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DNREC, Division of Watershed Stewardship,
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1. How many of you have flood insurance?

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2. What do you know about Flood Insurance?

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2. What do you know about Flood Insurance?
3. Why don't you have flood insurance?

2019 Delaware Flood Insurance Roundtable

August 15, 2019

- Part of FEMA's Moonshot Goal to double the number of properties covered by flood insurance by 2023
- Keynote Speakers
- Expert Panel Discussion
 - -included members of multiple fields including insurance, banking, realtors, FEMA, DEMA, and DNREC

2019 Delaware Flood Insurance Roundtable

August 15, 2019

- **Key Takeaways:**
 - Cost and Lack of awareness are most important obstacles preventing people from purchasing flood insurance.
 - Inaccurate flood insurance information is sometimes passed to consumers.
 - Importance of targeting flood insurance outreach to all consumers outside of typical audience. Such as residents in urban areas or economically depressed areas or areas outside of the mapped floodplain.
 - **LACK OF COMMUNICATION!**

FEMA's 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
- New rates for all single family home nationwide .
- The goal of Risk Rating 2.0 is to improve the 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 provide better understanding by better reflecting a property's unique risk.

FEMA's RISK RATING 2.0



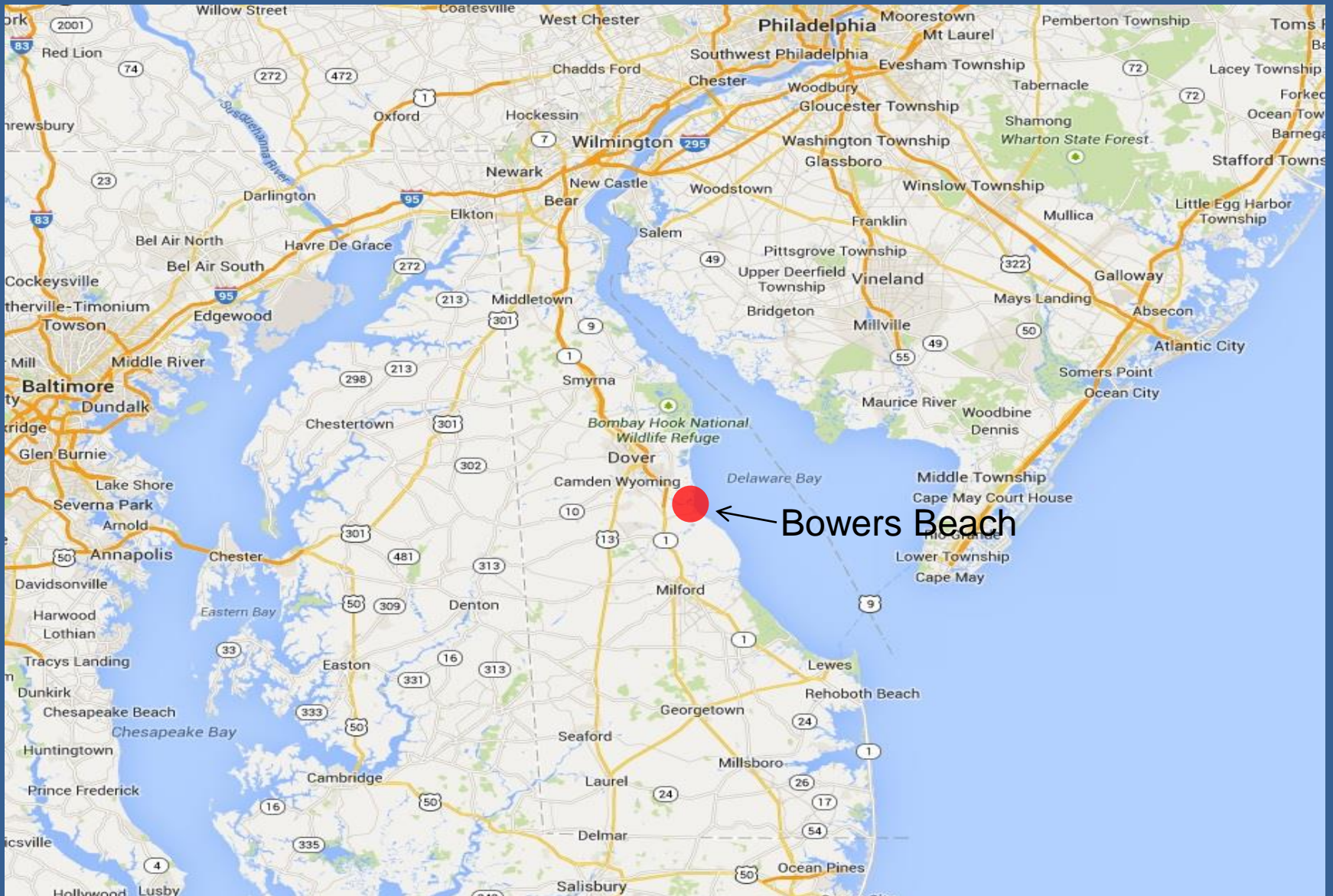
- Through the use of available technology and FEMA's flood map data, risk ratings will be determined through a combination of factors (including distance to flood source, type of flood risk, claims data, reconstruction cost)
- Current insurance policies are typically based on the 1-percent annual chance flood event or the 100 year storm.
- 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>

Welcome to

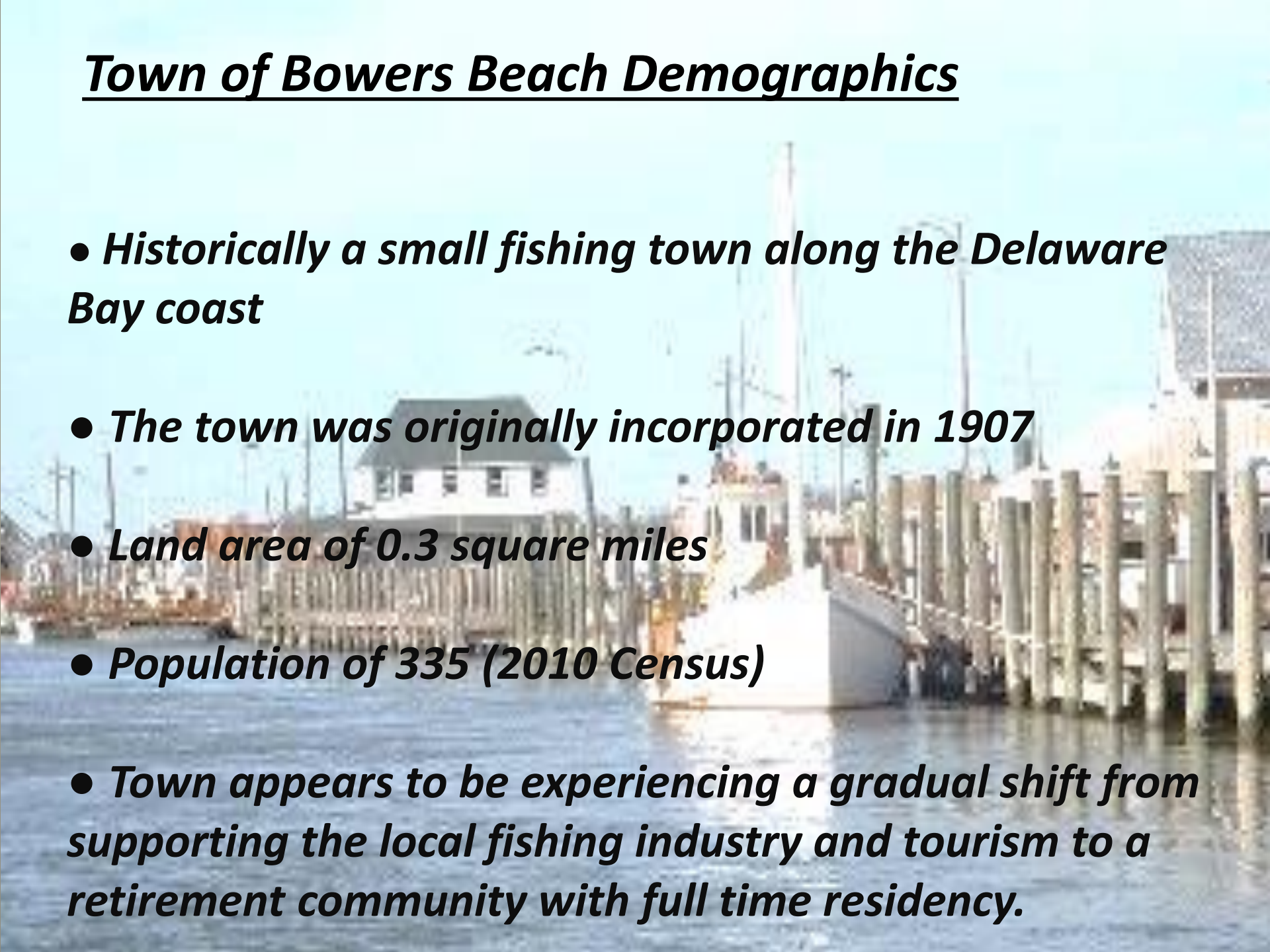
**MAIN STREET
PARK**

HISTORIC
BOWERS BEACH
DE

WHERE IS BOWERS BEACH, DELAWARE ?



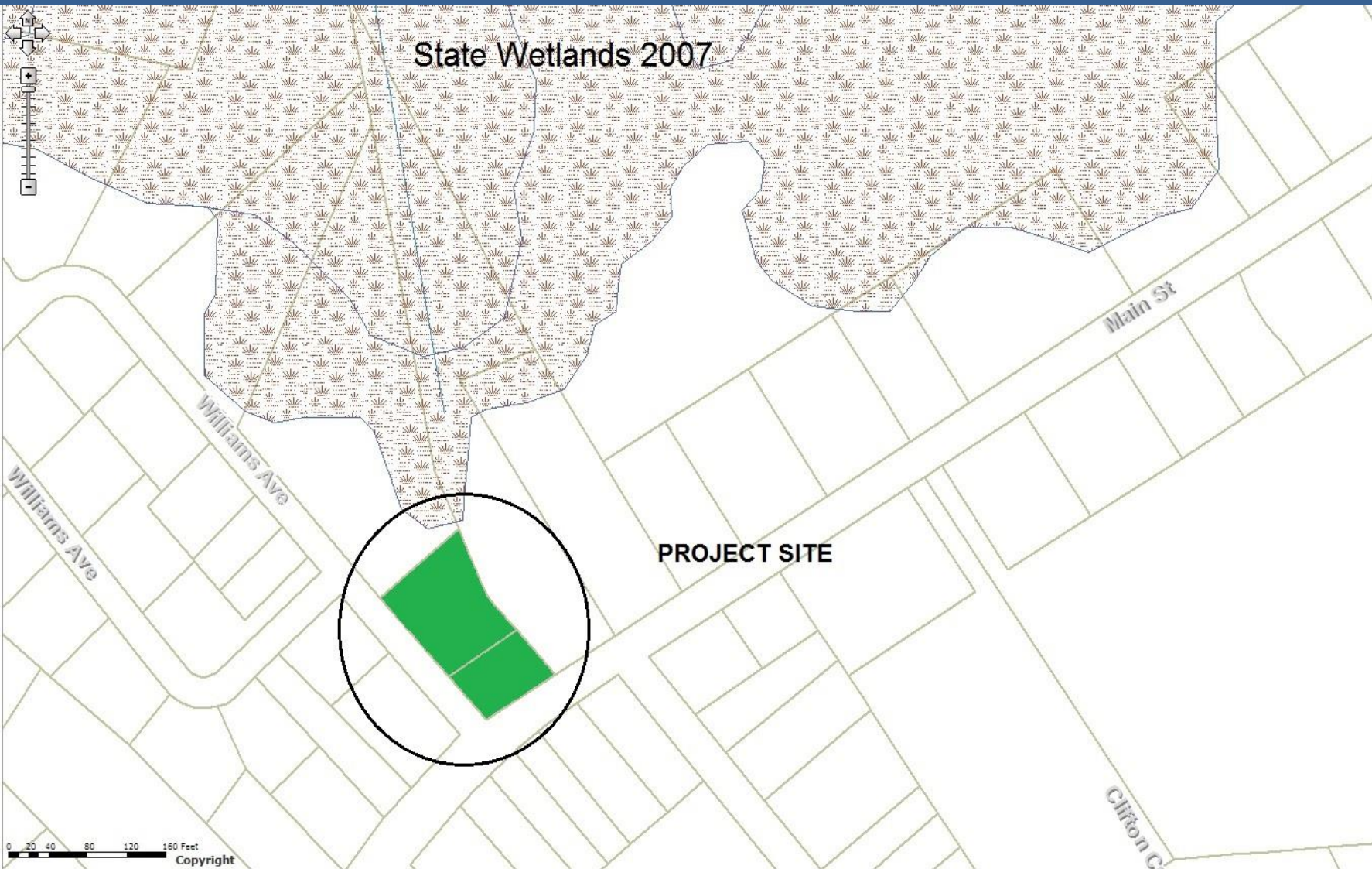
Town of Bowers Beach Demographics

- ***Historically a small fishing town along the Delaware Bay coast***
 - ***The town was originally incorporated in 1907***
 - ***Land area of 0.3 square miles***
 - ***Population of 335 (2010 Census)***
 - ***Town appears to be experiencing a gradual shift from supporting the local fishing industry and tourism to a retirement community with full time residency.***
- 
- A photograph of a coastal town, likely Bowers Beach, showing wooden piers extending into the water, buildings along the shore, and a clear sky. The image is slightly blurred, giving it a candid feel.

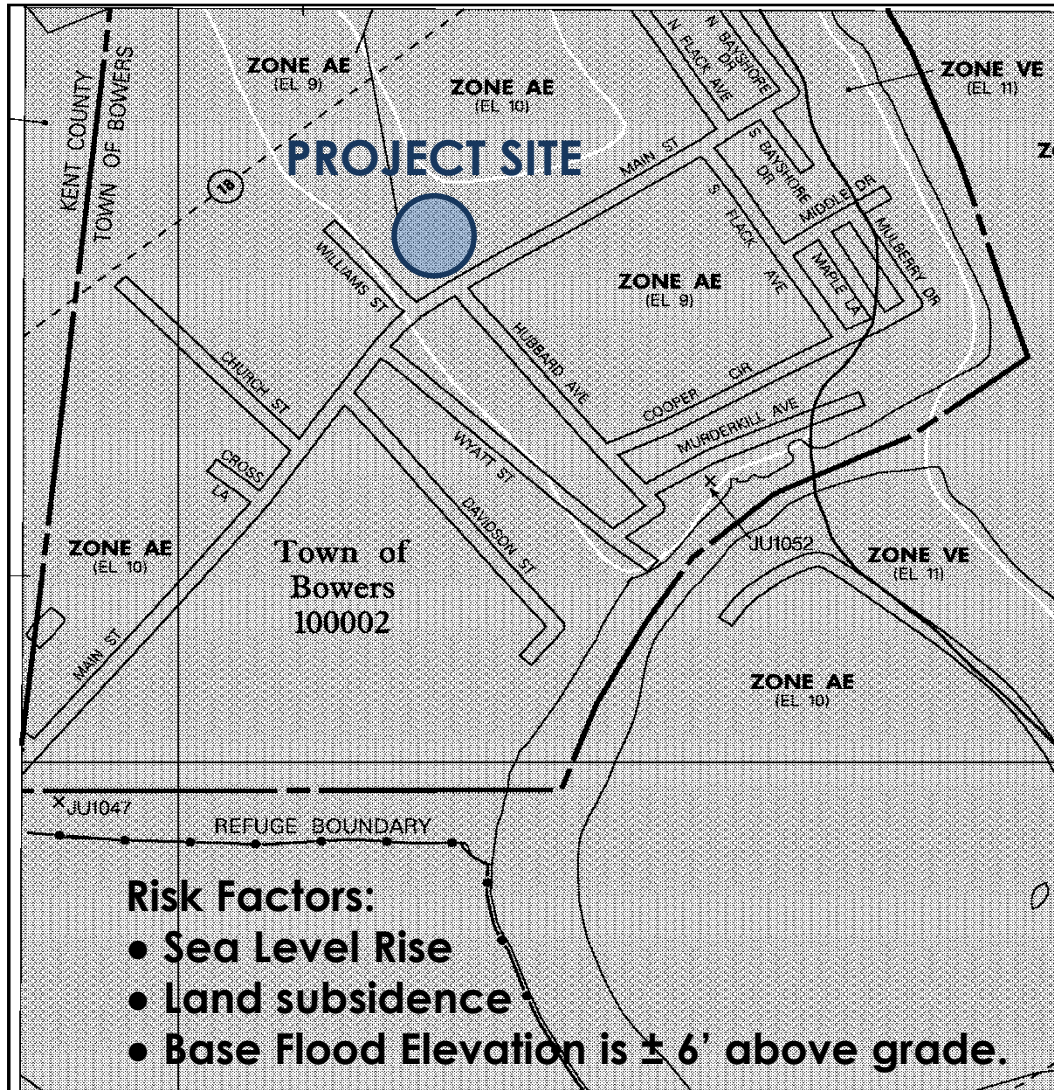
GEOGRAPHICAL MAKEUP OF BOWERS BEACH



CLOSE PROXIMITY OF PROJECT SITE TO TIDAL WETLANDS



PROJECT SITE IS LOCATED WITHIN AN AE 9' FLOOD ZONE



onal Flood Insurance Program at 1-800-638-6620.



MAP SCALE 1" = 500'

250 0 500 1000 FEET

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0267 H

FIRM FLOOD INSURANCE RATE MAP KENT COUNTY, DELAWARE AND INCORPORATED AREAS

PANEL 267 OF 435

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUB-IX
BOWERS, TOWN OF	100002	0267	H
KENT COUNTY	100001	0267	H

NOTE:

THIS MAP INCORPORATES APPROXIMATE BOUNDARIES OF COASTAL BARRIER RESOURCES SYSTEM UNITS AND/OR OTHERWISE PROTECTED AREAS ESTABLISHED UNDER THE COASTAL BARRIER IMPROVEMENT ACT OF 1990 (PL 101 690).

Notice to User: The Map Number shown below should be used when placing map orders, the Community Number shown above should be used on insurance applications for the subject community.



MAP NUMBER
10001C0267H

EFFECTIVE DATE
MAY 5, 2003

Federal Emergency Management Agency

This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps check the FEMA Flood Map Store at www.msc.fema.gov

18 WILLIAMS AVE. PRE-FLOOD CONDITIONS



18 WILLIAMS AVE. AERIAL VIEW





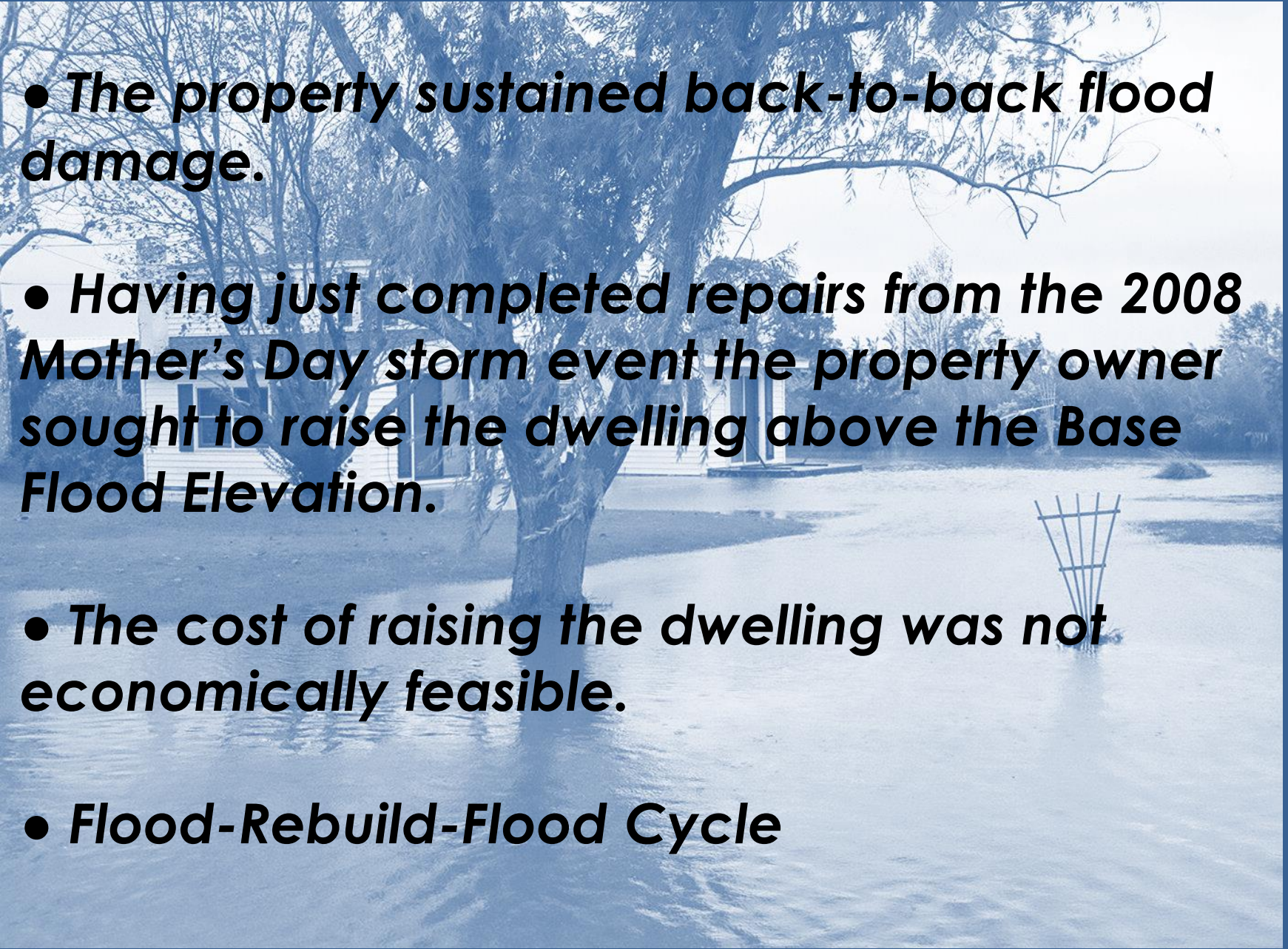
*The property was flooded multiple times during
mid-atlantic nor'easter storm events :*

- **Mother's Day Storm**
May 2008
± 30 inches of water

- **Veterans Day Storm**
November 2009
± 12 inches of water

FLOODING DURING 2009 VETERANS DAY STORM



- 
- **The property sustained back-to-back flood damage.**
 - **Having just completed repairs from the 2008 Mother's Day storm event the property owner sought to raise the dwelling above the Base Flood Elevation.**
 - **The cost of raising the dwelling was not economically feasible.**
 - **Flood-Rebuild-Flood Cycle**

A photograph of a two-story house with a green lawn and trees in the background. The house has a white upper story and a darker lower story. There are large trees on either side of the house, and a clear blue sky above. The text 'NEXT STEPS' is overlaid on the image.

NEXT STEPS

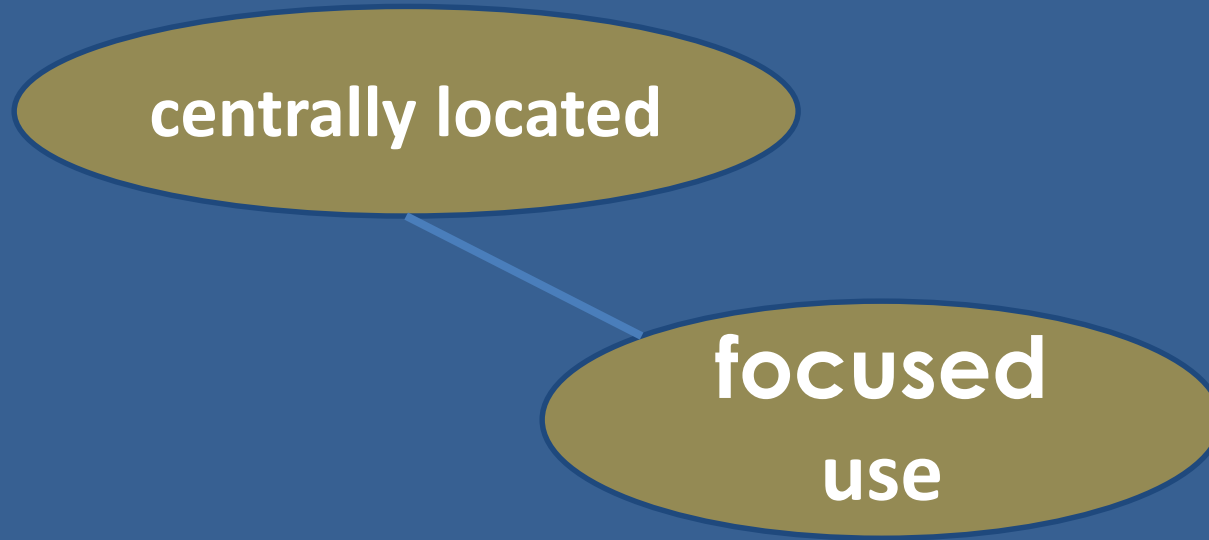
- *It never occurred to the property owner that anyone would be interested in the purchase of his property.*
- *The town was interested in acquiring the property to create a park with a specific purpose, but lacked budget.*

EVOLUTION OF AN IDEA

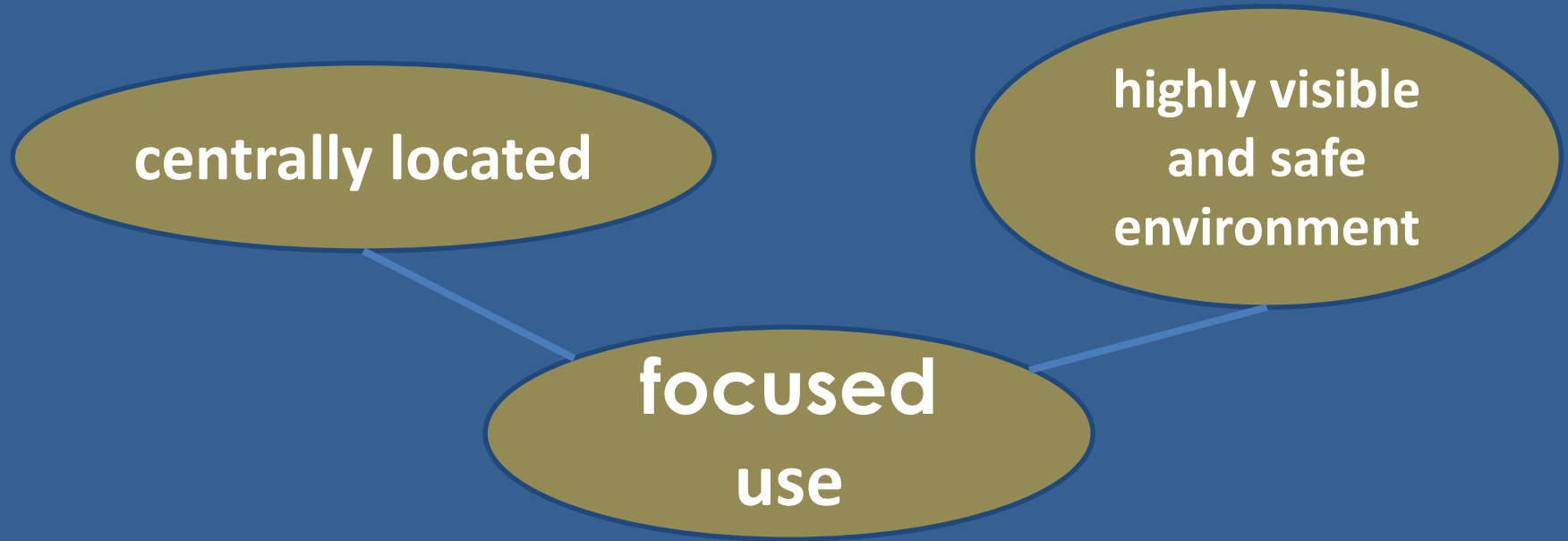


**focused
use**

EVOLUTION OF AN IDEA



EVOLUTION OF AN IDEA



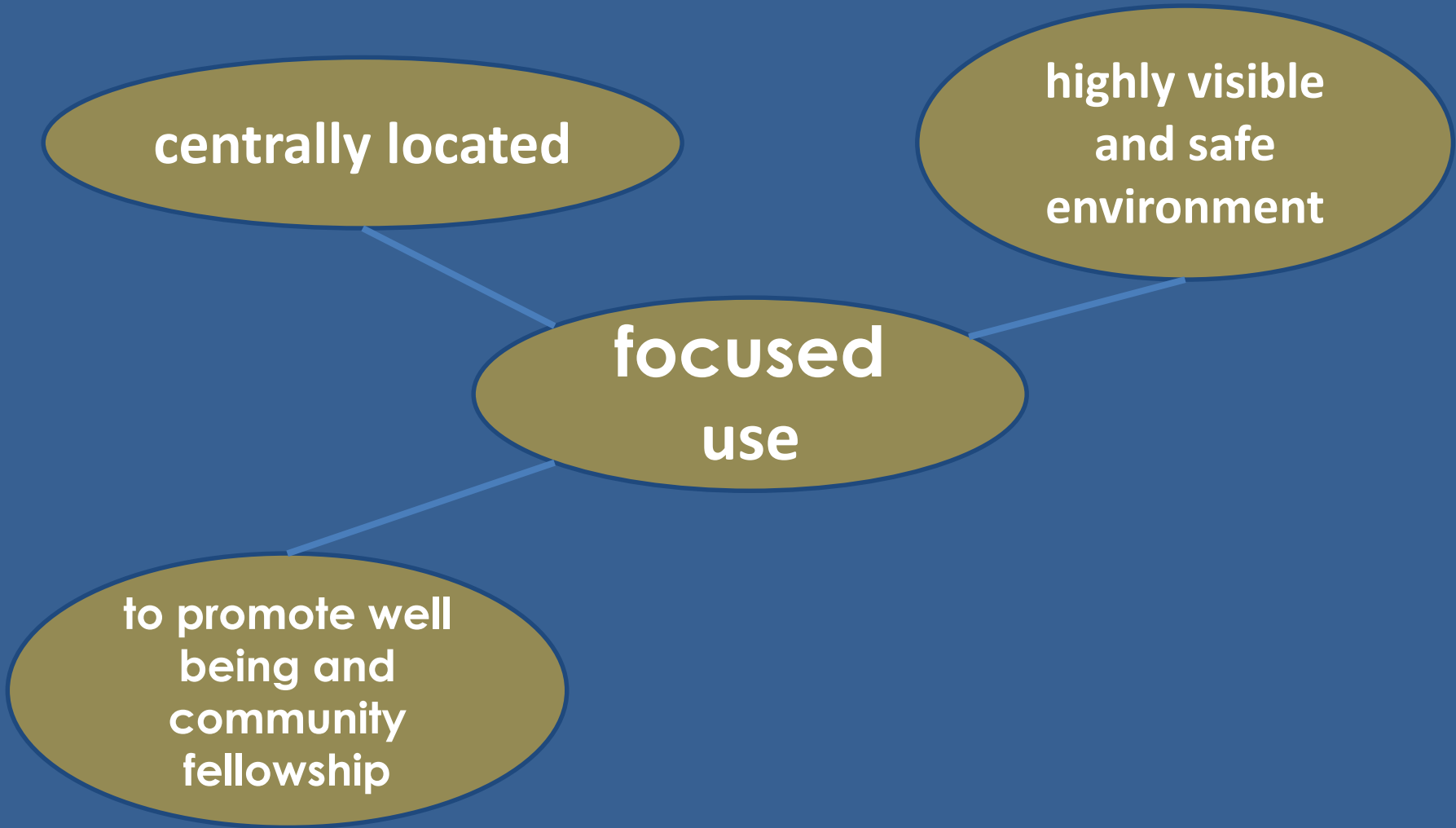
EVOLUTION OF AN IDEA

centrally located

highly visible
and safe
environment

focused
use

to promote well
being and
community
fellowship



EVOLUTION OF AN IDEA

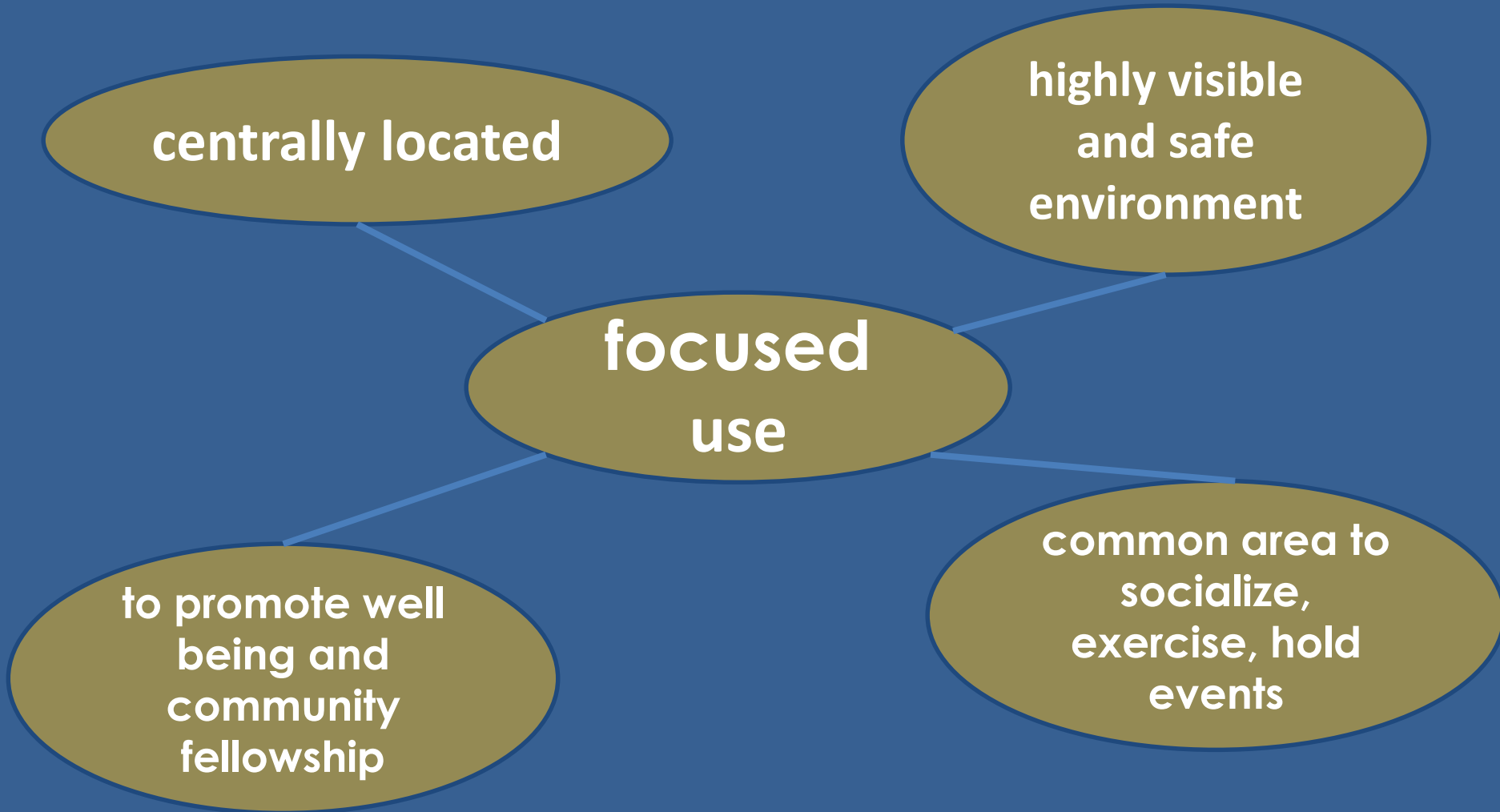
centrally located

highly visible
and safe
environment

focused
use

to promote well
being and
community
fellowship

common area to
socialize,
exercise, hold
events



EVOLUTION OF AN IDEA

centrally located

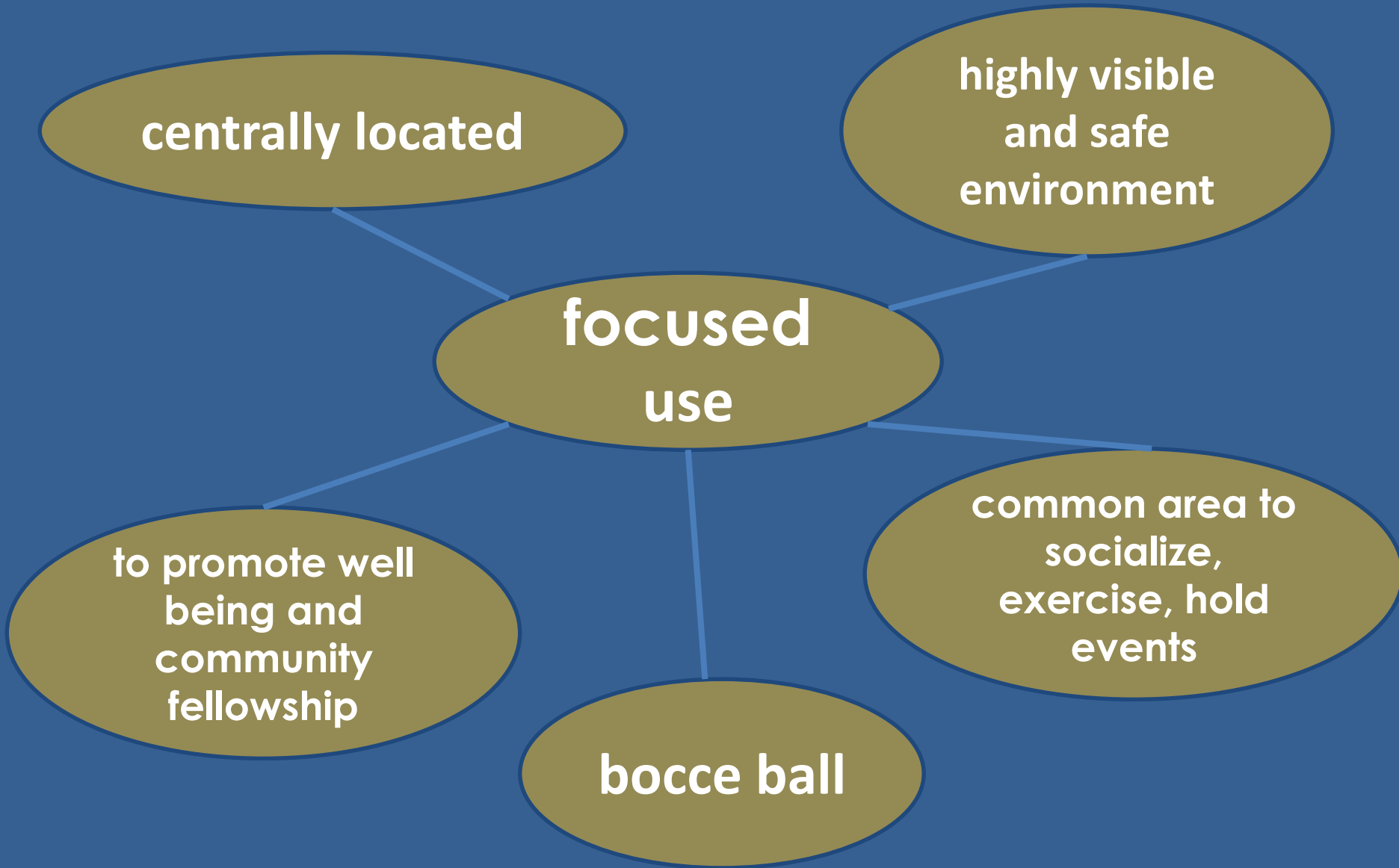
highly visible
and safe
environment

focused
use

to promote well
being and
community
fellowship

common area to
socialize,
exercise, hold
events

bocce ball



FINANCIAL ASSISTANCE



: Multiple claims for damage had been filed in the past placing the property in a high risk category and qualified for a buyout.

FEMA Grant : \$160,000

FINANCIAL ASSISTANCE



The Delaware Land & Water Conservation Trust Fund (DTF) is a matching grant program whose function it is to assist with park land acquisition and outdoor recreation facility development.

DTF Grant : \$118,000

DEMOLITION



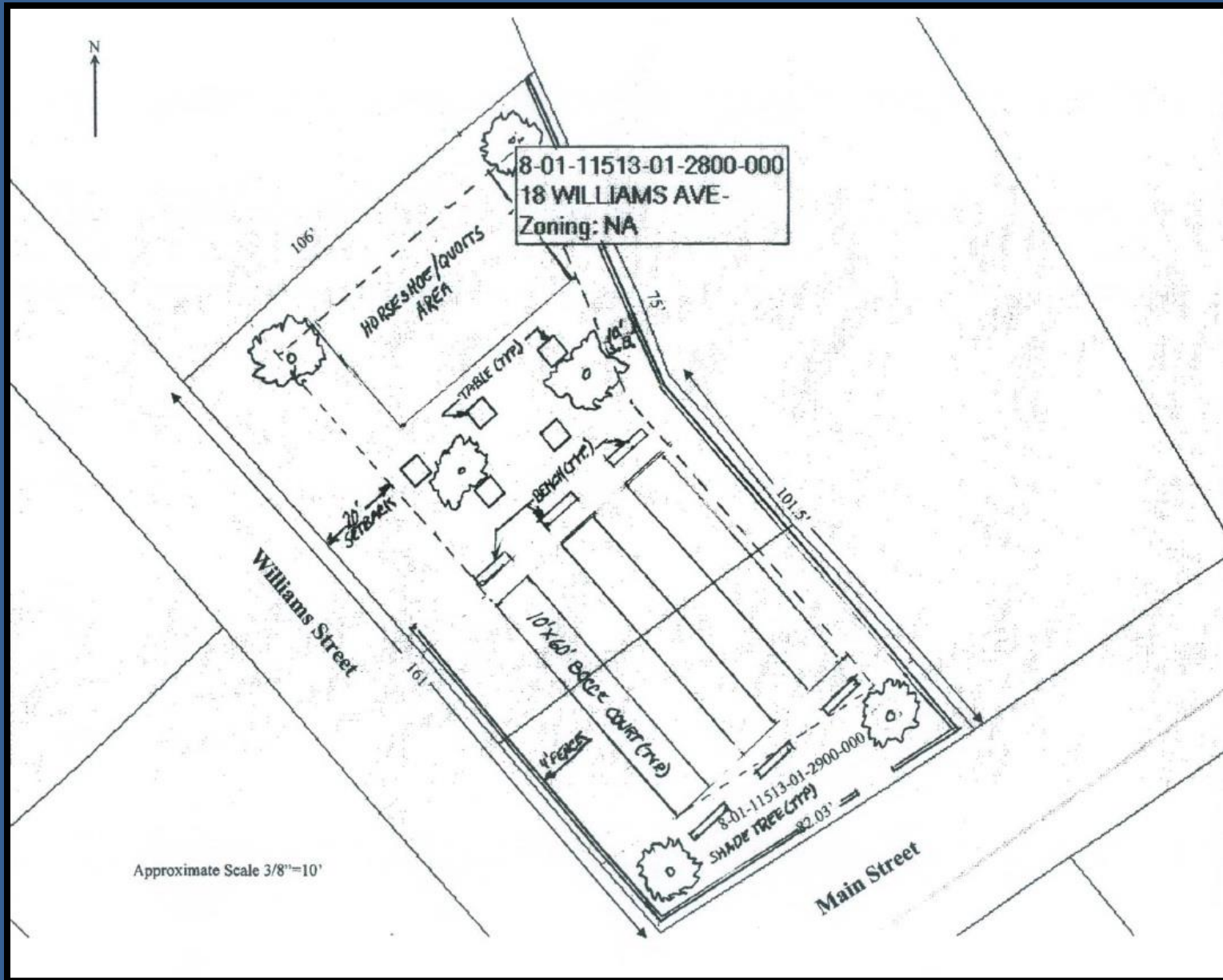
DEMOLITION



POST DEMOLITION



SITE DESIGN AND LAYOUT



PARK CONSTRUCTION



PARK CONSTRUCTION



PARK CONSTRUCTION



MAIN ST. PARK COMPLETED



MAIN ST. PARK TODAY

BOCCE BALL COMPETITION



IN SUMMARY:

- Property no longer presents a liability.
- It has become a place with a purpose.
- The park was the result of a partnership between FEMA, The State of Delaware, and the Town of Bowers Beach.
- Example of how programs can work together to solve a problem, serve a need, and benefit a community.