



Dear Owner, Resident, or Tenant:

The City of San Luis Obispo participates in the National Flood Insurance Program's (NFIP) Community Rating System (CRS) for floodplain management. As part of the City's participation in this program, community outreach letters are being mailed. You have received this letter because your property is in an area with a repetitive loss property, a property that has had more than one flood insurance claim. The Mid Higuera Area is in a flood zone bordered by San Luis Obispo Creek. There is a long history of flooding in the SLO Creek Watershed. Damaging floods have occurred in the 1860's, 1884, 1897, 1911, 1948, 1952, 1962, 1969, 1973, 1995, and 1998.

The City of San Luis Obispo is concerned about repetitive flooding and has information and resources available to you.

Here are some things you can do:

1. Check with the Public Works Development Review Division at 805-781-7015 on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the City is doing about it, and what would be an appropriate flood protection level. Flood information that has been documented for specific properties is also available.
2. Prepare for flooding by doing the following:
  - Know how to shut off the electricity and gas to your house (or buildings/structures) when a flood comes.
  - Make a list of emergency numbers and identify a safe place to go to.
  - Store insurance policies, valuable papers, medicine, etc. in a safe place.
  - Collect and store cleaning supplies, camera, waterproof boots, etc. in a handy place.
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 can reduce property damage and save lives.
  - Consider floodproofing your structure or elevating it above flood levels.
  - Check your building for water entry points. These can be basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
  - Install a sewer backflow device to prevent backflow drainage from entering your drains.
  - 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 Public Works Development Review Division at 805-781-7015.
4. Get a flood insurance policy.
  - Homeowner's insurance policies do not cover damage from floods. However, because the City of San Luis Obispo 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 the City of San Luis Obispo participates in the Community Rating System, you will receive a reduction in the insurance premium.