



Town of York

186 York Street
York, Maine 03909-1314

Town Manager/
Selectboard
(207)363-1000

Town Clerk/
Tax Collector
(207)363-1003

Finance/
Treasurer
(207)363-1004

Code Enforcement
(207)363-1002

Planning
(207)363-1007

Assessor
(207)363-1005

Police Department
(207)363-1031

Dispatch
(207)363-4444

York Beach Fire
Department
(207)363-1014

York Village Fire
Department
(207)363-1015

Public Works
(207)363-1011

Harbor Master
(207)363-1000

Center for Active
Living
(207)363-1036

Parks and
Recreation
(207)363-1040

Fax
(207)363-1009
(207)363-1019

www.yorkmaine.org

August 19, 2024

Dear Resident,

You have received this letter because a structure within 200' of your property is subject to repetitive loss. A repetitive loss is when the National Flood Insurance Program pays for flood loss at any property more than once.

For COASTAL PROPERTIES

Your property is subject to flooding during coastal storms when the waves wash over a frontal dune and flood low areas behind it. Here are some things you can do to protect yourself and your neighborhood from flood damage:

- Elevate the first floor of the structure above the predicted flood elevations; and
- For structures built on the frontal dune (slope) ensure adequate drainage pathways around the building to guide floodwaters away from structures and waterproof (retrofit) openings such as doors, below predicted flood level.

For properties located near RIVERS OR STREAMS

Your property is subject to flood loss from rising floodwater caused by heavy rains and drainage impaired by brush and litter blocking drainage ways. Your property is subject to rising floodwater and can be protected in two ways:

- Elevate the structures or contents above the predicted flood elevation; and
- Make sure the streams and drainage ways areas are kept clean and properly maintained.

For ALL PROPERTIES subject to flooding

1. Prepare for flooding by doing the following:

- Know the flood safety guidance on the last page of this letter.
- Know how to shut off the electricity and gas to your house when a flood comes. Make a list of emergency numbers and identify a safe place to go to.
- Make a household inventory, especially of basement contents.
- Put insurance policies, valuable papers, medicine, etc. in a safe place.
- Collect and put cleaning supplies, camera, waterproof boots, etc. in a readily accessible place.
- Develop a disaster response plan - See the Red Cross' Disaster Preparedness page to learn more - <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/make-a-plan.html>
- Learn more about repairing your flooded home - See FEMA's *Starting Your Recovery After a Flood* - <https://www.fema.gov/fact-sheet/starting-your-recovery-after-flood>

2. Consider some permanent flood protection measures:

- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement can reduce property damage and save lives.



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- Consider elevating your house above flood levels.
- Check your building for water entry points. These can be basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
- Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
- More information can be found in FEMA's *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding* - https://www.fema.gov/sites/default/files/2020-08/FEMA_P-312.pdf
- Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Code Enforcement Department.

3. Get a flood insurance policy:

- Get a flood insurance policy - it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
- Homeowner's insurance policies do not cover damage from floods. However, because the Town participates 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, even properties that have been flooded. Because the Town participates in the Community Rating System, you will receive a reduction in the insurance premium.
- 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. There is often more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
- Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
- Contact your insurance agent for more information on rates and coverage.

Here are some HELPFUL LINKS:

- The Town of York's Code Enforcement Department <http://www.yorkmaine.org/Departments/CodeEnforcement.aspx>
- FEMA <https://www.fema.gov/>
- FEMA's FloodSmart Program <https://www.floodsmart.gov/>

Sincerely,

Aaron Beauregard
Asst. CEO/LPI, CRS Coordinator
Town of York, Maine