# BEAMARE BEPREPARED SACRAMENTO

SACRAMENTO COUNTY STORMWATER UTILITY | DEPARTMENT OF WATER RESOURCES

FALL 2019

3667

JBS

INSURANCE

AMREAD



# There are four ways to find out if you live in a flood zone:

- 1. Visit www.stormready.org and click on Flood Zone Information.
- **2.** Call the Flood Zone Hotline at (916) 874-7517. Include your parcel number, address, and contact information.
- **3.** Fax your request to (916) 874-3789. Include your parcel number, address, and contact information.
- **4.** Come to our public counter, located in downtown Sacramento at 827 7th Street, Room 102, weekdays between 8:30 a.m. and 4:30 p.m., to view the Flood Insurance Rate Maps (FIRM) and other local flood hazard information. General flood insurance questions can be answered or explained at this location.

### **Information Available Upon Request:**

- Base Flood Elevation (BFE).
- Additional flood hazard information such as floodways.
- Problems not shown on the FIRM such as local drainage.
- Approximate ground elevation.
- Historical flood information, which may include location of nearest high water mark, repetitive loss area, flood photos, and flood calls.
- Areas that may be protected because of their natural floodplain functions.

### **Protect Yourself with Flood Insurance**

Just a few inches of water can cause tens of thousands of dollars in damage. Please make an informed decision about the flood risks you face before deciding not to purchase flood insurance.

### **QUICK FACTS:**

Flood insurance is the best way to protect you from devastating financial loss.

Flood damage is not covered by standard property insurance.

Flooding is the most common disaster in our area.

## BUY your flood insurance now!

There's a 30 day waiting period before your policy is active.

### **Where to Start:**

### **1.** Visit www.floodsmart.gov

- Flood insurance is available to owners & tenants of houses, condominiums, and commercial properties (renters insurance is also available). If a flood damages your home or business, you may be required by law or ordinance to meet certain building compliancy requirements in your community to reduce future flood damage. To help with these costs, the NFIP includes Increased Cost of Compliance (ICC) coverage for all eligible properties insured under the Standard Flood Insurance Policy.
- Talk to your agent You may qualify for a Preferred Risk Policy (PRP), a lowercost flood insurance policy.
- \*\*As an example of the affordability of a PRP, the annual premium for a building valued at \$100,000 and contents valued at \$40,000 is \$274 (1-4 family residential without basement or enclosure; effective 1/1/19).

### **Building in the Floodplain**

The Sacramento County Floodplain Management Ordinance requires all construction activity or placement of fill within the FEMA floodplain or local flood hazard area to obtain a permit. Here is what you need to remember before starting:

#### 1. Build at least 18 inches above... All proposed new structures or substantial i

All proposed new structures or substantial improvements of existing structures must be built at least a foot and a half above the flood hazard elevation.

### 2. Check 1st before demolishing...

Some areas of the County have new flood related building restrictions that would disallow rebuilding at grade.

#### **3.** We are here to help...

Contact Water Resources at (916) 874-6851 about obtaining a permit or to report any non-permitted floodplain activity.



Sacramento County Department of Water Resources 827 7th Street, Room 301, Sacramento, CA, 95814 (916) 874-6851 | www.StormReady.org



# **BE AWARE, BE PREPARED**



## **Protect Your Property from Flooding**

Before building, consider the following flood protection measures:

- Build the lowest floor above the flood level.
- Build the foundation with flood damage resistant materials.
- Raise electrical system components.
- Anchor outside propane tanks.
- Install sewer back-flow valves.

### **Drainage Issues**

Call 311 or (916) 875-4311 to:

- Request an on-site consultation to learn more about property protection measures. A technical staff member may visit your property to assist with developing ideas on how to help protect your property from drainage problems, offer advice about retrofitting techniques, or ways to find financial assistance to help protect the property from drainage or flooding issues.
- Report flooding.

### **Know the Warning Signals**

Sign up to receive emergency alert information on your phone or via email.

To sign-up for Everbridge alerts, please visit: **www.Sacramento-Alert.org**.

- Listen for sirens. In the case of 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, tune into a local station to find out information about emergency and evacuation routes. The emergency broadcast station for Sacramento is KFBK Radio 1530-AM.

### **Know Your Flood Terms**

Water Resources developed an Automated Local Evaluation in Real Time (ALERT) system that, through a network of 49 gauging stations, collects rainfall and stream-level data, and provides Website updates every 15 minutes.

See this real time rain and stream gage data and other information at **www.sacflood.org.** 

### FLOOD WATCH = BE AWARE

- → Turn on TV/radio.
- → Know where to go.
- Have your emergency kit ready.

### FLOOD WARNING = TAKE ACTION

- → Move immediately to higher ground or stay on high ground.
- → Evacuate if directed.
- → Avoid walking or driving through floodwaters.

### **Flood Safety Tips**

Here is what you can do to stay safe during a flood:

- **1.** Listen to a battery-operated radio for the latest storm information.
- **2.** Turn off all utilities at the main power switch and close the main gas valve if advised to do so.
- If flooding occurs, go to higher ground and avoid areas subject to flooding.
- **4.** If you have come in contact with floodwaters, wash your hands with disinfecting soap and clean water.
- **5.** Do not attempt to walk across flowing streams or drive through flooded roadways.
- **6.** For more information on preparation and recovery, talk to your insurance agent, or visit www.stormready.org, www. ready.gov or www.floodsmart.gov.

### **Only Rain Down the Drain**

- Properly use and dispose of household chemicals.
- Take used oil and automotive fluids to a local service station or the Household Hazardous Waste site for recycling.



- Wash paintbrushes, mops, or other cleaning tools indoors to keep dirty water and harmful chemicals out of our streams. Never wash tools in the street or into a storm drain.
- Keep our County litter free. Any litter you drop in the street, on the sidewalk, or in a park will likely end up in a local stream.
- Participate in local river and creek clean-up events.

Report illegal dumping into the drainage system or flooding problems to **311** or **(916) 875-4311**.



### **Important Contact Information**

Sacramento County Department of Water Resources Main Office: 827 7th Street, Room 301 Sacramento, CA, 95814

Main Phone: (916) 874-6851

Main website: www.StormReady.org

Stormwater Quality website: **www.saccounty.net** (Search: stormwater)

### **Related Links**

Federal Emergency Management Agency: www.fema.gov National Flood Insurance Program: www.floodsmart.gov ALERT: www.sacflood.org American Red Cross: www.redcross.org