



FLOOD INSURANCE

Flood Insurance is available through National Flood Insurance Program and can be purchased through most insurance agents or companies. If you do not know if your property is in a FEMA-designated Special Flood Hazard Area (SFHA), contact FEMA at 1-900-621-FEMA (3362) or visit http://www.fema.gov/hazard/flood/fl_before.shtm.

Also, there is a lot of helpful information on the National Flood Insurance Program Website: <https://www.floodsmart.gov/floodsmart/>



Basic Rules of Thumb

- ☞ Flood insurance policyholders' claims are paid whether or not a disaster is Federally declared
- ☞ Policyholders will be reimbursed for all covered losses, and the funds will not have to be repaid
- ☞ Homeowners can insure their home up to \$250,000 and its contents up to \$100,000
- ☞ Renters can cover their belongings up to \$100,000
- ☞ Non-residential property owners can insure building and contents up to \$500,000
- ☞ Generally, a policy does not take effect until 30 days after it's purchased (you will not be covered if you purchase flood insurance a few days before a flood)
- ☞ Keep your policy information as well as an inventory of your property and belongings in a safe-deposit box or similar

SANDBAGS



Photo Credit: Flood Control District of Marin

Although the county of Marin does not offer free sandbags to the public, residents should check in with local municipalities to inquire if free sandbags are available. Many of Marin's hardware stores sell sandbags. Below is a list of considerations:

- ◆ Martin Bros, 232 Shoreline Highway, Mill Valley
- ◆ Pini Ace Hardware, 155 S. Novato Blvd., Novato
- ◆ Shamrock Materials, 548 Dubois St., San Rafael
- ◆ Goodman's Hardware, 775 Redwood Hwy, Mill Valley
- ◆ Water Components, 44 Simms St., San Rafael



FLOODING IN MARIN



Photo Credit: Soren Hemmila

A Homeowners Guide to Flood Preparedness



80 4th Street Point Reyes Station, CA 94956
Tel: 415-663-1170 www.MarinRCD.org

PREVENTING FLOODING



Photo Credit: Flood Control District of Marin

Living in a flood prone area is a struggle. No two years are ever the same and escaping serious flooding one year is no certainty you will be so lucky the next. Storm events, flash floods, failing levees and high tides are all likely causes of flooding in Marin County. No single person or agency can absolutely prevent flooding, especially in very wet years or in times of extremely heavy rainfall. However you can mitigate for flooding and its consequences, minimizing damages and threats to life and property.

You can make sure you're ready by doing the following;

- ◆ Stay informed on weather patterns, sign up to receive emergency alerts at www.AlertMarin.org
- ◆ Create first aid kits/emergency supplies with food, water, blankets, radio & flashlights
- ◆ Have flood insurance
- ◆ Keep emergency numbers handy
- ◆ Know evacuation routes; make a plan www.ready.gov/make-a-plan
- ◆ Keep your gas tank full & supplies in your car
- ◆ Make sure all appliances are above the Base Flood Elevation (BFE) or install a sump pump system
- ◆ Install check-valves in sewer traps to prevent floodwaters from backing up sewer drains
- ◆ Keep sandbags and emergency building materials handy
- ◆ Clean out gutters, downspouts & storm drains
- ◆ Mark fuse box to show floodable area circuits

ELEVATING STRUCTURES

If your home is in a FEMA (Federal Emergency Management Agency) flood zone, called SFHA (Special Flood Hazard Area, or the 100-year floodplain) then you need to raise your house to one foot above the Base Flood Elevation (BFE). You will also have to install flood vents and cannot have any habitable rooms or any HVAC equipment below the BFE.

Before Elevating Your Home

- 1) Contact an engineer or surveyor to determine the BFE (Base Flood Elevation)
- 2) Contact the Community Development Agency for building restrictions and necessity of design review at (415) 473-7000 or (415) 473-6269. For unincorporated Marin, call the Land Development Department at (415) 473-6549 to ensure compliance with the Floodplain Management Ordinance (https://www.municode.com/library/ca/marin_county/codes/code_of_ordinances?nodeId=TIT23NARE_CH23.09FLMA).

Elevating structures in Marin requires a Building Permit from the County; http://www.marincounty.org/~media/files/departments/cd/buildingsafety/forms/construction_permit_application.pdf

Moving 250 cubic yards or more of earth, requires a Grading Permit; <http://www.marincounty.org/~media/files/departments/pw/forms/land-use/grading-permit-application.pdf>

If you are near a creek, you may need a Creek Permit; http://www.marincounty.org/~media/files/departments/pw/forms/land-use/creek_permit.pdf

Remodeling

ANY remodel (or elevation of residence) that is at or above 50% of the home value will trigger FEMA rebuilding requirements. Be ready to comply with FEMA requirements.

FINANCIAL ASSISTANCE

Pre-flood Assistance

FEMA mitigation grants:

Hazard Mitigation Assistance – Property Buyouts

<https://www.fema.gov/application-development-process/hazard-mitigation-assistance-property-acquisition-buyouts>

State or local programs, such as grants, loans, and rebates:

<http://portal.hud.gov/hudportal/HUD?src=/hudprograms/home-program>
<http://www.calema.ca.gov/>

Housing improvement assistance programs:

Federal Loan Programs

-HUD's property improvement, rehabilitation and repair home loan

-Fixing up your home and how to finance it

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/sfixhs

-Home improvement loans for Native Americans

http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/homeownership/184/tribes

-Rural home improvement and repair loans/grants

<http://www.disasterassistance.gov/get-assistance/forms-of-assistance/4461/1/2>

Community-Based Programs

-HOME program:

<http://www.hcd.ca.gov/fa/home/>

-Community Development Block Grant Program:

<http://www.hcd.ca.gov/fa/cdbg/>

Post-flood Assistance

National Flood Insurance Program:

<https://www.fema.gov/national-flood-insurance-program>

<https://www.floodsmart.gov/floodsmart/>

Flood insurance's Increased Cost of Compliance benefit for substantially damaged structures:

<https://www.fema.gov/national-flood-insurance-program-2/increased-cost-compliance-coverage>

FEMA's Hazard Mitigation Grant Program:

<http://hazardmitigation.oes.ca.gov/grants>

The U.S. Small Business Administration's post-flood mitigation loans:

<https://www.sba.gov/content/disaster-loan-program>

FEMA's Substantial Damage Estimator:

<http://www.fema.gov/library/viewRecord.do?id=4166>