



CITY OF SAUSALITO

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Property Owners in Sausalito with More than One Flood Loss Claim of \$1,000 or More Over Any Ten Year Period Beginning in 1978

Subject: Notice of City Program to Protect Property and Contents from Flood Damage

Dear Property Owner:

You are receiving this letter because your property is in an area that has been flooded several times. The City is concerned about repetitive flooding and has an active program to help you protect the improvements and contents on your property and most importantly you, and your tenants, from future flooding. Here are some things you can do:

1. Check with the City on the extent of past flooding in your area. Public Works staff can tell you about the likely causes of repetitive flooding, what the City is doing about it, and what would be an appropriate flood protection level. We will be happy to visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know how to shut off the electricity and gas.
 - 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.
 - Place cleaning supplies, camera, waterproof boots, etc., in a handy place.
 - Develop a disaster response plan. See www.redcross.org for more information about preparing your home and family for a disaster.
 - Get a copy of *Repairing Your Flooded Home*
https://www.redcross.org/images/MEDIA_CustomProductCatalog/m4540081_repairingFloodedHome.pdf.

FEMA also has many more resources for non-residential and mixed-use situations <https://www.fema.gov/disaster/4241/updates/frequently-asked-questions-about-rebuilding-after-flood>,

http://www.floods.org/PDF/FEMA_InitialRestorationFloodBldg.pdf, and

https://www.fema.gov/media-library-data/1381405548275-ec9f9b9de186f1874b92ecda6c33182b/SandyFactsheet1CleaningFloodedBldgs_508_FINAL2.pdf among others.

3. Consider some permanent flood protection measures.

- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement before a flood can reduce property damage and save lives.
 - Consider elevating your house or commercial building above flood levels or make wet-floodproofing improvements to non-residential buildings.
 - Check your building for water entry points, such as basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found at FEMA's website, www.ready.gov/floods.
 - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the City before you start planning or building.
4. Talk to the City for information on financial assistance.
- The City administers a sewer lateral grant and loan program for approved projects. Grants are available of 50% of cost up to a total of \$1,000 per customer. This program can fund overhead sewers, sewer backup valves, and relocation of sewer laterals.
 - If you are interested in elevating your building above the flood level or selling it to the City, we may be able to apply for a Federal grant to cover 75% of the cost.
 - Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it can help pay the costs of elevating a substantially damaged building.
5. Get a flood insurance policy.
- Homeowner's insurance policies do not cover damage from floods. However, because the City 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 properties that have been flooded. Because our community has applied to participate in the Community Rating System, if we are approved, you will receive a reduction in the insurance premium.
 - Some people have purchased flood insurance because it was required by the bank 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 your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
 - Don't wait for the next flood to buy insurance protection. In most cases, 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.

Please contact Andrew Davidson *via* email adavidson@sausalito.gov or give him a call at 415-289-4180 if you have questions or comments.

Sincerely,
City of Sausalito

A handwritten signature in blue ink that reads "Kevin M. Q".

Kevin McGowan, PE
Director of Public Works, City Engineer