

## FLOOD & STORM INFORMATION

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This information was prepared by the Wells Code Enforcement Office to assist Wells property owners to better understand the effects of severe storms, how to help protect property and explain what Flood Insurance is.

### TYPES OF STORMS:

The two most devastating types of storms that affect our area are Hurricanes and Nor'easters.

Our last major hurricane was "Bob" in August of 1991. If you were here you may remember that parts of Wells were without power for three days. It took two weeks to clear the downed trees from roadways. On October 31, 1991 we were hit with what was called the "No Name or Halloween Storm". This storm damaged several hundred homes along the coast.

Hurricanes are generally fast moving storms and may last for several hours. Whereas Nor'easters are much slower moving storms that may last for several days. They may also occur at anytime during the year, but are more prevalent in winter months. Hurricanes start out as Tropical Depressions with winds up to 38 mph, when the wind increases from 39 to 73 mph they become Tropical Storms. When the wind speed is over 74 mph they become Hurricanes.

Storm Surges are also a major concern even after the event. A storm surge is a large dome of water often 50 to 100 miles wide that sweeps across the coastline near where a storm makes landfall. The October 1991 storm produced a 17' storm surge, which was a key factor in the destructive power of the ocean. By reviewing the FIRM Maps you can determine if your property is in the 100 year flood zone, does have a 1% chance of flooding. The maps are available in the Code Office and at the Wells Public Library and online at [www.fema.gov](http://www.fema.gov). A standard home owner's policy will not cover a flood event! You need a separate policy to cover flooding. You should check with your insurance agent.

### BEING PREPARED:

If you are in a flood area, having an "Elevation Certificate" prepared by a surveyor is helpful so that you know just how the 100 year flood line will affect your home. It may help you get a better rate on your insurance. It will also help with the relocating of your furnace, water heater, electric box and other expensive equipment if needed.

Keep a complete written inventory of your personal property. Your insurance agent should have forms for you to use. Taking photos of each room to help identify personal property will be helpful if you have to make an insurance claim. All this information should be kept safely in a deposit box or waterproof box away from your home. Also, a site plan backed up with photos indicating your house with all decks and out buildings along with all the measurements of the buildings and setbacks will prove to be helpful if damage occurs.

### WHAT TO DO WHEN A STORM WARNING IS ISSUED:

You should have about 36 hours warning before the storm. You should tune into your local radio or TV station for updates. Make sure your car's gas tank is at least half full. Make sure that you have a battery powered radio that is in good working order. Learn the location of official shelters.

- Wells Elementary School on Post Road is currently the local shelter.
- Ensure that enough non-perishable food and water supplies are on hand.
- Move boats and recreational campers to a safe location.
- Pre-plan the evacuation of your family to a safe location.
- Refill needed prescriptions.
- Do not use local emergency telephone lines for information once the storm hits; only use for emergency calls.
- Monitor local radio/TV stations for storm reports:

**RADIO**  
WOKQ - 97.5 FM  
WPOR - 101.9FM/1490AM  
WHOM - 94.9 FM

**TELEVISION CABLE**  
WCTV - Ch. 3  
WCSH - Ch. 6  
WMTW - Ch. 8  
WGME - Ch. 13

Once the local Emergency Operation Center is opened, radio and television stations will broadcast cellular phone numbers that you can call for general information about road closings, shelter openings and other general information. Remember emergency phone lines are for Emergency Calls ONLY!

Before the storm, you should remove any loose items that are outside such as chairs, picnic tables, toys, etc. You may also want to keep plywood on hand to cover windows and doors that could be affected by the storm. Make sure that you leave escape routes for emergency exiting.

Make sure all the required flood openings in your foundation walls and crawl spaces are free of debris and not obstructed with lattice work that has anything less than 2" openings. Any vertical obstructions for decorative reasons (such as to cover piers or columns) must maintain the required openings that were approved during construction. Screens that obstruct the ability of debris to pass through the opening are not code compliant. Covering the openings with a window/plywood or any other device is most likely not allowed unless it is engineered and approved by the Code Enforcement Officer. Not following FEMA guidelines and requirements could affect an insurance claim.

**If you are staying at home you should:**

- Turn refrigerator to maximum cold and only open when necessary so if the power goes off it will stay cold longer.
- Fill bathtub and large containers with water for sanitary purposes.
- Turn off Propane Tanks if they are in danger of floating away.
- Stay away from windows.

**If you have to leave your home, here are a few safety tips that will help you:**

- Notify family members that you are leaving and where you are going so that they do not report you missing.
- Turn off utilities.
- Turn off propane tanks.
- If moving to a shelter bring required medicine, blankets or sleeping bags, identification, toiletries, flashlight, battery-powered radio, books, cards, games, baby food and diapers if needed.
- Avoid driving on washed out roads.
- Remember, walking in 6" of moving water can sweep you off your feet.
- If you do not have a Family Disaster Plan contact the CEO for booklets that can assist you prepare a plan.

**After the storm:**

- Check for structural damage; make sure there is no danger of anything collapsing.
- Check for downed power lines.
- Upon entering the building if you smell gas get out and call your gas company.
- Use a flashlight. Do not turn on power until you are sure there is no danger.
- If the house has flooded, do not turn on power until an electrician has checked the wiring.
- Do not use small appliances that have been flooded or are wet until they have been checked.
- Most of all use common sense. If it doesn't feel right most likely its not; so stay away and have a professional check it out. It could save your life!

**What about Flood Insurance:** The first thing to do is find out if your property is in a floodplain. This information is available on line at [www.wellstown.org](http://www.wellstown.org) or in the Office of Planning and Code Enforcement located in Town Hall or at the Wells Public Library. If you find out that your property is a floodplain area, you should then contact your local insurance agent for information about flood insurance. Remember, your homeowner's policy will not cover damage from flooding. Flood insurance is only available through the National Flood Insurance Program (NFIP).

**Costs for Flood Insurance:**

Rates to determine the costs of flood insurance are complicated. Your insurance agent can help with exact costs. Remember, Wells participates in the Community Rating System (CRS). Because of this, you receive a 10% discount on your premiums.

The following information should be supplied to your insurance agent:

1. Wells is in the CRS Program and is a Class 8 community.
2. The base 100 year flood elevation in Wells ranges in elevation 9 to 10.
3. Because your surveyor has prepared an elevation certificate, you know the elevation of your first floor.
4. And because you reviewed the flood maps you know what flood zone your property is in.

With this information in hand your agent should be able to assist you with cost. If you find that your property is located in a floodplain, FEMA has several retrofitting manuals that are available free of charge by writing to:

**Federal Emergency Management Agency  
P. O. Box 7027 A  
Washington, DC 20024  
Attn: Publications**

The Office of Planning and Code Enforcement, as well as the Wells Library, have FEMA manuals for you to review. Also, the Code Enforcement Officer will be happy to meet with you in the office to assist you in the planning or retrofitting of your existing or new structure. You can call 207-646-5187 to make an appointment with a code officer to spend some uninterrupted time with you.

The Town of Wells has a Floodplain Ordinance in effect which requires a permit to build in a floodplain. There may be a permit required by the Department of Environmental Protection (D.E.P.) as well.

**Drainage Maintenance:**

The Town has a very active maintenance program for cleaning streams, channels, catch basins, and retention/detention basins. Keep in mind that debris, sedimentation and anything that slows the flow of water can cause problems. If you see problem areas, please call the Public Works Department at 207-646-3014.

We hope that the information supplied on this sheet is helpful and we look forward to assisting you.