



THE CITY OF
NOVATO
CALIFORNIA

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**NOTICE TO RESIDENTS IN REPETITIVE LOSS AREAS
AND
FLOOD PREVENTION & INSURANCE INFORMATION**

You have received this letter because your property is either in an area that has been flooded several times, and at least one of your neighbors suffered insured flood damage in excess of \$1,000, two or more times. The City is concerned about repetitive flooding and has an active floodplain management program to assist you in protecting your family and your property from future flooding.

Prepare for flooding by doing the following:

- Know how to shut off the electricity and gas to your house when a flood comes.
- Make a list of emergency numbers and identify a safe place to go.
- Make a household inventory, especially of basement contents.
- Put insurance policies, valuable papers, medicine, etc. in a safe place.
- Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
- Develop a disaster response plan. See Red Cross' website: www.redcross.org and get a copy of "Repairing Your Flooded Home."
- Clean and maintain the drains around your home, including roof gutters, down spouts, drain inlets, pipes, drainage ditches, and driveway culverts.

Get a Flood Insurance Policy:

- Most homeowner's standard policies don't cover damage from floods.
- Because the City participates in the National Flood Insurance Program (NFIP) separate flood insurance policies can be purchased.
- Flood insurance premium discounts of up to 20% are automatically applied as a reward for the City's floodplain management program which exceeds the minimum NFIP standards.
- If you purchased flood insurance as required by the terms of a mortgage or home improvement loan it may only cover just the building's structure and not the contents, such as your furniture and appliances. Be sure to obtain contents coverage.
- Don't wait for the next flood to buy insurance protection. In most cases it takes 30-days before coverage takes effect.
- Contact your Insurance Agent for questions and information on rates and coverage.

Consider some permanent flood protection measures:

- Mark your fuse or breaker box to show the circuits to the floodable areas.
- Consider elevating your house above flood levels.
- For more information see the "[Homeowner's Guide to Retrofitting](http://www.fema.gov)" on FEMA's website, www.fema.gov.
- Check with the City's Building Division for obtaining permits prior to beginning any construction or improvements on your building.

During a Flood:

- Tune to the Novato Emergency Radio Station, 530 AM.
- Report local flooding to City Public Works Maintenance (415) 899-8280 or Police (415) 897-4361.
- Never drive or walk through flooded areas. Water levels can rise unexpectedly and be deadly.
- Stay away from downed power lines and displaced wild animals in the water, such as rats and snakes.

Questions?

- See City's website www.ci.novato.ca.us, click on departments, public works, then flood information.
- For flood zone mapping determinations, call the **Engineering Division (415) 899-8246**.
- Other resources are available at the Novato Branch of the Marin County Free Library.