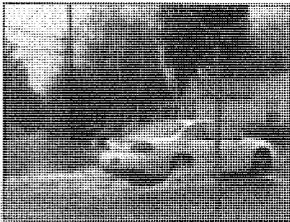


Be Flood Ready!

Tips for City of Concord Residents to Prepare and Protect their Property from *Flood Hazards*



How can I protect my family and my property?

There are a number
of things that you
and your family can
do today that will
help you prepare
for a flooding
emergency.

What you need to know

The City of Concord includes a number of creeks and drainage channels (Walnut Creek, Galindo Creek, Pine Creek, Ditch No. 2, Farm Bureau Drain, Hollbrook Channel, Clayton Valley Drain, and Mt. Diablo Creek) susceptible to flooding that could possibly pose threats to life and safety and cause significant property damage. Other possible causes of flooding could include a clogged catch basin or storm drain, or poor site drainage.

Certain areas within the City have been designated by the Federal Emergency Management Agency (FEMA) as Special Flood Hazard Areas (SFHAs), or 100-year flood zone. A "100-year flood zone" refers to the area with 1% chance of being flooded in any given year. There are currently more than 1,500 homes that are partially or entirely located in the SFHA within the City. However, even homes out of the SFHA can be subject to smaller floods, which have a higher percent chance of occurring in any given year. The risk of flooding due to storms of any size means that it is important that you and your family protect yourselves and your property against flooding.

While there is potential for some sort of seasonal flood-related damage nearly every year, the flooding events of the storm ending on December 31, 2005 and the landslide events of

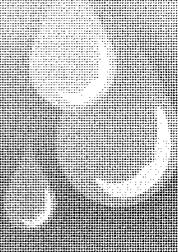
the March 28, 2006 represent the most recent significant flooding and storm related damage. To provide a basis of comparison on the size of storms, the December 31, 2005 was calculated to be only a 36-year storm. To find out the potential flood hazard of your property, or for information on flood related questions, call the City Engineering Division at (925) 671-3425.

How can I protect my family and my property?

There are a number of things that you and your family can do today that will help you prepare for a flooding emergency.

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 may qualify to purchase a Preferred-Risk Policy (PRP) that provides the same coverage as standard flood insurance



**To report
a flooding
problem
in your
neighborhood**

**Having a flooding
problem in your
neighborhood?
You can report it
to the City Public
Works Department
simply by calling
(925) 671-3448
weekdays during
regular business
hours. If it is an
emergency, please
contact the Police
Department at 911**



Flooding at Hamilton Avenue and East Olivera Road

but at a discounted rate. Additionally, because the City participates in the National Flood Insurance Program and its Community Rating System (CRS), residents 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. Be sure to insure your property and its contents. There is a 30-day waiting period for most flood insurance policies to take effect. An elevation certificate may be required when you purchase flood insurance and may help reduce the cost of insurance if you are above the flood hazard elevation. The City of Concord maintains the Elevation Certificates of all new and substantially improved buildings in the SFHA. To check if there is an existing elevation certificate for your house call the Engineering Division at (925) 671-3425.

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. Statistically, a 100-year flood has a 26% chance of occurring during the life of a 30-year mortgage for a house in a flood hazard area. Call your insurance agent or the National Flood Insurance Program customer service line at (800) 638-6620 to get your policy before the onset of the rainy season!

Protecting your property

During the rainy season, make sure you have necessary supplies and materials, such as sandbags and plastic sheeting, on hand to protect your property and belongings. (During the rainy season sandbags can be obtained at the City Corporation Yard located at 1455 Gasoline Alley.)

Other proactive steps taken before a flood can help protect your property including knowing how to divert floodwater around your structures, elevating or relocating electrical panel boxes, furnaces, water heaters, and appliances to an area that is less likely to be flooded, and, in some cases, elevating your house above the flood hazard. Measures to protect a property from flood damage also include retrofitting, grading a yard, correcting local drainage problems, and such emergency measures as moving furniture and sandbagging.

Call or visit our office to set up an individual consultation for your property. We will make sure a technical staff member visits your property to assist with developing ideas on how to help protect your property from drainage problems and offer advice on retrofitting issues. In addition, flood protection references including retrofitting techniques are also available in the City's Permit Center and at the Concord Public Library located at 2900 Salvio Street, Concord, (925) 646-5455.

Preparing ahead of time

Take steps now to help your family prepare for an emergency by:

- Preparing a family disaster supply kit complete with a flashlight, a battery-operated radio, extra batteries, first aid kit and manual, emergency food and water, non-electric can opener, essential medications, cash and credit cards, sturdy shoes, warm clothing and blankets. Be sure to check expiration dates on all emergency supplies.
- Knowing the safest route from your home or business to high, safe ground.
- Designating a family member or friend who lives outside the area and ask them to be your family's central point of contact in case you get separated. Then make sure each member of your household knows the number and to call it in case you are separated from one another.
- 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.
- Putting important paperwork such as birth certificates, insurance policies and lists of personal property in a safe place, such as a safe deposit box. If you keep them at home, be sure to take them with you when you leave your house.
- Teach children to dial 9-1-1 in case of emergency.
- Microchip pets to help ensure a speedy reunion if you are separated in an emergency.
- 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.
- Consider improvements to your property, such as grading or correcting drainage problems that will help keep water away from your structure.

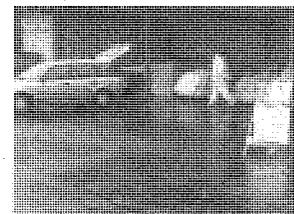
Floodplain understanding and regulation

Maintaining the flow capacity in streams that cross City properties requires cooperation and assistance to prevent flooding and bank erosion. Following are some suggestions and information for understanding the ways that floodplains function and how the City regulates the floodplain in order to protect property and lives, while affording City citizens the ability to obtain floodplain insurance.

Do not dump or throw anything into ditches or streams: A plugged channel cannot carry water, and when it rains, the excess water must go somewhere. Trash and vegetation dumped into a stream degrades water quality of both the stream itself and its receiving waters, and every piece of trash contributes to flooding. The City has adopted and enforces regulations that prohibit the dumping of material into any natural or man-made component of the drainage system. Please report any observations of the dumping of debris or other objects into creeks, or drainage ways at 1-800 NO DUMPING (1-800-663-8674).

Drainage System Maintenance: The City regularly inspects and performs maintenance on the storm drainage system, including creeks, drainage ditches, catch basins and storm drain pipes. Additionally, the City requests that residents maintain privately-owned sections of creeks by keeping banks clear of debris to help maintain an unobstructed flow of water in stream channels. Do not, however, remove vegetation that is actively growing on a stream bank. Streamside vegetation is tightly regulated by local, state and federal regulations.

The City provides expert advice and assistance through the Urban Creeks Council www.urbancreeks.org SMPL (Streamside Management Program for Landowners) program. Their telephone number is (510) 540-6669. The Watershed Nursery, located in Berkeley, California, provides a wide selection of quality native plants and select habitat enhancement services. They provide free consultation on request. Please report any observations of the clearing of vegetation or trees on stream banks to the City of Concord Public Works Department-Creek Maintenance at (925) 671-3444.

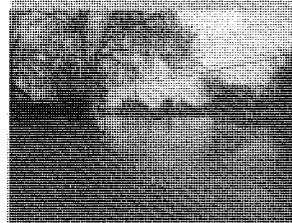


Sandbags are available at no charge during flooding

For further information about sandbags and the locations of sites where sandbags are available during flooding, contact the City's Public Works Department at (925) 671-3448.

Report illegal activity

To report illegal floodplain development activity, call the Engineering Division at (925) 671-3425.



City Floodplain Information Services:

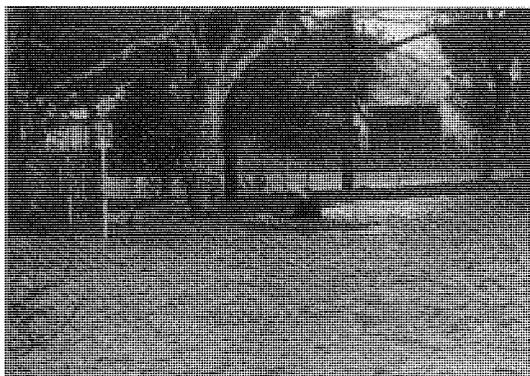
The City can determine the relationship of a particular property to the floodplain, including:

- 1) whether the property is located within the Special Flood Hazard Area;
- 2) Flood Insurance Rate Map (FIRM) Zone for property;
- 3) Base Flood Elevation for property, if available; and
- 4) whether the property is located within the Floodway.

Obtain a floodplain development permit and/or building permit, if required:

Any development within the SFHA is subject to Federal and City Floodplain management requirements. Always check with the Engineering or Building Division before you build on, alter, regrade, or add fill on your property. Contact the City of Concord Engineering Division at (925) 671-3425 for further information and prior to undertaking any activity within the floodplain.

- **Floor Elevation.** New residential buildings in the SFHA must have their lowest floor elevated per the requirements in Section 34 of the Concord Municipal Code.
- **Substantial Improvements (SI).** Substantially improved structures in the SFHA must meet the same floodplain construction requirements as new buildings. SI is defined as any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds fifty (50) percent of the fair market value of the structure before the start of the new construction.



Kayaking through Concord in 2000 after El Niño storms

- **Substantial Damage (SD).** Substantially damaged structures (a structure damaged by fire, earthquake, flood and etc. so that the cost of repairs equals or exceeds 50% of the structure's value before it was damaged) in the SFHA must also meet the same floodplain construction requirements as new buildings.

To report illegal floodplain development activity, call the Engineering Division at (925) 671-3425.

Recognize the natural and beneficial functions of floodplains to help reduce flooding: Floodplains are a natural component of the City of Concord 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. 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.

Reduce risk of damage to homes: Practical and cost-effective methods for reducing or eliminating the risk of flooding are available to property owners whose homes have experienced damage from flooding in the past, or may experience damage in the future. Such techniques include elevation of the home, relocating the home to higher ground, constructing floodwalls or berms, flood-proofing and protecting utilities. For further information, contact the City of Concord Building Division at (925) 671-3107 or Engineering Division at (925) 671-3425.

During times of flooding, homes that have not been retrofitted can be protected during emergencies by the installation of sandbags. For further information about sandbags and the locations of sites where sandbags are available during flooding, contact the City's Public Works Department at (925) 671-3448.

City warning information

In case of a major emergency, the City will notify the public of a contact number on the City website and via the media. Tune your radio to KCBS at 740 AM and your television to the local Comcast channel 28 and Astound channel 29. If you are experiencing an emergency, call 911.

Important contacts:

City of Concord
Internet Home Page
www.cityofconcord.org

Floodplain Information:

www.cityofconcord.org/permits/engineering/floodzone.htm

Engineering Division
(925) 671-3425

Building Division
(925) 671-3107

Stormwater
Program Manager
(925) 671-3394

Public Works
Department
(925) 641-3448

Concord Public Library

thruout floodplain
publications
located at
2900 Solvio Street
(925) 646-5455

Federal Emergency
Management Agency
(FEMA)

(800) 621-FEMA (3362)

National Flood Insurance Program Region IX:

(510) 627-7100
www.fema.gov/business/nfip/