Although a flood may seem unlikely in Mission Viejo, there is a small amount of land identified by the Federal Emergency Management Agency (FEMA) as special flood hazard areas within City limits. Most of those designated areas are located within open spaces and border the creeks that drain two watersheds located in Mission Viejo. However, there are a few properties where at least a portion of the lot is within those designated areas. During heavy rains, the creeks and channels may not have the capacity to carry the rainfall away fast enough. Properties located near the special flood hazard areas may experience flooding. This brochure is provided to help property owners make important decisions regarding possible flooding in their neighborhood.

**What should you do before a flood?**

- Determine if your property is located in an area that may be subject to flooding. A property located within a flood zone does not necessarily have flooding problems, but it is best to be prepared. Upon request, the Public Works Department can help you determine the relationship of a particular property to the floodplain, including: (1) whether the property is located within the Special Flood Hazard Area; (2) the Flood Insurance Rate Map (FIRM) Zone for the property; (3) the Base Flood Elevation for the property, if available; and (4) whether the property is located within the floodway. The City also maintains elevation certificates for review, if available. Contact the Mission Viejo Public Works Department at 949-470-3056, or check the City’s website by using the City’s GIS system and entering a specific property address or APN number at [www.cityofmissionviejo.org/DepartmentPage.aspx?id=1328](http://www.cityofmissionviejo.org/DepartmentPage.aspx?id=1328).

- Purchase flood insurance on your property. Flooding is not covered by a standard homeowner’s insurance policy. A separate flood insurance policy is required to cover damages incurred by flooding. Coverage is available for the building itself as well as for the contents of the building. The City of Mission Viejo 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. 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 100-year floodplain, also known as the Special Flood Hazard Area (SFHA). If you are interested in purchasing flood insurance, contact your insurance agent or visit [www.floodsmart.gov](http://www.floodsmart.gov).

- Maintain drainage channels and pipes free of obstruction and debris. The City of Mission Viejo performs cleaning and maintenance activities on the drainage channels and pipes in City easements and rights-of-way in accordance with an established schedule and standard operating procedures. Residents are encouraged to assist in maintaining the drainage in their areas by removing or reporting obstructions (such as shopping carts, leaves, debris, trash, etc.). Keeping drainage channels free of obstructions reduces flooding in the event of heavy rains. By waive of City ordinance it is illegal to dump trash, leaves, landscape debris, paint, grease, or any other material into any portion of the City’s drainage system. Such dumping can have devastating impacts on water quality in addition to causing flooding. To report obstructions or illegal dumping, or for questions regarding drainage system maintenance, contact the Public Works Department at 949-470-3056.

- Protect your property from the hazards of flooding. Various methods may be used to minimize flooding. If the floor level of your property is lower than the “Base Flood Elevation” (elevation of the 100-year flood, based on the FEMA maps), consider elevating your structure, if possible. Brochures discussing flood proofing and other mitigation measures are available in the Mission Viejo Public Library as well as on FEMA’s website at [www.fema.gov](http://www.fema.gov). If a flood is imminent, property can be protected by sandbagging areas subject to the entry of water into living spaces. The City of Mission Viejo Public Services Department offers free sandbag materials during major rain events. For more information, call 949-470-3095. Move your valuables and furniture to higher areas of the dwelling to minimize damages.

- Meet improvement requirements. The NFIP requires that if the cost of reconstruction, additions, or other improvements to a building equals or exceeds 50% of the building’s market value, then the 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 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. Contact the Building Division at 949-470-3054 for more information.

- Meet permitting requirements. All development within the City requires a permit. Always check and fulfill permitting requirements with the Building Division at 949-470-3054, and/or the Public Works Department at 949-470-3056 before you build on, alter, fill, or re-grade any portion of your property and/or within any easement or right-of-way. Also, contact either of the numbers listed to report any suspected permitting violations.

- Keep an emergency supply. Non-perishable food, water, batteries, flashlights, a manual can opener, and a battery-operated radio should be kept available.

- Tune into local television, radio and county/city websites for Watch and Warning Bulletins and any corresponding emergency instructions.

- For information about emergency procedures, call Mission Viejo Emergency Services at 949-470-3017.

- If dangerous flooding conditions are imminent, avoid driving a vehicle if possible. Do not attempt to drive or wade through deep pockets of water or running washes. Unstable banks should be avoided.

- Develop an evacuation plan for your family.

- Avoid low-lying areas. Seek shelter in the highest areas possible.
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/her trade. Licensed contractors will 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 workers’ 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 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.

For more information about flood safety or the NFIP, visit
  www.floodalert.fema.gov
  www.fema.gov/hazards/floods
  1-888-FLOOD29

This information is provided by the City of Mission Viejo and is applicable to properties within City limits. If you reside in a jurisdiction other than the City of Mission Viejo, contact your regulatory authority for information. If you believe you received this notice in error, or if you no longer own this property, contact the City of Mission Viejo Public Works Department at 949-470-3056 or via U.S. mail.

IMPORTANT TELEPHONE NUMBERS

Department of Public Works 949-470-3056
  Grading/Rights-of-Way
  Illegal Dumping
  Property Flood Zone Info

Department of Community Development
  Building Division—Permits 949-470-3054

Department of Public Services
  Emergency Services 949-470-3017
  Sandbags 949-470-3095

Recognize the natural and beneficial functions of floodplains to help reduce flooding: Floodplains are a natural component of the Orange County environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads across the 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.