**Are You Prepared for a Flood?**

**History of Flooding in Novato**

Novato and the surrounding area has a long history of flooding. The mountainous geography that makes our area so beautiful also makes us susceptible to flooding, especially during the rainy winter months. During winter storms, our creeks can overflow and cause flooding, especially when combined with high tides or blocked drainage systems. In recent history, the winter storms of 1986, 1998, 2005, and 2006 caused significant damage. The New Year’s Eve 2005 flood was especially damaging to local residents and businesses in many areas of Marin.

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**Did You Know Homeowner’s Insurance Does Not Cover Flood Damage?**

**Is Your Property Properly Insured?**

Flood insurance protects you from the financial devastation caused by floods, and includes flooding caused by dam or levee breaches. You’ve received this brochure because your property is in or near a FEMA designated Special Hazard Flood Area (SHFA), which means your neighborhood is prone to flooding, and precautions to protect your property are highly recommended. Even a few inches of water can bring silt, mud, debris and eventually mold, and result in thousands of dollars in repair and restoration costs. The City of Novato participates in the National Flood Insurance Program (NFIP), which makes federally backed flood insurance available for all structures at a discounted rate (up to 20%).

**City Floodplain Information Services**

As a public service, City of Novato staff will provide basic information found on the FEMA Flood Insurance Rate Maps (FIRMs), which is needed to write a flood insurance policy, as well as information about floodways and flooding depths. FIRM information for Novato is also available online through the Marin Map website: www.marinmap.org [click on the “FEMA Flood Info & Map Changes” application], or directly from FEMA’s Flood Map Service Center at msc.fema.gov/portal. Staff are available to perform site visits, and provide information on reducing flood risk and available financial assistance. Staff may be able to provide additional flood information, such as local drainage issues, levee or dam inundation areas, and predicted flooding areas due to sea level rise.

If you have any questions or would like additional information, visit our City Administrative Offices located at 922 Machin Avenue, Novato, CA 94945, or contact the City of Novato Public Works Department by phone at (415) 899-8246 or email at pw@novato.org.

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**Know Your Flood Hazard**

Find out if your property is located in a Special Flood Hazard Area (SFHA) and learn about your local watershed and possible flood impacts. Call us today or go online to find out if your property is in or near a flood zone.

**Insure Your Property**

Flooding is not covered by standard insurance policies. Whether you are a property owner or a renter, a flood insurance policy is critical to protecting your home or business. Contact your insurance agency for more information. Flood insurance information is also available at www.FloodSmart.gov.

**Protect Yourself From Flooding**

Prepare a family emergency plan. Create a safety kit with drinking water, canned food, first aid, blankets, a radio, a flashlight, and batteries. Ask an out-of-state relative or friend to be your emergency family contact. In the event of a flood, avoid driving and do not drive or wade through deep water.

**Protect Your Property From Flooding**

Clean out gutters and downspouts and area drains. Mark your circuit breaker panel to show circuits to floodable areas. Keep an inventory of household items and valuables. Ensure that your sump pump is working. For more information visit www.FloodSmart.gov.

**Protect and Clean Local Creeks & Storm Drains**

Keep our creeks and stormwater drainage systems clear by removing leaves and debris that could obstruct the flow of water. For more information: http://novato.org/community/flood-information/floodplain-understanding-and-regulations.

**Build Responsibly for Flooding**

Build in accordance with City codes and FEMA recommendations for flood protection. This includes building floor height and HVAC equipment above the base flood elevation and installing proper venting. Permits are required for any permanent improvement to property even if homeowners perform the work themselves. Contact the City Building Department at (415) 899-8989 to learn more about permitting.
FOR MORE INFORMATION ABOUT FLOODING & THE LOCAL WATERSHED:

FEMA [www.FEMA.gov](http://www.FEMA.gov)
Marin County Watershed Program [www.marinwatersheds.org](http://www.marinwatersheds.org)
Real time rainfall, creek level, and weather data [Marin.OneRain.com](http://Marin.OneRain.com)
City of Novato [www.novato.org](http://www.novato.org)

EMERGENCY INFORMATION:

Novato Police Department [www.novato.org/government/police-department](http://www.novato.org/government/police-department)
Alert Marin [www.AlertMarin.org](http://www.AlertMarin.org)
Get Ready [www.ready.gov/floods](http://www.ready.gov/floods)
National Weather Service [www.floodsafety.noaa.gov](http://www.floodsafety.noaa.gov)