The Watershed

The Oyster Pond Environmental Trust Newsletter *OPET*, P.O. Box 496, Woods Hole, MA 02543-0496

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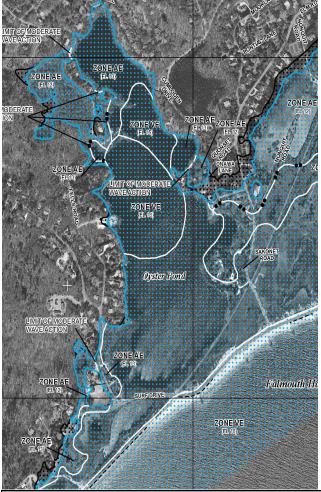
Vol. 17

Is Your Home in the New FEMA Flood Zones?

BY WENDI BUESSELER

On May 3rd The Federal Emergency Management Agency (FEMA) issued updated Preliminary Flood Insurance Rate Maps (FIRMs) for the Town of Falmouth. Properties that were not in a flood zone before may now be in one. The maps were last updated in the mid 1990s and are very

much out of date due to sea level rise, out dated methodologies, coastal erosion and the subsidence of the Cape Cod peninsula. The FIRM maps identify flood hazards and assess flood risks and are used by the National Flood Insurance Program (NFIP) as the basis for flood insurance requirements



The Preliminary FIRM map for the Oyster Pond area. The full map, an easier to read version, with the legend can be found on our web site www.opet.org

and regulations.

Our speaker at the OPET Annual Meeting , Ray Jack, Falmouth's DPW Director, will discuss the new FEMA maps, weather, climate and their impact on Falmouth.

FIRMs use data from storm tides, hydrologic/hydraulic analyses, rainfall and topographic surveys to outline a community's different flood risk areas. There will be a

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90 day review period for the public to comment on the preliminary FIRM maps. A vote is required by Falmouth Town Meeting to formally adopt them. This will most likely happen at the upcoming November Town Meeting.

Property owners with a federally backed mortgage are required to purchase flood insurance if their homes are in the high risk Special Flood Hazard Areas delineated on the FIRM maps. (Standard house insurance does not include flood insurance). These areas include the velocity zone where waves can reach 3 feet or higher, and 100 year flood areas, a name that is a bit of a misnomer. A 100 year flood is not *continued on page 4*

Impacts of Weather & Climate on Cape Communities is the featured talk by Ray Jack Director of Public Works, Town of Falmouth

OPET Annual Meeting 7 pm Thursday, August 8th

Falmouth Artists Guild 137 Gifford Street, Falmouth Delicious Light Refreshments

Oyster Pond Environmental Trust

Join OPET Today

Your Donations make it possible to continue our work to conserve and protect the natural environment and ecological systems of Oyster Pond

Visit our web site at www.opet.org

Or send us an email at info@opet.org

OPET does not have an official phone, but you can leave a message at 508-540-3263. We'll gladly get back to you!

We are a 501 c3 organization. Contributions are tax deductible.

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Directors: Ron Breteler Kate Bulygina Tom Davenport Jim Higgins William Kerfoot Steve Leighton Martin Monk Dana Rodin Rudolf Rottenfesser David Sykes Jonathan Smith Lou Turner

OPET Board meetings are open to all OPET members.

Meetings are usually held on the 3rd Sunday of the month, at 4:30 pm in the winter and 7:00 pm in the summer at the Treetops Clubhouse.

We'd love to have you come!

Town of Falmouth assists Oyster Pond

BY STEVE LEIGHTON, OPET BOARD MEMBER & THE WQMC

The Falmouth Water Quality Management Committee (WQMC) continues to pursue cleaner water for Oyster Pond. • An engineering firm, Wright-Pierce, has been hired to do an assessment of the watershed and write a plan for reducing the amount of excess nitrogen that enters the pond. Wastewater from septic systems is the primary source of this excess nitrogen (71%) according to the Massachusetts Estuaries Report. the Removing this source will be the key to restoring Oyster Pond to a healthier ecosystem.

There are many ways to treat wastewater – BUT what will be the most economical and efficient method? That will be one of the many questions that Wright-Pierce will explore when developing the Comprehensive Wastewater Management Plan (CWMP) for Oyster Pond.

What can we expect the Oyster Pond CWMP to include? The purpose of a CWMP is to consider all wastewater treatment alternatives for a watershed region and then develop a preliminary plan to meet the water quality goals for a water body. A CWMP usually includes the following elements:

- Needs Assessment a study of current and future nitrogen sources
- Develop & Screen Alternatives identify and evaluate alternative treatment options
- Evaluate Alternatives detailed

review of alternatives for feasibility and cost

 Identify Recommended Plan – produce a preliminary engineering plan

The final CWMP product is a long term plan for nutrient control not only for wastewater, but also for storm water runoff and fertilizer, which also contribute nitrogen, but to a lesser degree than wastewater.

Wright-Pierce has almost completed the first part – the Needs Assessment. There will be a public meeting for all property owners in the watershed some weekday evening in mid-August. At the meeting the engineers and the WQMC will present some preliminary

There are many ways to treat wastewater – BUT what will be the most economical and efficient method?

data and accept public comment.

A mailing is expected soon to all property owners in the watershed to allow them to sign up for email announcements of the time and place of the meeting and for other communications about the process. We may conduct polls in this manner as well to find out how different plans appeal or not to the watershed residents.

The overall CWMP process is expected to take approximately one more year.

We will keep you informed.

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Fertilizer Bylaw Update

BY CHRIS NEILL, President of Falmouth Associations Concerned with Estuaries and Salt Ponds (FACES)

On May 15, State Assistant Attorney General Margaret Hurley sent a letter to the Town of Falmouth invalidating the nitrogen control bylaw passed by Falmouth Fall 2012 Town Meeting. The ruling states that the bylaw conflicts with a state law enacted in 2012. In that law, the state Legislature gave the Department of Agricultural Resources authority to regulate the application of nutrients.

However, the bylaw may not be dead yet.

The Department of Agricultural Resources is drafting regulations that are due at the end of the year. So it is possible that these regulations could create a special situation for coastal communities with impaired coastal waters. In addition, State Rep. Timothy Madden, who represents parts of Falmouth, helped to draft language that exempts Falmouth's bylaw from that state law, and Senate President Therese Murray, who also represents parts of Falmouth, included it in the budget the Senate passed in late May. If it survives in budget wrangling with the House, Falmouth's bylaw would stand.

Lawn care companies lobbied hard against Falmouth's bylaw. They argue that keeping track of state and town laws is an arduous task. But there's another reason. Many apply as much as five pounds of nitrogen per 1000 square feet of lawn. Falmouth's bylaw recommends one pound of nitrogen per 1000 square feet (and it's simply a recommendation, not a strict prohibition).

Reducing lawn fertilizer use is the quickest and cheapest way to reduce nitrogen input to Falmouth's coastal waters. Less fertilizer use in a watershed means less expensive nitrogen control measures—like sewering—need to be deployed.

More than ten years ago, FACES sponsored the "Falmouthfriendly Lawn"



campaign to encourage less fertilizer use. We applaud Rep. Madden's and Sen. Murray's recent efforts to allow Falmouth to regulate nitrogen applications and for former state Rep. and current Nutrient Management Committee chairman Eric Turkington for speaking up for the bylaw in recent comments to the press. The bylaw is in the public interest and it can keep money in Falmouth's taxpayer's pockets.

Friends of OPET BY WENDI BUESSELER



We are excited to offer a new way to support OPET. Join the "Friends of Oyster Pond". As a member of the Friends, you will be able to get a "behind the scenes" look at our projects and learn firsthand what is happening on the pond. Become a member of this exciting group for a \$250 annual donation. In September our planned kayak flotilla unfortunately had to be canceled due to rain, but our May Nature Walk in Zinn Park was a great success. Pam Polloni, a noted local botanist led the Friends through Zinn Park. A rainy day gave way to just enough nice weather that we were able to enjoy cocktails on Cecily Selby's deck with a fabulous view over Oyster Pond.

Pam Polloni (in pink hat) talking about the beech forest in Zinn Park.



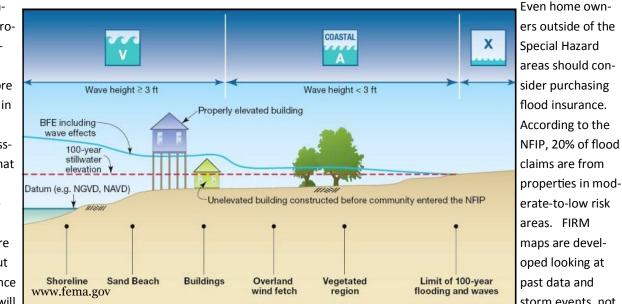
Afterwards, enjoying refreshments at Cecily Selby's house.

Oyster Pond Environmental Trust

continued from page 1 a flood that occurs every 100 years, but where there is a 1% risk of a flood of that magnitude every year. Along with the updated maps, the premiums for flood insurance are increasing, sometimes *markedly*. The Biggert Waters Flood Insurance Reform Act of 2012 requires the NFIP to make the program

proved will see the same annual 25% increase. After October 1, new policies or lapsed policies will no longer receive rate subsidies and will reflect full risk rates. Once the FIRM maps are adopted at Falmouth Town Meeting, full risk rates will be phased in for the remaining properties, including primary homeowners. above flood levels, the lower the insurance costs. New construction in velocity zones requires buildings be elevated on pilings, piers or posts. There is also some relief for homeowners whose properties are in a flood zone for the first time. Ask your insurance agent about a "preferred risk policy".

more fiscally stable. Since the program was established in 1968 it has paid out more than \$24 billion in bailouts, oftentimes to businesses and homes that are repeatedly flooded. Therefore, insurance rate subsidies are being phased out and new insurance premium rates will



Limit of 100-year flooding and waves future hazard risks. Sea level will continue to rise, increasing the height of storm surges, worsening shoreline erosion and reaching farther inland. While sea level rose by 10.2 inches or .10 inches/per year in Massachusetts during the last century according to the Cape Cod Commission, sea level rise rates for the future range from .20 inches per year to .60 inches per year for a total rise of 20 inches to 50 inches by 2100.

That said, there was a vote by the House of Representatives last month to delay the premium increases for a year. There is no news on whether the Senate will also take up this issue. Stay tuned and hope that our speakers for the OPET Annual Meeting can shed some light on the current situation.

reflect the "true risk" of flooding.

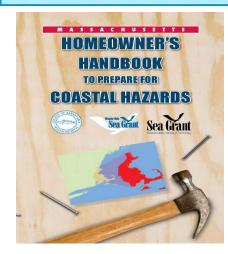
Subsidized properties are those in a high risk area that have not been substantially damaged or improved and were built before May 18, 1973. That was the date when Falmouth adopted its first flood insurance map.

Non-primary or second home owners will see a change in their rates first. Already many of you may know this as the rates increased by 25% on January 1. The rates will continue to rise 25% per year until the premium reflects "true risk". On October 1, properties that have had severe repetitive loss or where claims payments exceed the fair market value of the property will see an annual 25% increase in premiums until it reflects true risk. Properties that were substantially damaged or im-

Shopping around for a different rate will not reduce costs as insurance agents go through the NFIP to sell flood insurance and they provide nearly all of flood insurance across the US. You may be able to reduce the premium costs if you can prove that your home is higher than shown on the FIRM maps. The maps deal with broad swaths of areas and miss smaller changes in elevations. Your property may be slightly elevated and hiring an engineer to survey your property and acquire an "elevation certificate" proving that your home is outside or above the damage line could save you substantially. You can find more information about acquiring an Elevation Certificate on our web site www.opet.org . Another option is to raise your home above the flood levels; the higher the building is elevated

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Are You Ready for the Hurricane Season? BY WENDI BUESSELER



We're already on our third named storm of the hurricane season. Forecasters are predicting an extremely active hurricane season this year. The Colorado State University (CSU) forecast team predicts that 18 named storms, 9 hurricanes, and 4 major hurricanes will form in the Atlantic this season. Forecasters can't say exactly where storms will make landfall, but the CSU predicts a 72% chance of a least one major hurricane striking the US coastline and a 48% chance at least one major hurricane will strike the United States east coast; these numbers are much higher than past predictions of 52% and 31% respectively.

To help you prepare —before you need it —the *Massachusetts Homeowner's Handbook to Prepare for Coastal Hazards* was just issued. It is a collaborative effort between the Massachusetts Emergency Management Agency (MEMA), Massachusetts Office of Coastal Zone Management (CZM), Federal Emergency Management

Agency (FEMA), Massachusetts Department of Conservation and Recreation (DCR), Barnstable County, and the two Massachusetts Sea Grant programs, MIT Sea Grant (MITSG) and Woods Hole Sea Grant (WHSG). This handbook is filled with useful low cost, and easy to do tips to protect your home and minimize property damage. Such pre-storm measures may lower your homeowner's insurance.

Just a few of the tips:

• Using new alternatives to plywood such as plastic honeycomb panels that are lightweight, translucent and easy to store and can be nailed or screwed like plywood or lightweight high strength tensile fabric that can be wrapped over large or oddly shaped areas

• Strengthening your roof with hurricane clips or with polyurethane foam sprayed between the rafters

• Including a disposable camera,

notebook and pens in your disaster kit to document damage

• Photographing or videotaping every room in your home and listing important items with product serial numbers

You can find a copy of the Handbook on our web site.



Steve and Barbara Leighton came upon this adorable seal pup at the beginning of the year. It was on the bike path, right next to the Trunk River bridge. At first they were worried it was injured, but Steve reports that, "Eventually he crawled back into Vineyard Sound and swam east about as fast as I can walk."

Gifts to OPET in Memory of ...

- ♥ Robert Livingstone from Al Allenby
- Richard Backus from Denise Backus
- Vladimir Bulygina from Ekaterina Bulygina
- ♥ Laraine Katz from Robert and Natalie Culgin
- ♥ Robert Livingstone from Art and Booje Calfee
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- ♥ Robert Livingstone from Thomas Moseley
- Robert Livingstone from Arthur Pardee
- Ed Rothschild from The Rothschild Family
- Robert Livingstone from John and Evelyn Steele
- William H. Sullivan from Jane Sullivan

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"**Impacts of Weather & Climate** on Cape Communities" is the featured talk by

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Falmouth Artists Guild 137 Gifford Street, Falmouth Delicious Light Refreshments ILE COME ALE TOUE ALE

Support OPET Runners! Here is another way to help OPET; donate to one of the OPET runners in the New Balance Falmouth Road Race. For a list of runners visit our web site.





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