

Flood Hazard

BUYING OR SELLING | THINGS TO CONSIDER

Coastal properties can be at risk for flooding and wind damage from coastal storms. There are maps that show properties at risk of flooding. To find out more about flood-prone area maps, check with the Marshfield Community Rating System website at <https://www.marshfield-ma.gov/program-public-information-crs>

Flood Insurance - A requirement for your mortgage

Homeowners insurance does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program, which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost.

Check for a Flood Hazard:

Before you commit yourself to buying property, do the following:

- Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, or if it is subject to any other hazards, such as sewer backup or subsidence. Ask if there is an existing flood policy or elevation certificate.
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

Ask the Marshfield Building Department if the property is in a floodplain; if it has ever been flooded; what the flood depth, velocity, and warning times are; if it is subject to any other hazards; and what building or zoning regulations are in effect. You may also find official flood zone determinations online at the Massachusetts Coastal Coalition website.

Floodplain Regulations:

Marshfield regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire,

flood, or any other cause must be elevated to or above the regulatory flood level when they are repaired. More information can be obtained from the Marshfield Building Department: (781) 834-5555 or the CRS website: <https://www.marshfield-ma.gov/program-public-information-crs>

Flood Protection:

A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions must be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water. For more information, visit the CRS website: <https://www.marshfield-ma.gov/program-public-information-crs>

Flooding and other surface drainage problems can occur well away from the coast.

If you're looking at a property, it's a good idea to check out the possible flood hazard before you buy. Here's why:

- The force of moving water or waves can damage a building
- Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses, may have to be thrown away after a flood
- Some items, such as photographs and heirlooms, may never be restored to their original condition
- Floodwaters are not clean: floods carry mud, chemicals, road oil, and other noxious substances that cause health hazards
- Flooded buildings breed mold and other problems if they are not repaired quickly and properly
- Coverage is limited in enclosure and basement areas- remove property from these areas to protect it

