

For more information about flood hazards, flood safety or the National Flood Insurance Program, please consult the following:

www.rcflood.org

www.floodsmart.gov

www.ready.gov/floods

This information is provided by the Riverside County Flood Control District and is applicable to properties located within the unincorporated areas of the County of Riverside. If you do not reside within an unincorporated County area, please contact your local City directly for flood hazard information.

**Riverside County Flood Control
and Water Conservation District**

1995 Market Street
Riverside, California 92501

Phone: (951) 955-1200
Fax: (951) 788-9965
Hours of Operation:
Monday - Friday 8:00 a.m. - 5:00 p.m.



HOME FLOOD RISK
FIND OUT BEFORE YOU BUY



For properties located within unincorporated areas of Riverside County contact the
Floodplain Management Section
(951) 955 -1200

KNOW YOUR FLOOD RISK!



RIVERSIDE COUNTY FLOODING

Riverside County is known for its hot and dry summers and cool and wet winters. Due to past historical events, it has been well documented that Riverside County has experienced significant rain events that have caused flooding. Some of the effects of flooding are:

- Damage integrity of a building
- Loss of personal belongings (furniture, electronics, clothing, etc.)
- Exposure to health hazards due to flood waters carrying mud, farm chemicals, oil, grease, gasoline, pesticides, and metals
- Mold if not removed quickly
- Loss of time due to clean up and repairs

In order to protect human life and minimize flood damage, Riverside County has joined the National Flood Insurance Program (NFIP).

FLOODPLAIN REGULATIONS

Riverside County is a participating community in the NFIP. The NFIP is administered by the Federal Emergency Management Agency (FEMA). Under **Riverside County Ordinance 458**, the Floodplain Management Section within the Riverside County Flood Control (RCFC) handles administration and compliance with the NFIP and regulates development within floodplains located in **unincorporated areas of Riverside County**. This ensures all

buildings within the community are protected from flood damage. Areas within the County that have a high risk of flooding are mapped as Special Flood Hazard Areas (SFHA). Ordinance 458 can be reviewed at http://rcflood.org/downloads/Ordinance_458_14.pdf

FLOOD INSURANCE



If the property you are attempting to buy is located in an SFHA, flood insurance will be required by most federally backed mortgage lenders.

Flood insurance is not covered under a standard home owner's policy. If the property is located within unincorporated areas of Riverside County, federally backed flood insurance is available for all structures at a subsidized rate. Although a home may not be located in an SFHA, a lender may still require flood insurance. If a home is located outside a SFHA in a low risk area, flood insurance known as the Preferred Risk Policy is available at a substantially lower rate. Ask a licensed property insurance agent about coverage and how much a flood insurance policy would cost. Once flood insurance is purchased, there is a 30-day waiting period before flood insurance coverage goes into effect.

CHECK FOR A FLOOD HAZARD

Before committing to buying a home, do the following:

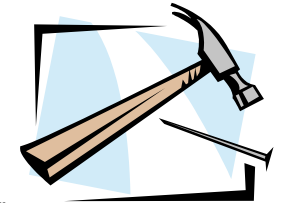
- Call the Floodplain Management Section to find out if the property is located in a floodplain. Ask for the flood depth and velocity, if any. Have the property address or APN number ready. You can also check online by using the Public Flood Hazard Determination Interactive Map found at <http://rcflood.org/FloodDetermination>



- ⇒ If the home is located in a SFHA, find out if the finished floor of the home is elevated above the expected flood water elevation by requesting a copy of the home elevation certificate (EC). Homes in a SFHA should be elevated to the base flood elevation (BFE).

- ⇒ Call the Floodplain Management Section to see if an EC is achieved with RCFC. You can also check online at <http://rcflood.org/ElevationCertificates.aspx>
- ⇒ Homes built before an area is designated as a SFHA may not meet this requirement increasing your flood risk and the cost of flood insurance.

- Call the Floodplain Management Section to check if there are any building criteria for the home if you plan to build, grade, dredge, pave, excavate, drill, store equipment or materials or add fill to the property.



Building criteria for manufactured homes also apply.

- Call the Project Planning Section at 951-955-1200 to ask if there are any local drainage issues in the area.
- Ask your Real Estate Agent whether the house has been flooded or subject to any hazards.
- Ask the seller's neighbors how long they have lived there and if they have experienced flooding.

FLOOD PROTECTION



There are a number of methods to reduce or eliminate flood damage to your property. Elevating all utilities (electrical, heat, air conditioning equipment and gas lines) servicing the home to the BFE, anchoring propane gas tanks to prevent flotation and using water-resistant building materials are a few examples. Brochures discussing flood proofing and other mitigation measures are available at the Riverside County Public Libraries or online at <http://floodsmart.gov>.