



Program for Public Information

Town of Marshfield, MA

Presented by the Town of Marshfield PPI/CRS Committee

2018 | Adopted on _____



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About the PPI and CRS

The Town of Marshfield, established in 1640, is located in Southeastern Massachusetts in Plymouth County. A coastal community 30 miles from Boston, Marshfield has a yearly population of about 24,000 people which grows to about 40,000 in the summer months. The Town has a traditional New England government structure with a three-member Board of Selectmen, a Town Administrator, and an open Town Meeting. Marshfield is situated in the center of the south shore towns of Marshfield, Scituate and Duxbury. It is approximately 29 square miles in area. Marshfield is bordered on the north by the Town of Scituate, on the west by Norwell and Pembroke, and on the south by Duxbury. Marshfield is composed of ten distinct villages or areas: North Marshfield, Marshfield Hills, Seaview, West Marshfield (Plain Street), Downtown, Rexhame, Fieldston, Ocean Bluff, Brant Rock, and Green Harbor. It is a coastal community with many beaches, marshes, and tidal waterways. Marshfield and the Town of Scituate share the waters of the South and North Rivers, a sensitive and important natural resource area.

CRS Class	Credit Points	Premium Reduction	
		In SFHA	Outside SFHA
1	4500+	45%	10%
2	4000 - 4499	40%	10%
3	3500 - 3999	35%	10%
4	3000 - 3499	30%	10%
5	2500 - 2999	25%	10%
6	2000 - 2499	20%	10%
7	1500 - 1999	15%	5%
8	1000 - 1499	10%	5%
9	500 - 999	5%	5%
10	0 - 499	0%	0%

Preferred Risk Policies are not eligible for CRS premium discounts because they already have premiums lower than other policies. Preferred Risk Policies are only available in B, C and X zones for properties that are shown to have a minimal risk of flood damage.

Some minus-rated policies may not be eligible for CRS premium discounts.

Premium discounts are subject to change.

The Town of Marshfield has a rich history involving the Community Rating System (CRS) and the National Flood Insurance Program. Marshfield entered the National Flood Insurance Program (NFIP) in October of 1977. CRS was first established nationwide in 1990 and Marshfield became a member in 1991 under the leadership of then Coastal Advisory Committee Chair Doris Crary. In the 1990’s, Marshfield achieved the status of a level 6 community, receiving a 20% discount on flood policies in high risk flood zones. Marshfield was also one of only a handful of Project Impact communities, which gave grant money to communities for their work in the area of mitigation.

While some time has gone by since then, Marshfield is dedicated to once again being a leader in CRS. The goal of the PPI/CRS Committee is to get Marshfield to a level 7 community and increase to a 15% CRS discount within the next five years.

According to the CRS User’s Manual, the purpose of CRS 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”.

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.

The PPI helps achieve these goals by informing stakeholders in various ways about flood hazards and other important flood information. We have formed strategic partnerships and developed new content to help inform you, our stakeholder, about this important information.

PPI Committee

Joe Rossi <i>Chair</i>	Rogers and Gray Insurance
Tim Williams <i>Vice Chair</i>	Flaherty Insurance, Floodplain Resident
Doris Crary <i>Stakeholder</i>	Floodplain Resident
Jeremy Devaney	Fairway Mortgage Corp., Town Resident
Greg Guimond	Town Planner, Town Resident
Nanci Porreca	CRS Coordinator, Floodplain Resident
Jim Folkard	Town Building Commissioner, Floodplain Manager

The role of the PPI Committee is to develop the PPI and its associated outreach activities. By having a diverse group, we are able to assess the different perspectives of our Town and develop outreach projects for each part of the Community. By having Town staff on our committee, we are able to get insight on other activities the community is doing for outreach and coordinate between the two.

The Committee was selected based on a strong background in past floodplain management work, stakeholder and advocacy experience, and with resumes that meet the minimum requirements for the PPI Committee for CRS credits. Town staff was also asked to participate for coordination reasons.

The PPI/CRS Committee was established on January 8th, 2018 by the Board of Selectman as a way to recognize and enact the Town's continued effort for better floodplain management. The Committee meets monthly to develop and implement the PPI and act on other related CRS activities. The PPI committee also sat on the Town's Hazard Mitigation Committee in order to give stakeholder input and help achieve more CRS credits. Much of this reports analysis was successfully done by the Hazard Mitigation Plan in cooperation with the PPI Committee.

The PPI plan was started at the Committee's first meeting on February 14th 2018. The Committee plans to meet at least four times a year to not only continue to implement the PPI, but also review the Hazard Mitigation Plan, as outlined in the Hazard Mitigation Plan page 6-2 section 6.1

The PPI Committee has met once a month since established in January 2018, below are the meeting dates for 2018:

February 14th	PPI Committee First Meeting
March 14th	PPI Committee Meeting
April 17th	PPI Committee Meeting
May 15th	PPI Committee Meeting
June 20th	PPI Committee Meeting
July 12th	PPI Committee Meeting
August 15th	PPI Committee Meeting
September 19th	PPI Committee Meeting
October 24th	PPI Committee Meeting
November 20th	PPI Committee Meeting
December 19th	Hazard Mitigation Update Meeting

The PPI's mission 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.

Community Needs Assessment

Flood Hazard

Flooding is the most prevalent natural hazard identified by local officials in Marshfield, and can be caused by hurricanes, nor'easters, severe rainstorms, and thunderstorms. The predominant flooding hazard in Marshfield is coastal flooding. Nor'easters and hurricanes cause the biggest flooding threat. Nor'easters can occur at any time of the year but they are most common in winter. Hurricanes are most common in the summer and early fall. Marshfield, being north of Cape Cod, is particularly vulnerable to nor'easters because the area is not protected by the sheltering arm of Cape Cod. Most of the Town's rivers and waterways remain tidally influenced for their entire length such that inland flooding is closely tied to coastal flooding conditions. Nor'easter and hurricanes often cause a storm surge, which can raise the water level by several feet.

Community Assessment

The Town of Marshfield has approximately four miles of shoreline, most of which is protected by some form of coastal infrastructure. The Town has about 11,787 structures with about 4,586 in the Special Flood Hazard Area (SFHA) according to the Town's Hazard Mitigation Plan. That puts about 40% of all the structures in Marshfield in the SFHA. Table 1-1 outlines the current Town SFHA. Those outside the SFHA also face certain flooding. An estimated 6% of structures face local flood hazards according to the Town's Hazard Mitigation Plan. Table 1-2 shows local flooding areas. Another 30% of structures susceptible to 5 foot of sea level rise according to the Town's Hazard Mitigation Plan. Table 1-3 shows areas susceptible to sea level rise.

Figure 1-1

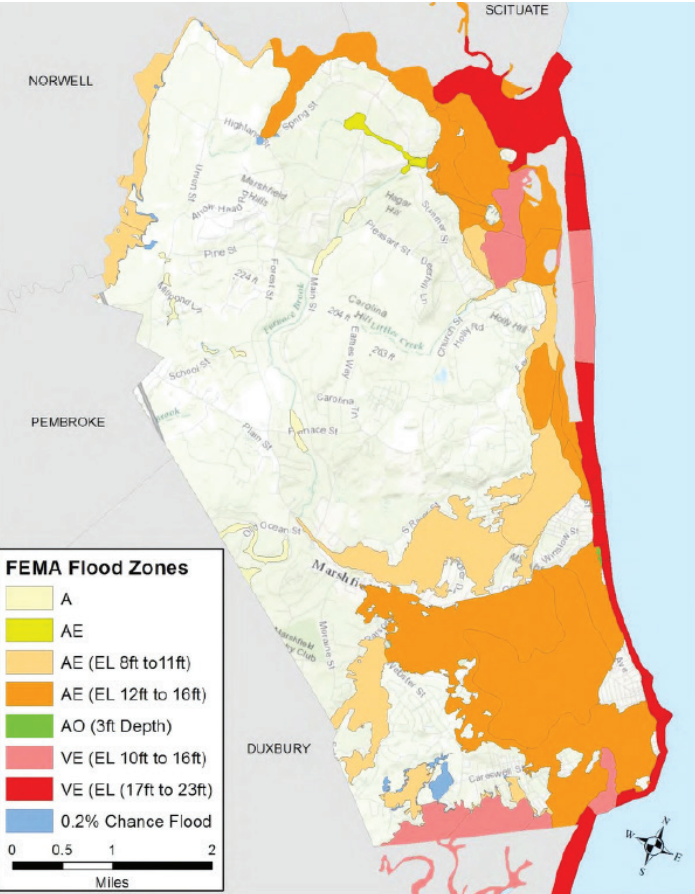


Figure 1-2

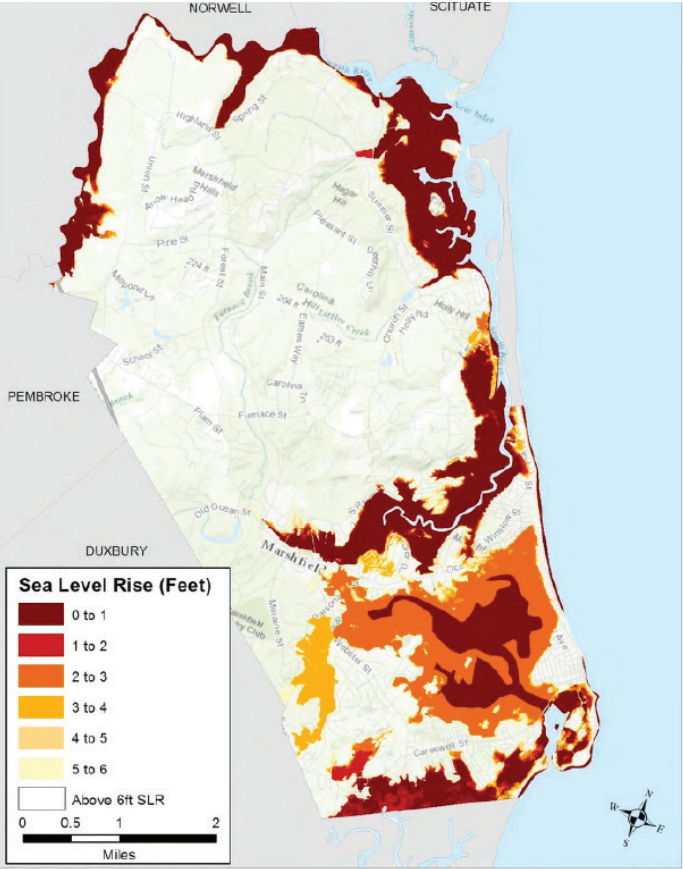
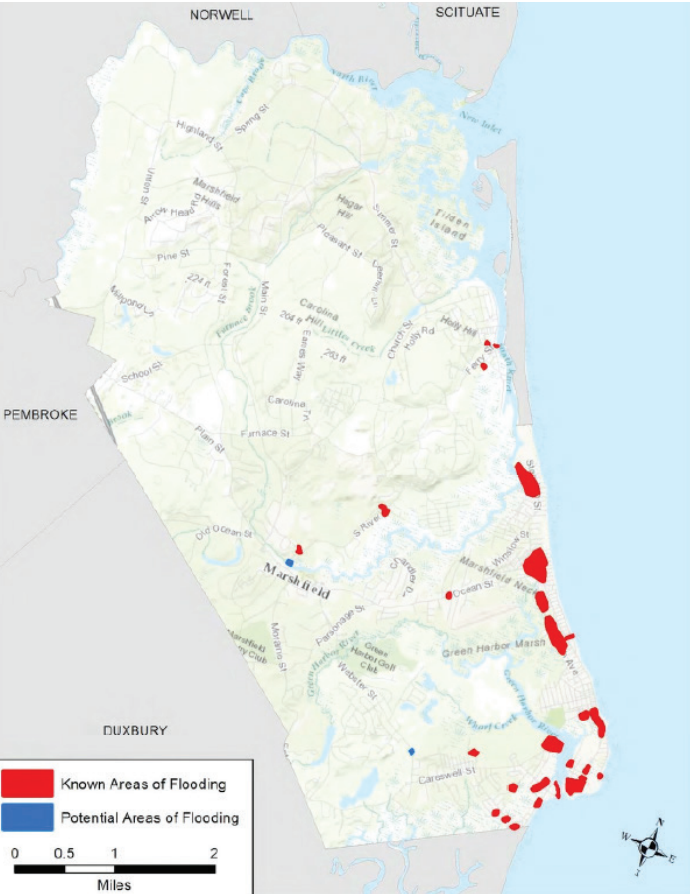


Figure 1-3

Hazard Locations

Areas that have experienced significant past and current flooding issues are listed below and are, in most cases, concurrent with our Repetitive Loss Areas:

1. Brant Rock: Flooding in the Brant Rock area occurs primarily in the esplanade area, a low-lying area just inland from the sea wall where there is a collection of businesses and residences. Flooding is caused by sea splash over as waves overtop the sea wall and a lack of drainage. The esplanade area floods two to three times a year to a depth of one to two feet. Specific areas of concern include Brant Rock Esplanade, South Street, Franklin Street, and the southern portion of Ocean Street to the Esplanade.
2. Bass Creek/Fieldston: The Fieldston area is subject to frequent flooding during rainfall events and wash over of the sea wall during coastal storms. This flood water collects in the vicinity of Monitor and Mayflower Roads due to low elevations, high water table, and restrictions in the drainage ditch into Bass Creek. The upper reaches of Bass Creek are heavily impacted by sediment and overgrown with little elevation change further limiting drainage. The Town has begun work on improving drainage conditions in Bass Creek.
3. Sea Wash Over or Splash Over: Most of Marshfield's ocean coastline is protected by sea walls and along the entire length of these walls there is periodic sea splash over where ocean waters top the sea wall. These waves carry debris, including cobble stones, and can bring enough water over the wall as to cause flooding in adjacent low lying streets and properties. Splash over occurs during storm events and can also occur at times when storms pass further out at sea and drive waves towards the coast. Many of the locally identified flood areas listed here that are along the coast flood are, at least in part, due to sea wash over events.
4. Rexhame: Specific areas of concern are the end of Rexhame Road, Standish Street from East Street to Parker Street.
5. Damon's Point
6. Green Harbor: Bay Street, Bay Avenue, Avon Street, Brighton Street.
7. Ocean Bluff: Specific areas of concern are Brook Street and Foster Avenue.

In severe events, areas of Town which do not flood can become cut off and isolated. Those areas are:

1. Blackmans Point
2. High road section of Ocean Street (Fairview Inn)
3. Upper Ocean Bluff: Sekonnet Ave. to Franklin Street
4. Marginal Street
5. Calypso Lane/Genevieve Lane and upper Beach Street
6. Bartlett's Island and Trouant Island
7. Macombers Island

Repetitive Loss Assessment

The Town of Marshfield has 149 Repetitive Loss Properties, of which 19 are Severe Repetitive Loss (SRL) properties; 137 of these properties are single-family residential, while 4 are multi-family residential, 6 are commercial (retail/offices/services), and 1 is public service.

As of 2017, Marshfield has 13 Repetitive Loss Areas. These are also reflected in table RL-1

1. Bartlett Island Area: Losses due to storm surge inundating low-lying properties adjacent to tidal marshes
2. Ferry Street / Ridge Road Area: Losses due to storm surge inundating low-lying properties adjacent to the South River
3. Rexhame Area: Losses due to coastal storm surge and wave action along low lying beach front properties
4. Fieldston Area: Losses due to 1.) coastal storm surge and wave action along low-lying beach front properties and 2.) flooding of low-lying properties adjacent to Bass Creek
5. Brant Rock Esplanade Area: Losses due to 1.) coastal storm surge and wave action along low-lying properties and 2.) flooding of low-lying properties adjacent to Green Harbor Estuary
6. Brant Rock 'High Road' Area: Losses due to coastal storm surge and wave action along beach front properties
7. Island Street Area: Losses due to storm surge inundating low-lying properties between tidal marshes
8. Beach Street Area: Losses due to storm surge inundating low-lying properties adjacent to Cut River tidal marshes
9. Bay Avenue Area: Losses due to coastal storm surge and wave action along beach front properties
10. Bay Street Area: Losses due to storm surge from the ocean and tidal marshes inundating low lying properties surrounded by higher properties
11. Blue Fish Cove Area: Losses due to coastal storm surge and wave action along beach front properties
12. Green Harbor Area: Losses due to storm surge inundating low-lying properties from Green Harbor
13. Canal Street Area: Losses due to storm surge inundating low-lying properties adjacent to tidal marshes

Flood Insurance Assessment

As part of the PPI Committee's work, the committee evaluated the flood insurance coverage for the Town of Marshfield and developed a plan on how to target certain audiences in order to increase flood insurance policies, flood hazard awareness, and other hazard related activity. A detailed flood hazard assessment was done during the Hazard Mitigation Plan development. The assessment looked at each high risk flood zone, the number and percentage of structures in each zone, the structure's value, and the total property value. The tables below are the data formed in the Marshfield Hazard Mitigation Plan. Additionally, the Committee acquired flood insurance policy data from the regional ISO representative for the community. We compared the data between the Hazard Mitigation Plan and Insurance data and our conclusions follow the data tables. Overall, we found 50% of structures within the SFHA to have flood insurance.

Table 1-1 Parcels and Buildings Vulnerable to Flooding in the VE Zone.

Land Use	Number of Parcels			Value of Buildings			Value of Total Property		
	Total	Total in Hazard	% in Hazard	Total Value	Total Value in Hazard	% Value in Hazard	Total Value	Total Value in Hazard	% Value in Hazard
Residential (Single Family)	9,146	403	4%	\$1,670,578,600	\$69,159,300	4%	\$3,739,090,100	\$222,667,800	6%
Residential (Multi-Family)	230	24	10%	\$129,209,300	\$5,639,900	4%	\$203,765,800	\$17,026,100	8%
Commercial (Retail/Office/ Services)	176	2	1%	\$80,554,025	\$331,025	0%	\$156,925,790	\$2,662,625	2%
Commercial (Man./Dist.)	53	0	0%	\$24,990,700	\$-	0%	\$51,507,400	\$-	0%
Public Services	176	14	8%	\$200,181,904	\$7,750,400	4%	\$282,963,804	\$15,696,100	6%
Temporary Lodging	2	0	0%	\$524,700	\$-	0%	\$867,300	\$-	0%
Agriculture	41	0	0%	\$12,075,700	\$-	0%	\$25,257,365	\$-	0%
Open Space	620	47	8%	\$13,867,700	\$484,400	3%	\$101,010,336	\$3,522,300	3%
Vacant	1,338	32	2%	\$740,900	\$-	0%	\$111,789,500	\$4,229,600	4%
Recreation	5	0	0%	\$2,109,600	\$-	0%	\$6,598,317	\$-	0%
Total	11,787	522	4%	\$2,134,833,129	\$83,365,025	4%	\$4,679,775,712	\$265,804,525	6%

Table 1-2 Parcels and Buildings Vulnerable to Flooding in the AE Zone.

Land Use	Number of Parcels			Value of Buildings			Value of Total Property		
	Total	Total in Hazard	% in Hazard	Total Value	Total Value in Hazard	% Value in Hazard	Total Value	Total Value in Hazard	% Value in Hazard
Residential (Single Family)	9,146	3,057	33%	\$1,670,578,600	\$439,878,600	26%	\$3,739,090,100	\$1,157,812,200	31%
Residential (Multi-Family)	230	92	40%	\$129,209,300	\$34,216,900	26%	\$203,765,800	\$66,522,300	33%
Commercial (Retail/Office/ Services)	176	85	48%	\$80,554,025	\$36,300,425	45%	\$156,925,790	\$70,088,690	45%
Commercial (Man./Dist.)	53	16	30%	\$24,990,700	\$3,023,300	12%	\$51,507,400	\$7,819,300	15%
Public Services	176	53	30%	\$200,181,904	\$31,842,200	16%	\$282,963,804	\$65,818,100	23%
Temporary Lodging	2	1	50%	\$524,700	\$-	0%	\$867,300	\$96,000	11%
Agriculture	41	11	27%	\$12,075,700	\$6,490,400	54%	\$25,257,365	\$14,383,706	57%
Open Space	620	301	49%	\$13,867,700	\$6,162,600	44%	\$101,010,336	\$44,732,500	44%
Vacant	1,338	446	33%	\$740,900	\$110,200	15%	\$111,789,500	\$30,460,500	27%
Recreation	5	2	40%	\$2,109,600	\$1,500	0%	\$6,598,317	\$1,728,189	26%
Total	11,787	4,064	34%	\$2,134,833,129	\$558,026,125	26%	\$4,679,775,712	\$1,459,461,485	31%

Table 1-3 , **Parcels and Buildings Vulnerable to Flooding in Other Flood Zones (AO; A; 0.2% Chance Flood).**

Land Use	Number of Parcels			Value of Buildings			Value of Total Property		
	Total	Total in Hazard	% in Hazard	Total Value	Total Value in Hazard	% Value in Hazard	Total Value	Total Value in Hazard	% Value in Hazard
Residential (Single Family)	9,146	98	1%	\$1,670,578,600	\$21,141,000	1%	\$3,739,090,100	\$50,130,600	1%
Residential (Multi-Family)	230	2	1%	\$129,209,300	\$784,100	1%	\$203,765,800	\$1,595,100	1%
Commercial (Retail/Office/ Services)	176	0	0%	\$80,554,025	\$-	0%	\$156,925,790	\$-	0%
Commercial (Man./Dist.)	53	0	0%	\$24,990,700	\$-	0%	\$51,507,400	\$-	0%
Public Services	176	6	3%	\$200,181,904	\$1,719,100	1%	\$282,963,804	\$6,154,800	2%
Temporary Lodging	2	0	0%	\$524,700	\$-	0%	\$867,300	\$-	0%
Agriculture	41	4	10%	\$12,075,700	\$434,900	4%	\$25,257,365	\$1,197,691	5%
Open Space	620	9	1%	\$13,867,700	\$253,000	2%	\$101,010,336	\$10,184,800	10%
Vacant	1,338	20	1%	\$740,900	\$-	0%	\$111,789,500	\$883,100	1%
Recreation	5	0	0%	\$2,109,600	\$-	0%	\$6,598,317	\$-	0%
Total	11,787	139	1%	\$2,134,833,129	\$24,332,100	1%	\$4,679,775,712	\$70,146,091	1%

This information was compared to publicly available data about flood insurance policies in force, by occupancy, and by zone. Below are the tables with the publicly available NFIP policy date:

PRE-FIRM

Zones	PIF*	Premium	IIF **	Closed Paid Losses	\$ of Paid Losses	Adjustment in Expenses
A01-30 & AE	525	\$1,045	103,441,600	510	\$8,672,315.99	\$400,829.32
A Zones	1	\$2,298	281,500	36	\$418,578.25	\$17,300.00
AO Zones	135	\$169,053	31,956,600	114	\$1,677,387.59	\$101,551.87
AH Zones	8	\$11,360	1,840,300	9	\$226,140.71	\$6,100.00
V01-30 & VE	43	\$205,456	9,297,100	117	\$2,673,022.03	\$113,519.55
B, C, X	540	\$316,066	158,381,300	348	\$5,479,723.56	\$216,977.92
Standard	445	\$279,681	131,168,300	336	\$5,339,189.49	\$207,867.92
PRP	95	\$36,385	27,213,000	12	\$140,534.07	\$9,110.00
TOTAL	1792	\$1,021,344	463,579,700	1482	\$24,626,891.69	\$1,073,256.58

Table 2-1

POST-FIRM

Zones	PIF	Premium	IIF	Closed Paid Losses	\$ of Paid Losses	Adjustment in Expenses
A01-30 & AE	235	\$143,914	57,011,700	50	\$1,039,527.78	\$51,581.84
A Zones	0	\$0	0	0	\$0.00	\$0.00
AO Zones	43	\$31,966	11,522,400	15	\$397,309.01	\$18,385.03
AH Zones	19	\$15,294	4,705,200	4	\$21,065.21	\$2,220.00
V01-30 & VE	21	\$75,913	5,294,500	41	\$638,703.79	\$38,460.30
B, C, X	192	\$114,628	62,912,100	23	\$330,929.80	\$13,815.00
Standard	143	\$93,516	47,408,100	19	\$290,261.70	\$10,600.00
PRP	49	\$21,112	15,504,000	4	\$40,668.10	\$3,215.00
TOTAL	702	\$496,343	204,358,000	156	\$2,758,465.39	\$138,277.17

Table 2-2

OCCUPANCY

Occupancy	PIF	Premium	IIF	Closed Paid Losses	\$ of Paid Losses	Adjustment in Expenses
Single Family	1615	\$1,948,775	409,816,600	1289	\$18,849,992.86	\$873,460.16
2-4 Family	59	\$40,489	12,189,900	26	\$587,585.56	\$25,539.74
Other Residential	48	\$30,423	11,190,600	6	\$164,365.65	\$4,605.00
Non Residential	40	\$111,761	13,447,200	123	\$2,883,126.06	\$124,335.93
TOTAL	1762	\$2,131,448	446,644,300	1444	\$22,485,070.13	\$1,027,940.83

Table 2-3

*Policies In Force

**Insurance In Force

By making this comparison, the Committee came up with some conclusions:

- Post FIRM houses have less losses than Pre-FIRM
- Losses for B, C and X zone (not Special Flood Hazard Areas) are the zones with the third highest losses. We estimate this is because most of those houses are grandfathered and now in higher risk zones.
- About 40% of Marshfield structures are in the Special Flood Hazard Area (SFHA)
- About 38% of our structures in the SFHA are insured
- 50% of multi family structures are in the SFHA and 50% of those are insured
- 38% of single family structures are in the SFHA and 45% of those are insured
- 49% of commercial structures are in the SFHA and 45% of those are insured
- 41% of public buildings are in the SFHA but there is no insurance data to show coverage. The PPI/CRS Committee estimate low take up on public buildings.

- Many of the structures in Town have received multiple losses. Out of 1,762 flood policies, 1445 losses have been paid which is 82% of our policy holders. When zones are analyzed, such as pre-FIRM AE, there are 525 policies with 510 losses meaning 97% have filed at least one claim. This may not make them repetitive losses, but show the capability of floods to cause repeat damage.

Our analysis shows that overall, 40% of our Town is in the SFHA, and out of that, 50% of structures that are in the SFHA are insured.

Out of a total of 11,787 structures, 1,762 have flood policies. Showing that a total of 15% of Marshfield is insured with flood insurance.

The PPI Committee, based on this data, came to several conclusions:

- We need to include real estate agents as a target audience. Since the chances of a new buyer requiring flood insurance in Town was 50%, getting the risk information into new buyer's hands is critical. We hope our outcome is an increase in flood map inquiries, an increase in flood mitigation information requests, and an increase of flood policies.
- With only 15% of the Town insured, but 50% of the Town in high risk zones, we included all structures in Town into our outreaches to increase the purchase of flood insurance in the SFHA and X zones (non required areas).
- Because of how much of the Town is in high risk zones, we included the "building in compliance" message in almost all of our outreach material and builders and contractors into our target audience. We hope the outcome is reduced flood damage, an increase in structures built above the 1% flood zone, and a reduction in non-compliant activity in the floodplain.
- Due to the high number of losses compared to the number of policies, the PPI outreach projects we targeted all residents with flood insurance in order to try to reduce losses and encourage mitigation actions.
- With recent storms, we continuously find that about 40% of those that flooded were not mapped by FEMA FIRM's.
- The lowest number of insurance policies compared to the number of structures is single family dwellings within the SFHA. Because of this, we targeted all residents of the SFHA. Our messages inform these residents to not rely on disaster assistance, and buy a flood policy which is separate from your homeowners policy

*Note: all structure data comes from the Town of Marshfield Hazard Mitigation Plan

Target Audiences

Almost all the PPI Committee members are lifelong residents or have worked most of their lives in Town and understand what audiences need to be served. Additionally, the flood insurance assessment and the review of the Hazard Mitigation Plan (which involved collaboration from multi departments and is updated by the PPI Committee) gave insight for the PPI Committee to determine its target audiences. The target audiences are as follows:

1. All residents of the SFHA	According to the flood insurance assessment, about 50% of structures within the SFHA are insured. However, there are occupancy categories within the SFHA with much lower insured percentages compared to the number of structures. Additionally, there are much higher losses within the SFHA, particularly AE zones. By targeting all residents within the SFHA, we plan on increasing policy counts and reducing losses.
2. Visitors of the SFHA	Within the single family residency category, Town officials believe a significant percentage of those are rental properties within the SFHA. Residents visiting Marshfield may not be aware of the high flooding hazards they could incur and single family residences are the least insured compared to the number of structures. Visitors more often than not, because of their misunderstanding of the severity of flooding hazards, put themselves in harm's way and become a major problem to public safety, which include evacuation hazards and high risk rescues.
3. Repetitive loss areas	Marshfield is a class "C" community for repetitive losses. For our community, communication is required to be in the CRS program for the repetitive loss areas. We have a high number of these properties due to our past development near our coastal areas and the high number of Pre-FIRM properties in these areas. These property owners are also usually not aware of the steps that need to be taken to reduce their hazard, and their usually very high flood insurance premium.
4. All Town properties (properties within the community)	The entire Town needs to be aware of the flood hazards we face. A loss of properties due to flooding can cause a shift of the tax burden for other parts of the Town. There are also flood hazards outside of our coastal areas such as storm water flooding that residents need to be aware of, and how inexpensive flood insurance in these areas is to purchase.
5. All residents with flood insurance	While we target all properties within the SFHA, 50% do not have flood insurance. Residents with flood insurance can do certain things to reduce their premiums and reduce their flood losses. There are also pre and post disaster steps they can take such as ICC funds that residents with flood insurance may also not be aware of, along with other mitigation measures and grants to bring their structures into compliance.
6. Builders and contractors	To maintain compliance with flood insurance standards, builders and contractors need to be educated. They are the first line of defense to build our community with more resilience.
7. Realtors/lenders/insurance agents	Real estate professionals are, in most cases, the first people to give flood risk information to the consumer. They also have obligations to give certain flood risk information, and it is not always correct. Our PPI targets real estate professionals in order to guide them and their consumers on where to find flood risk information, why their clients should purchase flood insurance, and resources for them.

Table 3-1

Other Public Information Projects

The Town of Marshfield has a history of being very proactive on reaching out to residents on flood hazards. Because of that, it is important the PPI committee is aware of other outreaches the Town does, and incorporate them the best we can into the PPI. The table below compiles other outreach activity that goes on within the community by various organizations.

Organization	Project	Subject Matter	Frequency
Marshfield Police	Outreach media	The MPD operates the emergency management center in Marshfield. They post storm related outreach messages on Facebook and press releases to the media	As needed
Local News Media	Flood related media	Flood warnings, local flood updates	As needed
Marshfield Police	Storm warning signage	Signage in flood prone areas warning those in the area of potential flooding	As needed
Marshfield Building Department	RL Mailing	Mailing to all Repetitive Loss area buildings	Once a year
Board of Health	Preparedness Totes	Bags that list precautions to take before an event	September

Priority Topics

Once the audience was defined, the PPI Committee outlined the required priority topics with three additional topics that were important to the target audience for which the Committee wanted to develop messages and outcomes. Six of the priority topics are the standard and required CRS messages, with three additional topics selected by the Committee:

1. Know your flood hazards
2. Insure your property for your flood hazard
3. Protect people from the hazard
4. Protect your property from the hazard
5. Build responsibly
6. Protect natural floodplain functions
7. Drainage system maintenance
8. Storm documentation
9. Flood infrastructure management

Messages and Outcomes

Once the audience and topics were discussed and reviewed based on the information that the Committee obtained, the Committee developed messages and the outcomes that would drive results based on the findings of the PPI. They are outlined in the table below:

Priority Topics	Messages	Desired Outcome
Know Your Flood Hazard	<p>Find your flood risk by going to the Town of Marshfield website, the CRS Coordinator's office to request map information or check information at the library</p> <p>Ask your real estate agent if the property is in the floodplain or if it has ever been flooded</p> <p>Ask the seller or neighbor if the area has ever been flooded or any other flood hazards in the area</p> <p>Visit the MCC website for flood hazard information</p> <p>Know the repetitive loss areas</p>	<p>An increase in flood map inquiries</p> <p>Increase in flood insurance policies purchased in the SFHA</p> <p>An increase in information requests on flood insurance and flood mitigation</p> <p>An increase in mitigation activities</p> <p>An increase in flood map and how to prevent flood damage inquiries</p>
Insure Your Property for your flood hazard	<p>Do not rely on disaster assistance, buy a flood policy which is separate from your homeowners policy</p> <p>Contact your agent to understand flood coverages and buy a policy</p> <p>Ask an insurance agent about the cost of flood policy</p> <p>Attend a local outreach and find out the types of flood insurance available to you</p>	<p>Increase in flood insurance policies across the community</p> <p>Increase in flood insurance policies across the community</p> <p>Increase number of flood policies in X zones</p> <p>Increase number of flood policies in the SFHA</p>
Protect People From The Hazard	<p>Pay attention for reverse 911 calls alerting you of a storm</p> <p>Listen to local radio and television for emergency instructions</p> <p>Post all emergency plans and phone numbers at home, work and in your cell phone</p> <p>Learn your community's evacuation routes and your children's school, daycare and your works emergency plan</p> <p>Obey posted signs to stay out of flooded areas during a storm</p> <p>Develop a disaster plan for you and your family</p>	<p>Reduce emergency rescues during flood events</p> <p>Increase the number of residents that evacuate before a storm</p> <p>Increase the number of residents that evacuate before a storm</p> <p>Protect residents before events occur</p> <p>Reduce rescues of visitors in the SFHA</p> <p>Reduce emergency rescues during flood events</p>

Priority Topics	Messages	Desired Outcome
Protect Property From The Hazard	<p>Prepare for flooding by putting valuables, insurance policies and medicine in a safe place</p> <p>Consider permanent flood protection measures such as elevating your house or utilities</p> <p>Complete an inventory of your personal property</p> <p>Move hazardous materials out of basements or other flood prone areas</p> <p>Board up windows and doors</p> <p>Contact the Building Department to find out about retrofitting techniques</p> <p>Talk to the Floodplain Manager about FEMA grants to elevate your structure</p>	<p>Increase in flood recovery post event</p> <p>Reduce flood insurance losses</p> <p>Speed the recovery and return to flood damaged property</p> <p>Reduce damage to structures</p> <p>Reduce flood insurance losses</p> <p>Increase the number of homes compliant with the NFIP building requirements</p> <p>Reduce flood insurance losses</p>
Build Responsibly	<p>Before undertaking development in any A or V zone, contact the Building and Conservation Department</p> <p>Check the CRS website to become familiar with the floodplain bylaws</p> <p>Pick up flyers at the Building Department, library, CRS or MCC website on how to build in compliance</p>	<p>Maintain compliance with the NFIP</p> <p>Reduce non compliant floodplain work</p> <p>Reduce flood insurance losses</p>
Protect Natural Floodplain Functions	<p>Boaters should avoid speeding while traveling rivers and creeks to protect marsh, river and creek banks</p> <p>Travel only on designated pathways through dunes</p> <p>Developers should obey posted signs to not encroach or damage adjacent wetlands</p> <p>Under title V, it is recommended that you pump your septic system once a year</p>	<p>Reduce erosion to marsh and creek banks</p> <p>Prevent dune erosion</p> <p>Improve wetland vegetation growth</p> <p>Prevent damage to the natural environment</p>
Drainage System Maintenance	<p>If you see clogged drains, attempt to clean then call the DPW</p> <p>Don't dump in drainage structures</p>	<p>Reduce localized flooding due to storm drain clogs</p> <p>Reduce localized flooding due to storm drain clogs</p>
Storm Documentation	<p>Even if a claim is not filed, documents storm damage to your property or area</p> <p>Take inventory of damage after a storm</p>	<p>Collect Town wide information on damage in order to maximize FEMA post disaster funding for storm damage</p> <p>Speed the recovery and return to flood damaged property</p>
Flood Infrastructure Management	<p>Call the DPW If you see cracks or deterioration in the seawall</p> <p>Avoid bolting structures directly to the seawall</p> <p>Avoid putting hard structures against coastal infrastructure</p>	<p>Prevent deterioration of coastal infrastructure</p> <p>Prevent deterioration of coastal infrastructure</p> <p>Reduce damage by debris to coastal structures</p>

Outreach Projects

Finally, in order to deliver the priority topics, messages and drive outcomes to the correct audiences, the PPI Committee developed outreach projects. The overall goal of the outreach projects messaging and audiences will be to connect the messages to the appropriate audience in order to deliver the previously outlined outcomes. We attempt to create outreach projects that will reach the widest audience. We also wanted to channel the information in ways that are easily accessible and in ways that are preexisting in order for our audiences to receive the same message across multiple sources.

A full table of all the audiences, outreach projects, timing and outcomes can be found at the back of this PPI. However, we created some new and unique outreach material:

- **OPI: A flood hazard brochure:** This brochure, utilized in Marshfield's 1990's CRS projects, has been updated and re-implemented due to its past success. The brochure compiles almost every message, and is a simple two sided brochure that communicates to the stakeholder all aspects of flood safety, flood compliance, Town resources and more.
- **OP2: Outreach A: In person outreach:** The in person outreach will include discussions on all key topics and messages from the PPI. The presentation is broken out into sections with a focus on flood insurance. The presentation will be performed in partnership with the Town Administrator, the PPI Committee, and the Massachusetts Coastal Coalition (Stakeholder organization). The outreach will also advertise the Map Information Service available at the Building Department.
- **OP3: Outreach B: Mailing:** One of the required activities that the Town has been doing for many years is inform residents how to elevate, resources for them and how to recover from a flood.
- **OP 4: Signage:** Typically before a storm, the community will place electronic signage to warn visitors to stay away from flood hazards. We have incorporated this into the PPI to ensure this is done before and in response to every major event. Additionally, the Town has on occasion, posted signs near construction close to the floodplain and wetlands alerting those that are working on the site to not disturb the area. This has also been included within the PPI to refine the message and make sure it is done on all work sites near wetland and floodplain areas.
- **OP 5: Reverse 911:** The local police department performs a reverse 911 at least once a year to alert all residents of the severity of flooding during a storm. The inclusion of this outreach into the PPI ensures it is done before and in response to major flooding and storm events.
- **OP 6: Radio/Cable/Paper:** The PPI Committee will utilize radio, cable and newspaper to inform our target audience when our outreaches will happen. Because we will be doing two outreaches a year, this will happen twice each year. Additionally, the Floodplain Manager, an elected member of the Board of Selectman, and the Town Administrator plan on appearing on local TV at least once a year to do an hour long program about all the messages in the PPI including focusing on why and how to purchase flood insurance, its benefits and what areas need it most.
- **OP 7: Town Website:** The Town has a CRS website where all our outreaches, media appearances, and other CRS and FEMA resources will be posted. We will also have the FEMA digital maps available. Additionally, after major flooding events, local resources for disaster recovery are posted to the site such as post disaster recovery guides, claims information, contacts to make damage assessments, and more.
- **OP 8: MCC Website:** We incorporated a major local stakeholder group website, the Massachusetts Coastal Coalition, where additional resources can be found. They also have a program where individuals can find their location on the FEMA flood maps and receive additional mapping

information. Additionally, information about flood insurance, including simple to understand brochures and memos, is available.

- **OP 9: Town Meeting:** Our brochure will be available at Town Meeting. Additionally, before he speaks on DPW articles, the DPW Superintendent will have a few statements on the PPI messages.
- **OP 10: Flood Insurance and Real Estate Brochure:** In addition to the general stakeholder brochure, the PPI Committee felt it would be beneficial to include a separate brochure just for realtors to hand out to those purchasing property. The goal of the brochure is to communicate flood risk, increase flood insurance policy counts, and increase the number of map inquiries to buyers. We also hope this will increase the number of flood policies purchased with a higher awareness of flood risk. This brochure is given to every real estate agency within Marshfield, and real estate agents are instructed to give the brochure to all sellers and buyers. The PPI Committee also tries to distribute the brochure to all local banks and lenders to give to clients.

Outreach Plan

Based on the review of the PPI and Hazard Mitigation Plan, as well as the local knowledge of the PPI Committee, information from the PPI and the messages, outcomes, and outreach projects, we connected the correct outreach projects and messages to the appropriate audiences. The PPI felt the pairing of these audiences, messages and outreach projects would deliver the best outcome and resonate with the target audiences. The full PPI plan can be found in Appendix A.

Additional Outreach Services:

Map Information Service

The Building Department has taken on the responsibility to administer the map information activity MI1 and MI4.

For MI1, when someone comes to the Building Department to request a structures map information, the Building Department will give them the following:

- 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 requester with information on mandatory purchase.

For MI4, the Building Department will also supply the requester site or building elevation information for an elevation certificate (if available) or other GIS and/or mapping information that supplies site elevations.

This service is advertised in the OP3, in person outreach which is done at least twice a year (in the spring and the fall).

CRS and MCC Website

The PPI/CRS Committee maintains, on a regular basis, a floodplain and flood information website. This website has the following information:

- A link to FloodSmart (www.floodsmart.gov)
- The Town of Marshfield's Flood Insurance Study
- A link to the Towns GIS flood maps which is updated based on the map information activity
- The following FEMA publications:
 - Above the Flood: Elevating Your Floodprone House, FEMA-347 (2000)
 - Answers to Questions About the National Flood Insurance Program, F-084 (2011)
 - Coastal Construction Manual, FEMA-P-55, (2011)
 - Elevated Residential Structures, FEMA-54 (1984)
 - Protecting Manufactured Homes from Floods and Other Hazards, FEMA P-85 (2009)
 - Mitigation of Flood and Erosion Damage to Residential Buildings in Coastal Areas, FEMA-257 (1994)
 - Protecting Building Utilities From Flood Damage, FEMA-P-348 (1999)
 - Protecting Floodplain Resources, FEMA-268 (1996)
 - Reducing Damage from Localized Flooding, FEMA 511 (2005)
- The PPI outreach documents which includes:
 - The PPI Brochure
 - The PPI outreach presentation
 - Realtor hazard disclosure
 - SRL Mailing
 - A copy of the PPI
- The Marshfield Hazard Mitigation Plan
- The 2015 Sea Level Rise Study

The Massachusetts Coastal Coalition, as a major stakeholder involved in Marshfield's CRS activities, is linked to the CRS website. On the MCC website are detailed information on flood insurance, mitigation grants, and other related information.

There are also links to local tide gauges (with live information) on the NOAA website.

These documents are also available in the Marshfield Ventress Library. The Committee checks the website's links at least monthly, and fixes those that are no longer accurate. Annually, the Committee reviews the content to ensure that it is still current and pertinent.

Flood Response Plan

Built into the PPI are messages and outreaches that are aimed at responding to flooding events. They are as follows:

OP 4: Signage

OP 5: Reverse 911

OP 7: Town Website

Annual Evaluation

The Program for Public Information Committee meets at least annually to monitor the implementation of the outreach projects. The committee assesses whether the desired outcomes were achieved and what, if anything, should be changed. The PPI Committee will meet at least quarterly to evaluate the plan and make any needed changes. Additionally, the PPI Committee is tasked with meeting quarterly to update the Hazard Mitigation Plan, PPI and will be tasked with implementing many of the in person outreaches. At each review, the PPI will:

- Review the projects that were completed
- Note the progress towards the desired outcomes
- Review and provide update on projects not completed
- Change in the target audiences (if needed)
- Compile timeline for implementing outreaches
- Request updated flood insurance data and information from the regions ISO CRS specialist to monitor the flood insurance improvement and flood policy increase plan outlined throughout the PPI. This information will be updated in future reports on an annual basis and, based on policy count and other activities, updated for effectiveness.

This work is described in an evaluation report that is prepared each year by the Committee, sent to the governing body, and included in the annual CRS recertification.

Additionally, this plan will be sent to Robert Desaulniers, the Flood Insurance Specialist for FEMA Region 1, in order to obtain helpful information and guidance on plan improvement and how to increase flood insurance policy counts. An Appendix with notes from that review will be included in each annual PPI report.

Adoption

This document will not be in effect until it is approved by the Town of Marshfield Board of Selectman.
Board approval date:

Acronyms

AE Zone: 100 – year floodplain mapping by FEMA with Base Flood Elevations

VE Zone: Coastal high hazard 100-year floodplain mapped by FEMA

X Shaded Zone: Areas of 500 year flood; areas of 100 year flood with average depths of less than 1 foot or with drainage areas less than 1 square mile

X Zone: Areas determined to be outside of the 500 year floodplain

CFM: Certified Floodplain Manager

CRS: Community Rating System

SFHA: Special Flood Hazard Area

OP: Outreach Projects

PPI: Program for Public Information

FIRM: Flood Insurance Rate Map

ICC: Increased Cost of Compliance

Table A | PPI Outreach Projects

Priority Audience : All Residents of the SFHA

	Priority Topics	Messages	Desired Outcome
1	Know Your Flood Hazard	<p>Find your flood risk by going to the Town of Marshfield website, the CRS Coordinator's office to request map information or check information at the library</p> <p>Ask your real estate agent if the property is in the floodplain or if it has ever been flooded</p> <p>Ask the seller or neighbor if the area has ever been flooded or any other flood hazards in the area</p> <p>Visit the MCC website for flood hazard information</p>	<p>An increase in flood map inquiries</p> <p>Increase in flood insurance policies purchased in the SFHA</p> <p>An increase on requesting information on flood insurance and flood mitigation</p> <p>An increase in mitigation activities</p>
2	Insure Your Property for your flood hazard	<p>Do not rely on disaster assistance, buy a flood policy which is separate from your homeowner's policy</p> <p>Attend a local outreach and find out the types of flood insurance available to you</p>	<p>Increase in flood insurance policies across all properties</p> <p>Increase number of flood policies in the SFHA</p>
3	Protect People From The Hazard	<p>Pay attention for reverse 911 calls alerting you of a storm</p> <p>Listen to local radio and television for emergency instructions</p> <p>Post all emergency plans and phone numbers at home, work and in your cell phone</p> <p>Learn your communities evacuation routes and your children's school, daycare and your works emergency plan</p>	<p>Reduce emergency rescues during flood events</p> <p>Increase the number of residents that evacuate before a storm</p> <p>Increase the number of residents that evacuate before a storm</p> <p>Protect residents before events occur</p>

	Priority Topics	Messages	Desired Outcome
4	Protect Property From The Hazard	<p>Prepare for flooding by putting valuables, insurance policies and medicine in a safe place</p> <p>Consider permanent flood protection measures such as elevating your house or utilities</p> <p>Complete an inventory of your personal property</p> <p>Move hazardous materials out of basements or other flood prone areas</p> <p>Board up windows and doors</p> <p>Contact the building department to find out about retrofitting techniques</p> <p>Talk to the Floodplain Manager about FEMA grants to elevate your structure</p>	<p>Increase in flood recovery post event</p> <p>Reduce flood insurance losses</p> <p>Speed the recovery and return to flood damaged property</p> <p>Reduce damage to structures</p> <p>Reduce flood insurance losses</p> <p>Increase the number of homes compliant with the NFIP building requirements</p> <p>Reduce flood insurance losses</p>
5	Build Responsibility	<p>Before undertaking development in any A or V zone, contact the Building and Conservation departments</p> <p>Check the CRS website to become familiar with the floodplain bylaws</p>	<p>Maintain compliance with the NFIP</p> <p>Reduce non complaint floodplain work</p>
6	Protect Natural Floodplain Functions	<p>Travel only on designated pathways through dunes</p> <p>Under Title V, it is recommended that you pump your septic system once a year</p>	<p>Prevent dune erosion</p> <p>Prevent damage to the natural environment</p>
7	Drainage System Maintenance	<p>If you see clogged drains, call the DPW</p> <p>Don't dump in drainage structures</p>	<p>Reduce localized flooding due to storm drain clogs</p> <p>Reduce localized flooding due to storm drain clogs</p>
8	Storm Documentation	<p>Even if a claim is not filed, documents storm damage to your property or area</p> <p>Take inventory of damage after a storm</p>	<p>Collect Town wide information on damage in order to maximize FEMA post disaster funding for storm damage</p> <p>Speed the recovery and return to flood damaged property</p>
9	Flood Infrastructure Management	<p>Call the DPW If you see cracks or deterioration in the seawall</p> <p>Avoid bolting structures directly to the seawall</p> <p>Avoid putting hard structures against coastal infrastructure</p>	<p>Prevent deterioration of coastal infrastructure</p> <p>Prevent deterioration of coastal infrastructure</p> <p>Reduce damage by debris to coastal structures</p>

Projects	Assignment	Schedule	Stakeholders
OP1- Brochure with information	CRS/PPI Committee	Offered at all outreaches/mailed once a year in all tax bills/at all CRS events	
OP2- In person outreach- Map information service is advertised	CRS Coordinator/Town of Marshfield/MCC	Spring and Fall	MCC
OP5- Reverse 911	MPD	At least once a year (winter, before a storm event)	
OP6- Local access TV, Facebook page and radio interviews	Town Administrator/Building Department/Town Planner	TV- once in the fall; Facebook- winter and fall; Radio- quarterly; Paper- spring and fall	
OP7/OP8- Town and MCC website	CRS Coordinator/CRS/PPI Committee/MCC		MCC

Priority Audience : Visitors to the SFHA

	Priority Topics	Messages	Desired Outcome
1	Know Your Flood Hazard	Find your flood risk by going to the Town of Marshfield website, the CRS Coordinator's office to request map information or check information at the library Visit the MCC website for flood hazard information	An increase in flood map inquiries An increase in mitigation activities
2	Insure Your Property for your flood hazard	Contact your agent to understand flood coverages and buy a policy	Increase in flood insurance policies across the community
3	Protect People From The Hazard	Pay attention for reverse 911 calls alerting you of a storm Listen to local radio and television for emergency instructions Post all emergency plans and phone numbers at home, work and in your cell phone Learn your communities evacuation routes and your children's school, daycare and your works emergency plan Obey posted signs to stay out of flooded areas during a storm Develop a disaster plan for you and your family	Reduce emergency rescues during flood events Increase the number of residents that evacuate before a storm Increase the number of residents that evacuate before a storm Protect residents before events occur Prevent rescues of visitors in the SFHA Reduce emergency rescues during flood events
4	Protect Property From The Hazard	Prepare for flooding by putting valuables, insurance policies and medicine in a safe place Complete an inventory of your personal property Move hazardous materials out of basements or other flood prone areas Board up windows and doors	Increase in flood recovery post event Reduce flood insurance losses Speed the recovery and return to flood damaged property Reduce damage to structures

	Priority Topics	Messages	Desired Outcome
5	Build Responsibility	Check the CRS website to become familiar with the floodplain bylaws	Reduce non compliant floodplain work
6	Protect Natural Floodplain Functions	Boaters should avoid speeding while traveling rivers and creeks to protect marsh, river and creek banks Travel only on designated pathways through dunes	Reduce erosion to marsh and creek banks Prevent dune erosion
7	Drainage System Maintenance	If you see clogged drains, call the DPW	Reduce localized flooding due to storm drain clogs
8	Storm Documentation	Take inventory of damage after a storm	Speed the recovery and return to flood damaged property
9	Flood Infrastructure Management	Call the DPW If you see cracks or deterioration in the seawall	Prevent deterioration of coastal infrastructure

Projects	Assignment	Schedule	Stakeholders
OP1- Brochure with information	CRS/PPI Committee	Offered at all outreaches/mailed once a year in all tax bills/at all CRS events	
OP2- In person outreach- Map information service is advertised	CRS Coordinator/Town of Marshfield/MCC	Spring and Fall	MCC
OP4- Electronic and other signage warning of flood hazard	MPD		
OP5- Reverse 911	MPD	At least once a year (winter, before a storm event)	
OP6- Local access TV, Facebook page and radio interviews	Town Administrator/Building Department/Town Planner	TV- once in the fall; Facebook- winter and fall; Radio- quarterly; Paper- spring and fall	
OP7/OP8- Town and MCC website	CRS Coordinator/CRS/PPI Committee/MCC		MCC

Priority Audience : Repetitive Loss Areas

	Priority Topics	Messages	Desired Outcome
1	Know Your Flood Hazard	<p>Find your flood risk by going to the Town of Marshfield website, the CRS Coordinator's office to request map information or check information at the library</p> <p>Ask your real estate agent if the property is in the floodplain or if it has ever been flooded</p> <p>Ask the seller or neighbor if the area has ever been flooded or any other flood hazards in the area</p> <p>Visit the MCC website for flood hazard information</p> <p>Know the repetitive loss areas</p>	<p>An increase in flood map inquiries</p> <p>Increase in flood insurance policies purchased in the SFHA</p> <p>An increase on requesting information on flood insurance and flood mitigation</p> <p>An increase in mitigation activities</p> <p>An increase in inquiries on preventing flood damage and flood map inquiries</p>
2	Insure Your Property for your flood hazard	<p>Contact your agent to understand flood coverages and buy a policy</p> <p>Attend a local outreach and find out the types of flood insurance available to you</p>	<p>Increase in flood insurance policies across the community</p> <p>Increase number of flood policies in the SFHA</p>
3	Protect People From The Hazard	<p>Pay attention for reverse 911 calls alerting you of a storm</p> <p>Listen to local radio and television for emergency instructions</p> <p>Post all emergency plans and phone numbers at home, work and in your cell phone</p> <p>Develop a disaster plan for you and your family</p>	<p>Reduce emergency rescues during flood events</p> <p>Increase the number of residents that evacuate before a storm</p> <p>Increase the number of residents that evacuate before a storm</p> <p>Reduce emergency rescues during flood events</p>
4	Protect Property From The Hazard	<p>Prepare for flooding by putting valuables, insurance policies and medicine in a safe place</p> <p>Consider permanent flood protection measures such as elevating your house or utilities</p> <p>Complete an inventory of your personal property</p> <p>Contact the Building Department to find out about retrofitting techniques</p> <p>Talk to the Floodplain Manager about FEMA grants to elevate your structure</p>	<p>Increase in flood recovery post event</p> <p>Reduce flood insurance losses</p> <p>Speed the recovery and return to flood damaged property</p> <p>Increase the number of homes compliant with the NFIP building requirements</p> <p>Reduce flood insurance losses</p>
5	Build Responsibility	<p>Before undertaking development in any A or V zone, contact the Building and Conservation departments</p> <p>Check the CRS website to become familiar with the floodplain bylaws</p> <p>Pick up flyers at the Building Department, library, CRS or MCC website on how to build in compliance</p>	<p>Maintain compliance with the NFIP</p> <p>Reduce non complaint floodplain work</p> <p>Reduce flood insurance losses</p>
7	Drainage System Maintenance	<p>If you see clogged drains, call the DPW</p>	<p>Reduce localized flooding due to storm drain clogs</p>

	Priority Topics	Messages	Desired Outcome
8	Storm Documentation	Take inventory of damage after a storm	Speed the recovery and return to flood damaged property
9	Flood Infrastructure Management	Call the DPW If you see cracks or deterioration in the seawall Avoid bolting structures directly to the seawall Avoid putting hard structures against coastal infrastructure	Prevent deterioration of coastal infrastructure Prevent deterioration of coastal infrastructure Reduce damage by debris to coastal structures

Projects	Assignment	Schedule	Stakeholders
OP1- Brochure with information	CRS/PPI Committee	Offered at all outreaches/mailed once a year in all tax bills/at all CRS events	
OP3- Mailing to repetitive loss areas identifying flood risk, availability of flood insurance, and mitigation options	Town Planner	Once in the spring	
OP7/OP8- Town and MCC website	MPD CRS Coordinator/CRS/PPI Committee/MCC		MCC

Priority Audience : All Properties Within the Town

	Priority Topics	Messages	Desired Outcome
1	Know Your Flood Hazard	Find your flood risk by going to the Town of Marshfield website, the CRS Coordinator's office to request map information or check information at the library Visit the MCC website for flood hazard information	An increase in flood map inquiries An increase in mitigation activities
2	Insure Your Property for your flood hazard	Contact your agent to understand flood coverages and buy a policy Ask an insurance agent how much a flood policy would cost	Increase in flood insurance policies across the community Increase number of flood policies in X zones
3	Protect People From The Hazard	Pay attention for reverse 911 calls alerting you of a storm Listen to local radio and television for emergency instructions Post all emergency plans and phone numbers at home, work and in your cell phone Learn your community's evacuation routes and your children's school, daycare and your works emergency plan Obey posted signs to stay out of flooded areas during a storm Develop a disaster plan for you and your family	Reduce emergency rescues during flood events Increase the number of residents that evacuate before a storm Increase the number of residents that evacuate before a storm Protect residents before events occur Prevent rescues of visitors in the SFHA Reduce emergency rescues during flood events

	Priority Topics	Messages	Desired Outcome
4	Protect Property From The Hazard	<p>Prepare for flooding by putting valuables, insurance policies and medicine in a safe place</p> <p>Consider permanent flood protection measures such as elevating your house or utilities</p> <p>Complete an inventory of your personal property</p> <p>Contact the Building Department to find out about retrofitting techniques</p>	<p>Increase in flood recovery post event</p> <p>Reduce flood insurance losses</p> <p>Speed the recovery and return to flood damaged property</p> <p>Increase the number of homes compliant with the NFIP building requirements</p>
5	Build Responsibility	<p>Before undertaking development in any A or V zone, contact the Building and Conservation departments</p> <p>Check the CRS website to become familiar with the floodplain bylaws</p>	<p>Maintain compliance with the NFIP</p> <p>Reduce non compliant floodplain work</p>
6	Protect Natural Floodplain Functions	<p>Boaters should avoid speeding while traveling rivers and creeks to protect marsh, river and creek banks</p> <p>Under Title V, it is recommended that you pump your septic system once a year</p>	<p>Reduce erosion to marsh and creek banks</p> <p>Prevent damage to the natural environment</p>
7	Drainage System Maintenance	<p>If you see clogged drains, attempt to clean then call the DPW</p> <p>Don't dump in drainage structures</p>	<p>Reduce localized flooding due to storm drain clogs</p> <p>Reduce localized flooding due to storm drain clogs</p>
8	Storm Documentation	<p>Even if a claim is not filed, documents storm damage to your property or area</p>	<p>Collect Town wide information on damage in order to maximize FEMA post disaster funding for storm damage</p>

Projects	Assignment	Schedule	Stakeholders
OP1- Brochure with information	CRS/PPI Committee	Offered at all outreaches/mailed once a year in all tax bills/at all CRS events	
OP3- Mailing to repetitive loss areas identifying flood risk, availability of flood insurance, and mitigation options	Town Planner	Once in the spring	
OP5- Reverse 911	MPD	At least once a year (winter, before a storm event)	
OP9- Information available at town meeting- announcement at town meeting	CRS Coordinator/DPW Administrator	April and October	

Priority Audience : All Residents with Flood Insurance

	Priority Topics	Messages	Desired Outcome
1	Know Your Flood Hazard	Find your flood risk by going to the Town of Marshfield website, the CRS Coordinator's office to request map information or check information at the library Visit the MCC website for flood hazard information Know the repetitive loss areas	An increase in flood map inquiries An increase in mitigation activities An increase in inquiries on preventing flood damage and flood map inquiries
2	Insure Your Property for your flood hazard	Do not rely on disaster assistance, buy a flood policy which is separate from your homeowner's policy Contact your agent to understand flood coverages and buy a policy Ask an insurance agent how much a flood policy would cost Attend a local outreach and find out the types of flood insurance available to you	Increase in flood insurance policies across the community Increase in flood insurance policies across the community Increase number of flood policies in X zones Increase number of flood policies in the SFHA
3	Protect People From The Hazard	Develop a disaster plan for you and your family	Reduce emergency rescues during flood events
4	Protect Property From The Hazard	Prepare for flooding by putting valuables, insurance policies and medicine in a safe place Consider permanent flood protection measures such as elevating your house or utilities Complete an inventory of your personal property Move hazardous materials out of basements or other flood prone areas Board up windows and doors Contact the Building Department to find out about retrofitting techniques Talk to the Floodplain Manager about FEMA grants to elevate your structure	Increase in flood recovery post event Reduce flood insurance losses Speed the recovery and return to flood damaged property Reduce damage to structures Reduce flood insurance losses Increase the number of homes compliant with the NFIP building requirements Reduce flood insurance losses
5	Build Responsibility	Pick up flyers at the Building Department, library, CRS or MCC website on how to build in compliance	Reduce flood insurance losses
8	Storm Documentation	Even if a claim is not filed, document storm damage to your property or area Take inventory of damage after a storm	Collect Town wide information on damage in order to maximize FEMA post disaster funding for storm damage Speed the recovery and return to flood damaged property

Projects	Assignment	Schedule	Stakeholders
OP1- Brochure with information	CRS/PPI Committee	Offered at all outreaches/mailed once a year in all tax bills/at all CRS events	
OP2- In person outreach- Map information service is advertised	CRS Coordinator/Town of Marshfield/MCC	Spring and Fall	MCC
OP6- Local access TV, Facebook page and radio interviews	Town Administrator/Building Department/Town Planner	TV- once in the fall; Facebook- winter and fall; Radio- quarterly; Paper- spring and fall	
OP7/OP8- Town and MCC website	CRS Coordinator/CRS/PPI Committee/MCC		MCC

Priority Audience : Builders and Contractors

	Priority Topics	Messages	Desired Outcome
1	Know Your Flood Hazard	Find your flood risk by going to the Town of Marshfield website, the CRS Coordinator's office to request map information or check information at the library Know the repetitive loss areas	An increase in flood map inquiries An increase in inquiries on preventing flood damage and flood map inquiries
2	Insure Your Property for your flood hazard	Ask an insurance agent how much a flood policy would cost Contact the building department to find out about retrofitting techniques Talk to the Floodplain Manager about FEMA grants to elevate your structure	Collect Town wide information on damage in order to maximize FEMA post disaster funding for storm damage Increase the number of homes compliant with the NFIP building requirements Reduce flood insurance losses
5	Build Responsibility	Before undertaking development in any A or V zone, contact the Building and Conservation departments Check the CRS website to become familiar with the floodplain bylaws Pick up flyers at the Building Department, library, CRS or MCC website on how to build in compliance	Maintain compliance with the NFIP Reduce non compliant floodplain work Reduce flood insurance losses
6	Protect Natural Floodplain Functions	Developers should obey posted signs to not encroach or damage adjacent wetlands Under Title V, it is recommended that you pump your septic system once a year	Improve wetland vegetation growth Prevent damage to the natural environment
7	Drainage System Maintenance	Don't dump in drainage structures	Reduce localized flooding due to storm drain clogs
9	Flood Infrastructure Management	Avoid bolting structures directly to the seawall Avoid putting hard structures against coastal infrastructure	Prevent deterioration of coastal infrastructure Reduce damage by debris to coastal structures

Projects	Assignment	Schedule	Stakeholders
OP1- Brochure with information	CRS/PPI Committee	Offered at all outreaches/mailed once a year in all tax bills/at all CRS events	
OP6- Local access TV, Facebook page and radio interviews	Town Administrator/Building Department/Town Planner	TV- once in the fall; Facebook- winter and fall; Radio- quarterly; Paper- spring and fall	
OP7/OP8- Town and MCC website	CRS Coordinator/CRS/PPI Committee/MCC		MCC
OP10- Real Estate Brochure	CRS/PPI Committee		

Priority Audience : Real Estate Professionals

	Priority Topics	Messages	Desired Outcome
1	Know Your Flood Hazard	Find your flood risk by going to the Town of Marshfield website, the CRS Coordinator's office to request map information or check information at the library Ask the seller or neighbor if the area has ever been flooded or any other flood hazards in the area Visit the MCC website for flood hazard information Know the repetitive loss areas	An increase in flood map inquiries An increase on requesting information on flood insurance and flood mitigation An increase in mitigation activities An increase in inquiries on preventing flood damage and flood map inquiries
2	Insure Your Property for your flood hazard	Contact your agent to understand flood coverages and buy a policy Ask an insurance agent how much a flood policy would cost Attend a local outreach and find out the types of flood insurance available to you	Increase in flood insurance policies across the community Increase number of flood policies in X zones Increase number of flood policies in the SFHA
4	Protect Property From The Hazard	Move hazardous materials out of basements or other flood prone areas Contact the Building Department to find out about retrofitting techniques Talk to the Floodplain Manager about FEMA grants to elevate your structure	Reduce damage to structures Increase the number of homes compliant with the NFIP building requirements Reduce flood insurance losses
5	Build Responsibility	Check the CRS website to become familiar with the floodplain bylaws Pick up flyers at the Building Department, library, CRS or MCC website on how to build in compliance	Reduce non compliant floodplain work Reduce flood insurance losses
7	Drainage System Maintenance	If you see clogged drains, attempt to clean then call the DPW	Reduce localized flooding due to storm drain clogs
8	Storm Documentation	Take inventory of damage after a storm	Speed the recovery and return to flood damaged property

	Priority Topics	Messages	Desired Outcome
9	Flood Infrastructure Management	Avoid bolting structures directly to the seawall Avoid putting hard structures against coastal infrastructure	Prevent deterioration of coastal infrastructure Reduce damage by debris to coastal structures

Projects	Assignment	Schedule	Stakeholders
OP2- In person outreach- Map information service is advertised	CRS Coordinator/Town of Marshfield/MCC	Spring and Fall	MCC
OP7/OP8- Town and MCC website	CRS Coordinator/CRS/PPI Committee/MCC		MCC
OP10- Real Estate Brochure	CRS/PPI Committee		