

## **PROTECTING YOUR PROPERTY FROM FLOOD DAMAGE**

**Seaford's Flood Hazard:** Seaford is in a fairly good situation with regard to the elevations subject to flooding. On the banks of the Nanticoke River, we range from Eight (8) feet above sea level to Thirty (30) feet above sea level. These elevations place very few properties in the flood zone.

**Flood Warning System:** Unique local factors make it especially important that residents and businesses be aware of local flood warnings. During extreme conditions, the bridge at Blades Causeway could cause some inconvenience to persons living south of the Nanticoke River. When flooding threatens the area, tune to radio station WSUX 98.3 FM and WJDY 1280 AM and to TV stations WBOC 16 and WMDT 47. Also, the NOAA weather radios are a good source of flood hazard information. Most importantly, listen for and act on official warnings issued by the City.

**Flood Safety:** There are several steps you can take in order to increase your personal safety and protect your property if Seaford is hit by a severe flood. Shut off your electricity and gas prior to evacuation. This greatly reduces the chance of fire. The Delaware Dept. of Transportation warns that driving in water which is six inches or deeper is hazardous. When water obscures the road surface, flood induced cracks, holes and undermining can be deadly.

**Flood Insurance:** The City of Seaford participates in the National Flood Insurance Program. In exchange for the flood hazard reduction codes enforced by the City, affordable flood insurance is available to all residents within our community.

**Homeowner's insurance does NOT cover flood damage.** Flood insurance may be purchased from a number of local agents and structure and/or content coverage may be tailored to your needs. If you are in a flood zone and do not have flood insurance, FEMA will not pay for any damages in the event of a catastrophe.

### **Property Protection:**

Store loose ground level objects on elevated decks or porches. Consider replacing damaged steps, boardwalks or sheds with types that can be adequately anchored or elevated for safety. Your automobile is at great risk if you leave it in town during a flood. Examine your home or business frequently for signs of stresses which may indicate an increased vulnerability. Are foundations rotting or cracking? Are pile-to-joist connections pulling apart? Does your home have hurricane clips that are in good shape? By finding signs of weakness before the storm hits, you may be able to avoid major problems. If you are experiencing flood damage to your property, the City Building Official can suggest ways to prevent it.

**Permit Procedure:** Please remember that all development in Seaford requires a Building Permit which can be obtained at City Hall. By doing this, you ensure that the proposed work will conform to the local Building Code and be properly designed to resist flood damage. *For additional information on the Community Flood Hazard Areas, see more information filed at the Seaford District Library or stop by City Hall.*

**Flood Hazard Zones:** The City of Seaford provides many services which can help you design a flood resistant structure or reduce the threat to an existing one. The key is to know the base flood elevation on your site. Seaford's Building Official has up to date floodplain maps. As the Floodplain Coordinator for the community, the Building Official can locate your property on the Flood Insurance Rate Map and provide a Flood Zone Determination. The Building Official can also advise you on how to minimize flood risk. The City also has copies of Elevation Certificates for some properties in the floodplain.

**Drainage Maintenance:** A town as low and as flat as Seaford is going to have drainage problems by its very nature. Please be aware that additional construction will lead to excessive ponding of water.

The streets can become dangerous when standing water causes loss of traction to drivers. You can assist in resolving this potential problem by locating catch basins on or around your property. Check them periodically. Assist in keeping debris off of them and report any problems that you observe.

**Making Improvements to Your Property:** One of the primary objectives of floodplain Building Codes is to reduce flood damage. For this reason, older flood prone buildings must be brought up to current flood protection standards if and when a substantial improvement is undertaken.

**Please contact Josh Littleton, the City Building Official at 302-629-9173 with any questions.**  
For more information regarding floods, visit the Federal Emergency Management Agency website [www.fema.gov](http://www.fema.gov) or at [www.floodsmart.gov](http://www.floodsmart.gov).