

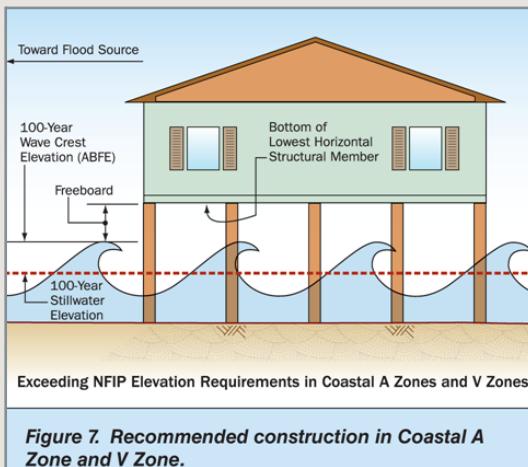


## Plan Ahead

How-to Information is available through the Massachusetts Emergency Management Agency (MEMA) website: [www.mass.gov/mema](http://www.mass.gov/mema)

*This site addresses many subject areas including:*

- Developing a family emergency plan
- Creating a home disaster kit
- Techniques for sheltering in place
- Evacuating safely during an emergency
- Safeguarding your possessions

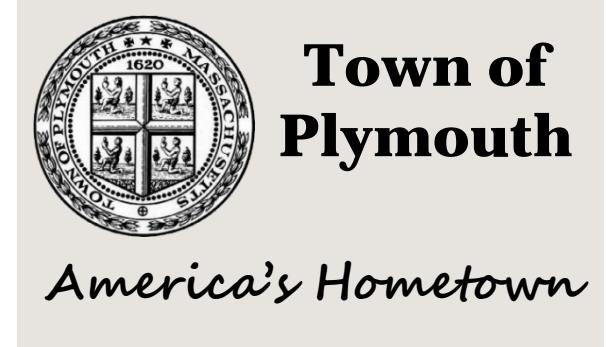


**Note:** Elevation Certificates are available for review in the Planning and Development Department located on the third floor of the Plymouth Town Hall, 26 Court Street.

## Office of Planning & Development



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## Flood Hazard Information



## Protect Your Family & Home

People and their homes in coastal communities like Plymouth are regularly threatened by winter weather and natural hazards including blizzards and nor'easters that have caused millions of dollars in damages to our residents. Although not all of our homes are in designated High Hazard Areas, your home may still be at risk due to erosion, localized flooding and sea level rise.

*In 2016 the National Flood Insurance Program (NFIP) paid one-third of its claims to homes in low-risk communities.*

## Before The Storm

**Understand Your Flooding Risk** - Currently, state and local regulations use the Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps (FIRMs) to depict the estimated extent of flooding during hypothetical storms. 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 time of a 30-year mortgage a storm of this magnitude has a 25% chance of happening.

Homeowners are encouraged to find out if their home is in a FEMA flood zone. The FIRM maps along with additional information can be found at the Plymouth Town Hall in the Planning Department or at the FEMA website [www.fema.gov](http://www.fema.gov)

Additional information can be found at Storm Smart Coasts [www.mass.gov/stormsmart-coasts-program](http://www.mass.gov/stormsmart-coasts-program)

## During The Storm

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

## After The Storm

- ✓ Avoid flood waters. Water may be contaminated with sewage and hazardous materials
- ✓ Clean any flood damaged goods
- ✓ Check for structural damage before reentering your home
- ✓ Contact the Conservation Office for disposal options
- ✓ When making repairs make sure to flood proof your home



## Flood Warnings

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

## When Warnings Are Issued

- ✓ Follow instruction given through warnings systems
- ✓ Pay attention to your surroundings & evacuate if necessary
- ✓ Do Not attempt to cross flooded areas
- ✓ Stay away from ocean surf's storm surge
- ✓ Stay away from downed utility lines
- ✓ Turn off your electricity
- ✓ Go to highest ground possible

## Prevent Losses

There are several proactive measures a homeowner can take to prevent losses from severe storm events. These measures can also lower one's flood insurance premium and result in long term savings.

**Under the Flood Insurance Reform Act of 2012, You Could Save More than \$90,000 over 10 Years if You Build 3 Feet above Base Flood Elevation\***

PREMIUM AT 4 FEET BELOW BASE FLOOD ELEVATION  
\$9,500/year  
**\$95,000/10 years**

PREMIUM AT BASE FLOOD ELEVATION  
\$1,410/year  
**\$14,100/10 years**

PREMIUM AT 3 FEET ABOVE BASE FLOOD ELEVATION  
\$427/year  
**\$4,270/10 years**



\*\$250,000 building coverage only (does not include contents) AE (high to moderate risk) zone, single-family, one story structure without a basement at: 4 feet below Base Flood Elevation (BFE); at BFE; and at 3 feet above BFE. (Rating per FEMA flood insurance manual, October 1, 2012). The illustration above is based on a standard National Flood Insurance (NFIP) deductible.

1. Purchase flood insurance. This is not included in your homeowners insurance. To find an agent please contact the Plymouth Community Rating System (CRS) Coordinator.
2. Relocate appliances (washing machine, dryer, furnace, water heater, air conditioner) and electrical panels to areas of the house least likely to flood.
3. Elevate your entire house above the FEMA base flood elevation (BFE).
4. Consult the Plymouth Building Department about retrofitting and flood proofing your home.
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 in the *FEMA Coastal Construction Manual*. [www.fema.gov/residential-coastal-construction](http://www.fema.gov/residential-coastal-construction)
6. Be sure to check in with the Building Inspector, Town Planner, Conservation Planner and CRS Coordinator to determine what local permits are necessary and if there are any grant opportunities available.