

Town of Corte Madera Flood Protection Information

Flooding in our Town is caused by three sources: extreme high tides, storm water runoff, and in certain areas a substandard storm drainage infrastructure. Floodwaters can cover many blocks up to two or three feet deep and can cover streets and yards, which can flood cars, garages, basements, and lower floors.

Your property may not have flooded recently, however future flooding may occur. If you are in a flood plain, it is probable that someday your property will be damaged. This article gives you some ideas of what you can do to protect yourself.



Corte Madera flooding in 1982

Town Flood Services: The first thing you should do is check your level of flood hazard. Flood maps and flood protection references are available at the Town of Corte Madera Public Library. You can also visit the Public Works Department on the first floor of Town Hall to see if you are in a mapped floodplain. If so, they can give you more information, such as past flood problems in the area. They also have several informational handouts.

If requested, the Public Works Department will visit a property to review its flood problem and explain ways to stop flooding or prevent flood damage. Call the Department at (415) 927-5057. These services are free. If you are in a floodplain or have had a flood or drainage problem, check out these sources of assistance.

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 9:00 am to 4:00 pm, Monday – Thursday. Call us at 415-927-5057 or drop by the Public Works Department 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.

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; they provide for groundwater recharge; and they provide for water quality maintenance 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 You Can Do: Several of the Town's efforts 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. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding.
- ?? 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 the ditches or streams, contact the Public Works Department at (415) 927-5057.

Permits Required

- ?? Always check with the Department of Public Works before you build on, alter, regrade, or fill on your property. A permit is required to ensure that projects do not cause problems on other properties.
- ?? If you see building or filling without a Town permit sign posted, contact the Building Department at (415) 927-5062.
- ?? Building alterations, improvements, and repairs in the floodplain require a Floodplain Development Permit. Substantial Improvements are those that equal or exceed 50 % of the value of the existing building and must meet the same construction requirements as a new building. These structures must be raised to elevation seven or nine depending on the location. Contact of Department of Public Works for further information.

Floodproofing: There are several different ways to protect a building from flood damage. One way is to keep the water away by regrading your lot or building a small floodwall or earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway. The Building Department can provide this information.

Another approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended for houses with basements or if water will get over two feet deep.

A third approach is to raise the house above flood levels.

These measures are called floodproofing or retrofitting. More information is available at the Town of Corte Madera Public Works Department. *Important Note:* Any alteration to your building or land requires a permit. Even regrading 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.

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 Town of Corte Madera participates in the National Flood Insurance Program, 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.

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.

Some people have purchased flood insurance because the bank required it when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in Corte Madera, there is usually more damage to the furniture and contents than there is to the structure.

If you are covered, check out the amount and make sure you have contents coverage. Remember: Even if the last flood missed you or you have done some floodproofing, the next flood could be worse. Flood insurance covers all surface floods.

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.

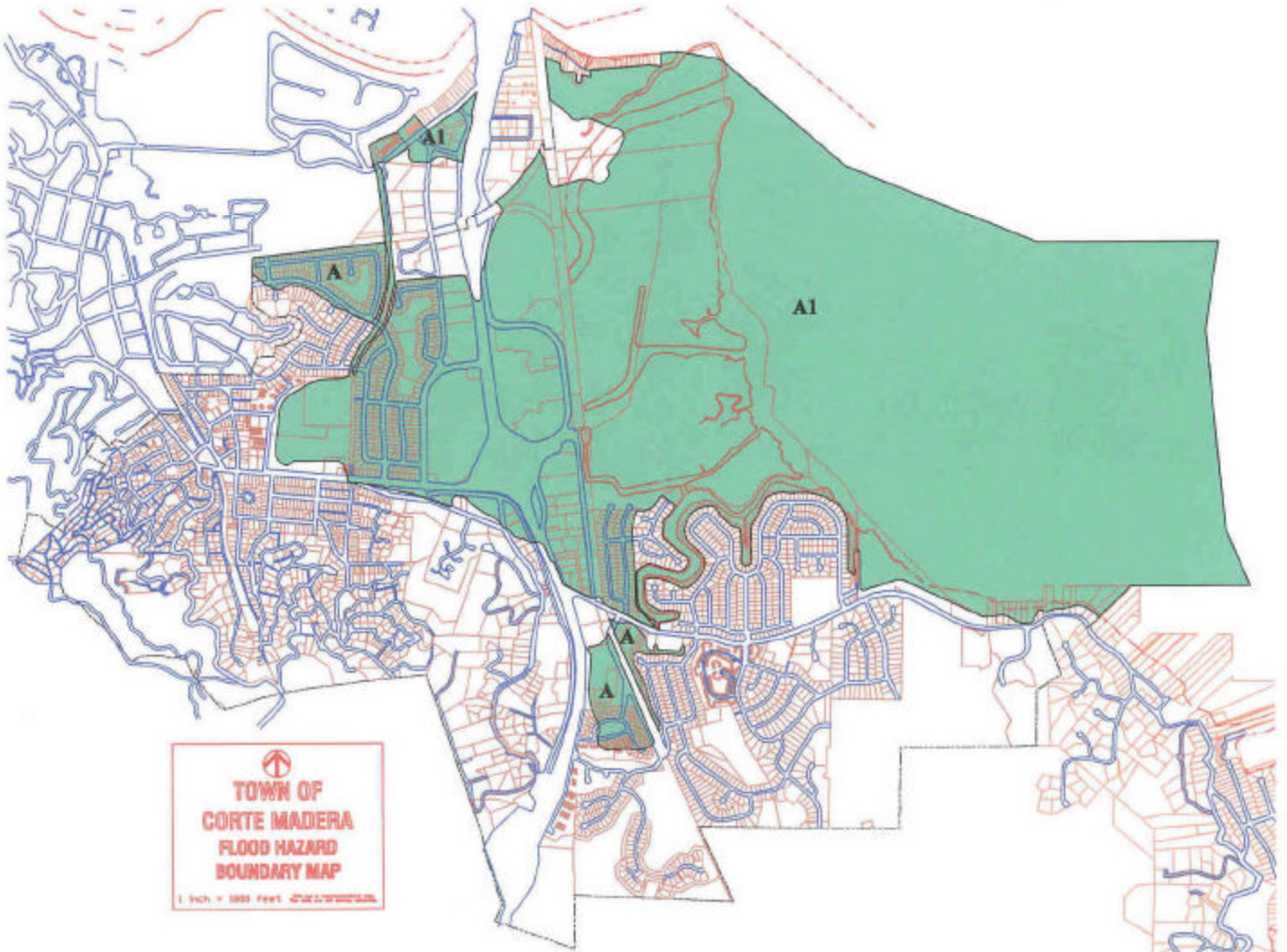
Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

EMERGENCY INFORMATION

TUNE TO:

1330 AM

FOR ALL LOCAL FLOOD
WARNINGS




**TOWN OF
CORTE MADERA
FLOOD HAZARD
BOUNDARY MAP**
1 INCH = 500 FEET (2012/2013)