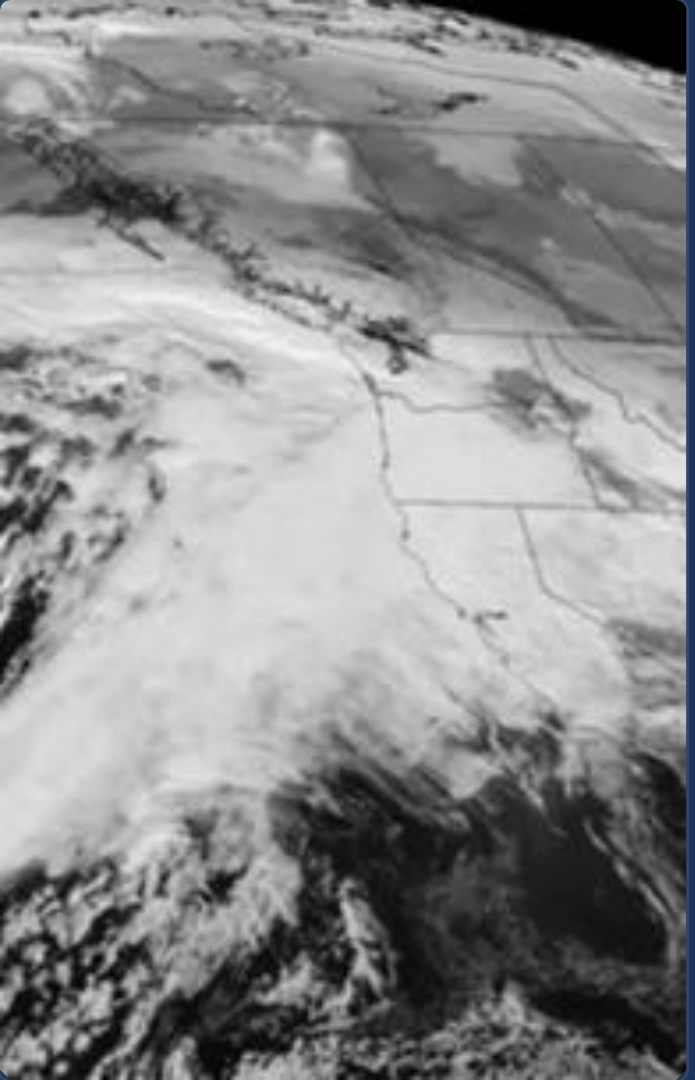


READY TOGETHER:
El Niño Readiness

Preparedness for the Winter

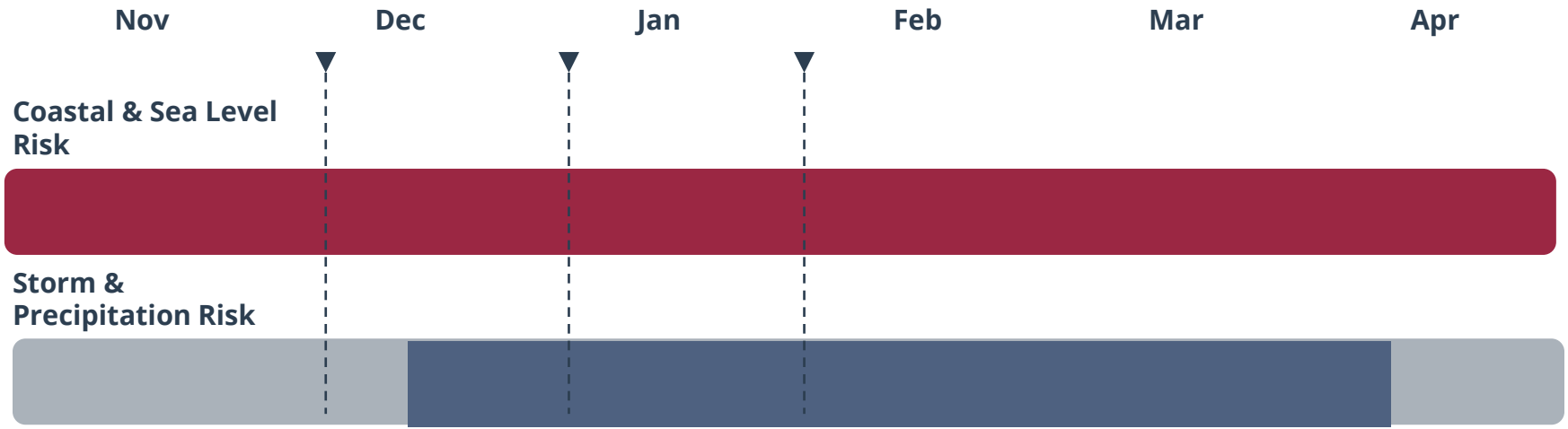
Preparedness Starts With Everyone

Being prepared is a shared responsibility among all of us



Seasonal Timeline

Two distinct risk tracks, both running through spring 2027



▼ King Tide peaks: Nov 24-26, Dec 23-25, Jan 21-22

Season Length: the season runs through roughly April 2027. March is an active risk window.
Beyond NOAA: we are seeing more models point toward a wetter winter, particularly January through March.

Alerts: Staying Informed, Together

Three ways official warnings reach you, and how you can pass them on

SMC Alert

Free county alerts by text, call, and email. Sign up at smcalert.info

Automatic Alerts

Wireless Emergency Alerts reach cell phones in the area. No sign-up needed.

City & Local Media

Redwood City channels, local TV, and radio

You may be the one with the most accurate information.

Check on neighbors and share official updates with anyone who may not get alerts.

Floodwater: Never Drive Through It

More than half of flood deaths happen in vehicles. Never walk or drive through floodwater.

6 in

of moving water can knock an adult off their feet

12 in

of moving water can carry away a small car

2 ft

of moving water can carry away most vehicles, including SUVs and trucks

Never drive through flooded roads or around barricades.

If water is rising, move to the highest ground you can reach. If you are trapped, call 911.

Source: National Weather Service flood safety (weather.gov/safety/flood).

Sandbags: Pick Them Up Before the Storm

Free, fill-your-own sandbags are available

Grant Corporation Yard

752 Chestnut St.

Redwood City

By reservation only, Tuesday to Friday, 8 am to 12 pm.

How to use them

1. Fill each bag half to two-thirds full. Overfilled bags leave gaps.
2. Place bags outside, against the door where water comes in.
3. Lay them flat and lengthwise, with the joints overlapped like bricks.
4. Sandbags guide water around your home. They are not a dam.

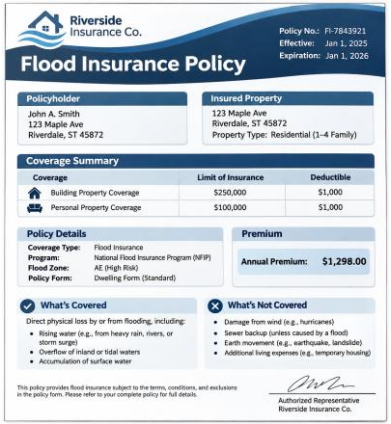
All sandbag sites countywide:
smcgov.org/dem/winter-weather-preparedness

Protect Your Home: Insure It and Document It

Standard homeowners and renters policies don't cover flooding. Flood insurance does.

30 days

for a new flood policy to take effect, so buying now matters



Riverside Insurance Co.

Flood Insurance Policy

Policy No.: FI-7843921
Effective: Jan 1, 2025
Expiration: Jan 1, 2026

Policyholder
John A. Smith
123 Maple Ave
Riverdale, ST 45872

Insured Property
123 Maple Ave
Riverdale, ST 45872
Property Type: Residential (1–4 Family)

Coverage Summary

Coverage	Limit of Insurance	Deductible
Building Property Coverage	$250,000	$1,000
Personal Property Coverage	$100,000	$1,000

Policy Details
Coverage Type: Flood Insurance
Program: National Flood Insurance Program (NFIP)
Flood Zone: AE (High Risk)
Policy Form: Dwelling Form (Standard)

Premium
Annual Premium: $1,298.00

What's Covered
Direct physical loss by or from flooding, including:
- Rising water (e.g., from heavy rain, rivers, or storm surge)
- Overflow of inland or tidal waters
- Accumulation of surface water

What's Not Covered
- Damage from wind (e.g., hurricanes)
- Sewer backup (unless caused by a flood)
- Earth movement (e.g., earthquake, landslide)
- Additional living expenses (e.g., temporary housing)

This policy provides flood insurance subject to the terms, conditions, and exclusions in the policy form. Please refer to your complete policy for full details.

Authorized Representative
Riverside Insurance Co.

Today

walk every room on video, take photos, and save copies to the cloud

Flooded before, or new to your home?

Ask your landlord or seller about past flooding. If it has flooded, get flood insurance if you're able to.

Sources: FEMA National Flood Insurance Program; FloodSmart.gov.

Be Ready for 72 Hours on Your Own

Refresh your kit now, with supplies for everyone in your home, including pets

Water
1 gallon per person, per day, plus pets

Food
Non-perishable for family and pets

Medications
Plus glasses and medical supplies

Documents
Copies in a waterproof bag

Fresh batteries
New ones in flashlights and radios

Backup power
Charged power banks, plus a car charger

Cash
Small bills, in case card readers are down

School pickup
A nearby adult on your kids' school contacts

Full checklist: ready.gov/kit. Sources: San Mateo County Emergency Management; Ready.gov.

When the Power Goes Out

High winds and falling trees can knock out power. Four rules keep your household safe.

Stay away from downed lines

Assume it's live. Call 911, then PG&E: 1-800-743-5000

Run generators outside only

At least 20 feet from doors, windows, and vents. Never in a garage.

Keep the fridge closed

Food stays cold about 4 hours in a fridge, 48 hours in a full freezer.

Use flashlights, not candles

Candles are a fire risk. Check outages and sign up for alerts at pge.com.

Sources: PG&E; Centers for Disease Control and Prevention; FoodSafety.gov.

BEFORE THE NEXT STORM

Three things to keep in mind all winter, and one sign-up to do tonight

1

INSURE AND DOCUMENT

Flooded before, or new to your home? Get a free FEMA quote and video every room.

2

BE READY FOR 72 HOURS

Water, food, meds, and backup power for family and pets. Update school contacts.

3

STAY OUT OF FLOODWATER

Never drive through flooded roads or around barricades, in any vehicle.

4

SIGN UP FOR SMC ALERT

Register at smcalert.info to get warnings by text, call, and email.

Scan to Sign Up for SMC Alert

smcalert.info

LEARN MORE

smcgov.org/dem/winter-weather-preparedness

Questions & Discussion

We look forward to an informative discussion focused on practical tools and information you can use to better prepare your household and neighborhood.