

How can restoring the dune reduce FEMA flood insurance rates?

Currently, in Hull, all FEMA flood insurance participants pay 100% of the insurance premium cost. However, FEMA offers a program to reduce the cost of flood insurance to communities by as much as 45%. The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum requirements. Currently 15 Massachusetts towns participate in this program; locally, Marshfield, Quincy and Scituate have reduced the premiums paid by all members of the community by as much as 20%. The Town is beginning the process of enrolling in the CRS program. The Town can earn credit points toward insurance rate reductions by restoring the dune.

How do the unpermitted dune openings violate the Wetlands Protection Act?

Massachusetts Regulation 310 CMR 10.28(3) of the Wetland Protection Act states:

Any alteration of, or structure on, a coastal dune or within 100 feet of a coastal dune shall not have an adverse effect on the coastal dune by:

- (a) affecting the ability of waves to remove sand from the dune;
- (b) disturbing the vegetative cover so as to destabilize the dune;
- (c) causing any modification of the dune form that would increase the potential for storm or flood damage;
- (d) interfering with the landward or lateral movement of the dune;
- (e) causing removal of sand from the dune artificially; or interfering with mapped or otherwise identified bird nesting habitat.

A coastal dune is defined as any natural hill, mound or ridge of sediment landward of a coastal beach deposited by wind action or storm overwash. Coastal dune also means sediment deposited by artificial means and serving the purpose of storm damage prevention or flood control. The Massachusetts Department of Environmental Protection can fine the Town up to \$25,000 per day for violations of the Act.

Why should the Town take responsibility for closing these openings?

These illegal, unpermitted dune openings pose an adverse effect of increased flooding of public and other private properties and are in violation of the Wetlands Protection Act. Therefore the Town will be correcting this problem by closing the openings in the dune, which lies within the fifty-foot wide Town owned property along Beach Avenue.

What if I still have unanswered questions?

A question and answer session will follow the presentation at the Senior Center on February 8. We recognize that some home owners do not reside in Hull during the winter, if you can't attend the public forum, or if you have additional concerns, you can contact Town Manager Chris McCabe at 781-925-2000, Conservation Administrator Anne Herbst at 781-925-8102, or Town Counsel Jim Lampke at 781-749-9922.