

Floodplain Management

The City of Livermore is the local land use authority responsible for Floodplain Management within the City. The City regulates development in the floodplain through zoning restrictions, requiring residential and commercial structures to be raised or constructed on engineered fill, and map revisions filed with the Federal Emergency Management Agency (FEMA). The City floodplain manager maintains elevation certificates for all homes in the floodplain so that these certificates are available to insurance agents to rate homes for flood insurance.

Understanding and protecting the natural functions of floodplains can reduce flood damage and protect these sensitive ecosystems. When water spreads out across the floodplain, its energy is dissipated, which results in slower water flows, reduced erosion of the stream, improved water quality, and increased groundwater recharge. Floodplains are scenic, provide valuable habitat for wildlife, and are suitable for farming. Development in floodplains, if poorly planned, can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

Community Rating System

The City of Livermore participates in The National Flood Insurance Program's (NFIP) Community Rating System (CRS). CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements.

In fall of 2020 the City of Livermore will be upgraded to a CRS Class 6. All NFIP non-preferred rate flood insurance policies are eligible for a 5% discount. This discount will go up to 20% in October when the City is upgraded to CRS Class 6 Community reflecting the hard work of City staff to ensure the City is safe and resilient to flooding.

As a result, flood insurance premium rates are discounted to reflect reduced flood risks in Livermore due to community actions which meet the three goals of the CRS Program:

- Reduce flood damage to insurable property;
- Strengthen and support the insurance aspects of the NFIP, and
- Encourage a comprehensive approach to floodplain management.

For more information check out this [FEMA CRS Fact Sheet](#)

Floodplain Management (continued)

FEMA provides a number of resources on flood protection available here.

- [Above the Flood: Elevating Your Flood Prone House, FEMA-347](#)
- [Answers to Questions About the National Flood Insurance Program, F-084](#)
- Coastal Construction Manual, FEMA-P-55
 - [Volume 1](#)
 - [Volume 2](#)
- [Elevated Residential Structures, FEMA-54](#)
- [Protecting Manufactured Homes from Floods and Other Hazards, FEMA P-85](#)
- [Mitigation of Flood and Erosion Damage to Residential Buildings in Coastal Areas, FEMA-257](#)
- [Protecting Building Utilities From Flood Damage, FEMA-P-348](#)
- [Protecting Floodplain Resources, FEMA-268](#)
- [Reducing Damage from Localized Flooding, FEMA 511](#)