

## What kind of flooding affects Santa Cruz County?

Within the County of Santa Cruz there are numerous areas subject to flooding due to rivers, creeks and coastal storms. The two main rivers in the County that are subject to flooding are the Pajaro River and the San Lorenzo River. Other major creeks in Santa Cruz County adjacent to rural and urban development that are subject to flooding include Aptos Creek, Trout Creek Gulch, Valencia Creek, Salsipuedes Creek, Corralitos Creek, Soquel Creek, and their tributaries. Coastal flooding along the heavily developed Monterey Bay coastline of Santa Cruz County may occur as a result of large waves and storm swells during the winter. Storm centers from the southwest direction produce the type of storm pattern most responsible for the majority of severe coastal flooding. Strong winds combined with high tides create storm surges, and are usually accompanied by heavy rains resulting in coastal flooding and hazardous conditions.

## Is your home located in a Special Flood Hazard Area (SFHA)?

The County of Santa Cruz maintains the most current flood maps published by the Federal Emergency Management Agency (FEMA). These maps are available on the Geographic Information System (GIS) on our website, located at [www.sccoplanning.com](http://www.sccoplanning.com). Instructions for using the GIS program can be found on our website by clicking "Flood Information" and then selecting "Instructions on Using the County GIS."

In addition to the free information available on the website, we offer a Map Information Service for a small fee. For more information, visit [www.sccoplanning.com](http://www.sccoplanning.com), click on "Flood Information" and select "Map Information Service." Elevation Certificates are available for some properties. The County of Santa Cruz has maintained elevation certificates for new and substantially improved structures in the SFHA since January 1, 1987.

Please keep in mind that not all areas subject to flooding have been mapped. Your property may be subject to flooding even if it is not located within a SFHA.

## How can you be prepared?

Purchase flood insurance for your 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 County 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. More than 25 percent of NFIP claims are filed by properties located outside the SFHA. Contact your insurance agency for more information.

Protect your property from the hazards of flooding. Various methods may be used to minimize damage from flooding. If the floor level of your property is lower than the Base Flood Elevation (BFE, the elevation of the 1-percent-annual-chance flood), consider elevating your structure, if possible. Cost sharing programs for elevation projects are available from FEMA and are detailed here: <http://www.caloes.ca.gov/cal-oes-divisions/hazard-mitigation/pre-disaster-flood-mitigation>. If a flood is imminent, property can be protected by sandbagging areas subject to the entry of water into living spaces. Visit <http://sccounty04.co.santa-cruz.ca.us/oes/Sandbag%20Locations.htm> for a list of locations where sandbags are available. Valuables and furniture may also be moved to higher areas of the structure to minimize damages.

Meet improvement requirements. The NFIP requires that if the cost of reconstruction, additions, or other improvements to a building in the SFHA equals or exceeds 50% of the building's market value, the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards. For example, a

residence damaged (by flooding, landsliding, a tree falling, etc.) so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated above the BFE.

Meet permitting requirements. All development within the County requires a permit. Always check with the Zoning (831) 454-2130 and Building (831) 454-2260 Counters before you build on, alter, fill, or grade on any portion of your property or within any easement or right-of-way. Also, visit [www.sccoplanning.com](http://www.sccoplanning.com) and click on "Report Code Violations" to report any suspected permitting violations.

Make sure you can access important documents. Keep insurance policies, documents and other valuables in a safe-deposit box.

Keep an emergency supply. Store supplies at work, home and in your car in handy locations:

- First aid kit and essential medications
- Canned, dry, packaged food for special diets
- Non-electric can opener
- Keep some cash on hand. ATM machines may not be working.
- Portable radio, flashlights and extra batteries (stored in water-tight plastic bag)
- Store drinking water in closed, clean containers in case water service is interrupted. Allow one gallon of water per person per day for at least three days.

## What should you do during a flood?

### When a Flood WATCH is Issued

- Move valuable household possessions to the upper floors of your home.
- Fill your car's gas tank in the event an evacuation order is issued.

### When a Flood WARNING is Issued

- Tune in to local radio and TV stations for information and advice.
- When told to evacuate, do so as quickly as possible.

### When a flash flood WATCH is Issued

- Watch for signs of flash flooding and be ready to evacuate on a moment's notice.

### When a Flash Flood WARNING is Issued

- If you believe flash flooding has begun, evacuate immediately as you may have only seconds to escape.
- Move to higher ground and away from rivers, streams, creeks and storm drains. Do not drive around barricades. These are placed to keep you out of harm's way.
- If your car stalls in rapidly rising waters, abandon it immediately and climb to higher ground.

### During All Storms

- Avoid areas that are subject to sudden flooding.
- Do not try to cross a flowing stream where water is above your knees. Even water as low as 6 inches deep may cause you to be swept away by strong currents.
- Do not try to drive over a flooded road. This may cause you to be both stranded and trapped.
- If your car stalls, abandon it IMMEDIATELY and seek higher ground. Many deaths have resulted from attempts to move stalled vehicles.
- Do not "sightsee" in flooded areas. Do not try to enter areas blocked off by local authorities.
- Avoid unnecessary trips. If you must travel during the storm, dress in warm, loose layers of clothing. Advise others of your destination.
- Use telephone ONLY for emergency needs or to report dangerous conditions.
- Tune to local radio or television stations for emergency information and instructions from local authorities.
- If flooding is likely, and time permits, move valuable household possessions to the upper floors of your home.
- If advised by local authorities to leave your home, move to a safe area before

access is cut off by flood water. Establish an out of state "family contact" so that friends and relatives will know who to call to get information about where you are.

- Before leaving, disconnect all electrical appliances, and if advised by your local utility company, shut off electric circuits at the fuse panel and gas service at the meter.

## What should you do after a flood?

DO NOT TURN GAS BACK ON YOURSELF.

- Rely on utility crews.
- Do not use fresh foods or canned goods that have come in contact with flood waters.
- Follow local instructions regarding the safety of drinking water. If in doubt, boil or purify water before drinking. Have wells pumped out and the water tested before drinking.
- Avoid disaster areas; your presence could hamper rescue and other emergency operations, and you may be in danger.
- Do not handle live electrical equipment in wet areas.
- If electrical equipment or appliances have been in contact with water, have them checked before use.
- Avoid downed power lines and broken gas lines. Report them immediately to the electric or gas company, police or fire department.
- Use flashlights--NOT lanterns, matches or candles--to examine buildings; flammables may be present.
- Check for injuries. Apply first aid. Do not move seriously injured individuals unless they are in immediate danger.
- Do not use the telephone immediately unless there is a serious injury or fire.
- Check buildings for structural damage prior to entering--be sure they are not in danger of collapsing.
- Turn off any outside gas lines at the meter or tank.

- Do not turn on any lights or appliances until an electrician has checked the system for short circuits.
- Cover broken windows and holes in the roof or walls to prevent further weather damage.
- Refrigerators, stoves and other hard goods should be hosed off and kept for the adjuster's inspection.
- Take all wooden furniture outdoors but keep it out of direct sunlight to prevent warping.
- Shovel out mud while it is still moist.
- Flooded basements should be drained.

## Recognize the natural and beneficial functions of floodplains to help reduce flooding:

Floodplains are a natural component of Santa Cruz County. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat, and suitable for farming. Poorly planned development in floodplains can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

For more information, visit:

<http://www.sccoplanning.com/PlanningHome/Environmental/FloodInformation.aspx>

<http://www.ready.gov/floodawareness>

<https://www.fema.gov/national-flood-insurance-program>

*This information is provided by the County of Santa Cruz and is applicable to properties within the limits of the County. If you reside in a jurisdiction other than the County of Santa Cruz, contact your regulatory authority for information. If you believe you received this notice in error, please contact the County of Santa Cruz Planning Department at (831) 454-3164.*

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# Flood Safety

## In Santa Cruz County

Prepared by the Santa Cruz County Planning Department for residents and owners of properties in or near areas of historic or potential flooding

