



Mallard Lakes Flood Decisions: What This Vote Really Means For Owners

From Simone Reba, Mallard Lakes homeowner (speaking only for myself)



The Board has said owners will be asked to vote in March on two options only:

1. Whether to move forward with building elevation (paid for by affected owners), and
2. Whether to move forward with a tidal gate project.

There are no other options on the ballot.

This note is not about how anyone should vote.

It is about making sure everyone clearly understands what a “yes” or a “no” means.

What the Board Has Said About “What Happens Next”

- The Board has stated that:
- If either option does not receive enough “yes” votes,
- the Association will not pursue other major flood-mitigation efforts, and
- will limit actions to routine maintenance only.
- That means:
- stop pursuing major flood-mitigation efforts
- • limit actions to routine maintenance only
- • not pursue a lake-wide feasibility study
- • not pursue groundwork for future state or federal grants
- A “no” vote — whether it means “I don’t like these options” or “I need more information” — is being treated as final.

What Has Not Been Studied Yet

What owners have not been provided is a lake-wide feasibility study that looks at the entire tidal lake system and compares different flood-mitigation approaches together. Right now, the focus is on two specific options:

- Elevating individual buildings
- A tidal-gate concept

Before voting, it is reasonable to ask:

Has the whole system been studied so owners can understand which combination of actions would best reduce risk for the entire community?

Why This Matters

Flooding at Mallard Lakes is not a one-problem, one-solution issue — it is a system problem.

A fix in one area:

- may not reduce risk elsewhere,
- may not protect against severe storm surge,
- and may not reduce future regulatory or insurance exposure.

Without a holistic study, owners are being asked to make permanent decisions before knowing what is realistically possible.

Fixing one piece of the problem does not guarantee the rest of the system is protected.

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What This Means for Vulnerable Buildings

Under Sussex County and FEMA rules:

If a building is substantially damaged in a severe storm, it must be treated as new construction, and it must be elevated to current flood standards. There is no discretion on this.

If owners in vulnerable buildings cannot afford required elevation or cannot obtain financing or insurance, they face very serious consequences — including loss of their investment or potential condemning of buildings.

This may not happen today or tomorrow, but it is a realistic risk after another Sandy-level storm. This is not a judgment call by the Board — it is required by floodplain regulations.

Why This Affects Everyone

When buildings are lost or become uninsurable, the impacts do not stop with those buildings, they extend to the entire community through:

- higher or unavailable insurance,
- depressed property values,
- financing challenges for buyers, and
- long-term effects on the Association's finances.



A Key Question Owners May Want to Consider

As currently framed, the March vote allows owners to choose between two specific options, but does not include an option to first study the entire lake system.

Before committing funds – or closing the door on further exploration – owners may want to ask:

- **Is it better to decide on specific solutions now – or first study the full problem so future decisions are based on a complete picture?**

More Information

The Board's reports and presentations provide useful background, but they do not address everything needed for a system-wide discussion. There is a section entitled "Preparing for the Flood Meeting."

Plain-English explanations, source documents, and short videos are available at: <https://mlsustainability.godaddysites.com>

These materials are shared for information only that you can consider before the meeting and voting.

Please Check Out These Videos & Explainers on the ML Sustainability Site

- What Owners Should Know
- Flood Information Session
- What Is a Feasibility Study
- Permitting vs Feasibility
- What Happens If there Is Another Sandy?
- What does Substantially Damaged Mean?
- Big Projects do not have to mean big one-time assessments
- Tidal Gate – Why a Study needs to come first

In Closing

I am just one homeowner. I cannot solve this on my own, and I am not trying to. I've done what I can to share factual, non-biased information, with sources, so owners can understand the decisions in front of us. I cannot do this on my own, and I am not trying to.

Whatever path the community chooses, we will all have to live with the outcome – and I respect that. At this point, it is the owner's turn to decide.

– Simone Reba

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