

## Dear Property Owner:

Your property is located behind a State-Federal project levee. According to our records, your property located at

may be exposed to potential flood risk from the

Your property may also be at risk for flooding from other sources not identified in this notice, such as creeks and local storm drains.

Visit [www.water.ca.gov/myfloodrisk](http://www.water.ca.gov/myfloodrisk) and enter your property address to find the areas subject to flooding if State-Federal project levees should fail, and to get information on the condition of the levees.

**Be aware of your flood risk and be prepared.** Read this notice for important information about purchasing flood insurance, emergency planning, and protecting your property.



### Consider these facts:

- Local, State, and Federal agencies are continuing to improve the State-Federal project levee system. But there will always be some flood risk.
- Levees may reduce, but do not eliminate, the risk of flooding.
- When levees break or overtop, the flooding can be catastrophic.
- One foot of flooding could cause more than \$54,000 in damages to a \$150,000 single family home and its contents; three feet of flooding could cause more than \$93,000 in damages, (Source: CA Department of Water Resources).
- Flood damage is not covered by most standard home and business owners insurance policies.

Please share this important notice with your tenants. If necessary have it translated.

*Esta notificación contiene información importante. Por favor compártala con sus inquilinos, o tradúzcala si es necesario.*

Para preguntas llame al: **1.877.769.7475**

O visite: [www.water.ca.gov/myfloodrisk](http://www.water.ca.gov/myfloodrisk)

Flood Risk Notification Program  
California Department of Water Resources  
P.O. Box 942836  
Sacramento, California 94236-0001



# FLOOD RISK NOTICE 2011

## Living With Levees: Know Your Flood Risk

Be Aware. Be Prepared.  
[www.water.ca.gov/myfloodrisk](http://www.water.ca.gov/myfloodrisk)



Partners with:



FEMA



US Army Corps  
of Engineers®



Under State law, DWR is notifying you each year that  
your property is at risk for flooding.





# TAKE ACTION - REDUCE YOUR FLOOD RISK



## BE PREPARED

- Prepare an emergency kit that includes a flashlight, battery-operated radio, extra batteries, candles, matches, first-aid kit, medication, blankets, water, and food.
- Keep important documents and priceless possessions on an upper level of the structure or as high as possible.
- Ask your local officials if they have a flood warning system, evacuation routes, and designated shelters. Many local agency links are available at [www.water.ca.gov/myfloodrisk](http://www.water.ca.gov/myfloodrisk).
- Make a list of items to take with you and have a plan for your pets.
- Know how to shut off your gas and electricity if instructed to do so. Contact your local utility company for detailed instructions.
- Be sure to take your emergency kit and copies of your important documents with you when you evacuate.
- Always listen to authorities for emergency instructions.
- Pick a safe place on high ground where your family can meet and have a telephone call-in number in case you are separated.
- Never try to escape rising floodwater by going into the attic unless you have roof access.
- Never drive through flooded streets or roads; more people die in their vehicles during a flood than anywhere else.<sup>1</sup>
- Stay away from power and electrical lines; electrocution is the second most frequent cause of death during flooding.

# 13

The number of people who died in the 1986 floods.<sup>1</sup>

## BUY FLOOD INSURANCE

- Contact your insurance agent or call the National Flood Insurance Program at 1-888-435-6637; you can also visit [www.water.ca.gov/myfloodrisk](http://www.water.ca.gov/myfloodrisk)
- Flood insurance is a wise investment. Ask your insurance agent if you qualify for a low cost Preferred Risk Policy (PRP) or a Community Rating System (CRS) discount.
- Review your insurance policies annually to be certain that you have the right type and amount of coverage you need.
- Renters can purchase coverage for contents.
- Don't delay! There is usually a 30-day waiting period before flood insurance becomes effective.

## PREVENT PROBLEMS

- Never fill, excavate, landscape, plant, irrigate, modify, or place any improvement on any levee or flood control easement without permits from the appropriate local, state, and federal agencies.
- Always check with your local building, zoning, or permit department to see if a permit is required before you build on, fill, alter, or re-grade your property.
- Keep trash, branches, and grass clippings away from levees, channels, basins, ditches, gutters, and storm drain inlets. A blockage can back up water onto your property.
- Contact your local officials if you see unauthorized dumping, filling, construction, or debris in your ditches or basins.

## PROTECT YOUR PROPERTY

- Order FEMA's free Homeowner Guide to Retrofitting: *Six Ways to Protect your House from Flooding (FEMA P-312)* by calling 1-800-480-2520 or visiting [www.water.ca.gov/myfloodrisk](http://www.water.ca.gov/myfloodrisk).
- If your building has a crawlspace or is built on foundation piers or pilings, elevate the building so the first floor is above potential flood levels.
- If your existing building is on a slab foundation and subject to less than three feet of flooding, consider a low floodwall, berm or "dry floodproofing" (example: make the walls water tight and close all openings when a flood comes).
- For a garage or crawlspace, consider "wet floodproofing" (example: move all items out of harm's way, so water can flow in without causing damage).
- If you cannot protect the building, protect valuable contents. Relocate your furnace, water heater, and electric panel above the potential flood level.
- Financial assistance may be available for retrofitting. To get more information on sources of financial assistance for which you may be eligible go to [www.water.ca.gov/myfloodrisk](http://www.water.ca.gov/myfloodrisk).

### For More Information/Questions

[www.water.ca.gov/myfloodrisk](http://www.water.ca.gov/myfloodrisk)

[myfloodrisk@water.ca.gov](mailto:myfloodrisk@water.ca.gov)

1-877-7MY-RISK (1-877-769-7475)

TTY: 711 (Contact 1-877-769-7475)

# 70+

The number of times Central Valley State-Federal project levees have been breached or overtopped since 1983.<sup>1</sup>

# \$2.6

Billion in damages caused by the 1997 floods.

<sup>1</sup> Sources = Office of Emergency Services (OES), Origins and Development – A Chronology 1917 – 2010 and OES After Action Reports; FEMA: California Disaster History, State of California Multi-Hazard Mitigation Plan, October 2010; USGS Earthquake Hazards Program, Deaths from US Earthquakes; National Oceanic and Atmospheric Administration (NOAA), National Climatic Data Center (NCDC) Storm Data Annual Summaries; Geotechnical Assessment Report, North Non-Urban Levee Evaluations (NULE) Project, Final Report of the Flood Emergency Action Team (FEAT), Post-Flood Assessment for 1983, 1986, 1995, and 1997

<sup>1</sup> True 2. True 3. True



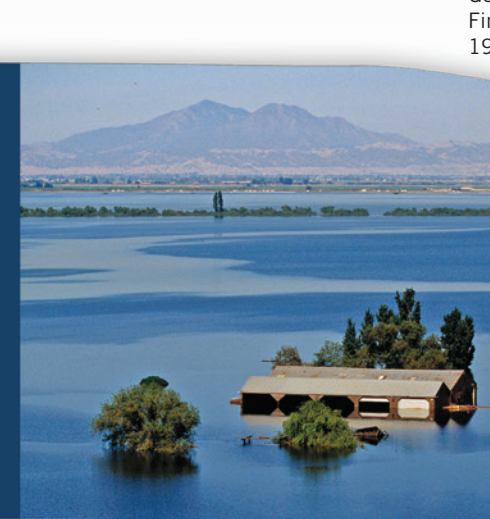
### 1. True or False?

Even if a levee is designed for the FEMA standard of a 1% annual chance flood, there is a 1-in-4 chance of a larger flood occurring within any 30-year period.<sup>1</sup>



### 2. True or False?

From 1960 to 2005, more Californians died during flood disasters than during earthquakes.<sup>1</sup>



### 3. True or False?

For many Central Valley homes, the risk of flood damage is greater than the risk of fire damage over the life of a 30-year mortgage.<sup>1</sup>

