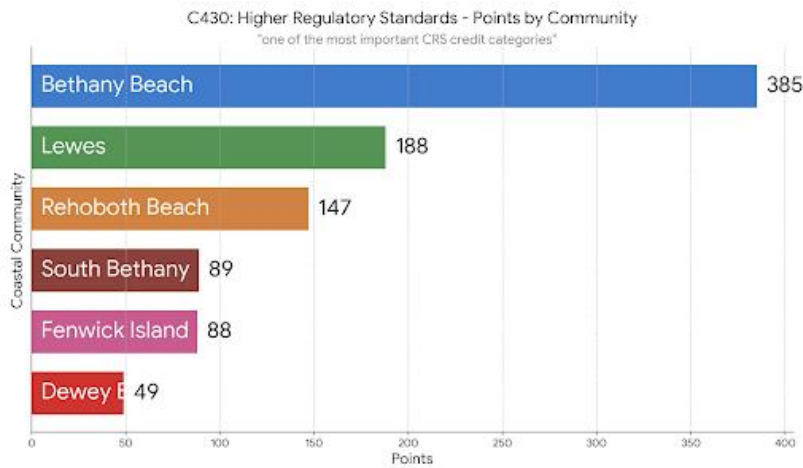
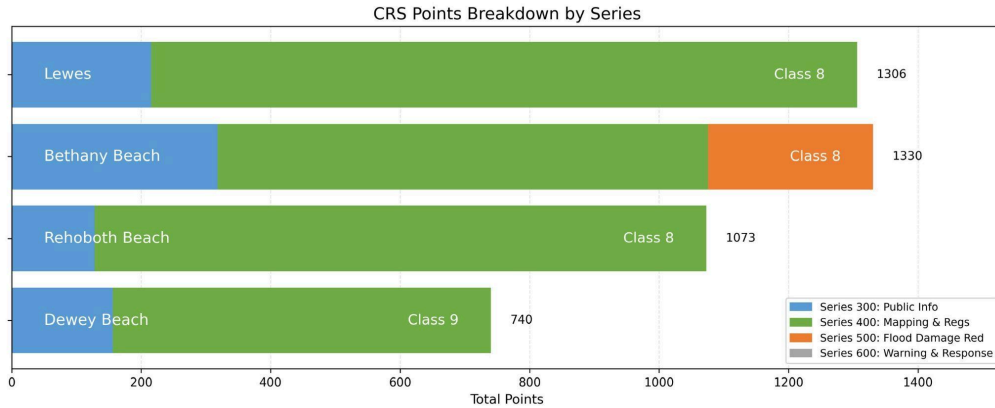


Main Text

Issue Brief: Dewey's Misplaced Priorities

Starting with the graphs to illustrate how Dewey fares in relation to other Delaware Coastal States (Dewey is last):



The Core Problem: Misplaced Priorities & FEMA Dewey Downgrade

As described in a 2026 [Video](#), a resident led investigation has uncovered systemic failures within the Dewey Beach Building Department. While staff resources are dedicated to patrolling for minor homeowner violations of the 1983 code (like painting and small repairs) that interfere with basic maintenance, the Department is neglecting critical FEMA compliance on flood and structural safety, or inspections for new large commercial developments.

During our research, we unexpectedly discovered a [letter from FEMA to the Town's Building Department](#).¹ This letter downgraded the Town's FEMA rating, from Class 8 to Class 9 in 2022, which stands today. Its FEMA rating of (741 points and Class 9) is the [lowest rating of any coastal town in Delaware](#).² And among all towns in Delaware coastal or not, Dewey now ranks above only one town, Seaford, which faces no threats from an ocean or a bay.

¹ [FEMA Letter 2022 to Dewey Beach](#)

² [Community Rating System | FEMA.gov](#)

Issue Brief: Dewey's Misplaced Priorities

This FEMA downgrade is costing all residents higher rates compared to those paid in neighboring towns. and it is costing all Dewey policyholders ([listed by CRS at 943 Policyholders 650,943 in policy revenue](#)) and thousands of dollars in increased flood insurance premiums because the resident discount has been cut from 10% to 5%. The town is now one step away from a Class 10 rating, which removes all discounts and could expel it from the National Flood Insurance Program (NFIP) entirely, stripping residents of federal flood insurance eligibility and disaster relief eligibility. Any further downgrade or suspension by FEMA under its CRS program must be avoided.

Most residents are aware how the department enforcement van has patrolled the town for the past two years or more, citing petty permit infractions of the outdated 42-year-old Code, that prevent homeowners from performing essential maintenance tasks, such as painting, drywall repairs, plumbing fixes and installation of screen doors and refurbishing outdoor showers. The enforcement van has also gone after small job licensing. Residents and contractors widely report that finding contractors to come to Dewey is very difficult, given its the smallest of the Coastal towns with one of the most enforced regulations.

We have also found and documented that Dewey refuses to do FEMA enforcement or inspections of large commercial projects, or any structural safety inspections.

This systemic failure is a risk to all residents. Not only does Dewey currently have the lowest points rating of any Coastal Town in Delaware with the FEMA CRS rating of 9 and 741 points, it is also last in points in the important category of “higher standards.” See Graphs below for Dewey’s low rank. Of all towns in the state, coastal and not, Dewey is [2nd to last](#) just trailing Seaford, Delaware which has neither a bay or ocean.

Clearly policy needs to change at the Dewey Building Department

1. The Context: High Risk for Floods, No Inspections

Dewey Beach is a one-mile-long town sandwiched between the Atlantic ocean and the bay, nearly the entire town sits in a FEMA-designated Special Flood Hazard Area (SFHA). Because water is a constant threat to the town’s infrastructure and Coastal Highway artery north and south, flood management should be the primary driver of building policy.

Despite this risk—and [an annual revenue of \\$685,669³](#) funded largely by permit fees—the Building Department lacks the necessary expertise to manage flood risks in Dewey.

- **Lack of Qualifications:** The four-person staff includes no FEMA experts, structural engineers, or Certified Floodplain Managers (CFM).
- **Absentee Management:** The Building Manager frequently works remotely, appearing before Council and Committees exclusively via Zoom, while field inspections, by any staff, are nonexistent.

³ [FY25 March Financials](#)

Issue Brief: Dewey's Misplaced Priorities

- Fiscal Surplus: The \$600,000 budgeted revenue and [\\$80,000-\\$230,000 surplus every year](#)⁴ equaling over half a million of revenue above budgeted levels over the past four years. This surplus clearly demonstrates that funding for FEMA Experts/CFM/Engineers is not an issue.

2. Zero Enforcement for Major Developers Threatens Structural Integrity and Towns FEMA Participation

Large building permits generate [97.5% of the Department's revenue \(approx. \\$2,674 per permit\)](#)⁵, yet the Department conducts [zero inspections](#) on these projects.

- Self-Certification: The Department allows major developers to "self-certify" FEMA compliance.
- Safety Lapses: This policy recently resulted in a stop-work order only after residents—not staff—photographed significant violations on a commercial site. The consultant subsequently hired by the town to review the violations cited irrelevant international codes rather than the superior governing FEMA regulations, further demonstrating a lack of institutional knowledge.
- Systemic Risk: Failure to enforce flood-proofing materials and methods on large projects threatens the physical safety of the town between two large bodies of water, the Rehoboth Bay and the Atlantic ocean.
- Revenue Stream Supports Inspections: The town's revenue from permits has [exceeded budgeted amounts by \\$513,067 over the past four years](#)⁶. Plenty of funds exist for the town to prioritize safety and compliance if and when the town chooses to do so.

3. Aggressive Enforcement Targets Homeowners for Minor Maintenance Tasks, drives away small trades.

While ignoring large commercial risks, the Department aggressively targets residents for minor maintenance tasks (painting, drywall, screen repair).

- Inefficient Allocation of Resources: The Department dedicates a patrol van and significant staff hours to citing permits under \$2,500. These account for only 128 permits annually, generating a meager [\\$3,072—less than 0.5% of the Department's revenue](#)⁷.
- Regulatory Overreach: This petty enforcement in Dewey contradicts FEMA Publication 480, which advises that ["routine maintenance" and work that does not obstruct flood flows should be exempt](#).⁸ And FEMA suggests exemption for ["obviously insignificant" activities from Permit requirements](#)⁹. And FEMA states ["Work that does not require a permit is generally considered to be repairs of normal wear and tear or routine maintenance"](#).¹⁰

⁴ [FY2026 Budget Town of Dewey Beach- Draft](#)

⁵ [Town of Dewey Beach Meeting Packet 2/21/2024](#)

⁶ [FY2026 Budget Town of Dewey Beach- Draft](#)

⁷ [Town of Dewey Beach Meeting Packet 2/21/2024](#)

⁸ [NFIP Floodplain Management Requirements](#) 5-18

⁹ [NFIP Floodplain Management Requirements](#) 5-18

¹⁰ [Substantial Improvement/Substantial Damage Desk Reference P-758 6-8](#)

Issue Brief: Dewey's Misplaced Priorities

- **Transparency Failures:** The Department's website and Permit applications omit the existing Code exemption for projects under \$1,000, misleading residents and contractors into paying unnecessary fees. Instead, the office consistently [misrepresents FEMA regulations](#), and omits allowed relief for homeowners.
- **Small Contractor Deterrence:** Aggressive daily policing of small infractions drive away small tradespeople (handymen, painters), complicating essential home maintenance for residents. Dewey in July 2025 passed [a \\$500 fee for operating unlicensed](#), (mostly handymen and small-scale painters) which does little but scare off help for residents on small jobs.

4. Financial Fallout: Downgrade Costs Residents Thousands in Insurance.

The Department's failure to enforce safety regulations on major projects has resulted in significant economic consequences.

- **Rating Downgrade:** In [2022, FEMA "retrograded" Dewey Beach](#) from a Class 8 to a Class 9, due to only having 741 points the second lowest in the state, and now lowest of any coastal town in the state. All flood policies in Dewey Beach are affected.
- **Financial Cost:** As a result, residents receive [only a 5% discount on flood insurance, compared to the 10% discount](#) enjoyed by neighboring Rehoboth (Class 8) and Bethany Beach (Class 8).¹¹
- **Existential Threat:** Dewey Beach at a 9 with only 741 points is now one step away from a Class 10 rating, FEMA "gives" for 500 points or fewer. If downgraded further, the town would be expelled from the NFIP, [stripping all residents of federal flood insurance eligibility](#).¹²

5. Outdated Code and Legislative Inaction

The town operates under a 42-year-old building code. The permit exemption threshold (\$1,000) has not been adjusted for inflation since 2005. Despite six attempts by the Code Committee and residents to reform this since late 2023, the Town Council has repeatedly tabled or rejected updates. (Updated Council just passed on December 19, 2025 an increase to a threshold of \$10,000 effective April 1, but which may still require reporting of any projects above \$1000).

6. Questionable Conduct by the (now Former) Building Official

- **Disparagement** of non-English speaking contractors by the Building Official at a Dewey hearing.

¹¹ [April 2025 CRS Eligible Communities - PDF](#)

¹² [NFIP Floodplain Management Requirements](#)

Issue Brief: Dewey's Misplaced Priorities

- **Disclosure** of a whistleblower's existence and timing to a contractor who took photos raising questions about FEMA noncompliance.
- **Unsubstantiated Verbal Claims about FEMA.** FEMA does not do verbal guidance- but the building official claimed different guidance from different people she spoke to.
- **Material omissions** of FEMA rules, in public statements and to the Town Council contrary to FEMA's Manual 480 and PT758.
- Further, the town website and the Permit application of the Building Department omits any disclosure or mention of the thousand dollar exemption in Dewey's own Code,

Proposed Solutions

To restore regulatory balance and prioritize public safety, the following actions are recommended:

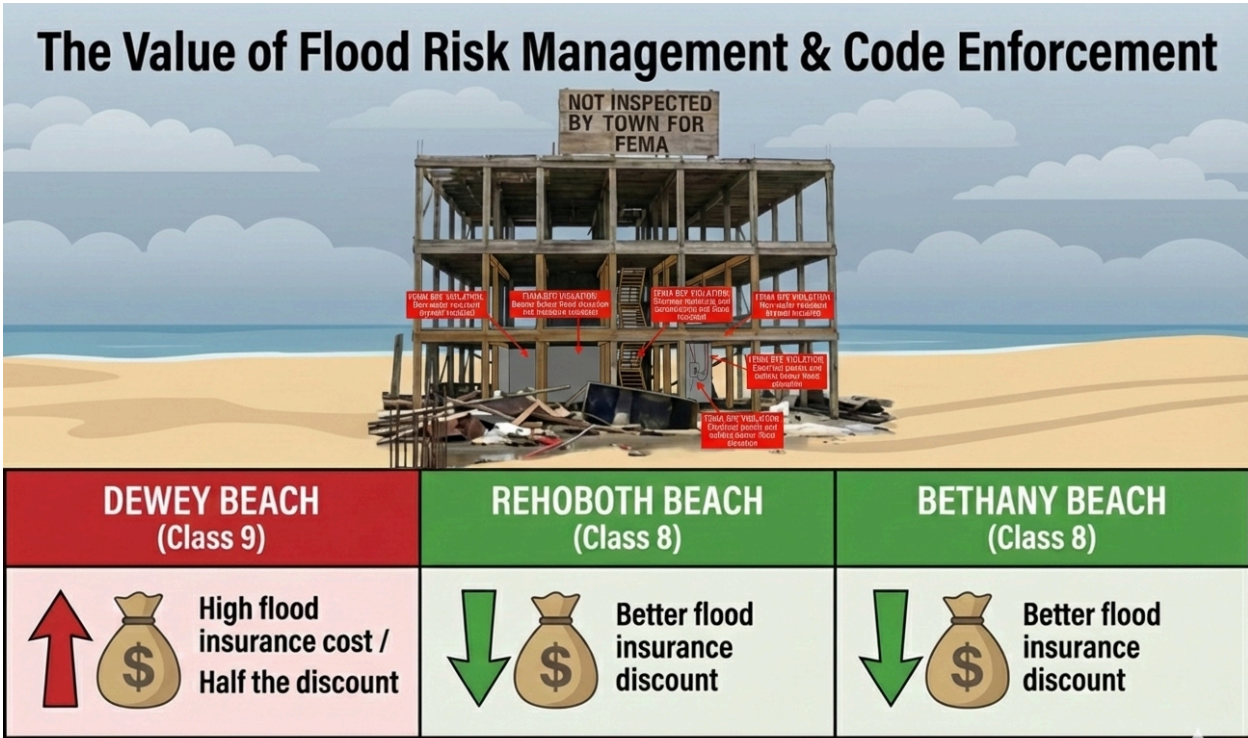
Proposed Solutions to Restore Safety and Fiscal Stability:

1. **Modernize Exemptions:** Raise the permit exemption threshold from \$1,000 to \$10,000 to reduce unnecessary red tape. And modernize the building code.
2. **Mandate Expertise:** Immediately hire a Certified Floodplain Manager (CFM) and structural engineer to oversee major projects.
3. **Refocus Enforcement:** Redirect staff resources away from minor homeowner maintenance patrols to commercial oversight and structural safety inspections.
4. **Codify Maintenance Rights:** Explicitly exempt non-structural maintenance (painting, flooring, drywall) from permit requirements.

Graphics not used in the video:

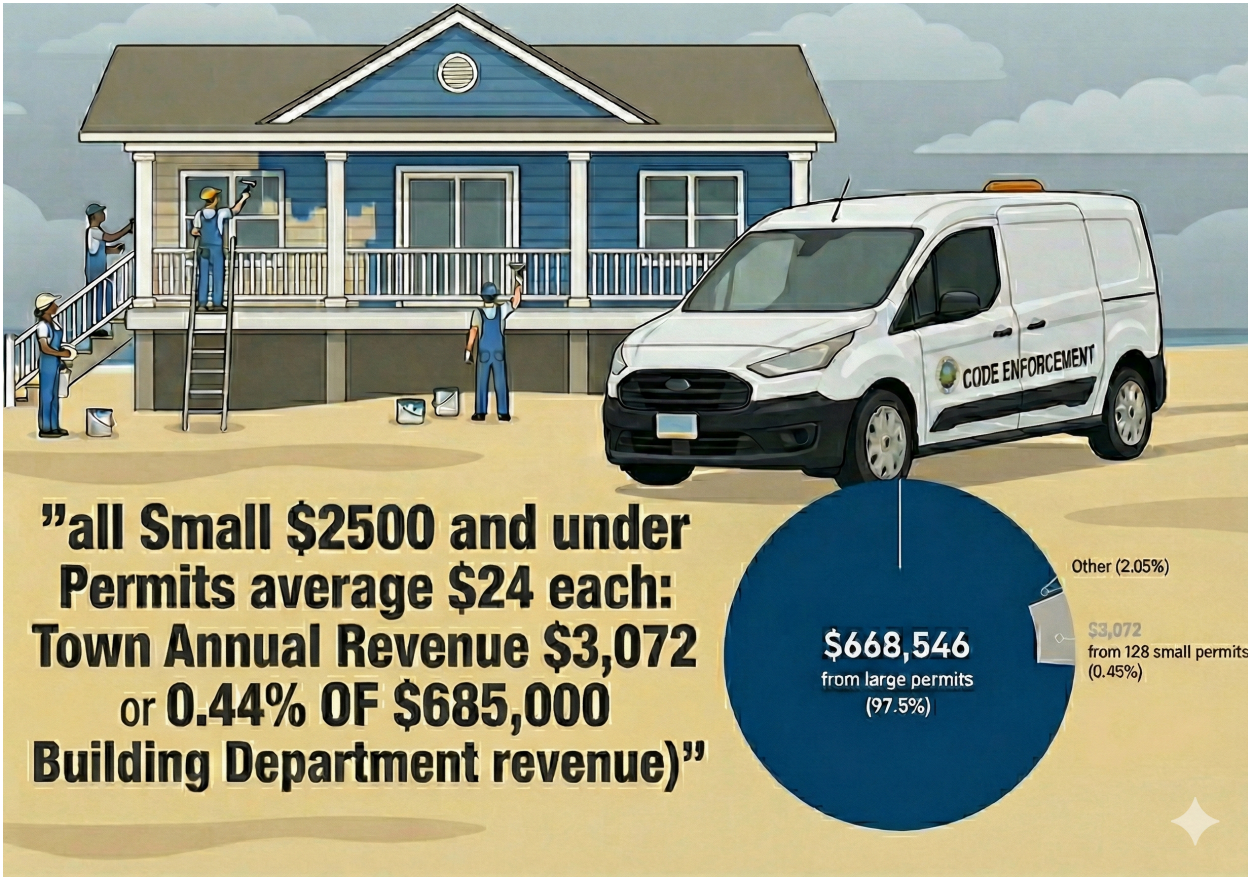
Issue Brief: Dewey's Misplaced Priorities

The Value of Flood Risk Management & Code Enforcement



Effective code enforcement and higher CRS points lead to better classes and significant flood insurance savings for coastal communities.

Issue Brief: Dewey's Misplaced Priorities

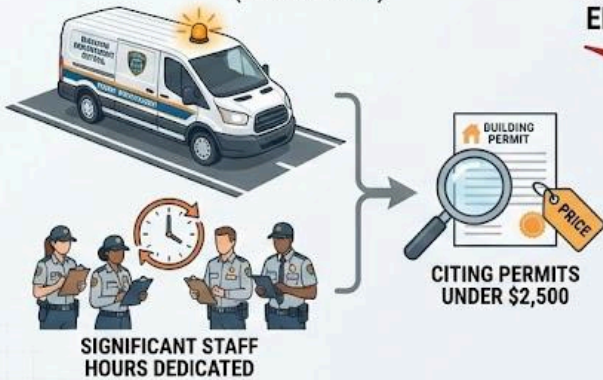


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INEFFICIENT ALLOCATION OF RESOURCES

DEPARTMENT PERMIT CITATION FOCUS

RESOURCE INVESTMENT (HIGH COST)

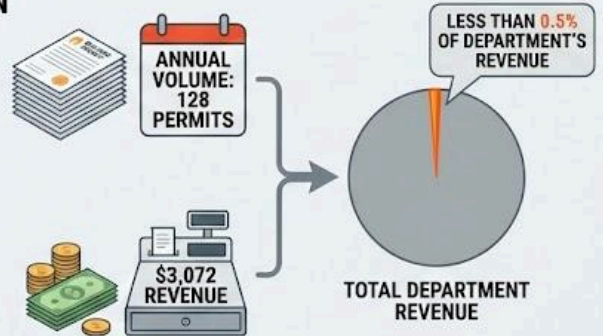


SIGNIFICANT STAFF HOURS DEDICATED

Focus on low-value permits consumes substantial personnel and vehicle resources.

DISPROPORTIONATE EFFORT vs. RETURN

RETURN ON INVESTMENT (LOW VALUE)



Generates minimal revenue, negligible impact on overall budget.

CONCLUSION: High operational costs for citing minor permits yield a meager financial return, indicating a critical inefficiency in resource allocation.

SMALL CONTRACTOR DETERRENCE: THE DEWEY EFFECT (JULY 2025)

AGGRESSIVE POLICING & NEW FEES



DAILY ENFORCEMENT of small infractions targeting HANDYMEN & PAINTERS.

CONSEQUENCE: TRADESPEOPLE DRIVEN AWAY

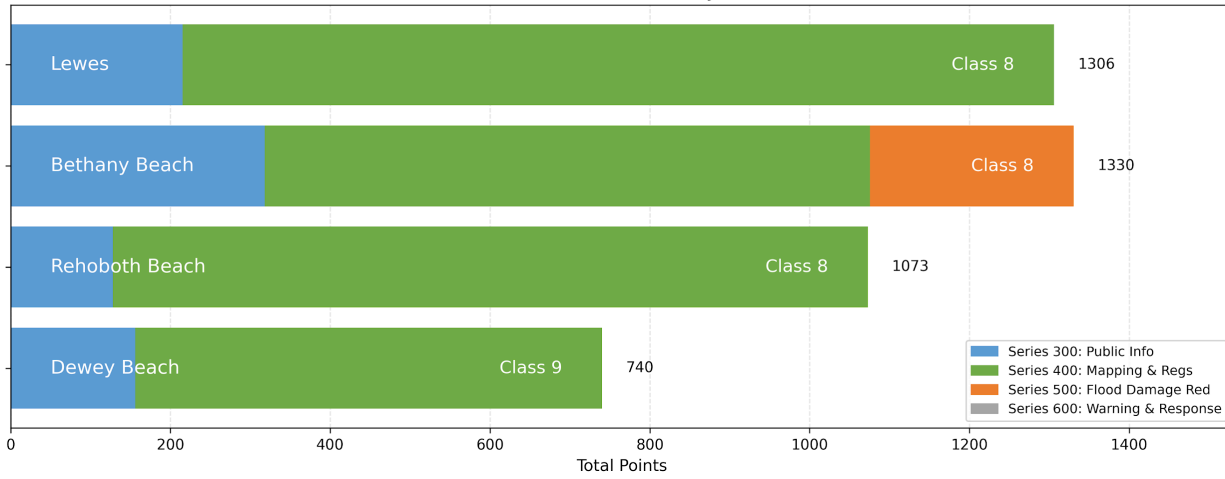


COMPLICATES ESSENTIAL HOME MAINTENANCE for residents. Help scared off.

RESULT: Policy scares off help for SMALL JOBS, burdening residents with unaddressed repairs.

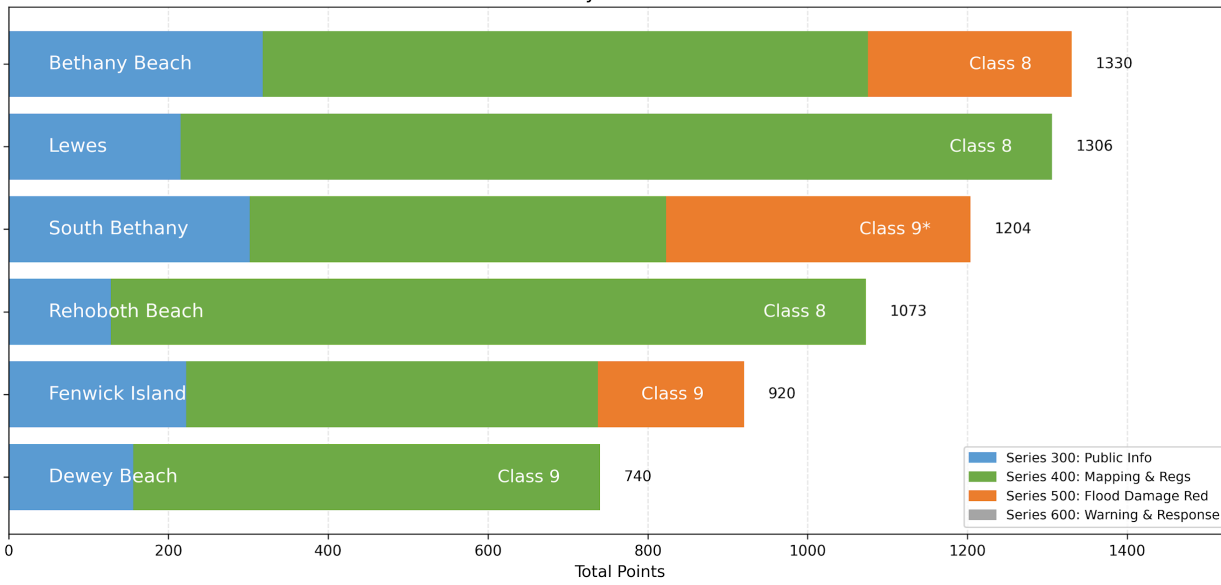
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CRS Points Breakdown by Series

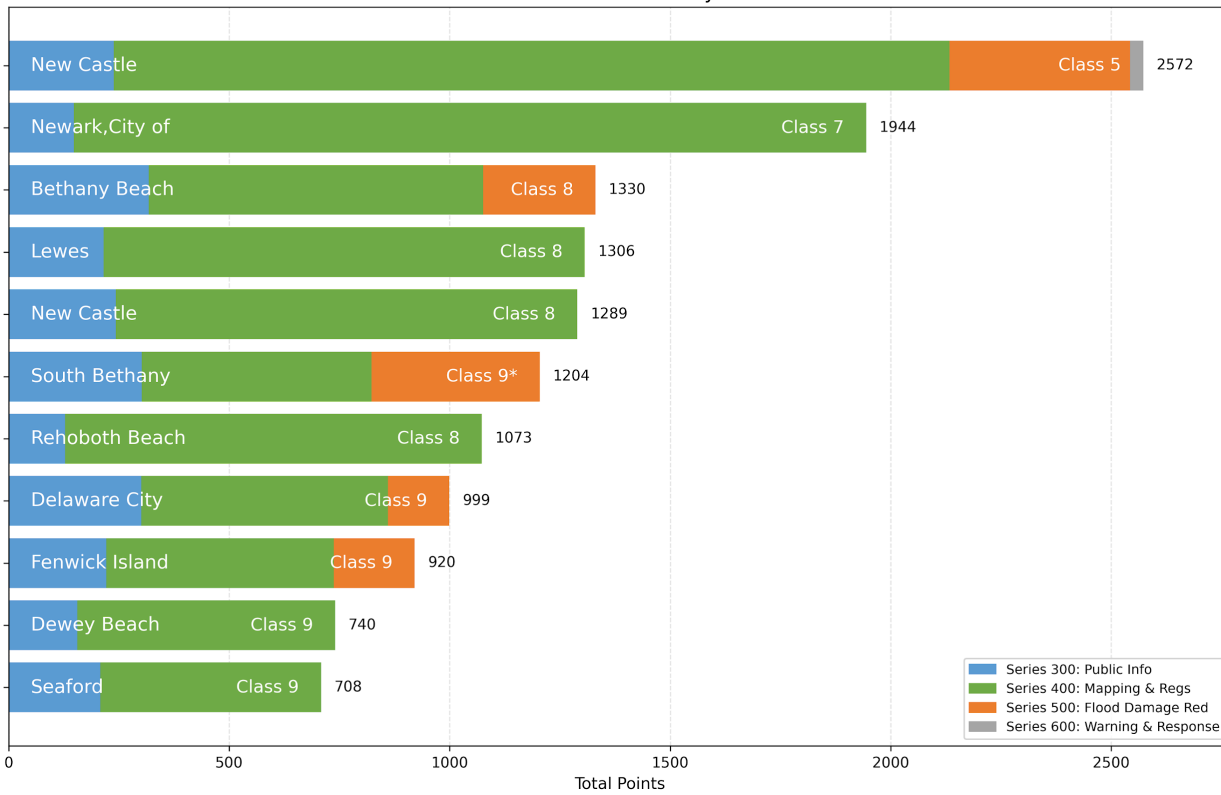


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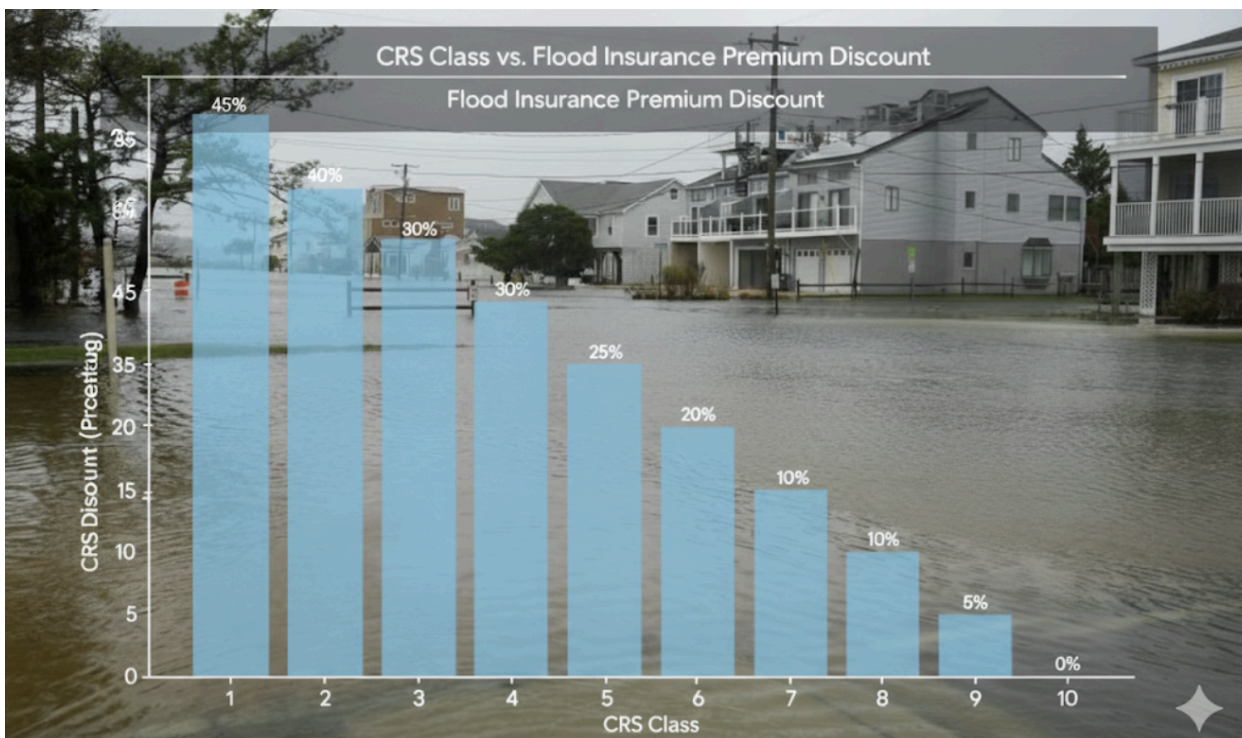
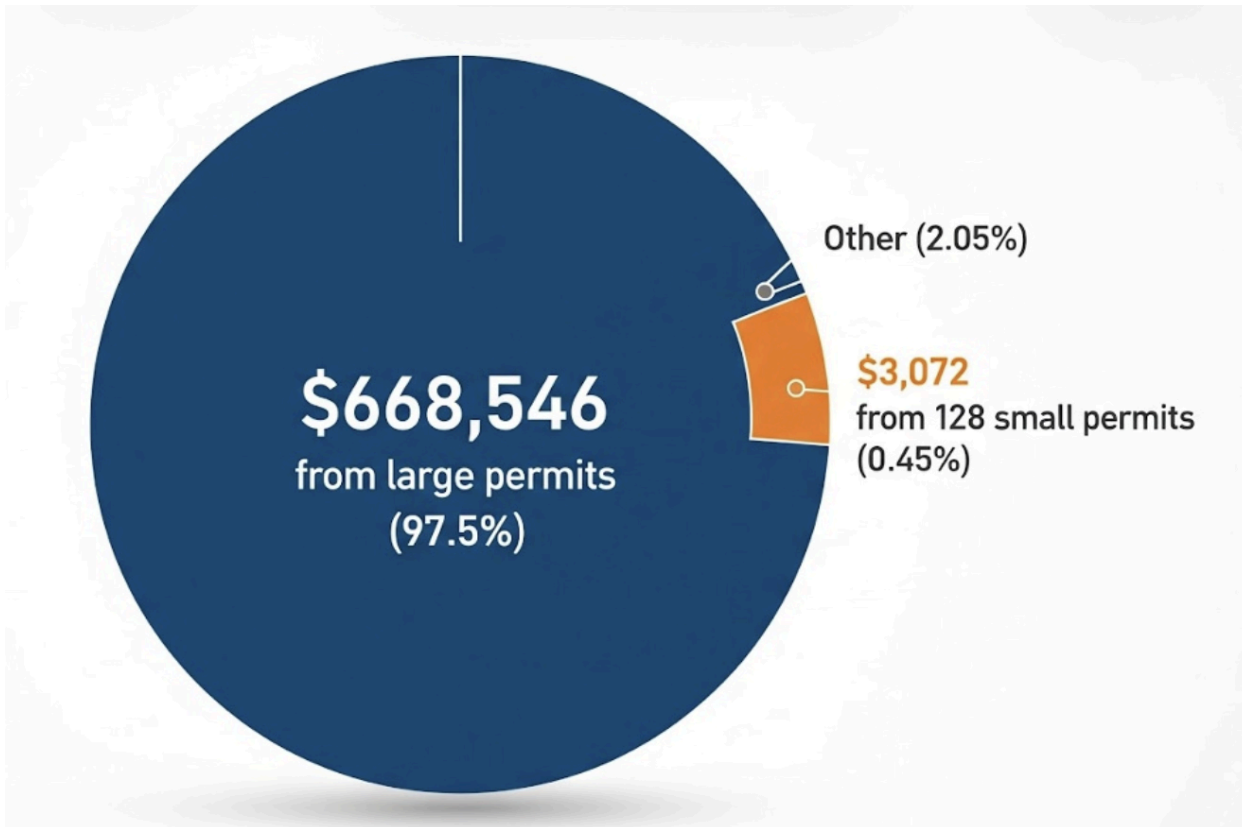
CRS Points Breakdown by Series - Coastal Communities



CRS Points Breakdown by Series



Issue Brief: Dewey's Misplaced Priorities



Further details of Facts and Tables in [Appendix here](#).

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Also see Dewey and CRS