



Sutter County Public Works Department

Douglas R. Gault, Director

(530) 822-7450, Fax (530) 822-7457
1130 Civic Center Blvd., Yuba City, CA 95993

August 28, 2009

Dear Sutter County Resident:

This annual floodplain management update is being sent to you because you 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. You may also contact Sutter County – Water Resources at (530) 822-3299.

Overview

Excluding the Sutter Bypass, the County has approximately 165,425 acres of floodplain and over 4,190 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 storms. 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

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. More than 25 percent of NFIP claims are filed by properties located **outside** the 100-year floodplain. The area within a 100-year flood plain is known as a Special Flood Hazard Area (SFHA). 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.

Membership within NFIP — and the availability of flood insurance to County residents— requires the County to manage its floodplain in ways that meet standards set by FEMA. 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.

Since July 1, 1997, all NFIP policies include Increased Cost of Compliance coverage that assists with bringing structures into compliance with current building standards, such as elevating structures 1 foot or more above the height of the 100-year flood. **The limit of this coverage is \$30,000.**

Federal financial assistance requires the purchase of flood insurance for buildings located within a SFHA — 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 mandatory flood insurance purchase requirement does not apply to loans or financial assistance for items not eligible for flood insurance coverage, such as vehicles, business expenses, landscaping and vacant lots. The requirement does not apply to loans for structures located outside a SFHA, even if a portion of the lot is within a SFHA. Persons located within SFHAs who received disaster assistance after Sept. 23, 1994 for flood losses must purchase and maintain flood insurance coverage, otherwise future disaster assistance will be denied.

New Construction and/or Substantial Improvement of Existing Structures

All new construction or substantial improvements of residential structures located within a SFHA shall have the lowest floor elevated at least one foot above the Base Flood Elevation. All new construction or substantial improvements of nonresidential structures shall either be elevated or floodproofed, together with attendant utility and sanitary facilities, to at least one foot above the Base Flood Elevation. Agricultural structures may be allowed to utilize wet-floodproofing if the structures meet the FEMA variance requirements. Flood protection of new and substantially improved structures is a federal requirement which cannot be waived by the County.

Floodplain Understanding and Regulation

Maintaining the flow capacity in streams that cross County properties requires cooperation and assistance to prevent flooding and bank erosion. Following are some suggestions and information for understanding the ways that floodplains function and how the County regulates the floodplain in order to protect property and lives, while affording County citizens the ability to obtain floodplain insurance.

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 the Sutter County Road Department at (530) 822-7450.

Remove debris, trash, loose branches and vegetation: Keep banks clear of brush and debris to help maintain an unobstructed flow of water in stream channels. Do not remove live vegetation growing on a stream bank. Streamside vegetation is regulated by state and federal agencies. Before removing streamside vegetation, or to report clearing of vegetation or trees on stream banks, contact the Sutter County at (530) 822-7450.

Obtain a floodplain development permit and / or building permit, if required: To minimize damage to structures during flood events, the County requires all new construction in the floodplain to be properly anchored, and either elevated so that the lowest floor is at least 1 foot above the elevation of the 100-year flood (BFE) or floodproofed to at least one foot above the BFE. These standards apply to new structures and to substantial improvements of existing structures. FEMA defines a *substantial improvement* as any reconstruction, rehabilitation, or addition to an existing structure, the cost of which exceeds 50 percent of the structure's appraised or market value. Grading, cut and fill, installation of riprap and other bank stabilization techniques all require a floodplain development permit. County staff is available to review flood, drainage and sewer issues. Contact Sutter County - Water Resources at (530) 822-7450 prior to undertaking any activity in a floodplain.

Recognize the natural and beneficial functions of floodplains to help reduce flooding: Floodplains are a natural component of the environment. Understanding and protecting the natural functions of floodplains reduces flood damage and protects resources. When flooding spreads out across the floodplain, its energy is dissipated, resulting in lower flood flows downstream, reduced erosion of the bank and channel, and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat, and suitable for farming.

Reduce risk of damage to homes: Cost-effective methods for reducing or eliminating the risk of flooding are available to property owners whose homes have experienced damage from flooding or may experience damage in the future. Methods include elevation of the home, relocating the home to higher ground, constructing floodwalls or berms, flood-proofing and protecting utilities. For further information, contact the County at (530) 822-7450 or FEMA Region IX at (510) 627-7006. During times of flooding, homes can be protected during emergencies by the installation of sandbags. For further information about sandbags and the locations of sites where sandbags are available during flooding, contact the Sutter County Community Development or the Public Works Department at (530) 822-7400 and (530) 822-7450, respectively, or visit their website at:

<http://www.suttercounty.org/doc/government/depts/pw/wr/fp/fphome>

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, if available; and 4) whether the property is located within a Floodway. Contact Sutter County - Water Resources at **(530) 822-3299** for further information.

Flood Safety Tips

The County's Emergency Services Department has flood warning information available that can be accessed by calling (530) 822-7400, or by accessing the Emergency Services website at:

http://www.suttercounty.org/doc/government/depts/cs/es/cs_es_home

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:

Prepare an evacuation plan: Before the floodwaters hit, develop an evacuation plan that includes a meeting place outside of the house, as well as an escape route out of the floodplain and away from floodwaters.

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 ensure that the ground is still there.

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.

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

Shut off gas and electricity and move valuable contents upstairs: Be prepared in advance with a detailed checklist because warning of an impending flood may provide little time for preparation prior to evacuation.

Look out for animals, especially snakes: Small 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.

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.

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.

Important Contact Information

- 1) Sutter County Internet Home Page: <http://www.suttercounty.org>
- 2) Sutter County Department of Water Resources
Phone: (530) 822-3299
Email: dwpeterson@co.sutter.ca.us
Web: <http://www.suttercounty.org/doc/government/depts/pw/wr/wrhome>
- 3) Federal Emergency Management Agency (FEMA)
Phone: (425) 487-4600
Web: <http://www.fema.gov/nfip/>
- 4) Sutter County Planning Division
Phone: (530) 822-7400
Web: http://www.suttercounty.org/doc/government/depts/cs/ps/cs_planning_services
- 5) Sutter County Community Services
Phone: (530) 822-7400
Web: <http://www.suttercounty.org/doc/government/depts/cs/cshome>
- 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
- 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://recbd.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: <https://www.nwp.usace.army.mil/>
- 11) FEMA Map Service Center
Web:
<http://www.msc.fema.gov/webapp/wcs/stores/servlet/FemaWelcomeView?storeId=10001&catalogId=10001&langId=-1>