



September 2016

**Dear Sutter County Resident:**

This annual floodplain management update is being sent to you because you may own property located within a floodplain. The County is continuing its efforts to make available information that pertains to floodplain management to educate and assist Sutter County citizens about developing and living in a floodplain. Please take the time to read this information. Numerous FEMA publications and reference materials are available at the Sutter County Library. If you have further questions, contact information has been supplied at the end of this document.

### **Local Flood Hazard (Know Your Hazard)**

Sutter County has approximately 160,000 acres of floodplain and about 4,800 individual parcels that are partially or entirely located within the floodplain. The levees along the Feather and Sacramento Rivers are Sutter County's first line of defense against flooding from large storm events. Levees provide a specific level of flood protection; no levee system provides full protection from all flooding to the people and property located behind it. The potential for a flood disaster remains an unpredictable threat to our community.

Sutter County features several large rivers, smaller tributaries and streams that are susceptible to annual flooding events that pose threats to life and safety 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.

- **Recent Flooding Events**

The three most recent flood events in Sutter County occurred in 1986, 1995 and 1997. 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.

- **Additional Causes of Flooding in Sutter County**

In addition to levee breaches, riverine flooding and urban flooding can also affect Sutter County. Riverine flooding is the overbank flooding of rivers and streams. Urban flooding is caused by increases in impervious surfaces associated with urban development, which creates an increase in stormwater runoff.

### **Flood Insurance (Insure Your Property)**

Standard property insurance does not cover flood damage, yet structures located within a floodplain face a 26% chance of experiencing a flood during the life of a 30-year mortgage. Flood insurance is recommended for all structures protected by levees, even if not mapped within a floodplain. For these reasons, Sutter County participates in the National Flood Insurance Program (NFIP) that makes available federally-backed flood insurance for all structures, whether or not they are located within the floodplain. Following the purchase of flood insurance, NFIP imposes a 30-day waiting period, so residents should purchase insurance before the onset of the rainy season to ensure coverage during the flooding season.

Federal financial assistance requires the purchase of flood insurance for buildings 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.

The NFIP insures buildings 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 building. Flood insurance also pays a portion of the costs of actions taken to prevent flood damage. Renters should also purchase flood insurance for their contents.

### **Flood Safety (Protect Yourself from Hazard)**

The County's Office of Emergency Management has flood warning information available that can be accessed by calling (530) 822-7400, or online at the Emergency Services website: <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.
3. ***Do not drive through a flooded area:*** More people drown in their cars than anywhere else. Do not drive around road barriers; the road or bridge may be washed out.
4. ***Stay away from power lines and electrical wires:*** The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines by dialing 911
5. ***Shut off gas and electricity and move valuable contents 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.

### **Property Protection Measures**

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 – Water Resources at (530) 822-7450 or FEMA Region IX at (510) 627-7006. 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) 822-7450, or by visiting the County's website.

### **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—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, accommodates excess flows from the Sacramento River, and reduces the number and severity of floods.

## **Map of the Local Flood Hazard**

Flood Insurance Rate Maps and Base Flood Elevation Maps for Sutter County are available to view at the Sutter County Library, Sutter County Water Resources Division located at 1130 Civic Center Blvd, Yuba City and online at:

- [http://www.suttercounty.org/doc/government/depts/pw/fema\\_fis](http://www.suttercounty.org/doc/government/depts/pw/fema_fis)
- <http://msc.fema.gov/portal>

## **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;
- The “Stream Level” link on the Sutter County home web page ([www.suttercounty.org](http://www.suttercounty.org));
- An automatic telephone dialing system to the urban area encompassing Yuba City; and
- Flooding information broadcasted on radio stations KUBA (1600 AM & 100.7 FM), KMJE (101.5 FM), and KKCX (103.1 FM).

## **Floodplain Development Permit Requirements (Build Responsibly)**

A development permit must be obtained before any construction, substantial improvement or other development, including manufactured homes, within any area of special flood hazard as identified on the current Flood Insurance Rate Maps (FIRMs). The issuance of a Floodplain Development Permit is a federal requirement which cannot be waived by the County. Normal agricultural activities and insignificant activities such as planting a garden, re-roofing a structure or installing a mailbox are not required to obtain development permits. Building to current standards can protect your property from future flood hazards, can lower future flood insurance premiums, and can improve drainage between homes.

## **Substantial Improvement/Damage Requirements**

Any structure located within a SFHA that is substantially improved or substantially damaged (i.e. the cost of reconstruction, rehabilitation, addition or other improvement to a building equals or exceeds 50% of the building’s market value) must meet the same construction requirements as a new building. More information on substantial improvement/damage rules can be found in “*Answers to Questions about Substantially Damaged Buildings*”, FEMA -213. A copy of this FEMA manual is available at the Sutter County Library.

## **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) 822-7450.
- ***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 stream banks, contact Sutter County at (530) 822-7450.

## **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 for property and potential depths of flooding, if available; and 4) whether the property is located within a Floodway.

The County also keeps elevation certificates on file for many 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 - Water Resources at **(530) 822-7450** for further information.

### **Sutter County - Local Hazard Mitigation Plan (LHMP):**

The Sutter County – Local Hazard Mitigation Plan 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 which is dated August 2013 can be viewed online at: [http://suttercounty.org/doc/government/depts/cs/es/hazard\\_mitigation](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 – Emergency Operations at (530) 822-7219 or visit the County website.

### **County Flood Protection Assistance:**

The County can provide one-on-one advice about property protection such as retrofitting or drainage improvements. Staff is available to meet at the property to review current conditions, and can provide advice on financial assistance programs that may be available.

### **Important Contact Information:**

- 1) Sutter County Internet Home Page: <http://www.suttercounty.org>
- 2) Sutter County Water Resources Division (1130 Civic Center Blvd): Phone: (530) 822-7450  
Email: [dtomm@co.sutter.ca.us](mailto:dtomm@co.sutter.ca.us)  
Web: <http://www.suttercounty.org/doc/government/depts/pw/wr/wrhome>
- 3) Sutter-Butte Flood Control Agency (SBFCA): Phone: (530) 755-9859  
Web: <http://www.sutterbutteflood.org/>
- 4) Federal Emergency Management Agency (FEMA): Phone: (425) 487-4600  
Web: <http://www.fema.gov/nfip/>
- 5) Sutter County Planning Division: Phone: (530) 822-7400  
Web: [http://www.suttercounty.org/doc/government/depts/cs/ps/cs\\_planning\\_services](http://www.suttercounty.org/doc/government/depts/cs/ps/cs_planning_services)
- 6) Sutter County Department of Emergency Services: Phone: (530) 822-7400  
Emergency: 911  
Web: [http://www.suttercounty.org/doc/government/depts/cs/es/cs\\_es\\_home](http://www.suttercounty.org/doc/government/depts/cs/es/cs_es_home)
- 7) Sutter County Library (Main Branch at 750 Forbes Avenue): Phone: (530) 822-7137  
Web: <http://www.co.sutter.ca.us/doc/government/depts/library/library>
- 8) Central Valley Flood Protection Board (formerly known as the Reclamation Board)  
Phone: (916) 574-0609  
Web: <http://www.cvfpb.ca.gov/>
- 9) National Marine Fisheries Service (NMFS): Phone: (206) 526-6150  
Web: <http://www.nmfs.noaa.gov/> (and) <http://www.nwr.noaa.gov/>
- 10) U.S. Army Corps of Engineers: Phone: (916) 557-5100  
Web: <http://www.spk.usace.army.mil/>
- 11) FEMA Flood Insurance Rate Maps (FIRM) Service Center Web: <http://msc.fema.gov/portal>