

## Protect your family and your home!

People and their homes in coastal communities, like Plymouth, are regularly threatened by natural hazards. In 1991, Hurricane Bob caused nearly one billion dollars in damages. Nor'easters impact our coastline every year causing millions of dollars in damages. Although not all homes are in designated high-hazard areas (see below), your home may still be at risk due to erosion, localized flooding, and sea level rise. Last year, the National Flood Insurance Program (NFIP) paid one-third of its claims to homes in low-risk communities.

*Patriot's Day Storm  
This could be you!*



## Before the Storm

### Understand Your Risk of Flooding

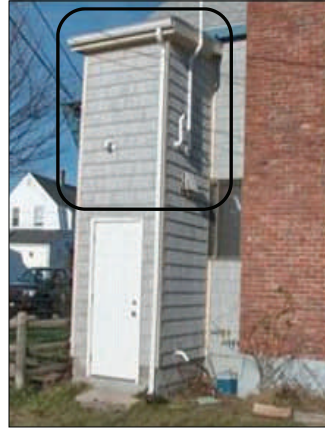
Currently state and local regulations use the Federal Emergency Management Agency's (FEMA) Flood Insurance Rate Maps (FIRMs) to show the estimated extent of flooding during a hypothetical storm. This storm is called the "100-year storm" and it has an estimated 1% chance of being equaled or exceeded during any given year. Over the life-time of a 30 year mortgage a storm of this magnitude has a 25 % chance of happening.

Homeowners should find out if their home is in a FEMA flood zone. The maps along with additional information can be found at the Planning Department. In addition to your local source, a full scale map of your location (called a FIRMette) is available through FEMA's website ([msc.fema.gov](http://msc.fema.gov)).

For additional information on hazards mapping and risk, see the StormSmart Coasts ([mass.gov/czm/stormsmart](http://mass.gov/czm/stormsmart)) section on hazard identification and mapping.

## Prevent Losses

There are several proactive measures a homeowner can take to prevent losses from storm events. Plus, these steps can



*Addition, partially funded by  
FEMA, constructed to elevate  
utilities*



*Example of an elevated home and  
the possible insurance savings*

lower one's flood insurance premiums and result in long-term savings (see fact sheet 5 on the StormSmart Coasts page):

1. Purchase flood insurance. This is not covered under your homeowner's insurance. To find an agent near you select agent locator at the NFIP ([floodsmart.gov](http://floodsmart.gov)) site.
2. Relocate appliances, including the main electric panel, washing machine, drier, furnace, and water heater to areas less likely to flood.
3. Elevate your entire home above FEMA's base flood elevation (BFE). You can save money in the long term.
4. Consult a contractor about retrofitting and flood proofing your home. Information is also available at your local building inspector's office.

5. If you are considering doing work to your home, you or your contractor should be familiar with the best coastal construction techniques. These can be found through FEMA's coastal construction manual ([fema.gov/rebuild/mat/fema55.shtm](http://fema.gov/rebuild/mat/fema55.shtm)).
6. Be sure to check with your local building inspector, planning department and conservation agent to determine what local permits may be necessary.

**There are grants available through FEMA to help homeowners pay for these flood loss prevention options.**

## Plan Ahead

How to information is available through MEMA's website ([mass.gov/mema](http://mass.gov/mema)) under the "Hot Topics" section. It addresses many subject areas, including:



*Emergency Personnel helping with  
an evacuation during the Patriot's  
Day Storm*

- Developing a family emergency plan
- Creating a disaster supply kit
- Sheltering in place
- Evacuating
- Safeguarding your possessions
- Preparing your home
- Ensuring your pet's safety

## During the Storm

For more detailed information on this subject, please refer to the Town of Plymouth website, MEMA information or to the NFIP under “Preparation and Recovery.”

## Flood Warnings

If a flood emergency is declared, residents will be notified by Local radio stations, local TV stations and other sources.

## When Flood Warnings Are Issued

- Follow instructions given through flood warning systems
- Pay attention to your surroundings and evacuate if necessary
- Do not attempt to cross flooded areas on foot or in a vehicle
- Stay away from the ocean surf's storm surge
- Stay away from power lines and electrical lines
- Turn off your electricity
- Go to the highest ground possible

## After the Storm

- Avoid floodwaters for safety's sake and because the water may be contaminated by oil, gasoline or raw sewerage
- Clean flood damaged goods
- Check for structural damage before re-entering your home
- Contact your local conservation agent in order to properly dispose of storm debris
- When making repairs, be sure to flood proof your home

## Contacts

This public service information is provided by The Town of Plymouth Planning Department and was developed by the Duxbury, Kingston and Plymouth StormSmart Coasts Team in conjunction with the Massachusetts Office Of Coastal Zone Management's StormSmart Coasts Program.

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# TOWN OF PLYMOUTH

## INFORMATION ON FLOOD HAZARDS

