

## ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

### History of Flooding in the City of Concord.

The City of Concord lies within the Walnut Creek and Mt. Diablo Creek drainage basins, both of which discharge north into Suisun Bay north of Concord. Concord includes a number of creeks and drains (Walnut Creek, Galindo Creek, Pine Creek, Ditch No. 2, Farm Bureau Drain, Clayton Valley Drain, and Mt. Diablo Creek) that are susceptible to flooding events that could possibly pose threats to life and safety and cause significant property damage. While some sort of seasonal flood-related damage occurs 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. Based on storm gauge monitoring, Contra Costa County Flood Control has calculated the return period of the December 31, 2005 storm to be up to a 50-year storm event.

### What should you do before a flood?

**Determine if your property is located in an area subject to flooding.** Certain areas have been designated by the Federal Emergency Management Agency (FEMA) as Special Flood Hazard Areas (SFHAs). There are currently approximately 1,500 homes that are partially or entirely located within these flood zones within the City. SFHAs are areas within the 100-year flood boundary as mapped by FEMA. A “100-year flood” refers to a flood level with a one percent chance of being equaled or exceeded in any given year.

A property located within a flood zone may not necessarily have flooding problems. Upon request, the Engineering Division at (925) 671-3425, will make free flood zone determinations for properties within the City. FEMA maps are also available in Concord Public Library located at 2900 Salvio Street, Concord, (925) 646-5455 or on the FEMA Map Service Center at [www.msc.fema.gov](http://www.msc.fema.gov). 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 Current Development Division also maintains elevation certificates for many properties within the City which are also available for review at <http://www.cityofconcord.org/page.asp?pid=200305>.

### 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. Coverage is available for the building itself as well as for the contents of the building. Renters can also purchase flood insurance to cover their possessions. The City of Concord 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. The City of Concord also participates in the Community Rating System (CRS) program enabling property owners within the floodplain to get a discount on their flood insurance premiums. The discount is an incentive to communities to do more than meet the minimum NFIP requirements to help citizens prevent or reduce flood losses. Note that there is a 30-day waiting period before coverage goes into effect. Many 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 or the NFIP Help Center, 1-800-427-4661 for more information at <https://www.floodsmart.gov/why/why-buy-flood-insurance>.

### Maintain drainage channels and pipes free

**of obstruction and debris.** The City of Concord 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 illegal dumping in channels call 1-800-NO-DUMPING (1-800-663-8674). For assistance in maintaining privately maintained sections of creeks (stream bank bioengineering, weed removal, weed

control, planting design, plant installation, irrigation planning, mulching), call the Public Works Department at (925) 671-3050 or the Watershed Nursery at (510) 548-4714 [www.watershednursery.com](http://www.watershednursery.com)

### 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. The City of Concord’s Public Works Department provides sandbags which may be picked up at the City Corporation Yard located at 1455 Gasoline Alley, Concord. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damages. If requested, the City staff will visit a property to review its flood problem(s) and explain ways to reduce flooding potential or help to prevent flood damage. Flood protection references are also available at the Concord Public Library located at 2900 Salvio Street, Concord, (925) 646-5455.

**Meet improvement requirements.** The National Flood Insurance Program (NFIP) and the City of Concord Ordinance 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 the Engineering Division at (925) 671-3425 for more information.

➤ **All development within the City requires a permit.** Always check and fulfill permitting requirements with the Building Division at (925) 671-3107 and/or the Engineering Division at (925) 671-3425 before you build on, alter, fill, or re-grade 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 first aid kit should be kept available for use during an emergency. Place all emergency items together in a place known to all family members. Place in the emergency kit the name, location, and contact information for an emergency point of contact. Update the emergency kit on an annual basis.

### What should you do during a flood?

➤ 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 Wave channel 29.

➤ If your property is in imminent danger of flooding, please contact PG&E at (800) 743-5000 to request that your power and 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 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. 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 who is licensed in his trade. The City of Concord requires contractors to be licensed with the state and to have a City of Concord Business License. They will also be able to produce receipts for their licenses. 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 roofing, siding, additions, alterations, etc.) to a structure and for site work such as grading, filling, etc. Permits are required even if a homeowner is doing the work himself.

Questions about building permits or contractor licensing may be addressed to the City of Concord's Building Division at (925) 671-3107.

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

Floodplains are a natural component of the City of Concord'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. 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.cityofconcord.org](http://www.cityofconcord.org)  
[www.floodalert.fema.gov](http://www.floodalert.fema.gov)  
[www.fema.gov/hazards/floods](http://www.fema.gov/hazards/floods)

*This information is provided by the City of Concord and is applicable to properties within the limits of the City. If you reside in a jurisdiction other than the City of Concord, contact your regulatory authority for information. If you believe you received this notice in error, or if you no longer own this property, please contact the City of Concord Engineering Division at (925) 671-3425 or via U.S. mail.*



City of Concord  
Community and Economic Development Engineering Services Division  
1950 Parkside Drive MS/52  
Concord, CA 94519



*A Publication for City of Concord Property Owners*