

Are You Prepared For a Flood in Your Neighborhood?

The City of Concord lies within the Walnut Creek and Mt. Diablo Creek drainage basins, both of which discharge north into Suisun Bay. Concord includes a number of creeks and drains (Walnut Creek, Galindo Creek, Pine Creek, Ditch No. 2, Farm Bureau Drain, Clayton Valley Drain, and Mt. Diablo Creek) that are susceptible to flooding events that could possibly pose threats to life and safety and cause significant property damage.

What should you do before a flood?

Determine if your property is located in an area subject to flooding. Certain areas have been designated by the Federal Emergency Management Agency (FEMA) as Special Flood Hazard Areas (SFHAs). There are currently approximately 1,500 homes that are partially or entirely located within these flood zones within the City. SFHAs are areas within the 100-year flood boundary as mapped by FEMA. A “100-year flood” refers to a flood level with a one percent chance of being equaled or exceeded in any given year.

Upon request, the Engineering Division at 925-671-3425, will make free flood zone determinations for properties within the City. FEMA maps are also available in Concord Public Library located at 2900 Salvio Street, 925-646-5455 or on the FEMA Map Service Center at msc.fema.gov/portal/home. The Engineering Division also maintains elevation certificates for many properties within the City which are also available for review at cityofconcord.org/floodforms.

Purchase flood insurance on 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 a building and its contents. Renters can also purchase flood insurance to cover their possessions. The City of Concord 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 100-year floodplain. The City also participates in the Community Rating System (CRS) program enabling property owners within the floodplain to get a discount on their flood insurance premiums.



There is a 30-day waiting period before coverage goes into effect. Contact your insurance agency or the NFIP Help Center, 1-800-427-4661 for more information at floodsmart.gov/flood-insurance/why.

Maintain drainage channels and pipes free of obstruction and debris. The City of Concord cleans and maintains drainage channels and pipes in City easements and rights-of-way, regularly. Residents are encouraged to assist in maintaining the drainage in their areas by removing or reporting obstructions (such as shopping carts, leaves, debris, trash, etc.). All storm drains lead directly to our creeks and eventually the bay. By way of City Ordinance, it is illegal to dump trash, leaves, landscape debris, paint, grease, or any other material into any portion of the City’s drainage system. Such dumping can have devastating impacts on water quality in addition to causing flooding. To report illegal dumping in channels call 1-800-NO-DUMPING (1-800-663-8674). For assistance in maintaining private sections of creeks (stream bank bioengineering, weed removal, weed control, planting design, plant installation, irrigation planning, mulching), call the Public Works Department at 925-671-3050 or the Watershed Nursery at 510-234-2222 watershednursery.com



Protect your property from the hazards of flooding.

If the floor level of your property is lower than the “Base Flood Elevation” (elevation of the 100-year flood, based on the FEMA maps), consider elevating your structure, if possible. If a flood is imminent, property can be protected by sandbagging areas subject to the entry of water into living spaces. The City’s Public Works Department provides free sandbags which may be picked up at the Corporation Yard located at 1455 Gasoline Alley. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damages. If requested, City staff will visit a property to review its flood problem(s) and explain ways to reduce flooding potential or help to prevent flood damage. Flood protection references are also available at the Concord Public Library.

Meet improvement requirements. The NFIP and the City of Concord Ordinance requires that if the cost of reconstruction, additions, or other improvements to a building equals or exceeds 50% of the building’s market value, including repair of a damaged building, then the building must meet the same construction requirements as a new building and must be elevated above the base flood elevation. Please contact the Engineering Division at 925-671-3425 for more information.

All development within the City requires a permit.

Always check and fulfill permitting requirements with the Building Division at 925-671-3107 and/or the Engineering Division at 925-671-3425 before you build on, alter, fill, or re-grade any portion of your property and/or within any easement or right-of-way. Please call to report any suspected permitting violations.

Keep an emergency supply. Non-perishable food, water, batteries, flashlights, a manual can opener, and a battery-operated radio and first aid kit should be kept available for use during an emergency in a place known to all family members. Place in the emergency kit the name, location, and contact information for an emergency point of contact. Update the emergency kit on an annual basis.

What should you do during a flood?

- In case of a major emergency, the City will notify the public of a contact number on the City website and via the media. Tune your radio to KCBS at 740 AM and your television to the local Comcast channel 28 and Wave channel 29.

- If your property is in imminent danger of flooding, please contact PG&E at 800-743-5000 to request that your power and natural gas be shut off, or for guidance on how to do it yourself.
- If dangerous flooding conditions are imminent, avoid driving a vehicle if possible. Do not attempt to drive or wade through deep pockets of water or running washes. Unstable banks should be avoided. Develop an evacuation plan for your family. Avoid low-lying areas. Seek shelter in the highest areas possible.

What should you do after a flood?

- Listen to the radio for emergency instructions.
- Avoid driving if possible.

Follow established procedures for property damage repairs:

Select a contractor who is licensed in his or her specific trade, such as an electrician, plumber, gas contractor, mechanical/HVAC contractor and building contractor for associated work. The City requires contractors to be licensed with the state and to have a City of Concord Business License, as well as liability and workman’s compensation insurance.

Require your contractors to obtain the proper permits for work being performed. Permits are required for any permanent improvement (including roofing, siding, additions, alterations, etc.) to a structure and for site work such as grading, filling, etc. Permits are required even if a homeowner is doing the work himself.

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

Floodplains are a natural component of Concord’s environment. 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, and improved groundwater recharge.

Floodplains are scenic, valued wildlife habitat. 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.