

## KNOW YOUR FLOOD RISK



Flooding is the nation's most common natural disaster. Flooding can happen in every state, county and territory, however, all floods are not alike. Flooding can develop slowly during an extended period of rain or a warming trend following a heavy snow. Others, such as flash floods, can occur quickly, even without any visible signs of rain. It's important to be prepared for flooding no matter where you live, but particularly if you are in a low-lying area, near water or downstream from a dam. Even a very small stream or dry creek bed can overflow and create flooding.

Fortunately, major flooding is not a common occurrence in Orange County. Yet, damage generated by minor flooding can be inconvenient, stressful and costly. The first step of flood protection is to find out if your home or business needs flood insurance. Flood insurance is mandatory for all structures in a "100-year flood" zone financed with a federally backed loan. When homeowners and business people need to know whether or not their property is situated in a floodplain, the City can provide this information.



### THE NATIONAL FLOOD PROGRAM

Since 1978, the City has been a participant in the National Flood Insurance Program (NFIP) and continues to actively participate in this program to assure that its benefits are readily available to residents and business people who own property situated along the San Juan, Trabuco, Horno, and Oso Creeks.



As a service to the community, the Public Works Department maintains floodplain maps (FIRM's) provided by the Federal Emergency Management Agency (FEMA) and provides flood information. The Engineering staff is available to advise people whether or not their property or structures are subject to potential flooding within the floodplain and identifies the flood zone the property is located in. Inquires need to be accompanied by the property address or the general location of the property. In addition to map determinations, the City also provides information on flood insurance requirements of the National Flood Insurance Program (NFIP).

### INFORMATION AVAILABLE AT CITY HALL

Local residents, business owners and area real estate agents may review a variety of flood-related reference materials at City Hall. Our engineering staff is available to assist you to understand the information shown on the FIRM maps, make site visits and answer your questions regarding the NFIP and flood insurance requirements. Other examples of information available at the Engineering Counter include depths of potential flooding, elevation certificates on file, base flood elevations, regulations for building in a flood zone, flood-proofing techniques, local drainage problems, historic flood data and information about the City's natural conservation areas and wetlands. A small library of flood protection reference materials is available for public use at the one-stop-shop Public Works counter. You can also find flood-related information specific to the City at the San Juan Capistrano Public Library. If we don't have the information you require, the City can contact our local NFIP representative or provide other resources to get the details you need.

For flood zone determinations or information relating to FEMA or the NFIP, come in to City Hall or call our Public Works (Engineering) Department at 949 443-6352. You may also request information by email at [imarcote@sanjuancapistrano.org](mailto:imarcote@sanjuancapistrano.org). City Hall is located at 32400 Paseo Adelanto, San Juan Capistrano, CA 92675. You'll find a wealth of flood information on our City website at [www.sanjuancapistrano.org](http://www.sanjuancapistrano.org). If you are net-savvy, you can surf to the FloodSmart website at [www.floodsmart.gov](http://www.floodsmart.gov) or the FEMA website at [www.fema.gov](http://www.fema.gov). Also, you might find these weather-related sites informative: <https://www.noaa.gov>; [www.noaa.gov](http://www.noaa.gov); [www.accuweather.com](http://www.accuweather.com); [www.govlink.org](http://www.govlink.org).