

Are You Ready for the Next Flood?



IS YOUR PROPERTY IN OR NEAR A SPECIAL FLOOD HAZARD AREA?

Local flood Hazards: The City of Oceanside does not have a high annual rain fall and often experiences long drought or fire hazard seasons. This fact may make us believe that we are not subject to flooding hazards. The City of Oceanside is exposed and vulnerable to wave action, tidal and storm surge flooding from the Pacific Ocean, and riverine flooding from the San Luis Rey River, Loma Alta, Garrison, Buena Vista, and Pilgrim Creeks. There are over 5000 properties and 3700 Buildings in the City of Oceanside that are located in the Special Flood Hazard Area (SFHA). Oceanside has experienced several flooding events in past years, many of which resulted in widespread or localized flood damages. A recent significant heavy storm event was in December 2010. The local levee system and improvements on the drainage system did their jobs and the City did not experience heavy damage. However properties near creeks, the Pacific Ocean and low lying areas or areas where vegetation is burned due to fires are particularly vulnerable and should be protected & prepared against such events.

The City Of Oceanside participates in the Community Rating System (CRS), which enables residents to receive a discount on their flood insurance.

What should you do before a flood?

➤ **Determine if your property is located in an area subject to flooding.** The Federal Emergency Management Agency (FEMA), publishes maps showing Special Flood Hazard Areas (SFHA) & degree of risk on those areas. These maps are referred to as Flood Insurance Rate Maps or FIRMs. Copies of current and historical FIRMs for the City of Oceanside are available for viewing at the City Engineering Division and also can be viewed on the following web sites: the FEMA webpage <https://msc.fema.gov/> and City website at www.ci.oceanside.ca.us/engineering.

FIRMs do not always show all the properties subject to flooding. **Any low lying area** may be subject to localized flooding due to smaller more frequent or heavy rains, and other drainage problems.

➤ **Purchase flood insurance on your property.** Standard homeowners' insurance policies **Do Not** usually cover losses from flooding. A separate flood insurance policy may be required to cover damages incurred by flooding to the building and its contents. The City of Oceanside 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 the floodplain. Tenants may also buy flood insurance against flood loss. The average insurance premium for a \$250,000 building in zone A99 is over \$1000. Note that there is a 30-day waiting period before coverage goes into effect. More than 25 percent of NFIP claims are filed by properties located outside the (SFHA). Flood insurance is mandatory in certain instances such as purchase of a home in SFHA with a federally-backed mortgage. Contact your insurance agency for more information. Flood insurance information is also available at <http://www.Floodsmart.gov>

➤ **Maintain drainage channels and pipes free of obstruction and debris.** The City of Oceanside performs annual checking, cleaning and maintenance activities on the major drainage channels, structures and pipes in the City's

easements & right-of-ways. Citizens can greatly assist in this effort by keeping the catch basins and ditches on their properties free of debris and reporting obstructions (such as shopping carts, debris, trash, etc.). **NO DUMPING** signs are posted on all inlets in the city. It is illegal and a violation of City Ordinance No. 40.1.2 to dump trash, landscape debris, paint, grease, or any other material into any portion of the drainage system. Such dumping can plug drains and have devastating impacts on water quality, in addition to causing flooding. What is dumped in the drain will eventually end in the ocean. To report obstructions or illegal dumping, please contact (760) 435-5800 or check the City website at <http://www.ci.oceanside.ca.us/gov/water/clean/report.asp>

➤ **Protect your property from the hazards of flooding by:**

- Elevating the building above "Base Flood Elevation" (elevation of a 100-year flood, as depicted on the FIRM), when possible.
- Keep water away from the building by re-grading the lot, building flood walls or earthen berms, use waterproof materials and place water tight closures over the openings.
- Elevate or locate the electrical panel, furnace, water heater, washer/dryer (all major equipment) above BFE.
- Protect and restrict the flow of water to lower levels, basements and garages.
- Maintain and clean gutters, leaky roofs, windows and drains.
- If a flood is imminent, protect the building by sandbagging areas subject to the entry of water and move valuables to higher levels.

The City Engineering Division provides information and technical assistance regarding flood plain issues such as:

- Determining if properties are located within a Special Flood Hazard Area (SFHA)
- Providing base flood elevation, flood depth, site and building elevation and data on historical flooding throughout the City when available.

- 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 visits to review flooded area, drainage problem, and retro-fitting issues.
- Respond to citizens' complaints on drainage problems.
- Provide copies of FEMA elevation certificates, 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.

➤ **Substantial Improvements:** NFIP requires all buildings located in SFHA that are substantially improved or repaired due to substantial damage to meet the FEMA development requirement for new construction. If the cost of reconstruction, additions, or other improvements to an existing building in the SFHA equals or exceeds 50% of the building's market value, then the existing 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 residence damaged from fire or flood 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, the same as a new building.

➤ **Meet permitting requirements.**

All development, including but not limited to grading, constructing new buildings or improving existing structures within the city, particularly on the sites located in the Special Flood Hazard Areas, requires a permit from the City and sometimes an additional permit from FEMA. Always check and fulfill permitting requirements with the Engineering Division before you build on, alter, fill, or re-grade on any portion of your property and/or within any easement or right-of-way. Report any suspected permitting issues.

Protect the natural benefits of floodplains

Floodplains are a natural component of City environment. Recognize and protect the natural and beneficial functions of floodplains to help reduce flood damage and protect resources. When flooding spreads out across the undeveloped 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.

➤ Family emergency plan.

- Educate your children about flooding and other hazards such as the dangers of fire, earthquakes and tsunamis. Talk to them about safety and your family emergency plan.
- Teach your children how and when to call 911, police, fire, family members.
- Prepare emergency kits of non-perishable food, water, blankets, clothes, batteries, flashlights, a manual can opener, and battery-operated radio and store in a safe and easy to reach place.
- Develop an emergency list of family members, doctors and insurance agent contact numbers, and medications for your family and pets.
- Set up a plan for your pet. Pets are not typically permitted in emergency shelters.
- Inventory, video and photograph the contents of your home. It will be very useful if you have to claim a loss with your insurance company.

➤ Flood Warning System.

You should become familiar with these terms:

Flood Watch	Flooding is possible
Flash Flood Watch	Flooding is possible with little or no warning
Flood Warning	Flooding is imminent (it may take several hours/days to occur)
Flash Flood Warning	Flash flooding is imminent & precautions should be taken.

Flood watches, warnings & forecast services are issued by the National Weather Services. Listen to local radio stations for up-to-date information & instructions.

What should you do during a flood?

- In flood emergency events, the City may utilize **Reverse-911** system (Alert San Diego) to call residents. **Register all your phone numbers.**
- Tune-in to local commercial or public radio or television stations (KPBS – 89.5 FM, KOPA – 91.3 FM, KFMB – 760 AM), or NOAA Weather Radio (frequencies 162.550 or 162.450) for Warning Bulletins and emergency instructions. If evacuations are called for, it is imperative that you follow instructions in the time frame noted.
- If your property is in imminent danger of flooding, please contact SDG&G at (800) 411-7343 or (1800) 611-7343 to request that your power and natural gas be shut off, or for guidance on how to do it yourself.
- Do not attempt to drive, walk or wade through deep pockets of water or running washes.
- Avoid low-lying areas, ditches and unstable banks or slopes. Leave the flooded area or seek shelter in the highest floors, attic, roof tops if possible.
- 2-1-1 San Diego is a resource and information hub that connects people with community, health and disaster services through a free, 24/7 confidential phone service and searchable online database. 2-1-1 serves the entire population of San Diego County.

Tsunami evacuation routes:

Oceanside Downtown South: Take Vista Way or Cassidy to I-5 or to South Oceanside Elementary School (Evacuation Center) located on Cassidy Street east of Horne Street.

Oceanside Downtown: All areas north of Godfrey take Oceanside Boulevard, Wisconsin, Coast Highway, Mission Avenue or Surfrider streets to Oceanside High School (Evacuation Center) located at Mission Avenue and I-5.

Oceanside Harbor: Take Harbor Drive and/or Pacific Street to I-5 or Pacific Street to Coast Hwy. and Mission Avenue to reach Oceanside High School. Questions regarding emergency procedures or disaster preparedness may be addressed to the San

Diego County Office of Emergency Services by dialing 211 or (858) 565-3490. For maps of evacuation routes and more information on disaster preparedness please consult the following websites: www.sdcountyemergency.com www.readysandiego.org

What should you do after a flood?

- Listen to the radio for emergency instructions.
- Avoid driving if possible.
- Follow established procedures for property damage repairs
- Select a contractor who is licensed in his trade. The City of Oceanside requires contractors to be licensed and/or registered with San Diego County and to have a City of Oceanside Business License. Licensed and/or Registered contractors will have a County or City decal displayed on their vehicle. They will also be able to produce receipts for their licenses. 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 workman's 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. Questions about permits or contractor licensing may be addressed to the Development Services Department at (760) 435-3950.

For more information about flood safety or the NFIP, visit www.floodsmart.gov.

For drainage problems, permit issues, reporting illegal dumping and grading, please call (760) 435-3950.

This information is provided by the City of Oceanside and is applicable to properties within the limits of the City. If you reside in a jurisdiction other than the City of Oceanside, contact your regulatory authority for information. If you believe you received this notice in error, or if you no longer own this property, please contact the City of Oceanside Engineering Division at (760) 435 – 5086 or via U.S. mail.



A Publication for City of Oceanside Property Owners

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