

# Mallard Lakes Flood Reduction & Sustainment Strategy





# Why Have a Community-Wide Sustainability Strategy?

## Pros

- Protect our properties from further flood damage
- Retain and reduce property insurance premiums for the whole ML community
  - CRS reduces flood insurance premiums for communities implementing flood prevention measures exceeding the minimum NFIP requirements.
- Increase home values to be more competitive with similar properties in the area.
- Costs could be offset through government grants and cost-sharing programs.

## Cons

- Additional assessments may be required if obtaining government grants and/or cost-sharing does not cover all costs.
  - This could be mitigated by phasing over time and/or reprioritizing current budgets

# Tidal Lake Erosion Over Time



1992

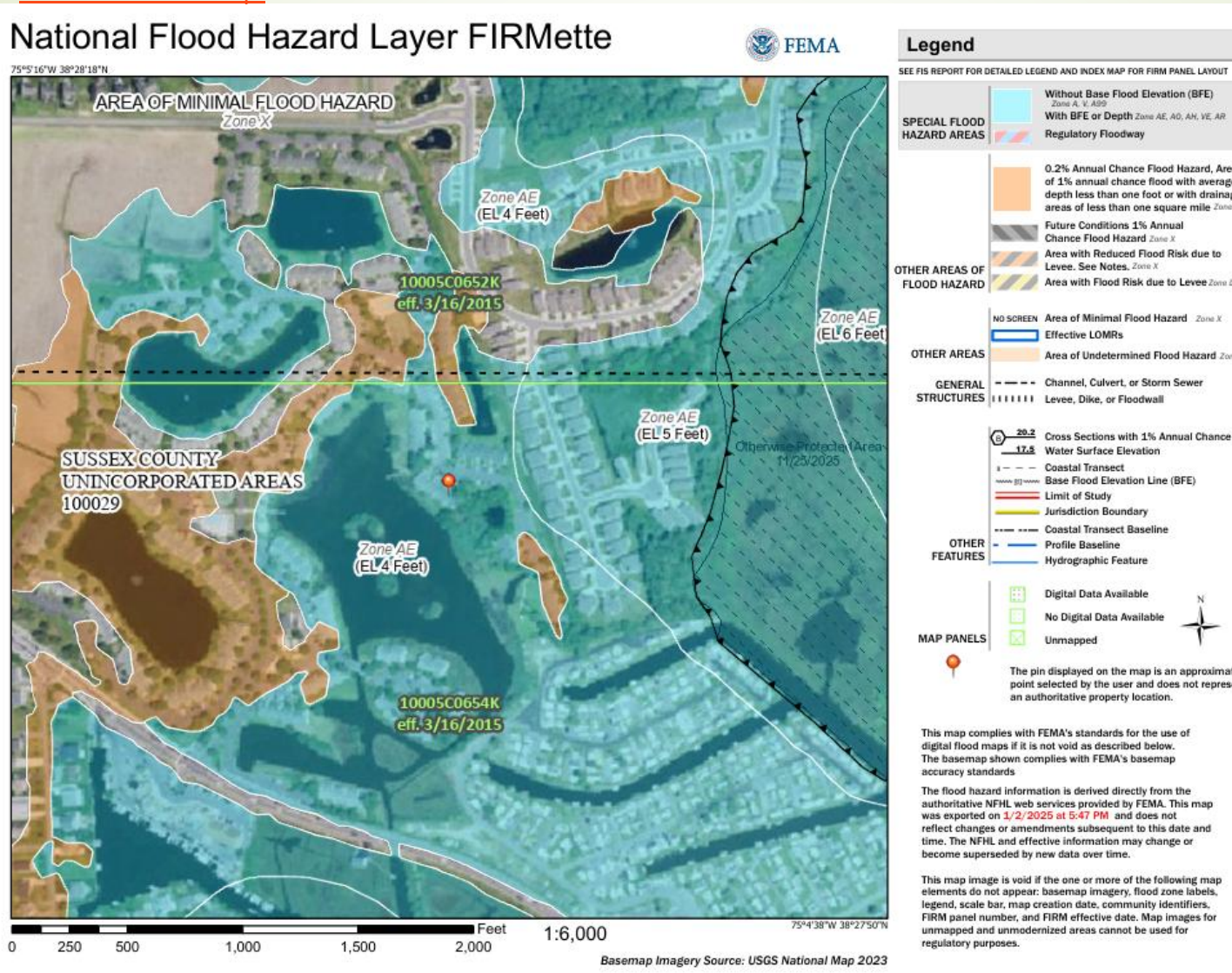


2024

[Historic Maps Website](#)

# Mallard Lakes Flood Map

## NFIP Flood Map



# December 2023 – Post-Nor-Easter



View From  
My Back Porch



View of "The Island"

# Issue – Flood Risk

- Rising tidal water breaches the tidal lake banks almost daily in the most vulnerable areas.
- The most vulnerable buildings are on pilings (10 buildings)
- Tidal water has migrated into the man-made lakes, causing them to become saltwater lakes.
- ML/Sussex County may lose NFIP flood insurance or face another assessment challenge if a future storm causes additional “severely damaged” buildings.
- ML has instances of “subsidence” (sinking of land), exacerbating the impacts of rising sea levels and increasing flood risk.
- First Street Foundation rates every unit in ML at “severe” or “extreme” risk of flooding...**every ML building is at risk**, not just those on the tidal lake:
  - Hummingbird Lane “island” has a 99% chance of at least one foot of interior flooding in the next 30 years, with a 60-80% chance in the next 10 years.
  - East side of the tidal lake have an 80-95% chance of at least one foot of interior flooding over the next 30 years and 30-50% over the next ten years.
  - Most other buildings have a 50-75% chance of at least one foot of interior flooding over the next 30 years and a 15-20% chance over the next 10 years.
  - Builders furthest from the tidal lake have up to a 40% chance of 6 inches of flooding in the next 10 years.



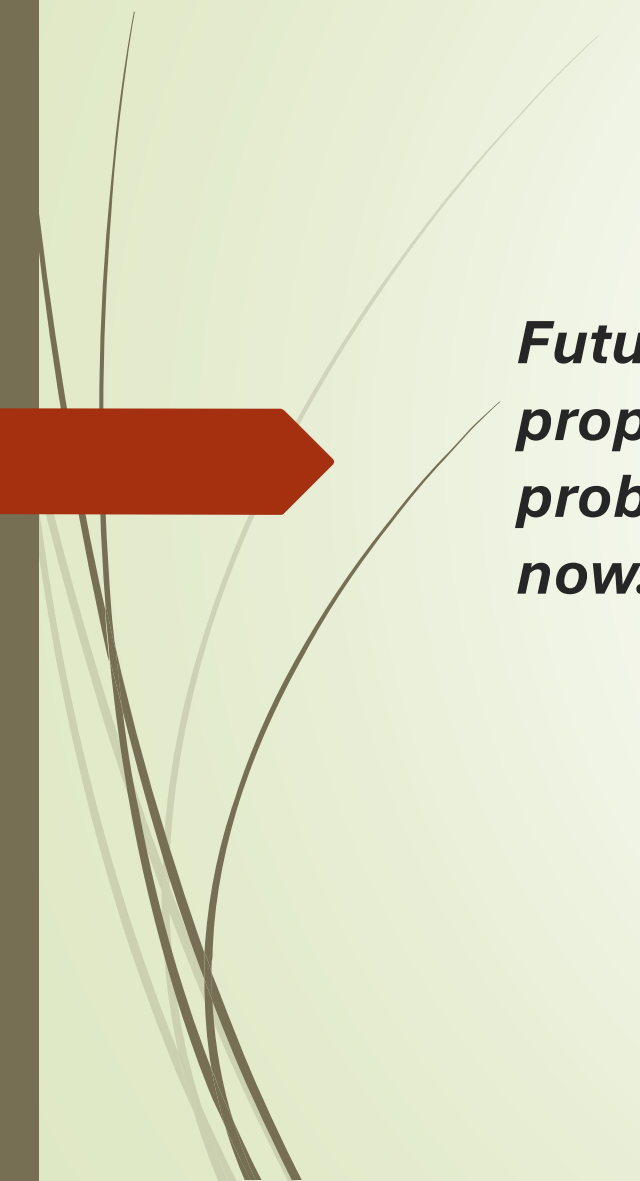
# Other Issues

- **Health and Safety**

- Constant exposure to moisture can lead to health and safety issues in the affected units
- Water-damaged homes provide ideal growing conditions for molds and other microbes that can harm respiratory health and contribute to other illnesses.

- **Financial and Property Value Impact**

- In 2024, ML property insurance deductibles increased from \$5,000 to \$25,000, partly due to increased flood risk.
- ML property values have been suppressed and will worsen as water levels rise and floods become more frequent.



***Future flooding and sea level rise is inevitable. While the properties around the tidal lake are at the greatest risk, this problem affects the entire community and must be addressed now.***



# What Can Be Done

- Acknowledge that there **are** options
- Work with available entities to develop and fund a feasibility study
  - **RASCL**
  - **DEMA/Sussex County (FEMA applications funding)**
  - USACE/DNREC Inland Bays Study – Long term
- Solutions May Include Some or All of the Below:
  - Soil Stabilization
  - Structure Elevation
  - Living Shorelines
  - Enhanced Drainage
  - Physical Barriers
  - Dry Floodproofing
  - Dredging
- Grants and Cost Sharing are available
  - FEMA Flood Mitigation Assistance, BRIC, and PDM Grants, USACE, NOAA, HUD, USDA and other grants



# Proposed Way Ahead

- Form a HOA Sustainability Committee
- Create Community Communication
- Obtain Project Funding by pursuing all available cost-sharing and grant opportunities to reduce the overall cost of community enhancement
- Determine funding alternatives for costs not covered by grants (e.g., loans, fund raisers, in-kind services)
- Obtain HOA and Community approval of sustainability strategy.



Perform  
Feasibility Study

Obtain  
Grants/Funding

Implement



# HOA ACTIONS:

Will the HOA:

- Change the focus of Homeowner Communications to Community-Wide sustainability versus Disaster Response
- Authorize Sustainability Committee
- Authorize Sustainability Communication for the Community
- Consider providing any funding to this effort since the most vulnerable areas are around the tidal lake?
  - Cost of Feasibility Study?
  - Cost of Applying for FEMA Grants?
  - Percentage of Cost not covered by Grants?



# Food For Thought

- **From a bi-laws perspective:**
  - Could restoring the land to what it had been at time of construction be considered a common expense?
  - Could raising the buildings be considered a common expense because the degraded land has eroded the land and caused the buildings to sink?
  - Could a HOA loan be taken to reduce any required homeowner assessments -- phasing out over time to have minimal impact to the assessment?
- **After the next *big* flood event, what if ML loses NFIP flood coverage because HOA/Owners can't or won't pay for building elevation required to keep insurance?**
  - Mortgage Lenders require NFIP in flood hazard areas (see Chart 4); homeowners with loans risk foreclosure
  - ML HOA charge an assessment to community to fund exterior building repair?
  - ML members w/o mortgages pay out of pocket for interior flood damage?
  - Condemned buildings that aren't repaired depress overall property values?
  - Additional Litigation?



# Backup Charts





# Background

- Approximately 40 percent of the homes back to the tidal lake.
- In 2001, Route 54 was modified to improve traffic flow and flooding issues, resulting in additional water flowing into the tidal lake.
- In 2009, ML discussed building a barrier at the inlet of Rt 54 with an engineering firm; it would not mitigate daily tidal water inundation nor address other water ingress areas
- ML experienced four flood events that resulted in NFIP claims and designating ML a repetitive claims site.
- Four buildings were initially assessed as “substantially damaged” from Sandy in 2012. FEMA warned that insurance could be lost without elevating structures. The buildings were reassessed and as a result the buildings were not raised.
- A request for a FEMA grant was denied in 2014 due to higher priority losses
- **No official government study on ML and flooding risks have been identified to date.**





# Flood Sustainability Committee

## **Purpose:**

- To develop and oversee ML flood mitigation and sustainment strategies to minimize the impact on ML people and property, to include:
  - Reviewing current practices
  - Assessing risk
  - Identifying areas for improvement and sustainability
  - Proposing new initiatives
  - Working with federal, state, and local officials to apply for grants and other programs
  - Monitoring progress and reporting on performance
- Work with the budget committee to identify costs and develop financial solutions to approved measures
- Conduct community outreach to inform and educate ML homeowners on flood safety and how to protect their property and health.

## **Membership:**

- Committee Lead: Simone Reba
- Board Representative:
- Committee Team Member: Jackie Henry
- Committee Advisor: Stacey Selby



# Preliminary Homeowner Communication Strategy

- ▶ Prepare One-Page communication on the need for flood mitigation and sustainment, distribute widely
- ▶ Develop abbreviated presentation on flood mitigation and sustainment strategy
- ▶ Present at the Feb monthly board meeting
- ▶ Put briefing and one-pager on ML website, message them to let them know where it is and how to find it
- ▶ Present status and efforts monthly at board meetings

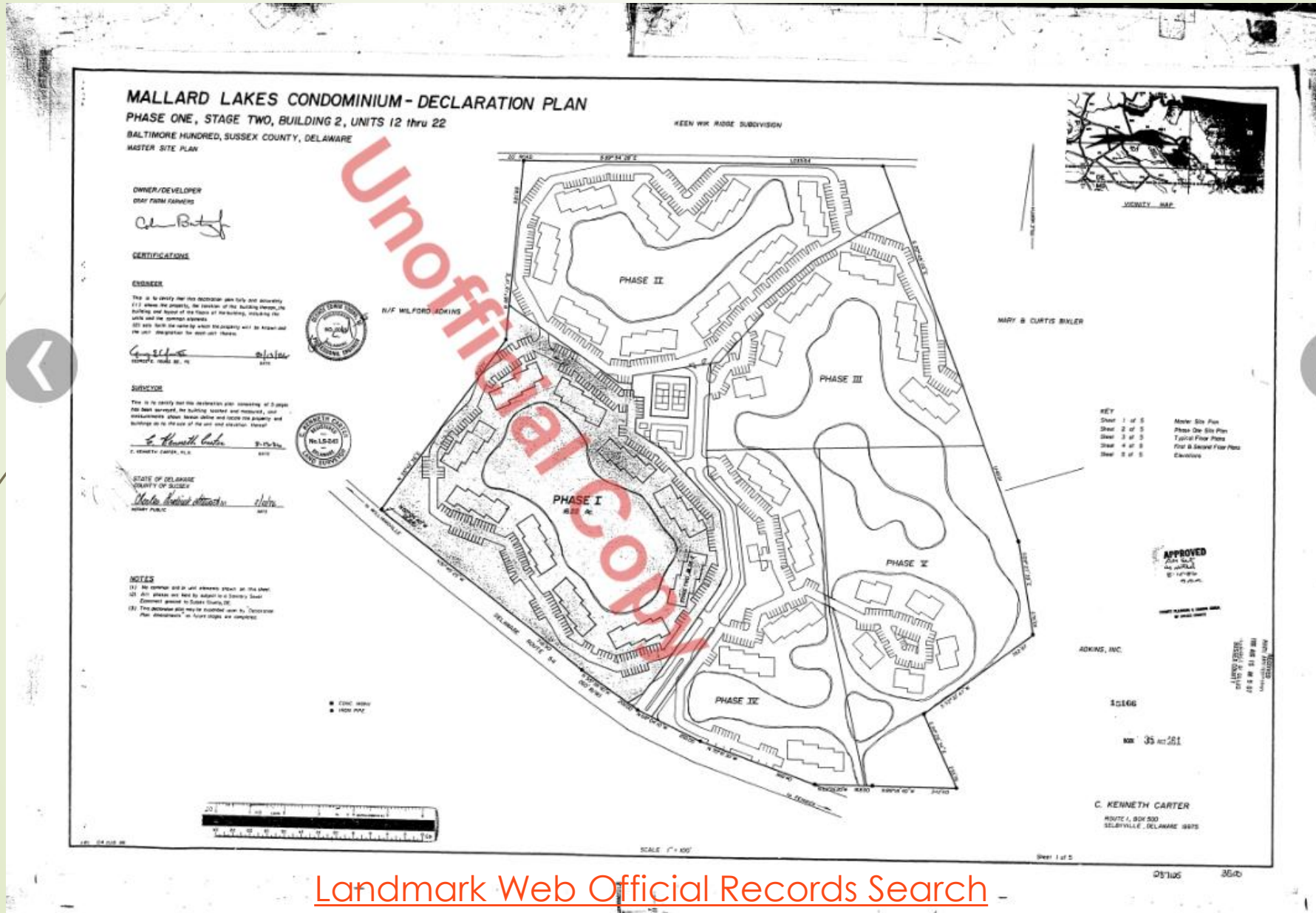
\*\*\* It's crucial for board members to be supportive so the community can move forward with cohesiveness and optimism

# Simone Reba Biography

- Retired Federal Defense Agency Deputy CFO with 30 years in government finance
- Principal Director at Accenture (Large IT Consulting firm) specializing in financial strategy and consulting (9 years)
- Specialty areas:
  - Budget
  - Audit
  - Process Improvement
  - Risk Management
  - Program Management
- Mother of 3, married ~30 years
- ML Owner since 2023
- Predominately resides in Northern VA



# Mallard Lakes Deeds – 1986 -- 1991



# ML Wetland Map



\* Delaware Wetland Act was established in 1973, requiring permits for wetland activities