



FLOOD AWARENESS

Your property may be located in a Special Flood Hazard Area of the 100-year floodplain, which means it has a 1% chance of being flooded in any given year. It may be high enough that it has not flooded recently. Being located in the floodplain, the odds are that someday your property will be damaged due to floods. This informational guide provides some ideas of what you can do to protect your property."

The Cities of Lewiston and Auburn participate in the National Flood Insurance Program's (NFIP) Community Rating System (CRS) in order to improve the communities' awareness of floods as well as to reduce flood insurance rates for rate payers.

FLOOD HAZARD AREAS

Flooding in Lewiston and Auburn is most notable along the Androscoggin River. Other areas susceptible to flooding are found along No Name Pond, Hart, Moody, Stetson, and Salmon Brooks in Lewiston, and in Auburn, along Bobbin Mill, Lapham, Taylor, Soper Mill, Moose, Meadow, and House Brooks as well as the shores of Lake Auburn, Taylor Pond, and the Little Androscoggin and Royal Rivers.

Flooding in these areas usually occurs in the early spring caused by the combination of unusually warm weather coupled with heavy rainfall, deep snow pack, and ice jams. Lakeside residents may find that the greatest threat to their property occurs during heavy winter rains rather than in the spring.

As some may remember, the Spring Flood of 1936 followed a winter with one of the heaviest snowfalls on record. The temperature quickly soared into the 50's on March 12th, and within 24 hours, four inches of rain fell with more soon to follow. A few days later, the Androscoggin River peaked and surged over the Gulf Island Dam at a water flow rate of 189,000 cubic feet per second (CFS) as compared to a normal flow of 6,000 CFS at the same location. During this flood, a large ice jam broke above the dam, causing the Androscoggin River to rise 14 feet above its banks. Small buildings were seen floating down the river. The South Bridge was swept away. Less than twenty years later, on March 28, 1953, the Androscoggin River rampaged out of control and flood waters crashed over the Gulf Island Dam at a flow rate of 95,800 CFS. Over the next 35 years, floods causing structural damage occurred six more times.

Still fresh in many residents' memories is the April Fool's Flood of 1987, the worst flood since 1936. The Androscoggin River crested 10 feet above flood stage, and flood waters flowed past the Union Water Company gate house at a rate of more than 97,200 CFS. In Lewiston, police evacuated residents of the Little Canada neighborhood along Lincoln and Oxford Streets as well as many families in the Tall Pines Apartment Complex; in Auburn, residents of Newbury Street, Second Street and North River Road were evacuated. Many rural roads were either washed out or impassable. In Lewiston, these included Grove Street, River Road, Hogan Road,



Flood of 1936

Stetson Road, and Randall Road. In Auburn, these included Washington Street at the Little Androscoggin, Miller and Main Streets downtown, and in New Auburn, Riverside Drive, Pulsifer Street, and First and Second Streets. Many of these same areas experienced rapid flooding during Hurricane Bob in August 1991 when nearly 6½ inches of rain fell during a 12-hour period.

CITY SERVICES

You are invited to visit your City Hall to determine to what extent your property is located in a Special Flood Hazard Area (SFHA). Information such as flood elevations, topographic plans, and records

of historically flood prone areas are available to the public. The Planning/Code Enforcement Departments of both Lewiston and Auburn maintain a list of engineers, architects, and contractors with experience and/or knowledge in flood protection plus material on how one may be selected.

If requested, your Public Works Department/Engineering Division will visit your property to review its flood problems and explain possible ways to stop flooding or prevent flood damage. This general assistance is free. If you are interested in protecting your property from future flooding conditions or have experienced a flood, drainage or sewer backup problem, do not hesitate to utilize these services.

WHAT YOU CAN DO

Several city efforts depend on your cooperation and assistance. Here is how you can help:

Do not dump, deposit, fill, or throw anything into ditches, streams, or other drainage ways. Depositing any type of material into any drainage way without a permit from your Planning/Code Enforcement Office may cause flooding obstruction. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water, and when it rains, the water has to go somewhere.

If your property is next to a drainage way, please do your part and keep the banks free of brush and other debris. Both Lewiston and Auburn have a stream maintenance program which can help remove major blockages such as downed trees near city streets and roadways. If you should observe such blockages, please contact your Public Works/Services Department.

Always check with your Planning/Code Enforcement Office before you build, alter, excavate, grade, deforest, or fill on your property. Before any construction or other development (including the placement of mobile homes, sheds, or swimming pools) begins within any SFHA, a "Flood Hazard Development Permit" must be obtained from your Code Enforcement Office.

If you are aware of any ongoing construction or development projects without the necessary permits, please contact your Code Enforcement Office.

FLOODPROOFING

There are six recognized options to protect a building from flood damage. Not all are applicable in every situation. Remember, any alteration to your building or land located in the Special Flood Hazard Area requires a permit from your Planning/Code Enforcement Office.

Elevation. One of the most effective ways to prevent future flood damage is to elevate your home above the flood level. When a house is properly elevated, the living area will be above all but the most severe floods. Your local building officials can determine safe flood-elevation height (known as "base flood elevation")

Levees and Floodwalls. Another option is to keep the water away by regrading your lot or constructing a small earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the flood way.

Dry Floodproofing. Another approach is to seal a building to ensure that flood waters cannot get inside. All areas below the flood protection level are made watertight. Walls are covered with a waterproof compound or plastic sheeting. Openings such as doors, windows, sewer lines, and vents are closed either permanently or with removable shields. This method is not recommended for houses with basements or if water will get over two feet deep as most building walls and floors are not strong enough to withstand the hydrostatic force of deep water pressure.

Wet Floodproofing. Another approach is to modify the structure and relocate the contents so that when flood waters enter the building, there is little or no damage. Valuable contents such as furnaces, water heaters, and laundry appliances are permanently relocated above flood levels. Structural components below the flood level are replaced with materials that are not subject to water damage. For example, concrete block or metal studs are used instead of wooden studs and walls.

Relocation. The building is moved to higher ground above the base flood elevation on the same property or to another parcel of land.



Demolition. Demolition is sometimes used when the value of the building is very low, moving is not practical, and flood damage is frequent and severe.



If the cost of reconstruction, repairs, rehabilitation, addition, or other "substantial improvements" to a structure located in a SFHA equals or exceeds 50% of the market value of the structure before improvements, you must meet the same construction requirements as a new building. New buildings must be elevated above the base flood elevation and shall not be occupied prior to the issuance of a "Certificate of Occupancy" by the Code Enforcement Officer.

Many houses, even those not in the 100-Year Floodplain, have sewers that back up into the basement during heavy rains. A plug or standpipe can stop this if the water does not get more than two feet deep. They can be purchased at a hardware store for under \$25.00. For deeper sewer backup flooding, talk to a plumber about a backup valve. More information is available in the reference room at the Auburn Public Library and the Lewiston Public Library.

FLOOD INSURANCE

If you do not have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. However, because Lewiston and Auburn participate in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal Government and is available to everyone, whether you are a renter or a homeowner, even if you live in a house that has been flooded before.

Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in Lewiston and Auburn, there is usually more damage to the furniture than there is to the structure. As of December 2010, there were 46 flood insurance policies in Lewiston and 105 in Auburn. If you are covered, check out the amount and make sure you have content coverage. If you're not insured, but wish to be, you should know that there is usually a thirty (30) day waiting period between the time the insurance is purchased and when the coverage becomes effective. Remember: Even if the last flood missed you or you have done some floodproofing, the next flood could be worse. Flood insurance covers all surface floods.

The average policy costs about \$400 per year for about \$100,000 worth of coverage. If you live in a moderate-to-low risk area and are eligible for the Preferred Risk Policy, your flood insurance premium may be as low as \$129 a year, including coverage for your property's contents. The cities' voluntary flood protection measures will save you 10% on flood insurance premiums in Lewiston and 5% in Auburn.

FLOOD SAFETY

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through flooded areas. More people drown in their cars than anywhere else. Do not drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the power company or county emergency management office.

Have your electricity turned off by the power company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Do not use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.

Look out for animals, especially rodents. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated. If you're caught in your home by rising waters, move to the second floor and, if necessary, to the roof. Take warm clothing, a flashlight, and a portable radio with you. Then wait for help... do not try to swim to safety. Rescue teams will be looking for you. Bring outdoor possessions inside the house or tie them down securely.

This includes lawn furniture, garbage cans, tools, signs, and other moveable objects that might be swept away or hurled about.

FLOOD WARNING

The Cities of Lewiston and Auburn have developed a flood warning system for the floodplain areas of the city. Stay tuned to local radio and television stations for information on flood warnings, dangerous areas and roads, evacuation routes, shelter information, and other safety precautions.

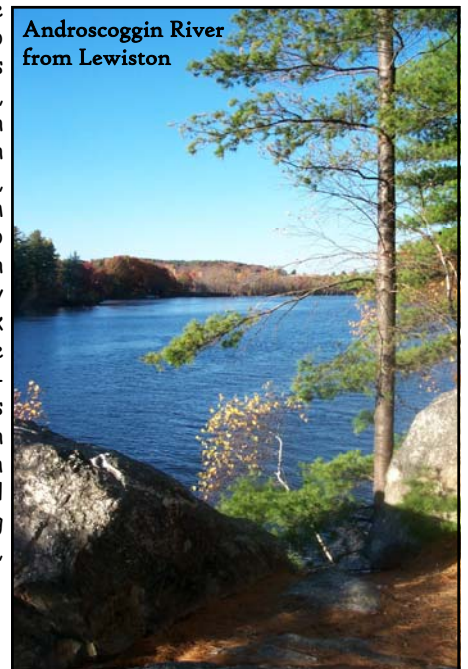
NATURAL BENEFITS OF FLOODPLAINS

Under natural conditions, a flood causes little or no damage. Undeveloped soils and vegetation along waterways are natural buffers that serve a variety of essential ecological functions:

- Provide storage for floodwaters, thereby reducing flood velocity and subsequent property damage to built-up areas.
- Filter nutrients and impurities from run-off, allowing cleaner water to percolate back into our rivers and aquifers.
- Support a rich diversity of plant life that sustains farmland and wildlife.

Left in their natural state, floodplains can also serve as corridors for recreation and transportation. The Cities of Lewiston and Auburn support the concept of greenways along their riverbanks and stream corridors to facilitate

biking and walking and to connect neighborhoods with schools, businesses, parks, and downtown destinations. The Union Street Gully Park system, which stretches from Pettingill Park to downtown Auburn, is an example of a greenway established along a brook responsible for extensive flooding and sewage back-ups. It now provides these urban neighborhoods with multiple recreational opportunities including walking, biking, tennis, sledding, and skating.



Androscoggin River from Lewiston

IMPORTANT CONTACTS

Planning/Code Enforcement

Auburn: (207)333-6601, ext. 1154 Eric Cousens, Planner
Lewiston: (207)513-3125, ext. 3223, (TTY/TDD 207-513-3007)
 David Hediger, City Planner

Public Works:

Lewiston: (207) 513-3140, (TTY/TDD 207-513-3007)
Auburn: (207) 333-6601, ext. 2151

County, State and Federal Resources

Maine Emergency Management Agency

<http://www.maine.gov/mema/>
 1-800-452-8735 (207) 624-4400

Androscoggin Unified Emergency Management Agency

<http://www.androscogginema.org/index.html>
 (207) 784-0147, Joanne G. Potvin, Director
 (207) 784-7361, Emergencies (24 hours a day)

Maine Floodplain Management Program

<http://www.maine.gov/spo/flood/>
 (207) 624-7660

U.S. Army Corps of Engineers

<http://www.nae.usace.army.mil/index.asp>
 (207) 623-8367

U.S.D.A. Service Center/Natural Resources Conservation Service,

<http://www.me.nrcs.usda.gov/>
 (207) 753-9400

National Flood Insurance Program www.floodsmart.gov

The City of Lewiston is an EOE. For more information, please visit our website @ www.ci.lewiston.me.us and click on the Non-Discrimination Policy.

Top Ten Facts...

every consumer needs to know about the National Flood Insurance Program (NFIP)

1. Everyone lives in a flood zone.

- You don't need to live near water to be flooded.
- Floods are caused by storms, melting snow, hurricanes, and water backup due to inadequate or overloaded drainage systems, dam or levee failure, etc.

2. Flood damage is not covered by homeowners policies.

- You can protect your home, business, and belongings with flood insurance from the National Flood Insurance Program.
- You can insure your home with flood insurance for up to \$250,000 for the building and \$100,000 for its contents.

3. You can buy flood insurance no matter what your flood risk is.

- It doesn't matter whether your flood risk is high or low. You can buy flood insurance as long as your community participates in the National Flood Insurance Program.
- And, it's a good idea to buy even in low-risk areas: between 20 and 25 percent of all flood insurance claims come from low-risk areas.

4. The low-cost Preferred Risk Policy is ideal for homes and businesses in low- to moderate-risk areas.

- Homeowners can insure buildings and contents for as little as \$112 per year.
- Business owners can insure building and contents for as little as \$500 per year.
- Residential renters can insure contents for as little as \$39 per year.

5. Flood insurance is affordable.

- The average flood insurance policy costs a little more than \$400 a year for about \$100,000 of coverage.
- In comparison, a \$50,000 disaster home loan can cost you about \$240 a month at 4 percent interest over 20 years.

6. Flood insurance is easy to get.

- You can buy NFIP flood insurance from private insurance companies and agents; call yours today!
- You may be able to purchase flood insurance with a credit card.

7. Contents coverage is separate, so renters can insure their belongings too.

- Up to \$100,000 contents coverage is available for homeowners and renters.

- Whether you rent or own your home or business, make sure to ask your insurance agent about contents coverage. It is not automatically included with the building coverage (except under the Preferred Risk Policy).

8. Up to a total of \$1 million of flood insurance coverage is available for non-residential buildings and contents.

- Up to \$500,000 of coverage is available for non-residential buildings.
- Up to \$500,000 of coverage is available for the contents of non-residential buildings.

9. There is usually a 30-day waiting period before the coverage goes into effect.

- Plan ahead so you're not caught without flood insurance when a flood threatens your home or business.

10. Federal disaster assistance is not the answer.

- Federal disaster assistance is only available if the President declares a disaster.
- Flood insurance pays even if a disaster is not declared. It's just good sense.

For more information contact the City of Lewiston's Planning and Code Enforcement Department at (207) 513-3125, (TTY/TDD at 207-513-3007) or visit the NFIP web-site at <http://www.floodsmart.gov> Above listed info retrieved 3/18/11 from <http://www.maine.gov/spo/flood/docs/toptenfactsforconsumers.pdf>