

Nor’easters And Cosastal Storms Are A Fact of Life In Marshfield.

Nor’easters are less glamorous than hurricanes but happen more frequently;

Nor’easters have devastated Marshfield in the past 40 years such as the Blizzards of ’78, the “No Name” of ’91 and more recently the winter storms of January and March of 2018. 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.

Nor’easters can occur at any time of the year, but are more prevalent in the winter months. Nor’easters differ from hurricanes in they occur over a larger area, have less intense winds and move more slowly. 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-insurancemaps-info>) or at the Ventress Library or Planning Department. Contact your insurance agent. Everyone can and should purchase flood insurance. A separate policy from standard homeowners insurance is required for protection against flood damage. People frequently do not realize this until its too late. Contents-only insurance is available for renters. And remember: For most flood policies, there is a 30 day wait for the policy to become effective! Buy one today!

How Cheap Can Flood Insurance Be?

The average flood insurance policy is \$950*

*As of 2018

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. In some cases, adding flood vents to a crawl space can drastically reduce your flood risk and your premium. **Minor changes could mean big savings.** Contact the building department for more information.

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 safe deposit box or in waterproof containers in another location away from your home.

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

What Are Flood Warnings?
NOAA (U.S. Commerce Departments 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 reverse 911 call from the town**
* **A notification on your television or radio**
* **Notifications online by town or local news sites**

What To Do If You Hear A Warning;
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

Or your choice of digital broadcasting

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 well ahead of the storm. Bring outdoor possessions inside or tie down securely
- If you are going to a shelter** make arrangements for all pets to be safe



When a storm “warning” is issued:
Follow the instructions of emergency managers, Police and Fire Authorities. Do not use 911 services to find out storm information. Listen to radio, TV and web broadcasts.

If you are advised to evacuate do so promptly. Tide levels which do not recede at the normal time of low tide are a 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 you have to leave do so before roads flood as washouts may be hidden by water. Avoid all roads covered with water.

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: Alcohol or weapons of any kind are not allowed in shelters. Please 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.

Document Storm Damage

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.

Flood Infrastructure

Our flood infrastructure is critical to protecting our community from flooding. You can help continue to protect our infrastructure. If you live on or near a seawall, call the DPW if you see cracks or deterioration. 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. Marshfield continues to repair and replace our coastal infrastructure on a regular basis.

How Flood Insurance Works

Costs:

Rates to determine the cost of flood insurance are complicated but Marshfield residents enjoy a discount on their flood insurance premiums due to the Community Rating System (CRS). Be sure to see your insurance agent for your exact cost. They will be able to identify your zone, rate, and assist you with detailed flood insurance questions.

Caim:

In the event of a claim...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. If you become substantially damaged, your flood insurance policy has \$30,000 available (which cannot exceed \$250,000) called Increased Cost of Compliance (ICC). This money can help in elevating, demolishing, moving or flood proofing your structure. For more information, see the ICC fact sheet on the Town CRS Website (<https://www.marshfield-ma.gov/program-public-information-crs>)

Flood Insurance is a Bargain!

Just because you don't have to have it, doesn't mean you shouldn't

- 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 PRP, available in low risk (B, C, X) flood zones, cost as low as \$499 a year!

*for \$250,000 of building/\$100,000 of contents coverage in 2018 numbers

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. You can do things such as:

- 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.
- Elevate your building. This can be done with funds from Increased Cost of Construction, traditional lending options, or the FEMA Federal Mitigation Assistance Program grants. These grants are available for structures that repeatedly flood. Find out more at the town website or the town planners office.

FEMA manuals such as The Homeowners Guide to Retrofitting (FEMA P-312), Above the Flood, Elevating Your Flood Prone Home (FEMA 347), and other manuals present 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, and protection of utilities. These manuals 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 or the Town CRS Website (<https://www.marshfield-ma.gov/program-public-information-crs>) for these manuals 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 you 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 un-improved 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 buildings 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 buildings value before it was damaged must be elevated above the base flood elevation). **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.**

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
- Watch for announcements in local newspapers, TV and Radio for outreaches on these issues.

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.marshfield-ma.gov/program-public-information-crs>

**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 | The Marshfield PPI/CRS Committee