



ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

WHERE WILL IT FLOOD IN SANTA CRUZ

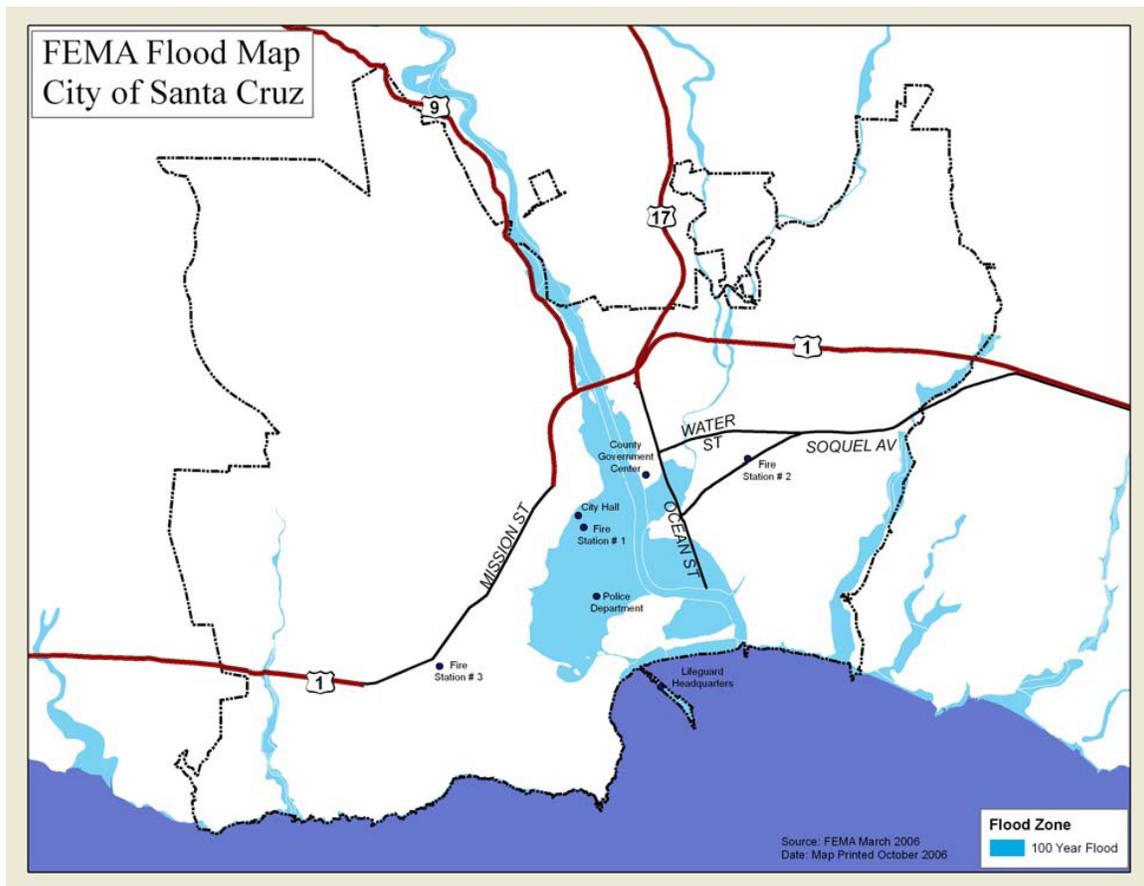
Within the City of Santa Cruz there are several areas subject to flooding. The San Lorenzo River runs through the downtown corridor and the majority of the downtown area is in the San Lorenzo floodplain. The San Lorenzo River also runs along the edge of the Harvey West Commercial–Industrial area including the new Tannery Arts Center and its associated housing.

Flooding along the coast of Santa Cruz may occur with the simultaneous occurrence of large waves and storm swells during the winter. Storm centers from the southwest produce the type of storm pattern most commonly responsible for the majority of serious coastline flooding. The strong winds combined with high tides that create storm surges are also accompanied by heavy rains. When storms occur simultaneously with high tides, flood conditions including flooding at the mouth of the San Lorenzo River are exacerbated.

There are several smaller creeks in the City that are subject to periodic flooding. Flooding is a hazard on the lower reaches of Moore Creek where only shallow stream channels are present, the lower portion of Arana Gulch, north of Santa Cruz Yacht Harbor, and along portions of Branciforte and Carbonera creeks. In these areas there is minimal impact on public structures and facilities and only a few residential structures are within these flood zones.



Downtown 1955 Flood



WHAT IS THE STATUS OF MY PROPERTY

The FEMA Flood Insurance Rate Map (FIRM) is an official map of a community for which the Federal Emergency Management Agency (FEMA) has delineated the Special Flood Hazard Area (SFHA) and the risk premium zones applicable to the community. All known areas of the City subject to natural flooding hazards have been designated and mapped by the (FEMA), such as the 100 year floodplain boundaries which appear on FEMA's Flood Insurance Rate Maps.

The City Planning and Community Development Department has developed an aerial photo which displays flood elevations from FEMA maps and additionally provides information concerning the flood insurance zone designations of these properties. This information is available at the Planning and Community Development Department, Room 206, City Hall Annex, 809 Center Street, Santa Cruz, CA. 95060. They are open from 7:30 AM to 12:00 PM, Monday through Thursday or where appropriate by phone at 420-5100. This information is also available directly from FEMA at this website: www.msc.fema.gov

HOW SHOULD I PROTECT MY PROPERTY

Flooding is not covered by a standard homeowner's insurance policy. A separate flood insurance policy is required to cover damages incurred by flooding. Coverage is available for the building itself as well as for the contents of the building. The City of Santa Cruz participates in the National Flood Insurance Program (NFIP) that makes available federally backed flood insurance for all structures, whether or not they are located within the floodplain. Note that there is a 30-day waiting period before coverage goes into effect. Contact your insurance agency for more information. Flood insurance information is also available in Santa Cruz Public Libraries or online from the NFIP at: www.floodsmart.gov/nfip

HOW DO I PREPARE FOR A FLOOD AND THE AFTERMATH

The City of Santa Cruz provides a brochure with information on the steps to take before, during and after a flood event. This guide should be printed and made a part of your emergency supplies. This guide is at: www.cityofsantacruz.com/index.aspx?page=689

BE PREARED IT PAYS



Downtown Fire Station 1955 Flood

For more information about flood safety
or the NFIP, please note the following:

<http://www.cityofsantacruz.com/index.aspx?page=689>

www.floodsmart.gov/nfip

www.fema.gov/hazards/floods

1-888-FLOOD29