

Dear Santa Clarita Resident:

Subject: Information to Property Owners in Flood Prone Areas

This letter is being sent to you for informational purposes only because our records show that your property is very likely located in the floodplain. The City of Santa Clarita (City) is working on ways to improve and increase its circulation of, and accessibility to, information that pertains to the floodplain in an effort to better educate and assist its citizens about developing and living in the floodplain. Please take the time to read the information below, and if you have further questions, or would like additional information, a variety of contact information has been supplied at the end of this document.

### **Overview**

The City features one large river and several smaller tributaries or streams, which are susceptible to annual flooding events, pose threats to life and safety, and cause significant property damage. The main river is the Santa Clara River while streams include Bouquet Canyon Creek, San Francisquito Creek, Placerita Creek, Newhall Creek, Railroad Canyon Creek, Mint Canyon Creek, Sand Canyon Creek, Iron Canyon Creek and the South Fork of the Santa Clara River. The City has approximately 3,600 acres of floodplain and nearly 4,400 individual parcels that are partially or entirely located within the floodplain. Runoff from storm events in the surrounding watershed contributes substantially to flooding, and ongoing development within the City continues to displace natural areas that have historically functioned as flood storage.

### **Recent Flooding Events**

The flooding and associated landslide events in January and February of 2005 represent the most recent significant flooding in the Santa Clarita Valley. Average annual rainfall for the valley is typically around 17 inches and in the early part of 2005, the City experienced over 42 inches of rainfall. Damage was mostly limited to banks along San Francisquito Creek, Newhall Creek and the Santa Clara River. Trail systems that are directly adjacent to the San Francisquito Creek and the Santa Clara River were washed out in areas that did not have buried bank stabilization. The Polynesian Mobile Home Park which is located adjacent to Newhall Creek experienced up to four feet of flooding when the banks of Newhall Creek were overtopped. The Sand Canyon Mobile Home Park lost one residence where approximately 75 feet of bank eroded away prior to reaching the mobile home. Claims filed under the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP) from the City were approximately \$2.5 million.

Although the floods of 2005 represented a larger scale event, they are not unprecedented within the recent past. The floods in February 1998, January and February 1995 and the winter storms

in 1992 all caused severe flooding and resulted in FEMA declaring Los Angeles County a disaster area.

### **Causes of Flooding in the Santa Clarita Valley**

Flooding occurs 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 the Santa Clarita Valley, the combination of these factors, augmented by ongoing, development create seasonal flooding conditions. Two types of flooding primarily affect the Santa Clarita Valley; riverine flooding and urban flooding. Riverine flooding is the overbank flooding of rivers and streams. Flooding in large river systems typically results from large scale weather systems that generate prolonged rainfall over a wide geographic area, causing flooding in hundreds of smaller streams, which then drain into the major rivers. In addition, any low-lying area has the potential to flood. The flooding of developed areas may occur when the amount of water generated from rainfall and runoff exceeds a storm water system's (channel or storm drain) capacity to remove it.

The Santa Clara River and its tributary streams play a major part in moving the large volume of runoff that is generated from the valley and surrounding foothills and mountains. The drainage system, including natural streams as well as constructed storm drain infrastructure within City and County areas, is adequate to handle normal precipitation in the region (15-19 inches per year). With the rapid urbanization of the Santa Clarita Valley since 1960, storm water volumes have increased due to increased impervious surface area from parking lots, rooftops and streets. Flood control facilities have been constructed to mitigate the impacts of development on drainage patterns, including flood control channels, debris basins and runoff control systems.

### **Flood Insurance**

The City participates in the NFIP that makes available federally backed flood insurance for all structures, whether or not they are located within the floodplain. 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). Following the purchase of flood insurance, the NFIP imposes a 30-day waiting period, so residents should purchase insurance before the onset of the rainy season to ensure coverage during the flooding season. Please be aware that standard homeowner or renter insurance policies do not cover losses due to flooding.

Membership within NFIP, and the availability to City residents of flood insurance, requires the City to manage its floodplains in ways that meet or exceed standards set by FEMA. The NFIP insures buildings with two types of coverage: structural and contents. Structural coverage includes walls, floors, insulation, furnace and other items permanently attached to the structure. Contents coverage may be purchased separately to cover the contents of an insurable building. Flood insurance also pays a portion of the costs of actions taken to prevent flood damage.

Since July 1, 1997, all NFIP policies include Increased Cost of Compliance coverage that assists with bringing structures into compliance with current building standards, such as elevating structures 1 foot or more above the height of the one-percent annual chance flood. **The limit of this coverage is \$30,000.**

Federal financial assistance requires the purchase of flood insurance for buildings located within the SFHA; a requirement that affects nearly all mortgages financed through commercial lending

institutions. This mandatory requirement stipulates that structural coverage be purchased equal to the amount of the loan or other financial assistance, or for the maximum amount available, which is currently \$250,000 for a single family residence. While the mandatory flood insurance purchase requirement has been in effect for many years, not all lending institutions required flood insurance in the past. However, today most institutions are now requiring the flood insurance purchase. Some institutions are reviewing all mortgage loans to determine whether flood insurance is required and should have been required in the past. Upon refinancing a loan, nearly all lending institutions will enforce the flood insurance requirement. It is the lender's responsibility to check the Flood Insurance Rate Map (FIRM) to determine whether a structure is within the SFHA.

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 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 within a SFHA. Residents 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.

### **Floodplain Understanding and Regulation**

Maintaining the flow capacity in streams that cross City/County properties requires cooperation and assistance to prevent flooding and bank erosion. Following are some suggestions and information for understanding the ways that floodplains function and how the City regulates the floodplain in order to protect property and lives, while affording City residents the ability to obtain floodplain insurance.

***Do not dump or throw anything 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 degrades water quality of both the stream itself and its receiving waters, and every piece of trash contributes to flooding. **All four surface water management agencies that serve the urban areas of the City have adopted and enforce regulations that prohibit the dumping of material into any natural or manmade component of the drainage system. Additionally, the City has adopted and enforces regulations that prohibit the illegal dumping of material, including material dumped into ditches, streams or other drainage ways.** Please report any observations of the dumping of debris or other objects into streams, drainage ways or rivers to the City's Environmental Services Division at (661) 222-7222.

***Remove debris, trash, loose branches and vegetation:*** Keep banks clear of brush and debris to help maintain an unobstructed flow of water in stream channels. However, do not remove vegetation that is actively growing on a stream bank. Streamside vegetation is tightly regulated by local, state and federal regulations. Before undertaking any removal of streamside vegetation, contact the City's Public Works Department at (661) 255-4942 and the California Department of Fish and Game at (805) 652-1868. Please report any observations of the clearing of vegetation or trees on stream banks to the City's Public Works Department at (661) 255-4942.

***Obtain a floodplain development permit and/or building permit, if required:*** To minimize damage to structures during flood events, the City requires all new construction in the floodplain to be anchored against movement by floodwaters, resistant to flood forces, constructed with

flood-resistant materials and flood-proofed or elevated so that the first floor of living space, as well as all mechanical and electrical services, are at least 1 foot above the elevation of the one-percent annual chance flood. These standards apply to new structures and to substantial improvements of existing structures. The City defines a Substantial Improvement as any reconstruction, rehabilitation, or addition to an existing structure, the cost of which exceeds 50 percent of the structure's appraised or market value prior to the proposed improvements. Additionally, most other types of development within the floodplain also require a floodplain development permit, such as grading, cut and fill, installation of riprap and other bank stabilization techniques. City staff is available to undertake site visits, if requested, to review drainage, sewer or retro-fitting issues. Prior to undertaking any activity within the floodplain or if you see non-permitted building or filling in the floodplain, please contact the City's Public Works Department at (661) 255-4942 for further information.

***Recognize the natural and beneficial functions of floodplains to help reduce flooding:***

Floodplains are a natural component of the Santa Clarita Valley environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protects resources. When flooding spreads out 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.

***Reduce risk of damage to homes:*** Practical and cost-effective methods for reducing or eliminating the risk of flooding are available to property owners whose homes have experienced damage from flooding in the past, or may experience damage in the future. Such techniques include elevation of the home, relocating the home to higher ground, constructing floodwalls or berms and flood-proofing/protecting utilities. For further information, contact the City's Public Works Department at (661) 255-4942 and the Federal Emergency Management Agency, Region IX at (510) 627-7177. **During times of flooding, homes that have not been retrofitted can be protected during emergencies by the installation of sandbags. Sand bags are available 24-hours at Fire Station 73 located at 24875 Railroad Avenue in Newhall or at Curtis Sand & Gravel at 14320 Soledad Canyon Road in Canyon Country. In case of an emergency, call 911.**

***City Floodplain Information Services:*** The City can determine the relationship of a particular property to the floodplain, including: 1) whether the property is located within the Special Flood Hazard Area; 2) Flood Insurance Rate Map (FIRM) zone for the property; 3) Base Flood Elevation for the property, if available; and 4) whether the property is located within the Floodway. Contact the City's Public Works Department at (661) 255-4942 for further information.

**Flood Safety Tips**

The Los Angeles County Office of Emergency Management has flood warning information available that can be accessed by calling them at (626) 458-5100, or through their Website at: <http://dpw.lacounty.gov/wrd/Flood/>. The website includes information about contacting the National Weather Service and explains how people can prepare for an emergency. Additionally,

Caltrans has an information hotline that gives real time information on road hazards and road closures at (800) 427-7623.

The City has immediate access to our local radio station KHTS located at 1220 on the AM dial. The City has override agreements with the radio station to broadcast emergency information. Additional information can be accessed through our local cable television station at channel 20.

Following is a list of important considerations that should be followed during times of flooding:

***Prepare an evacuation plan:*** Before the floodwaters hit, develop a household evacuation plan that includes a meeting place outside of the house, as well as 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 during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

***Do not drive through a flooded area:*** More people drown in their cars than anywhere else. Do not drive around road barriers; the road or bridge may be washed out.

***Stay away from power lines and electrical wires:*** The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to Southern California Edison or your local fire department.

***Shut off gas and electricity and move valuable contents upstairs:*** Be prepared in advance with a detailed checklist because warning of an impending flood may provide little time for preparation prior to evacuation.

***Look out for animals, especially snakes:*** Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

***Look before you step:*** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

***Be alert for gas leaks:*** Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns or open flames unless you know that the gas has been turned off and the area has been ventilated.

### **Important Contact Information:**

- 1) City of Santa Clarita Internet Home Page:  
Web: <http://www.santa-clarita.com>
- 2) City of Santa Clarita Internet Floodplain Information:  
Web: <http://www.santa-clarita.com/index.aspx?page=835>
- 3) City of Santa Clarita Public Works Department/Development Services Division  
Phone: (661) 255-4942  
Web: <http://www.santa-clarita.com/Index.aspx?page=833>

- 4) City of Santa Clarita Community Development Department/Planning Division  
Phone: (661) 255-4330  
Web: <http://www.santa-clarita.com/Index.aspx?page=670>
- 5) City of Santa Clarita Community Development Department/Community Preservation Division  
Phone: (661) 286-4076  
Web: <http://www.santa-clarita.com/Index.aspx?page=313>
- 6) Federal Emergency Management Agency (FEMA), Region IX  
Phone: (510) 627-7177  
Web: <http://www.fema.gov/region-ix>
- 7) California Department of Water Resources  
Phone: (916) 653-5791  
Web: <http://www.water.ca.gov/>
- 8) Governor's Office of Emergency Services  
Phone: (916) 845-8510  
Emergency: 911  
Web: <http://www.oes.ca.gov>
- 9) Los Angeles County Office of Emergency Management  
Phone: (323) 980-2260  
Web: <http://lacoa.org/>
- 10) Los Angeles County Library (Houses floodplain publications and other floodplain information)  
Phone: (661) 259-8942  
Web: <http://www.colapublib.org/libs/valencia/>
- 11) California Department of Fish and Game  
Phone: (858) 467-4201  
Web: <http://www.dfg.ca.gov/>
- 12) U.S. Army Corps of Engineers  
Phone: (213) 452-3441  
Web: <http://www.usace.army.mil/Home.aspx>