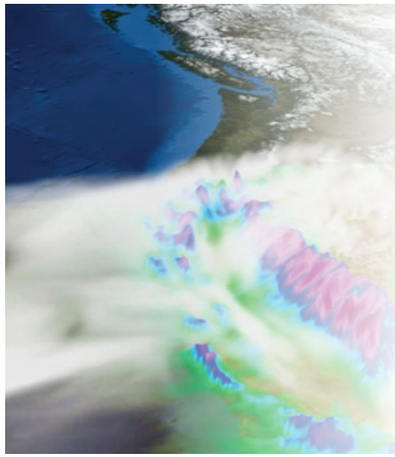
CALIFORNIA IS AT RISK



More than 7 million people live in an area that can experience catastrophic flooding.

In the last 20 years, every one of California's 58 counties has experienced a federally-declared flood disaster resulting in the loss of lives, homes, precious possessions and costing billions of dollars.

It's not a matter of IF but WHEN California will experience the next flood disaster.

CALIFORNIA'S FLOODING HISTORY

Flooding can affect California at different times of the year and in different forms-from storm water flooding in urban areas to alluvial fan flooding at the base of hillsides. Rivers and streams flood in different ways-from fast-moving flash floods in Southern California to wide-spread flows of mud and debris flooding the fire-stripped hillsides of northern and southern California. Coastal flooding results from powerful storms driving large waves and storm surges on shore while earthquakes or volcanic eruptions can trigger devastations tsunami flooding for coastal communities.

*The two types of flooding that can most likely occur within **Sacramento County** are localized and riverine. Be aware of, understand and be prepared for the flood risk in your neighborhood.*

***Localized Flooding** occurs in both urban and non-urban areas during or after a storm. Any storm, particularly steady rain storms, can clog drainage systems. Localized flooding can often be minimized by keeping your storm drain free of leaves and debris.*

***Riverine Flooding** occurs when rivers, streams and lakes overflow their banks. This includes flooding caused by levee failure and channel erosion. Areas adjacent to local streams and creeks can also experience flooding as a result of excessive runoff from heavy rainfall. Riverine flooding can be widespread, persisting for hours to days, weeks or more.*

BE AWARE

Stay away from rising creeks, streams and rivers. Six inches of fast-moving water can knock an adult off his or her feet. *Doubts? Don't cross!*

* Do not drive around a barricade. Barricades are there for your protection. Turn around and go the other way.

* Just one inch of water in a 2,000 square foot home can result in over 20 thousand dollars in damages (source: www.FloodSmart.gov).

KNOW YOUR LOCAL WEATHER ALERTS!

* During a storm event, tune-in to local radio and television stations for weather updates and warnings.

* Follow evacuation orders and other instructions from local emergency officials.

KNOW YOUR FLOOD WARNINGS!

* Flood Watch means it is possible that flooding will occur in a specified area. Be alert and prepared for a flood emergency.

* Flood Warning means flooding is occurring or is imminent in a specified area. Move to safe ground immediately.

Do not drive through water on flooded roadways; 18 inches of water will float most cars and two feet of water can float SUVs and trucks.

BE PREPARED

* Keep storm drains clear.

* Be aware of your surroundings and know your evacuation routes if you see water start to rise. If evacuating, plan where to meet your family or friends and who to contact.

* During threatening weather, listen to local radio or TV news channels or National Weather Service weather radio for weather updates and watch and warning bulletins.

* If your property is prone to flooding, have sandbags, plastic sheeting and other flood-fighting materials on hand, and consider buying flood insurance.

* Have a family emergency plan and a home emergency kit.

PURCHASE FLOOD INSURANCE

Most homeowners insurance policies do not cover flood damage. You need a separate policy. Ask your insurance agent about obtaining flood insurance from the National Flood Insurance Program (NFIP). There's typically a 30-day wait before flood insurance takes effect, so don't wait for the next threat of rain to act.

Contact your insurance provider for more information on flood insurance.

Over 20 percent of NFIP claims and one-third of disaster claims come from flood damage to homes in moderate -to low-risk areas.

What is a 100-Year Flood?

It's easy to make the mistake of thinking a "100-year-flood" happens only once every 100 years. The term "100-year flood" refers to coastal and riverine flooding and is really a statistical designation that means there is a 1-in-100 chance
that a flood of a certain size will happen in any given year.

. . . However, a large flood can happen any year, more than once a year, or in successive years . . .

While a 100-year flood has a 1 percent chance of happening in any given year, over the course of a 30-year mortgage, it has a 26% chance of being flooded at least once. However, flooding also happens in moderate-low risk areas, like neighborhoods behind federally accredited levees, where nearly 25% of all NFIP flood claims occur.

More important than the risk of flooding, however, are the consequences of flooding. Just a few inches of water from a flood can cause tens of thousands of dollars in damage. Flood damaged homes usually can't be occupied while being repaired, so rent as well as the mortgage must be paid. When things like photos are lost in flooding, so are personal and family histories.

Is this a chance you're willing to take?

Check out the FloodSmart.org website for an interactive tool to determine what a flood in your home could cost inch by inch . . .

Links and Other Useful Information

Additional information about flood types and flood preparedness can be found at the following websites:

California Flood Preparedness: http://www.water.ca.gov/ca-flood-preparedness/

My Hazards: http://myhazards.calema.ca.gov/

Flood Risk Notification: http://www.water.ca.gov/myfloodrisk/

Flood Smart: http://www.floodsmart.gov/floodsmart/

National Weather Service- "Turn Around, Don't Drown"™: http://www.nws.noaa.gov/os/water/tadd/

American Red Cross: http://www.redcross.org/prepare/location/home-family

California Flood Preparedness Program Sponsors

California Department of Water Resources: *www.water.ca.gov/*

Federal Emergency Management Agency: *www.fema.gov*

U.S. Army Corps of Engineers: *www.spk.usace.army.mil/*

NOAA National Weather Service: *www.weather.gov*

FloodSAFE California: www.water.ca.gov/floodsafe/plan

Sacramento County Department of Water Resources: www.StormReady.org

California FLOODS

Be Aware, Be Prepared Take Action!