

## Building in the Floodplain

The Sacramento County Floodplain Management Ordinance requires all construction activity or placement of fill within the FEMA floodplain or local flood hazard area to obtain a permit. Here's what you need to remember before starting:

### 1. Build 18 inches above...

All proposed new structures or substantial improvements of existing structures must be built a foot and a half above the flood hazard elevation.

### 2. Check 1st before demolishing...

Some areas of the County have new flood related building restrictions that would disallow rebuilding at grade.

### 3. We're here to help...

Contact Water Resources at (916) 874-6851 about obtaining a permit or to report any non-permitted floodplain activity.

## Elevation Certificates

Your insurance agent may ask you for an elevation certificate. This certificate verifies the elevation of the lowest floor of your house relative to the ground. It is especially important if your house/building is in a high-risk flood area.

An elevation certificate is only required if your building was built, or substantially improved, on or after the date of the community's initial Flood Insurance Rate Map (FIRM), March 15, 1979. These buildings are considered to be Post-FIRM. Be sure to ask your agent if your house/building is a Pre-FIRM or Post-FIRM building before purchasing your elevation certificate.

An existing elevation certificate for your house may be on file at the Sacramento County Department of Water Resources; call our flood zone hotline 874-7517 to find out if a copy is available.

## Protect Your Property from Flooding

Before building, consider the following flood protection measures:

- Build the lowest floor above the flood level.
- Building the foundation with flood damage resistant materials.
- Raise electrical system components.
- Anchor outside propane tanks.
- Install sewer back-flow valves.



## Drainage Issues

Call (916) 875-RAIN (7246) to:

- Request an on-site consultation to learn more about property protection measures. A technical staff member may visit your property to assist with developing ideas on how to help protect your property from drainage problems or offer advice about retrofitting techniques.
- Report flooding.



## Important Contact Information

### Sacramento County Department of Water Resources:

827 7th Street, Room 301,  
Sacramento, CA, 95814  
(916) 874-6851  
[www.StormReady.org](http://www.StormReady.org)

**Stormwater Quality**  
[www.saccounty.net](http://www.saccounty.net)  
(search stormwater)



**Federal Emergency  
Management Agency**  
[www.fema.gov](http://www.fema.gov)

**National Flood Insurance Program**  
[www.floodsmart.gov](http://www.floodsmart.gov)

**American Red Cross**  
[www.redcross.org](http://www.redcross.org)  
**Alert**  
[www.sacflood.org](http://www.sacflood.org)

**Be Aware  
Be Prepared**



## Protect Yourself with Flood Insurance

Just a few inches of water can cause tens of thousands of dollars in damage.

Please make an informed decision about the flood risks you face before deciding not to purchase flood insurance.

### Quick Facts:

1. Flood insurance is the best way to protect you from devastating financial loss.
2. Flood damage is not covered by standard property insurance.
3. Flooding is the most common disaster in our area.



### Where to start:

#### 1. Visit [www.floodsmart.gov](http://www.floodsmart.gov)

Flood insurance is available to owners & tenants of houses, condominiums, and commercial properties (renters insurance is also available).

#### 2. Talk to your agent

You *may* qualify for a Preferred Risk Policy (PRP), a lower-cost flood insurance policy.

\*\*As an example of the affordability of a PRP policy, the annual premium for a building valued at \$100,000 and contents valued at \$40,000 is \$324 (1-4 family residential without basement or enclosure; effective 4/1/16).

**Buy your flood insurance now! There's a 30 day waiting period before your policy is active.**

## Do You Live in a Flood Zone?

There are four ways to find out if you live in a flood zone:

1. Visit [www.stormready.org](http://www.stormready.org) and click on Flood Zone Information.
2. Call the Flood Zone Hotline at (916) 874-7517. Be sure to include your parcel number, address, and contact information.
3. Fax your request to (916) 874-3789. Include your parcel number, address, and contact information.
4. Come to our public counter, located in downtown Sacramento at 827 7th Street, Room 102, weekdays between 8:30 a.m. and 4:30 p.m., to view the Flood Insurance Rate Maps (FIRM) and other local flood hazard information.

### Information Available Upon Request:

- Base Flood Elevation (BFE).
- Additional flood hazard information such as floodways.
- Problems not shown on the FIRM such as local drainage.
- Approximate ground elevation.
- Historical flood information which may include location of nearest high water mark, repetitive loss area, flood photos, and flood calls.
- Areas that may be protected because of their natural floodplain functions.



## Know the Warning Signals

- Sign up to receive emergency alert information on your phone or via email. To sign-up for Everbridge alerts, please visit: [www.Sacramento-Alert.org](http://www.Sacramento-Alert.org).
- Listen for sirens. In the case of emergency, police and fire officials will use their sirens and loudspeakers to alert you to necessary information about the emergency.
- Turn on TV or radio. During large storm events, tune into a local station to find out information about emergency and evacuation routes. The emergency broadcast station for Sacramento is KFBK Radio 1530-AM.



## Know Your Flood Terms

Water Resources developed an Automated Local Evaluation in Real Time (**ALERT**) system that, through a network of 49 gauging stations, collects rainfall and stream-level data, and provides Web site updates every 15 minutes. See this real time rain and stream gage data and other information at [www.sacflood.org](http://www.sacflood.org).

### Flood Watch = Be Aware

- Turn on TV/radio.
- Know where to go.
- Have your emergency kit ready.

### Flood Warning = Take Action

- Move immediately to higher ground or stay on high ground.
- Evacuate if directed.
- Avoid walking or driving through flood waters.

## Flood Safety Tips

Here's what you can do to stay safe during a flood:

1. Listen to a battery-operated radio for the latest storm information.
2. Turn off all utilities at the main power switch and close the main gas valve if advised to do so.
3. If flooding occurs, go to higher ground and avoid areas subject to flooding.
4. If you've come in contact with floodwaters, wash your hands with disinfecting soap and clean water.
5. Do not attempt to walk across flowing streams or drive through flooded roadways.
6. For more information on preparation and recovery, talk to your insurance agent, or visit [www.stormready.org](http://www.stormready.org), [www.ready.gov](http://www.ready.gov) or [www.floodsmart.gov](http://www.floodsmart.gov).

## Only Rain Down The Drain

- Properly use and dispose of household chemicals.
- Take used oil and automotive fluids to a local service station or the Household Hazardous Waste site for recycling.
- Wash paintbrushes, mops, or other cleaning tools indoors to keep dirty water and harmful chemicals out of our streams. Never wash tools in the street or into a storm drain.
- Keep our County litter free. Any litter you drop in the street, on the sidewalk, or in a park will likely end up in a local stream
- Participate in local river and creek clean-up events.

**Report illegal dumping into the drainage system or flood problems to (916) 875-RAIN (7246)**