



FLOODPLAIN FAST FACTS

ARE YOU PREPARED FOR FLOODING?

Despite its sunny reputation, San Diego is susceptible to major flooding.

To better protect your home and loved ones, please take the following steps:

-  **Protect Your Property**
Implement measures to protect against flood damage.
-  **Understand Your Risk**
Check if your residence/property is in a floodplain.
-  **Prepare for Flood Emergencies**
Have a plan before the next flood.
-  **Get Flood Insurance**
City of San Diego residents are eligible for 15% discount.
-  **Defend the Floodplain**
Understand how water flows, and keep debris out of the storm drain.
-  **Document Flood Damage**
Take videos/photos of damage, and keep receipts.
-  **Report Issues in Your Neighborhood**
Download and use the City's Get It Done app.



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PROTECT YOUR PROPERTY



There are several temporary and permanent measures you can take to help minimize flood damage and protect your home.

TEMPORARY MEASURES

- **ELEVATE:** Move valuables to the highest floor in your structure.
- **DIVERT:** Use sandbags to redirect water away from your property.

 **HELPFUL HINT** Empty sandbags are available at select recreation centers in the City of San Diego. Find one near you at sandiego.gov/storm-preparedness.

PERMANENT MEASURES

- **IMPROVE LOT GRADING:** Stormwater should always drain away from buildings. If necessary, change your landscape to improve runoff flow. Examples include building up sunken areas around the foundation and digging small depressions to properly channel water. Be careful not to send water to your neighbor's property!
- **MAKE FLOOD-RESISTANT IMPROVEMENTS ON RETROFIT PROJECTS:** Waterproof your walls and place water-tight enclosures over doorways. This is only permitted for retrofit projects.
- **ELEVATE STRUCTURES:** Use piling, fill, or new concrete foundation to build structures above the 1% chance of flood levels. Must get a City permit and follow all requirements.

Need help understanding the permitting process for improvements? Contact the City of San Diego's Development Services Department at 619-446-5000 or sandiego.gov/development-services for more information or to book an appointment.

For more information on protecting your home, use this QR code:



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UNDERSTAND YOUR RISK

DO YOU LIVE IN A FLOODPLAIN?

Low-lying areas like floodplains are subject to periodic flooding from local waterways that flow to the Pacific Ocean. The most severe flooding occurs during the rainy season (October-March), but flooding can occur at any time throughout the year. The most common flooding in San Diego happens near water sources, such as local rivers and the coastline.

Floodplains cover about 14,800 acres of land within the City, with over 5,800 homes, businesses, and other structures built in a floodplain. Below is a map of the City highlighting floodplain areas. You can download Flood Hazard Information near your property by going to msc.fema.gov and entering your address.




PREPARE FOR FLOODS

BEFORE IT RAINS

- ✓ Make a plan for your household.
- ✓ Sign up for emergency alerts at alertsandiego.org.
- ✓ Purchase flood insurance.
- ✓ Know your evacuation routes.
- ✓ Assemble a disaster supply kit.
- ✓ Protect documents (use a waterproof container).
- ✓ Move valuables to a higher level.
- ✓ Declutter drains and gutters.



WHEN IT RAINS

- ✓ Don't walk through flowing water.
- ✓ Don't drive through a flooded area.
- ✓ Stay away from power lines and electrical wires.
- ✓ Always look before you step. Debris could be harmful or slippery.
- ✓ Tune in to weather advisories on local TV and radio.
- ✓ If you feel unsafe at any time, evacuate and go to higher ground.





GET FLOOD INSURANCE

DO YOU HAVE FLOOD INSURANCE?

Most homeowners insurance does NOT cover flood damage. To cover losses from flooding, homeowners and renters must have flood insurance.

The good news is the City of San Diego participates in the National Flood Insurance Program (NFIP), giving you access to federally backed flood insurance at a 15% discount on premiums.

The NFIP insures commercial and residential buildings, including mobile homes. But flood insurance has a 30-day waiting period before going into effect, so don't wait until it is too late!

Talk to your insurance agent today about flood insurance.

HIGH-RISK PROPERTIES REQUIRE FLOOD INSURANCE

The NFIP mandates the purchase of flood insurance for buildings in a Special Flood Hazard Area (SFHA)—higher-risk areas that have a 1% chance of flooding each year.

To determine if you are in a SFHA, review the Flood Insurance Rate Map for your area at msc.fema.gov.

For more information on flood insurance and providers, go to fema.gov/flood-insurance.



When flooding is imminent or predicted, National Flood Insurance Program policyholders are eligible to receive up to \$1,000 to buy loss avoidance supplies like tarps, sandbags, and more.



DOCUMENT FLOOD DAMAGE

WHAT IF FLOODING IMPACTS YOUR PROPERTY?

Rebuilding after a flood can be difficult. If you have flood insurance, you don't have to go through it alone. After you start an insurance claim and ensure it is safe to enter your home, you can begin the recovery process by documenting damage.

If your home or property has flood damage, the Federal Emergency Management Agency recommends you take the following actions:

- **TAKE PHOTOS AND VIDEOS** of the damage, including structural and personal property damage on the inside and outside of your home BEFORE discarding items.
- **RECORD SERIAL NUMBERS** of large appliances, such as washers, dryers, and refrigerators.
- **KEEP RECEIPTS** so you can provide them to your adjuster to document damaged property for your flood claim.
- **RETAIN MATERIAL SAMPLES** of carpeting, wallpaper, furniture upholstery, window treatments and other items for your adjuster. The type and quality of material may impact the amount of your claim.
- **CONTACT REPAIR SERVICES** if the building's electrical, water, or HVAC systems are damaged.



DEFEND THE FLOODPLAIN

IN THEIR NATURAL STATE, FLOODPLAINS PROVIDE THE FOLLOWING BENEFITS TO OUR LOCAL ENVIRONMENT:

- Natural flood storage and conveyance
- Water quality improvements
- Biological resources for wildlife
- Groundwater recharge
- Recreational opportunities

STORMWATER IS NOT TREATED

When it rains, stormwater flows from hard surfaces—such as roofs and concrete—to City streets, picking up trash and debris along the way.

Water that enters a storm drain goes UNTREATED, carrying pollution into local waterways and, eventually, the ocean.

To prevent pollution, please properly dispose of trash and yard waste—and never dump anything down a storm drain. This helps prevent drains from clogging and causing flooding.



Please use the Get It Done app to report illegal dumping, or call the City's Environmental Services Department at 858-694-7000.



REPORT ISSUES IN YOUR NEIGHBORHOOD

HAVE YOU USED THE "GET IT DONE" APP?

Get It Done San Diego is the official app for reporting non-emergency problems to the City of San Diego.

App users can report problems—such as flooding, clogged storm drains, and over-irrigation—and connect directly to the City's work tracking system.

Just take a photo and upload it!

WHY USE THE "GET IT DONE" APP?

- **REPORTING.** You can easily report issues through the app, which uses GPS to track the location of the issue. You can also submit a report online at sandiego.gov/get-it-done.
- **TRACKING.** You can track the progress of your report in real time, and you'll be notified when there is an update.
- **ANONYMITY.** You can report issues anonymously.
- **ROUTING.** The app automatically routes reports directly to the correct department to begin resolving the issue.

You can also report stormwater pollution at 619-235-1000 or swppp@sandiego.gov. As always, call 911 for any life-threatening emergencies.



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