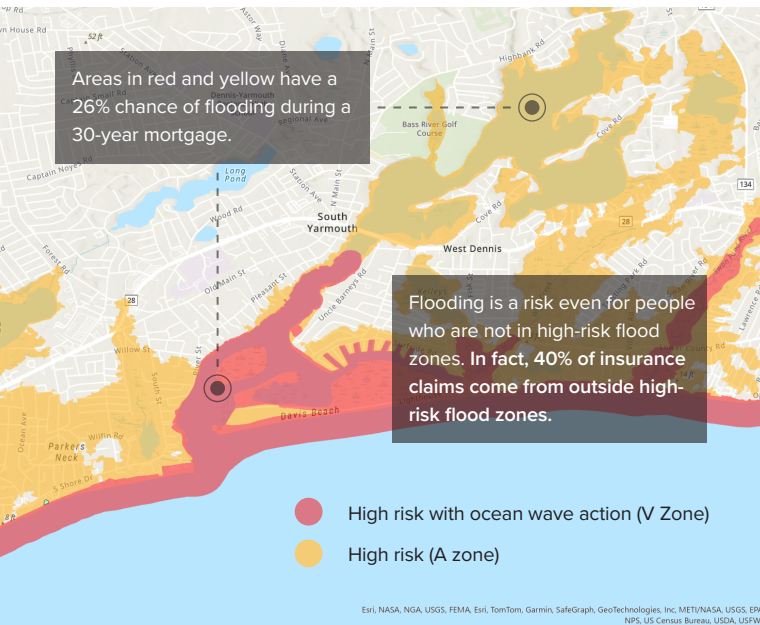


# Am I at Risk?

The world is changing around us. **Storms can be devastating to individuals and to communities.** How fast and how completely a community recovers from a storm can be determined by how prepared and resilient it is. Floodwaters can go where you least expect, so it's important to understand your risks.

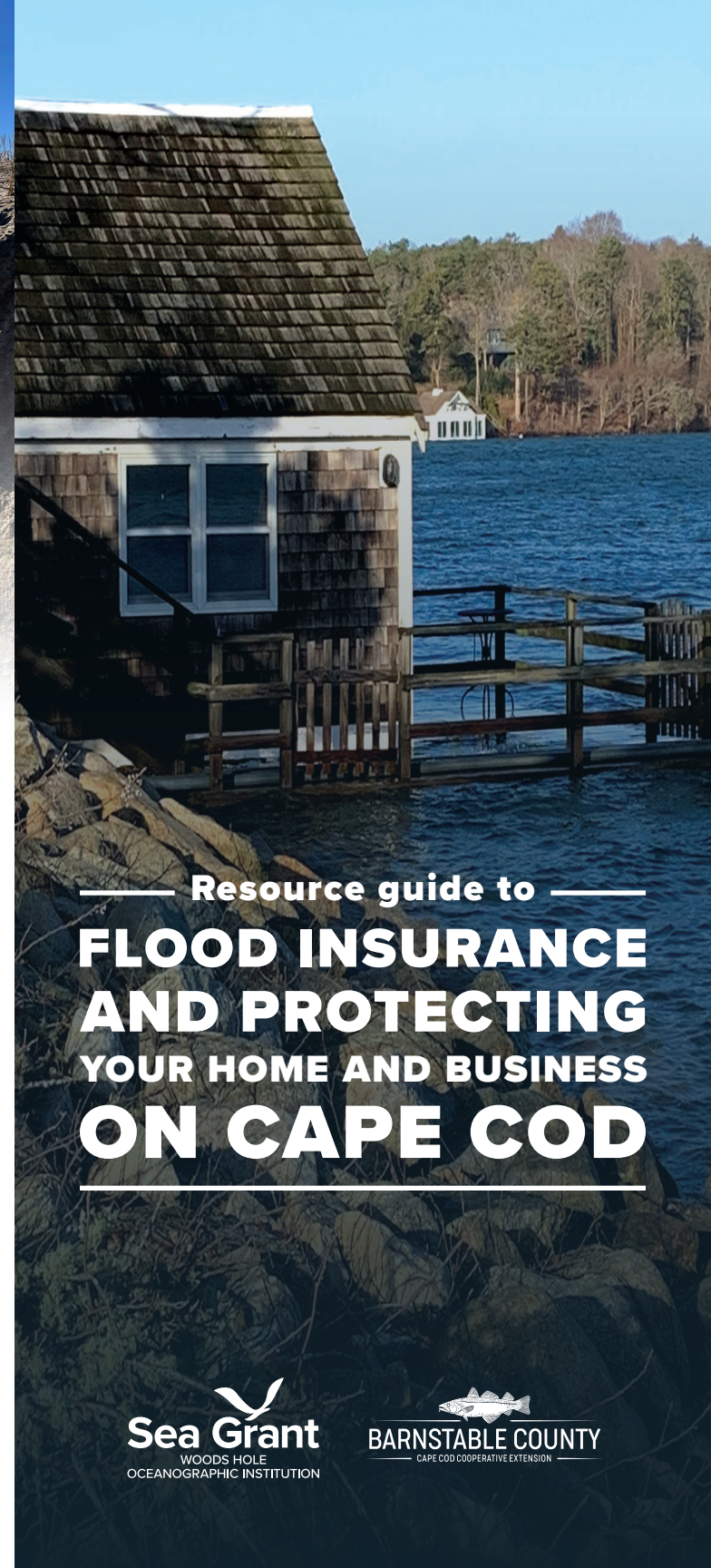
## FLOOD ZONES AND RISK

Flooding can be caused by multiple sources, including rainfall and ocean wave action. High risk flood zones along the coast are vulnerable to flooding from storm surge.



## Flood damage is not covered by most homeowners insurance.

If you have a federally backed mortgage and live in a Special Flood Hazard Area (SFHA), you are required to purchase flood insurance. To see if your property is in a flood zone, visit [msc.fema.gov](https://msc.fema.gov)



## How can we help you?

Extension agents representing the Cape Cod Cooperative Extension and Woods Hole Oceanographic Institution Sea Grant work to protect homes and businesses through floodplain management, erosion mitigation strategies, and community outreach.

### CONTACT US

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*Photos by WHOI Sea Grant.*



Resource guide to  
**FLOOD INSURANCE  
AND PROTECTING  
YOUR HOME AND BUSINESS  
ON CAPE COD**

# PROTECT YOURSELF. PROTECT YOUR TOWN.

## EVERYONE IS ELIGIBLE FOR NATIONAL FLOOD INSURANCE.

The **National Flood Insurance Program (NFIP)** is designed to protect your assets in case of a flood. The NFIP often provides the most complete and affordable coverage, but you can also purchase a policy through a private insurance company. To learn more about the National Flood Insurance Program, visit [floodsmart.gov](http://floodsmart.gov).

Note that it takes 30 days for your policy to go into effect, so plan ahead.

The “**Massachusetts Homeowner’s Handbook to Prepare for Coastal Hazards**” can help you protect your home. Visit [capecod.gov/flood](http://capecod.gov/flood) for your digital copy.

*Your individual readiness protects your home, family, and business...and helps your town bounce back from storms and floods.*

## REWARDING COMMUNITY RESILIENCE

Floodplain specialists with WHOI Sea Grant and Cape Cod Cooperative Extension engage with towns across the Cape to improve their community resilience to flooding and help them meet the requirements of the Community Rating System (CRS).

A part of the National Flood Insurance Program (NFIP), the CRS encourages communities to protect flood-prone open spaces, enforce strong building regulations, and provide flood-related information to the public. The CRS rewards communities that take resilience-building action with points towards flood insurance discounts. The more points a community has, the higher the community-wide discount.

See how much Cape Cod towns are currently saving through the CRS:

- 10%: Brewster, Provincetown
- 15%: Chatham, Eastham, Harwich, Mashpee, Orleans, Wellfleet
- 20%: Sandwich

*For more information about the CRS, visit [go.who.edu/fema-crs](http://go.who.edu/fema-crs).*

# Demystifying Flood Insurance



## WHAT DOES INSURANCE COVER IN MY BASEMENT?

Basement coverage is limited to only those items that are necessary for the functioning of the home under building coverage (i.e. furnace, water heater, etc.). Contents coverage will insure a washer/dryer, freezer with food in it, and air conditioners. Most personal items stored in a basement will not be protected. Store items on elevated shelves and in watertight containers to reduce flood damage.



## WHAT IS MY INSURANCE RATE BASED ON?

Your rate depends on many factors, including how close you are to the source of the flooding, what it would cost to rebuild, and your first floor elevation.



## WHAT IS THE INCREASED COST OF COMPLIANCE?

If your property is damaged by a flood, you may be required to restore your home to comply with current building standards to reduce future flood damage. To help with these costs, the NFIP includes \$30,000 of coverage for all eligible properties.

*A policy from a private insurance provider may offer more tailored coverage for your specific situation. Review your Summary of Coverage to fully understand your policy. For more information on NFIP coverage, visit [www.floodsmart.gov/whats-covered](http://www.floodsmart.gov/whats-covered).*

