



# Program for Public Information

TOWN OF MARSHFIELD, MA | CRS Community Outreach





# CRS Committee

Joe Rossi- Chair	Rogers and Gray Insurance
Tim Williams- Vice Chair	Flaherty Insurance- Floodplain Resident
Doris Crary	Stakeholder- Floodplain Resident
Jeremy Devaney	Fairway Independent Mortgage Corp., Town Resident
Greg Guimond	Town Planner, Town Resident
Nanci Porreca	CRS Coordinator, floodplain resident

*The mission of the PPI Committee is to create and implement a PPI plan, and to work with the Town, FEMA, and other stakeholders to implement and carry out the activities of the Community Rating System*

# What is the Community Rating system (CRS)?

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## CRS Has Several Main Goals:

- Reduce and avoid flood damage to insurable property.
- Strengthen and support the insurance aspects of the NFIP.
- Foster comprehensive floodplain management.

## **According to the CRS User's Manual, CRS's purpose is "to support the NFIP"**

To do this, the CRS provides flood insurance premium rate reductions to policyholders in recognition of the fact that their communities implement activities that exceed the minimum NFIP requirements and that work toward the three goals of the CRS. Included in this support are measures that credit protection to life and property during a flood.



# Marshfield's CRS Status

- Marshfield currently has a CRS rating of 9
- This gives all flood policy holders a 5% discount
- Marshfield has been as high as 20% (mid 1990's)
- Through this outreach, and other flood awareness and mitigation activities, Marshfield will continue to increase our CRS rating

## CRS Classes and Premium Discounts

Class	Points	SFHA	Non-SFHA
1	4,500	45%	10%
2	4,000	40%	10%
3	3,500	35%	10%
4	3,000	30%	10%
5	2,500	25%	10%
6	2,000	20%	10%
7	1,500	15%	5%
8	1,000	10%	5%
9	500	5%	5%
10	< 500	0	0

# Tonight's Presentation

- Know your flood hazards
- Insure property for flood
- Protect people from the hazard
- Protect property from the hazard
- Build responsibly
- Natural floodplain function
- Drainage system maintenance
- Storm Documentation
- Flood infrastructure management





# Know Your Flood Hazards





# Know Your Flood Hazard

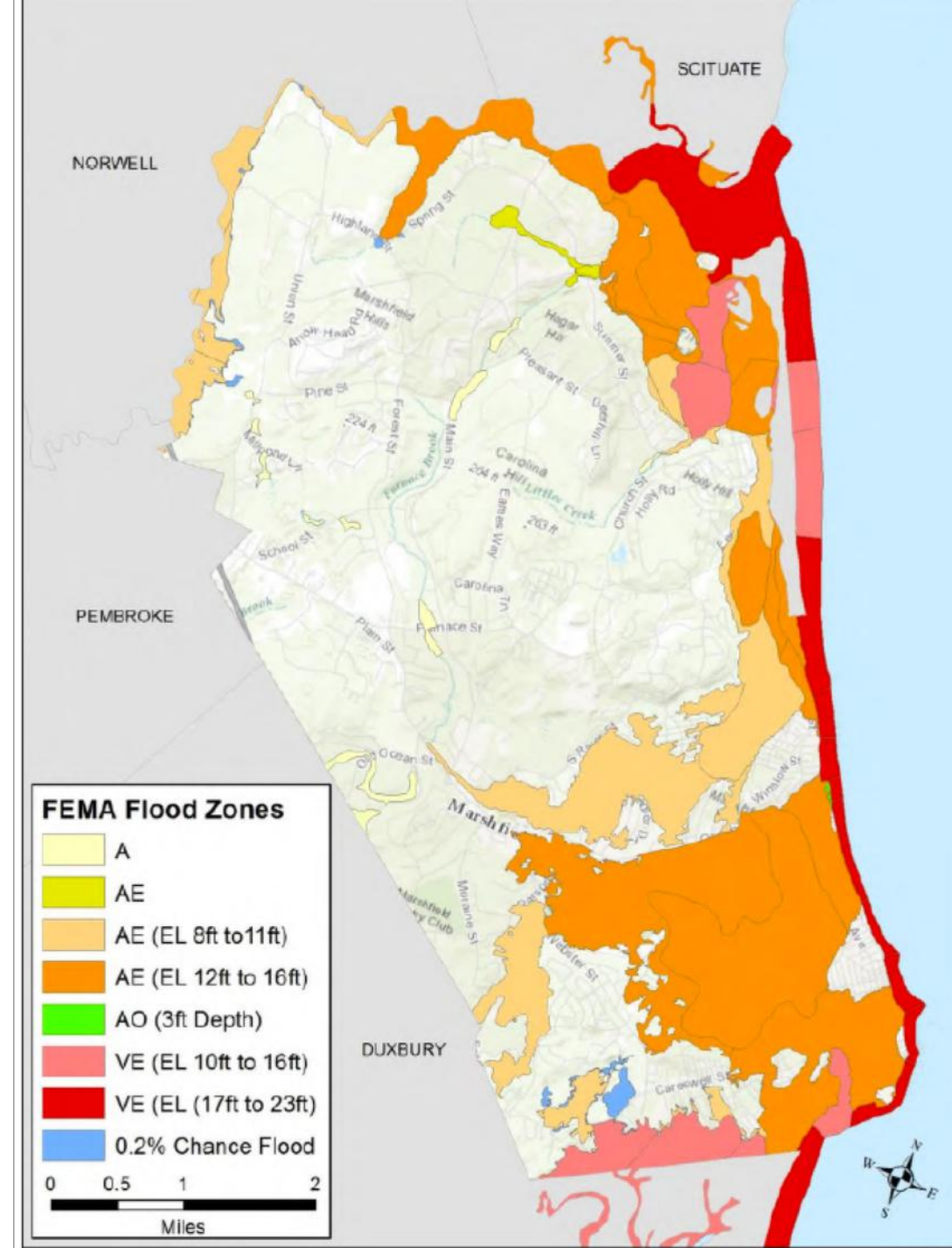
- Nor'easters cause most of the flood hazard in Marshfield
- Nor'easters can occur at any time of the year, but are more prevalent in the winter months.
- A hurricane may last for hours but a Nor'easter may last for days with at least one high tide at its peak resulting in the most severe flooding.

## **Before a Storm Threatens... Know your flood risk!**

- Find out your flood risk by checking the flood maps, located online <https://www.marshfield-ma.gov/online-services/pages/flood-insurancemapsinfo>
- Ventress Library or Planning Department has flood risk information.
- Contact your insurance agent.
- Visit <https://www.marshfield-ma.gov/program-publicinformation-crs>

# Know Your Flood Hazard

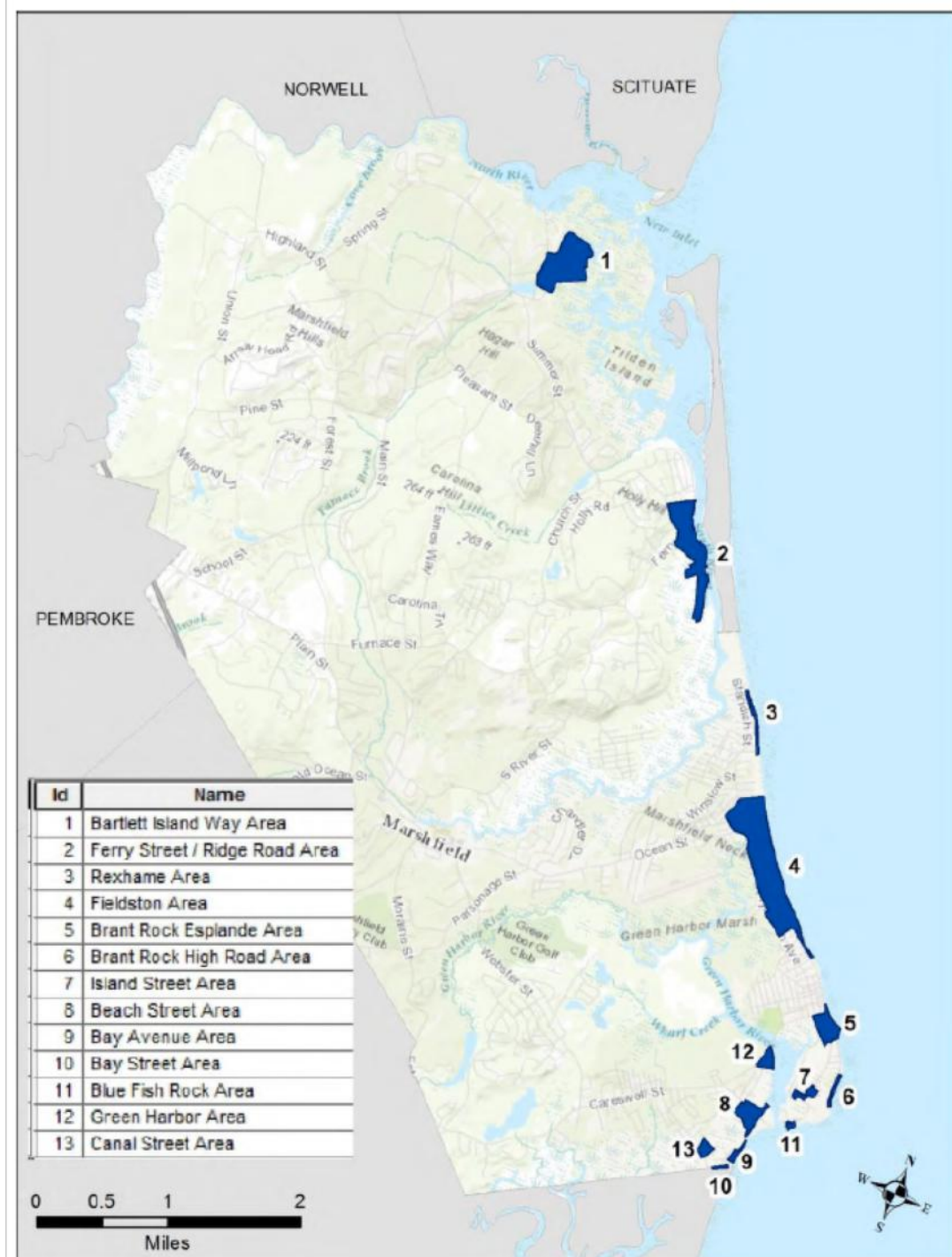
- 40% of Marshfield is in a Special Flood Hazard Area (SFHA)
- The SFHA has the zones of VE, AE, AO and A
- In these zones, flood insurance is required if you have a Federally backed mortgage





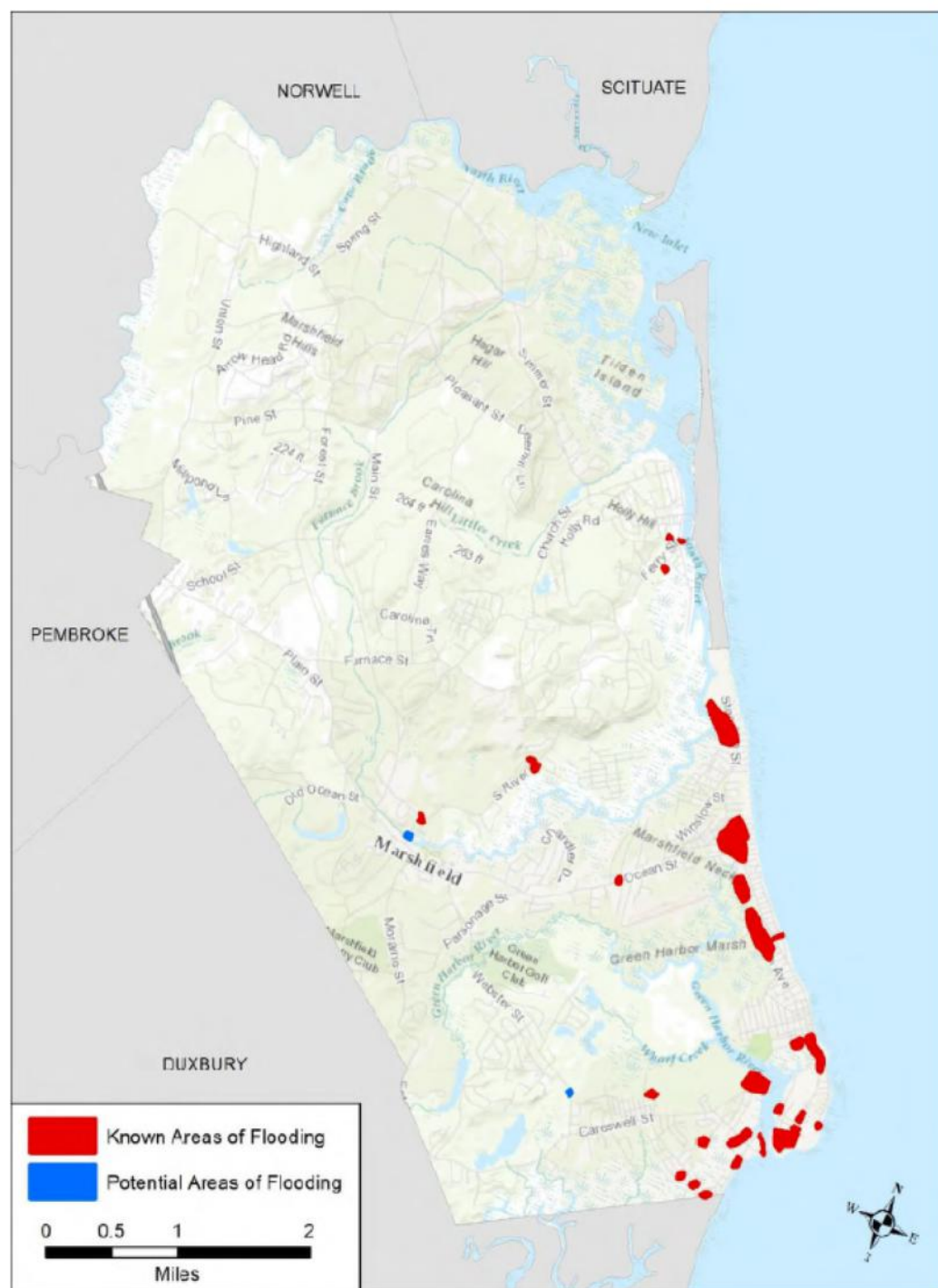
# Know Your Flood Hazard

- Marshfield has 149 Repetitive Loss Properties
- 19 are Severe Repetitive Loss (SRL) properties. 137 of these properties are single-family residential, 4 are multi-family residential, 6 are commercial (retail/offices/services), and 1 is public service.
- Know the repetitive loss areas



# Know Your Flood Hazard

- Marshfield has areas other than the repetitive loss areas or FEMA flood zones that flood
- Several areas in Marshfield flood commonly, even in non flood events
- Overall, FEMA estimates up to 40% of flood losses come from areas outside the Special Flood Hazard Area (SFHA)





# Know Your Flood Hazard

## Map Information Service available at the Marshfield Building Department

Upon request at the Building Department service window at Town Hall, the Map Information Service provides you with:

- Whether you may or may not be within the SFHA
- The community number, flood map panel number and suffix
- The flood map index
- The Base Flood Elevation

If the information indicates that the structure may be in the SFHA, the building department will supply the you with information on mandatory purchase.

The building department will also supply you site or building elevation information for an elevation certificate (if available) or other GIS and/or mapping information that supplies site elevations.



# Insure Property for Flood







# Insure Property for Flood

- FEMA estimates that 40% of losses come from low risk flood zones
- Your homeowners insurance will NOT cover flood damage
- Flood coverage can either be purchased from the Federal Government or a private insurer
- A separate policy from standard homeowners insurance is required for protection against flood damage
- Contents-only insurance is available for renters.
- For most flood policies, there is a 30 day wait for the policy to become effective!

**DO NOT RELY ON  
DISASTER ASSISTANCE**

- Average flood insurance payouts in Harvey- \$106,000
- Average disaster assistance payouts in Harvey- \$6,000



## Choosing Deductibles

Choosing the amount of your deductible is an important decision. As with car or homeowners insurance, choosing a higher deductible will lower the premium you pay, but will also reduce your claim payment.

You can choose different deductibles for Building Property and Personal Property coverage. The deductibles will apply separately to Building Property and Personal Property claims. Your mortgage company may require that your deductible be no more than a certain amount.

Review the Declarations Page in your flood insurance policy for amounts of coverage and deductibles. Talk with your insurance agent, company representative, or lender about raising or lowering deductibles within an allowable range.

### **Reminder: Keep Your Receipts**

While you are not expected to keep receipts for every household item and article of clothing, do try to keep receipts for electronic equipment, wall-to-wall carpeting, major appliances, and other higher-cost items. Your adjuster will be able to process your claim more quickly when you can prove how much items cost at the time of purchase. Also keep receipts for any repairs made with a flood insurance settlement.

## What Is Covered by Flood Insurance—and What Is Not

Physical damage to your building or personal property “directly” caused by a flood is covered by your flood insurance policy. For example, damages caused by a sewer backup are covered if the backup is a direct result of flooding. If the backup is caused by some other problem, the damages are not covered.

The following charts provide general guidance on items covered and not covered by flood insurance. Refer to your policy for the complete list. (For information on flood insurance coverage limitations in areas below the lowest elevated floor and in basements, see page 3 of this document.)

### General Guidance on Flood Insurance Coverage

#### What is insured under BUILDING PROPERTY coverage:

- The insured building and its foundation.
- The electrical and plumbing systems.
- Central air-conditioning equipment, furnaces, and water heaters.
- Refrigerators, cooking stoves, and built-in appliances such as dishwashers.
- Permanently installed carpeting over an unfinished floor.
- Permanently installed paneling, wallboard, bookcases, and cabinets.
- Window blinds.
- A detached garage (up to 10 percent of Building Property coverage); detached buildings (other than detached garages) require a separate Building Property policy.

- Debris removal.

#### What is insured under PERSONAL PROPERTY coverage:

- Personal belongings such as clothing, furniture, and electronic equipment.
- Curtains.
- Portable and window air conditioners.
- Portable microwave ovens and portable dishwashers.
- Carpets not included in building coverage (see above).
- Clothes washers and dryers.
- Food freezers and the food in them.
- Certain valuable items such as original artwork and furs (up to \$2,500).

#### What is NOT insured under either Building Property or Personal Property coverage:

- Damage caused by moisture, mildew, or mold that could have been avoided by the property owner.
- Currency, precious metals, and valuable papers such as stock certificates.
- Property and belongings outside of a building such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pools.
- Living expenses such as temporary housing.
- Financial losses caused by business interruption or loss of use of insured property.
- Most self-propelled vehicles such as cars, including their parts (see Section IV.5 in your policy).



# Insure Property for Flood

**What is insured under**

**Building Property coverage:**

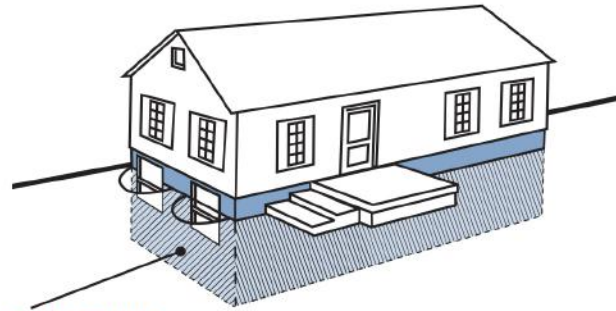
- Foundation walls, anchorage systems, and staircases attached to the building.
- Central air conditioners.
- Cisterns and the water in them.
- Drywall for walls and ceilings (in basements only).
- Non-flammable insulation (in basements only).
- Electrical outlets, switches, and circuit-breaker boxes.
- Fuel tanks and the fuel in them, solar energy equipment, and well water tanks and pumps.
- Furnaces, water heaters, heat pumps, and sump pumps.



# Insure Property for Flood

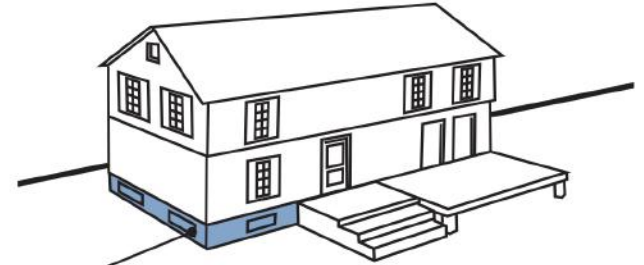
## What is insured under Personal Property coverage:

- Washers and dryers.
- Food freezers and the food in them (but not refrigerators).
- Portable and window air conditioners.



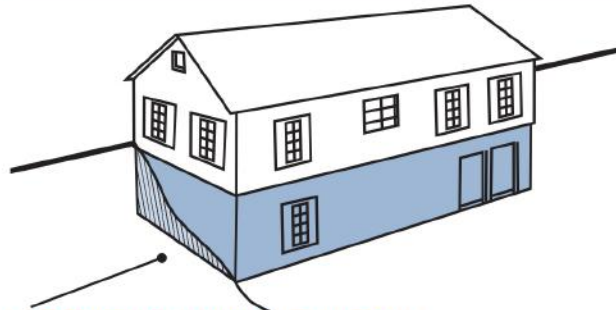
### 1. BASEMENT

Coverage limitations apply to "basements," which are any area of the building, including a sunken room or sunken portion of a room, having its floor below ground level on all sides.



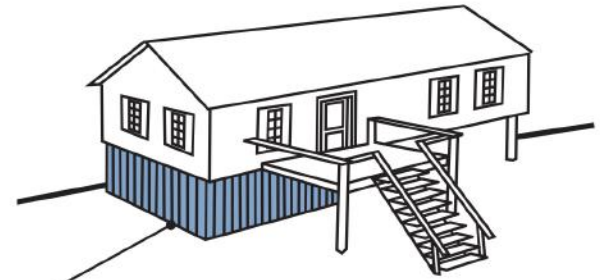
### 2. CRAWLSPACE

When a building is elevated on foundation walls, coverage limitations apply to the "crawlspace" below.



### 3. ELEVATED BUILDING ON FULL-STORY FOUNDATION WALLS

Coverage limitations apply to the enclosed areas (lower floor) even when a building is constructed with what is sometimes called a "walkout basement."



### 4. ELEVATED BUILDING WITH ENCLOSURE

Coverage limitations apply to "enclosed areas" at ground level under an "elevated building." An elevated building allows water to flow freely under the living quarters, thus putting less strain on the building in the event of flooding. An "enclosure" is the area below the lowest elevated floor that is fully shut in by rigid walls.



# Insure Property for Flood

## What is not insured under either Building Property or Personal Property coverage:

- Damage caused by moisture, mildew, or mold that could have been avoided by the property owner.
- Currency, precious metals, and valuable papers such as stock certificates.
- Property and belongings outside of a building such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pools.
- Living expenses such as temporary housing.
- Financial losses caused by business interruption or loss of use of insured property.
- Most self-propelled vehicles such as cars, including their parts

**But cleanup and debris removal is covered!**





## Insure Property for Flood

### Flood Insurance can be Cheap

- Average cost of a flood insurance policy: \$950
- If you live in the floodplain there is a 26% chance you will be flooded during a 30-year mortgage vs. a 9% chance of fire
- 30% of flood claims come from low risk (C, B or X) flood zones
- A Preferred Risk Policy, available in low risk (B, C, X) flood zones, cost as low as \$499 a year!
- Talk to your insurance agent about securing coverage
- CRS has a guide for realtors! Pick up here or download online



# Protect People From Hazard



# Protect People from Hazard

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## Resources

### FEMA manuals:

- Homeowners Guide to Retrofitting (FEMA P-312)
- Above the Flood, Elevating Your Flood Prone Home (FEMA 347),
- Visit the Ventress Memorial Library
- Town CRS Website  
<https://www.marshfield-ma.gov/program-public-information-crs>
- Building Commissioner at 781-834-5555 for advice

- Flooding events not only cause damage to property, but threaten life too
- Nor'easter and hurricane warnings provide time for you to lessen the damage to your property and promptly evacuate if necessary.
- For Emergency Instructions monitor storm reports on radio/TV.
- Refill needed prescriptions

# Protect People from Hazard

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- Check battery-powered equipment and buy extra batteries
- Fuel your car
- To prevent flying glass board up windows or protect with storm shutters well ahead of the storm
- Bring outdoor possessions inside or tie down securely

# Protect People from Hazard

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## Shelter Prep Kit

- Medications
- Eyeglasses
- infant needs
- dietary foods
- chairs
- Blankets
- Games
- Drivers license or other IDs
- insurance policies
- property inventories
- special medical information

- If you are going to a shelter make arrangements for all pets to be safe
- If you have to go to a shelter take a “survival kit” (all your family’s needs)
- Alcohol or weapons of any kind are not allowed in shelters.
- Follow instructions of shelter workers. Stay in the shelter until local authorities tell you it is safe to return home. Pets are allowed as long as cages are provided.



# Protect People from Hazard

- If there is an emergency you will be notified by one or more of the following warning signals:
  - A reverse 911 call from the town
  - A notification on your television or radio
  - Notifications online by town or local news sites

## Emergency Information

95.9 FM WATD | 99.1 FM WPLM

Or your choice of digital broadcasting

## In Addition, consider the following suggestions:

### PAY ATTENTION:

- Reverse 911 calls alerting you of storm information

### LISTEN:

- To local radio /television stations for emergency instructions, and check the police website

### LEARN:

- Your children's school and/or daycare center and your worksite 's emergency plans
- Your community's evacuation routes - especially important in low-lying areas where flooding could make roads impassable

### 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, work and in your cell phone



- 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
- Make a list of emergency numbers and identify a safe place to go.
- See the Red Cross's website at [www.redcross.org](http://www.redcross.org) for information about preparing your home and family for a disaster

Protect People  
from Hazard



# Protect Property





# Protect Property

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- Check your flood hazard
- Complete an inventory of your personal property. This will help obtain insurance settlements and/or tax deductions for losses.
- Keep insurance documents in a safe place (and/or) digitally
- Board up windows and doors and moving furniture and/or equipment to higher floors or elevations.

## Check The Maps

[www.marshfield-ma.gov](http://www.marshfield-ma.gov) then go to Resident Links, then go to Online Mapping For FEMA Flood (FIRM) Maps 2016. Click on FEMA Flood Maps link. **To find your Property:** Use the Find tab (the second blue tab just below the Town Seal on the upper left side of the screen), type in your street name, when the street name pops up in a box just below, click on appropriate street. Then type in house number and again click on the appropriate number when it pops up below. The Repetitive Loss Areas are enclosed by a red line.

# Protect Property

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- Building Commissioner at 781-834-5555 for advice

- Know how to shut off the electricity and gas to your house when a flood comes.
- Move hazardous materials out of basements, sheds or other areas that may be flooded.
- Elevate your building. This can be done with funds from Increased Cost of Compliance, traditional lending options, or the FEMA Federal Mitigation Assistance Program grants.



**Make a household inventory of contents** Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.

**Get a copy of *Repairing Your Flooded Home*.** We have copies at the Public Works Department or it can be found on the Red Cross' website, too.



**Prepare for a Storm  
(Property)**



# ✓ Emergency Kit Checklist +

Use this checklist of items suggested by the **American Red Cross** to put together a hurricane preparedness emergency kit.



☐  
Nonperishable  
food items



☐  
Tape



☐  
Emergency  
survival  
blanket



☐  
Towels



☐  
Rain  
poncho



☐  
Water



☐  
First  
aid kit



☐  
Flashlight



☐  
Multi tool



☐  
Batteries



☐  
NOAA  
weather  
radio



☐  
Personal  
hygiene  
items

Layout by **BROWYN COFFEEN**/Staff Artist

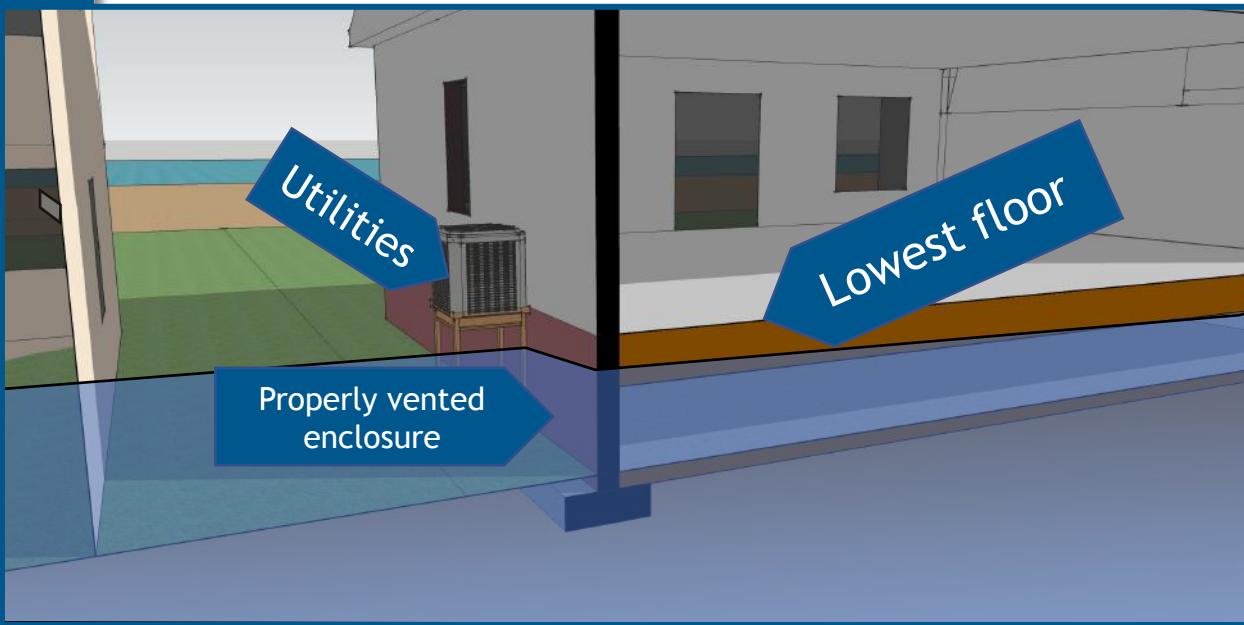


# Build Responsibly



# Build Responsibly

- 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 you or your builder must contact the Building Department and the Conservation Commission.
- The Zoning Board and Board of Health may also be necessary.



## Construction Standards: A zone

### ICC

- Lowest level: At or above DFE
- Equipment: At or Above DFE
- Enclosures allowed that are properly vented



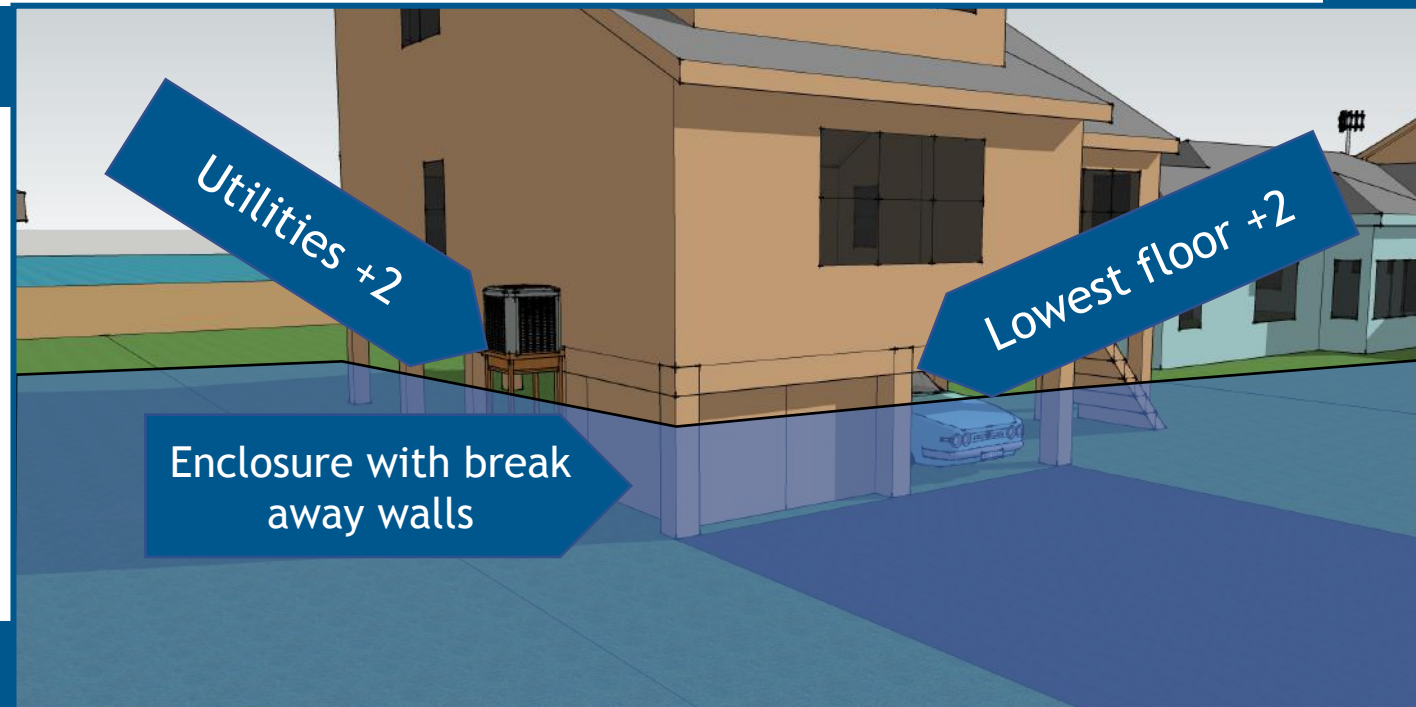
# Build Responsibly

- Development activities subject to these regulations are any changes to improved or un-improved lots
- 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.

## Construction Standards: V zone

### ICC

- Lowest horizontal member: BFE+2 or at or above DFE (In MA)
- Equipment: BFE+2 or at or above DFE (in MA)
- Building on pilings with break away wall enclosures





# Build Responsibly

- **Substantial Improvement:** If the cost of reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50% of the buildings market value, then the building must meet the same construction requirements building new.
- Substantially damaged buildings must also be brought up to the same standards
- Not complying with the floodplain bylaw (by not building in compliance) will result in extremely expensive flood insurance (upwards of \$40,000-\$50,000 annually) or no certificate of occupancy.

## SI/SD Process

Damage is done



Adjuster sends claims estimate to community



Permit is applied for by resident



Community requests detailed estimate of work



SI/SD determination is made





# Natural Floodplain Function



# Natural Floodplain Function

- 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.







## Natural Floodplain Function

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.



# Drainage System Maintenance





# Drainage System Maintenance

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## Resources

- If you have knowledge of damaged drainage valves or blocked ditches report it to the DPW at 781-834-5575.
- See someone dumping in a stream? Call Marshfield Police Department at 781-834-6655
- 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.
- Dumping in streams or other bodies of water including wetlands is a violation of Marshfield regulations and is subject to a \$300 fine



# Storm Documentation





## Storm Documentation

- Even if a claim is not filed, you should **document storm damage to your property or your area.**
- Photos and descriptions of damage from a storm can help community officials apply for public assistance, help in tracking storm patterns, and document other important information about our regions storm activity.

# [ What to do **AFTER A STORM** ]

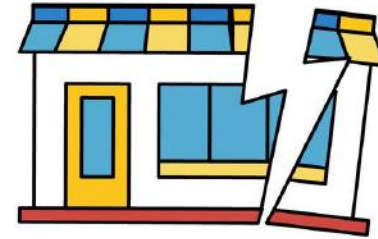
**LISTEN TO LOCAL OFFICIALS**  
for updates & instructions.



**USE TEXTS OR  
SOCIAL MEDIA**  
to check in with  
friends & family.



**WATCH OUT FOR  
DEBRIS & DOWNED  
POWER LINES.**



**STAY OUT OF DAMAGED  
BUILDINGS & HOMES**  
until local authorities  
say its safe.



**PHOTOGRAPH THE DAMAGE TO  
YOUR PROPERTY** to assist in filing  
an insurance claim.



# Storm Documentation

## BEFORE

- **Make an inventory** of valuables.
- Create a household **emergency plan** and **emergency kit**.
- Have a copy of your **insurance policy** and **contact information** on hand.

## DURING

- **Avoid walking or driving through floodwaters**, no matter how shallow they seem.
- **Turn off your gas and electricity** at the main switches to avoid a fire.
- Remain in the upper portion of your home or **find higher ground**.

## AFTER

- Return home only when you've been given the **all clear** from officials.
- **Boil water** for drinking and food prep until authorities say otherwise.
- **Avoid downed power lines and standing water** that could be electrically charged.
- **Take pictures** of any damaged items or property and contact your agent.







# Flood Infrastructure Management





## Flood Infrastructure Management

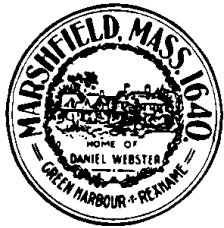
- Our flood infrastructure is critical to protecting our community from flooding.
- You can help continue to protect our infrastructure.
- If you see drainage clogs, call the Marshfield Department of Public Works (DPW) to have it cleaned.
- If you live on or near a seawall, call the DPW if you see cracks or deterioration.
- Prior to any storm, take photographs of your property for documentation of pre storm conditions



## Flood Infrastructure Management

- Avoid putting hard (concrete) patios or structures up against the seawall to avoid scour.
- Avoid bolting structures directly to the seawall which can cause the seawall to deteriorate.
- These all help contribute to keeping our community safe.
- Consider buying flood insurance





# Resources

## LIST OF CONTACTS AND WEBSITES

- Marshfield Planning Department: (781) 834-5554
- Marshfield Building Department: (781) 834-5555
- Town Website: <https://www.marshfield-ma.gov>
- Town CRS Website:  
<https://www.marshfieldma.gov/programpublicinformation-Crs>

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