

**How Flood Insurance Works...** Call your insurance agent/broker immediately if your home, apartment or business has been damaged by the flood. The agent will submit a loss form to the National Flood Insurance Program (NFIP), and then an adjuster will be assigned to inspect your property as soon as possible.

**What Flood Insurance Costs...** Rates to determine the cost of flood insurance are complicated but Marshfield residents enjoy a 10% discount on their flood insurance premiums due to the floodplain management efforts of the Marshfield Building Department. Be sure to see your insurance agent for your exact cost. You or your insurance agent can contact the Building Commissioner for a map determination of what flood zone your property is in.

**Flood Insurance is a Bargain!** If you live in the floodplain there is a 26% chance you will be flooded during a 30-year mortgage vs. a 1%-2% chance of fire.

**How to Protect Your Home...** Every year flooding causes more property damage in the United States than any other type of natural disaster. A large number of existing homes continue to be susceptible to repetitive flood losses. However, this cycle of repetitive flooding can be broken. Marshfield officials and residents are working on a program to help homeowners reduce flood damage. Attend the Annual Building Department Meeting to learn more. Throughout the country there are numerous examples that illustrate practical, cost-effective methods for reducing or eliminating flooding. Or, with coastal storms, where flooding may be unavoidable, steps can be taken to reduce the amount of damage incurred. Flood losses can be reduced by taking temporary measures such as boarding up windows and doors and moving furniture and/or equipment to higher floors or elevations. (Your flood insurance will pay you up to \$1000 with no deductible to remove the contents from your home before the impending storm.) Move hazardous materials out of basements, sheds or other areas that may be flooded.

**The Design Manual for Retrofitting Flood-Prone Residential Structures (FEMA #244)** presents permanent retrofitting measures that can be incorporated into an

existing house to reduce or eliminate flooding. These measures include elevation, relocation and sealing of a structure; use of levees and floodwalls; and protection of utilities. This manual can be ordered free of charge by writing:

Federal Emergency Management Agency  
P.O. Box 7027A  
Washington, DC 20024  
Attn: Publications

Or, visit the Ventress Memorial Library for this manual and others on flood protection methods. Or, prior to permit, contact the Building Commissioner at 781-834-5555 for advice or to schedule a site visit on retrofitting techniques for your home.

#### **DO YOU NEED...**

**Floodplain Development Permits???** All properties located in "Zone A" or "Zone V" on the Flood Insurance Rate Map are subject to regulations. Before undertaking development in Zone A or Zone V your or your builder must contact the Building Department and the Conservation Commission. The Zoning Board and Board of Health may also be necessary. Development activities subject to these regulations are any changes to improved or unimproved lots including but not limited to buildings or other structures, dredging, filling, grading, paving and excavation. Marshfield authorities may levy a fine and/or obtain a court order to have the owner correct the construction if built without a permit or if not built in accordance with approved plans.

**Marshfield's Floodplain By-Law Requirements You Need to Know...** The substantial improvement requirements are as follows: If the cost of reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards (e.g., a residence damaged so that the cost or repairs equals or exceeds

50% of the building's value before it was damaged must be elevated above the base flood elevation). Your flood insurance will assist you with meeting the substantially damaged requirement as of July 17, 2012.

**Drainage System Maintenance...** Streams, channels, catch basins and detention/retention basins can lose their carrying capacities as a result of dumping debris, sedimentation and growth of vegetation. When a drainage system loses a portion of its carrying or storage capacity, overbank flooding occurs more frequently and floods reach higher elevations. If you have knowledge of damaged drainage valves or blocked ditches report it to the DPW at 781-834-5575. Dumping in streams or other bodies of water including wetlands is a violation of Marshfield regulations and is subject to a \$300 fine and should be reported to the Marshfield Police Department at 781-834-6655.

#### **Natural and Beneficial Functions of a Floodplain:**

- **Boaters should not speed while traveling on local rivers and creeks. This can cause erosion to marsh banks.**
- **Rexhame Beach goers should be careful to travel only on designated pathways through the dunes. Walking on any dune vegetation weakens the protection factor of the dune which can increase risk of flood damage.**
- **Under Title V, it is recommended that you pump your septic system once a year to keep it functioning correctly and prevent pollution to local marshlands and waterways.**

**For More Information:** Call your insurance agent and watch for announcements from the Marshfield Building Department in local newspapers, TV and Radio for Spring/Summer meetings on these issues.

**DON'T LOSE YOUR INVESTMENT.  
GET FLOOD INSURANCE NOW...  
...BEFORE THE STORM!**

## **This Could Be Your Home!**



## **What To Do When Your Home Is In Or Near The Floodplain**

**THIS INFORMATION MAY SAVE  
YOUR HOME**

**Prepared by:  
Marshfield Building Department**



**Nor'easters and Hurricanes** are a fact of life in Marshfield. Nor'easters are less glamorous than hurricanes and are not always included in weather watch and warning systems.

Three Nor'easters devastated Marshfield in the past 15 years – Blizzards of '78 and '92 as well as the "No Name" of '91. Severe wave action pushed homes back from the sea, and flooding tides with surges and waves as high as 21' invaded homes inland from the ocean. The storms have caused millions of dollars in damage along the entire coastline, while even lesser events, for example the ice storm of January 2005, accounted for considerable coastal damage.

Nor'easters can occur at any time of the year, but are more prevalent in the winter months. The region north of Cape Cod generally experiences damage only from Nor'easters. Nor'easters differ from hurricanes in that they occur over a larger area, have less intense winds and move more slowly. A hurricane may last for several hours but a Nor'easter may last for several days with at least one high tide at its peak resulting in the most severe flooding.

**Before a Storm Threatens...** Find out if your home is subject to flooding by checking with the Building Commissioner or Conservation office. The Ventress Library has copies of the Flood Insurance Rate Maps which identify properties subject to flooding. Contact your insurance agent. If you are in the flood plain, we recommend that you buy flood insurance. A separate policy from standard homeowners insurance is required for protection against flood damage. People frequently do

not realize this until it's too late. Contents-only insurance is available for renters.

Have a site plan prepared for your property, showing your house with all decks and out-buildings. Should your home be damaged by a flood, you will need this plan to repair the damage, which will save you 6-8 weeks of reconstruction time.

Get an Elevation Certificate on your home. This is required before a building permit can be issued. An Elevation Certificate may help you get a better rate on your flood insurance because house elevation is part of the criteria. Relocating your furnace, water heater and electric box from the basement to your first floor may be worth up to a 50% reduction on your premium.

Complete an inventory of your personal property. This will help obtain insurance settlements and/or tax deductions for losses. Be sure to take pictures and list descriptions. Store these and other important insurance papers in your safety deposit box or in waterproof containers in another location away from your home.

IN ADDITION, consider the following suggestions:

**LEARN to recognize Marshfield's warning signals and what you should do when you hear them. LISTEN to local radio/television stations for emergency instructions, and post frequencies and stations. LEARN your children's school and/or daycare center and your worksite's emergency plans; DECIDE on an alternate location to meet if an emergency happens while your family is away from home and cannot return. The shelter will be the Furnace Brook Middle School in Marshfield. POST all emergency plans/phone numbers at home and work. LEARN your community's evacuation routes – especially important in low-lying areas where flooding could make roads impassable.**

**What Are Flood Warnings?** NOAA (U.S. Commerce Department's National Oceanic and

Atmospheric Administration) distributes flood warnings to the public by the NOAA Weather Radio, commercial radio/television stations and through local emergency agencies. The warning message tells the expected degree of flooding and expected maximum tide height at specific forecast points during a flood.

**How You Will Be Notified...** If there is an emergency you will be notified by one or more of the following warning signals:

- **A voice message over outdoor loudspeakers;**
- **A notification on your television;**
- **Broadcasts from loudspeakers on police and other vehicles.**

**What To Do If You Hear A Warning...** Emergency Broadcast System loudspeakers and other warning signals are used only to alert you to tune to a local Emergency Broadcast System radio station for information and instructions.

**The Emergency Broadcast System** is a direct link between you and public safety officials. Emergency information and instructions will be given to you. You will be advised of any actions that may be directed for your protection and safety. After you have been alerted, tune your radio to one of the following Emergency Broadcast System stations:

95.9 FM WATD                      99.1 FM WPLM

**How To Be Prepared...** Early Nor'easter and hurricane warnings provide time for you to lessen the damage to your property and promptly evacuate if necessary.

**WHEN A STORM "WATCH" IS ISSUED:** For **Emergency Instructions** monitor storm reports on radio/TV. Refill needed prescriptions. **Check battery-powered equipment** and buy extra batteries. Fuel your car. **To prevent flying glass** board up windows or protect with storm shutters. Bring outdoor possessions inside or tie down securely. **If**

**you are going to a shelter** make arrangements for all pets to be safe. Pets are not allowed at shelters.

**WHEN A STORM "WARNING" IS ISSUED:** **Follow the instructions of Civil Defense, Police and Fire Authorities.** Do not use local emergency phone lines. Listen to radio/TV as well as staffed town vehicles with loudspeakers.

**If you are advised to evacuate** do so promptly. Tide levels which do not recede at the normal time of low tide area big danger sign. **Only if time permits** move important papers, jewelry, clothing and other contents to upper floors or take them with you in your car. **If conditions are dry and safe** turn off electricity at the main switch.

**If you have to leave** do so before roads flood as washouts may be hidden by water. Avoid water over knee-deep.

**If you have to go to a shelter** take a "survival kit" (all your family's needs) of medications, eyeglasses, infant needs, dietary foods, chairs, blankets, games, etc. **Most important: Drivers license or other IDs, insurance policies, property inventories and special medical information. NOTE: Not allowed in shelters are pets, alcohol or weapons of any kind.** Please follow instructions of shelter workers. Stay in the shelter until local authorities tell you it is safe to return home.

