's full risk. **FEMA Technical Guidance MT-1 (Guidance for Flood Risk Analysis and Mapping) Section 5.0** provides an overview for how LiDAR data can be submitted for a LOMA and details specifically what type of submission this data can and cannot be used for, how the LiDAR data is applied, and how to submit an application. Notably FEMA **will not accept** LiDAR data for any LOMA submission involving:

1. Fill
2. Structures under construction
3. Conditional requests (CLOMA, CLOMR, CLOMR-F)
4. Sites in the regulatory floodway
5. In the Coastal High Hazard area (zones V, VE, or V1-V30)
6. In an AO, AR, or A99 Zone
7. Site location already determined to be out as shown on FIRM
8. Potential violations identified through LOMC process
9. Physical changes to flood source/SFHA requiring FIRM revision
10. Electronic LOMAs (eLOMA)
11. Superseding any previously issued LOMA that is based on certified elevation data

## TRAININGS AND WORKSHOPS

- **July 31<sup>st</sup>** – New Castle, DE  
Pre/Post LFD Meeting, Gilliam Bldg., New Castle, DE  
***Hold The Date***
- **August 12<sup>th</sup>-15<sup>th</sup>**  
EO386 Residential Coastal Construction, Emergency Management Institute (EMI), Emmitsburg, MD
- **August 13<sup>th</sup>-14<sup>th</sup>** – FEMA  
Delaware Substantial Damage Estimator Tool Training –  
***Details Soon***
- **August 15<sup>th</sup>** - FEMA Insurance Roundtable, St. Jones Reserve, Dover, DE
- **September 25<sup>th</sup>** – Delaware Association of Realtors Convention, Dover Downs, Dover, DE
- **USACE** – Nonstructural Floodproofing for Community Officials, New Castle County, DE – ***Details Soon***
- **USACE** – Floodproofing techniques for your Home or Business, New Castle County, DE – Open to the Public! – ***Details Soon***

### ***Continued from page 1...New Castle County Improves CRS Rating***

New Castle County administers a comprehensive code-coordinated floodplain ordinance. The regulations are based on a model ordinance prepared by DNREC and enhanced with higher regulatory standards, including:

- 18” freeboard requirements for all new and substantially improved building construction.
- Minimum 50-foot setbacks from the special flood hazard area for all new development and prevention of new development within the Special Flood Hazard Areas.
- Application of the Coastal High Hazard building standards within the Limit of Moderate Wave Action.
- LOMR requirement for all development proposals of 5 lots or 5 acres.
- No increase in water surface elevation (0.0) due to development in zone AE with floodway and no more than 0.1-foot increase in zone AE without floodway.
- Prohibition of net fill and requirement for compensatory storage.

These standards are the basis for the NCC Class 6 upgrade along with NCC’s significant emphasis on protecting areas in the Special Flood Hazard Area by placing them in public or private open space. John Gysling, engineer for New Castle County, stated, “I am proud of the work we have done developing a comprehensive floodplain program that reduces risk by preventing new construction in the floodplain and using best practices and higher standards to improve resiliency to all hazards”.

*Thanks to John Gysling of New Castle County.*

## FEMA’s Transition to PIVOT

FEMA’s National Flood Insurance Program is actively transitioning to a new data system called PIVOT. The new web-based system is being implemented in an effort to consolidate all of its data processes, including insurance policies, claims, approvals and other inquiries from older legacy information technology systems. NFIP PIVOT will support the processing and verification of new insurance policies as well as renewals and claims. It will also be used to manage and document all claims and appeals made by NFIP policyholders and provide the ability to create reports. PIVOT will continue to host the FloodSmart website, which offers valuable information to the public about flood insurance. If you would like to learn more about NFIP PIVOT please see:

[https://www.dhs.gov/sites/default/files/publications/privacy-pia-fema-050-nfippivot-march2018\\_0.pdf](https://www.dhs.gov/sites/default/files/publications/privacy-pia-fema-050-nfippivot-march2018_0.pdf)


FEMA has also announced the OpenFEMA platform with the ability to access all claim data (from 1978-present) and policy data for the past ten years. The data includes state, census tract, zip code, year of loss, and amount paid on claims, but excludes identifiable policyholder information. This information can be accessed at this location: <https://www.fema.gov/media-library/resources-documents/collections/339>

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**Just 1 inch of water  
can cause \$25,000 of  
damage to your home.**

GET FLOOD INSURANCE

 **FEMA** 

**1**

The graphic features a dark blue background with a light blue wavy line at the bottom representing water. A yellow vertical bar on the right side has a white '1' at the bottom, indicating a one-inch depth of water. The text is in white and yellow. Logos for FEMA and the National Flood Insurance Program are included.