



**Department of Water Resources
Floodplain Management Section**

**Annual Progress Report
On the Repetitive Loss Area Analysis
Element Of The Community Rating System**

May 2018

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EXECUTIVE SUMMARY

A repetitive loss property, by FEMA definition, is one that has two or more flood insurance claims (exceeding the deductible) in a ten-year period. Repetitive flood damage claims is costly to the flood insurance program and a matter of interest to Congress as they seek to make the program financially sustainable. The Floodplain Management Section of the County Department of Water Resources outreaches annually seeking property owners who will allow staff to help them to reduce flood risk by various mitigation measures. Recent evidence of progress includes approved FEMA mitigation grants and additional grant applications in 2018.

The Community Rating System (CRS) is a voluntary incentive-based program allowing reduced flood insurance cost. It encourages community floodplain management activities that improve flood risk reduction. The Program for Public Information (PPI) and the Repetitive Loss Area Analysis (RLAA) are useful documents to direct continued progress in two important floodplain management activities.

Appendix G of the Sacramento County Local Hazard Mitigation Plan, posted at www.StormReady.org, describes areas within which are the 101 repetitive loss properties in the unincorporated County. The July 2015 Repetitive Loss Area Analysis Report describes 28 repetitive loss areas. Since a disproportionate amount of flood insurance is paid out to those who repeatedly flood, it is important to work toward flood risk reduction in those areas.

There were no properties added to the repetitive loss list as of the January 2017 repetitive loss report. However, the storms of January and February of 2017 will likely add some to the next report.

The federal Hazard Mitigation Act allows FEMA grant monies to be available to states after experiencing Presidential Disaster Declarations. In recent years, California has suffered several natural disasters such as flood, fires, and mudflow. The Department of Water Resources Floodplain Management Section has proactively outreached to property owners and sought FEMA grants to assist with the cost of mitigation.

UPDATE TO THE EXISTING REPORT

There were no properties added to the repetitive loss list as of the January 2017 repetitive loss report.

Have any circumstances changed that might change the RLAA's? There are no updates to the 5-step process that was done in 2015 that might change the RLAA's.

Outreach – in addition to the outreach activities in the Plan for Public Information, a Hazard Mitigation Grant Program Statement Of Interest was sent to all identified property owners located within the repetitive loss areas. This notice provides information on the FEMA grant offered to entire community.

This update is available to the media and the public, especially to all properties (owners and residents) in all of the repetitive loss areas, www.StormReady.org under the Local Hazard Mitigation Plan.

REVIEW OF MITIGATION MEASURES

The following is an outline of the mitigation measures and the actions taken for RLAA Areas 1 through 26, each having a section entitled Future Mitigation Measures herein reviewed for this annual report.

AREA 1 DRY CREEK WATERSHED

SECTION A1.6 FUTURE MITIGATION MEASURES (Dry Creek)

The County continues to search for additional funding for acquisition of additional properties in Dry Creek Floodway for demolition to restore the natural floodplain. The County further continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available.
- **Potential Funding:** State and/or Federal Grant

Implementation:

- Three locations have expressed interest in home elevation (Grant #4240). Cherry Lane, K Street, and 6th Street. Water Resources through HMGP home elevations (2017) have slated these properties as potential projects for the FEMA Grant funded mitigation program. Water Resources are in contact with the homeowners regarding their potential program involvement.

Recommended changes:

- No other changes

AREA 2 LAGUNA CREEK (INTER-BASIN TRANSFER) GERBER CREEK

SECTION A2.6 FUTURE MITIGATION MEASURES (Laguna Creek Gerber Creek)

The County continues to search for additional funding for acquisition of additional properties in this floodplain area. As part of the Vineyard Springs Comprehensive Plan there are efforts to reduce this flood risk, but construction will require several years to complete.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available.
- **Potential Funding:** State and/or Federal Grant

Implementation:

- No action to report

Recommended changes:

- No other changes

AREA 3 LOCAL DRAINAGE

SECTION A3.6 FUTURE MITIGATION MEASURES (Local Drainage)

The overland release must be inspected periodically and kept clear. The County does periodic outreach to ten properties in Area 3. The local flooding problem was mitigated by a project constructed under the direction of the County. There is no remaining construction action necessary. The overland release must be kept clear and functioning.

Implementation:

- No action to report

Recommended changes:

- No other changes

AREA 4 NORTH AVENUE (EAST OF MISSION AVENUE) CHICKEN RANCH SLOUGH FLOODPLAIN

SECTION A4.6 FUTURE MITIGATION MEASURES (North Avenue Chicken Ranch Slough)

The most common type of foundations within the Dry Creek RLA is slab on grade, which constitutes 71% of the two common foundations found in Sacramento County (see Section 2.5.2 of this report for a detailed description of the foundation types mentioned).

There does not appear to be an urgent project in Area 4.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available.
- **Potential Funding:** FEMA grant

Implementation:

- No action to report

Recommended changes:

- No other changes

AREA 5 TWIN CITIES ROAD LOWER COSUMNES RIVER / BEACH-STONE

SECTION A5.6 FUTURE MITIGATION MEASURES (Twin Cities Rd Lower Cosumnes River/Beach-Stone)

In 2001, the County began subsidizing flood insurance for Beach Stone Lake floodplain properties west of the Union Pacific Railroad. There are dozens of homes in need of flood mitigation in the insurance subsidy area and the Department of Water Resource Floodplain Management Section has applied for FEMA grants to begin this process.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** depends on interest from the homeowners
- **Potential Funding:** FEMA grant and the Beach Stone Lake mitigation funds.

Implementation:

- There will be more to report next year.

Recommended changes:

- No other changes

AREA 6 BROOKTREE CREEK – SOUTH OF MADISON AVENUE TO WEST OF DEWEY AVENUE

SECTION A6.6 FUTURE MITIGATION MEASURES (Brooktree Creek)

The County continues to search for additional funding for future mitigation measures. The County further continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available
- **Potential Funding:** FEMA Grant for house lifting or the Stormwater Utility for projects

Implementation:

- No recent action on this area.

Recommended changes:

- One edit was recommended to the discussion about Elsinore Way. No other changes are noted.

AREA 7 MORRISON CREEK (FRUITRIDGE & HEDGE)

SECTION A7.6 FUTURE MITIGATION MEASURES (Morrison Creek)

The flood control channel and weir at the Aspen 6/Vineyard 1 aggregate strip mine, upstream of Jackson Highway controls the flooding; however, the FEMA map is yet to be corrected.

Implementation:

- The miners are to pursue FEMA floodplain mapping since the mines relocated the floodway and improved flood control

Recommended changes:

- none

AREA 8 COSUMNES RIVER

A8.6 FUTURE MITIGATION MEASURES (Cosumnes River)

The County continues to search for additional funding for elevating homes. The County further continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As homeowners ask the County to apply for home elevation grants
- **Potential Funding:** FEMA grants

Implementation:

- No recent action in this area

Recommended changes:

- No other changes

AREA A9 SOUTH BRANCH OF ARCADE CREEK

SECTION A9.6 FUTURE MITIGATION MEASURES (South Branch Arcade Creek)

The County continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available.
- **Potential Funding:** State and/or Federal Grant

Implementation:

- Gum Ranch, FEMA grant funded projects

Recommended changes:

- There may be more to report next year

AREA A10 STRONG RANCH SLOUGH

SECTION A10.6 FUTURE MITIGATION MEASURES (Strong Ranch Slough)

The County continues to search for additional funding for elevating homes. The County further continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available.
- **Potential Funding:** State and/or Federal Grant

Implementation:

- One Maple Glen Road location has expressed interest in home elevation (Grant #4240). Water Resources through HMGP home elevations (2018) have slated this property as a potential project for the program. Water Resources are in contact with other property owners regarding their potential program involvement.

Recommended changes:

- No other changes
- There may be more to report in a year or two

AREA A11 LINDA CREEK

SECTION A11.5 FUTURE MITIGATION MEASURES (Linda Creek)

The County continues to search for additional funding for elevating structures in this RLA. The County continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Department of Water Resources (Demolition) through HMGP& FMA and Property Owner (Home Elevation)
- **Timeline:** As opportunity and/or funding becomes available.
- **Potential Funding:** State and/or Federal Grant

Implementation:

- The Floodplain Management Section reached out to homeowners suggesting they take advantage of the FEMA grant opportunities.

Recommended changes:

- No other changes

AREA A12 GRAND ISLAND ROAD & VIERRA'S RESORT

SECTION A12.6 FUTURE MITIGATION MEASURES (Grand Island Road & Vieira's Resort)

The County continues to search for additional funding for home elevations. The County further continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available.
- **Potential Funding:** State and/or Federal Grant

Implementation:

- The Floodplain Management Section reached out to homeowners and has applied for FEMA mitigation grant funding

Recommended changes:

- No other changes
- There may be more to report in coming years

AREA 13 BADGER CREEK (WILTON) LOCAL FLOOD HAZARD

SECTION A13.6 FUTURE MITIGATION MEASURES (Badger Creek)

The County continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available
- **Potential Funding:** State and/or Federal Grant

Implementation:

- No recent action to report

Recommended changes:

- No other changes

AREA 14 ARCADE CREEK

SECTION A14.6 FUTURE MITIGATION MEASURES (Arcade Creek)

The County continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available
- **Potential Funding:** State and/or Federal Grant

Implementation:

- No recent actions to report

Recommended changes:

- No other changes

AREA 15 DILLARD ROAD & BERRY RD (WILTON) LOCAL FLOOD HAZARD

SECTION A15.6 FUTURE MITIGATION MEASURES (Dillard Rd/Berry Rd)

The County continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available
- **Potential Funding:** State and/or Federal Grant

In addition, the County could explore a regional improvement project to increase the capacity of the inverted siphon crossing at Folsom South Canal.

Implementation:

- No recent actions to report

Recommended changes:

- No other changes

AREA 16 ROBLA CREEK

SECTION A16.6 FUTURE MITIGATION MEASURES (Robla Creek)

The County continues to search for additional funding for future mitigation measures. The County further continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available
- **Potential Funding:** State and/or Federal Grant, such as FEMA grants for home elevation

Implementation:

- No recent action to report

Recommended changes:

- No other changes

AREA 17 GARDEN HIGHWAY (HOMES ON THE RIVER SIDE OF THE LEVEE)

SECTION A17.6 FUTURE MITIGATION MEASURES (Garden Hwy)

The County continues to search for additional funding for land acquisition and home elevations. The Federal and State governments have taken a strong interest in the Natomas area and have starting funding projects to strengthen and build setback levees protecting the area. Additionally, the Federal and State governments' area conducting off-site projects to decrease flood stages in the Sacramento River. Lastly, the County further continues to encourage homeowners to raise their structures above the flood hazard.

- Sacramento Area Flood Control Agency (SAFCA) and United States Army Corps of Engineers (USACE) – Sacramento River Levee Improvement Project
- Central Valley Flood Evaluation and Delineation Project
- USACE and Bureau of Reclamation – Joint Federal Project
- State of California – Fremont Weir Expansion Project
- County - Raise Home Elevations

Implementation:

- Two locations have expressed interest in home elevation (Grant #4240). Both on Garden Hwy. Water Resources through HMGP home elevations (2017) have slated these properties as potential projects for the program. Water Resources are in contact with the Homeowners regarding their potential program involvement.

Recommended changes:

- No other changes
- Continue outreaching to others who might become interested in mitigation actions.
- Depending on response from home elevation candidate(s) there may be more to report in future years

AREA 18 LEONA CIRCLE IN THE NATOMAS AREA (LOCAL FLOODPLAIN)

SECTION A18.6 FUTURE MITIGATION MEASURES (Leona Circle)

The County continues to search for additional funding for acquisition of properties and further continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunities and funding becomes available
- **Potential Funding:** State and/or Federal Grants

Implementation:

- No recent action to report

Recommended changes:

- No other changes

AREA 19 TANGERINE AVENUE AT PERMSIMMON AVENUE

A19.6 FUTURE MITIGATION MEASURES (Tangerine Avenue)

The County continues to search for additional funding for acquisition of flood prone properties. The County further continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available.
- **Potential Funding:** State and/or Federal Grant

Implementation:

- Florin Creek flood control improvements were constructed

Recommended changes:

- Review this repetitive loss area to determine to what extent the drainage improvements reduce risk of flooding.
- Report next year should compare NFIP claims and drainage service request since 1998, determine to what extent the drainage improvements might have reduced flooding.

AREA 20 TREEHOUSE LANE

SECTION A20.6 FUTURE MITIGATION MEASURES (Treehouse Lane)

The County continues to search for additional funding for acquisition of flood prone properties. The County further continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:**
- **Potential Funding:**

Implementation:

- There was a minor drainage improvement constructed in about 1997.

Recommended changes:

- No other changes at this time
- Report next year should compare NFIP claims and drainage service request since 1998, determine to what extent the drainage improvements might have reduced flooding.

AREA 21 RIO LINDA DRY CREEK

SECTION A21.6 FUTURE MITIGATION MEASURES (Rio Linda Dry Creek)

The County continues to search for additional funding for HMGP the County further continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available.

- **Potential Funding:** State and/or Federal Grant

Implementation:

- The Floodplain Management Section outreached to this area suggesting homeowners consider elevating their home with partial funding by a FEMA grant.

Recommended changes:

- No other changes
- More to report in coming years, subject to FEMA grant and home elevation projects

AREA 22 NORTH NATOMAS EAST MAIN DRAIN CANAL (NEMDC TRIBUTARIES)

SECTION A22.6 FUTURE MITIGATION MEASURES (North Natomas East Main Drain Canal)

The County continues to search for additional funding for acquisition of additional properties in North NEMDC floodplain for demolition to restores the natural floodplain. The County further continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available.
- **Potential Funding:** State and/or Federal Grant

Implementation:

- No recent action to report

Recommended changes:

- No other changes

AREA 23 MORRISON CREEK FEMA FLOODPLAIN (BETWEEN JACKSON HWY AND MAYHEW)

SECTION A23.6 FUTURE MITIGATION MEASURES (Morrison Creek, upstream of Area 7)

The County continues to search for additional funding for acquisition of additional properties in Morrison Creek floodplain for demolition to restores the natural floodplain. The County further continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available.
- **Potential Funding:**

Further, a weir along Morrison Creek is planned to be constructed upstream of highway 16 at an aggregate mine that should control flooding and help reduce some of the structural flooding that has been experienced in the past. Flooding could still be experienced in existing and future mining areas that are below the flow line of the creek.

Implementation:

- The miners are to pursue FEMA floodplain mapping since the mines relocated the floodway and improved flood control

Recommended changes:

- No other changes

AREA 24 ARCADE CREEK AT PARK ROAD

SECTION A24.6 FUTURE MITIGATION MEASURES (Arcade Creek at Park Road)

The County continues to search for additional funding for home elevations. The County further continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section **Timeline:** As opportunity and/or funding becomes available
- **Potential Funding:** State and/or Federal Grant

Implementation:

- Floodplain Management staff outreach for FEMA grant participation.
- Nothing to report at this time

Recommended changes:

- No other changes

AREA 25 MADISON AVENUE AT ROLLINGWOOD

SECTION A25.6 FUTURE MITIGATION MEASURES (Madison Avenue at Rollingwood)

The County continues to search for additional funding for home elevation projects. The County further continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available
- **Potential Funding:** State and/or Federal Grant

Implementation:

- No action

Recommended changes:

- Report next year should compare NFIP claims and drainage service request since 1998, determine to what extent the drainage improvements might have reduced flooding.

AREA 26 STRONG RANCH SLOUGH

SECTION A26.6 FUTURE MITIGATION MEASURES (Strong Ranch Slough)

The County continues to search for additional funding for future mitigation measures. The County further continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available
- **Potential Funding:** State and/or Federal Grant

Implementation:

- Woodside Condominiums is considering mitigation

Recommended changes:

- No other changes at this time, but there should be more to report in subsequent reports.

AREA 27 BROOKTREE CREEK AUBURN BLVD AT ROSEBOD LANE

SECTION A27.6 FUTURE MITIGATION MEASURES (Brooktree Creek, Auburn Blvd at Rosebud Ln)

The County continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
Through HMGP & FMA and Property Owner (Home Elevation)
- **Timeline:** As opportunity and/or funding becomes available.
- **Potential Funding:** State and/or Federal Grant

Implementation:

- No action

Recommended changes:

- Follow up with the owners and their engineer to determine what plans they have to mitigate

AREA 28 VERDE CRUZ CREEK

SECTION A28.6 FUTURE MITIGATION MEASURES (Verde Cruz Creek)

The County continues to search for additional funding for future mitigation measures. The County further continues to encourage homeowners to raise their structures above the flood hazard.

- **Responsible Office:** Water Resources Floodplain Management Section
- **Timeline:** As opportunity and/or funding becomes available
- **Potential Funding:** State and/or Federal Grant

Implementation:

- No current actions to report

Recommended changes:

- No other changes