



Are you

Storm Ready?

For the residents of the County of Sacramento and the City of Rancho Cordova

YOUR property is in or near a Flood Hazard Area!

Find out more about your flood risk — view floodplain maps at our public counter located at 827 - 7th Street, Room 430, in downtown Sacramento. Public hours: 9:00 a.m. – 4:45 p.m., Monday through Friday.

Sacramento's Recent Flooding History

Flood risk has been a major concern in the Sacramento Valley since the Gold Rush. Some amount of weather related damage occurs most every year. Flooding can be due to failure of a flood control system, overwhelming rainfall, rapid snow melt, or localized thunderstorms. In the past 50-years, major flooding occurred in 1964, 1969, 1972, 1980, 1983, 1986, 1992, 1995, 1997, 1998, and 2005. Flood control systems are better than ever, but more work is needed. The three rivers that run through our area are the Cosumnes, the Sacramento and the American. In 1995, heavy rains hit the Sacramento region causing widespread localized flooding, including the Arcade, Morrison, Florin, Union House, Linda, and Dry Creeks. Two years later, a series of tropical storms hit northern California, causing the Cosumnes River to break through its levees in 24 places. Heavy rains in early 2005 caused many local drainage concerns and filled the Sacramento River.

Sacramento County Floodplain Maps

The Federal Emergency Management Agency (FEMA) publishes Flood Insurance Rate Maps (FIRM) which depict Special Flood Hazard Areas within the community. Over 262 square miles within Sacramento County are shown on the FIRM maps as within the 100-year floodplain. FEMA first published these maps in 1979 for identifying area which are subject to the need for flood insurance and revises them periodically with updated information (view at www.FEMA.gov). For example, American River levees were accredited by FEMA in 2005 to provide protection from the 1% annual flood, Natomas levees were recently deaccredited (meaning geotechnical studies show that they do not provide 100-year protection), and levees in the Delta have been deaccredited and are being mapped by FEMA in the near future. Additionally, the County Department of Water Resources has identified many other areas that are subject to local flood hazards that are not shown on FEMA's maps.

Are You in a Flood Zone?

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

- Call the Flood Zone Hotline at (916) 874-7517. Be sure to include your parcel number, address, and contact information.
- Fax your request to (916) 874-3789. Be sure to include your parcel number, address, and contact information.
- Come to our public counter, located in downtown Sacramento at 827 7th Street, Room 430, weekdays between 9 a.m. and 4:45 p.m., to view the Flood Insurance Rate Maps and other local flood hazard information.
- Log onto www.saccounty.net (search: stormready) and click on the flood zone information request button.

Flood Insurance

Did you know it could take 30 days before flood insurance takes effect? Flooding is not covered by standard property insurance. If you are located in a flood hazard area, we encourage you to buy flood insurance to protect yourself from flood losses. Contact your insurance agent for flood insurance information. Property owners can insure buildings and contents, and renters can insure their possessions. An elevation certificate (showing how high your floor is above the flood hazard) may be required when you purchase flood insurance and may help reduce the cost of insurance. An existing elevation certificate for your house may be on file at the Sacramento County Department of Water Resources; contact our flood zone hotline 874-7517 to request a copy.

Sacramento County participates in the National Flood Insurance Program (NFIP). This program makes flood insurance available to everyone in the unincorporated County. Effective May 2010, FEMA upgraded Sacramento County's ranking to a "4" for its outstanding achievements in helping citizens to reduce flood risk.

Local Hazard Mitigation Plan (LHMP)

Community input is welcomed and valued as an "Interested Stakeholder." Your comments and ideas are invited and encouraged at upcoming meetings, which will describe the status of this planning project, plan findings to date, and the schedule for project completion.

Visit www.saccounty.net (search: local hazard mitigation plan) for more details and meeting dates.

We need your help to identify and assess the natural hazard risks in our area (such as flood, earthquake, drought, levee failure, etc.) and to determine how best to minimize or manage those risks. Please take a few minutes to complete a short survey. Your participation in this survey will be considered in how we plan and prepare for potential natural hazards.

Visit www.saccodwr.org for more information.

A ranking of "4" makes Sacramento County California's second best ranked community and top one percent in the nation. As a result, Sacramento County residents in flood prone areas receive up to a 30 percent discount on their flood insurance premiums.

Remember, you do not have to live in a floodplain to qualify for flood insurance. According to FEMA, 30 percent of flood claims are not located within a FEMA mapped 100-yr flood area.

Flood Safety Tips

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

- If flooding occurs, go to higher ground and avoid areas subject to flooding.
- Do not attempt to walk across flowing streams or drive through flooded roadways.
- Turn off all utilities at the main power switch and close the main gas valve if advised to do so.
- If you've come in contact with floodwaters, wash your hands with disinfecting soap and clean water.
- Listen to a battery-operated radio for the latest storm information

For more information on preparation and recovery, talk to your insurance agent, or visit Ready.gov or Floodsmart.gov.

Tune into select radio stations to obtain storm preparedness tips! The Stormwater Utility will air radio public service announcements during the winter season alerting residents of winter storms and how to be prepared. Tune your radio to KFBK 1530, KSTE 650, Y92.5, and V101.1 to monitor local weather forecasts. During a serious countywide flood emergency there will be alerts on both local radio and television stations. See real time rain and stream gage and other other information at www.saccounty.net (search: stormready).

Protecting Your Property

If you have had flooding problems before, it may be prudent to keep flood fight materials on hand, such as sandbags and plastic sheeting, to protect your property and belongings.

Often there are proactive steps taken before a flood that can help protect your property including knowing how to divert floodwater around your structures and, in some cases, physically elevating your house above the flood hazard. Measures to protect a property from flood damage also include retrofitting, grading a yard, correcting local drainage problems, and such emergency measures as moving furniture and sandbagging entrances.

Call 875-RAIN to schedule an on-site consultation to learn more about property protection measures.



Important Contact Information

Contact the Sacramento County Department of Water Resources for further information.

- Main Office 827 7th Street, Suite 301, Sacramento, CA, 95814
- Main Phone Number (916) 874-6851
- Main website www.saccounty.net (search: stormready)
- Pollution Prevention website www.saccounty.net (search: stormwater)

Related Links

- Sacramento Area Flood Control Agency www.safca.org
- Federal Emergency Management Agency www.fema.gov
- National Flood Insurance Program www.floodsmart.gov



Real Time Flood Monitoring System

Water Resources developed an Automated Local Evaluation in Real Time (ALERT) system that, through a network of 48 gauging stations, collects rainfall and stream-level data, and provides Web site updates every 15 minutes. Local meteorologists and television stations utilize the ALERT Web site (www.saccounty.net (search: stormready)) to keep residents informed.

Natural & Beneficial Functions of Floodplains

Everyone lives in a watershed regardless of whether their property is in a designated floodplain. A watershed is simply a land area that collects and feeds water into a channel or drain. This water can come in the form of rain, irrigation, construction activities, etc. There are a number of manmade features which feed runoff from the watershed into our rivers, lakes and streams. These include drainage swales, paved surfaces such as streets or driveways, and storm drains.

Located in these watersheds are areas designated as floodplains. Floodplains hold large quantities of water after rain events. In their natural state these native areas, with their deep rooted native plants, filter out pollutants and chemicals from the water further protecting our rivers' water quality. They can provide valued wildlife habitat, opportunities for farming, and are a natural component of Sacramento County. Understanding and protecting the natural functions of floodplains helps to reduce flood damage and to protect our resources.

Because we all live in a watershed we all contribute to the water runoff. We must not wash pollutants or chemicals into the storm drains since they feed into our open waterways and will affect the habitat for wildlife.

Natural and beneficial functions are reflected throughout the County of Sacramento primarily through Regional Parks that coincide with floodplains. For example, the 23-mile American River Parkway provides fishing, boating and rafting opportunities to lure water enthusiasts. Picnic sites, golfing, guided natural and historic tours and much more are often just steps away from the paved trails. Access to the Parkway is available at various points off of Highway 50. Preserving the American River Parkway also meets the County's policy of protecting floodplains from development and adding to open spaces.

For more information about Sacramento County's Regional Parks, visit www.saccounty.net (search: regional parks).

Building in the Floodplain

Contact Water Resources at (916) 874-6851 before any construction or fill within a FEMA floodplain or local flood hazard area takes place, or wish to report non-permitted floodplain construction. Activity in these areas requires a permit under the County Floodplain Management Ordinance.

All proposed new structures or substantial improvement of existing structures in a flood hazard area must be constructed at least 18 inches above the flood hazard elevation.

Demolition in a floodplain – be sure your reconstruction project can be done before you consider demolition of an existing building. Some areas of the County have new flood related building restrictions that would disallow rebuilding at grade.

Substantial Improvement/Damage Requirements

The ordinance also requires that all substantial improvements to a building be treated as a new building. A substantial improvement is when the value of an addition, alteration, repair or reconstruction project equals or exceeds 50% of the value of the existing building over a four year period which is tracked through the permitting system. In the case of an addition, only the addition must be protected. In the case of an improvement to the original building, the entire building must be protected.

For example, if a house in the floodplain is flooded, has a fire, is hit by an earthquake, or is otherwise damaged so that the cost of repairs equals or exceeds 50% of the value of the building before the damage, then the house must be elevated above the base flood level.

Please contact the Sacramento County Department of Water Resources at 827 - 7th Street, Room 430, Sacramento or call 874-6851 before pursuing any such plans in or near a flood hazard area. These regulations are designed to protect you and your neighbors.

Drainage System Maintenance

The Stormwater Utility provides funds for systematic maintenance of the County's storm drain system, and allows for repair and construction projects that directly target local flooding problems.

Typical sources of drainage problems are frequently caused by debris blocking water flow. Keeping gutters and drain inlets clear of leaves and debris is one of the easiest things homeowners can do to help reduce localized flooding.

Do not dump or throw anything into drainage ditches, streams or storm drains. Dumping into our drainage system is a Sacramento County Code violation. Debris can accumulate and restrict the flow of stormwater which increases the potential of localized flooding.

To report flood problems or illegal dumping into the drainage system, please call (916) 875-RAIN (7246).

Sacramento County Stormwater Quality Program

Sacramento County's many waterways enable us to enjoy boating, swimming and fishing activities, and allow us to appreciate the beauty of the outdoors. They provide great recreational resources, and serve as important habitats for wildlife.

The Stormwater Quality Program was implemented to protect our waterways by reducing pollution to our creeks and streams. Toxic substances such as paint, car fluids, pesticides and fertilizers can flow into nearby storm drains and into local creeks and rivers untreated—affecting the health of aquatic life.

Much of the water we and other Californians drink comes from the American and Sacramento Rivers. Contamination can increase human health risk and endanger the food chain.

For information on how we can protect our waterways, visit www.saccounty.net (search: stormwater).

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**County of Sacramento
 Board of Supervisors**

Protect your loved ones and property from flood hazards

YOUR Property is in or near a Flood Hazard Area!

Sacramento County
 Department of Water Resources
 827 7th St., Room 301
 Sacramento, CA 95814

