

## ➤ **Article 21: Floodplain District**

Lee Hartmann, Director of Planning & Development presented this article. This article asks Town Meeting to vote to amend its Zoning Bylaw, Section 205-58. Floodplain District by amending the text related to Flood Insurance Rate Maps and State Building Code references and by adopting revised Flood Insurance Rate Maps (FIRM). The Planning Board voted 4-0 in support of this article. FEMA flood maps, which dictate where flood zones are, were last set in 2006. They have come up with a new set which we have to adopt, otherwise flood insurance of all Plymouth residents will be cancelled. The town overall saw .2 square miles removed from the flood zone and another .6 square miles added, bringing us to 14.8 square miles in the velocity zone now. The largest changes to the maps were in the White Horse Beach area.

### Questions:

- How does this effect people purchasing homes? I just bought a home and some insurance companies would not offer a policy because my house is about a mile from the ocean. (K Canty) Insurance companies typically go by where the house sits and if the property is subject to flooding. Some also take wind into account and have a 1 mile set back from the ocean for this reason.
- How many town owned buildings are in the new flood zone areas? (S Sheridan) Plymouth had quite a few buildings in the flood zone already. The expansion of the flood zone in the White Horse Beach area may affect the White Horse Beach Bathhouse project. The Water Street area is in the flood zone but the DPW design flood proofed that area as well as possible.
- For homes recently added to the flood zone, will homeowners receive a notice from their mortgage companies? (H Helm) Yes, those with mortgages will be told they have to get flood insurance. If there is no mortgage on the property, it is up to the property owners whether or not to get flood insurance.
- The State of Massachusetts was going to change the way insurance is calculated for homes right? (H Helm) Yes, it is going to be based on the value of the property, that has passed already.
- These types of insurance products are expensive. (M Lincoln) Yes they are.

**Betty Cavacco made a motion to recommend Article 21: Floodplain District to Town Meeting. Christopher Merrill, second. The motion carries unanimously (10-0-0).**