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

www.lake-elsinore.org
www.rcflood.org
www.floodsmart.gov
www.ready.gov/floods

This information is provided by the City of Lake Elsinore and is applicable to properties located within the incorporated City limits. If you do not reside within the incorporated City limits, please contact your local City or for unincorporated Riverside County, Riverside County Flood Control and Water Conservation District directly for flood hazard information.
KNOW YOUR FLOOD RISK!

CITY OF LAKE ELSINORE FLOODING
The City of Lake Elsinore is known for its hot and dry summers and cool and wet winters. Due to past historical events, it has been well documented that Lake Elsinore 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, the City joined the National Flood Insurance Program (NFIP).

FLOODPLAIN REGULATIONS
The City of Lake Elsinore is a participating community in the NFIP. The NFIP is administered by the Federal Emergency Management Agency (FEMA). Under City of Lake Elsinore Ordinances 1105 and 1372, the City Engineering Department handles administration and compliance with the NFIP and regulates development within floodplains located in the incorporated areas of the City limits of Lake Elsinore. This ensures all buildings within the community are protected from flood damage. Areas within the City that have a high risk of flooding are mapped as Special Flood Hazard Areas (SFHA). Ordinances 1105 and 1378 can be reviewed at https://www.codepublishing.com/CA/LakeElsinore#!/LakeElsinore15/LakeElsinore15.html

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 the incorporated City limits, 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 an 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 Engineering Department to see if an EC is filed with the City. You can also check online at http://www.lake-elsinore.org/city-hall/city-departments/public-works/engineering/flood-safety/elevation-certificates

⇒ 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 Engineering Department 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 Engineering Department at 951-674-3124, ext. 308 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 www.lake-elsinore.org and http://floodsmart.gov.