# ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

#### BE AWARE AND BE PREPARED.

#### > History of Flooding in Riverside County.

Everyone knows that this area of Southern California is renowned for its dry and mild climate. But we also know that when we experience significant rainfall events, stormwater runoff can inundate low-lying areas and turn our normally "dry" washes into raging rivers. Although these flood prone areas can be dry for months or even years between major events, Riverside County has experienced significant flooding in the recent past including the years of 1969, 1980, 1983, 1993, 1995, 1998, 2005, 2010, 2019, and 2023. Areas within the County that have a high risk of flooding are mapped as Special Flood Hazard Areas (SFHA). These areas are most susceptible to flood inundation and flood damage during a flooding event.

#### What should you do before a flood?

➤ Determine your level of Flood Risk. Certain areas located within the following unincorporated communities have a known potential for flooding:

Aguanga	Home Gardens	Sedco Hills
Anza	ldyllwild	Thousand Palm
Cabazon	Juniper Flats	Winchester
Colorado River	Lake Riverside	Woodcrest
Desert Center	Lakeland Village	Valle Vista
Desert Hot Springs	Mead Valley	
Garner Valley	North Palm Springs	
Good Hope	Nuevo	
Green Acres	Reche Canyon	
Homeland	Sage	

This is not a complete listing of areas that are susceptible to flooding, but rather a list of areas with documented flooding problems. Even though your community may not be listed above, your property may still be located within a SFHA, as designated by the Flood Insurance Rate Maps (FIRM) published by the Federal Emergency Management Agency (FEMA). On the other hand, a structure that is located

within or near a SFHA does not necessarily have a high risk of being damaged by flooding. Flood zone determinations are available free of charge for properties located within the unincorporated areas of Riverside County. Contact the Floodplain Management Section (FPM) at 951.955.1200. FEMA's flood hazard maps are also available for viewing at the offices of the Riverside County Flood Control District and the Coachella Valley Water District. The Flood Control District also maintains Elevation Certificates for many properties within the unincorporated County area and copies are available for review.

If your property is located within a SFHA, it is in an area that FEMA and the County of Riverside have determined will be flooded by the "one-percent chance flood event" (sometimes called the "100-year flood"). The chances that a structure located within a SFHA will be flooded are roughly one in four over a thirty year period. Your "Flood Risk" is the probability of getting flooded multiplied by the damages the flood will cause.

#### > Purchase flood insurance for your property.

Flood damage <u>is not covered</u> under a standard homeowner's insurance policy. A separate Flood Insurance policy must be purchased to cover damages caused by flooding. Coverage is available for a home or building (structure) as well as the structure's contents. Riverside County 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 a SFHA. Note that there is a 30-day waiting period before flood insurance coverage goes into effect.

Flood Insurance may also be purchased for properties located outside of SFHAs.. It may be wise to purchase a Flood Insurance policy if you suspect that a local drainage problem could result in flood damages. Contact any local insurance agency for more information. Flood Insurance information is also available from the Riverside County Library System or go online to <a href="https://www.floodsmart.gov">www.floodsmart.gov</a>.

Maintain drainage channels and pipes free of obstruction and debris. Certain County agencies perform cleaning and maintenance activities on the flood channels, roadway culverts and storm drains located within public easements and rights-of-way in accordance with an established schedule and emergency operating procedures. Residents are encouraged to assist in the maintenance of these critical public drainage facilities by reporting

obstructions (such as shopping carts, old tires, debris, trash, etc.).

On private property, keeping drainage swales and easements free of debris and obstructions also reduces the risk of flooding in the event of heavy rains. By way of County Ordinance, it is illegal to dump trash, leaves, landscape debris, paint, grease, or any other material into any portion of the regional drainage system. Such dumping can have devastating impacts on water quality in addition to causing flooding. To report obstructions or illegal dumping, or to ask questions regarding drainage facility maintenance, please contact the Flood Control District at 951. 955.1200.

▶ Protect your home from the hazards of flooding. Various methods may be used to minimize flood risks and flood damage. Brochures discussing floodproofing and other mitigation measures are available at Riverside County Public Libraries or online at www.floodsmart.gov. If possible, consider raising the level of your home's lowest floor above the Base Flood Elevation (elevation of the one-percent chance flood shown on the FEMA Flood Insurance Rate Map) per California Residential Code (R322).

If a flood is imminent, interim measures such as sandbagging to prevent the entry of water into living spaces may prevent flood damage. Your local Fire Department may be available to assist with sandbagging efforts. Moving valuables and furniture to higher areas of the dwelling may also serve to minimize damages. Upon request, District staff from the Planning Division can make site visits to provide one-on-one advice to a home owner regarding flooding and drainage issues on private property. For more information, please call (951).955.1200 and ask for the Project Planning section.

#### > Meet improvement requirements.

NFIP regulations require that if the cost of reconstruction, additions, or other improvements to an existing building located within a SFHA equals or exceeds 50% of the building's market value, then the entire building must be upgraded to meet the same flood-proofing requirements as the new construction. Substantially damaged buildings must also be brought up to the same standards. For example, a residence damaged so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated above the base flood elevation. For more information, please call 951.955.1200 and ask for the FPM Section.

- Meet permitting requirements. All new construction and development within the County requires a permit. Always check and fulfill permitting requirements with the Department of Building and Safety (951.955.1800) and/or the Planning Department at (951.955.3200) before you build on, alter, fill, or re-grade any portion of your property and/or within any easement or right-of-way. Also, contact the Stormwater Compliance at 951.955.1400 to report any suspected permitting and local drainage violations.
- ➤ **Develop an evacuation plan for your family.**Discuss your emergency preparedness plans with family members. Consider the special needs that children or elderly family members may have. Plan your evacuation routes and gathering points <u>before</u> a flooding event occurs. Take into account any low water crossings that may be closed during a flood emergency.
- Keep emergency supplies on-hand. Maintain adequate supplies of non-perishable food and water in your home or business. Also batteries, flashlights, a manual can opener, and a battery-operated radio can prove extremely valuable during an emergency.

### What should you do <u>during</u> a flood?

- ➤ If your property is in imminent danger of flooding, please contact your local electric company and gas company to request that your power and natural gas be shut off, or for guidance on how to do it yourself. These numbers may also be contacted regarding any other electrical or natural gas emergencies.
- ➤ Tune in to local commercial television or radio stations (KFI 640 AM, KABC 790 AM, KFWB 980 AM, or KNX 1070 AM), or NOAA Weather Radio (frequencies 162.550 or 162.450) for Watch and Warning Bulletins and any corresponding emergency instructions. The Riverside County Office of Emergency Services will order or advise evacuations if conditions warrant this action.
- ➤ Questions regarding emergency response procedures should be directed to the Riverside County Office of Emergency Services at 951.955.4700.
- > If dangerous flooding conditions are imminent, avoid driving a vehicle if possible. NEVER attempt

to drive or wade through fast-moving water or running washes. Stay well way from unstable stream banks. It takes just 12-inches of moving water to carry away most cars. Turn Around, Don't Drown!

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.
- ➤ Be aware of washed out roads, fallen power lines and ruptured sewer and gas pipelines and exercise appropriate caution.
- > Avoid driving if possible.
- Follow established procedures for property damage repairs:

Select a contractor who is licensed in his trade. Riverside County requires contractors to be licensed and/or registered with the County and to have a local Business License.

Only licensed electricians may perform electrical work, only licensed plumbers may perform plumbing work, only licensed gas contractors may work on a gas system, only licensed mechanical contractors may perform heating, ventilation and air conditioning work, and only licensed building contractors may perform building related work.

Verify that contractors are licensed before signing or agreeing to any repair contracts. It is also recommended that you verify certification of liability and workmers compensation insurance. Complaints against licensed contractors may be referred to the appropriate licensing agency.

Require your contractors to obtain the proper permits for work being performed. Permits are required for any permanent improvement (including painting, 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 that the natural and beneficial functions of floodplains help to reduce flooding:

Floodplains are a natural component of the Riverside County environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect natural resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the stream bank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat, and suitable for farming. Poorly planned development in floodplains can lead to stream bank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

For more information about flood hazards, flood safety or the National Flood Insurance Program, please consult the following:

www.rcflood.org
www.cvwd.org
https://rivco.org/
www.floodsmart.gov
http://www.ready.gov/floods
https://rivcoready.org/

This information is provided by the Riverside County Flood Control & Water Conservation District and is applicable to property located within the unincorporated areas of the County of Riverside. If you have any questions please contact the Riverside County Flood Control District's FPM Section at 951.955.1200 or at fcfpmng@rcflood.org

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