

# GREENING REAL ESTATE:

## Your Guide to Understanding A Properties' Climate Risks & Potential Solutions



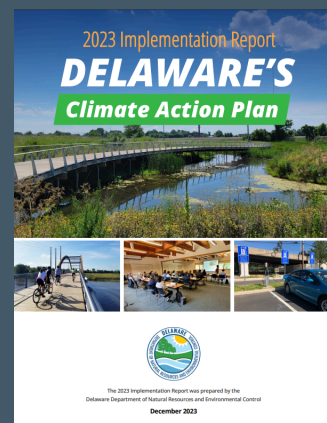
### How do I determine a property's flood risk?

First Street Foundation has partnered with Realtor.com to assign a **Flood Factor** score to individual properties: [realtor.com/flood-risk/](https://realtor.com/flood-risk/). This tool provides a general understanding regarding the likelihood of damage to a property due to flooding, if the area has flooded in the past, and the risk of flooding over the next 30 years. It should not be used for determining mandatory insurance needs, zoning, or base flood elevations. FEMA flood zones (FEMA Flood Insurance Rate Map) are the regulatory standard.

### How do I look up whether a property is in a FEMA flood zone?

There are 2 good options, the **DNREC Flood Planning Tool**: [floodplanning.dnrec.delaware.gov/](https://floodplanning.dnrec.delaware.gov/) or the **FEMA Flood Map Service Center**: [msc.fema.gov/portal/home](https://msc.fema.gov/portal/home). Find and click on your property to see if it is in the 100-year flood zone. Here are some things to know:

- Any property located within a 100-year (1% annual chance) flood zone has a one-in-four chance of flooding during a 30-year mortgage.
- 25% of flood claims originate outside of high-risk flood zones.
- Note the Base Flood Elevation (BFE). Is the elevation of your lowest habitable living space above the BFE?
- The FEMA Flood Map does not factor in climate change. In high-risk tidal zones such as VE and AE zones, it is recommended you add an additional 1-2 feet of elevation for an added margin of safety.
- The DNREC tool can also be used to look up the DNREC building line, tax parcels, and locations that may experience more frequent coastal inundation due to sea level rise.



### Delaware's Climate Action Plan

Find out what Delaware is doing to combat climate change.  
[dnrec.delaware.gov/climate-plan/](https://dnrec.delaware.gov/climate-plan/)







## Where can I get more information on sea level rise?

The **NOAA Sea Level Rise Viewer** is a good resource: [coast.noaa.gov/slr/](https://coast.noaa.gov/slr/). Zoom into Delaware and select “Local Scenarios” on the left and then click on the closest tide gauge marked on the map.

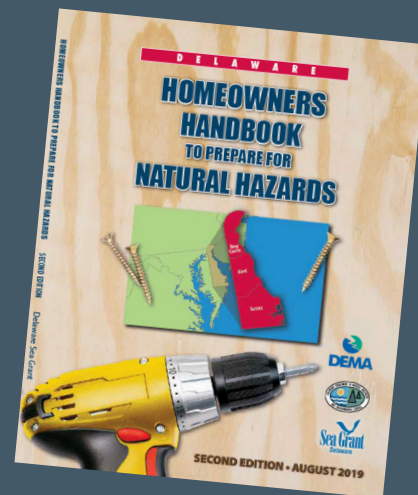
This mapping tool visually shows sea level rise based on the latest federal sea level rise scenarios. The Intermediate or Intermediate High scenarios are moderate projections of sea level rise risk. Note, this tool does not factor in storms, only “sunny day conditions.” You can also look at marsh migration and high tide flooding scenarios.



## How do I know if a property is in an evacuation zone?

The state and federal government have developed evacuation zones to facilitate the orderly evacuation of people in the event of a hurricane. Enter an address into the **Know Your Zone** tool ([preparedede.org/know-your-zone/#zonefinder](https://preparedede.org/know-your-zone/#zonefinder)) to see if a property is in a hurricane evacuation zone.

Zones can vary from parcel to parcel, based on elevation and susceptibility to storm surge and flooding. Local authorities may not call evacuations for every zone or every community. It depends on the path and magnitude of the the hurricane and the authorities will recommend evacuation routes and direction of travel. Sign up for the **Delaware Emergency Notification System** through [smart911.com](https://smart911.com).



## Prepare Your Household for Emergencies!

Check out this handbook for specific strategies to protect your family, yourself, and a property from extreme weather, and more.

[bit.ly/DEProtectYourselfFromNaturalHazards](https://bit.ly/DEProtectYourselfFromNaturalHazards)





## Local Green Infrastructure Assistance Programs and Providers

RASCL Project Guidance Group  
(Provides advice to group based entities such as HOAs):  
[derascl.org/project-guidance-group](https://derascl.org/project-guidance-group)

Clean Stream Champion  
Rain Barrel Program  
(New Castle County):  
[cleanstreamchampion.org/rain-barrel-program/](https://cleanstreamchampion.org/rain-barrel-program/)

Master Gardener's Garden  
Advice Program  
(New Castle County):  
[bit.ly/3SIMMxN](https://bit.ly/3SIMMxN)

Living Shoreline Providers:  
[delawarelivingshorelines.org/contacts](https://delawarelivingshorelines.org/contacts)

DNREC Community Conservation  
Assistance Program  
(Chesapeake Bay Watershed):  
[bit.ly/48WXqCh](https://bit.ly/48WXqCh)

DNREC Forest Buffer Incentive  
program  
(Chesapeake Bay Watershed):  
[bit.ly/3vRQ6Jl](https://bit.ly/3vRQ6Jl)

NWA Plantings for People  
Pollinators Program  
(Nanticoke River Watershed):  
[nanticokeriver.org/sitevisit/](https://nanticokeriver.org/sitevisit/)

## What is green infrastructure (GI)?

It is a wide array of practices that are designed to manage water with the goal of catching stormwater runoff, reducing erosion, and/ or improving your quality of life. These low impact development approaches aim to manage water on a property by mimicking nature's landscapes and the water cycle. Many of these practices involve the use of plants and are resilient to changing climate conditions. Examples include **rain gardens, buffers, planted swales, porous surfaces, rain barrels, downspout disconnection, wetlands, tree plantings and living shorelines**. Visit the DNREC Green Infrastructure Primer ([bit.ly/DNRECGIPrimer](https://bit.ly/DNRECGIPrimer)) or the Nanticoke Watershed Alliance's River Friendly Homes ([bit.ly/RiverFriendlyHomes](https://bit.ly/RiverFriendlyHomes)) websites for more information.



Waldemar Bay

## Are there benefits to green infrastructure?

In general, these practices slow the flow of water moving through the landscape and allow it to sink into the ground. Benefits vary depending on the tactic and placement, but may include:

- Reduction in flooding.
- Improvement in water and air quality.
- Protection against erosion.
- Reduction in heat resulting in cost savings on power consumption or water bills.
- Production of a natural calming effect which may aid in reducing crime.
- Increase in property values.



Clay Banks

## Are green infrastructure practices **maintenance free**?

No, green infrastructure practices are not maintenance free. It is recommended that you check on/ maintain the practice at least semi-annually or after major storm events to ensure they are working as intended. Maintenance activities vary depending on tactic, but involve:

- Basic garden care: weeding, mulching, periodic trimming of plants.
- Watering in times of drought.
- Removal of debris due to storms.
- Replanting or reseeding if plants die off.
- Checking water outlets or inlets for blockages.
- Professional vacuuming of pervious pavers or pavement.

## Will green infrastructure practices on my property **cause flooding**?

No, properly designed green infrastructure practices will do the opposite. They assist in directing water where you want it to go instead of where you don't and reduce flooding downstream. Most practices will hold water for a short period of time releasing it downstream slowly, allowing it to soak into the ground to replenish groundwater sources, or for use in watering your plants at a later date.

## Will green infrastructure practices bring **mosquitos**?

Green infrastructure practices can be designed to deter mosquitoes. Most planted features are only intended to be wet for 24 - 48 hours and then dry out, limiting the ability for mosquitoes to spawn. Rain barrels or water cisterns can have screens placed on openings to prevent mosquitoes from entering the system and laying eggs. Utilizing native plants instead of invasive plants can also create habitat for the wildlife you want present to help control any unwanted species.

### Maintenance Resources:

Landowner Guide to Buffer Success:  
[bit.ly/BufferMaintenance](https://bit.ly/BufferMaintenance)

Designer Ditches:  
[bit.ly/DesignerDitches](https://bit.ly/DesignerDitches)

Rain Gardens:  
[bit.ly/47YTaRe](https://bit.ly/47YTaRe)

Living Shorelines:  
[delawarelivingshorelines.org/maintenance-and-troubleshooting](https://delawarelivingshorelines.org/maintenance-and-troubleshooting)



Nanticoke Watershed Alliance