

# Flood Protection and Preparedness

Southern California does not have a high annual rain fall and often experiences long drought seasons. This fact may make us feel we are safe and not subject to flooding hazards. This is not true. The City of Oceanside, due to its location, is exposed and vulnerable to flooding in the areas surrounding the Pacific Ocean, San Luis Rey River, Pilgrim Creek, Garrison Creek, Buena Vista Creek, Loma Alta Creek and their tributaries, and in the low lying areas in the City.

## FLOOD HAZARD AREAS

Oceanside is exposed to two general types of flooding: Riverine and Coastal.

Riverine flooding is usually the result of heavy or prolonged rainfall occurring in upstream areas and generally affecting the low lying areas surrounding the San Luis Rey River, Pilgrim Creek, Garrison Creek, Buena Vista Creek, and Loma Alta Creek.

Coastal flooding is usually the result of a large storm and high tides. Floodwaters are driven ashore by high winds, an event known as storm surge. Damage from coastal flooding is often severe, since it involves high velocity wave action and high tides.

All structures located in **Special Flood Hazard Areas (SFHA)** as designated on the **Flood Insurance Rate Maps**

**(FIRMs)** are particularly vulnerable to flood hazards.

Find out if your property is in the flood zone. If requested, Engineering Division staff will visit a property to review problems related to flooding and explain ways to stop or prevent flooding and any damage that may be caused by it. For further assistance please call (760) 435-3950 or (760) 435-5086.

## WHAT YOU CAN DO TO PROTECT YOUR PROPERTY

- Do not dump or throw anything into ditches and streams. Trash, grass clippings, tree branches can plug the drains or channels, contribute to flooding, and is a violation of City Ordinance No. 40.1.2.
- If you live near ditches or creeks, please do your part to keep the banks clear of brush and debris.
- Report damaged, plugged, overgrown vegetation and debris on storm drains, channels, swales, culverts, catch basins, detention basins, etc.
- The City has an annual storm drain maintenance program that removes and cleans

debris and vegetation from storm drain pipes, channels, and swales located in the City. This alone cannot prevent blockage to the drainage system.

- Report any illegal building, grading, and trash dumping. Make sure to always check with the City before you build on, alter, or place any fill in your property.
- Silt fences, sandbags, and other erosion-control devices are placed on construction sites to protect the environment from pollutants running into our streams. Please report any broken or damaged erosion-control device.

## WAYS TO PROTECT YOUR BUILDING AND ITS CONTENTS

There are several ways to protect a building from flood damage, and most require a permit from the City. Make sure to get the appropriate permit before you start your project.

- Keep water away by re-grading your lot; build a small flood wall or earthen berm.
- Raise the building to above base flood elevation
- Flood proof your building. Make walls waterproof and place water-tight closures over the doorways (recommended only for non-residential buildings. It is not

recommended for buildings with a basement).

- Elevate or locate electrical panel boxes, furnaces, water heaters, washer/dryer and all major equipment in a location less likely to flood
- Protect and restrict the flow of water to lower levels of structure such as basements and garages
- Annually clean rain gutters
- Repair leaky roofs and windows
- Make sure your yard drains properly
- Keep sandbag, plywood, plastic sheeting and lumber handy for emergency waterproofing
- If flooding is likely, and time permits, move essential items and furniture to the upper floors of your home

## FLOOD SAFETY

There are actions residents can take to decrease the potential of injury due to flooding:

- Know the flood warning procedures. During heavy and prolonged rain events, check the local radio and TV news for flood and tsunami warning alerts
- Set up family evacuation and emergency plan, and review the plan with your family
- Prepare emergency survival kit and place it in a safe and easily accessible place. Include emergency numbers, medication, radio, flashlight, etc.
- Inventory and photograph your home and its contents, and put important papers in a safe water proof location
- Teach your children safety rules at home and school

- Keep children away from flood waters, ditches, culverts and storm drains
- If your vehicle stalls in high water, abandon it immediately and seek higher ground
- Evacuate the Flood Hazard Area in time of impending flood or when advised to do so by the Police or Fire Department
- Cut off all electrical circuits at the fuse panel or disconnect switches. If this is not possible, turn off or disconnect all electrical appliances. Shut off gas valve and water service in your home or business
- Do not attempt to cross flowing water. Six inches of moving water can make you fall. If you have to walk in water, pass where water is not moving. Use a stick to check the depth and the firmness of the ground

## MEET IMPROVEMENTS REQUIREMENTS

The Federal Emergency Management Agency (FEMA) requires that all new and substantially damaged buildings built on the SFHA must meet the FEMA regulations for development. If the cost of reconstruction, additions, or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards. For example, a building damaged from fire or flood so that the cost of repair equals or exceeds

50% of the building's value before it was damaged must be elevated above the base flood elevation. Please contact the Engineering Division at (760) 435-3950 for more information.

## MEET PERMITTING REQUIREMENT

All development within the City requires a permit. Contact the Development Services Department at (760) 435-3950. Always check and fulfill permitting requirements before you build on, alter, fill, or re-grade on any portion of your property and/or within any easement or right-of-way. Also, contact the number above to report any suspected permitting violations.

## FLOOD INSURANCE

**It is important to have Flood Insurance.** The majority of standard homeowners' insurance policies DO NOT offer protection against losses due to flooding.

However, the City of Oceanside is a participant in the National Flood Insurance Program, which makes it possible for Oceanside property owners to obtain federally-backed flood insurance. This insurance is available for any owner of insurable property (a building or its contents) in Oceanside. Tenants may also insure their personal property against flood loss.

The average insurance premium for a \$250,000 building in AE zone is \$650. The actual cost will vary depending upon the amount of coverage and the degree of the flood hazard. We

urge people who live or own property in the **Special Flood hazard Areas (SFHAs)** to protect themselves from losses due to flooding. This insurance is mandatory in certain instances, such as purchase of a home with a federally-backed mortgage. If your property is not in the flood zone, you can take advantage of a low-cost Preferred Risk policy to protect your investment.

### **SERVICES PROVIDED BY THE CITY ENGINEER'S OFFICE**

The City Engineer's office provides information and technical assistance regarding flood plain issues such as:

- Determination if properties are located within a Special Flood Hazard Area (SFHA).
- Identification of Base Flood Elevations
- Providing flood elevations and data on historical flooding throughout the City when available
- Providing data for site flood depth or building elevation
- Reviewing and providing comments on proposed plans and improvements within flood plain areas
- Providing information on existing floodways and protecting natural functions of the floodplain
- Providing site visit when requested to review flooded area, drainage problems, and retro-fitting issues
- Respond to citizen's complaints on drainage problems
- Provide copy of FEMA elevation certificate when available
- Provide to banks, real estate agents, insurance agents,

- property owners and potential real estate buyers, interpretation and identification of the information shown on the Flood Insurance Rate Map
- Provide names of consultants knowledgeable in Riverine and Coastal area design and construction
  - Provide advice and information on how to select a qualified contractor

The City of Oceanside maintains copy of current and historical Flood Insurance Rate Maps (FIRMs) that depict the Special Hazard Areas (SFHA) in the city. Paper copies of these maps are available in the City Civic Center, Engineering Division. Digital Copies are available at the City of Oceanside Webpage [www.ci.oceanside.ca.us/engineering](http://www.ci.oceanside.ca.us/engineering) or at <http://msc.fema.gov>

### **CITY LIBRARY**

The Oceanside City Library maintains a selection of literature about flood protection and safety, flood insurance programs, flood proofing your property and many other related subjects.

### **HOW TO GET INFORMATION AND ASSISTANCE**

**Contact the Engineering Division Office at (760) 435-3950 or (760) 435-5086** or send an e-mail to [engineeringstaff@ci.oceanside.ca.us](mailto:engineeringstaff@ci.oceanside.ca.us) to find out the flood zone of your property, request assistance to review drainage and storm drain flooding problems, or retrofitting issues.

**Remember, the time to complete your plan for flood prevention is now before flooding happens.**