

## ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

## YOU ARE RECEIVING THIS BROCHURE BECAUSE YOUR PROPERTY IS IN OR NEAR A SPECIAL FLOOD HAZARD AREA.

➤ **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 (FIRM). Please view the following maps (links are provided on the City website; see "Flood Information" tab):

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

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

FEMA maps are also available in Contra Costa County Public Libraries and in the City of San Pablo City Hall Building 3, at 13831 San Pablo Avenue, Mon-Thur, 7:30 am to 6:00 pm. Upon request, the Engineering Services at (510) 215-3060 or the Development Services Division at (510) 215-3030, can provide flood zone determinations for properties within the City.

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

<https://www.fema.gov/faq-details/Understanding-Special-Flood-Hazard-Area-SFHA/>

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

➤ **Purchase flood insurance for your property.** Flooding is not covered by a standard homeowner's insurance policy. A separate flood insurance policy is required to cover damages resulting from flooding. Coverage is available for the building itself as well as for the contents of the building. The City of San Pablo participates in the National Flood Insurance Program (NFIP) that makes available federally backed flood insurance for all structures, whether or not they are located within the floodplain. During the life of a 30-year mortgage, there is a 1 in 4 chance of experiencing a flood. Also note that there is 30-day waiting period before coverage goes into effect. More than 20 percent of NFIP claims are filed by properties located outside the SFHA. Contact your insurance agent for more information. Flood insurance information is also available in Contra Costa County Public Libraries and FEMA's official NFIP site for Flood risk and Insurance at:  
<https://www.floodsmart.gov/floodsmart/>

Since last 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 National Flood Insurance Program's (NFIP) Community Rating System (CRS). The city's effort resulted in a class 8 CRS standing which provides a 10% savings on flood insurance premiums for residents and business owners located within the Special Flood Hazard Area (SFHA) and a 5% discount for those in the non-SFHA zone.

In August 2013, the NFIP recently announced that their flood insurance rates will 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:  
<http://www.fema.gov/media-library/assets/documents/33320?id=7763>

➤ **Maintain drainage channels and pipes free of obstruction and debris.** The City of San Pablo performs cleaning and maintenance activities on the drainage channels and pipes in City easements & rights-of-way in accordance with an established schedule and standard operating procedures. Maintenance of drainage facilities including creeks on private property are the responsibility of property owners. Residents are encouraged to assist in maintaining the drainage in their areas by removing or reporting obstructions (such as fallen trees, shopping carts, leaves, debris, trash, etc.). Keeping drainage channels free of obstructions reduces flooding in the event of heavy rains. By way of City ordinance, it is illegal to dump trash, leaves, landscape debris, paint, grease, or any other material into any portion of the City's drainage system including creeks. Such dumping can have devastating impacts on water quality in addition to causing flooding. To report obstructions or illegal dumping, or for questions regarding drainage system maintenance, please contact the Public Works Corporation Yard at (510) 215-3070.

➤ **Protect your property from the hazards of flooding and wind.** Various methods may be used to minimize flooding. 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), consider elevating your structure, if possible. Brochures discussing flood proofing and other mitigation measures are available in Contra Costa County Public Libraries and on the FEMA website. If a flood is imminent, property can be protected by sandbagging areas subject to the entry of water into living spaces. Sand bags are available for free for City residents at the City of San Pablo Public Works Corporation Yard at 1515 Folsom Ave. during the 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 damages associated with hurricanes. City of San Pablo personnel is available to provide guidance to property owners regarding flooding and drainage issues on private property. We also have site specific information for some parcels within San Pablo. For more information, please contact Engineering Services at (510) 215-3060 or the Development Services at (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 at (510) 215-3030 for more information.

➤ **Meet permitting requirements.** All development within the city requires a permit. Always check permitting requirements with the Building Services and/or the Engineering Services at (510) 215-3030

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. Also, contact the number above to report any suspected permitting violations.

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

#### What should you do during a flood?

- If your property is in imminent danger of flooding, please 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.
- Following a disaster, emergency information will be provided to the public as soon as possible. Please don't call 911 unless you are seriously injured or in need of immediate care. If you are seeking information following an emergency: listen to our designated radio emergency broadcast station (KCBS 740 AM), tune in to the television local news channels 2, 4, 5, 7, check the City website and Facebook pages, contact 211 for available emergency services.
- There are many ways to stay informed. Registering for services in advance will help ensure you are notified: Facebook, City eNews (City of San Pablo's electronic newsletter), cell phone alerts by registering with the County Community Warning System.
- Questions regarding emergency procedures may be addressed to the City of San Pablo Emergency Preparedness at (510) 215-3130. For more information please browse through this webpage: <http://sanpabloca.gov/index.aspx?nid=1130>
- If dangerous flooding conditions are imminent, avoid driving a vehicle if possible. Do not attempt to drive or wade through deep pockets of water or running washes. Unstable and slippery creek banks should be avoided.
- Develop an evacuation plan for your family.

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

#### What should you do after a flood?

- Listen to the radio for emergency instructions.
- Avoid driving if possible.
- Follow established procedures for property damage repairs:

The City of San Pablo requires contractors to be licensed and to 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.

Questions regarding flood and drainage, permits or contractor licensing may be addressed to the City of San Pablo Building Inspection Division at (510) 215-3030.

#### Recognize the natural and beneficial functions of

**floodplains to help reduce flooding:** Floodplains are a natural component of the environment. Understanding and protecting the natural functions of floodplains help reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the stream bank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat, and suitable for farming. 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 NFIP, please note the following:**

<http://www.fema.gov/protecting-homes>  
<http://www.fema.gov/national-flood-insurance-program>  
<https://www.floodsmart.gov>  
<http://sanpabloca.gov/index.aspx?nid=1163>

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.*

13831 San Pablo Avenue, Building 3  
San Pablo, CA 94806  
Main: 510-215-3030 Fax: 510-215-3013  
[www.sanpabloca.gov](http://www.sanpabloca.gov)

City of San Pablo  
Public Works Department, Engineering Services  
13831 San Pablo Ave., Building 3  
San Pablo, CA 94806



# FLOOD SAFETY

*A Publication for  
City of San Pablo  
Property Owners*

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