

YOUR PROPERTY IS IN OR NEAR A SPECIAL FLOOD HAZARD AREA.

ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

SU PROPIEDAD ESTÁ DENTRO O CERCA DE UNA ÁREA DE RIESGO DE INUNDACIONES. ¿ESTÁ PREPARADO PARA UNA INUNDACIÓN EN SU BARRIO?

SI USTED TIENE PREGUNTAS, CONTACTE AL (510) 215-3030.

➤ **Flood Areas in the City of San Pablo.** 100-year floodplains in the City, identified by the Federal Emergency Management Agency (FEMA), are mainly along San Pablo and Wildcat Creeks, and along Rheem Creek at the west side of the City. 500-year floodplains extend further out from the 100-year floodplain edges. The 100-year floodplain is called the Special Flood Hazard Area (SFHA).

What should you do before a flood?

➤ **Determine if your property is located in an area subject to flooding.** To find out if your property is in a Special Flood Hazard Area, you can look it up on FEMA's Flood Insurance Rate Map:

FEMA's flood mapping center:
<https://msc.fema.gov/portal>

City of San Pablo Flood Information webpage:
<https://sanpabloca.gov/index.aspx?nid=1163>

FEMA maps are also available at Contra Costa County Public Libraries and at San Pablo City Hall.

Upon request, the City can provide FEMA flood maps and flood zone determinations for properties within the City. Contact:

- Engineering Services Division: (510) 215-3060
- Development Services Division: (510) 215-3030

Note that a property located within a flood zone may not necessarily have flooding problems. For more information about the Special Flood Hazard Areas (SFHA), please visit:

FEMA Special Flood Hazard Area (SFHA)
<https://www.fema.gov/special-flood-hazard-area>

<https://www.fema.gov/homeowners-frequently-asked-questions>

FEMA Flood Zones
<https://www.fema.gov/flood-zones>

➤ **Purchase flood insurance for your property.** Flood insurance is required by FEMA for properties within the SFHA. Flooding is not covered by a standard homeowner's insurance policy. A federally-backed flood insurance policy can be purchased from the National Flood Insurance Program (NFIP), or from a third-party insurance agent, regardless if the property is located in a floodplain. Coverage is available for the building itself as well as for the contents of the building. Note that there is 30-day waiting period before coverage goes into effect.

During the life of a 30-year mortgage for homes in the SFHA, there is a 1 in 4 chance of experiencing a flood. However, more than 20% of NFIP claims are filed by properties located outside the SFHA.

Contact your insurance agent for more information. Flood insurance information is also available at Contra Costa County Public Libraries and on FEMA's official NFIP site for Flood risk and Insurance at:

<https://www.floodsmart.gov/flood-insurance>

Since October 2013, residents and business owners in the City of San Pablo have had access to reduced flood insurance premiums through the City's participation in the NFIP Community Rating System (CRS) program.

The City's efforts result in a 10% savings (Class 8 standing) on flood insurance premiums for residents

and business owners located within the SFHA and a 5% discount for those in the non-SFHA zone.

In August 2013, the NFIP announced that their flood insurance rates would increase under the Biggert-Waters Flood Insurance Reform Act of 2012 to generate funds needed to cover all claims and to build a reserve fund for future flooding damages; full risk rates will apply, discounts (except for CRS) such as grandfathering will be eliminated and a reserved funds will be established through increased rates.

The rate changes include: newly purchased properties will have full risk rates apply to all insurance premiums, pre-FIRM (Flood Insurance Rate Maps) properties will be subject to 25% annual increases until the cost reaches full risk rates, properties affected by FIRM map changes will be subject to 20% annual increases until the cost reaches full risk rates, and properties with existing insurance will be subject to a 5% routine rate revision to fund the catastrophic reserve.

For more details, please see FEMA's fact sheet at:

<https://www.fema.gov/media-library/assets/documents/33320?id=7763>

➤ **Maintain drainage channels and pipes free of obstruction and debris.** Keep drainage channels free of obstructions to reduce flooding in the event of heavy rains. Per City ordinance, it is illegal to dump trash, landscape debris, paint, grease, or any other material into any portion of the City's drainage system, including creeks. Such dumping can harm water quality and cause flooding.

Maintenance of drainage facilities—including creeks—on private property is the responsibility of property owners. Maintain your drainage channels by removing obstructions such as fallen trees, shopping carts, leaves, debris, trash, etc.

The City of San Pablo cleans the drainage channels and pipes on City property and rights-of-way. To report obstructions or illegal dumping, or for questions about drainage system maintenance,

please contact the City's Public Works Corporation Yard at (510) 215-3070.

➤ **Protect your property from the hazards of flooding and wind.** If a flood is imminent, your property can be protected by sandbagging areas subject to flooding. Sand bags are available for free for City residents at the City of San Pablo Public Works Corporation Yard (1515 Folsom Avenue) during winter months. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damages. Attaching plywood or specially made panels over windows and patio doors may help protect against high wind damage.

For long-term protection, consider elevating your structure if the floor level of your property is lower than the "Base Flood Elevation" (elevation of the 100-year flood, based on the FEMA maps).

Brochures discussing flood proofing and other mitigation measures are available in Contra Costa County Public Libraries and on the FEMA website.

City of San Pablo personnel can provide guidance to property owners regarding flooding and drainage issues on private property. For more information, contact:

- Engineering Services Division: (510) 215-3060
- Development Services Division: (510) 215-3030

➤ **Meet improvement requirements.** The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, additions, or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards.

For example, a residence damaged so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated above the Base Flood Elevation (BFE). Please contact the Building Services Division at (510) 215-3030 for more information.

➤ **Meet permitting requirements.** All development within the City requires a permit. Always contact (510) 215-3030 to check permitting requirements before you build on, alter, fill, or re-grade on any portion of your property and/or within any easement or City right-of-way. Contact (510) 215-3030 to report any suspected permitting violations.

➤ **Keep an emergency supply.** Non-perishable food, water, batteries, flashlights, a can opener, and a battery-operated radio should always be kept available in case of an emergency.

➤ **Select an emergency meeting location.** Determine where your family members will meet in case of an emergency. Develop an evacuation plan in case of a severe flood or other disaster.

➤ **Register for information services** in advance of an emergency:

- Follow the City's page on Facebook
- Sign up for City eNews on the City's website
- Sign up for cell phone alerts from the County Community Warning System

What should you do during a flood?

➤ If your property is in imminent danger of flooding, contact PG&E at (800) 743-5000 to request that your power and natural gas be shut off, or for guidance on how to do it yourself. This number may also be contacted regarding any other electrical or natural gas emergencies.

➤ Avoid driving a vehicle. Do not attempt to drive or wade through deep water. Unstable and slippery creek banks should be avoided.

➤ During a disaster, do not call 911 unless you are seriously injured or in need of immediate care.

➤ Avoid low-lying areas. Seek shelter in the highest areas when possible.

➤ Emergency information will be provided to the public as soon as possible: listen to the City's designated radio emergency broadcast station (KCBS 740 AM), tune in to the television local news

channels 2, 4, 5, 7, check the City's website and Facebook pages, or contact 211 for available emergency services.

➤ Contact (510) 215-3130 for questions about emergency procedures or visit:

<https://sanpabloca.gov/index.aspx?nid=1130>

What should you do after a flood?

➤ Listen to the radio for emergency instructions.

➤ Avoid driving.

➤ Follow established procedures for property damage repairs:

- The City requires contractors be licensed and have a City of San Pablo Business License
- Require your contractors to obtain the proper permits for work being performed. Permits are required for any permanent improvement (including painting, roofing, siding, additions, alterations, etc.) to a structure and for site work such as grading, filling, etc. Permits are required even if a homeowner is doing the work themselves.

Contact (510) 215-3030 for questions about flood and drainage, permits or contractor licensing.

Recognize the natural and beneficial functions of floodplains to help reduce flooding:

Floodplains are a natural part of a healthy environment. When water is able to spread out across a floodplain, it slows the flow of water downstream, reduces creek erosion, reduces downstream sediment build-up, and improves groundwater recharge. Floodplains are beautiful, valued wildlife habitat.

Poorly planned development in floodplains can lead to stream bank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

For more information about flood safety or the National Flood Insurance Program, please visit:

<https://www.fema.gov/protecting-homes>

<https://www.fema.gov/national-flood-insurance-program>

<https://www.floodsmart.gov>
1-888-FLOOD29

This information is provided by the City of San Pablo and is applicable to properties within the limits of the City. If you reside in a jurisdiction other than the City of San Pablo, contact your regulatory authority for information. If you believe you received this notice in error, or if you no longer own this property, please contact the City of San Pablo Engineering Services at (510) 215-3060 or the Development Services at (510) 215-3030 or via U.S. mail.

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FLOOD SAFETY

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City of San Pablo
Property Owners*

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