

**May 2013**

Dear Simi Valley Resident:

This letter is being sent to property owners that have or may have a home and/or property within or nearby a federally designated floodplain. The City wants you to know it is providing informational assistance to property owners and advising you of the resources to understand flood hazards, flood protection and flood insurance for properties in the floodplain. This letter will also clarify the Federal Emergency Management Agency (FEMA) requirements affecting your home, the requirements when building new structures in the floodplain and on property you may own there.

### **Flood Facts in Simi Valley**

Simi Valley contains numerous channels, tributaries, streams, and creeks that are susceptible to annual flooding events which may pose threats to life and safety and may cause significant property damage. The Arroyo Simi, along with tributary channels and creeks such as Bus Canyon, Tapo Canyon Channel, and the North Simi Drain contain more than 2,300 acres of floodplain and potentially affect nearly 2,500 individual parcels located partially or entirely within the City's floodplain area.

Flooding generally occurs during the rainy season from October through April when storms from the Pacific Northwest bring intense rainfall to the City. The Simi Valley region receives approximately 12-18 inches of rain on average each year. When these storms are closely grouped, soil saturation occurs increasing the chances of flooding. Flooding may also occur from heavy rainstorms that continue over the course of several days or even weeks.

While some sort of localized seasonal flood-related damage can occur in Simi Valley nearly every year, the effects of the wildfires in 2003, 2005, 2007, and 2008 resulted in the most recent threats of significant flooding within the City. Significant flooding can occur when climate (or weather patterns), geology, and hydrology combine to create conditions where river and stream waters flow outside of their usual course and “overspill” beyond their banks. In Simi Valley, these conditions, combined with new development, may create more persistent seasonal flooding conditions.

Two types of flooding primarily affect the Simi Valley region: Riverine flooding, the overbank flooding of rivers and streams, adds sediment and nutrients to undeveloped floodplain areas. Urban flooding occurs when undeveloped land from fields, rangeland, or orchards is covered with parking lots and roads by development, causing the land to lose its ability to absorb rainfall during significant rains.

### **The National Flood Insurance Program**

The City of Simi Valley participates in the National Flood Insurance Program (NFIP), which provides federally backed flood insurance for property owners of structures that are subject to flooding. This is the only program available that provides assistance to property owners who are required by the Federal Government to purchase flood insurance. The program requires the City to meet or exceed federal rules and standards for managing floodplains, and as we participate, the Federal Government provides a discount for residents.

The NFIP Program offers two types of coverage available to its participants. Structural coverage, which applies to walls, floors, insulation, furnaces, and other items permanently attached to the structure. This coverage is the minimum requirement allowed for residents by federally backed mortgage lenders. Contents coverage which is optional and purchased separately, covers the contents of an insured building. The Flood insurance premium paid by residents also pays a portion of the costs of Federal Government's actions taken to prevent flood damage.

***City Floodplain Information Services:*** The City can assist homeowners to determine if a property is in the floodplain, whether the property is located within the Special Flood Hazard Area, identify the Flood Insurance Rate Map (FIRM) Zone for property, assist with obtaining the Base Flood Elevation for a property (elevation certificate), and determine whether the property is located within the Floodway. Contact the Simi Valley Planning Division at (805) 583-6769 for a flood zone determination, to see the local flood hazard map, or for further information on these items.

## Flood Insurance Requirement

Any time federal funds are used to purchase property within the Special Flood Hazard Area (SFHA) in connection with a loan, federal law requires purchasers obtain flood insurance. Because the federal government provides funding for property loans through institutions like Fannie Mae and Freddie Mac, nearly all mortgages financed or refinanced through commercial lending institutions are subject to review for flood hazards and the need for flood insurance coverage. Federal law requires that structural coverage be purchased equal to the amount of the loan, or other financial assistance, up to the maximum amount available (currently \$250,000 for a single-family residence). **It is the lender's responsibility to determine whether a structure is within the SFHA and if that structure requires flood insurance.** While the mandatory flood insurance purchase requirement has been in effect for many years, in the past not all lending institutions were mandated by the Federal Government to require flood insurance. Today all lending institutions are required to verify flood insurance is in place for all properties located in the SFHA receiving federally backed loans. This also means that even if flood insurance was not previously required, when property owners refinance a mortgage the lender can now require flood insurance on that property.

The mandatory flood insurance purchase requirement does not apply to loans or financial assistance for items that are not eligible for flood insurance coverage, such as vehicles, business expenses, landscaping, and the purchase of vacant lots. The requirement also does not apply to loans for structures not located in a SFHA, even though a portion of the lot may be covered by the SFHA. Also, persons located within SFHAs who received disaster assistance after September 23, 1994, for flood losses to real or personal property must purchase and maintain flood insurance coverage; otherwise future disaster assistance will be denied. More than 25 percent of NFIP claims are filed by properties located outside an SFHA.

Residents are advised that following the purchase of flood insurance, the NFIP imposes a 30-day waiting period, so insurance should be purchased in advance of the onset of the rainy season to insure coverage in the event of a flood. Standard homeowner or renter insurance policies do not cover losses due to flooding.

Since July 1, 1997, all NFIP policies include Increased Cost of Compliance Coverage that assists with bringing structures into compliance with current building standards. This allows a participant to replace damaged property to be repaired and allow the structure to be brought into compliance with current building codes. Flood Compliance measures include elevating all new structures one foot or more above the height of the 100-year floodplain. **The NFIP has established the maximum limit of this compliance coverage at \$30,000.**

## Understanding Your Local Floodplain and Regulations

The Arroyo Simi and its many tributary streams and drainage channels are designed to carry most storm runoff in a safe and effective manner. Maintaining the flow capacity in this system of streams and channels requires cooperation between the City, its residents, and the County to prevent flooding and bank erosion. Provided below are some suggestions and information to help clarify how floodplains function and how local agencies work together and regulate the floodplain to protect property and lives.

***Do not dump or throw debris into ditches or streams:*** A plugged channel cannot carry water, and when it rains, the excess water must go somewhere. Trash and vegetation dumped into a stream or channel also degrades the water quality of both the stream or channel and its receiving waters, and every piece of trash contributes to flooding. Local management agencies adopt and enforce federal regulations that prohibit the dumping of material into any natural or manmade component of the drainage system. Additionally, the City and County of Ventura enforce local regulations that prohibit the illegal dumping of debris, including material dumped into ditches, streams, or other drainage ways. Individuals caught illegally dumping into waterways can be fined. To report dumping of debris or other objects into streams, drainage ways, or channels contact the Ventura County Watershed Protection District at (805) 654-2001 or the Simi Valley Environmental Compliance Division at (805) 583-6426.

***Remove debris, trash, loose branches and vegetation:*** Keeping stream and channel banks clear of brush and debris also helps maintain an unobstructed flow of water in stream channels. Do not remove vegetation that is actively growing on a stream bank. Certain streamside vegetation may also be protected by local, state, and federal regulations. Therefore, before undertaking any removal of streamside vegetation, contact the Simi Valley Planning Division at (805) 583-6769 to verify what regulations may exist for the area. To report removal of vegetation or trees on stream banks contact the Ventura County Watershed Protection District at (805) 654-2001 or the Simi Valley Code Enforcement Division at (805) 583-6753.

***Obtain a floodplain development permit and/or building permit:*** To minimize damage to structures during flood events, the City and State have special requirements for construction of new structures, and requirements for substantial improvements to existing structures, in the floodplain. New structures must be designed so that the first floor of living space is elevated out of the floodplain by at least one foot. Additionally, all mechanical and utility services must be protected or elevated at least one foot above the elevation of the 100-year floodplain. A Substantial Improvement to an

existing structure is defined as any reconstruction, rehabilitation, or addition where the cost of the improvement exceeds 50 percent of the structure's current appraised or market value. For assistance in determining the cost of improvements and verifying if new construction or a substantial improvement meets the City's code requirements, contact the City's Building and Safety Division at (805) 583-6723. Other types of development within the floodplain such as cut and fill grading, installation of riprap, and other bank stabilization techniques require a floodplain development permit. City staff is available to undertake site visits, if requested, to review and discuss proposed building construction and grading, as well as evaluate flood, drainage, sewer, or retrofitting issues. Contact the Simi Valley Public Works Department at (805) 583-6786 for further information, prior to undertaking any grading or construction activity within the floodplain, or if you observe possible non-permitted construction or earth filling activities in the floodplain.

***Recognize the natural and beneficial functions of floodplains to help reduce flooding:*** Floodplains are a natural component of the City environment. Understanding and protecting the natural functions of floodplains will reduce flood damage and protect resources. When floodwaters spread across the floodplain, the water's energy is dissipated, resulting 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 also scenic, and are valued as wildlife habitat areas, and sometimes suitable for farming. Poorly planned development in floodplains can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

Information on proper planning with practical and cost-effective methods for reducing or eliminating the risk of flooding is available to property owners constructing new homes, and for existing homes that have experienced damage from flooding in the past, or homes that may experience damage in the future as a result of being located in a flood zone. Flood planning techniques may include elevating the home, relocating the home to higher ground, constructing floodwalls or berms, as well as flood-proofing and protecting utilities. For further information on these methods, contact the Federal Emergency Management Agency, Region IX offices in Oakland, CA at (510) 627-7179 or visit their website at [www.floodsmart.gov](http://www.floodsmart.gov). **During times of flooding, homes that have not been retrofitted may be protected temporarily by installing sandbags. For further information and ideas about flood preparation and what you may do during flooding emergencies, contact the Ventura County Office of Emergency Services at (805) 654-2551, or visit their website at: <http://www.vcsd.org/oes/index.html>. In addition, the Ventura County Fire Department Region 8 has a listing of sandbag stockpile locations that can be found by calling (805) 389-9720 or by going to their web site at [www.fire.countyofventura.org](http://www.fire.countyofventura.org). If a flooding emergency exists, call 911.**

### **Flood Emergency Information**

The Ventura County's Office of Emergency Services provides flood warning information by calling (805) 654-2001, or visiting their website at: [www.VCFloodInfo.com](http://www.VCFloodInfo.com). The website includes ways to access the National Weather Service and provides information on how to prepare for an emergency. Additionally, the California Department of Transportation's website: <http://www.dot.ca.gov/cgi-bin/roads.cgi>, provides information on road conditions, road closures, and road hazards caused by flooding. In the event of significant flooding, emergency information can also be heard on the City of Simi Valley's emergency radio station AM 530 khz. In addition, residents may receive a call concerning specific emergency information through the City's Automated Telephone Notification System (Reverse 911).

### **Flood Safety Tips:**

***Prepare an evacuation plan:*** Before floodwaters hit, develop an evacuation plan among household members that includes identifying a meeting place outside of the house, and an escape route out of the floodplain and away from floodwaters.

***Do not walk through flowing water:*** Drowning is the number one cause of flood deaths, mostly occurring during flash floods. Currents can be deceptive; just six inches of moving water can knock a person down. When walking in standing water, use a pole or stick to ensure the ground is solid underneath you and in front of you.

***Do not drive through a flooded area:*** More people drown in their cars during a flood than anywhere else. Do not drive around road barriers or through deep water. Roads and bridges may also be washed out and swift currents can carry automobiles away.

***Stay away from power lines and electrical wires:*** The second leading cause of flood deaths is electrocution. Electrical current can travel through water. Report downed power lines by calling 911 and stay out of water where downed electrical lines are present.

***Shut off gas and electricity and move valuable contents upstairs:*** Learn how to shut off the gas and electricity in your home. Prepare a detailed checklist of valuable contents, because the warning of an impending flood may provide too little time for preparation prior to evacuation.

**Look out for animals, especially snakes during rising floodwaters:** Small animals that have been flooded out of their homes may seek shelter in a person's home. Use a pole or stick to poke and turn things over and to scare away small animals that may have been displaced by floodwaters.

**Look before you step:** After a flood, the ground and floors are covered with debris including broken glass and nails. Floors and stairs that have been covered with mud can be very slippery. Be careful when walking on these surfaces.

**Be alert for gas leaks:** Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns or open flames unless the gas has been turned off and the area is ventilated. If you smell gas, dial 911 and stay away from that area until help arrives.

### **Important Emergency Contact Information**

- 1) Simi Valley Floodplain Information: <http://www.simivalley.org/floodzoneinfomation>
- 2) Federal Floodplain Information:  
Phone: (888) 379-9531  
Web: <http://www.floodsmart.gov>
- 3) Federal Emergency Management Agency (FEMA) Region IX=#9  
Phone: (510) 627-7184  
Web: <http://www.fema.gov/business/nfip/>
- 4) Ventura County Sheriff's Office of Emergency Services  
Phone: (805) 654-2551  
Web: <http://www.vcsd.org/oes/index.html>
- 5) Ventura County Watershed Protection District  
Phone: (805) 654-2001  
Web: <http://portal.countyofventura.org>.
- 6) Ventura County Internet Floodplain Information:  
[http://portal.countyofventura.org/portal/page?\\_pageid=876,1840108&\\_dad=portal&\\_schema=PORTAL](http://portal.countyofventura.org/portal/page?_pageid=876,1840108&_dad=portal&_schema=PORTAL)
- 7) Simi Valley Planning Division  
Phone: (805) 583-6769  
Web: <http://www.simivalley.org/environmentalservices>
- 8) Simi Valley Code Enforcement Division  
Phone: (805) 583-6753  
Web: <http://www.simivalley.org/codeenforcement>
- 9) Ventura County Environmental Health Services  
Phone: (805) 654-2813  
Web: [http://www.ventura.org/rma/envhealth/programs/disaster\\_prep/index.htm](http://www.ventura.org/rma/envhealth/programs/disaster_prep/index.htm)
- 10) Ventura County Library System (Houses floodplain publications and other floodplain information)  
Phone: (805) 526-1735  
Web: <http://www.vencolibrary.org>
- 11) California Department of Fish and Game (DFG)  
Phone: (916) 445-0411  
Web: <http://www.dfg.ca.gov/>
- 12) California Department of Forestry & Fire Protection  
Phone: (916) 653-5123  
Web: [http://www.fire.ca.gov/communications/communications\\_floodresponse.php](http://www.fire.ca.gov/communications/communications_floodresponse.php)
- 13) U.S. Army Corps of Engineers  
Phone: (213) 452-3908  
Web: <http://www.spl.usace.army.mil/cms/index.php>