

# 100-Year Floodplains: Norton's Special Flood Hazard Areas

A local public outreach project that is part of the FEMA Community Rating System (CRS) Program

## What are Floodplains or Special Flood Hazard Areas?

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Norton's floodplains are relatively flat areas adjoining rivers, streams, ponds and lakes. Prolonged rain, snowmelt, and storms cause a river or pond to swell and overflow its banks. The floodwaters spill out into the floodplain. A floodplain is also referred to as "bordering land subject to flooding" in the Massachusetts Wetland Protection Act (MGL Chapter 131, Section 40) and its implementing Regulations (310CMR10.00). Certain types of floodplains may also be referred to as the 100-year floodplain or a special flood hazard area.

The federal government provides Flood Insurance Rate Maps (FIRMs) which show the locations of the floodplains in each community enrolled in the National Flood Insurance Program (NFIP). In Norton, special flood hazard areas (the 100-year floodplain) are located adjacent to the Wading, Rumford, and Canoe Rivers, around Winnecunnet Pond, the Norton Reservoir and Chartley Pond, among other areas. The Conservation Director, at the Town Hall, can provide a map determination for anyone who would like to know if their property

is located in a special flood hazard area.

In 2009, the newly revised FIRMs were adopted by the Town of Norton at Town Meeting. The FIRMs now have an aerial photo background, making it easier to see if an actual structure is in the special flood hazard area.

The 100-year floodplain is the land that would be covered by water when there is 7" of rain within a 24-hour period. The 100-year floodplain does not mean that this type of rain event happens every 100 years. Continued on page 2

## Flood Insurance

Flood damage is not covered by regular homeowner's insurance. Flood insurance is available; however, to residents in most Massachusetts cities and towns. Before flooding policies can be sold to residents in a community, that town must adopt a protective floodplain bylaw that is consistent with the requirements put forth by the Federal Emergency Management Agency (FEMA). The Town of Norton's Floodplain Protection District zoning bylaw meets this requirement. In return, the National Flood Insurance Program provides the town with Flood Insurance Rate Maps (FIRMs). NFIP is a federal program enabling property owners to purchase insurance protection against losses from flooding. A flood insurance policy may be purchased from any licensed property insurance agent or broker in good standing. Property owners can insure their buildings and contents and renters can insure their possessions.

Flood insurance is required by law in order to get federally secured financing to buy, build or improve structures in

special flood hazard areas of a participating community. This includes federal grants, FHA and VA loans, as well as Most conventional mortgage loans.

Direct physical losses by floods are covered. Preventative measures to reduce flood damage to an insured building are often reimbursable. Purchasing flood insurance on a voluntary basis is wise even when outside of special flood hazard areas.

Participation in this CRS Program entitles residents to receive a 5% reduction in flood insurance costs.

## What are Floodplains or Special Flood Hazard Areas? continued from page 1

It means that there is a 1%, or greater, chance of this land flooding in any given year. There is a 26% chance (about 1 in 4) of experiencing such a flood over the typical 30-year mortgage period for those people who live in a special flood hazard area. In contrast there is only a 1% chance of experiencing a fire loss during those same 30 years.

Floodwaters can have a variety of impacts on life and property. The high velocity, long duration, and debris in the water (rocks, sediments, trees, lumber, etc.) can cause severe damage. Even areas outside of special flood hazard areas can be subject to flooding.

Undeveloped vegetated floodplain

areas allow floodwaters to spread out and disperse their energy over a wider area, thus storing the excess water and reducing flood velocities. Aside from no cost flood control and storm damage control, this "land subject to flooding" also moderates water temperature, reducing the possibility of adverse impacts to the aquatic plants and animals. In addition, water quality is improved where the natural cover acts as a filter for runoff and over-bank flows; sediment loads and impurities are also minimized.

These natural floodplains provide food, shelter, migratory and breeding areas for wildlife (reptiles, birds and mammals). The Great Blue Heron, for

example, depends on the adjacent floodplains because of the richness and diversity of the soil and vegetation. Vernal pools are often found within floodplains and provide essential habitat for amphibians. For example, the yellow spotted salamander can sometimes be seen or you may hear the "quack, quack" of a wood frog on a rainy night.

## Regulation of the 100-Year Floodplain

Activities in floodplain areas require permits from the Conservation Commission and possibly the Building Inspector and Planning Board

A property owner must comply with laws and regulations that are in effect, both statewide and locally, for special flood hazard areas. This applies to both new structures and to existing buildings to be improved. The Planning Board administers the local Floodplain Protection District zoning bylaw. The Conservation Commission administers the Massachusetts Wetland Protection Act, which refers to the 100-year floodplain as a "bordering land subject to flooding". The Building Inspector regulates aspects of construction within the special flood hazards according to the Massachusetts Building Code.

It is illegal to dump any kind of material into a wetland, watercourse, or waterbody. Illegally-

dumped trash and lawn debris could restrict the flow of floodwaters through a wetland, watercourse or waterbody and cause increased flooding and damage. Please assign a compost area to store leaves, branches and grass clippings on your property outside of the floodplain. The Board of Health may have composting bins for purchase or the local hardware store may have a few options.

You may contact the Conservation Office if you would like assistance locating an appropriate compost area or to report a violation.

To obtain more information regarding local regulations, you should contact the Planning Board, Conservation Commission and Building Inspector prior

to conducting any activity.

- Planning Board  
285-0278
- Conservation Office  
285-0275
- Building Inspector  
285-0290
- Board of Health  
285-0263

More information can be obtained from

- Norton Public Library,  
East Main Street, Norton MA, 508-285-0265
- FEMA, JW McCormack  
Post Office and Court  
House Bldg, Room 462,  
Boston, MA 02109,  
[www.fema.gov](http://www.fema.gov)  
1-800-638-6620 (insurance questions)

## Local Resources for Before, During and After a Flood

The Town of Norton's Comprehensive Emergency Management Plan provides emergency public information via cable television (channels 4, 5, 6, 7, 10 and 12) and radio (WPEP, WSNE, WBZ, WPRO, WPLM, WBOS, WSRS, WROR, WRKO and WEEL). Siren equipped mobile units, mobile public address units and door-to-door warnings would be used if necessary.

The Norton Fire Department will initiate the Incident Command

Center in the event of an imminent severe storm and will utilize the expertise of and coordinate with police, local town hall officials, the department of public works, school officials, Sturdy Memorial Hospital, American Red Cross, MA Emergency Management Agency (MEMA), FEMA and private business and industry to prepare for the storm and/or designate shelters.

Information about street closings, designated local shelters, and special instructions will be posted on

the local cable access channel and the town's website at [www.nortonma.org](http://www.nortonma.org).

**Safety is your  
first priority  
during any  
flood.**

## Minimizing Damage to Property if a Flood is Imminent

If time permits, these are a few of the actions that the federal government suggests you can take to lessen flood damage to your home.

- Disconnect appliances
- Remove all fuses or switch each circuit breaker to the OFF position
- Close fuel tank valves
- Secure items in the yard or in the basement, including deck umbrellas, flags, floating docks, canoes, grills and propane tanks, and patio furniture and cushions
- Safely locate chemicals that react with water, such as chlorine tablets for swimming pools
- Secure pets

Exercise extreme caution after the flood if you removed fuses or turned off circuit breakers. Water impurities and mud can cause circuits to be energized and it is possible for an electrical field to exist in the water. Electrical power should not be restored to a house that has been flooded until the electrical system is checked by a licensed electrician.

## Floodproofing Your Home to Help Minimize Future Flood Damage

FEMA suggests many different options for minimizing damage to your home from floods. A few of the options include:

**Elevation**-This method consists of raising an existing house to an elevated support to place it above the elevation of the 100-year floodplain (or the base flood elevation). The structure can be placed on extended

foundation walls, on piers, posts, columns, piles etc. provided the project also meets Performance Standards of the Massachusetts Wetland Protection Act and is structurally sound.

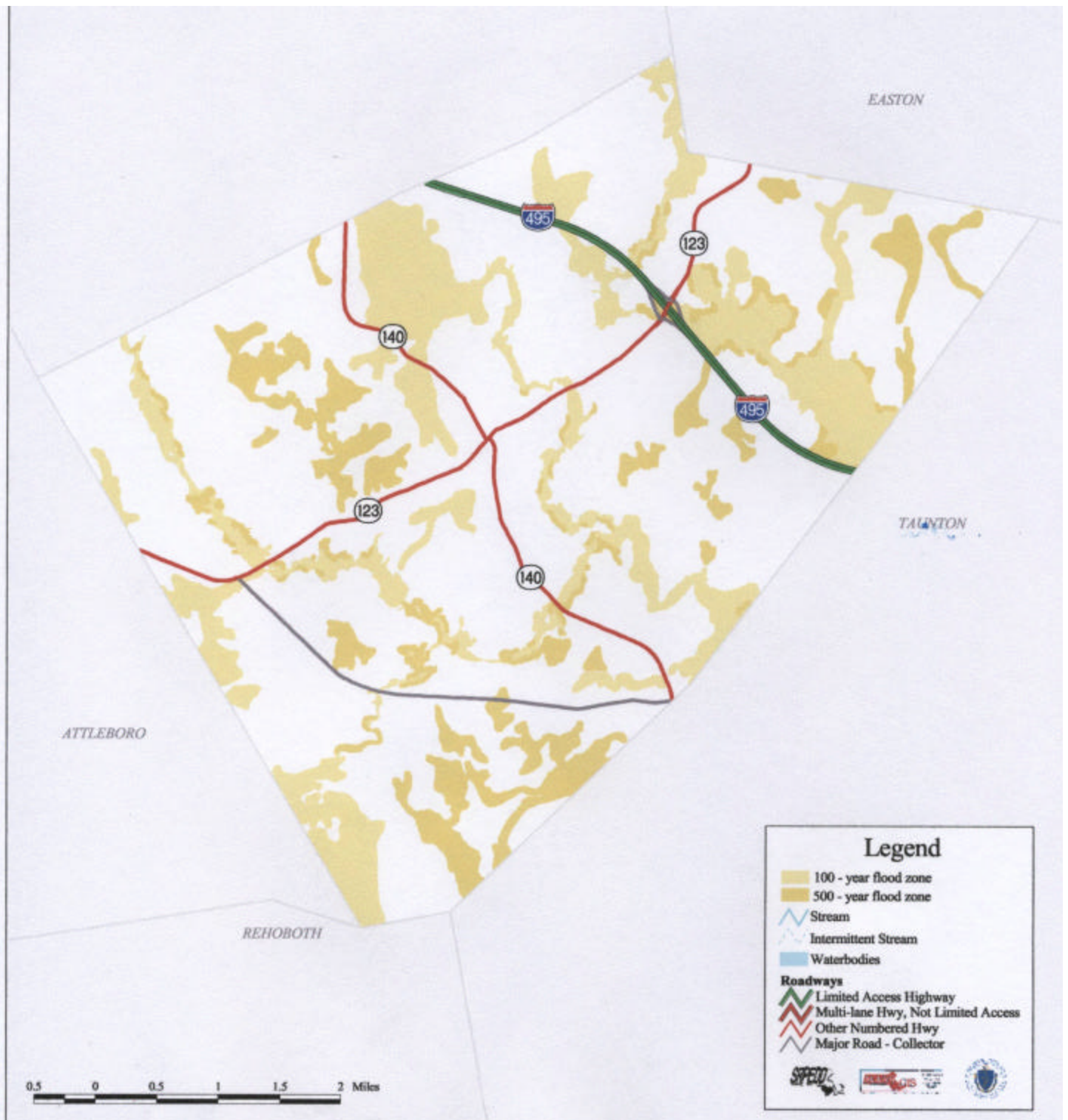
**Wet floodproofing**-Protect possessions from damage by moving them out of a floodprone basement, raise the furnace, hot water heater or other appliance, raise the wiring or fuse box and do not

use the basement as a living area if it is below the base flood elevation.

**Waterproofing a basement**- this can be done by filling the basement windows with glass bricks, protecting doors, windows and garage doors, installing a sump pump and painting basement walls with a waterproof substance.

## Elevation Certificates (EC) and Letters of Map Amendment (LOMA)

Residents can hire a registered professional engineer or registered land surveyor to prepare an Elevation Certificate to show that a building is outside of the floodplain or that the lowest living floor level is above the base flood elevation. The EC is required in order to obtain a Letter of Map Amendment, an official document issued by FEMA that states a structure is outside the flood hazard area despite being shown on the FIRM as in the floodplain. Only FEMA can make that determination.



This map shows the special flood hazard areas in Norton. The FIRM's are available at the Conservation Office for viewing and copies. The map was created by the Southeast Regional Planning and Economic Development District (SRPEDD).

# Norton Floodplain Reference Materials

Available at the Norton Public Library and the Conservation Office

## Referenced Materials Contained in a File Folder by Number (ask Library Personnel)

1. Brochure which describes services provided by the Flood Hazard Management Program (FHMP).
2. Flood Insurance Rate Maps (FIRMs), which illustrate the floodplains in the Town of Norton, MA.
3. *Flood Insurance Study* which provides historical data on flooding and flood data to be used in conjunction with the FIRM.
4. Guide to using the Flood Insurance Rate Maps
5. Question and Answer booklet about the National Flood Insurance Program (NFIP)
6. *Flood: Are You Protected from the Next Disaster* (brochure)
7. *Retrofitting Flood-prone Residential Structures* (manual)
8. *Purchase of Flood Damaged Property* (brochure)
9. Section 3107 of the MA State Building Code; (780 CMR) 6th edition, "Flood Resistant Construction"
10. MA Wetlands Protection Act: How it Protects Our Wetlands and Floodplains (brochure)

## Reference Materials on the Conference Room Shelves by the Library Code (ask Library Personnel)

1. Protecting Floodplain Resources
- A. FEMA-114: Design manual for Retrofitting Floodprone Residential Structures
- B. FEMA-259: Engineering Principles and Practices for Retrofitting Flood Prone Residential Buildings
- C. FEMA-102: Floodproofing Non-Residential Structures
- D. FEMA-85: Manufactured Home Installation in Flood Hazard Areas
- E. FEMA-55: Coastal Construction Manual
- F. FIA-12: Appeals, revisions, and Amendments to Flood Insurance Rate Maps (Guide for local officials)
- G. FEMA-100: A Unified National Program for Floodplain Management
- H. FEMA-15: Design Guidelines for Flood Damage Reduction
- I. M.E.O.E.A: A Citizen's Guide to Restoring Massachusetts Wetlands
- J. FEMA -265: Managing Floodplain Development in Approximate Zone A Areas
- K. FEMA-54: Elevated Residential Structures
- L. FEMA-312: Homeowner's Guide to Retrofitting
- M. FEMA-234: Repairing Your Flooded Home
- N. FEMA-37: Guidelines and specifications for Study Contractors
- O. FEMA-186: Mandatory Purchase of Flood Insurance Guidelines
- P. Reducing Losses in High Risk Flood Hazard Areas #16