

What you need to know for winter

Do you need flood insurance?

Did you know that your basic homeowners insurance does not cover losses from flooding?

Federal law requires flood insurance if you have a federally regulated mortgage and your building is in an area subject to flooding. Other non-federally funded lenders may require flood insurance as well. All communities in Santa Clara and San Mateo counties participate in FEMA's National Flood Insurance Program, which means that you can purchase flood insurance to protect your property from the hazards of flooding. Lenders are legally responsible for determining if flood insurance is required for a loan, but your city will provide assistance in reading and interpreting the FEMA Flood Insurance Rate Map and provide information about FEMA elevation certificates.

There is a 30-day waiting period before flood insurance takes effect. Coverage for contents is separate, so renters, homeowners, and businesses can insure their belongings. Contents coverage is also available to homeowners separately from the required structural coverage. Securing both policies,

often two separate policies, will cover your building and your belongings in case of a flood. Most insurance agents sell both.

The federal government offers disaster assistance in the form of reconstruction loans only in a declaration of a federal emergency. There are no assurances of federal assistance during flooding events. Unlike disaster loans, you won't need to repay money from flood insurance.

We are working to lower insurance rates

In addition to flood protection projects that are designed to remove properties from the flood zone, education and other flood-risk reduction efforts help to lower your insurance premiums through FEMA's Community Rating System. This is a voluntary incentive program that recognizes communities for implementing practices that exceed the federal minimum requirements. In exchange for a community's proactive efforts to reduce flood risk, policy holders can receive reduced flood insurance premiums. Contact your city to learn more about how your flood insurance rates are being reduced.

To find out about flood insurance, call 1(888) 724-6978 or visit floodsmart.gov to find a local agent.

Flooding can happen. What to do...

Before

- Designate a family meeting spot and prepare a family disaster plan and emergency kit for your home and car with supplies. See www.ready.gov/make-a-plan for more details. Store important documents and valuables in a safe deposit box available at many local banks.
- Seal cracks in your home's foundation, home exterior walls and small openings around pipes.
- Gather building materials like plywood, plastic sheeting and sandbags.
- Construct barriers to stop floodwater from entering the building.
- Keep rain gutters and drainage channels free of debris. Tarp or seed unvegetated slopes on your property.
- Know your neighborhood streams and drainage channel locations and learn the best route to high ground.
- Learn how to turn off house utilities.
- Keep your car's gas tank full.
- Sign up for early flood warning text alerts at www.sfcjpa.org/floodwarning.

During

- Be aware that flash flooding can occur. If a flood is imminent, avoid low-lying areas and seek shelter in the highest area possible.
- Tune your radio to 740 AM, 90.1 FM and 106.9 FM for emergency information.
- If advised to evacuate, do so immediately. Turn off utilities at the main switches or valves. Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water. Evacuation is easier and safer before floodwaters become too deep. For more information, see www.ready.gov/evacuating-yourself-and-your-family.
- Moving water is dangerous. Six inches of moving water can cause a person to stumble and or fall. If you have to walk in water, walk where it is not moving. Use a stick to check the firmness of the ground in front of you and to aid in balance.
- Do not drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground. A foot of water will cause many vehicles to float. Two feet of rushing water can carry away most vehicles, including SUVs and pick-ups.

After

- Listen for news reports on whether the community's water supply is safe to drink.
- Never walk, swim, drive or play in floodwater. Oil, gasoline or raw sewage may have contaminated the water. Underground or downed power lines may also have electrically charged the water.
- Stay away from downed power lines and report them to your power company. Do not attempt to turn on a gas meter if the service was disconnected. Contact your utility and/or your local police department.
- Return home only when authorities indicate it is safe.
- Service damaged septic tanks, cesspools, pits and leaching systems as soon as possible. Damaged sewage systems are serious health hazards.
- Clean and disinfect everything wet. Mud left from floodwater can contain sewage and chemicals.
- Any repairs or improvements greater than 50 percent of a structure's value need to meet National Flood Insurance Program requirements.

Filled and unfilled sandbag stations*

- East Palo Alto:**
City maintenance yard,
150 Tara Rd.
- Menlo Park:**
The median at the
intersection of Laurel
Ave. and Pope St.
- Menlo Park:**
Parking lot at Alma St.
and Burgess Dr.
- Menlo Park:**
Fire station No. 77,
1467 Chilco St.
- Palo Alto:**
Palo Alto Air Terminal,
1925 Embarcadero Rd.
- Palo Alto:**
Rinconada Park Tennis
Courts, Newell Rd.
and Hopkins Ave.
- Palo Alto:**
Mitchell Park,
600 E. Meadow Dr.



* Sandbags are available to all as supplies last.

Tips on how to fill a sandbag and build a sandbag barrier

- Bring a shovel and work with another person filling the bag to just **one-third full**.
- Fold over the open end of the bag in a triangle.
- Place a line of bags with the folded side up and facing the direction of water flow. Stomp each bag into place. Like you would bricks, stagger the next layer of bags over the folded tops. Stomp each layer of bags. To give the structure stability, the base should be 1.5 times wider than the height. (Example, 6 ft. wide by 4 ft. high)
- In locations where water could rise with no current, lay sheeting plastic on the ground and up to the walls, and form a half pyramid of sandbags. Cover doors and vents with plywood.

For additional flood protection resources, including safety tips for your home, visit: ValleyWater.org/FloodReady



Download our Access Valley Water App
Valleywater.org/AVWapp

Are You Flood Safe?

Flooding can happen during intense rainfalls, but typically occurs after several days of heavy rain that saturates the ground. Particularly in the first few days of heavy rain, before water can be absorbed, it can be deflected from dry ground and run off into streams and creeks. Stream levels can rise quickly and cause flooding.

When creeks overbank or flood, the floodwater typically flows swiftly through neighborhoods and away from streams. Dangerously fast-moving floodwaters can flow thousands of feet away from the flooded creek within minutes.

For concerns about creeks in Santa Clara County, please call the Santa Clara Valley Water District at (408) 630-2378 during business hours.

Important numbers

For any emergency call **9-1-1**. To report street flooding or blocked storm drain (24 hours) and for more information:

East Palo Alto
(650) 321-1112
<https://tinyurl.com/hf2g9rt>

Palo Alto
(650) 329-2413
www.cityofpaloalto.org/storms

Menlo Park
(650) 330-6300
<https://menlopark.org/storms>

San Francisquito Creek Joint Powers Authority
SFCJPA.org/floodwarning