

# FLOODING IN SAN BRUNO, CALIFORNIA



## COMMUNITY INSIGHTS

from 2024



## Purpose

This report describes initial takeaways from community engagement with San Bruno residents in the Belle Air neighborhood regarding flooding. It summarizes residents' experiences with flooding, insurance, and flood mitigation. We provide an overview of ongoing local government and community-based organization initiatives.

## Team

Community outreach was led by Inner & Outer Engagement, OneShoreline, and Rise South City leadership and *promotores*. Residents' feedback were compiled and analyzed by researchers at Stanford University.

## Suggested Citation

Melville-Rea, H., Ng, M., Fendrich, S., Canellos, C., Simon, A., Wong, M., Bundy, S., Pedraza, F., Garcia, J., Stonkus, A., & Jensen, K. (2025, January). *Flooding in San Bruno, California: Community insights from 2024.*

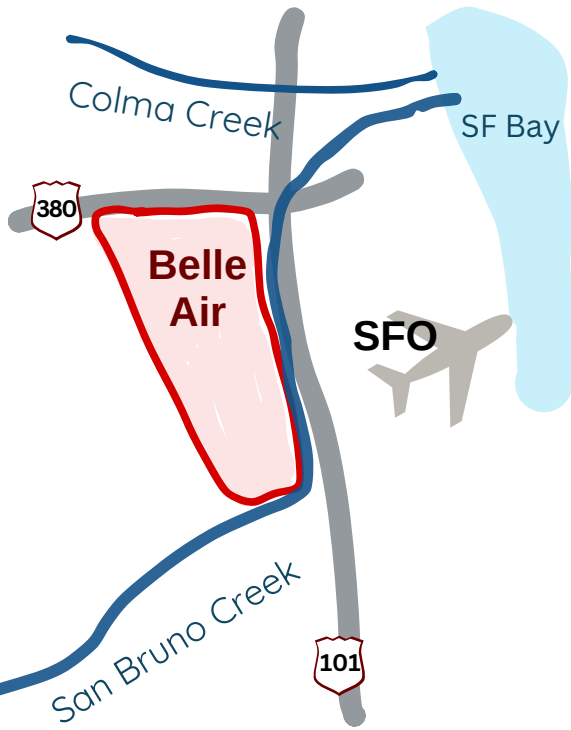


# BELLE AIR, SAN BRUNO, CA

## Flood risk

The Belle Air neighborhood of San Bruno, CA is adversely impacted by flooding. In recent years, residents experienced severe flooding on October 24, 2021 and on New Years Eve of 2022. This neighborhood is recognized by the California Environmental Protection Agency as "disadvantaged" based on its environmental, health, and socioeconomic characteristics.

Residents have developed many strategies for managing flooding, but there remains an urgent need for more resources and support to build flood resilience in Belle Air. Urbanization and aged infrastructure around San Bruno Creek creates notable challenges. The creek makes a 90 degree turn at San Francisco Airport, and the pump stations and tide gates along the creek were built in the 1960s.



## Jurisdictions

Belle Air is located amidst a complex web of infrastructure and jurisdictions: San Francisco International Airport (SFO), the junction of Interstate 380 and U.S. Highway 101 owned by Caltrans, an electric substation and power lines owned by Pacific Gas & Electric, and stormwater drainage facilities owned and maintained by the City of San Bruno and San Mateo County. Residents reside within city boundaries, while the creek is in County lands, under the jurisdiction of several entities.

OneShoreline, a San Mateo County agency created to address sea level rise, flooding, coastal erosion, and regional stormwater infrastructure, is connecting stakeholders and undertaking community outreach efforts for cohesive flood management.

San Mateo County  
South San Francisco  
San Bruno

San Bruno Creek



Unincorporated County

# ENGAGEMENT PROCESS

In January 2024, our team initiated engagement with Belle Air residents. We started by recognizing the loss that people have experienced. Honoring loss and acknowledging fears was core to building trust and moving towards community-partnered solutions.

## Community walks

We had 50+ conversations with residents during door-to-door outreach. Representatives from the City of San Bruno, Caltrain, Caltrans and the Mosquito and Vector Control District accepted our invitation to participate in neighborhood walks with our team.



## Listening sessions

We conducted 11 one-on-one recorded listening sessions via phone. Each lasted approximately 45 minutes.

**WINTER IS HERE  
WE WANT TO HEAR FROM YOU**

**How has flooding impacted you?**

Starting this month, we are doing **one-on-one listening sessions** with neighbors like you to start the conversation. We want to hear about: your previous experiences with flooding

**Email or text us to schedule your listening session now**  
info@oneshoreline.org  
(650) 466-8610

## Community submissions

Between 2-4 residents contributed weekly open-form submissions between January-April 2024. These consisted of photos, videos and written responses.

## Workshops

We shared back initial findings and collected further input from residents at two workshops, hosted at Belle Air Elementary School. Approximately 32 people attended, including residents and representatives from government entities.



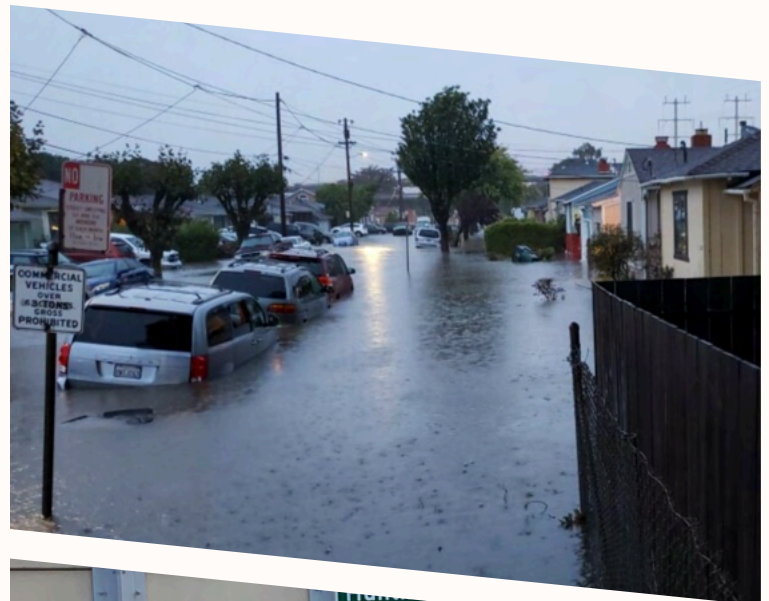
# WHAT WE HEARD: FLOOD EXPERIENCES

Floods have impacted residents in many ways. Some residents shared stories of losing cars and belongings. Others described prolonged mold after floods, and rodents when the San Bruno Creek is dredged. Many residents described experiencing anxiety surrounding the rainy season.

“Everything, all the boxes and all my equipment, I had my tools there too. I had my documents. **They’re all gone. They’re all ruined.**”

“**I cannot sleep at night** [...] I have to keep looking outside to see if it's flooded...”

**“It's like we are stuck.** We have no choice here. It gets flooded every year, and then you keep replacing your appliances, keep replacing everything.”

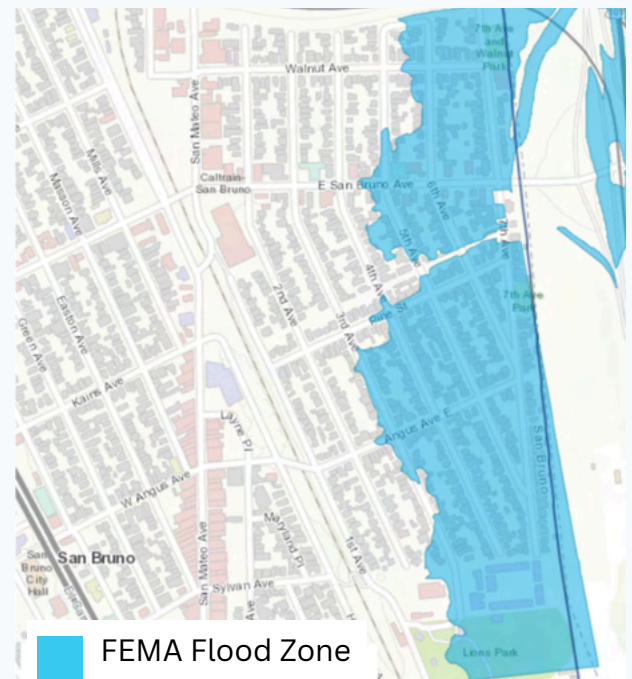


Despite this, residents emphasized appreciation for the Belle Air community and wanted to remain in Belle Air for the long term. For example: “I’d hate to move away because I like this area, and I work in the neighborhood.”

# FLOOD INSURANCE

More than 330 properties in San Bruno are located within the Federal Emergency Management Agency (FEMA) flood zone. Of these, **about 150 households have flood insurance**.

Households with federally backed mortgages in the flood zone are required to purchase flood insurance. We heard in listening sessions: “I was notified and forced by my mortgage loan bank to get [flood insurance]”.



## Cost of insurance

Residents with flood insurance expressed that it presents a financial burden. In 2023, the cost of flood insurance for a single-family residence in San Bruno was on average **\$1,010 for the year**.

“Since 2019 my flood insurance premium has gone up close to \$800.”

Insurance costs are rising. When San Bruno was added to FEMA’s high-risk flood zone in 2019, residents initially received a ‘newly-mapped’ discount on flood insurance. These discounts have been steadily phased out. Additionally, since October 2021, FEMA updated its pricing model. This impacts households differently, but on average increases insurance costs.

## Submitting insurance claims

FEMA datasets show that seven households made flood insurance claims in recent years: three after the October 2021 flood and four after the 2022 New Years’ Eve flood. We heard residents voice difficulties with claiming and a fear of increased premiums after claiming.

“It was a time-consuming task. I did not get the amount expected to cover the loss due to high deductibles and devaluation. I ended up paying from my pocket to cover the cost.”

According to FEMA’s pricing scheme, insurance costs can increase after a building has two or more flood claims dated after April 1, 2023.

# PROTECTIVE ACTIONS

Residents of Belle Air are deeply knowledgeable about strategies to protect themselves and their property during flood events. Many residents take action to reduce the harms of floods.

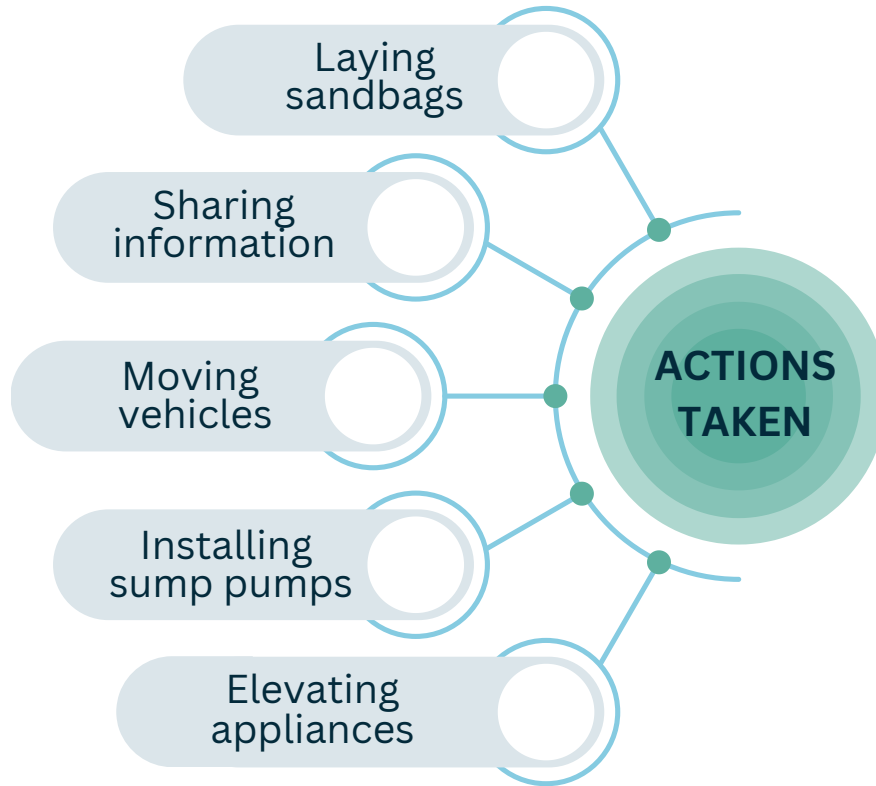


“Everybody was out trying to see what they could do.... Some of the neighbors were getting out there with their rakes and getting leaves out of the storm drain.”

“I made sure that **if it ever happens again, nothing will be damaged like before.** I don't have anything valuable in my garage anymore. I only have stuff like boxes there. All my tools and my equipment are raised up at least two feet.”



Residents called for additional resources and support from government entities to enable more of these actions, and to explore whether household flood mitigation can translate into insurance discounts.



# COMMUNITY-DRIVEN SOLUTIONS

Long-term infrastructure improvements led by government agencies must progress along with short-term community actions.

## Immediate action

Climate Resilience Communities (CRC) began convening **Resilient San Bruno** in 2024, meeting monthly to organize grassroots climate related actions. With an annual seed grant of \$15,000, residents choose a climate change project to pursue. This year, residents voted to fund a flood preparedness workshop and volunteer day.



CRC will commence a **Community Vulnerability Assessment** in 2025 to understand the impacts of flooding, air quality concerns, heat, and pollution exposure.



## Infrastructure upgrades

OneShoreline recently received a **\$900,000 FEMA grant** to develop the conceptual design and cost estimates of flood relief and resilience project alternatives. The assessment will identify the preferred projects and form the basis for a grant application for further FEMA funding to implement an infrastructure project along San Bruno Creek.

The San Bruno Creek watershed has been selected as the first pilot application for the regional **OneWatershed** planning effort. In coordination with OneShoreline's work, this effort will assess climate resilience gaps and community priorities.

To inform this long-term planning, OneShoreline invites residents to share photos, videos, and stories related to storms, floods, and infrastructure needs through the **ISeeChange** platform. Submission are automatically synced with climate and weather network data and will be reviewed by OneShoreline staff.



# Engagement Takeaways



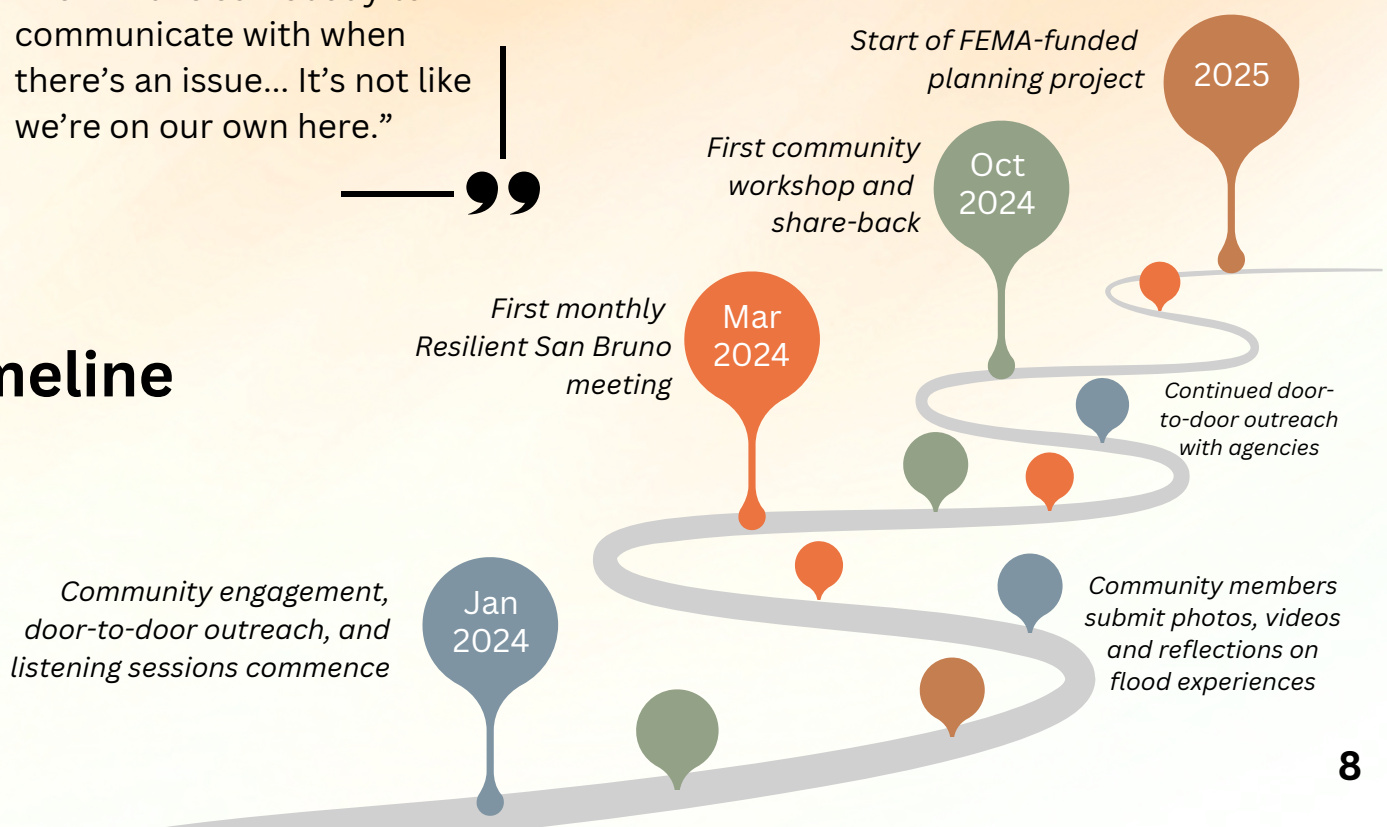
- **Providing residents space and support around difficult experiences** they've faced through severe weather has been a critical starting point to build trust and project momentum.
- It is important to create opportunities to address residents' frustration and questions around topics such as insurance and infrastructure maintenance.
- As residents have learned about OneShoreline's regional responsibilities and coordinating capacity, they've envisioned more pathways toward progress.
- By supporting residents through this engagement process, locals have expressed increasing interest in learning about local infrastructure.
- Complex watersheds like these **require bringing multiple stakeholders and agencies to the table.**

“

“Now I have somebody to communicate with when there's an issue... It's not like we're on our own here.”

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## Timeline





## **JOIN THE PROCESS**

To learn more about this project, get involved, and share your own feedback, please visit OneShoreline's [San Bruno Creek project website](#).

For more information, email [info@oneshoreline.org](mailto:info@oneshoreline.org). To report an urgent issue regarding flooding, please contact Errol Gabrielsen, Flood Infrastructure Manager, at (408)-515-6656 or [egabrielsen@oneshoreline.org](mailto:egabrielsen@oneshoreline.org)

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