

# MALLARD LAKES 2016 HAZARD MITIGATION PLAN MEETING NOTES

9/1/2016

**Date and Location:** A Hazard Mitigation Plan (HMP) Update Meeting was held on September 1, 2016 at 9:00 AM at the Mallard Lakes Community Room.

**Participants:** Mallard Lakes Residents and representatives from the State of Delaware, Sussex County, and Sussex County contractor, Olson Group, LTD.

**Purpose:** The purpose of the meeting was to provide an overview of the Hazard Mitigation Plan update process plan changes, and next steps. Notes regarding discussion between attendees during the meeting are provided below.

## Discussion

County Administrator Todd Lawson opened with a discussion of the purpose of the meeting and an invitation to residents who wish to attend an additional public meeting that at 1:30 at the County Emergency Operations Center to discuss the Plan.

Adam Montella, of the Olson Group Ltd., then provided an introduction of the Hazard Mitigation Plan and, its purpose, and the process through which it was updated.

- Mr. Montella commented on the Uniqueness of communities (25 cities and towns) in Sussex County, Delaware
  - County is also treated as own jurisdiction
  - Cities and Towns have differing capabilities
- Hazard Mitigation Planning and FEMA
  - HMP is a requirement for funding
  - EOP, COOP are required as well for other funding streams
- The role of the community
  - There is a forum online for any and all public comment to be submitted in regards to the current draft of the HMP
- Maintenance and update time
  - The plan will be updated throughout its approval process to include public remarks and further information
- How Unincorporated communities are covered under HMP
  - Local fire companies are first line of defense
  - County emergency management coordinates shelter, evacuation, and training, plus classes, meetings, etc.
- Mr. Montella then introduced the methodology behind the Hazard Mitigation plan
  - Overview of time table and plan conception
  - Scientific look at mitigating disaster
    - Strategies to reduce impact of disaster
- Mr. Montella explained the role of citizens in emergency management

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- Emergency management is also the role of citizens
  - County will cover the community regardless, but preparedness starts at home
- Family/community disaster and emergency plans
  - CERT teams to increase local involvement and effectiveness during disasters
    - Community would like CERT plan included in HMP
    - Proposed mitigation strategy that says it will support Mallard Lakes community in private and public funding opportunities in order to create a CERT plan
- Community Plan – First Responders – EOC Plan with FEMA and DEMA supported response
- Difference in assessment periods/coverage
  - What Changes?
    - Mitigation doesn't look at liability, but strategy and prevention
    - Simply allows for grant requests and funding opportunities
      - HMP and CERT helps to achieve “competitive” grants
      - Corporations can also provide money and funding
- 2010 Plan and Mallard Lakes
  - Residents felt there was no mention of unincorporated community in plan
    - Community felt left out
    - Community would like it to be codified that HOAs have emergency management plans
    - Mr. Montella explained that County portions of the Plan included all the unincorporated areas of the County.
      - Joe Thomas, Emergency Operation Coordinator for Sussex County discussed the County's role in response and recovery
        - “Our purpose is to coordinate response and recovery”
        - Pushing out info through media at all times to inform public of impact of disasters and lead to decisions
        - During damage assessment EOC does a public survey to understand the damage in the area.
        - Seasonal homes do not get counted by FEMA, solely primary residents are counted in the federal assessment
- Seasonal versus Year Round Residency
  - Does that effect plan?
    - It can affect grants
    - Anthony Mangeri of the Olson Group Ltd. described the grant process
      - FEMA provides assistance to those with unmet needs
      - Few people get Individual and family grants
        - Most get loans based on capability to repay
      - Must qualify for the grant

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- Hard to receive hazard mitigation grant for seasonal home due to its classification of income property
    - There is no unmet need
  - FEMA does not look to disqualify on percentage of Seasonal vs Full Time, but on basis of unmet/met need
  - SBA loans are also available
- SBA Loans
  - So many of residents of Sussex County are in seconds home
  - Community views SBA as entity for a business, not secondary homes
  - Anthony
    - SBA loans can be used with 25 or more units with significant damage, defined by value of the unit
    - Flood insurance is tool to mitigate water in home
  - Pete Dennen of the Olson Group Ltd. provided further clarification
    - Some of the communities have opted for the adoption of disaster mitigation education programs which would address the misinformation, or lack thereof, regarding other funding sources available
  - Mr. Montella went on to talk about Sussex County's disaster education program
    - Sussex county has a large education program to inform people of appropriate avenues during a disaster

Mr. Lawson then engaged the attendees to address the question “What does this plan mean for you?”

- Mallard Lakes was unsuccessful in receiving grant money after hurricane Sandy
- How can Mallard Lakes ensure preparedness so that the issues of Hurricane Sandy do not repeat themselves?

Mr. Montella began to introduce the document, the information it updates, and what the community can expect from its implementation.

- The current plan captures damages from post-2010 and includes repeated loss figures, as well as estimated growth of communities.

Mr. Mangeri then introduced the pieces of the Hazard Mitigation Plan

- HMP is designed to provide a strategy
  - Plan is not a contract, nor does it obligate anyone to anything
- The University of Delaware was thanked for its role as a partner in operating HAZUS, FEMA's disaster simulation tool.
- Mr. Montella addressed a question from the audience on what FEMA provides after a disaster
  - FEMA rarely provides direct cash contribution in the wake of disasters
    - Their goal is also to return area to pre-existing condition
  - He commented that the cost of not having insurance is far greater than cost of insurance

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Role of county in spending the FEMA money

- Mr. Dennen described the Hazard Mitigation Grant process
  - State is grantee, Sussex is sub-grantee
    - Money is spent by community and then reimbursed by FEMA as each phase is completed in a grant
    - If the phases are not completed in accordance to FEMA standards, the community may be liable to return the grant money

Mr. Montella then addressed other questions about the plan from the community

- The community brought up the change in Floodplain level by FEMA over the last few years
  - 2013 – 7 feet, 2015- 4 feet
  - The county appealed the FEMA recommendation and were unsuccessful
  - No units were out of compliance due to the flood level at time of construction decades ago
- The Community felt that the updated plan should review the past goals and their level of completion
- The Community also commented that the permitting process and enforcement of codes should be internally reviewed
- The Community then suggested that financial help should be provided to raise the elevation of homes in the area to be above 7 feet
  - They do not accept the FEMA recommendation of 4 feet
  - Floodplain Maps are updated every 7-8 years
    - This includes changes to floodplain level
- Community feels that building above the floodplain level should be mandatory and included in plan

Mr. Montella then provided closing remarks and, again, invited residents to the working group meeting in Georgetown

- Mr. Montella then invited residents to add comments to the online forum where the document will be posted.
- He closed by stressing that hazard mitigation and emergency preparedness are a community issue

## **Hazard Mitigation Plan Update Project Points of Contact (POCs)**

### **Sussex County:**

Joe Thomas  
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### **The Olson Group, Ltd.**

Adam Montella, Project Manager  
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## **Attendee List**

The Sign-In Sheet is found on the following page.

# Sussex County Hazard Mitigation Plan Update Project

## Mallard Lakes - Sign In Sheet

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