

FLOOD PROTECTION INFORMATION



THE TOWN OF CORTE MADERA

MARIN COUNTY CALIFORNIA

Web Resources

Town of Corte Madera:
www.ci.corte-madera.ca.us

National Flood Insurance Program:
www.floodsmart.gov

FEMA Flood Information:
www.fema.gov/hazard/flood/info.shtm

Marin County Stormwater Pollution Prevention Program:
www.mcstoppp.org

MarinMap (GIS):
www.marinmap.org

Insurance Rates

In an effort to reduce flood insurance rates for our residents, the Town of Corte Madera participates in the FEMA/NFIP Community Rating System. The Town has reached a CRS Class 7, which translates to a 15% savings on all flood insurance rates for residents. Ask your insurance agent to use our NFIP No. 065023 when renewing or purchasing a flood policy.

Flooding Risks in Corte Madera

Flooding within the Town of Corte Madera is caused by three sources: extreme high tides, storm water runoff, and in certain areas substandard storm drainage infrastructure. Floodwaters can spread over many blocks, reaching depths of up to two or three feet, and covering streets and yards. This can lead to flooding of parked vehicles, garage areas, basements, and lower floors of structures.



Flooding within Corte Madera in 1982

While your property may not have flooded recently, the potential for future flooding is very real. If your property is located within the floodplain, there is a good chance that someday your property will be damaged. The Town has produced this publication to provide you with information about what you can do to protect yourself.

Your property is very likely located within a FEMA-designated Special Flood Hazard Area (SFHA), more commonly referred to as the "floodplain". Corte Madera Municipal Code Chapter 16.10 sets out the requirements for all new construction and renovations to existing structures within the SFHA.

Flood Information/Prevention Services

There are many resources available that can provide information on flooding risks and prevention. As a first step, you should check your level of potential flooding hazard. Flood Insurance Rate Maps (FIRM), which delineate areas subject to "special" flood hazard, are available at either the Corte Madera Public Library or the Public Works Department, located at 233 Tamalpais Drive, Suite 200. The Public Works Department also has several informational handouts, and records of past flooding events in certain areas. The Public Works Department is open to the

public Monday through Thursday from 8:00am-Noon, but is closed to the public on Fridays.

In addition, the web offers many excellent information resources, and we have included several of the key websites relating to flooding and prevention.

If requested, the Public Works Department can review a property for its potential flood risks, and explain ways to prevent flood damage. Please call the Department at (415) 927-5057. These services are available free to all residents.

Floodplain Preservation

Floodplains and wetlands form a complex, dynamic, physical and biological system that support a variety of natural resources and societal functions. They provide fish, wildlife, and plant resources and habitat; facilitate the recharge of groundwater; and provide water

quality benefits by acting as natural filters for runoff. All of the above highlight the importance of protecting the Town's floodplains and wetlands, and the importance of supporting ordinances and policies that provide for their protection.

What Can You Do?

The Town's efforts to maintain and preserve our floodplains and wetlands depend on your cooperation and assistance. Here is how you can help.

Drainage Maintenance

- Do not dump or throw anything into the ditches or streams. Dumping in our ditches and streams is a violation of Corte Madera Municipal Code Chapter 9.32. A plugged channel cannot carry water and when it rains the water has to go somewhere.
- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris. Per Corte Madera Municipal Code Section 9.33.100 property owners shall maintain and protect watercourses adjacent to their properties.
- If you see dumping or debris in ditches or streams, contact the Public Works Department at (415) 927-5057.
- Please be sure to move your car on street sweeping day. This is especially important when leaves are clogging street gutters. If the sweeper needs to go around your car, this translates into about three car lengths of gutter not being swept.

Permits Required

- Always check with the Public Works Department before building, altering, grading, or filling on your property. A permit is required to ensure that projects do not cause problems on other properties.
- If you see construction or grading without a Town permit posted, contact the Building Department at (415) 927-5062.
- Building alterations, improvements, and repairs within the floodplain require a Floodplain Development Permit. If the work is considered a Substantial Improvement (where the value of the work equals or exceeds 50% of the value of the existing structure), additional requirements will apply to the project. Contact the Department of Public Works for further information.

Flood Damage Prevention

There are several different ways to protect a building from flood damage.

- Keep the water away by re-grading your lot or building a small floodwall or earthen berm. These methods will work if your lot is large enough, flooding is not too deep, and you are not located within a floodway.
- Waterproof the walls of your structure and place watertight closures at doorways. This method is not recommended for residential structures, or if water will get over two feet deep.
- Raise the structure above flood levels.

These measures are called flood proofing or retrofitting. More information is available through the Public Works Department. *Important Note:* Any alteration to your building or land requires a permit. Even re-grading or filling in the floodplain requires a permit.

If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs. It is unlikely that you will get much warning, so a detailed checklist prepared in advance would help ensure that you don't forget anything.

Did You Know?

All flood elevations are now based on a new datum called NAVD 88. To convert elevations from the old datum (NGVD 29), add 2.69 feet.

Flood Insurance

If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. However, because Corte Madera participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded. More information can be found at the NFIP website www.floodsmart.gov

Some people purchase flood insurance because their bank has required it when obtain-

ing a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. Due to the type of flooding that occurs in Corte Madera, there is usually more damage to furniture and contents than there is to the structure itself.

If you have insurance, review the amounts and make sure that your contents are covered as well. *Remember:* Even if the last flood missed you or you have done some flood proofing, the next flood could be worse. Flood insurance covers all surface flooding.

Flood Safety

- Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.
- Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.
- Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or Town emergency management office.
- Have your electricity turned off by the Power Company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.
- Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.
- Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

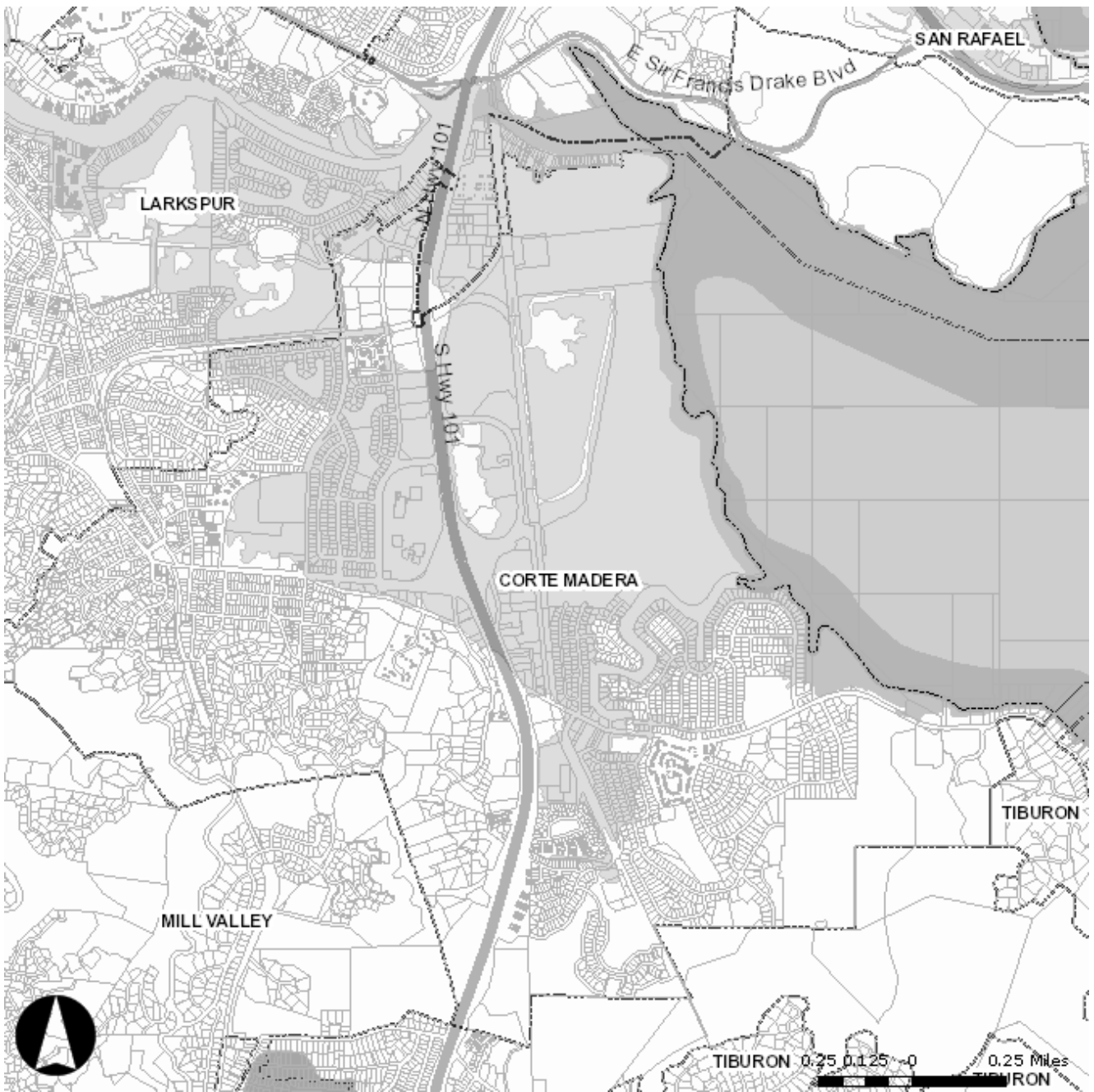
NOTICE TO: LENDING INSTITUTIONS AND REAL ESTATE AND INSURANCE AGENTS SUBJECT: FLOOD INSURANCE RATE MAP ZONE INFORMATION

As a public service, the Town of Corte Madera will provide you with the following information upon request:

- The location of a property in relation to the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM) of the Town.
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation, if shown on the FIRM.
- Handouts on the flood insurance purchase requirement that can help people who need a mortgage or loan for a property in the SFHA.

If you would like to make an inquiry, please tell us the street address and, if available, the subdivision, lot and block number. We are open 8:00 am to Noon, Monday – Thursday, and closed to the public all day on Fridays. Call us at 415-927-5057 or drop by the Public Works Department located at 233 Tamalpais Drive, Suite 200. There is no charge for this service. The Public Works Department also has completed FEMA Elevation Certificates for buildings that were constructed in the floodplain since 1999.

Don't wait for the next flood to buy insurance protection. There is a 30-day waiting period before National Flood Insurance Program coverage takes effect. Contact your insurance agent for more information on rates and coverage.



FOR EMERGENCY
INFORMATION
AND ALL LOCAL
FLOOD WARNINGS
TUNE TO:
1330 AM
OR VISIT:
www.ci.corte-madera.ca.us