

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.

➤ What does our local floodplain consist of?

Four major streams, and numerous minor waterways, cause flooding in San Luis Obispo. The four major streams are: San Luis Obispo Creek, Stenner Creek, Old Garden Creek, and Prefumo Creek.

A property located within a flood zone does not necessarily have flooding problems. Upon request, the Public Works Development Review Division at (805) 781-7015, will make free flood zone determinations for properties within the City. Printed FEMA maps are available for review at the Public Works counter at 919 Palm Street. Digital copies of the FEMA flood maps are available through FEMA's website. If located in an "A" Zone, your property is within the Special Flood Hazard Area (SFHA), which is an area that has been determined to have the potential for flooding caused by a 100-year storm. The Public Works Department also maintains elevation certificates submitted to the City as a requirement of construction, or submitted voluntarily.

➤ How long does a flood usually last?

Flooding can last from 30 minutes to several hours - not too long, really. Flooding can occur with little or no warning, and even short-lived floods can do damage.

You may be lucky; Your property may be high enough that it was not flooded recently. If you are in a floodplain, the odds are that someday your property will be damaged.

What can you do to prepare for a flood?

➤ Purchase flood insurance on your property.

Flooding is not covered by a standard homeowner's insurance policy. A separate flood insurance policy is required to cover damages incurred by flooding. Anyone can carry flood insurance; it is not limited to those properties in designated flood zones. Coverage is available for the building itself as well as for the contents of the building. The City of San Luis Obispo 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. Note that there is a 30-day waiting period before coverage goes into effect. More than 25 percent of NFIP claims are filed by properties located outside the 100-year floodplain, also known as the Special Flood Hazard Area (SFHA). Contact your insurance agency for more information.

➤ Maintain drainage channels and pipes free of obstruction and debris.

The City of San Luis Obispo performs cleaning and maintenance activities on the drainage channels and pipes in City easements & rights-of-way in accordance with an established schedule and other standard operating procedures. Residents are encouraged to assist in maintaining the drainage in their areas by removing or reporting obstructions (such as 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. 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 Community Development Department at (805) 781-7180, or call (805) 783-7876 after hours.

➤ **Protect your property from the hazards of flooding** 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. If a flood is imminent, property can be protected by sandbagging areas subject to the entry of water into living spaces. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damages. The City of San Luis Obispo will make site visits to provide one-on-one advice to a property owner regarding flooding and drainage issues on private property. We also have site specific information for some parcels within San Luis Obispo. For more information, please contact Public Works Development Review at (805) 781-7015.

➤ **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. Please contact Public Works Development Review at (805) 781-7015 for more information.

➤ **Meet permitting requirements.** All development within the City requires a permit. Always check and fulfill permitting requirements with the Building Division at (805) 781-7180 and/or the Public Works Development Review Division at (805) 781-7015 before you build on, alter, fill, or re-grade on any portion of your property and/or within any easement or right-of-way. Also, contact either of the numbers 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?

For sandbag fill locations, please visit www.getreadyslo.com, or call 781-RAIN.

➤ If your property is in imminent danger of flooding, please contact PG&E at (800) 743-5000 to

request that your power 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. If you see downed power lines, stay away! The second leading cause of death in floods is electrocution. Electrical current can travel through water. Report any downed power lines to PG&E (800) 743-5000 or the City Police Dept. at 781-7317.

➤ How will I know if there is a flood danger during a storm?

"For the next 60 seconds, this station will conduct a test of the Emergency Broadcast System..." In coordination with the local Office of Emergency Services, the County of San Luis Obispo and the National Weather Service issue emergency flood warnings through the local radio and television stations. During severe weather, the city will provide information on Government Channel 20.

➤ How can I stay safe if I must travel during a storm?

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 banks should be avoided.

Be extra aware of your surroundings and possible hazards. Pay special attention to road conditions. Note the amount of water flowing in or across flooded streets and under or over bridges. Do not attempt to cross flooded streets. Avoid problem areas and always plan an alternate route, if possible, before you leave your home or business. Make sure to tell someone where you are going and when you should reach your destination.

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can cause you to lose your footing.

I am safe inside my car, right?

More people drown in their cars than anywhere else. Only two feet of water can sweep away an automobile. The moral? Do not drive through a flooded area. Do not drive around road barricades; the road or bridge may be washed out or unstable, or may be subject to swift currents.

- 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:

Select a contractor licensed in his or her trade. The City of San Luis Obispo requires contractors to be licensed and to have a current City of San Luis Obispo Business License. Only licensed electricians may perform electrical work, only licensed plumbers may perform plumbing work, only licensed gas contractors may work on a gas system, only licensed mechanical contractors may perform heating, ventilation and air conditioning work, and only licensed building contractors may perform building related work. Verify that contractors are licensed before signing or agreeing to any repair contracts. It is also recommended that you verify certification of liability and workman’s compensation insurance. Complaints against licensed contractors may be referred to the appropriate licensing agency.

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 homeowners are doing the work themselves.

Questions about permits or contractor licensing may be addressed to the City of San Luis Obispo Building Division at (805) 781-7180.

Encroachment Permits

Any job requiring work or construction staging in the public right-of-way (streets, sidewalks, easements, or access to public utilities) requires a separate encroachment permit. Encroachment permits can be issued to a licensed contractor or the homeowner (in some cases). Encroachment permit requirements for contractors include: a current City business license, a current contractors state license, a liability certificate with the City of San Luis Obispo named as additionally insured per an attached CG 2012

endorsement, a traffic and pedestrian control plan, and permit fees.

For questions about encroachment permits, please contact Public Works Development Review at (805) 781-7015.

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

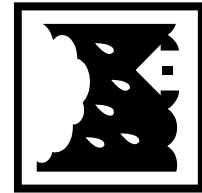
Floodplains are a natural component of the City of San Luis Obispo’s environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank 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 streambank 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:

- www.getreadyslo.com
- www.slocity.org
- www.floodalert.fema.gov
- www.fema.gov/hazards/floods
- (805) 781-RAIN

**The City of San Luis Obispo
Community Development and Public Works
Departments are located at:
919 Palm Street
San Luis Obispo, CA 93401**

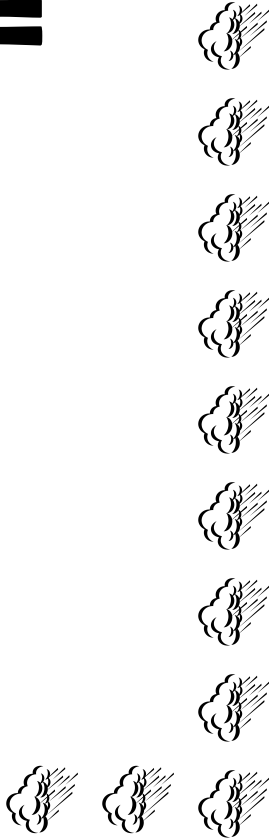
**City of San Luis Obispo
Public Works Development Review
919 Palm Street
San Luis Obispo, CA 93401-3218**



FLOOD

PREPARATION

INFORMATION



city of san luis obispo
Public Works Department