



**PUBLIC**  
VENTURA COUNTY  
**WORKS**



# Be Flood Ready



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

*If you would like to receive future communications related to flood preparedness and insurance via email, please sign up at <http://vcfloodinfo.com/contact> or call us at (805) 654-2423 to register.*

## How are Flood Hazard Zones determined?

Flooding can happen anywhere, but certain areas are especially prone to severe flooding. To help communities understand their risk, Federal Emergency Management Agency (FEMA) has produced flood maps: Flood Insurance Rate Maps (FIRMs) to show the locations of high-risk, moderate-to-low risk, and undetermined-risk areas. Here are the definitions for each:

### **High-risk areas (Special Flood Hazard Area or SFHA)**

High-risk areas have at least a 1% annual chance of flooding, which equates to a 26% chance of flooding over the life of a 30-year mortgage. They are shown on the flood maps as zones labeled with the letters A or V. All homeowners in these areas with mortgages from federally regulated or insured lenders are required to buy flood insurance.

### **Moderate-to-low risk areas (Non-Special Flood Hazard Area or NSFHA)**

In moderate-to-low risk areas, the risk of being flooded is reduced, but not entirely removed. They are outside the 1% annual flood-risk floodplain areas, so flood insurance isn't required, but it is recommended for all property owners and renters. These areas are shown on flood maps as zones labeled with the letters B, C or X (or a shaded X).

### **Undetermined-risk areas**

No flood-hazard analysis has been conducted in these areas, but a flood risk still exists. Flood insurance rates reflect the uncertainty of the flood risk. These areas are labeled with the letter D on the flood maps.

## Who can help me determine what my flood hazard zone is?

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](http://www.vcfloodinfo.com). Also, this information can be obtained 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) 654-2423.

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 need instructions on how to complete FEMA Elevation Certificates and Floodproofing Certificates, visit [www.vcfloodinfo.com](http://www.vcfloodinfo.com) as well as at the Public Works Agency Permits 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. FEMA publications are also available at [www.FEMA.gov](http://www.FEMA.gov).



Source: FEMA

## What past flooding events have occurred in Ventura County?

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 1969 storm season brought disastrous flooding which destroyed five bridge crossings spanning the Santa Clara River, produced \$60 million in damage, and led to the loss of ten (10) lives. Flooding in the Sespe Creek watershed in 1978 led to the construction of the levee protecting the west side of the City of Fillmore and the installation of the first Automated Local Evaluation 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 FEMA. In 2005, homes in Moorpark, Ojai, and Casitas Springs were flooded, major roads including highways 101, 126, 33, and 150 were closed for more than a week, and the Santa Paula airport was closed for several months due to damage to the runway from floodwaters.



Casitas Springs, 2005

## What are the preventative measures to take before a flood?

- **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 for your property.** A standard homeowner's insurance policy does not cover flooding; a separate flood insurance policy is required. Coverage is available for most types of habitable 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. You can only purchase flood insurance through an insurance agent or an insurer participating in the NFIP. You can look up insurance agent at [www.floodsmart.gov/flood-insurance-provider](http://www.floodsmart.gov/flood-insurance-provider), or contact the NFIP Help Center at 1-800-427-4661.
- **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.

## How can I stay connected with the County to be notified when there is a flooding threat?

Have you registered with VC Alert? VC Alert is a community notification system that may be used to deliver alerts when there is a threat to the health or safety of residents. In addition to emergency information, you may: **1)** Select to receive community notifications; **2)** Choose the locations you want to be notified about; and **3)** Receive alerts on your home phone, work phone, cellular phone, email, text messaging, facsimile or instant messaging. To register, please visit the VC Alert website at [www.vcalert.org](http://www.vcalert.org), or call the VC Alert hotline at (805) 648-9283.

Tune-in to local commercial radio or television stations – KVEN 1450, KHAY 100.7, KMLA 103.7 (Spanish), or NOAA Weather Radio (frequencies 162.550 or 162.400) – for Watch and Warning Bulletins and any corresponding emergency instructions. Emergency personnel will determine if evacuations are necessary. Emergency information and evacuation centers will be coordinated by the Ventura County Sheriff's Office of Emergency Services (OES) through the Emergency Operations Center (EOC). Emergency instructions will be transmitted to the public by emergency personnel, radio stations, VC Alert, and information posted on County, City, and other government websites. During an emergency situation, some of these information systems may not be working, so it is essential to have more than one source of emergency information to refer to. Consider having a battery-operated radio on hand in case electrical power is disrupted, and develop an evacuation plan with your family.

■ **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.

■ **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 significant 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](http://www.vcfloodinfo.com), or contact the Public Works Agency Permits Counter.

■ **Meet County of Ventura permitting requirements.** Within the unincorporated areas of Ventura County, all buildings (habitable or non-habitable) and site grading proposed within a floodplain must have a Floodplain Development Permit. It ensures 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.

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

## What should I do during an actual flood event?

**STAY UP-TO-DATE** – First responders will evaluate if evacuations are necessary in the event of a flood. OES sends public information and instructions through emergency personnel, local radio stations, VC Alert, and government websites. Consider having a battery-operated radio on hand in case of power outage.

**PROTECT PEOPLE** – You are safest in your home if it is not affected by floodwater, debris, or mud. Go to higher ground or a designated evacuation center right away if instructed. Remember to take emergency supplies with you, along with important documents and valuables in a waterproof container.

**TURN AROUND, DON’T DROWN!** Do not walk, swim, or drive through moving water. Six inches of moving water can knock you off your feet, and one or two feet of rushing water can carry away any vehicle. Plan a backup evacuation route in case the first one is blocked. For more driving tips for wet weather visit the National Weather Service’s website at: [www.weather.gov/safety/flood-turn-around-dont-drown](http://www.weather.gov/safety/flood-turn-around-dont-drown).

## What should I do after a flood?

### STAY SAFE

- Continue monitoring updated flood information. More flooding is possible.
- If evacuated, only return home when authorities announce it is safe to do so.
- Exercise caution when entering buildings exposed to floodwater, debris, or mud. Floodwater can undermine foundations, and affect electrical and gas systems.
- Avoid standing water. Dangerous substances, chemicals, or electrical charge could be present.
- Do not drive unless necessary.
- Do not consume tap water until notified it is fit to drink.

### PROTECT YOUR PROPERTY

- Check all buildings for damage, record, and take photos for insurance purposes.
- Get damaged pits, septic, and leaching tanks serviced.
- If a furnace is flooded, replace above ground level.
- Clean and disinfect wet items immediately, discard damaged or unsafe items if necessary. Mud and floodwater can carry dangerous chemicals.
- Cover holes in the roof and broken windows to prevent more damage.

**PROPERTY PROTECTION ADVICE** – Please contact PWA at (805) 654-2423 for on site, one-on-one property protection advice to identify and resolve flooding, drainage, and sewer problems. The main goal of the site visit is to protect the property from the flood hazard. The site visit will also provide information on whether the flood problem is a community responsibility or, whether there will be drainage improvement projects to alleviate flooding.

# How can I get more information if I live within a Jurisdictional City in 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) 388-5311

City of Ojai  
(805) 646-5581

City of Port Hueneme  
(805) 986-6568

City of Simi Valley  
(805) 583-6786

City of Fillmore  
(805) 946-1647

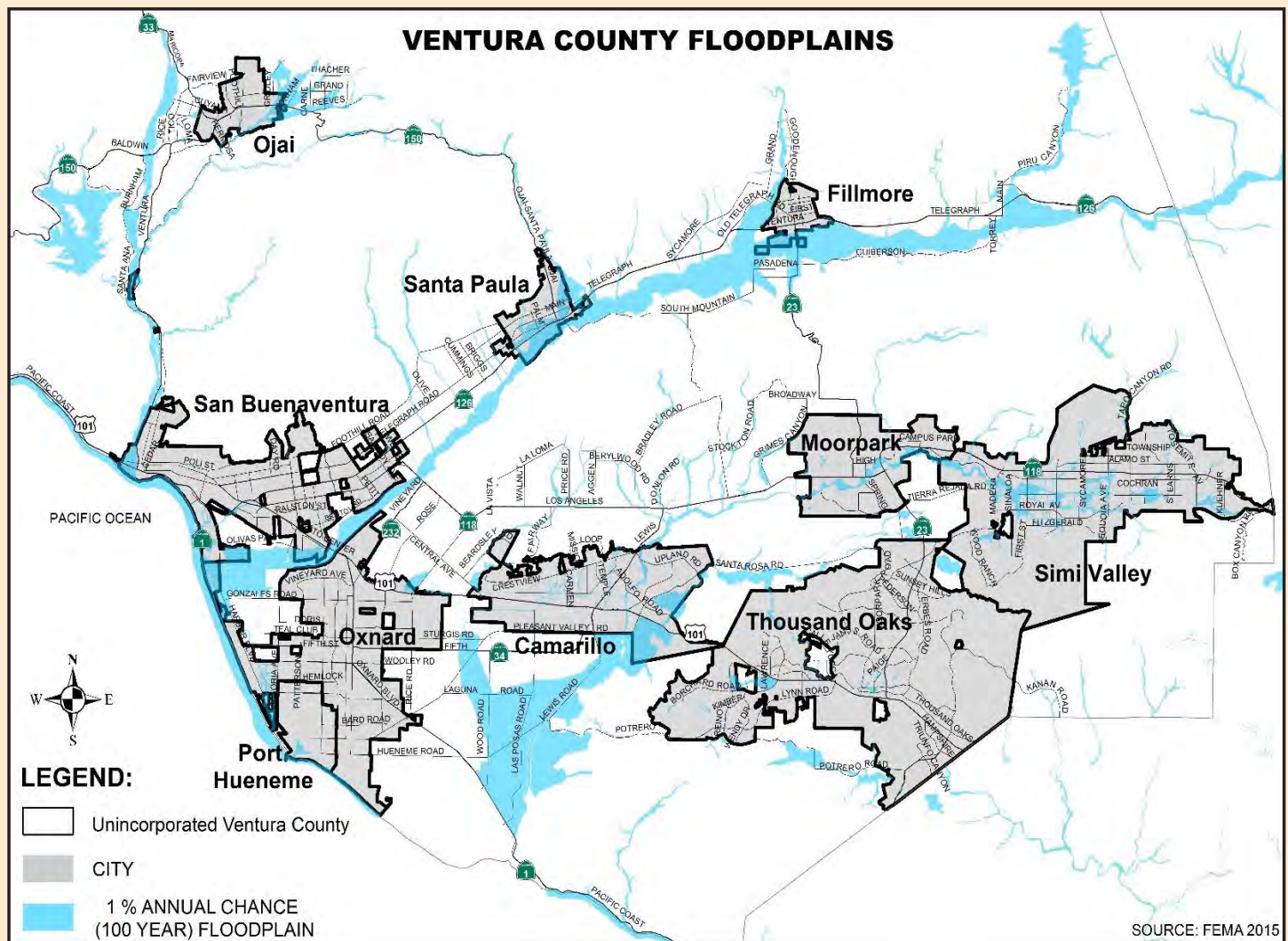
City of Oxnard  
(805) 385-8341

City of Santa Paula  
(805) 933-4212, ext. 307

City of Thousand Oaks  
(805) 449-2442

City of Moorpark  
(805) 517-6233

City of Ventura  
(805) 654-7721



## FLOOD INFORMATION CONTACTS FOR UNINCORPORATED VENTURA COUNTY:

Building and Safety Division  
(805) 654-2771

Public Works Agency Permit Counter  
(805) 654-2423

Ventura County Sheriff's OES  
(805) 648-9283

FEMA Flood Insurance  
(800) 427-4661

Southern California Edison  
(800) 655-4555

SoCal Gas Company  
(800) 427-2200

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