



July 2020

Dear Sutter County Resident:

Sutter County is continuing its efforts to educate and assist Sutter County citizens about developing and living in a floodplain. Please take the time to read this information. In 1968, Congress passed the National Flood Insurance Act, which created the National Flood Insurance Program (NFIP), to correct some of the shortcomings of the traditional flood control and flood relief programs. The National Flood Insurance Program (NFIP) is a voluntary community program that uses mapping, insurance, and regulations to set minimum standards to improve flood resilience for communities.

Sutter County participates in the voluntary National Flood Insurance Program (NFIP) to remain eligible for federally-backed flood insurance, federally-backed mortgages, and federal assistance especially disaster relief and grant funding. Sutter County also participates in the voluntary Community Rating System (CRS) to provide a flood insurance discount and is Class 6 community, which offers a 20% discount to areas within the 100-year flood and 10% discount to areas outside the 100-year flood.

FEMA has never mapped all Special Flood Hazard Areas (SFHAs) [100-year floodplains] for the entire nation. The focus for FEMA mapping efforts prioritized existing high population densities due to a limited funding. The State Senate Bill 5 (SB5) required all communities to map their entire community and not to wait for FEMA to map or remap all areas. On July 2, 2016, Sutter County was required to adopt floodplain maps for the entire community known as the Local Flood Hazard Area (LFHA) Maps. The Local Flood Hazard Area (LFHA) Maps information supplements the Special Flood Hazard Area (SFHA) Maps or Flood Insurance Rate Maps (FIRMs). The Code of Federal Regulation (CFR) that establishes the National Flood Insurance Program (NFIP) requires the community enforce the building requirements using the best available flood information.

This Floodplain Management Update is because you may own property located within a floodplain and subject to insurance requirements and structure standards. Numerous FEMA publications and reference materials are available at the Sutter County Library or available electronically at www.SutterCounty.org. If you have further questions, contact information has been supplied at the end of this document.

I. Sutter County Flood Hazard [Know Your Hazard]

Of the approximately 388,000 acres of Sutter County, there is approximately 265,000 acres of floodplain and about 7,800 individual parcels that are partially or entirely located within the 100-year floodplain. The FEMA floodplain are lands subject to the 100-year flood building or protection standard or 1% annual chance flood [or 26% chance over the course of a 30-year mortgage]. The State Senate Bill 5 (SB5) Regulation requires levee protection in urban areas to a 200-year flood building or protection standard or 0.5% annual chance flood [or 14% chance over the course of a 30-year mortgage].

Sutter County is bounded by major rivers and contains leveed channels, smaller tributaries and streams that are susceptible to flooding events that pose threats to life and have the potential to cause significant property damage. Large rivers include the Sacramento River and Feather River plus the Sutter Bypass which diverts water from the Sacramento River through the heart of the County. Streams and creeks with annual flooding include the Auburn Ravine, Bear River, Yankee Slough, Pleasant Grove Creek, Curry Creek, Howsley Creek, Bunkham Slough, Markham Slough, North King Slough, Gilsizer Slough, and the Live Oak Canal.



The levees systems are Sutter County’s first line of defense against flooding. Levees are along the Feather River, Sacramento River, Sutter Bypass, Tisdale Bypass, and Wadsworth Canal. The Local Maintaining Agencies (LMAs) of the Levees include Levee Districts, Reclamation Districts, and the Department of Water Resources (DWR). The Feather River levee system has been improved by an effort coordinated by the Sutter Butte Flood Control Agency (SBFCA) to meet the Federal and State standards funded by Local Assessments from several communities and State Grant Funding. The Feather River levee improvements removed lands from the Thermalito Afterbay down to Yuba City out of the 200-year floodplain. A map of the levee systems and responsible Local Maintaining Agency (LMA) has been included as an attachment to this document.

a. Sutter County Historical Flooding Events

Flood events in the Sutter County area include: 1903, 1915, 1938, 1940, 1955, 1986, 1995, and 1997. A Disaster was declared on Thursday, December 22, 1955 at 7:00pm and midnight Christmas Eve of 1955 a levee break flooding about 90% of Yuba City with 21-foot wall of water. On January 1, 1997 Sutter County declared a state of emergency as the Feather River surpassed flood stage levels and the Meridian Basin flooded as a result of a levee break. Nearly 70,000 people from Yuba City, and surrounding areas were evacuated due to fears of additional levee breaks and backwater effects.

b. Potential Causes of Flooding in Sutter County

Dam failure, levee overtopping or failure, and increasing impervious areas can cause flooding in Sutter County. Flooding from levee overtopping may result from a large storm and/or dam releases exceeding channel capacity. Levee failure may result from several sources including: high water events, unlawful excavation, rodent burrowing, and negative pore pressures generated saturated soils experiencing a rapid drop in water level. Increases in impervious areas, artificial surfaces that shed stormwater without mitigation, accelerates and increases stormwater runoff overwhelming drainage and causing flooding. Natural landscapes and planned drainage can absorb or slow stormwater to limit the potential for flooding.

II. Federally Subsidized Flood Insurance [Protect Your Investment]

Standard property insurance does not include flood coverage because of the relatively high risk. A 30-year mortgage for a structure located within a floodplain faces a 26% chance of experiencing a flood compared to 1-2% chance of experiencing a fire. The average flood insurance is \$700/year and the average flood insurance claim is \$43,000. Flood insurance is recommended for all structures protected by levees, even if not mapped within a floodplain. Flood insurance has a 30-day waiting period so purchasing during an event may not ensure coverage.

Federal financial assistance requires the purchase of flood insurance for structures located within a 100-year floodplain — a requirement that affects nearly all mortgages financed through commercial lending institutions. Structural coverage must be purchased equal to the amount of the loan, or other financial assistance, or for the maximum amount available, which is currently \$250,000 for a single-family residence or \$500,000 for a non-residential structure.

The NFIP insures structures with two types of coverage: structural and contents. Structural coverage includes walls, floors, insulation, furnace and other items permanently attached to the structure. Contents coverage may be purchased separately to cover the contents of an insurable structure. Flood insurance also pays a portion of the costs of actions taken to prevent flood damage. Renters may also purchase flood insurance for their contents.



III. Flood Safety [Be Prepared for an Emergency]

The County's Office of Emergency Management has flood warning information available that can be accessed by calling (530) 822-4575, or online at:

- <http://www.bepreparedsutter.org>.

The website includes information about disaster preparedness, emergency contacts, road conditions, road closures, and links to the National Weather Service. In case of an emergency, call 911.

Following is a list of important considerations that should be followed during times of flooding:

1. ***Prepare an evacuation plan:*** Before a flood hits, develop an evacuation plan that includes a meeting place outside of the house plus an escape route out of the floodplain and away from floodwaters.
2. ***Do not walk through flowing water:*** Drowning is the number one cause of flood deaths. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to probe before you step. Flood water contains high levels of raw sewage and other hazardous substances. Exposure to contaminated flood water may cause symptoms requiring medical attention.
3. ***Do not drive through a flooded area:*** More people drown in their cars than anywhere else. Six inches of water is enough to cause loss of control. Do not drive around road barriers; the road or bridge may be washed out.
4. ***Stay away from power lines and electrical wires:*** Electrocution is the second most frequent cause of flood deaths. Electricity can travel through water. Stay away from flooded homes with the lights on. Report downed power lines by dialing 911.
5. ***Shut off gas and electricity and move valuables upstairs:*** Be prepared in with a checklist because warning of an impending flood may provide little time for preparation prior to evacuation.
6. ***Look out for animals, especially snakes:*** Animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to turn objects over and to push away/scare away small animals.
7. ***Look before you step:*** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.
8. ***Be alert for gas leaks:*** Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know that the gas has been turned off and the area has been ventilated.

IV. Property Protection Measures [Reduce Your Risk]

Measures to protect a property from flood damage include: elevation of the home, relocating the home to higher ground, constructing floodwalls or berms, flood-proofing and protecting utilities, grading to direct water away from structures, correcting local drainage problems, relocating furniture to higher areas, and placing emergency sandbags to protect structures. More information concerning cost-effective methods for reducing or eliminating the risk of flooding is available to property owners. For further information, contact Sutter County Development Services at (530) 822-7400 or FEMA Region IX at (800) 621-3362. Information about sandbags and the locations of sites where sandbags are available during flooding can be obtained by contacting the Sutter County Development Services Department at (530) 822-7400, or by visiting the County's website <https://www.suttercounty.org/doc/government/depts/ds/pw/wr/fp/sandbag>.



V. Natural and Beneficial Functions [Protect Natural Floodplain Functions]

Floodplain lands and adjacent waters combine to form a complex, dynamic physical and biological system found nowhere else. When portions of floodplains are preserved in their natural state, or restored to it, they provide many benefits to both human and natural systems. Some are static conditions—such as providing aesthetic pleasure or increasing areas of recreation—and some are active processes, such as reducing the number and severity of floods, helping handle stormwater runoff and minimizing non-point water pollution. For example, the floodplain within the Sutter Bypass provides aesthetic pleasure, habitat for local wildlife, areas for recreation, accommodates excess flows from the Sacramento River, and reduces the number and severity of floods.

VI. Flood Insurance Rate Maps (FIRMs) and Local Flood Hazard Area (LFHA) Maps

FEMA produces Flood Insurance Studies (FISs) and Flood Insurance Rate Maps (FIRMs) that identify Special Flood Hazard Areas (SFHAs) or 100-year floodplain. Flood Insurance Rate Maps (FIRMs) identify flood insurance rates as higher-risk areas and lower-risk areas. In higher-risk areas or Special Flood Hazard Areas [areas within the 100-year floodplain] insurance is required for structures subsidized by a federally-backed mortgage or loan.

A map is attached delineated in blue for the entire community of Sutter County depicting the collective Special Flood Hazard Areas (SFHAs) and Local Flood Hazard Areas (LFHAs). Flood Insurance Rate Maps (FIRMs) and Base Flood Elevation (BFE) Maps for Sutter County are available to view at the Sutter County Library, Sutter County Development Services located at 1130 Civic Center Blvd, Yuba City, and on the Sutter County website or FEMA website:

- http://www.suttercounty.org/doc/government/depts/pw/fema_fis
- <http://msc.fema.gov/portal>

VII. Flood Warning System

The Sutter County early flood warning system consists of multiple ways of warning the public of the flooding problems in the County as follows:

- A broadcast on Cable Channel 19 displaying the warning;
- Sign up at CodeRED to receive emergency notifications;
 - <https://public.coderedweb.com/CNE/en-US/BF0634786D76>
- An automatic telephone dialing system to the urban area encompassing Yuba City;
- Flooding information broadcasted on radio stations KUBA (1600 AM & 100.7 FM), KMJE (101.5 FM), and KKCX (103.1 FM);
- Sutter County Facebook; and
- Wireless Emergency Alerts [www.calalerts.org]

VIII. Floodplain Development Permit Requirements [Protect Your Investment]

A floodplain development permit must be obtained before any construction, substantial improvement or other development within any area of Special Flood Hazard (SFHA) as identified on the current Flood Insurance Rate Maps (FIRMs) or Local Flood Hazard Area (LFHA) Maps. The issuance of a Floodplain Development Permit is a federal requirement which cannot be waived by the County. New residential, commercial, or industrial structures and substantial improvements of those structures finished floors must be elevated a minimum of one foot above the 100-year flood elevation. Normal agricultural activities and insignificant activities such as planting a garden or installing a mailbox do not require development



permits. Structure to current standards can protect your property from future flood hazards, can lower future flood insurance premiums, and can improve drainage between homes.

IX. Substantial Improvement/Damage Requirements

Any structure located within a SFHA or LFHA that is substantially improved or substantially damaged [i.e. the cost of reconstruction, rehabilitation, addition or other improvement to a structure equals or exceeds 50% of the structure's market value] must meet the same construction elevation requirements as a new structure. Substantial improvements of structures finished floor must be elevated at least one foot above the 100-year flood elevation and depending on the scope of the project may require elevation of the original structure as well. More information on substantial improvement/damage rules can be found in "*Substantial Improvement/Substantial Damage Desk Reference (2010)*", FEMA P-758. A copy of this FEMA manual is available at the Sutter County Library, Sutter County Website, and FEMA website.

X. Drainage System Maintenance

Maintaining the flow capacity in streams that cross County properties requires cooperation and assistance to prevent flooding and bank erosion.

- ***Do not dump or throw anything into ditches or streams:*** A plugged channel cannot convey water, so when it rains; the excess water must go somewhere. Every piece of trash contributes to flooding. Please report any dumping of debris into drainage ways or rivers to Sutter County at (530) 822-7400.
- ***Remove debris, trash, loose branches and vegetation:*** Keep banks clear of brush and debris to maintain an unobstructed flow of water in stream channels. Do not remove live vegetation growing on a stream bank, as it is regulated by state and federal agencies. Before removing streamside vegetation, or to report clearing of vegetation or trees on steam banks, contact Sutter County at (530) 822-7400.

XI. County Floodplain Information Services

The County can determine the relationship of a particular property to the floodplain, including:

- 1) whether the property is located within the Special Flood Hazard Area;
- 2) Flood Insurance Rate Map (FIRM) Zone for property;
- 3) Base Flood Elevation (BFE) for property and potential depths of flooding, if available; and
- 4) whether the property is located within a Floodway.

The County also keeps the submitted FEMA Elevation Certificates on file for structures located in the floodplain, can provide information concerning past floods, and can answer questions about purchasing, maintaining, or improving flood insurance coverage. Contact Sutter County Development Services at (530) 822-7400 for further information.

XII. Sutter County Local Hazard Mitigation Plan (LHMP)

The Sutter County Local Hazard Mitigation Plan (LHMP) was adopted by the Sutter County Board of Supervisors on October 24, 2013. The purpose of the LHMP is to assess risk to natural hazards, implement actions to reduce future losses, and maintain eligibility for federal mitigation funds. The plan dated August 2013 can be viewed online at:

- http://suttercounty.org/doc/government/depts/cs/es/hazard_mitigation



Members of the community can have a very important role in evaluating and updating the plan every year by attending public review meetings. For more information on how to get involved, contact Sutter County Office of Emergency Management at (530) 822-4575 or visit the County website:

- https://www.suttercounty.org/doc/government/depts/cao/em/cs_es_home

XIII. County Flood Protection Assistance

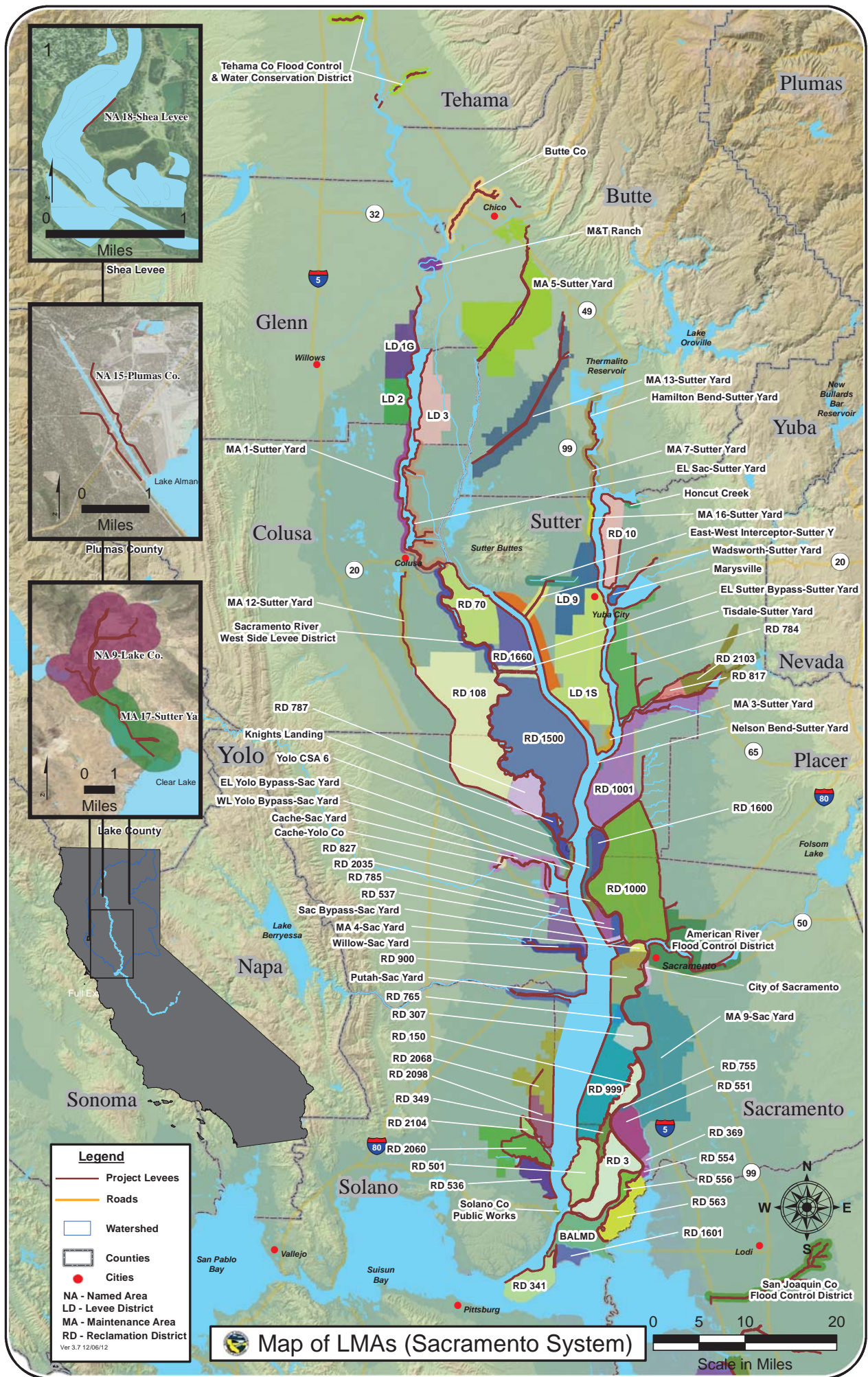
The County can provide one-on-one advice about property protection such as retrofitting or drainage improvements. Staff has significant property information available via an internal system that can be used to review property conditions and provide advice on financial assistance programs that may be available.

XIV. Important Contact Information

- A. Sutter County Internet Home Page
 - Web: <http://www.suttercounty.org>
- B. Sutter County, Development Services
 - Address: 1130 Civic Center Blvd, Yuba City, CA 95993
 - Phone: (530) 822-7400
 - Web: <https://www.suttercounty.org/doc/government/depts/ds/pw/wr/fp/fphome>
- C. Sutter-Butte Flood Control Agency (SBFCA)
 - Phone: (530) 755-9859
 - Web: <http://www.sutterbutteflood.org/>
- D. Federal Emergency Management Agency (FEMA), Region IX
 - Phone: (800) 621-3362
 - Web: <http://www.fema.gov/nfip/>
- E. Sutter County, Development Services, Planning Division
 - Phone: (530) 822-7400
 - Web: http://www.suttercounty.org/doc/government/depts/cs/ps/cs_planning_services
- F. Sutter County, County Administrator, Office of Emergency Management
 - Phone: (530) 822-4575
 - Web: http://www.suttercounty.org/doc/government/depts/cs/es/cs_es_home
- G. Sutter County, Library
 - Address: Main Branch at 750 Forbes Ave, Yuba City, CA 95991
 - Phone: (530) 822-7137
 - Web: <http://www.co.sutter.ca.us/doc/government/depts/library/library>
- H. Central Valley Flood Protection Board (CVFPB) [formerly Reclamation Board]
 - Phone: (916) 574-0609
 - Web: <http://www.cvfpb.ca.gov/>
- I. U.S. Army Corps of Engineers (USACE)
 - Phone: (916) 557-5100
 - Web: <http://www.spk.usace.army.mil/>
- J. FEMA Flood Insurance Rate Maps (FIRM) Service Center
 - Web: <http://msc.fema.gov/portal>

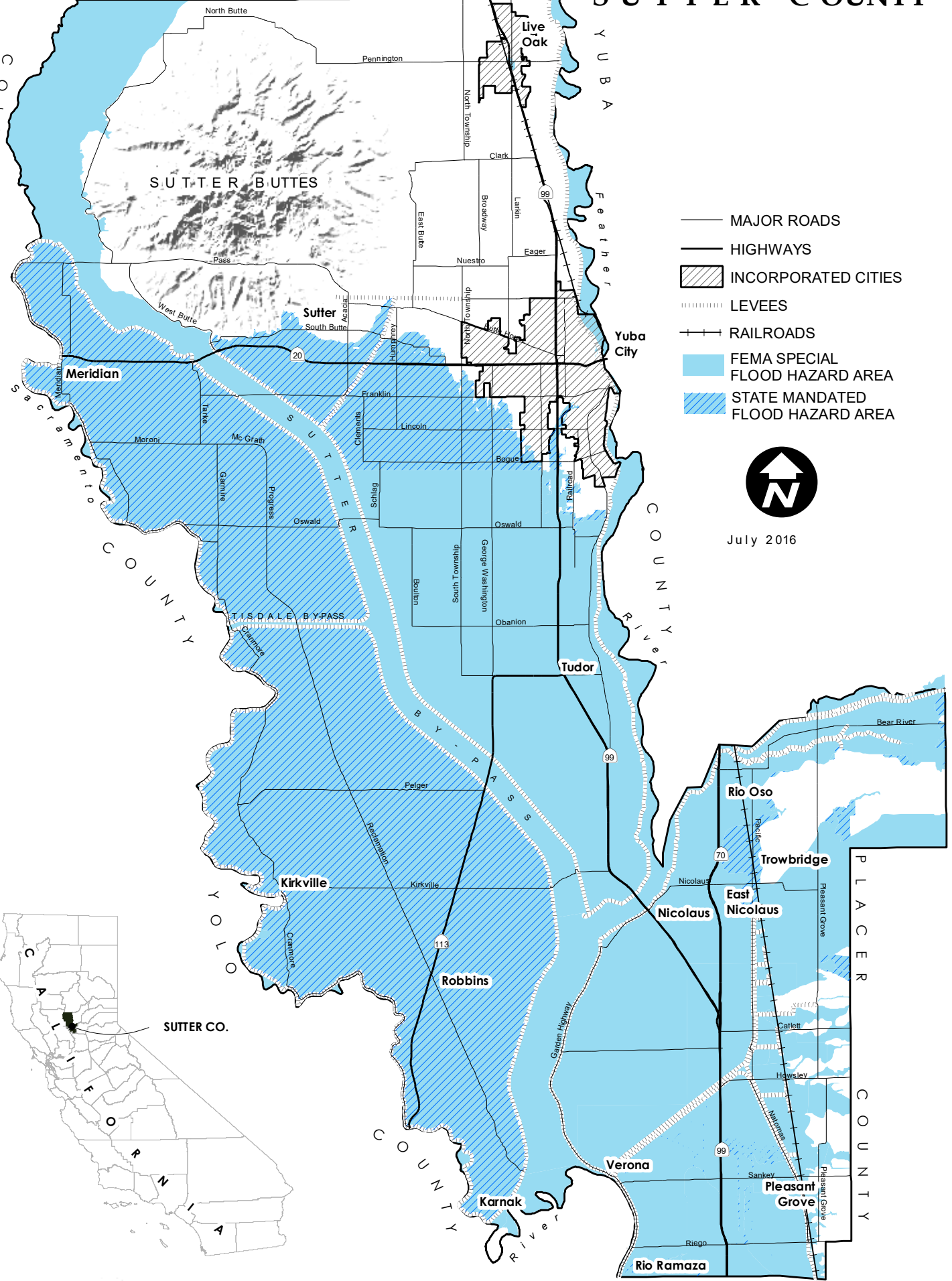
XV. Attachments

1. Sutter County Local Maintaining Agency (LMA) Map
2. Sutter County 100-Year Floodplain Map



C O L U S A

Y U B A



- MAJOR ROADS
- HIGHWAYS
- ▨ INCORPORATED CITIES
- ⋯ LEVEES
- ⊥ RAILROADS
- FEMA SPECIAL FLOOD HAZARD AREA
- STATE MANDATED FLOOD HAZARD AREA



July 2016

