**To:** Marshfield Residents in Flood Areas (Including Repetitive Loss Flood Areas)

**From:** ­­­­­­­­­­­­­­­­­­­Jim Folkard, Building Commissioner

**Date:** March 8, 2019

Dear Resident:

You have received this letter because your property is in an area that has been flooded several times. Our community is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding, but here are some things you can do:

1. **Check online at the Town website** [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.

2. **Check with the Building Department** on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the Town is doing about it, and what would be an appropriate flood protection level. The staff can visit your property to discuss flood protection alternatives.

3. **Prepare for flooding by doing the following**:

− Know how to shut off the electricity and gas to your house when a flood comes.

− Make a list of emergency numbers and identify a safe place to go.

− Make a household inventory, especially of basement contents.

− Put insurance policies, valuable papers, medicine, etc., in a safe place.

− Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.

− Develop a disaster response plan. See the Red Cross’s website at www.redcross.org for information about preparing your home and family for a disaster.

− 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.

4. **Consider some permanent flood protection measures**:

− Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement before a flood can reduce property damage and save lives. Use caution during cold weather events to avoid frozen pipes.

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− Consider elevating your house above flood levels.

− Check your building for water entry points, such as basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.

− Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.

− More information can be found at FEMA’s website, www.ready.gov/floods.

− Note that some flood protection measures may need a building permit and others may not. Also, be aware that some flood protection measures may not be safe for your type of building, so be sure to talk to the Building Department.

5. **Talk with the Floodplain Manager** for information on possible elevation grants from FEMA for properties with multiple losses and have Flood Insurance.

6. **Get a flood insurance policy:**

− Homeowner’s insurance policies do not cover damage from floods. However, because our community participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because our community participates in the Community Rating System, you will receive a reduction in the insurance premium.

− Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building’s structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.

− Don’t wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.

* Contact your insurance agent for more information on rates and coverage.

7. **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.

8. **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. 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.