BE FLOOD READY

PROTECT YOURSELF TODAY AND TOMORROW- A GUIDE FOR SACRAMENTO RESIDENTS

City of SACRAMENTO
Department of Utilities

11/19 JM

What You Need to Know

Because of levee and dam improvements, most of the City is outside the Special Flood Hazard Area (SFHA). While these dams and levees provide us excellent protection, they are still subject to failure and any property in the City remains at risk of flooding.

Sacramento's vast floodplain and flood risk are due to our proximity to the Sacramento and American Rivers, as well as our local creeks and streams, and drainage systems which rely on pumps to drain properly. In the past 25 years, areas of the City have been subject to significant flooding- most notably in 1986, 1987 and 1997. This risk of flooding means that it is important that you and your family protect yourself and your property against flooding.

The SFHA, as designated by the Federal Emergency Management Agency, represents the 100-year regulatory floodplain. This means that in any given year, your property has greater than a 1-in-100 chance of flooding. But all homes, in and out of the SFHA, are subject to floods.

Flood Insurance- Are You Covered?

For many of us, our home and its contents are our greatest investment. So it is important to realize that standard homeowner and renter insurance policies do not cover losses due to flooding. You are encouraged to buy flood insurance- whether or not your home is located within the Special Flood Hazard Area (SFHA). Renters can purchase flood insurance to cover their possessions. Residents outside the SFHA or within the Natomas Basin may qualify to purchase a Preferred-Risk Policy (PRP) that provides the same coverage as standard flood insurance but at a discounted rate. Additionally, because the City participates in the National Flood Insurance Program and its Community Rating System (CRS), residents who do not qualify for a PRP and live within the Sacramento City limits are eligible to receive flood insurance coverage at a discounted rate.

Remember, you don't need to live in the SFHA to be affected by flooding. In fact 30% of all claims occur outside the SFHA. Recent levee improvements have reduced but not eliminated the flood risk to our community. Be sure to insure your property and its contents. There is a 30-day waiting period for most flood insurance policies to take effect. If you are buying a home and need flood insurance, purchase the insurance before the close of escrow, so the policy will go into effect at the close of escrow.

Whether it is required or not, property owners in flood-prone areas should always consider flood insurance as their first and last line of defense in protecting their family and property. Call your insurance agent or the National Flood Insurance Program at (800) 427-4661 to get your policy before the winter rains! Residents can also contact the City's Floodplain Information Line, (916) 808-5061, for general flood insurance information.

How Does the City Know a Flood is Coming?

The California Data Exchange Center (CDEC) provides a centralized location to store and process real-time water level information gathered by various cooperators throughout the State including the City's Automated Local Evaluation in Real Time (ALERT) gauges located on City creeks. The CDEC can be used to signal us about possible flooding. CDEC provides continuous reports from river, creek, and rainfall gauges online at www.cdec.water.ca.gov. With it, we can receive advanced warning of impending high water levels.

Know the Warnings

In case of a flooding emergency, the City may use different means to alert you to the situation and possible evacuation routes.

- **Emergency Alerts**
  Sacramento Emergency Communications Personnel will use the Everbridge system to alert residents via phone or email if there is a need to evacuate. Listen carefully to the information and instructions provided to get help if you need assistance evacuating. To sign-up for Everbridge alerts, please visit: www.Sacramento-Alert.org
- Listen for Sirens. In the case of an emergency, police and fire officials will use their sirens and loudspeakers to alert you to necessary information about the emergency.
- Turn On TV or Radio. During large storm events, turn on a television set or radio and tune to a local station to find out information about emergency and evacuation routes. The emergency broadcast station for Sacramen to is KFBK Radio 1530-AM.

Planning Ahead

Follow these tips to help your family be prepared in case of flooding.

1. Buy flood insurance. Know your insurance policies- what is covered and what isn't.
2. Create a family emergency plan. Check out www.ready.gov/make-a-plan for tips on what to plan for and a plan template.
3. Be familiar with the routes in and out of your neighborhood in case you need to evacuate. Remember to check TV or radio to find the preferred route out of your area before you leave your home.
4. Keep all of your important paperwork, including insurance policies and birth certificates in a safe place- such as a deposit box. If you keep them at home, be sure to take them with you when you leave your house.
5. Find the high points in and around your home. If you are caught in a flood, stay out of the water if at all possible. Do not drive through flooded streets. Even shallow water can have a deadly current and may be contaminated. When moving to upper floors, roof or higher ground, be sure to take your emergency supplies with you.
6. Teach children to dial 9-1-1 in case of emergency.
7. If you live in an area that is frequently flooded, keep sandbags, plywood, plastic sheeting and lumber on hand. DO NOT stack sandbags against your buildings foundation.
8. Consider improvements to your property, such as grading or correcting drainage problems that will help keep water away from your structure.
9. Keep areas open between homes, property lines, and levees.
10. For individuals with disabilities or medical conditions, review FEMA's additional preparedness steps at https://www.ready.gov/individuals-access-functional-needs.

Help Us Help You

There are several things that you can do to help the City. Make sure to properly dispose of yard waste in containers provided by the City. Remember illegal dumping is against the law. Keep drainage and ditches and canals clear of junk and debris and report any illegally dumped materials to the City by calling 311 or (916) 264-5011. Also, during a storm event, if you see a storm drain backing up, please call 311.

To find out if your home is located within the SFHA, floodway, in or around historic flooding, or additional hazards, please contact the City's Floodplain Information Line at (916) 808-5061, and a City representative will return your call within two business days. Floodplain maps and filed elevation certificates can be viewed at the City of Sacramento Department of Utilities, 1395 35th Ave.

Get a permit before you start construction. Remember, all floodplain development and redevelopment, including grading, building and retrofitting, require a permit. If you know of a non-permitted development project, please contact the City at (916) 264-5011 or 311.

Note: In SFHA zones A, AE, AH, and AO, if the cost of reconstruction, rehabilitation, addition or other improvements to a structure is more than 50% of the building's market value, then the structure must meet the same structural requirements as a new structure. This standard also applies to our local Magpie Creek floodplain. Technical assistance for retrofitting homes and additional information can be obtained from the Floodplain Information Line at (916) 808-5061.

Important Numbers

Floodplain Information Line- (916) 808-5061
www.cityofsacramento.org/FloodReady

To obtain general floodplain information, flood insurance information, structural retrofit and permit information, or if you need a site visit to discuss solutions to flooding and/or drainage problems, please call the Floodplain Information Line. Please be prepared to leave your name, telephone number, property address, tax assessor's parcel number and the type of information you need. A representative will return your call within two business days.

National Flood Insurance Program Referral Center
(888) 379-9531 www.floodsmart.gov

To report issues with your local levee, storm drain backups or illegal dumping in ditches, gutters, streams or rivers, call 311 within City limits or (916) 264-5011 from outside the City.

This brochure is provided as a public service to keep you informed and ready in the event of flooding.

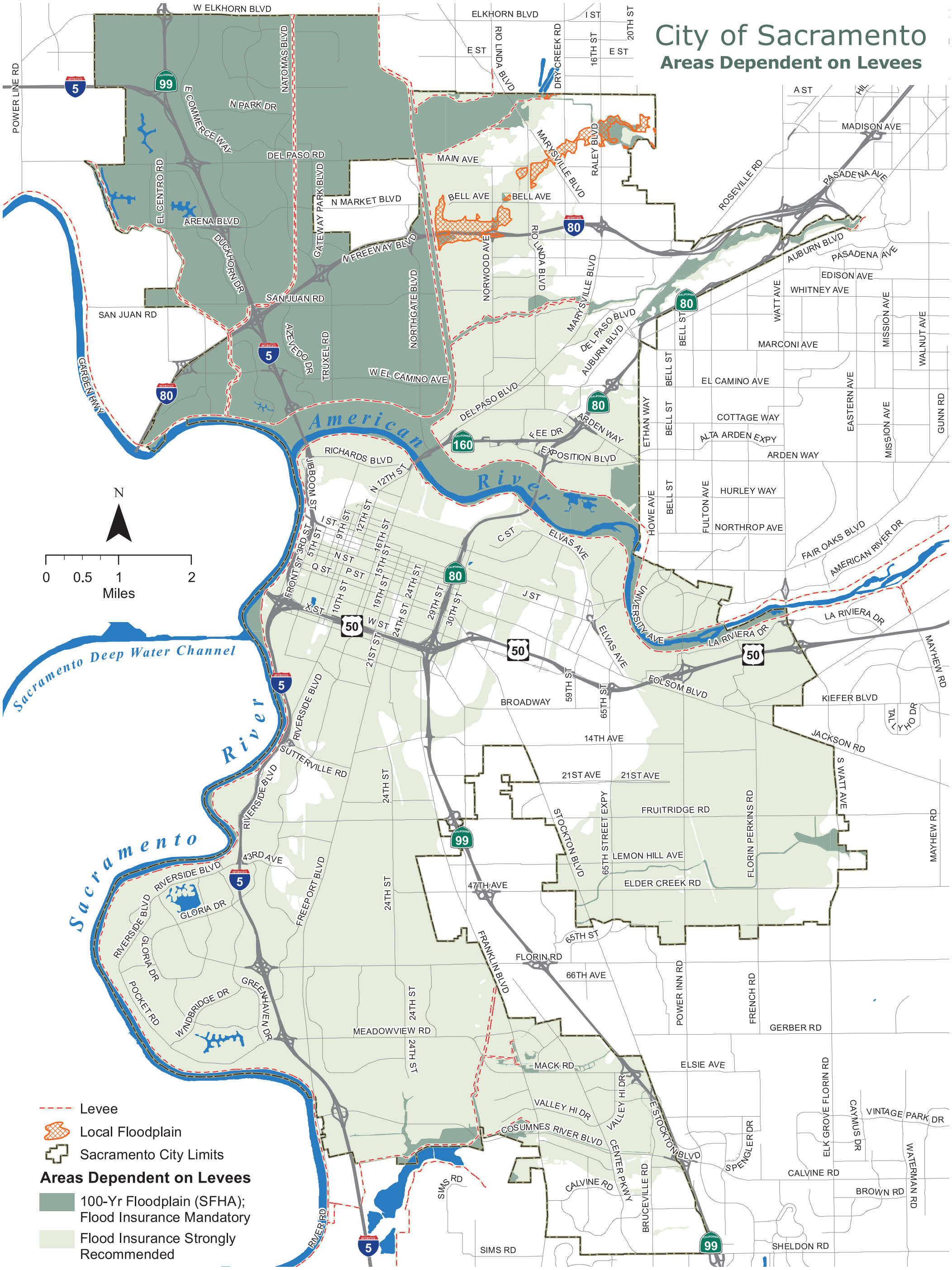
Printed on recycled paper

CALL (916) 264-5011

我們講中文 • Hablamos español

Мы говорим по-русски • พวกเราพูดภาษาไทย

Peb hais lus Hmoob • Chúng tôi nói tiếng Việt

City of Sacramento

Areas Dependent on Levees