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U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472



FEMA

Mr. Melvin A. Cusick
Manager, Town of South Bethany
402 Evergreen Road
South Bethany, DE 19930

JUN 17 2013

Dear Mr. Cusick:

The purpose of this letter is to provide you with the results of the National Flood Insurance Program (NFIP) Community Rating System (CRS) field verification findings based on your 5-year cycle application. I am pleased to inform you the Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that your community will retain its current rating as a CRS Class 8 community in the NFIP CRS. The floodplain management activities implemented by your community will continue to qualify flood insurance policy holders in your community for a 10 percent discount in the premium costs for NFIP policies issued or renewed in Special Flood Hazard Areas. I am enclosing the field verification report based on your 5-year cycle application for your records. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

Please note that Preferred Risk Policies, applicable in Zones B, C, and X on your community's NFIP Flood Insurance Rate Map, are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of 10 percent in CRS Class 1-6 communities and 5 percent in CRS Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If your community remains in compliance with NFIP regulations actions, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify each May. If no additional modifications or new CRS activities are added, 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 you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, protects property, preserves 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, Mari Radford, by telephone at (215) 931-2880.

Sincerely,

A handwritten signature in blue ink, appearing to read "David L. Miller".

David L. Miller
Associate Administrator
Federal Insurance and Mitigation Administration

Enclosure

cc: Melvin A. Cusick, Manager of the Town of South Bethany



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Town of South Bethany, DE

Verified Class 8

NFIP Number: 100051

Cycle

Date of Verification Visit: June 14, 2012

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 1142 credit points are verified which results in a recommendation that the community remain classified as a CRS Class 8. The following is a summary of our findings with the total credit points for each activity noted 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. Elevation Certificates are also kept for post-FIRM buildings. (70 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with flood zone information from the community's latest Flood Insurance Rate Map (FIRM), publicizing the service annually and maintaining records. (140 points)

Activity 330 – Outreach Projects: An outreach brochure is mailed annually to all properties in the community's Special Flood Hazard Area (SFHA). The community also provides flood information through displays at public buildings. (86 points)

Activity 340 – Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards. (15 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Sussex County Library. Credit is also provided for floodplain information displayed on the community's website. (55 points)

Activity 360 – Flood Protection Assistance: The community provides technical advice and assistance to interested property owners and annually publicizes the service. (49 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving at least 5 acres in the SFHA as open space. Credit is also provided for open space land that is preserved in a natural state. (57 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing other higher regulatory standards and state mandated regulatory standards. (37 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, freeboard in non-SFHA zones, soil and erosion control, and water quality. (271 points)

Activity 510 – Floodplain Management Planning: Based on the updates made to the NFIP Report of Repetitive Losses as of January 31, 2011, the Town of South Bethany has 38 repetitive loss properties and is a Category C community for CRS purposes. All requirements for the 2012 cycle have been met. Credit is provided for the adoption and implementation of the Floodplain Management Plan. **Since the Town of South Bethany is a Category C community with an approved Floodplain Management Plan, a progress report must be submitted on an annual basis.** (125 points)

Activity 530 – Flood Protection: Credit is provided for 2 buildings that have been flood proofed, elevated or otherwise modified to protect them from flood damage. (17 points)

Activity 540 – Drainage System Maintenance: All of the community's drainage system is inspected regularly throughout the year and maintenance is performed as needed by the Town of South Bethany Public Works Department. Records are being maintained for both inspections and required maintenance. The community also enforces a regulation prohibiting dumping in the drainage system. (220 points)

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

CEO Name / Address:

Melvin A. Cusick
Town Manager
402 Evergreen Road
South Bethany, Delaware 19930

CRS Coordinator Name / Address:

Melvin A. Cusick
Town Manager
402 Evergreen Road
South Bethany, Delaware 19930
(302)539-3653

Date Report Prepared: August 27, 2012

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 70	70
c320 140	140
c330 86	86
c340 15	15
c350 55	55
c360 49	49
c410 x CGA =	
c420 46 x CGA 1.23 =	57
c430 30 x CGA 1.23 =	37
c440 x CGA =	
c450 220 x CGA 1.23 =	271
c510 125	125
c520	
c530 17	17
c540 220	220
c610	
c620	
c630	

722 Community Classification Calculation:

cT = total of above	cT = 1142
Community Classification (from Appendix C):	Class = 8

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