



**TOWN OF BETHANY BEACH**  
**P.O. BOX 109**  
**214 GARFIELD PARKWAY**  
**BETHANY BEACH, DE 19930**  
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Dear Property Owner:

I have reviewed your recent application for a permit to [describe proposed improvement/addition] your existing home that is located in a mapped Special Flood Hazard Area. As required by our floodplain management regulations and/or building code, I have determined that the proposed work constitutes substantial improvement of the building. This determination is based on a comparison of the cost estimate of the proposed work to the market value of the building (excluding land value). When the costs equal or exceed 50 percent of the market value of the building, the work is substantial improvement.

As a result of this determination, you are required to bring the building into compliance with the flood damage-resistant provisions of The Code of the Town of Bethany Beach, Chapter 453 Flood Damage Prevention, Sections 453-1 Findings and 453-9 Definitions for the definitions of Substantial Improvement and Substantial Damage.

I would be pleased to meet with you and your designated representative (architect/builder) to discuss how to bring your home into compliance. There are several aspects that must be addressed to achieve compliance. The most significant requirement is that the lowest floor, as defined in the regulations/code, must be elevated to or above the base flood elevation (BFE) plus the freeboard. You may wish to contact your insurance agent to understand how raising the lowest floor higher than the minimum required elevation can reduce NFIP flood insurance premiums.

Please resubmit your permit application along with plans and specifications that incorporate compliance measures. Construction activities that are undertaken without a proper permit are violations and may result in citations, fines, or other legal action.

Please let me know if you have any questions or I can be of further assistance.

Thank you,

Susan Frederick  
Building Inspector / Certified Floodplain Manager  
Town of Bethany Beach  
(302) 539-8780