The City of Elk Grove incorporated on July 1, 2000, but its roots trace back to 1850 when it was established as a hotel (photo, right) and stage stop. It is located about 15 miles south of historic Sutter’s Fort and thus became a crossroads for business, entertainment, mail service and agriculture. It also served as a home base for miners in nearby communities.

The community is located in the south-central portion of Sacramento County. Despite being close to California’s capital city, Elk Grove has remained independent of Sacramento’s growth until the 1980’s. Elk Grove started as an agricultural community that continues to contribute to the area’s economy with vineyards, dairy and cattle and row crops. The City now has high technology, professional service, commercial and retail enterprises in addition to agriculture. (Source: http://www.Elkgrovecity.org/)

According to the 2000 Census Elk Grove’s population was estimated at 72,665 persons with 23,934 housing units. (Source: http://www.sacog.org/)
The total values at risk from all hazards are presented as a worst-case baseline. Like other values presented in this plan, these are deceptively low because they do not include the values of infrastructure, government and church facilities, or the local economy. Additionally, Assessed Values in California are lower than actual because they are frozen to only reflect the value at the time of the last sale.

The Risk Assessment portion of this plan indicates that Elk Grove does not face a catastrophic natural disaster, so in any given disaster event one could expect the damages to be less than the $10.7 Billion displayed in the table above. However, the risk for Elk Grove varies from the rest of the County within the mapped floodplain due to its different size, and the varying numbers of structures and varying values of those structures. Therefore, the following section takes a closer look at Elk Grove’s vulnerability to flooding.

With regards to Critical Facilities, Elk Grove has the following, none of which lie in identified hazard areas:

- Five fire stations
- Police stations (contract with County Sheriff), work out of City Hall, and Sheriff has own facility nearby for other areas of responsibility.
- 22 schools
- One propane distribution facility

Fire protection, as well as parks and recreation services, is provided through the Elk Grove Community Services District. Electricity is supplied by the Sacramento Municipal Utility District (SMUD), which has no major facilities in the City. The County provides wastewater services and Pacific Gas & Electric Company (PG&E) provides natural gas. There are no hospitals in town.
The City of Elk Grove straddles portions of the Morrison Creek and Delta/Cosumnes River watersheds. Flood problems are typically associated with Laguna Creek and its tributaries. According to the Elk Grove General Plan, flooding affects a large part of the City, primarily in the eastern portion where major drainage facilities have not been built and stormwater flows either in natural channels or small ditches whose capacity is frequently exceeded. In the “Sheldon” area of Elk Grove, local flooding is widespread but generally minor; the flat land causes floodwaters to spread out, reducing threats to life. Along the eastern and southern edges of the community, the Cosumnes River represents a major flood hazard. The Cosumnes River is the last river in California that remains undammed along its entire length, so flooding caused by this river can be extensive.

Utilizing GIS and HAZUS-MH data, the HMPC estimates that there are 2,911 persons and 1,107 structures within the various A Zones of the 100-year floodplain. The types of properties include 1,098 residential, 7 commercial, 1 industrial, and 1 public. The total value of these structures and their contents is estimated to be $305,878,000. A detailed explanation of the methodology used for this vulnerability assessment is discussed in the Sacramento County section of this plan.

NFIP Insurance data indicates that as of 02-29-04, there are 28 flood insurance policies in City of Elk Grove. There have been no claims paid in Elk Grove since the City joined the program in 2002. Source: FEMA Region IX
CALIFORNIA DIVISION OF WATER RESOURCES AWARENESS FLOODPLAIN MAP FOR ELK GROVE AND VICINITY
OTHER HAZARDS

There are no other hazard risks within Elk Grove that differ from those facing the rest of the county. Other than flood, there are no other mapped, identified natural hazard areas for the City of Elk Grove. Earthquake shaking from distant sources could cause damage in Elk Grove, though damage would probably be minor due to the relative newness of the building stock and the absence of tall buildings. There is no significant wildland fire hazard.

CAPABILITY ASSESSMENT

Administrative Mitigation Capabilities

The following is a result of an inventory of existing administrative capabilities that can result in the mitigation of natural hazards. Elk Grove’s capability assessment matrix reveals that the City’s General Plan and Zoning ordinances, and building codes address flooding and seismic hazards. The focused goal of the Safety Element of the City’s General Plan is “A safe community, free from manmade and natural hazards.”

Action taken by Resolution in 2002 approved participation in the National Flood Insurance Program. This resolution also adopted the Sacramento County Floodplain Management Policies and authorizes the County to be the City’s floodplain manager. In addition the City adopted the Sacramento County Floodplain Management Ordinance, the Sacramento County Water Agency Code Title 1 and 2, the Sacramento County Water Agency Engineer’s Report for the Formation of Zone 11, the Sacramento County Hydrology Standards, and the Drainage Section of the Sacramento County Improvement Standards.
EXPLANATION OF CAPABILITY ASSESSMENT MATRIX

Does the Community have:

Comp Plan: A Comprehensive Long-Term Community Growth Plan?

Land Use Plan: A plan that designates type of Land Use desired/required; uses Zoning

Subdivision Ordinance: A regulation that dictates lot sizes, density, setbacks and construction type

Zoning Ordinance: An ordinance that dictates type of Use and Occupancy, Implements Land Use Plan

NFIP/FPM Ord: A Floodplain Management Ordinance: Directs development in identified Flood Hazard Areas. Required for Participation in NFIP and Availability of Flood Insurance

Sub. Damage: Does your FPM Ordinance contain language on Substantial Damage/Improvements?

Administrator: Do you have a Floodplain Management Administrator (someone with the responsibility of enforcing the ordinance and providing ancillary services (e.g., map reading, public education)

# of FP Bldgs: How many buildings are in the mapped Floodplain?

# of policies: How many buildings are insured against flood through the NFIP?

# of RL’s: # of Repetitive Losses: (Paid more than $1,000, twice in 10 years)

CRS Rating: A Community Rating System rating from the NFIP, and if so, what is it?

BCEGS: A Building Code Effectiveness Grading System Rating

LEOP: A Local Emergency Operations Plan – a disaster RESPONSE plan

HM Plan: A Hazard Mitigation Plan

Warning: Any type of system, such as “Storm Ready” Certification from NWS, NOAA Weather Radio reception, outdoor sirens, Cable (TV) Override, or an Emergency Warning Notification System?

GIS: A Geographic Information System

Structural Protection Projects: (levees, drainage facilities, detention/retention basins)

Property Protection Projects: (buy-outs, elevation of structures, floodproofing, small "residential" levees or berms/floodwalls)

Critical Facility Protection: (for example, protection of power substations, sewage lift stations, water-supply sources, the EOC, police/fire stations or medical facilities that are at risk)

Natural And Cultural Inventory: Do you have an inventory of resources, maps, or special regulations within the community? (wetlands and historic structures/districts, etc.)

Erosion Or Sediment Control: Do you have any projects or regulations in place?

Public Information And/Or Environmental Education Program: Do you have an ongoing program even if its primary focus is not hazards? Examples would be "regular" flyers included in city utility billings, a website, or an educational education program for kids in conjunction with Parks & Recreation?)
Zoning Ordinance

The Zoning Code of Elk Grove has the following sections that pertain to floodplain management:

Title II: Land Use Zones, Chapter 35 Special and Combining Land Use Zones
Article 2: (F) Flood (Combining Land Use Zone)
235-10. Purposes

The (F) Combining Zone as shown on the Comprehensive Zoning Plans is intended to comprise all land covered by rivers, creeks, and streams and land subject to flooding within the unincorporated area of the County. The Board of Supervisors in adopting the regulations in this Article recognizes that:

(a) The promotion of the orderly development and beneficial use of lands subject to recurrent flooding is necessary if the potential property damage which results from improper development is to be minimized.
(b) There is a need to protect current and future occupants of land subject to flooding from the physical damage of flooding.
(c) The health, general welfare and safety of the public of the County as a whole requires that lands subject to flooding be strictly regulated as to the uses permitted on the land and the amount of open space which separate buildings and structures.
(d) Inundation frequently causes extensive property damage.
(e) Strict regulation of flood lands is necessary to protect prospective buyers of land from deception as to the utility of the land within the flood zones.

235-11. Prohibition

No building, structure, vehicle, sign, or area in any zone with which the (F) Combining Zone is combined shall be used, nor shall any building, structure, sign, or vehicle be erected, altered, moved, enlarged, or stored in any zone with which the (F) Combining Zone is combined, except as hereinafter specifically provided in this Chapter or elsewhere in this Code; nor shall any area, building, structure, vehicle, or sign be used in any manner so as to create problems inimical to the public health, safety, or general welfare, or so as to constitute a public nuisance. Any building, structure, vehicle, sign, or lot, or the use of any building, structure, vehicle, or lot in any zone with which the (F) Combining Zone is combined shall be regulated and governed by the provisions of this Article, the regulations and provisions applicable to the zone with which the (F) Combining Zone is combined, and the regulations and conditions for each use in Title III of this Code. To the extent of any conflict between the provisions of the zone with which the (F) Combining Zone is combined the provisions of this Article shall prevail.

235-12. Elevations

No building or structure designed for human habitation shall hereafter be erected, altered, moved or enlarged with a first floor elevation lower than required by the Sacramento County Water Agency Drainage Ordinance, and regulations adopted pursuant thereto.
Article 9: (NS) Natural Streams (Combining Land Use Zone)

235-160. Purpose

The Natural Streams (NS) Combining Zone as shown on the Comprehensive Zoning Plans shall be used to regulate property along the designated Natural Streams within the unincorporated area of the County to:

(a) Protect current and future occupants of land subject to flooding from the physical damage of flooding.
(b) Protect property from flood losses and prevent noncompatible development in flood prone areas.
(c) Protect and preserve the natural character and amenities of the Natural Streams.
(d) Minimize the placement of fill in floodplain areas of the Natural Streams.
(e) Protect and enhance the quality of water entering and flowing within the Natural Streams.
(f) Preserve the recreation potential of the Natural Streams.

Title III Use Regulations and Development Standards

Chapter 27: Tributary Standards

Article 1: Development Standards for Property Adjacent to Designated Tributaries

327-01. Application

No building or structure shall be erected or maintained within the 100-year floodplain of designated tributaries, as defined in Section 130-53.3, and no lot shall be created unless the standards and requirements set forth in this Article are complied with and maintained.

327-02. Development Standards

The following development standards shall apply to the placement of structures within floodplains of designated tributaries.

(a) All construction except fences shall be located either
   (1) Outside the 100-year floodplain of the tributary, or
   (2) At least twenty-five (25) feet from the center line of the designated tributary and outside the floodway.

(b) All construction shall maintain a habitable finished floor elevation at least one (1) foot above the water surface elevation of the 100-year floodplain.

(c) Fences and other structures such as culverts and bridges which must be constructed within the floodway shall be designed to the requirements of the County Water Resources Division of Public Works so as to prevent an obstruction or diversion of flood and drainage flow and to minimize adverse effects to natural riparian vegetation.

(d) Tributary channels shall remain in their natural state and shall not be altered (i.e., piped or channelized) unless the proposal is heard and approved by the appropriate authority in conjunction with any application for rezone, use permit, special development permit, variance or other similar application. If no such application has
been filed, the proponent of such alteration shall apply for a development plan approval to be heard by the Project Planning Commission.

(e) All proposed projects within designated tributary floodplains shall meet the requirements and regulations set forth in the Tree Ordinance of the Sacramento County Code, Title 19, Chapter 19.04.

(f) No fill shall be permitted within the 100-year floodplain of designated tributaries unless:

1. The 100-year flood depth prior to the fill is less than two (2) feet,
2. The fill is for the minimum area to accommodate a structure and allow for a five (5) foot border area which shall have a side slope of 4:1 or flatter when no landscaping or erosion control is provided by the proponent,
3. There are no trees nine (9) inches in diameter or larger which cannot be successfully transplanted or otherwise protected from the impact of the fill,
4. The toe of the fill will not encroach within twenty-five (25) feet of the center line of the designated tributary, and
5. The fill will not result in adverse hydrologic impacts on the stream, as determined by the Water Resources Division.

**General Plan Excerpts**

The following excerpts from Elk Grove General Plan pertain to floodplain management and public safety.

**Conservation and Air Quality Element**

**Conservation Policies: Flooding and Drainage**

**CAQ-17** The City recognizes the value of naturally vegetated stream corridors, commensurate with flood control and public acceptance, to assist in removal of pollutants, provide native and endangered species habitat and provide community amenities.

**CAQ-18** Post-development peak storm water runoff discharge rates and velocities shall be designed to prevent or reduce downstream erosion, and to protect stream habitat.

**CAQ-20** Fill may not be placed in any 100-year floodplain as delineated by currently effective FEMA Flood Insurance Rate Maps or subsequent comprehensive drainage plans unless specifically approved by the City. No fill shall be permitted in wetland areas unless approved by the City and appropriate state and federal agencies.

**CAQ-21** Development adjacent to a natural stream(s) shall provide a ‘stream buffer zone’ along the stream. Stream buffer zones should generally measure at least 50 (fifty) feet from the stream centerline (total width of 100) feet or more, depending on the characteristics of the stream.

**CAQ-22** Stream crossings shall be minimized and be aesthetically compatible with the natural appearance of the stream channel. The use of bridges and other stream crossings with natural (unpaved) bottoms shall be encouraged to minimize impacts to natural habitat.
CAQ-23 Uses in the stream corridors shall be limited to recreation and agricultural uses compatible with resource protection and flood control measures. Roads, parking, and associated fill slopes shall be located outside of the stream corridor, except at stream crossings.

CAQ-24 Open space lands within a stream corridor shall be required to be retained as open space as a condition of development approval for projects that include a stream corridor. Unencumbered maintenance access to the stream shall be provided.

Open Space Element

PTO-18 To the extent possible, retain natural drainage courses in all cases where preservation of natural drainage is physically feasible and consistent with the need to provide flood protection.

Safety Element: General Policies

SA-3-Action 2 The City shall maintain a database which records, in maps and text, the identified off-site hazards from any reasonably foreseeable events at hazardous facilities in Elk Grove, and shall make this information available to the public.

SA-5 The City will cooperate with other local, regional, state, and federal agencies, and with rail carriers in an effort to secure the safety of all residents and businesses in Elk Grove.

SA-5-Action 1 Establish an Emergency Operations Center (EOC) to coordinate and direct overall emergency response operations. The establishment of the EOC should be coordinated with the Elk Grove Police Department, appropriate City departments, the Elk Grove CSD Fire District, and the County Sheriff’s Department.

SA-6 Consider developing and adopting a predisaster ordinance for post-disaster recovery and reconstruction that includes provisions for debris clearance, damage assessment, demolitions, re-occupancy and building moratorium criteria, fee waivers and deferrals, and expedited permitting procedures for repair and reconstruction.

Safety Policies: Drainage and Flooding

The City opposes the construction of flood control facilities, which would alter or reduce flows in the Cosumnes River and supports retention of the Cosumnes River floodplain in non-urban uses consistent with location in an area subject to flooding.

SA-16 A buildable area outside the 100-year floodplain must be present on every residential lot sufficient to accommodate a residence and associated structures. Fill may be placed to create a buildable area only if approved by the City and in accordance with all other applicable policies and regulations.

SA-18 Creation of lots whose access will be inundated by flows resulting from a 10-year or greater storm shall not be allowed. Bridges or similar structures may be used to provide access over creeks or inundated areas, subject to applicable local, state, and federal regulations.
SA-19-Action 1 Lots or parcels which will contain two or more buildable areas on both sides of a creek or floodplain shall be discouraged.

SA-21 Where necessary due to clear dangers to life or property, the City will support the construction of flood control projects.

SA-21-Action 1 The City will participate through the Sacramento Area Flood Control Agency in obtaining federal authorization for construction of a backbone flood control project along the Sacramento River and the immediate …

SA-21-Action 2 The City will continue local efforts that encourage implementation of the Federal Flood Insurance Program.

SA-22 New and modified bridge structures shall not cause an increase in water surface elevations of the 100-year floodplain exceeding one foot, unless analysis clearly indicates that the physical and/or economic use of upstream property will not be adversely affected.

SA-23 The City shall require all new urban development projects to incorporate runoff control measures to minimize peak flows of runoff and/or assist in financing or otherwise implementing Comprehensive Drainage Plans.

Safety Policies: Geologic and Seismic Hazards

SA-25 The City supports efforts by Federal, State, and other local jurisdictions to investigate local seismic and geological hazards and support those programs that effectively mitigate these hazards.

SA-25-Action 1 Implement the Uniform Building Code to ensure that structures meet all applicable seismic standards.

SA-26 The City shall seek to ensure that new structures are protected from damage caused by geologic and/or soil conditions.

SA-26 Action 1 Require that a geotechnical report or other appropriate analysis be conducted to determine the shrink/swell potential and stability of the soil for public and private construction projects and identifies measures necessary to ensure stable soil conditions.

Safety Policies: Fire Protection

SA-32 Cooperate with the Elk Grove Community Services District (EGCSD) Fire Department to reduce fire hazards, assist in fire suppression, and promote fire safety in Elk Grove.
Structural Mitigation Capabilities

Recent annexation of the area known as Laguna West has resulted in the City inheriting about six miles of local levees from Sacramento County near I-5 and the City’s western boundary.

Emergency Services Mitigation Capabilities

The City has an “Emergency Flood Control Plan” that details contact numbers and actions to take during a flood emergency.

All of the City’s building inspectors are state-qualified “Disaster Service Workers”, which is a mutual aid program managed by State OES through the California Building Officials Organization (CALBO).

HISTORIC PRESERVATION

There are two sites within Elk Grove listed on the National Register of Historic Places. On March 1, 1988, Old Town Elk Grove became nationally recognized as the Elk Grove Historic District on the National Register of Historic Places. There are 3 State Historic Landmarks within the City. Also, 93 Native American archaeological sites have been identified in the Elk Grove Planning area.

State and Federal Historic Preservation District Registers

Elk Grove Historic District (added 1988 - District - #87002410)  
Also known as Old Elk Grove; Old Town Elk Grove  
8986–9097 Elk Grove Blvd. also School, Gage and Grove Sts., Elk Grove  
Source: http://www.nationalregisterofhistoricplaces.com/CA/Sacramento/state.html

Historic Resource Policies (from General Plan)

HR-1 Encourage the preservation and enhancement of existing historical and archaeological resources in the City.

HR-1-Action 1 Develop and update a comprehensive Historic Resource inventory using the National Register, the California Register, California Historical Landmarks, California Points of Historical Interest, and any other structures or properties the City Council determines to have historic value. The Inventory should contain a map that shows the location of all of the structures with a historically significant designation, and a list of all of the historically significant structures within Elk Grove.

Old Town Special Planning Area. In 1985, Sacramento County adopted the Elk Grove Old Town Special Planning Area (SPA) Ordinance, to serve as the guiding policy document for the historic area.
DEVELOPMENT TRENDS

Elk Grove is a growing community. According to the Sacramento Area Council of Governments (SACOG) Elk Grove’s population will increase to 168,465 persons by 2025. Total housing units are estimated to be 61,759 in 2025, an increase of 36,942 units from the year 2000 estimate of 24,817. One of the reasons that Elk Grove incorporated in 2000 was to better manage the community’s growth. The City Council passed a Growth Management Policy in June 2004 to ensure that future development is consistent with the adopted General Plan and implementation measures.

The City General Plan envisions the potential for converting some additional lands from agriculture to urban uses in the “Urban Study Areas” east of Grant Line Road and south of Kammerer Road that as of 2002 were outside of the city limits. Although not within the current incorporated boundaries of Elk Grove, a portion of the Sacramento River Delta is inside the larger Planning Area of the General Plan. Therefore, the City’s long-term land use policies will require coordination with the Delta Protection Commission (a state agency) once these lands are included within the corporate boundary of Elk Grove.

In 2000-02 about 375 acres were urbanized in the Lakeside Community area of Elk Grove, including new Elliott Ranch Elementary School, AAA Call Center building, and housing. (Source: CA Dept of Conservation)

Recent Building Permit Data for Elk Grove

Single-family new house construction building permits

- 2002: 804 buildings, average cost: $212,700
- 2003: 3,716 buildings, average cost: $239,000

Buses Example of Elk Grove's Municipal Destiny

http://www.sacbee.com/content/news/story...  

"The vehicles Elk Grove plans to unveil for its downtown Sacramento routes are billed as among the most advanced on the road. Running on hybrid gasoline-electric engines, they promise a smoother ride and some of the lowest emissions in public transportation. They will be equipped for eventual wireless Internet access. They'll feature reclining seats and individual tray tables… And they'll offer on-board satellite TV, allowing Brown and anyone else to use a headset receiver to hear the televised broadcasts on designated frequencies… These upscale buses and the new service that begins Jan. 2 are the latest example of Elk Grove's attempt to carve out its own municipal destiny. The city has abandoned the garbage company it inherited when it incorporated four years ago, is re-evaluating its police services contract and soon may buy a local water district." (Sacramento Bee 10/3/04)
NATURAL RESOURCES IDENTIFIED IN ELK GROVE

The following list was generated from The California Natural Diversity Database and contains all known occurrences of rare plants and animals, and terrestrial and aquatic communities located within the City of Elk Grove.

CITY OF ELK GROVE
- Boggs Lake hedge-hyssop
- California linderiella
- Northern Hardpan Vernal Pool
- Sanford's arrowhead
- Swainson's hawk
- Dwarf downingia
- Giant garter snake
- Legenere
- Midvalley fairy shrimp
- Northwestern pond turtle
- Tri-colored blackbird
- Vernal pool fairy shrimp
- Vernal pool tadpole shrimp

COMMUNITY-SPECIFIC RECOMMENDATIONS

Elk Grove Action Item #1: Participate with the development of a seasonal multi-hazard public education campaign to be implemented annually.

Issue/Background Statement: Refer to Section 5-4 Countywide Mitigation Recommendations. Public Education is one of the primary mechanisms in reducing future hazard related losses, and one that is inexpensive in comparison to other mitigation projects. This effort should be coordinated between the many organizations that already have extensive and/or limited programs in place.

The following topics could be addressed through this effort that apply to Elk Grove:

- Floods
  - Warning system components
  - Regional Evacuation plans/procedures (response to warning)
  - Public Info regarding manhole covers popping off: what they are, what they are for
  - Natural & Beneficial value of floodplains
  - Placing Flood-Depth signs county-wide
- Severe Weather
  - Tree-limb trimming
  - Fog – driving tips
- Warning (NOAA Weather [All-Hazards] Radio)
  - Earthquakes
  - Health Hazards (West Nile Virus)
  - Water Conservation (In conjunction with existing San Juan WD program effort)
  - Develop/enhance Business Continuity Planning
  - Conduct disaster exercises
  - Train consumers/volunteers to be ready to help when disasters strike
  - Provide all-hazard curriculum for teachers

Other Alternatives Considered: Do nothing

Responsible Offices/Persons: City & County Emergency Management offices, City & County Floodplain Management Offices, SAFCA, the America Red Cross, Sacramento County Health Department, San Juan Water District, the California Fire Alliance, the Institute of Building and Home Safety, CA-OES, CA-DWR, CA-Reclamation Board and FEMA Region IX.

Priority (H,M,L): High

Cost Estimate/Potential Source of Funding: TBD/ HMGP

Cost-Effectiveness Explanation: Life safety, hazard loss reduction

Schedule: 2005

Elk Grove Action Item # 2: Fully implement the Elk Grove General Plan Safety Element policies # SA-5 and SA-6.

Issue Statement: Policy SA-5 establishes the effort to secure the safety of all residents and businesses in Elk Grove, and includes the development of an Emergency Operations Center (EOC). Policy SA-6 considers developing and adopting a pre-disaster ordinance for post-disaster recovery and reconstruction that includes provisions for debris clearance, damage assessment, demolitions, re-occupancy and building moratorium criteria, fee waivers and deferrals, and expedited permitting procedures for repair and reconstruction. Both of these policies would be beneficial to the overall mitigation effort.

Other Alternatives Considered: No Action

Implementation Manager: Elk Grove City Council

Priority (H,M,L): High

Cost Estimate: EOC: TBD; The pre-disaster ordinance only requires staff time

Cost-Effectiveness Explanation: The benefit of the EOC is in a coordinated and effective response to any emergency event, which in turn reduces losses. An effective response
establishes the credibility and foundation for additional efforts to minimize the impacts of any emergency event, such as those proposed in the pre-disaster ordinance.

**Schedule:** TBD

**Elk Grove Action Item # 3:** Participate with Sacramento County in achieving Storm-Ready certification by the National Weather Service.

**Issue Statement:** Storm-Ready certification recognizes a community’s ability to understand and disseminate weather warning information. It is a relatively low cost effort that can provide the “lead time” necessary to save lives and reduce property damage from severe meteorological events. The Capability Assessment for Elk Grove revealed that there is currently little institutionalized warning capability.

**Other Alternatives Considered:** No Action

**Implementation Manager:** Elk Grove Emergency Manager (or designee) in conjunction with the Sacramento County Sheriff’s Department, OEM.

**Cost Estimate:** TBD

**Cost-Effectiveness Explanation:** Life safety, reduced property losses resulting from improved warning

**Schedule:** 2005

**Elk Grove Action Item # 4:** Promote and support the purchase of flood insurance by the owners of structures within the mapped 100-year floodplains. Sponsor “Lenders” and “Agents” Flood Insurance Workshops if provided.

**Issue Statement:** The HMPC research efforts estimate that there are 1107 structures within the 100-year floodplains of Elk Grove, yet only 28 flood insurance policies in force. While there may be an explanation for some of this disparity, it is likely that there are property owners that could benefit from having this insurance, and others that may be required to own it.

**Other Alternatives Considered:** No Action

**Implementation Manager:** Elk Grove Floodplain Administrator in conjunction with Sacramento County Department of Water Resources

**Cost Estimate:** TBD. Developing/mailing a letter to the structure owners would cost less than $500 not including staff time. There is no cost to host the Lender and Agent NFIP workshops.
Cost-Effectiveness Explanation: Increased insurance coverage; improved compliance with Mandatory Purchase requirements; Continuing education benefits to insurance agents and banking lenders.

Schedule: 2005