

Are You Prepared for a Flood in Your Neighborhood?



FLOOD INSURANCE STUDY

VOLUME 1 OF 3

VENTURA CO
CALIFORNIA
AND INCORPOR



 **Flood Info**
Community
Rating System





ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?



**YOU ARE RECEIVING THIS BROCHURE BECAUSE
YOUR PROPERTY IS LOCATED WITHIN OR NEAR A
SPECIAL FLOOD HAZARD AREA WITHIN
UNINCORPORATED VENTURA COUNTY**

➤ **History of Flooding.** Since 1884, Ventura County has suffered numerous flood events. Official storm reports began with the storm season of 1884 which produced 40 inches of rain in Santa Paula and 70 inches in Ojai. In more recent years, the storm season of 1969 brought a disastrous flood resulting in the destruction of five bridge crossings spanning the Santa Clara River, \$60 million in damage, and 10 lives lost. Flooding along the Sespe in 1978 led to the construction of the Fillmore levee and installation of the first Automated Local Evacuation in Real Time (ALERT) rain gauge in Ventura County (now a part of the Flood Warning System).



In 1998, damage from flooding caused 500 county residents to apply for financial assistance from the Federal Emergency Management Agency (FEMA). In 2005, homes in Moorpark, Casitas Springs and Ojai were flooded, major roads including Highways 101, 126, and 150 were closed for more than a week, and the Santa Paula airport was closed for several months due to flood damage to the runway.



WHAT SHOULD YOU DO BEFORE A FLOOD?

➤ **Determine if your property is located in an area subject to flooding.** The areas listed below are some of the most frequently flooded areas in the unincorporated Ventura County:

- Bardsdale
- Casitas Springs
- Canada Larga Road/ HWY 33
- Calleguas Creek/ HWY 101 to PCH
- Hopper Creek/ HWY 126

For a complete list of areas within flood zones, or to find out in which flood zone FEMA has mapped your property, you can view the latest approved ("Effective") digital Flood Insurance Rate Maps (DFIRMs) online at www.vcfloodinfo.com as well as at the County of Ventura Public Works Agency Permits Counter (3rd Floor of the Hall of Administration at the Government Center, 800 South Victoria Avenue, Ventura, CA) during normal business hours. Staff can be contacted at (805) 654-3027.

Upon request and payment of a fee, the Public Works Agency can provide you with a flood determination letter. If your lender or insurance company requires flood information about your property, or if you require instructions on how to complete FEMA Elevation Certificates and Floodproofing Certificates, visit www.vcfloodinfo.com as well as at the Public Works Agency Permit Counter.

Available at the Permits Counter and at most Ventura County public libraries are FEMA publications that discuss what you and your family can do to be better prepared in the event of a flood, how to hire a contractor/builder when you want to provide additional flood protection to your home, and what you need to know about purchasing flood insurance. They are also available at www.FEMA.gov.



➤ **Protect your family.** Plan an evacuation route and designate a place where your family will meet after an evacuation order has been issued.

➤ **Inventory and photograph your home's contents** and put important papers and insurance policies in a safe place that is well elevated above flood waters.

➤ **Purchase flood insurance on your property.** Flooding is not covered by a standard homeowner's insurance policy; a separate flood insurance policy is required. Coverage is available for most types of buildings, as well as for the contents. Take advantage of a low cost Preferred Risk Policy! If you rent, it is advisable to purchase a policy to cover your personal contents. The County of Ventura participates in the National Flood Insurance Program (NFIP), which is a federal program that makes available federally subsidized flood insurance for buildings and some structures, whether or not they are located within a floodplain.

In fact, more than 25% of NFIP claims are filed by properties located outside of floodplains. However, according to the NFIP, buildings in floodplains that require a federally backed loan or mortgage must purchase flood insurance on an annual basis as a condition of financing. Please be aware that there is a 30-day waiting period before coverage goes into effect. Flood insurance information is available online at www.vcfloodinfo.com and at www.floodsmart.gov. You can also contact a FEMA flood insurance specialist at (888) 379-9531 or (510) 874-1755, or your insurance company.

➤ **Maintain drainage channels, ditches, and pipes free of obstruction and debris.** Keeping drainage channels free of obstructions such as shopping carts, debris, furniture, and trash, reduces flooding during heavy rains. By County Ordinance, it is illegal to dump any material into any portion of the County's drainage system. Residents are encouraged to report obstructions in creeks as well as dumping of construction debris, chemicals, oils, and other pollutants in storm drains. Please call (805) 662-6882 to report illegal dumping.

➤ **Protect your home and other buildings on your property from flooding.** Various methods may be used to minimize flooding. If the first floor level of your home or other buildings on your property are lower than FEMA's calculated height of flood waters, referred to as the base flood elevation (BFE), consider elevating and flood-proofing service equipment such as the furnace, water heater, and air conditioning unit, as well as the building itself. Make sure that downspouts are pointed away from your building and gutters are free of leaves and other debris.

If a flood is imminent, buildings may be protected by sandbagging areas where flood waters will enter into living spaces. The County of Ventura Fire Department may be available to assist with obtaining sandbags. A list of sandbag

retailers can be found under the Public Information tab at: <http://fire.countyofventura.org>. A copy of the publication "Homeowner's Guide for Prevention and Response" can be downloaded at www.vcfloodinfo.com. Other helpful information is available at www.readyventuracounty.org



To better understand flood protection requirements for buildings in a floodplain, copies of past-issued Floodplain Development Permits, Elevation and Floodproofing Certificates, and other project information, are available for review at the Public Works Agency Permits Counter.

➤ **Verify that your building meets County of Ventura flood protection requirements.** The County of Ventura's Floodplain Management Ordinance and the NFIP require that, for building permits issued before October 31, 1985, if the total cost of reconstruction, additions, or other major structural improvements to a building equals or exceeds 50% of the building's current market value, then the entire building and all utilities and service equipment must be elevated above the FEMA base flood elevation. Also, if the building foundation, framing, siding and other building materials are situated below the base flood elevation, they must be made of flood resistant, flood-proof materials. Buildings that are substantially damaged by a flood must also be brought up to these same flood protection standards. For additional information, please visit www.vcfloodinfo.com, or contact the Public Works Agency Permits Counter.

➤ **Meet County of Ventura permitting requirements.** Within the unincorporated Ventura County, all buildings (habitable or non-habitable) and site grading proposed within a floodplain must have a Floodplain Development Permit. This insures that development complies with the flood protection requirements of the County's Floodplain Management Ordinance and the NFIP. It will help property owners keep their annual flood insurance policy premiums as low as possible.



please visit the VC Alert website at www.vcalert.org or call the VC Alert hotline at (805) 648-9283.

If your property is in danger of flooding, please call Southern California Edison (electricity) at (800) 655-4555 and The Gas Company at (800)427-2200 to request shut offs. For guidance on how to turn the electricity off yourself, visit www.sce.com, or to shut off the gas visit www.socalgas.com

During a storm, heed all emergency road signs and barricades; do not drive through flooded areas. Just one to two feet of rushing water can stall and float a vehicle, and even carry it away, including sport utility vehicles and pickup trucks. Remember: "Turn Around – Don't Drown". For more information about driving conditions through flood waters, visit the National Weather Service's website at <http://www.nws.noaa.gov/os/water/tadd>.



County of Ventura Public Works Agency | Are You Prepared for a Flood in Your Neighborhood?

and business, please visit the County of Ventura's Ready Ventura County website at www.readyventuracounty.org.

WHAT SHOULD YOU DO AFTER A FLOOD?

- Listen to the radio for emergency instructions.
- Avoid driving if at all possible.
- If evacuated, return home only when authorities indicate that it is safe. Turn off the electricity at the main breaker or fuse box, even if the power is off in your community. That way, you can decide when your home is dry enough to turn it back on.
- Check all buildings on your property for flood damage and document for insurance purposes.
- Service damaged septic tanks, cesspools, pits, and leaching systems as soon as possible.
- Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals.

The Red Cross produces an excellent reference book entitled "Repairing Your Flooded Home". It will tell you how to enter your home safely; how to protect your home and belongings from further damage; and how to clean up appliances, furniture, floors, and other belongings. "Repairing Your Flooded Home" is available at:

<http://www.redcross.org>

Be wary of people who drive through neighborhoods offering help in cleaning or repairing homes. Hire a California-licensed contractor qualified in his trade. Verify that your contractor is licensed, bonded, has certification of liability, and has workman's compensation insurance. Verify by calling 1-800-321-CSLB(2752) or visit online at:

<https://www2.cslb.ca.gov/OnlineServices/CheckLicenseII/checklicense.aspx>. Require your contractor to provide you with copies of all issued permits for work being performed, including your County Floodplain Development Permit. Questions about building permits may be referred to the County of Ventura Building and Safety Division at (805) 654-2771.

PROTECT THE NATURAL AND BENEFICIAL FUNCTIONS OF FLOODPLAINS TO HELP REDUCE FLOODING

Floodplains are an essential part of the Ventura County natural environment. When left in their natural state, floodplains can help reduce the risk of damage to nearby neighborhoods by storing floodwaters. They provide habitat and movement corridors for wildlife, provide breeding and feeding grounds, reduce stream bank erosion and sedimentation, promote infiltration and groundwater recharge, and help improve water quality by filtering nutrients and impurities caused by urban and rural stormwater runoff.

In this era of climate change, floodplain preservation is an essential strategy for protecting properties against more extreme storms. Preserving floodplains can help ensure the

persistence of habitat that will function as a carbon dioxide sink and oxygen producer. So please do not dump trash, household furniture, appliances or other items in creeks, or pour pollutants down storm drains – these environmentally harmful and illegal actions jeopardize the ability of floodplains to perform their essential natural and beneficial functions.

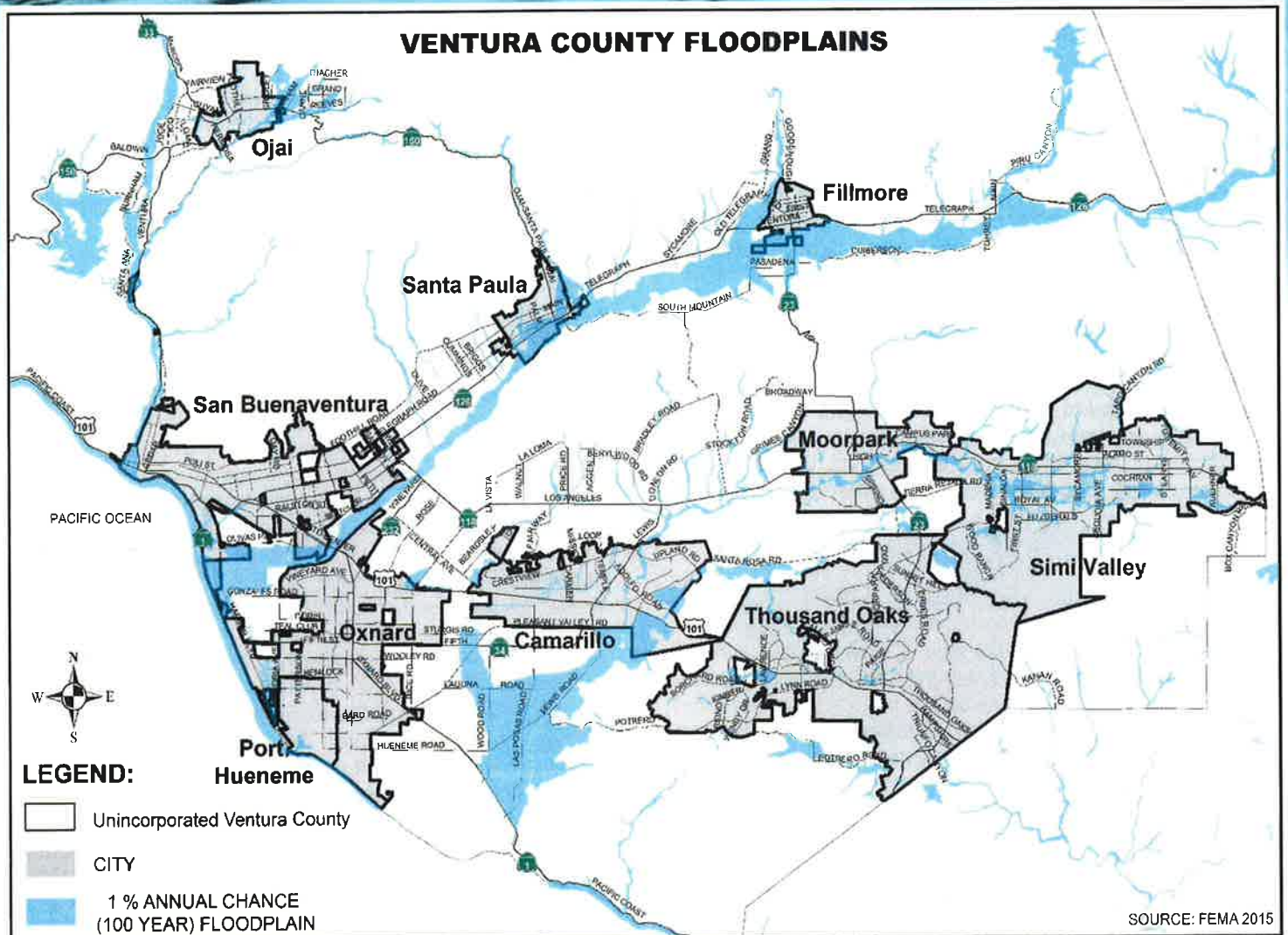


The existing South Branch Arroyo Conejo stormwater detention basin, above, is located in a residential area of Thousand Oaks. This facility helps improve the natural and beneficial functions of the Arroyo's floodplain by promoting willow riparian scrub and freshwater wetland growth, providing opportunities for expansion of a nearby state and federally listed endangered bird species known as least Bell's vireo, as well as supporting sensitive aquatic species such as the southwestern pond turtle and arroyo chub.

For more information about flood safety and flood insurance, please contact the NFIP Help Center (800) 427-4661 and Flood Smart (888) 379-9531
www.floodsmart.gov

Contact telephone numbers and websites contained in this brochure are based on the data available at the time of brochure publication. This information is applicable to properties within the limits of the unincorporated Ventura County. If you reside in one of the incorporated cities in the County, please contact your city's floodplain manager for information. City contact telephone numbers are:

City of Camarillo (805) 383-5651
City of Fillmore (805) 524-1500 ext. 115
City of Moorpark (805) 517-6285
City of Ojai (805) 646-5581 ext. 251
City of Oxnard (805) 385-7832
City of Port Hueneme (805) 986-6553
City of Santa Paula (805) 207-3334
City of Simi Valley (805) 583-6776
City of Thousand Oaks (805) 449-2442
City of Ventura (805) 658-4778



Flood Information Contacts for Unincorporated Ventura County:

Building and Safety Division (805) 654-2771
Public Works Agency Permit Counter (805) 654-3027
Ventura County Sheriff's OES (805) 648-9283

FEMA Flood Insurance (800) 427-4661 or (888) 379-9531
Southern California Edison (800) 655-4555
The Gas Company (800) 427-2200

To report illegal dumping and obstructions in creeks (805) 662-6882

