



Annex D City of Galt

D.1 Introduction

This Annex details the hazard mitigation planning elements specific to the City of Galt, a previously participating jurisdiction to the 2021 Sacramento County Local Hazard Mitigation Plan (LHMP) Update. This Annex is not intended to be a standalone document but appends to and supplements the information contained in the Base Plan document. As such, all sections of the Base Plan, including the planning process and other procedural requirements apply to and were met by the City. This Annex provides additional information specific to the City of Galt, with a focus on providing additional details on the planning process, risk assessment, and mitigation strategy for this jurisdiction.

D.2 Planning Process

As described above, the City of Galt followed the planning process detailed in Chapter 3 of the Base Plan. In addition to providing representation on the Sacramento County Hazard Mitigation Planning Committee (HMPC), the City formulated their own internal planning team to support the broader planning process requirements. Internal planning participants, their positions, and how they participated in the planning process are shown in Table D-1. Additional details on Plan participation and City representatives are included in Appendix A.

Table D-1 City of Galt – Internal Planning Team

Name	Position/Title	How Participated
Alejandra Ricci	Principal Civil Engineer	Attended Meetings
Brandon Woods	Senior Civil Engineer	Completed Annex Update document and provided data
Jenny Carloni	Community Development Director	Provided Data
Allan Murillo	Student Intern – Planning	Provided Data
Stacy Schafer	Associate Planner	Provided Data
Judy Huston	Executive Assistant	Provided Data
Jackie Garcia	Deputy Director of P&R	Provided Data
Clarissa Aldama	Office Assistant I	Provided Data
Amie Mendes	Assistant City Manager	Provided Data

Coordination with other community planning efforts is paramount to the successful implementation of this LHMP Update. This section provides information on how the City integrated the previously FEMA-approved 2021 LHMP into existing planning mechanisms and programs. Specifically, the City incorporated into or implemented the 2021 LHMP through other plans and programs shown in Table D-2.

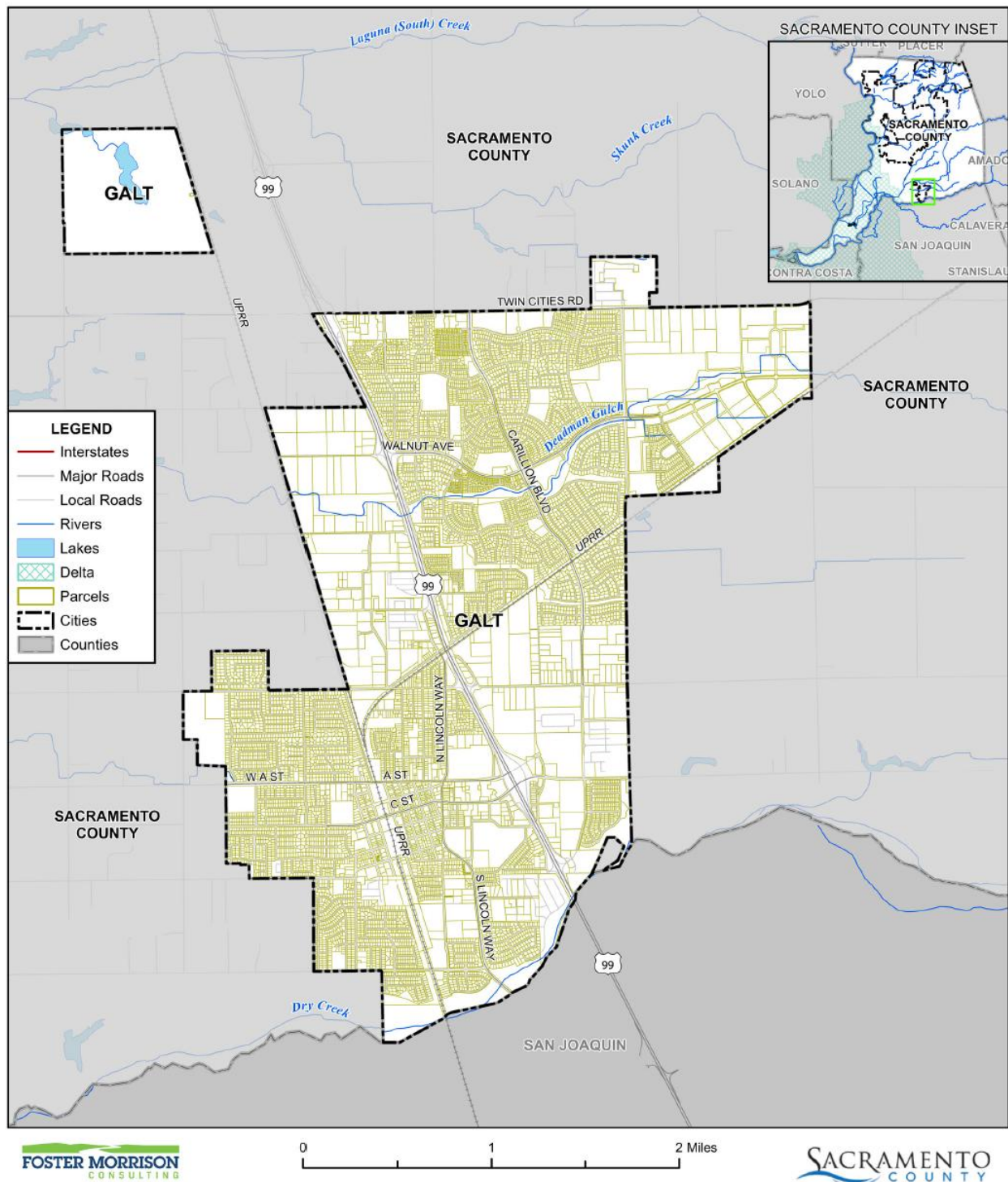
Table D-2 2021 LHMP Incorporation

Planning Mechanism 2021 LHMP Was Incorporated/Implemented In.	Details: How was it incorporated?
2025 Urban Water Management Plan	The 2021 LHMP was not incorporated by name or reference, however the details of the Galt Climate Action Plan and Cosumnes Subbasin Groundwater Sustainability Plan were both referenced and both account for how droughts affect our groundwater and drinking water which is directly affected by climate change.
2021-2029 Housing Element: Program HE-BB – Updated Safety Element	Providing an update to the General Plan Safety Element with current information concerning fire and flood hazards, climate adaptation and resiliency, evacuation routes and their capacity/safety/viability, and residential areas in hazard zones with limited evacuation routes
2022 California Building and Fire Codes were adopted	Providing a mechanism through which hazard-resilient construction and life-safety requirements are incorporated into development.
Flood and Stormwater programs	The City maintains storm drainage plans and flood-hazard mapping.
Emergency Operations Plan (EOP)	The City of Galt Police Department maintains an Emergency Operations Plan that is published regularly.
Climate Action Plan Checklist	Required by the Planning Department at project submittal.

D.3 Community Profile

The community profile for the City of Galt is detailed in the following sections. Figure D-1 displays a City map and the location of City of Galt within Sacramento County.

Figure D-1 City of Galt



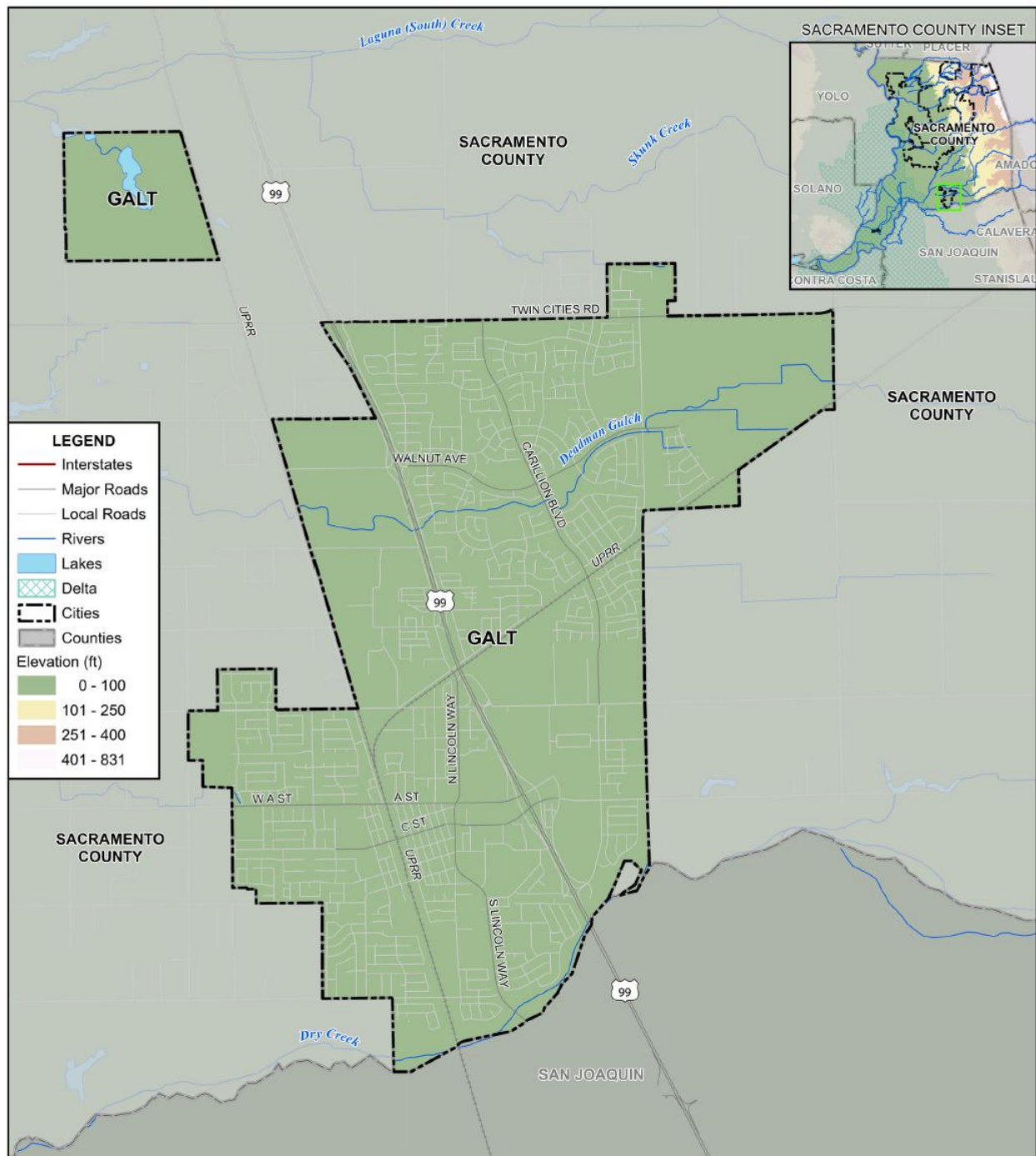
Data Source: Sacramento County, Cal-Atlas; Map Date: 1/30/2026.

D.3.1. Geography and Climate

Galt is located on State Route 99 in southern Sacramento County between the cities of Elk Grove and Lodi. The City is located 26 miles south of the Sacramento metro area, 24 miles north of Stockton metro area, and approximately 100 miles east of the San Francisco Bay Area. The community is surrounded by agricultural lands on the north, south, and east, and the Cosumnes River Preserve on the northwest and west (approximately three miles). Galt is located at 38°15'39"N longitude and 121°18'11"W latitude (38.260842, -121.303122). The City's elevation at City Hall is 47 feet. Elevations in the City can be seen in Figure D-2.

The City's study area is characterized by a Mediterranean-type climate with wet, cold winters, and warm, dry summers. Most of the rainfall occurs between November and April with an average annual rainfall of 17.5 inches.

Figure D-2 City of Galt – Elevation Map



FOSTER MORRISON
CONSULTING

Data Source: Sacramento County, Cal-Atlas; Map Date: 1/30/2026.

SACRAMENTO
COUNTY

D.3.2. History

Historical evidence suggests that the area around Galt has been inhabited by humans for at least 10,000 years. Plains Miwok lived primarily near the banks of major rivers, including the Cosumnes, Mokelumne, and Sacramento. The Plains Miwok and other native inhabitants would relocate to the cooler foothills during the summer months to escape valley heat. The Plains Miwok first came into contact with Europeans in the latter eighteenth century when Spanish explorers entered the area. Many Plains Miwok disappeared through the combined effects of population removal to the missions and disease epidemics. Militarism, in reaction to Spanish expeditions, land seizures, and enslavement grew in the 1820s and 1830s particularly among the Plains Miwok. In the following decades, the arrival of more trappers, gold miners, and settlers exposed the Miwok to more new diseases.

The original 1850 Spanish land grant, Rancho del los Moquelumnes, was purchased in 1861 by Dr. Obed Harvey, considered today as Galt's founder. His purchase included much of the Dry Creek Township which was later established as the town of Galt in 1869 by the Western Pacific Railroad company. A prominent early settler, John McFarland, named the town after his former home in Ontario, Canada, which was named after a Scottish novelist, John Galt. The combination of favorable land for agriculture and the proximity to the railroad provided Galt with the economic support to continue to grow.

With the decline of gold mining in the Sierra Nevada foothills by the end of the eighteenth century, Galt, like many other Central Valley towns, saw the arrival of miners looking to start anew in agriculture. The City's proximity to several major rivers and the water resources of the Sacramento-San Joaquin River Delta made Galt ideal for the establishment of agriculture early in California's history.

A corollary of the vital agricultural and dairy industries was the inception of new industries in the area. With the large number of dairies in the area in need of distribution services, Fred Harvey, son of Dr. Obed Harvey, convinced the Utah Condensed Milk Company to establish a plant in Galt in 1917. In 1921, the company changed its name to the Sego Milk Products Company. After many years of prosperous service to the community, the Sego plant fell into disrepair and suffered a fire in 1992. The plant was later demolished due to the damage caused by the fire. The heritage of the dairy industry and agriculture in Galt continues to be vital to Galt's appeal and economic welfare.

America's first transcontinental highway, the Lincoln Highway, ran through Galt until it was ultimately replaced by State Route 99. Lincoln Way in central Galt is a remnant of this historic route. Galt grew around the rail depot and State Route 99 throughout the first half of the twentieth century. Improvements to State Route 99 in recent years have made Galt more accessible, which has resulted in increased population and growth to the west and northeast.

Today, Galt is at a strategic location between the growing areas of Sacramento and Stockton. The City's proximity to I-5 and SR 99 provides Galt excellent access to the rest of the Central Valley and California. Despite fast growth in the region, the City continues to maintain its small-town character while balancing the needs for housing and acknowledging its important agricultural heritage.

D.3.3. Economy and Tax Base

US Census estimates show economic characteristics for the City of Galt. These are shown in Table D-3 and Table D-4. Mean household income in the City was \$111,044. Median household income in the City was \$94,393.

Table D-3 City of Galt – Civilian Employed Population 16 years and Over

Industry	Estimated Employment	Percent
Agriculture, forestry, fishing and hunting, and mining	325	2.7%
Construction	1,270	10.5%
Manufacturing	850	7.0%
Wholesale trade	399	3.3%
Retail trade	1,289	10.6%
Transportation and warehousing, and utilities	656	5.4%
Information	114	0.9%
Finance and insurance, and real estate and rental and leasing	366	3.0%
Professional, scientific, and management, and administrative and waste management services	1,195	9.8%
Educational services, and health care and social assistance	3,076	25.3%
Arts, entertainment, and recreation, and accommodation and food services	992	8.2%
Other services, except public administration	415	3.4%
Public administration	1,206	9.9%

Source: US Census Bureau American Community Survey 2023 Estimates

Table D-4 City of Galt – Income and Benefits

Income Bracket	Percent
<\$10,000	2.3%
\$10,000 – \$14,999	1.8%
\$15,000 - \$24,999	5.3%
\$25,000 – \$34,999	5.9%
\$35,000 – \$49,999	10.4%
\$50,000 – \$74,999	16.5%
\$75,000 – \$99,999	13.1%
\$100,000 – \$149,999	20.8%
\$150,000 – \$199,999	12.4%
\$200,000 or more	11.5%

Source: US Census Bureau American Community Survey 2023 Estimates

Top Galt Employers include:

- Galt Joint Union Elementary School District (7 schools)
- Galt High School District (2 schools)
- Walmart
- Air Products and Chemicals
- Save Mart
- City of Galt
- Building Material Distributors
- Cal Waste
- Cardinal Glass

The City has a wide and varied tax base. Tax base information is tracked and maintained by the Sacramento County Assessor's Office. The following tables show the tax base for the City. Tax base information is tracked and maintained by the Sacramento County Assessor's Office. The following table show the tax base for the City. Table D-5 shows the secured real property value for the City (along with the other cities in the County) for the 2024-2025 and 2025-2026 tax years.

Table D-5 Local Assessment Roll Totals for the City (and other County jurisdictions) for 2024/2025 and 2025/2026

Jurisdiction	2025-26	2024-25	Net Increase	% Increase
Citrus Heights	10,025,689,554	9,655,026,938	370,662,616	4%
Elk Grove	30,447,141,962	28,732,989,483	1,714,152,479	6%
Folsom	21,947,218,449	20,668,487,354	1,278,731,095	6%
Galt	3,447,832,371	3,232,113,014	215,719,357	7%
Isleton	90,177,374	86,380,870	3,796,504	4%
Rancho Cordova	14,722,242,063	13,444,934,790	1,277,307,273	10%
Sacramento City	78,585,412,259	75,396,324,743	3,189,087,516	4%
Unincorporated Area	86,211,221,031	81,920,304,075	4,290,916,956	5%
Totals	245,476,935,063	233,136,561,267	12,340,373,796	5%

Source: Sacramento County Assessor's Office – 2025 Assessor's Annual Report

D.4 Risk Assessment

As defined by FEMA, risk is a combination of hazard, vulnerability, and exposure. “It is the impact that a hazard would have on people, services, facilities, and structures in a community and refers to the likelihood of a hazard event resulting in an adverse condition that causes injury or damage.”

The City of Galt risk assessment identifies and profiles relevant hazards and assesses the exposure of lives, property, infrastructure, and the environment to these hazards. The process allows for a better understanding of the City's potential risk and vulnerability to hazards and provides a framework for developing and prioritizing mitigation actions to reduce risk from future hazard events.

Building on the Community Profile above, a risk assessment was performed for the City utilizing the existing City boundaries. This includes the following sections:

- D.4.1 Assets Inventory and Growth and Development Trends
- D.4.2 Hazard Identification

➤ D.4.3 Hazard Profiles and Vulnerability to Specific Hazards

D.4.1. Assets Inventory and Growth and Development Trends

This section provides an inventory of the City of Galt’s total assets potentially at risk to hazards and an overview of growth and development trends. This section is broken into two parts:

- **Asset Inventory** – The assets inventory identifies the City of Galt’s total assets, including the people and populations; structures; critical facilities and infrastructure; community lifelines; natural, historic, and cultural resources; and economic assets and community activities of value. This data is not hazard specific, but is representative of total assets within the City, potentially at risk to identified hazards as discussed in Section D.4.3 Hazard Profiles and Vulnerability to Specific Hazards.
- **Growth and Development Trends** – A discussion of growth and development trends in the City, both current and future, is presented.

Assets Inventory

The City’s asset inventory is detailed in the following sections:

- People and Populations
- Structures
- Critical Facilities and Infrastructure
- Community Lifelines
- Natural, Historic, and Cultural Resources
- Economic Assets and Community Activities of Value

A discussion of each of these assets follows and serves as the template for the asset discussion for each hazard in Section D.4.3.

People and Populations

The most important asset within any community are the people and populations that reside in the community. This section includes an inventory of past and current populations of the City, and also discusses vulnerable populations and underserved communities as a subsection of people and populations located within the City and potentially at risk to hazards. Information from the City, US Census Bureau, California Department of Finance, and other sources as detailed below form the basis of this discussion.

Historic Population Trends and Current Population

Population growth can increase the number of people living in hazard prone areas. The California Department of Finance reported that the City of Galt has 26,092 residents, as of January 1, 2025. The City of Galt has seen growth rates as shown in Table D-6. As shown, the City has grown consistently since 1950, with growth slowing recently since the 2021 LHMP.

Table D-6 City of Galt – Population Changes Since 1950

Year	Population	Change	% Change
1950	1,333	–	–
1960	1,868	535	40.1%
1970	3,200	1,332	71.3%
1980	5,514	3,314	72.3%
1990	8,889	3,375	61.2%
2000	19,472	10,583	119.1%
2010	23,647	4,165	21.4%
2020	25,249	1,602	6.8%
2025	26,092	843	3.4%

Source: US Census Bureau, California Department of Finance (2025)

Underserved and Vulnerable Populations and Disadvantaged Communities

The City has a socially and economically diverse community, and many residents that are socially or economically disadvantaged or vulnerable due to varying reasons reside within the City. The City and surrounding County are no strangers to large natural disasters which have had a direct impact on the populations of the area. Thus, it is important to consider the potential effects of hazard events and disasters on these more vulnerable populations. Underserved and vulnerable populations and disadvantaged communities in the City are discussed by the following sources:

- US Center for Disease Control (CDC) Social Vulnerability Index
- California Department of Water Resources (CA DWR) Special Populations and Disadvantaged Community Mapping
- City Planning Team Input

CDC Social Vulnerability Index

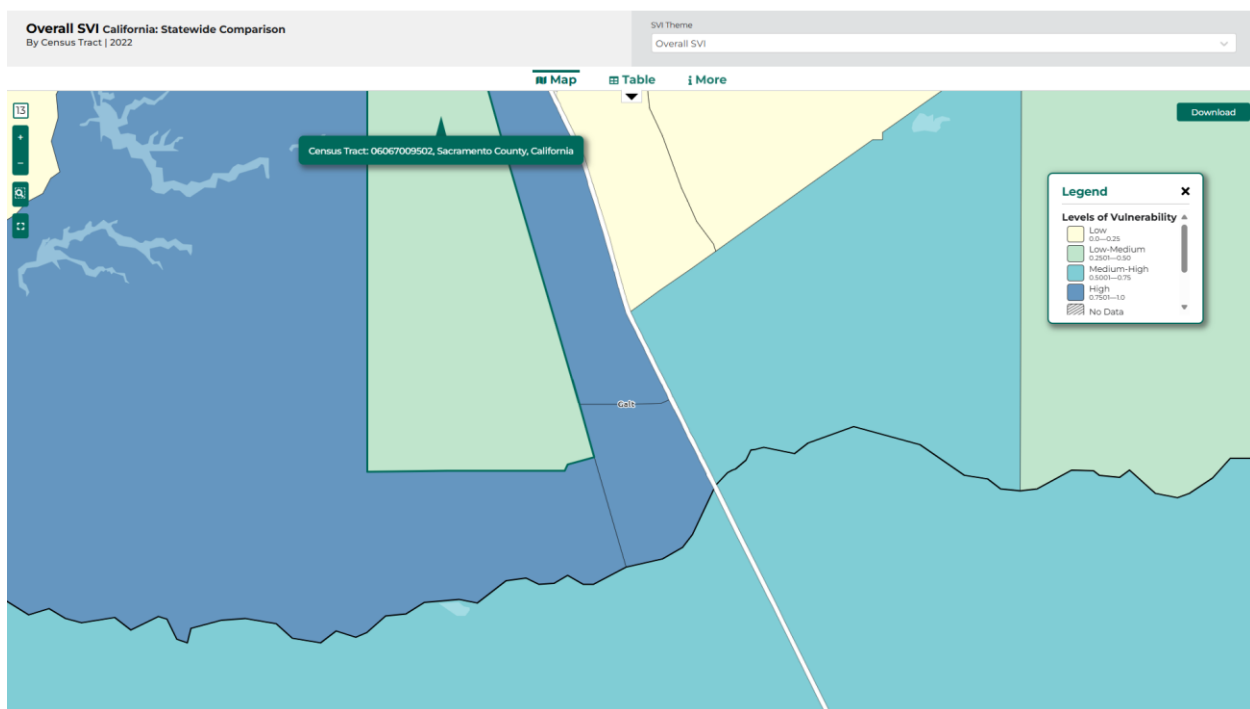
Every community must prepare for and respond to a hazard event, including the range of natural hazards addressed in this Plan, from severe weather extremes to large potentially catastrophic events such as floods or wildfires. A number of factors, including poverty, lack of access to transportation, and crowded housing may weaken a community’s ability to prevent human suffering and financial loss in a disaster. These factors are known as social vulnerability.

Social vulnerability refers to the potential negative effects on communities caused by external stresses on human health. Such stresses include natural or human-caused disasters, or disease outbreaks. Reducing social vulnerability can decrease both human suffering and economic loss. The Agency for Toxic Substances and Disease Registry (ATSDR) Geospatial Research, Analysis & Services Program (GRASP) created databases to help emergency response planners and public health officials identify and map communities that will most likely need support before, during, and after a hazardous event. The CDC used these databases to create the CDC Social Vulnerability Index (CDC SVI), which uses 15 U.S. census variables to help local officials identify communities that may need additional support before, during, or after disasters.

CDC SVI uses U.S. Census data to determine the social vulnerability of every census tract. Census tracts are subdivisions of counties for which the Census collects statistical data. The CDC SVI ranks each tract on 15 social factors, including poverty, lack of vehicle access, and crowded housing, and groups them into four related themes. Each tract receives a separate ranking for each of the four themes, as well as an overall ranking. Maps of the four themes for the City are shown in the figures below.

The overall SVI map is shown in Figure D-3; the socioeconomic SVI for the census tracts in and around the City are shown in Figure D-4; the household composition SVI is shown in Figure D-5; the minority and language SVI is shown in Figure D-6; and the housing and transportation SVI is shown in Figure D-7. Overall, the maps indicate that, in general, the City sees moderate change in social vulnerability across the City.

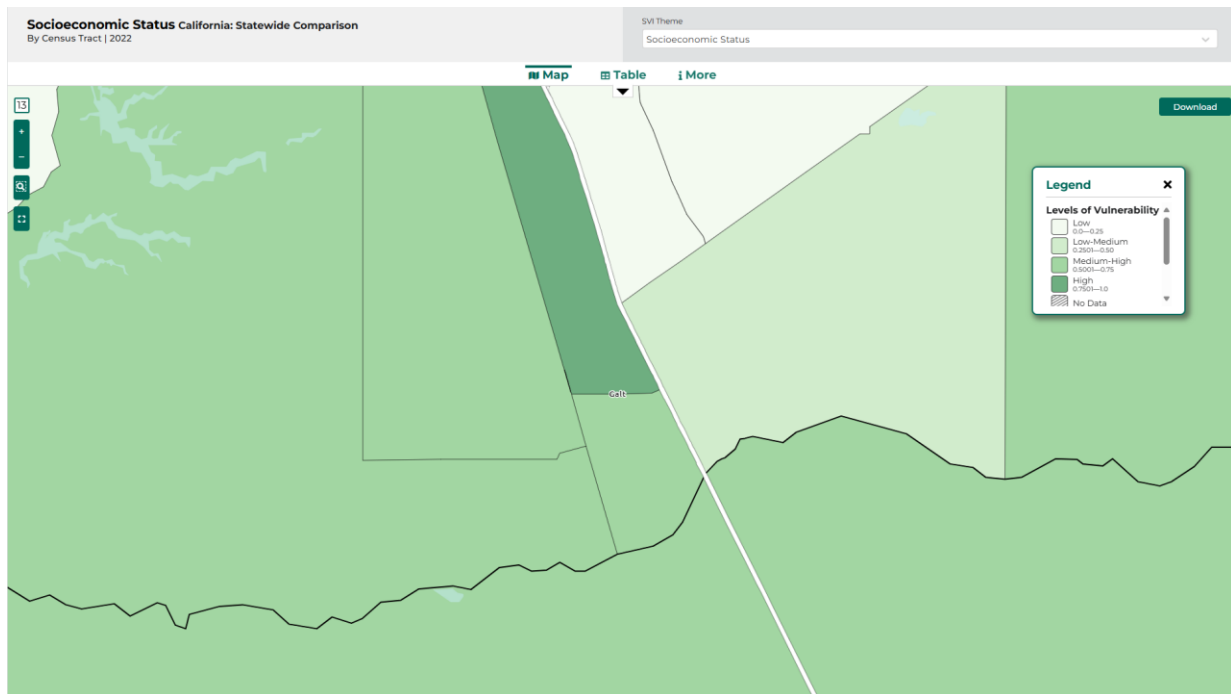
Figure D-3 City of Galt – Overall Social Vulnerability



Source: CDC Social Vulnerability Index – map retrieved 9/22/2025

Level of Vulnerability Rating: **Yellow** – Low; **Green** – Low/Medium; **Aqua** – Medium/High; **Blue** – High; **Grey Hatched** – No Data; **Grey** – Not Available

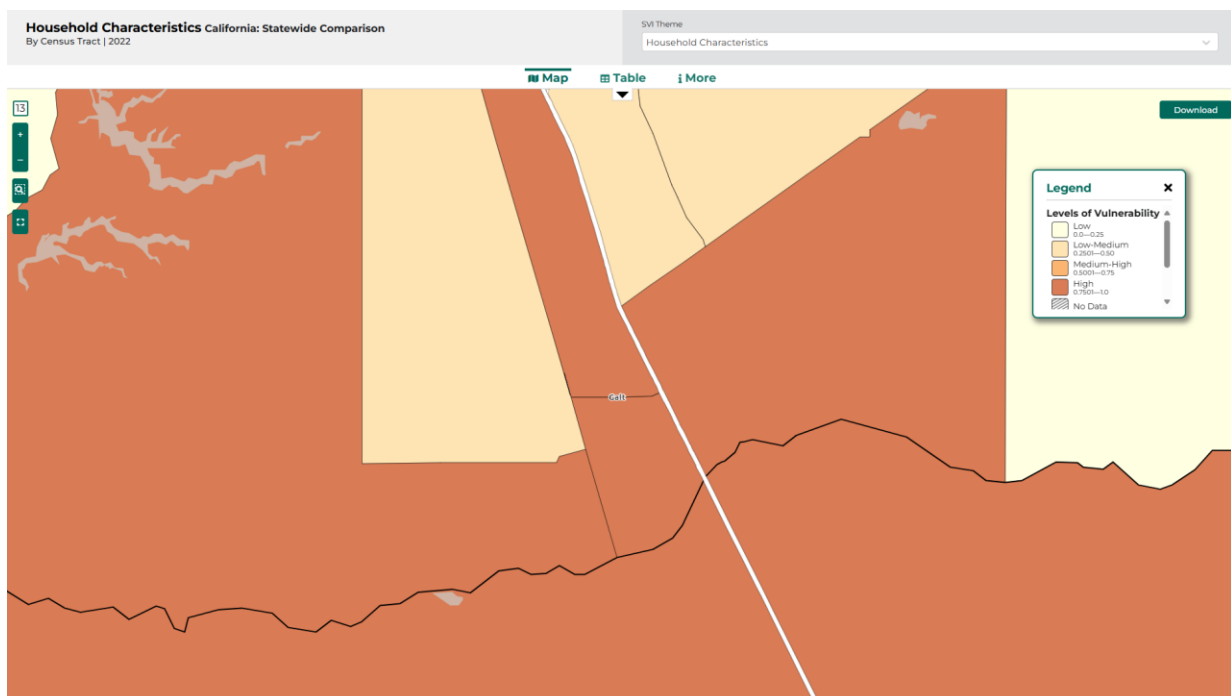
Figure D-4 City of Galt – Socioeconomic Status Vulnerability



Source: CDC Social Vulnerability Index – map retrieved 9/22/2025

Level of Vulnerability Rating: **Faint Green** – Low; **Light Green** – Low/Medium; **Green** – Medium/High; **Dark Green** – High; **Grey Hatched** – No Data; **Grey** – Not Available

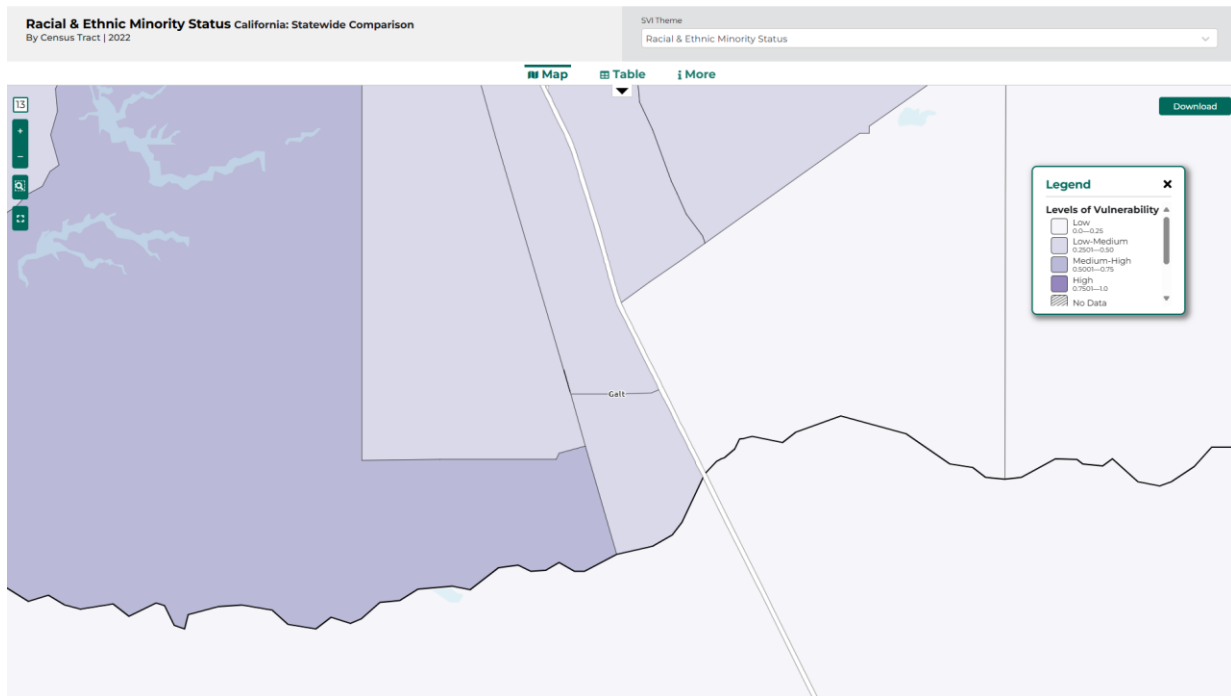
Figure D-5 City of Galt – Household Characteristics



Source: CDC Social Vulnerability Index – map retrieved 9/22/2025

Level of Vulnerability Rating: **Faint Orange** – Low; **Light Orange** – Low/Medium; **Orange** – Medium/High; **Dark Orange** – High; **Grey Hatched** – No Data; **Grey** – Not Available

Figure D-6 City of Galt – Racial and Ethnic Minority Status



Source: CDC Social Vulnerability Index – map retrieved 9/22/2025

Level of Vulnerability Rating: **Faint Purple** – Low; **Light Purple** – Low/Medium; **Purple** – Medium/High; **Dark Purple** – High; **Grey Hatched** – No Data; **Grey** – Not Available

Figure D-7 City of Galt – Housing Type and Transportation



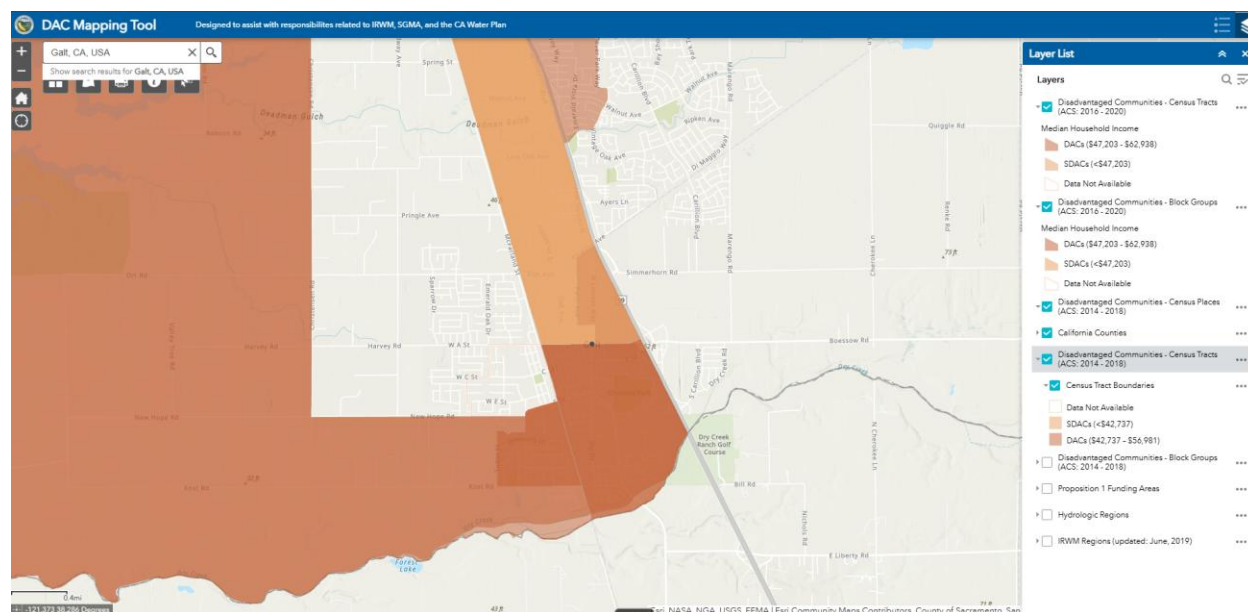
Source: CDC Social Vulnerability Index – map retrieved 9/22/2025

Level of Vulnerability Rating: **Faint Blue** – Low; **Light Blue** – Low/Medium; **Blue** – Medium/High; **Dark Blue** – High; **Grey Hatched** – No Data; **Grey** – Not Available

California DWR Disadvantaged Community Mapping Tool

The State of California's Proposition 1 Disadvantaged Community (DAC) Involvement Program is designated to ensure the involvement of DACs as well as Economically Distressed Areas and Underrepresented Communities, which DWR collectively refers to as DACs. The Cal DWR definition for a Disadvantaged Community is a community with an annual median household income (MHI) that is less than 80% of the Statewide annual MHI (PRC Section 75005(g)), and those census geographies with an annual MHI less than 60% of the Statewide annual MHI are considered "Severely Disadvantaged Communities". Those areas in the City considered disadvantaged are shown in Figure D-8. As shown, portions of the City falls in these DAC areas.

Figure D-8 City of Galt – Disadvantaged Areas



Source: Cal DWR DAC Mapping Tool – retrieved 9/22/2025

City Planning Team Input

The City Planning Team provided additional local input on the vulnerable and underserved populations in the City. This is included in the sections below.

The Galt Place (at 400 D ST) and New Hope Senior Village (at Village Run Dr) are identified as low-income active adult apartment complexes. Comfrey Senior Apartments (at 975 Lake Park Drive) is an active adult apartment complex. Golden Living Center (at F ST) and Ehimas Residential Care (at 407 Maple ST) are assisted living and nursing care facilities. There are areas of low income in the City: Mercy Housing (at 805 Elk Hills Dr), Palm Gardens (at 701 A ST), Empire Village (at 245 Palin Ave), Hudson Bay Apartments (at 100 Lake Park Ave) are identified as low-income housing/apartments. In addition, throughout the City there are handicapped and non-English speaking citizens.

Census Tract 95.04 is listed as low income, which is the geographic area of Galt boarded on the north by A Street, the railroad tracks to the west, highway 99 to the east, and the Sacramento/San Joaquin County Line

to the south. In addition, Census Tract 95.03 is listed as low income, which is the geographic area of Galt boarded on the north by Twin Cities Road, the railroad tracks to the west, highway 99 to the east, and A Street to the south.

City of Galt 2021-2029 Housing Element

The City Planning Team noted that the Galt 2021-2029 Housing Element discusses special populations in the City. Unique elements from the City's Housing Element are included here. Discussions for seniors, people experiencing homelessness, large households, single headed households, and farmworkers were included. These are discussed below.

Certain groups have greater difficulty finding decent, affordable housing due to persons with special needs within a household. Households with special needs include seniors, persons with physical and/or mental disabilities (including developmental disabilities), large households, extremely low-income households, single-parent households, female head of households, veterans, farmworkers, students, and military personnel. The City will provide assistance to these households to encourage the provision of adequate housing to meet their needs.

Seniors

The City shall assist in maintaining existing senior housing and increasing the supply of housing to meet the needs of older residents.

People Experiencing Homelessness

The City shall assist non-profit organizations that provide emergency shelter and other support services to homeless persons.

Large Households

The City shall encourage the development of housing to meet the needs of extremely low-, very low-, low, and moderate-income large families.

Single Headed Households with Children

The City shall provide opportunities for single-room occupancy and studio type living arrangements.

Farmworkers

If housing for migrant farmworkers is constructed in the planning area, and if that land is annexed into Galt, the City shall allow the continued operation of the migrant farmworker housing as a permitted use or arrange for relocation of the facility to a mutually acceptable location.

To accommodate the needs of permanent residents of Galt who are employed in agriculture, the City shall continue to permit the development of affordable multifamily units, including large family units

Structures

This section inventories the parcels (and associated structures) that make up the built environment of the City. The 2025 Sacramento County Assessor's data and the associated parcel layer was used as the basis of this inventory. The methodology used to derive the number of total and improved parcels (i.e., those with an improved structure value) and land and improved property values (as well as content replacement values) follows the same methodology detailed in Section 4.2.1 of the Base Plan. This data should only be used as a guideline to overall values in the City, as the information has some limitations. The most significant limitation is created by Proposition 13. With respect to Proposition 13, instead of adjusting property values annually, the values are not adjusted or assessed at fair market value until a property transfer occurs. As a result, overall value information is most likely low and does not reflect current market value of properties within the City. It is also important to note, in the event of a disaster, it is often the value of the infrastructure or improvements to the land that is of concern or at risk. Generally, the land itself is not a loss. However, depending on the type of hazard and impact of any given hazard event, land values may be adversely affected; thus, land values are included as appropriate. Table D-7 shows the Sacramento County Parcel/Assessor Data land and structure values, and content replacement values (e.g., the values at risk) broken down by property use for the City.

Table D-7 City of Galt – Total Value of Parcels and Structures by Property Use

Property Use	Total Parcel Count	Improved Parcel Count	Total Land Value	Structure Value	Estimated Contents Value	Total Value
Agricultural	12	8	\$2,113,473	\$998,842	\$998,842	\$4,111,157
Care / Health	13	12	\$1,925,212	\$7,079,947	\$7,079,947	\$16,085,106
Church / Welfare	22	18	\$2,736,406	\$19,755,167	\$19,755,167	\$42,246,740
Industrial	65	55	\$29,003,476	\$122,669,674	\$184,004,511	\$335,677,661
Miscellaneous	283	0	\$656,801	\$0	\$0	\$656,801
Office	29	26	\$5,636,938	\$16,018,534	\$16,018,534	\$37,674,006
Public / Utilities	93	0	\$27	\$0	\$0	\$27
Recreational	4	3	\$186,735	\$3,041,067	\$3,041,067	\$6,268,869
Residential	7,767	7,667	\$724,816,159	\$2,166,976,879	\$1,083,488,440	\$3,975,281,478
Retail / Commercial	100	92	\$51,930,176	\$123,096,598	\$123,096,598	\$298,123,372
Unknown	4	0	\$0	\$0	\$0	\$0
Vacant	802	11	\$138,857,927	\$1,302,524	\$0	\$140,160,451
Galt Total	9,194	7,892	\$957,863,330	\$2,460,939,232	\$1,437,483,106	\$4,856,285,668

Source: 2025 Sacramento County Parcel/Assessor Data

Critical Facilities and Infrastructure

Beyond just the buildings and structures that comprise the built environment, it is important to identify the critical facilities and infrastructure that are critical for life safety and property protection. This is done for the City of Galt below.

For purposes of this plan, a critical facility is defined as:

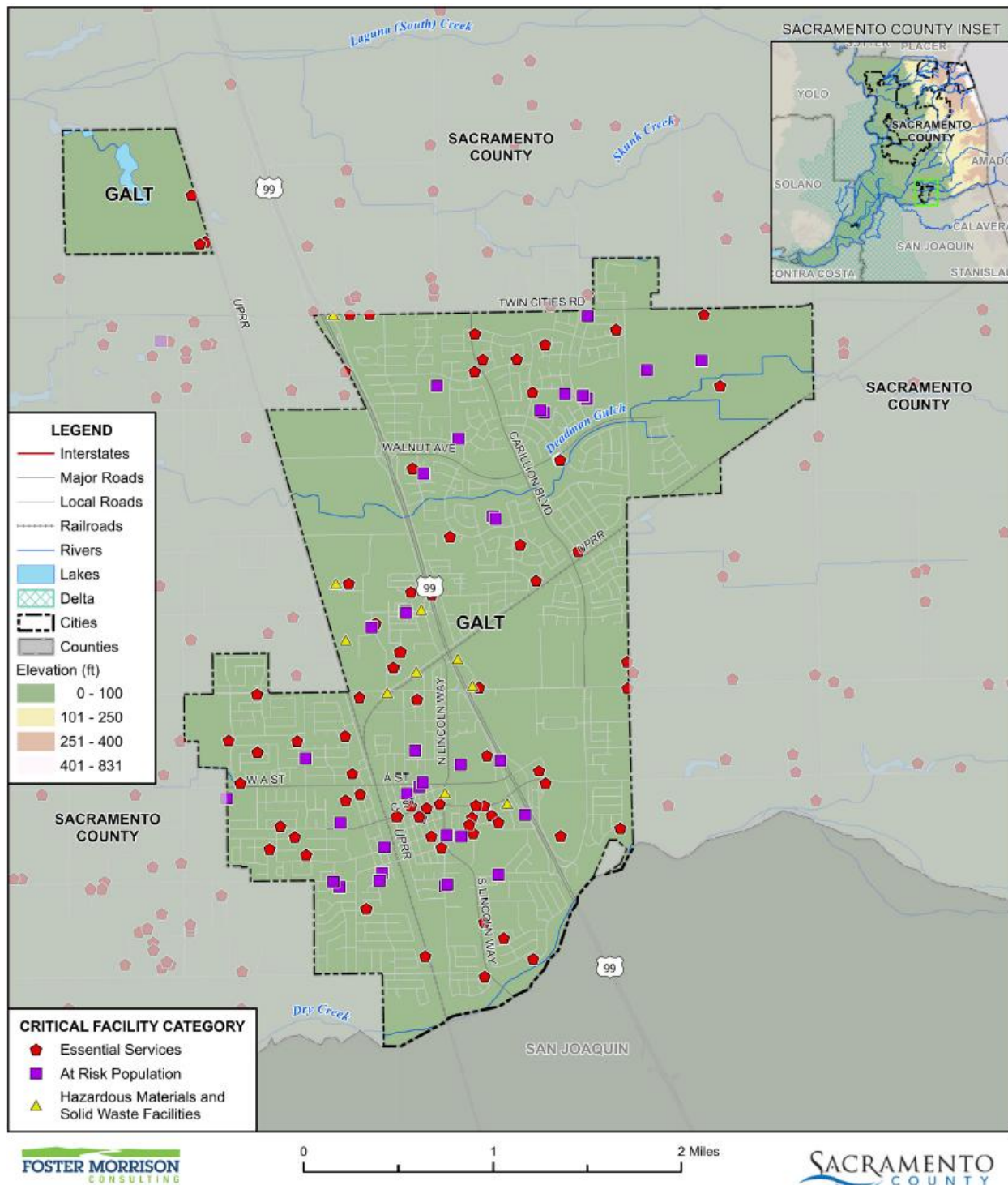
Any facility, including without limitation, a structure, infrastructure, property, equipment or service, that if adversely affected during a hazard event may result in severe consequences to public health and safety or interrupt essential services and operations for the community at any time before, during and after the hazard event.

A critical facility is classified by the following categories: (1) Essential Services Facilities, (2) At-risk Populations Facilities, (3) Hazardous Materials Facilities.

- Essential Services Facilities include, without limitation, public safety, emergency response, emergency medical, designated emergency shelters, communications, public utility plant facilities and equipment, and government operations facilities.
- At Risk Population Facilities include, without limitation, pre-schools, public and private primary and secondary schools, before and after school care centers with 12 or more students, daycare centers with 12 or more children, group homes, and assisted living residential or congregate care facilities with 12 or more residents.
- Hazardous Materials and Solid Waste Facilities include, without limitation, any facility that could, if adversely impacted, release of hazardous materials or waste in sufficient amounts during a hazard event that would create harm to people, the environment and property.

An inventory of critical facilities in the City of Galt from Sacramento County GIS is shown on Figure D-9. Table D-8 gives summary information about the critical facilities in the City. Table D-9 details the facility categories and breaks them down by facility type.

Figure D-9 City of Galt – Critical Facilities



Data Source: Sacramento County, Cal-Atlas; Map Date: 4/20/2026.

Table D-8 City of Galt – Critical Facilities by Category

Critical Facility Category	Facility Count
Essential Services Facilities	118
At Risk Population Facilities	40
Hazardous Materials and Solid Waste Facilities	11
Galt Total	169

Source: Sacramento County GIS

Table D-9 City of Galt – Critical Facilities by Category and Type

Critical Facility Category	Critical Facility Type	Facility Count
Essential Services Facilities	Cellular Tower	2
	Emergency Evacuation Center	5
	EMS Stations	2
	FDIC Insured Banks	6
	Fire Station	3
	Law Enforcement	2
	Microwave Service Towers	58
	Sewage Treatment Plant	1
	Water Well	39
	Total	118
At Risk Population Facilities	Day Care Center	6
	Mobile Home Parks	4
	Places of Worship	14
	School	16
	Total	40
Hazardous Materials and Solid Waste Facilities	EPA ER TRI Facility	3
	Leaky Underground Storage Tank	7
	Waste Transfer Station	1
	Total	11
Galt Total		169

Source: Sacramento County GIS

Community Lifelines

Assessing the vulnerability of the City of Galt to natural hazards and disasters also involves reviewing and inventorying the community lifelines in place that could be affected. It is important to include these items in hazard discussions as the continuous operation of critical government and business functions is essential to human health and safety, property protection, and economic security. The importance of community lifelines is discussed below:

- Lifelines are the most fundamental services in the community that, when stabilized, enable all other aspects of society to function.
- FEMA has developed a method for objectives-based response that prioritizes the rapid stabilization of Community Lifelines after a disaster.
- The integrated network of assets, services, and capabilities that provide lifeline services are used day-to-day to support the recurring needs of the community and enable all other aspects of society to function.
- When disrupted, decisive intervention (e.g., rapid re-establishment or employment of contingency response solutions) is required to stabilize the incident.

Community lifelines, as defined by FEMA, include the following:

- **Safety and Security** – Law Enforcement/Security, Fire Service, Search and Rescue, Government Service, Community Safety
- **Food, Hydration, Shelter** – Food, Water, Shelter, Agriculture
- **Health and Medical** – Medical Care, Public Health, Patient Movement, Medical Supply Chain, Fatality Management
- **Energy** – Power Grid, Fuel
- **Communications** – Infrastructure, Responder Communications, Alerts Warnings and Messages, Finance, 911 and Dispatch
- **Transportation** – Highway/Roadway/Motor Vehicle, Mass Transit, Railway, Aviation, Maritime
- **Hazardous Material** – Facilities, HAZMAT, Pollutants, Contaminants
- **Water Systems** – Potable Water Infrastructure, Wastewater Management

It should be noted that these community lifelines are all in place and functional as part of regular government operations in the Sacramento County Planning Area serving as a partnership between the cities, local special districts and agencies, and Sacramento County. Most all of the City’s community lifelines overlap with the Planning Area’s, and include many of the critical facilities and infrastructure assets inventoried for this LHMP. As such, specific information on these community lifelines in the City and how they may be affected by a hazard event or disaster are discussed collectively for all jurisdictions in the Base Plan.

Natural, Historic, and Cultural Resources

Assessing the vulnerability of the City of Galt to natural hazards and disasters also involves inventorying the natural, historic, and cultural assets of the area. This step is important for the following reasons:

- Environmental and natural resources add to a community’s identity and quality of life. They also help the local economy through agriculture, tourism, and recreation. They support ecosystem services, such as clean air and water.
- Conserving the environment may help people mitigate risk. It can also protect sensitive habitats, develop parks and trails, and build the economy.
- The community may decide that these types of resources warrant a greater degree of protection due to their unique and irreplaceable nature and contribution to the overall economy.
- If these resources are impacted by a disaster, knowing so ahead of time allows for more prudent care in the immediate aftermath, when the potential for additional impacts are higher.

- The rules for reconstruction, restoration, rehabilitation, and/or replacement are often different for these types of designated resources.
- Natural resources can have beneficial functions that reduce the impacts of natural hazards, such as wetlands and riparian habitat, which help absorb and attenuate floodwaters.

Natural Resources

The City contains a variety of natural resources. Natural resources are unique to each area, often provide an important function, and are difficult to replace. Should a natural disaster occur, these species, resources, and locations are at risk.

The City of Galt has a variety of natural resources of value to the community. Habitat types are listed below, detailed in Table D-10, and depicted in Figure D-10.

- Annual Grassland (including both disturbed and vernal pool grasslands)
- Cropland
- Orchard
- Freshwater Marsh
- Open Water (including both lacustrine and riverine habitats)
- Riparian (Scrub or Woodland)
- Urban/Developed Areas
- Vernal Pools
- Vineyards

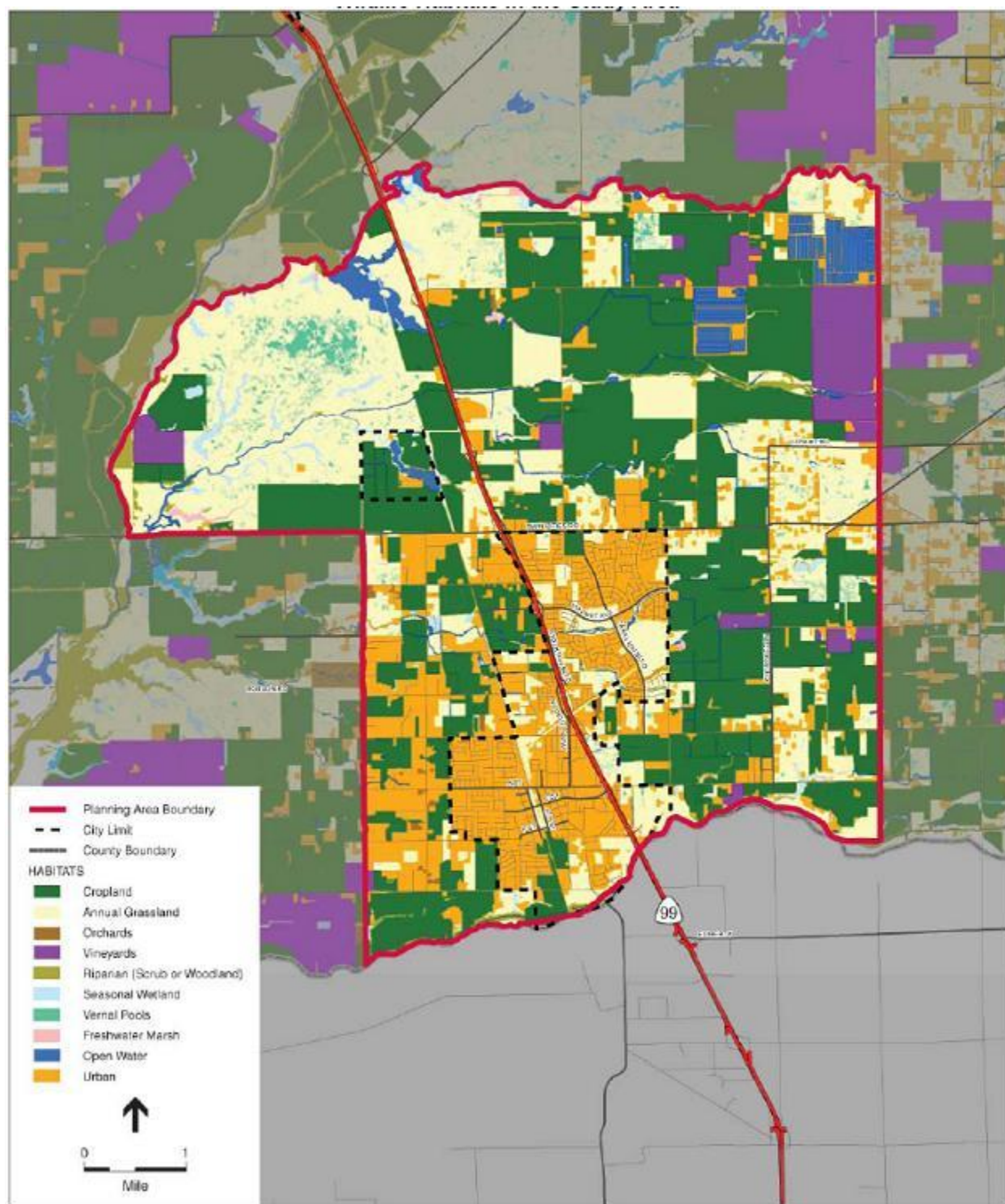
Table D-10 Habitat Types within the City of Galt

Habitat Types	Acres (Approximate)	Percent Study Area
Annual Grassland	7,550	30%
Cropland	9,276	37%
Disturbed	21	<1%
Freshwater Marsh	135	<1%
Open Water	767	3%
Orchards	51	<1%
Other	10	<1%
Riparian (Scrub or Woodland)	320	1%
Seasonal Wetland	431	2%
Urban	5,232	21%
Vernal Pools	258	1%
Vineyards	954	4%
Total	25,006	100%

Note: "Other" includes those areas designated as recreational areas, the TNC Reserve, and roads.

Source: South Sacramento County Habitat Conservation Plan - 2018

Figure D-10 Riparian Habitats in the City of Galt



Source: City of Galt General Plan Environmental Impact Report (2008)

A list of special-status plant and animal species with potential to occur within the vicinity of the study area was compiled for the Environmental Impact Report for the City of Galt's General Plan. The list was based on data from the CNDDDB (2007), CNPS electronic Inventory of Rare and Endangered Plants (CNPS, 2007),

the USFWS (2007), and biological literature pertaining to the region. Table D-11 lists those special-status species with at least a low likelihood for occurring within the study area. The locations of these species can be seen in Figure D-11 below.

Table D-11 Special-Status Species with Potential to Occur in the General Plan Study Area

Species/ Animals/Mammals	Status: Fed/State/CNPS	General Habitat
<i>Taxidea taxus</i> American badger	--/CSC/--	Occurs in a wide variety of open forest, shrub, and grassland habitats that have friable soils for digging.
Birds		
<i>Accipiter cooperii</i> (nesting) Cooper's hawk	--/CSC/--	Nests in riparian areas and oak woodlands, forages at woodland edges.
<i>Agelaius tricolor</i> (nesting colony) Tricolored blackbird	---/CSC/--	Nests in dense thickets of cattails, tules, willow, blackberry, wild rose, and other tall herbs near fresh water.
<i>Ardea alba</i> (rookery) Great egret	--/--/--	Fresh and salt marshes, marshy ponds and tidal flats, nests in trees or shrubs
<i>Ardea herodias</i> (rookery) Great blue heron	--/--/--	Groves of tall trees, especially near shallow water foraging areas such as marshes, tide-flats, lakes, rivers/streams and wet meadows
<i>Athene cunicularia hypugaea</i> (burrow sites) Western burrowing owl	---/CSC/--	Forages in open plains, grasslands, and prairies; typically nests in abandoned small mammal burrows.
<i>Buteo swainsoni</i> (nesting) Swainson's hawk	--/ST/--	Forages in open plains, grasslands, and prairies; typically nests in abandoned small mammal burrows
<i>Dendroica petechia brewsteri</i> (nesting) Yellow warbler	--/CSC/--	Nests in dense riparian cover
<i>Elanus leucurus</i> (nesting) White-tailed kite	--/CFP/--	Forages in open plains, grasslands, and prairies; typically nests in trees
<i>Nycticorax nycticorax</i> (rookery) Black-crowned night heron	--/--/--	Forages in marshes swamps and wooded streams; nests in thickets or reedbeds.
<i>Phalacrocorax auritus</i> (rookery) Double-crested cormorant	--/CSC/--	Uses wide rock ledges on cliffs; rugged slopes; and live or dead trees. Feeds underwater on fish and crustaceans
<i>Riparia</i> (nesting) Bank swallow	--/ST/--	Banks of rivers, creeks, lakes, and seashores; nests in excavated dirt tunnels near the top of steep banks
<i>Xanthocephalus xanthocephalus</i> (nesting) Yellow-headed blackbird	--/--/--	Nests in freshwater emergent wetlands with dense vegetation and deep water. Often along borders of lakes or ponds. Nests only where large insects such as Odonata are abundant, nesting timed with maximum emergence of aquatic insects.
Reptiles		
<i>Emys</i> (=Clemmys) <i>marmorata</i> Western pond turtle	FSC/CSC/--	Ponds, marshes, rivers, streams, and irrigation ditches with aquatic vegetation. Requires basking sites and suitable upland habitat for egg-laying. Requires aquatic habitats with suitable basking sites. Nest sites most often characterized as having gentle slopes (<15%) with little vegetation or sandy banks

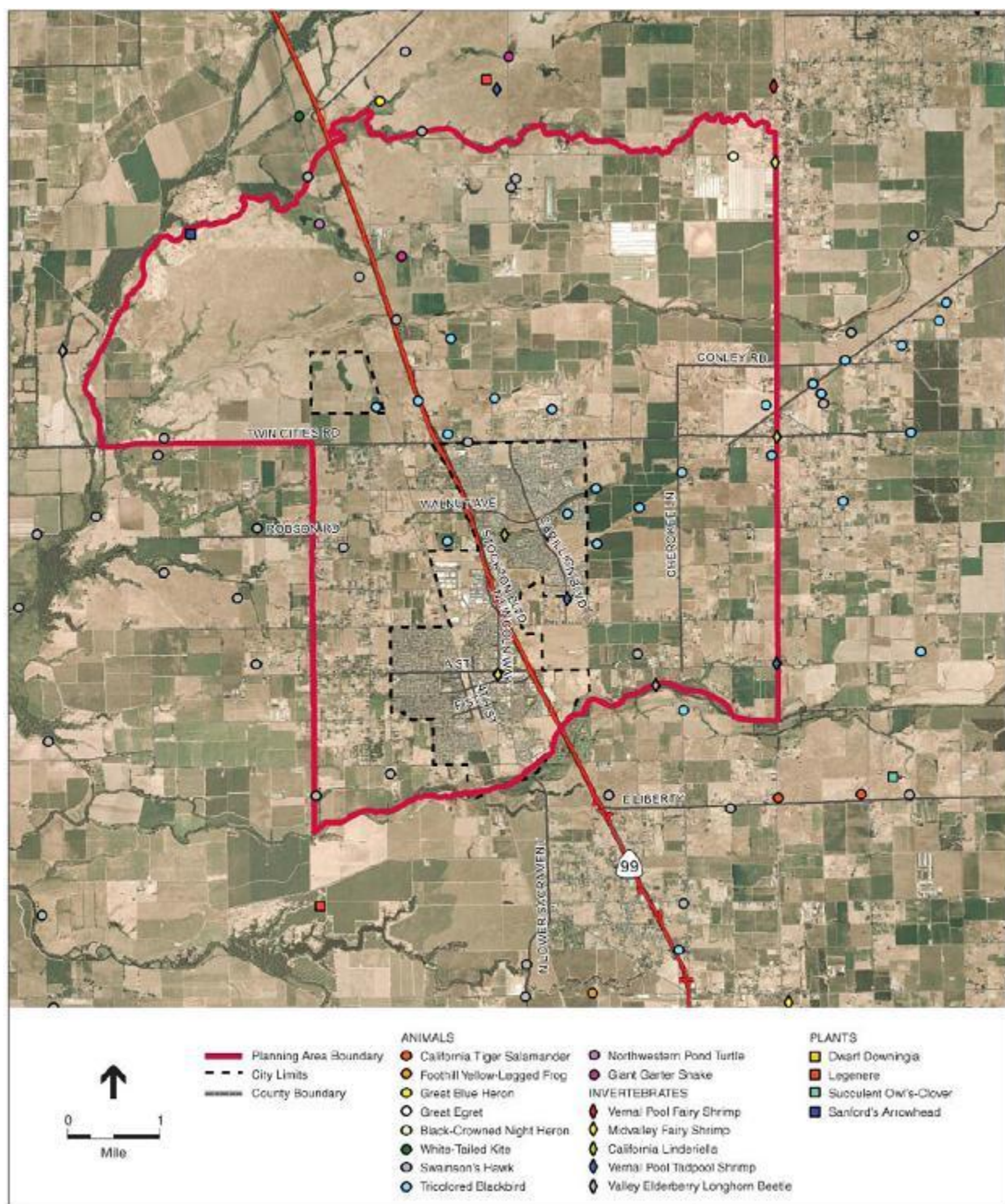
Species/ Animals/Mammals	Status: Fed/State/CNPS	General Habitat
<i>Thamnophis gigas</i> Giant garter snake	FT/ST/--	Generally inhabits marshes, sloughs, ponds, slow-moving streams, ditches, and rice fields that have water from early spring till mid-fall. Emergent vegetation (cattails and bulrushes), open areas for sunning and high ground for hibernation and cover
Amphibians		
<i>Ambystoma californiense</i> California tiger salamander	FT/CSC/--	Annual grassland and grassy understory of valley-foothill hardwood habitats in central and northern California. Needs underground refuges and vernal pools or other seasonal water sources
<i>Rana aurora draytoni</i> California red-legged frog	FT/CSC/--	Breeds in slow moving streams, ponds, and marshes with emergent vegetation; forages in nearby uplands within about 200 feet.
<i>Rana boylei</i> Foothill yellow-legged frog	--/CSC /--	Breeds in shaded stream habitats with rocky, cobble substrate, usually below 6,000 feet in elevation. Absent or infrequent when introduced predators are present
<i>Spea hammondi</i> Western spadefoot toad	--/CSC/--	Occurs seasonally in grasslands, prairies, chaparral, and woodlands, in and around wet sites. Breeds in shallow, temporary pools formed by winter rains. Takes refuge in burrows.
Fish		
<i>Hypomesus transpacificus</i> Delta smelt	FT/ST/--	Open surface waters in the Sacramento/San Joaquin Delta. Seasonally in Suisun Bay, Carquinez Strait and San Pablo Bay. Found in Delta estuaries with dense aquatic vegetation and low occurrence of predators. May be affected by downstream sedimentation
<i>Oncorhynchus mykiss</i> Central Valley ESU steelhead	FT/--/--	This ESU enters the Sacramento and San Joaquin Rivers and their tributaries from July to May; spawning from December to April. Young move to rearing areas in and through the Sacramento and San Joaquin Rivers, Delta, and San Pablo and San Francisco Bays
<i>Oncorhynchus tshawytscha</i> Central Valley spring-run chinook	FT/ST/--	This ESU enters the Sacramento and San Joaquin Rivers and tributaries March to July; spawning from late August to early October. Young move to rearing areas in and through the Sacramento and San Joaquin Rivers, Delta, and San Pablo and San Francisco Bays
<i>Oncorhynchus tshawytscha</i> winter-run chinook, Sacramento River	FE/SE/--	This ESU enters the Sacramento River December to May; spawning peaks May and June. Upstream movement occurs more quickly than in spring run population. Young move to rearing areas in and through the Sacramento River, Delta, and San Pablo and San Francisco Bays
<i>Oncorhynchus tshawytscha</i> Central Valley fall/late-fall-run Chinook	FC/CSC/--	This ESU enters the Sacramento and San Joaquin rivers and their tributaries from July to April; spawning October to February. Young move to rearing areas in and through the Sacramento and San Joaquin Rivers, Delta, and San Pablo and San Francisco Bays

Species/ Animals/Mammals	Status: Fed/State/CNPS	General Habitat
<i>Pogonichthys macrolepidotus</i> Sacramento splittail	FD/CSC/--	Currently known only from the Delta, Suisun Bay and associated marshes. Prefers slow moving river sections and dead end sloughs. Requires flooded vegetation for spawning and juvenile foraging habitat. Spawning occurs over flooded vegetation in tidal freshwater and euryhaline habitats of estuarine marshes and sloughs, and slow-moving reaches of large rivers
Invertebrates		
<i>Andrena blennospermatis</i> A vernal pool andrenid bee	--/--/--	Collects pollen from vernal pool flowers, especially Blennosperma. Bees nest in the uplands around vernal pools
<i>Branchinecta lynchi</i> Vernal pool fairy shrimp	--/--/--	Lifecycle restricted to vernal pools
<i>Branchinecta mesoallensis</i> Midvalley fairy shrimp	FSC/--/--	Lifecycle restricted to vernal pools in the Central Valley
<i>Desmocerus californicus dimorphus</i> Valley elderberry longhorn beetle	FT/--/--	Breeds and forages exclusively on elderberry shrubs (<i>Sambucus mexicana</i>) typically associated with riparian forests, riparian woodlands, elderberry savannas, and other Central Valley habitats. Occurs only in the Central Valley of California. Prefers to lay eggs in elderberries 2–8 inches in diameter; some preference shown for “stressed” elderberries
<i>Hydrochara rickseckeri</i> Ricksecker’s water scavenger beetle	--/--/--	Occurs in slow moving waters, adults and larvae are aquatic
<i>Lepidurus packardii</i> Vernal pool tadpole shrimp	FE/--/--	Lifecycle restricted to vernal pools
<i>Lindieriella occidentalis</i> California lindieriella	--/--/--	Lifecycle restricted to vernal pools
Vascular Plants		
<i>Aster lentus</i> Suisun Marsh aster	--/--/1B.2	Rhizomatous herb occurring in tidal brackish and freshwater marshes. Found at 0-10 feet in elevation. Blooms May-Nov
<i>Carex comosa</i> Bristly sedge	--/--/2.1	Generally found in lake-margin and edge habitats, Below 1,400 feet in elevation. Blooms May-Sept.
<i>Castilleja campestris</i> ssp. <i>Succulent</i> Succulent owl’s-clover	FT/SE/1B.2	Occurs under vernal-flooded conditions in vernal-pool habitats such as valley and foothill grassland. Blooms Apr-May
<i>Downingia pusilla</i> Dwarf downingia	--/--/2.2	Prefers lake margins, vernal pools and wet places sometimes playas and grasslands. Blooms Mar-May
<i>Gratiola heterosepala</i> Boggs Lake hedge-hyssop	FSC/SE/1B.2	Marshes and swamps, lake margins, and in clay substrate in vernal pools. Blooms Apr-Aug. 30-7,800 feet in elevation
<i>Hibiscus lasiocarpus</i> Rose-mallow	--/--/2.2	Prefers freshwater marshes and swamps. Blooms Jun-Sep. Found below 100 feet.
<i>Juglans hindsii</i> Northern California black walnut	--/--/1B.1	Occurs in riparian forest and woodland, Found below 1,500 feet elevation. Blooms April-May

Species/ Animals/Mammals	Status: Fed/State/CNPS	General Habitat
<i>Lathyrus jepsonii</i> var. <i>jepsonii</i> Delta tule pea	FSC/--/1B.2	Occurs in both tidal freshwater and brackish marshes in the Central and San Joaquin Valleys and in the Bay Area. Blooms May-Sept
<i>Legenere limosa</i> Legenere	FSC/--/1B.1	Occurs in vernal pool beds. Blooms Apr-Jun.
<i>Lilaeopsis masonii</i> Mason's lilaeopsis	FSC/SR/1B.1	Generally occurs in riparian scrub, freshwater-marsh and brackish-marsh habitats, Found below 33 feet in elevation. Blooms Apr-Nov.
<i>Limosella subulata</i> Delta mudwort	--/--/2.1	Generally occurs under wet conditions in tidal freshwater-marsh habitats, Found below 9 feet in elevation. Blooms May- Aug.
<i>Orcuttia tenuis</i> slender Orcutt grass	FT/SE/1B.1	Annual herb occurring in vernal pools. Found between 100 and 5,800 feet in elevation. Blooms May-October
<i>Orcuttia viscida</i> Sacramento Orcutt grass	FE/SE/1B.1	Occurs in vernal pools. Blooms Apr-Jul
<i>Sagittaria sanfordii</i> Sanford's arrowhead	FSC/--/1B.2	Found in assorted freshwater habitats including marshes, swamps and seasonal drainages. Blooms May-Oct.
<i>Scutellaria lateriflora</i> Blue skullcap	--/--/2.2	Meadows and seeps, marshes and swamps. Blooms Jul-Sep. Found below 1,700 feet in elevation.
STATUS CODES Federal State CNPS FE = Endangered FT = Threatened FC = Candidate FD = Federally Delisted SE = Endangered ST = Threatened SR = Rare CSC = California Special Concern species SFP = Fully Protected Species List 1B = Plants rare, threatened, or endangered in California and elsewhere List 2 = Plants rare, threatened, or endangered in California, but more common elsewhere List 3 = Plants about which we need more information--a review list List 4 = Plants of limited distribution--a watch list		

Source: CNDDB 2007, CDFG 2007, CNPS 2007, USFWS 2007

Figure D-11 California Natural Diversity Database Species in the City of Galt



Source: City of Galt 2030 General Plan Environmental Impact Report

Wetlands and their Natural and Beneficial Functions

Wetlands are habitats in which soils are intermittently or permanently saturated or inundated. Wetland habitats vary from rivers to seasonal ponding of alkaline flats and include swamps, bogs, marshes, vernal pools, and riparian woodlands. Wetlands are considered to be waters of the United States and are subject to the jurisdiction of the U.S. Army Corps of Engineers as well as the California Department of Fish and Wildlife (CDFW). Where the waters provide habitat for federally endangered species, the U.S. Fish and Wildlife Service may also have authority.

Wetlands are a valuable natural resource for communities providing beneficial impact to water quality, wildlife protection, recreation, and education, and play an important role in hazard mitigation. Wetlands provide drought relief in water-scarce areas where the relationship between water storage and streamflow regulation is vital and reduce flood peaks and slowly release floodwaters to downstream areas. When surface runoff is dampened, the erosive powers of the water are greatly diminished. Furthermore, the reduction in the velocity of inflowing water as it passes through a wetland helps remove sediment being transported by the water.

Wetlands are often found in floodplains and depressional areas of a watershed. Many wetlands receive and store floodwaters, thus slowing and reducing downstream flow. Wetlands perform a variety of ecosystem functions including food web support, habitat for insects and other invertebrates, fish and wildlife habitat, filtering of waterborne and dry-deposited anthropogenic pollutants, carbon storage, water flow regulation (e.g., flood abatement), groundwater recharge, and other human and economic benefits.

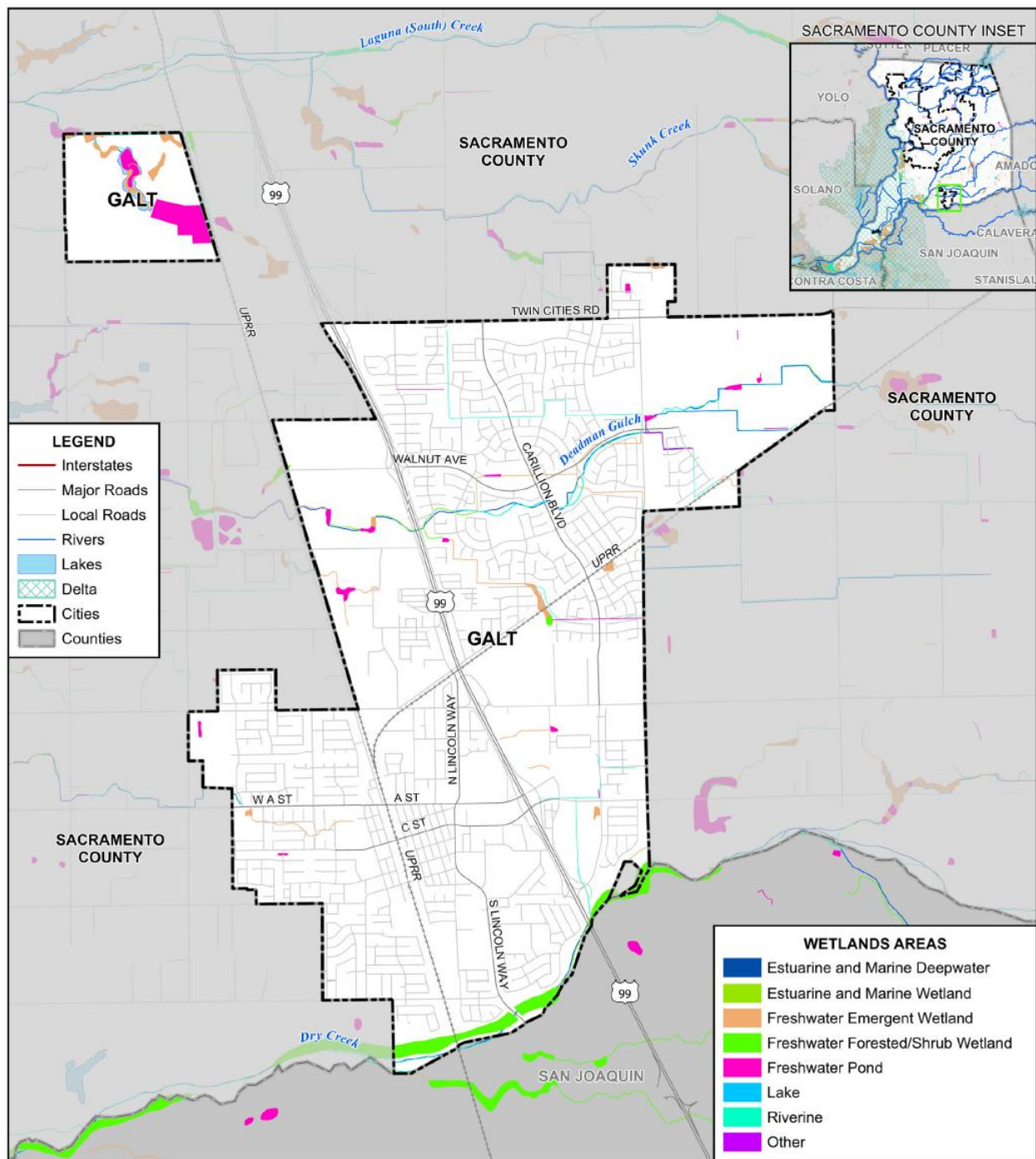
Wetlands, and other riparian and sensitive areas, provide habitat for insects and other invertebrates that are critical food sources to a variety of wildlife species, particularly birds. There are species that depend on these areas during all parts of their lifecycle for food, overwintering, and reproductive habitat. Other species use wetlands and riparian areas for one or two specific functions or parts of the lifecycle, most commonly for food resources. In addition, these areas produce substantial plant growth that serves as a food source to herbivores (wild and domesticated) and a secondary food source to carnivores.

Wetlands slow the flow of water through the vegetation and soil, and pollutants are often held in the soil. In addition, because the water is slowed, sediments tend to fall out, thus improving water quality and reducing turbidity downstream.

These natural floodplain functions associated with the natural or relatively undisturbed floodplain that moderates flooding, such as wetland areas, are critical for maintaining water quality, recharging groundwater, reducing erosion, redistributing sand and sediment, and providing fish and wildlife habitat. Preserving and protecting these areas and associated functions are a vital component of sound floodplain management practices for the City.

Wetlands in the City are shown in Figure D-12 and detailed in Table D-12.

Figure D-12 City of Galt – Wetlands Areas



FOSTER MORRISON
CONSULTING

0 1 2 Miles

SACRAMENTO
COUNTY

Data Source: U.S. Fish and Wildlife Service National Wetlands Inventory 10/2024 (downloaded 01/2025),
Sacramento County, Cal-Atlas; Map Date: 1/30/2026.

Table D-12 City of Galt – Wetland Types and Acreages

Jurisdiction / Wetlands Area Type	Wetlands Count	Wetlands Area (in Acres)	% of Total Acres of the Planning Area*	% of Total Acres of the Jurisdiction**
Freshwater Emergent Wetland	186	31	0.1%	23%
Freshwater Forested/Shrub Wetland	39	44	0.1%	32%
Freshwater Pond	95	44	0.1%	33%
Riverine	181	17	0.04%	12%
Galt Total	501	135	0.3%	100%

Source: US Fish and Wildlife Service, 2025.

Historic and Cultural Resources

Historic and cultural resources are difficult to replace. Should a natural disaster occur, these properties and locations can be at risk. The City of Galt has a stock of historically significant homes, public buildings, and landmarks. The California Department of Parks and Recreation Office of Historic Preservation (OHP) was the primary source of information. OHP administers the National Register of Historic Places, the California Register of Historical Resources, California Historical Landmarks, and the California Points of Historical Interest programs. Each program has different eligibility criteria and procedural requirements. These requirements are detailed in Section 4.2.1 of the Base Plan. Table D-13 shows 5 historic buildings in the City from the OHP Database.

Table D-13 City of Galt – Historic Resources

Name (Landmark Plaque Number)	National Register	State Landmark	California Register	Point of Interest	Date Listed	City/Area
Brewster Building (N2099)	X				8/16/2000	Galt
Brewster House (N638)	X				6/23/1978	Galt
Liberty Schoolhouse (P579)				X	12/21/1981	Galt
Rae House (P743)				X	5/8/1991	Galt
Utah Condensed Milk Company Plant (N650)	X				8/3/1978	Galt

Source: California Department of Parks and Recreation Office of Historic Preservation. Retrieved 12/15/2025.

It should be noted that these lists may not be complete, as they may not include those currently in the nomination process and not yet listed. Additionally, as defined by the California Environmental Quality Act (CEQA) and the National Environmental Policy Act (NEPA), any property over 50 years of age is considered a historic resource and is potentially eligible for the National Register. Thus, in the event that the property is to be altered, or has been altered, as the result of a major federal action, the property must be evaluated under the guidelines set forth by CEQA and NEPA. Structural mitigation projects are considered alterations for the purpose of this regulation.

Locally Designated Historic Places

The City of Galt initiated a study in 1999 that looked at the possibility of the creation of a historic district within the downtown. In order for the district to be considered a significant resource, it would have to meet certain criteria set forth by local government and/or the National Register of Historic Places. The study focused primarily on structures that were within the boundary of the Historic Preservation District's Downtown Revitalization Historic Plan (see Figure D-13). The study was never completed, but does provide a background on potential preservation techniques that could be used in the future.

Old Town Galt has always been the heart of the community, extending from 2nd Street in the west to Lincoln Way in the east, and A Street in the north to F Street in the south. The historic commercial core is centered at the intersection of C Street and 4th Street. In the early 1900s most commercial activities fronted on 4th Street facing the railroad property where a 90-foot flagpole marked the center of town activity. Today, the center of Galt's commercial activity is located at the intersection of C Street and Lincoln Way, with the C Street corridor (between Lincoln Way and Highway 99) providing the majority of commercial space for the Downtown area.

[illegible]

In addition to the registered sites, there are several assets within Galt that define the community and represent the City's history. Table D-14 is a listing of historic resources identified within Galt, including a description of their importance and relative condition. This information was derived from the City's 1990

General Plan and side notes have been added for more recent information, including that provided by the Galt Historical Society.

Table D-14 Historic Structures and Features in Galt

#	Street Address	Description	Importance	Condition
1&2	120 7th St	Christian Church	Early church. Architecture Galt Local. Historical Landmark #4	Good
3	236 6th St	1920's Bungalow		
4	603 C St	Residence	Eiler's Residence (1800s) (Sunny South)	Excellent
5	Corner 6th and C	1920's Bungalow w/ water tower		Removed
6	550 C St	Galt Water Tower	Galt Local Historical Landmark #1	Excellent
7	-	-	-	-
8	312 5th St	Victorian Residence	Early residence, architecture	Good
9	318 5th St	Victorian Residence	Early residence, architecture	Removed
10	324 5th St	Victorian Residence	Early residence, architecture	Good
11	340 5th St	1920's Bungalow	Early residence, architecture	Good
12	346 5th St	Victorian Cottage	Early residence, architecture	Good
13	352 5th St	Victorian Cottage	Early residence, architecture	Removed
14	113 4th St	Victorian Cottage (Sperry Res)	State Point of Historical Interest, Library-School House	Fair
15, 16,17	149 4th St	Has been almost completely obscured by additions	General Store with gun slits (currently a mortuary)	Good - Building with additions would not be eligible for National Register
18	201 4th St	2 story C. 1890's brick structure with cast iron columns and exquisite brick cornice details	National Register, Brewster Building, McFarland Building, Odd Fellows Hall	Poor
19	215 & 217 4th St	C. 1920's one story fire brick structure w/ intricate cast iron vents. Five stores possible	Early Commercial, Dr. Harm's Office, rebuilt after 1924 fire.	Fair – 2/3 of structure painted and windows covered
20,21	227 & 229 4th St	C. 1980's brick structure rebuilt in the 1930's Checkerboard brick pattern. Tile detail and vents, transom windows; interesting downspouts	Sawyer Building Telephone Exchange, Dr. Osler's Soda Fountain, Ray Arlin's Drug Store, rebuilt after 1924 fire	Good – one upstairs window not original
22	409 C St	C. 1920's light brick building w/ intricate iron vents. Three storefronts. Currently used for Galt Activity Center	Early commercial, site of Galt Hotel and Estrellita Ballroom	Good

#	Street Address	Description	Importance	Condition
23	4th & C St	C. 1890's two-story Halianate Victorian commercial block building. Two storefronts, plus upstairs rooms	Early commercial, Bank of Galt 1890s and Steiner's Market	Good
24		C. 1890's two-story Victorian commercial building. Two storefronts, apartments upstairs.	Early commercial	Fair – Brick facing of lower façade detracts
25	325 4th Street	Two-story Halianate Victorian brick commercial building. Has been converted completely (upstairs and downstairs apartments)	Early commercial façade has been severely altered. Upstairs bay windows also altered	Poor – Downstairs
26	416 B Street	Old Blacksmith Shop		Removed
27	206 5th Street	Brewster Howe OHP, 1979	Winn House, Brewster Residence, Justice Court, National Register	Excellent
28	218 5th Street	First Court House/Jail		Poor
29	417 B Street	Halianate Victorian Cottage	Early residence, architecture	Excellent
30	4th Street across from Park	Old Diamond National Limber yards – typical 1920's-40's	Example of railroad related industry frame lumber storage structure	Removed
31	3rd and F Street [destroyed by fire in 1992]	Old Sego Milk Plant	Example of railroad related industry	Removed
34,35,36	128-1 40	Victorian cottages	Early residence, architecture	
37	200 3rd Street	First Congregational Church, frame church w/ prominent spire	Early church, first church built in Galt by John McFarland, architecture, Galt Local Historical Landmark #2	Excellent
38	214 3rd Street	Victorian cottage	Early residence, architecture	Good
39	530 3rd Street	St. Christopher's Church, gothic brick church w/ spire	Early church, architecture, second church built in Galt, architecture, Galt Local Historical Landmark #3	Excellent
40	119 2nd Street	1920's bungalow	Early residence, architecture	Fair
41	127 2nd Street	1920's bungalow with water tower	Early residence, architecture	Poor
42	131 2nd Street [Demolished in 2003]	Vacant frame Victorian cottage	Early residence, architecture	Removed
43	205 B Street	Residence	McAllister Property	Poor
44	205 2nd Street	1920's bungalow with water tower	Early residence, architecture, water tower	
45	NE corner 2nd & C	Victorian cottage	Early residence, architecture	

#	Street Address	Description	Importance	Condition
47	218 2nd Street	Residence	Granny McKinstry's home	Poor
48	244 2nd Street	Victorian cottage	Early residence, architecture	Fair
49	326 2nd Street	Residence	Dr. Obed Harvey's Office	Removed
50	204 Oak Avenue	Victorian residence	State Point of Historical Interest Rae Residence	Excellent
51	508 5th Street	Dutch Colonial with gambrel roof	State Historic Landmark, Leland	Good

Source: Historic Element, City of Galt General Plan, 1990. OHP, Historic Properties Data File for List Sacramento County, 2007. Galt Historical Society 2007.

Economic Assets and Community Activities of Value

Assessing the vulnerability of the City of Galt to natural hazards and disasters also involves inventorying the economic assets and community activities of value in the City.

Economic Assets

After a disaster, economic resiliency is one of the major drivers of a speedy recovery. Each community has specific economic drivers. These include:

- Primary Economic Sectors
- Major employers
- Commercial Centers

Galt's economy is anchored primarily by education and public services, retail and consumer services, and manufacturing and building-material industries. Secondary industries include construction, health care, and transportation-related businesses.

Major local employers include the Galt Joint Union Elementary and High School Districts, Walmart, Building Material Distributors, the City of Galt, Cardinal Glass, and California Waste Recovery Systems.

The City's principal commercial development areas include the Galt Village/Raley's Shopping Center (Twin Cities Road/Highway 99), the Galt Plaza/Savemart Shopping Center (C Street/Highway 99), Old Town Galt, and the Industrial Drive/Elm Avenue industrial area.

Note: This inventory of economic assets is only included in this overall asset inventory for the City. To limit redundancy, it is not discussed further in the hazard profiles and vulnerability assessments in Section D.4.3 below. However, depending on the type, location, magnitude and extent of future hazard events and disasters, these City's economic assets may be vulnerable.

Community Activities of Value

Inventorying economic assets in the City and their vulnerability to natural hazards and disasters also involves inventorying activities that have value to the community. This includes activities that are important to a community, like long-standing traditions such as a festival or fair. Some areas rely on

seasonal industries to sustain them throughout the year. Many of these activities also provide economic benefits to the City. A hazard event that cancels or shortens these can affect a community's livelihood and can make disaster recovery more difficult or prolonged. This includes activities such as:

- Festivals and Fairs
- Sporting Events
- Tourism
- Local Pools

The City noted the following community activities of value:

- Independence Day Celebration
- Lighting of the Night Celebration
- Winter Bird Festival
- Saturday Market Series
- Concert on C Street
- Summer Movie Series
- Spookishly Fun Movie Night
- Breakfast with Santa

Note: This inventory of community activities of value only occurs in this overall asset inventory for the City. To limit redundancy, it is not discussed further in the hazard profiles and vulnerability assessments in Section D.4.3 below. However, depending on the type, location, magnitude and extent of future hazard events and disasters, the City's community activities of value may be vulnerable.

Growth and Development Trends

As part of the planning process, the City looked at changes in growth and development, both current and future, and examined these changes in the context of hazard-prone areas, and how the changes in growth and development affect loss estimates and vulnerability over time.

Land Use

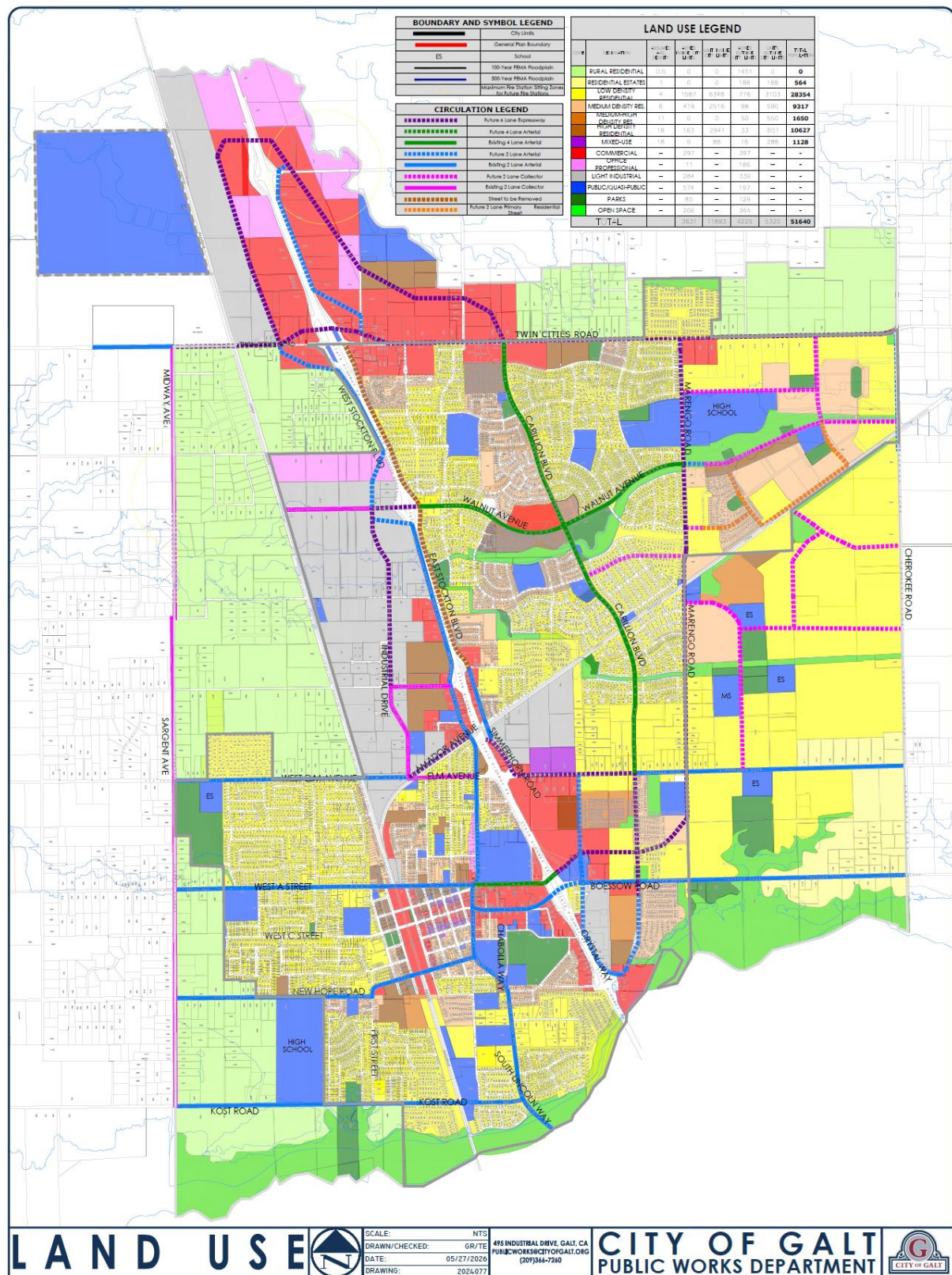
State planning law requires that a land use element of a general plan include a statement of the standard population density, building intensity, and allowed uses for the various land use designations in the plan (Government Code Section 65302(a)). The City's land use designations are generally described below and mapped on the Land Use Diagram (Figure D-14). The City of Galt Municipal Code provides detailed land use and development standards for development.

The Municipal Code works hand in hand with the City's General Plan Land Use Element. The purpose of the Land Use Element is to provide goals, policies, actions diagrams and standards to guide future land use decisions in the City of Galt. While all elements of the General Plan have equal weight under California law, in some respects this Element is the most far-reaching. It informs all other elements of the General Plan, shaping the future transportation network and the location of future housing sites, and influencing public facility requirements and park and recreation needs. It defines the City's future open space system and responds to natural resource conservation issues and safety hazards. It establishes the basic pattern of

development in the City for the next 20-25 years, including land uses and densities, and presents the policies and actions to ensure that future development will enhance the quality of life for all City of Galt residents.

Future land use for the City of Galt from the 2030 City of Galt General Plan Land Use Element (and last amended on May 27, 2026) is shown on Figure D-14.

Figure D-14 City of Galt – 2030 Land Use Diagram



Source: City of Galt. Retrieved 7/8/2026.

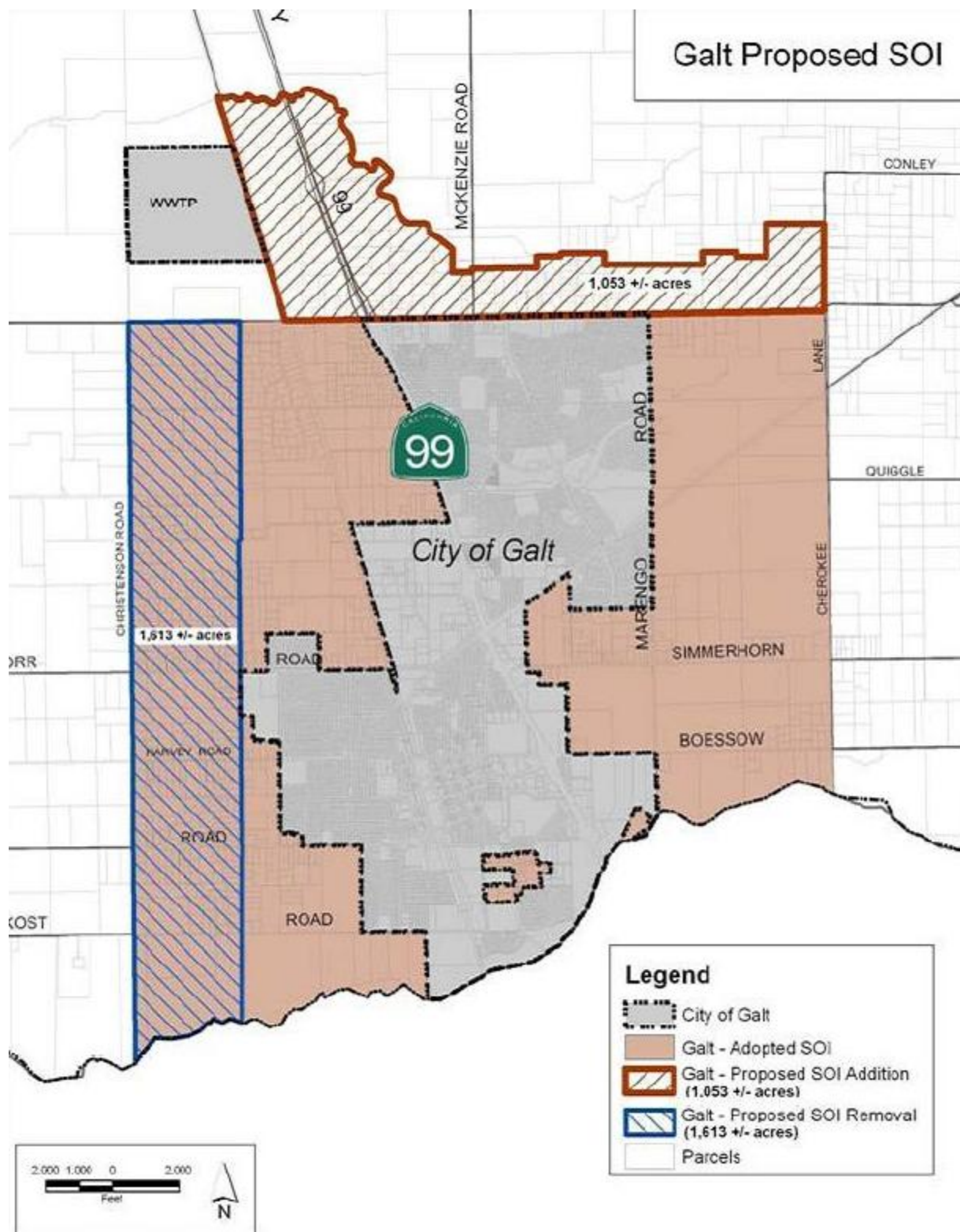
In addition to future land use inside current city limits, the City of Galt applied to the Sacramento Local Agency Formation Commission (LAFCo) to amend the Sphere of Influence (SOI) on July 20, 2009. The application is consistent with the newly adopted 2030 Galt General Plan. As part of this application submission, City staff prepared a Municipal Services Review (MSR), which was submitted with the SOI application.

The amended SOI application requested approximately 1,053 acres be added to the SOI on lands north of Twin Cities Road from Cherokee Road on the east to the U.P.R.R. mainline to the west. The northern boundary generally follows Skunk Creek between the eastern and western margins noted above. (see Figure D-15)

A simultaneous detachment of approximately 1,613 acres was also proposed. The detached area is located between Sargent and Christensen Roads and from Twin Cities Road south to the County boundary. The amended SOI would allow for future annexation and urbanization to the City of Galt.

The City of Galt is beginning a comprehensive update to the General Plan. State law requires cities to periodically review and update their General Plans to ensure they reflect current needs and priorities. The City of Galt's Community Development Department released a request for proposals in July 2026 from qualified professional firms to prepare the 2050 General Plan. Services to create the new 2050 general plan are expected to begin on December 1, 2026.

Figure D-15 Proposed Sphere of Influence for the City of Galt



Source: City of Galt General Plan Environmental Impact Report (2008)

Population Trends and Projections

IS THERE A BETTER POPULATION PROJECTION FOR THE CITY? There was an article discussing this at the Galt Herald ([link](#)), but full specifics were not available. The following is from the 2021 LHMP. The Sacramento Council on Governments (SACOG) modeled population projections for the City of Galt and other areas of the region in 2012 for a Metropolitan Transportation Plan/Sustainable Communities Strategy report. This forecast uses a 2008 base year estimate with projections to 2020 and 2035 for population, housing units, households and employment. SACOG estimated the City population in 2020 and 2035 to be 26,015 and 30,732 respectively.

Development since 2021 Plan

Development has occurred in the City since the last plan. Some of this has occurred in hazard prone areas. The City Planning Department tracked total building permits issued since 2021 for the City. These are tracked by total development, property use type, and hazard risk area. These are shown in Table D-15 and Table D-16.

Table D-15 City of Galt – Total Development Since 2021

Property Use	2021	2022	2023	2024
Residential	725	774	905	844
Commercial	53	58	69	67
Industrial	-	-	-	-
Total	778	832	974	911

Source: City of Galt Planning Department. Note: The City has not been properly distinguishing between Commercial and Industrial, all Industrial are marked Commercial so that is why there are no Industrial numbers.

Table D-16 City of Galt – Development in Hazard Areas since 2021

Property Use	1% Annual Chance Flood	Levee Protected Area	Wildfire Risk Area ¹	Other
Residential	0	0	0	0
Commercial	2	0	0	0
Industrial	0	0	0	0
Total	2	0	0	0

Source: City of Galt Planning Department

¹Moderate or higher wildfire risk area

Recent development since the 2021 LHMP has been primarily occurring outside of identified hazard areas. All development was completed in accordance with current and applicable development codes, including floodplain ordinances, and other applicable standards and should be adequately protected. Thus, with the exception of more people living in the area potentially exposed to natural hazards, this growth should not cause a significant change in vulnerability of the City to identified priority hazards.

Future Development Areas

It is important to review future development plans for the City. Future development should be sited in areas that are away from known hazard risks. If this is not possible, mitigation should be done to ensure that future development is protected against future hazards.

GIS Analysis

The City of Galt provided X future development areas which were used as the basis for the inventory of future development for the City. These were mapped in GIS. Figure D-16 show the locations of the future development areas. Table D-17 shows the details of the future development areas organized by future development type (property use) and status, and by map identification area, parcel counts, and acreage.

Figure D-16 City of Galt – Future Development Areas

Table D-17 City of Galt – Future Development Areas by Development Type and Status with Parcels and Acres

Source: City of Galt

D.4.2. Hazard Identification

The City of Galt identified the hazards that affect the City and summarized their location, extent, likelihood of future occurrence, potential magnitude, and significance specific to the City (see Table D-18). Those hazards identified as a high or medium significance in Table D-18 are considered City of Galt priority hazards for mitigation planning. Those hazards that occur infrequently or have little or no impact in the City were determined to be of low significance and not considered a priority hazard. Significance was determined based on the hazard data and profile, focusing on key criteria such as frequency, extent, and resulting damage, including deaths/injuries and property, natural and cultural resources, and economic damage. The ability of a jurisdiction to reduce losses through implementation of existing and new mitigation measures was also considered as to the significance of a hazard. This assessment was used to prioritize those hazards of greatest significance, enabling the City to focus resources where they are most needed.

Table D-18 City of Galt—Hazard Identification Assessment

Hazard	Geographic Extent	Likelihood of Future Occurrences	Magnitude/Severity	Significance	Climate Change Influence
Aquatic Nuisance Species (plant/animal)	Limited	Unlikely	Limited	Low	Low
Climate Change	Extensive	Likely	Limited	Medium	–
Dam Failure	Limited	Unlikely	Negligible	Low	Medium
Drought & Water Shortage (w/tree mortality)	Significant	Unlikely	Negligible	Medium	High
Earthquake (w/subhazards)	Limited	Occasional	Negligible	Low	Low
Flood: 1%/0.5%/0.2% annual chance	Limited	Occasional/Unlikely	Limited	High	Medium
Flood: Localized Stormwater	Significant	Likely	Limited	Medium	Medium
Landslides, Mudslides, and Debris Flow	Limited	Unlikely	Negligible	Low	Medium
Levee Failure	Limited	Unlikely	Negligible	Low	Medium
Sea Level Rise	Limited	Unlikely	Negligible	Low	High
Severe Weather: Extreme Cold and Freeze	Likely	Likely	Limited	Low	Medium
Severe Weather: Extreme Heat	Likely	Likely	Limited	Low	High
Severe Weather: Heavy Rains and Storms (Hail, Lightning, Wind)	Significant	Likely	Limited	Medium	Medium
Severe Weather: High Winds and Tornadoes	Significant	Likely	Limited	Low	Low
Subsidence	Limited	Unlikely	Negligible	Low	Medium
Wildfire (with smoke and air quality)	Extensive	Likely	Catastrophic	Medium	High
Geographic Extent Limited: Less than 10% of planning area Significant: 10-50% of planning area Extensive: 50-100% of planning area Likelihood of Future Occurrences Highly Likely: Near 100% chance of occurrence in next year, or happens every year. Likely: Between 10 and 100% chance of occurrence in next year, or has a recurrence interval of 10 years or less. Occasional: Between 1 and 10% chance of occurrence in the next year, or has a recurrence interval of 11 to 100 years. Unlikely: Less than 1% chance of occurrence in next 100 years, or has a recurrence interval of greater than every 100 years. Magnitude/Severity Catastrophic—More than 50 percent of property severely damaged; shutdown of facilities for more than 30 days; and/or multiple deaths Critical—25-50 percent of property severely damaged; shutdown of facilities for at least two weeks; and/or injuries and/or illnesses result in permanent disability Limited—10-25 percent of property severely damaged; shutdown of facilities for more than a week; and/or injuries/illnesses treatable do not result in permanent disability Negligible—Less than 10 percent of property severely damaged, shutdown of facilities and services for less than 24 hours; and/or injuries/illnesses treatable with first aid Significance Low: minimal potential impact Medium: moderate potential impact High: widespread potential impact Climate Change Influence Low: minimal potential impact Medium: moderate potential impact High: widespread potential impact					

D.4.3. Hazard Profiles and Vulnerability to Specific Hazards

This section includes the hazard profiles and vulnerability assessment for hazards ranked of medium or high significance specific to the City of Galt (as identified in the Significance column of Table D-18) and also includes a hazard profile for the four primary hazards to the State of California: dam failure, earthquake, flood, and wildfire, regardless of the significance ranking by the City. Chapter 4 of the Base Plan provides more detailed information about these hazards and their impacts on the Sacramento County Planning Area. Methodologies for evaluating vulnerabilities and calculating loss estimates are the same as those described in Section 4.2 of the Base Plan.

Hazard Profiles and Vulnerability Assessment

Each hazard is profiled in the following format:

- **Hazard Profile** – A hazard profile is included for each hazard. This includes information on:
 - ✓ **Hazard Overview** – A general discussion of the hazard and related issues is detailed here.
 - ✓ **Location and Extent** – Location is the geographic area within the City that is affected by the hazard. Extent is the expected range of intensity for each hazard. These are discussed in specific detail for mapped hazards, and in more general detail for those hazards that do not have discrete mapped hazard areas.
 - ✓ **Past Occurrences** – Past occurrences are discussed for each hazard. A discussion of disaster declarations is included in each hazard section. NCDC events are also discussed. Other past occurrences data specific to the City follow the disaster declarations and NCDC events for each hazard.
 - ✓ **Climate Change** – This section contains the effects of climate change (as applicable). The possible influence of climate change on the hazard is discussed.

After the hazard profile, a vulnerability assessment is presented. As part of the vulnerability assessment, an estimate of the vulnerability of the City to each identified hazard, in addition to the estimate of risk of future occurrence, is provided in each of the hazard-specific sections. Vulnerability is measured in general, qualitative terms and is a summary of the potential impact based on past occurrences, spatial extent, and damage and casualty potential. It is categorized into the following classifications:

- **Extremely Low**—The occurrence and potential cost of damage to life and property is very minimal to nonexistent.
- **Low**—Minimal potential impact. The occurrence and potential cost of damage to life and property is minimal.
- **Medium**—Moderate potential impact. This ranking carries a moderate threat level to the general population and/or built environment. Here the potential damage is more isolated and less costly than a more widespread disaster.
- **High**—Widespread potential impact. This ranking carries a high threat to the general population and/or built environment. The potential for damage is widespread. Hazards in this category may have occurred in the past.
- **Extremely High**—Very widespread with catastrophic impact.

After this classification, a general discussion of hazard vulnerabilities occurs. This is done in the following format:

- **General Vulnerability Discussion** – A general discussion of the hazard and its vulnerability on the City is provided.
- **Local Concerns** – This includes City provided information on how the City is uniquely affected by or vulnerable to each hazard.
- **Assets at Risk** – A discussion of the assets at risk follows, presented in the same order as in Section D.4.1 above, with a few exceptions. This includes sections on: People and Populations; Structures; Critical Facilities and Infrastructure, and Natural, Historic, and Cultural Resources. These are discussed in specific terms for mapped hazards, and in more general terms for those hazards that are unmapped. Sections on Community Lifelines and Economic Assets and Community Activities of Value are not included in the Sections below, as they are fully covered in Section D.4.1 above and in Chapter 4 of the Base Plan.
- **Impacts** – A discussion on hazard impacts follows. Impacts describe how each hazard can affect the City and its assets. The type and severity of impacts reflect both the potential magnitude of the hazard and the vulnerability of the asset.
- **Future Conditions/Future Development** – A discussion of how future conditions and future development may affect the hazard is also included. This is addressed specifically for mapped hazards, and in more general terms for those hazards that are unmapped.

Power Interruption/Power Failure: A Common Vulnerability of all Hazards

An impact or vulnerability of almost all hazards evaluated as part of this LHMP Update relates to power shortage and/or power failures. There are two major power providers in the Sacramento County Planning Area - Sacramento Municipal Utility District (SMUD) and Pacific Gas and Electric (PG&E). The US power grid crisscrosses the country, bringing electricity to homes, offices, factories, warehouses, farms, traffic lights and even campgrounds. According to statistics gathered by the U.S. Department of Energy, major blackouts are on the upswing. Incredibly, over the past two decades, blackouts impacting at least 50,000 customers have increased 124 percent. The electric power industry does not have a universal agreement for classifying disruptions. Nevertheless, it is important to recognize that different types of outages are possible so that plans may be made to handle them effectively. In addition to blackouts, brownouts can occur. A brownout is an intentional or unintentional drop in voltage in an electrical power supply system. Intentional brownouts are used for load reduction in an emergency. Electric power disruptions can be generally grouped into two categories: intentional and unintentional. More information on types of power disruptions can be found in Section 4.3 of the Base Plan.

Public Safety Power Shutoff (PSPS)

An intentional disruption type of power shortage/failure event has been recently implemented in California as a result of wildfires starting as a result of downed power lines or electrical equipment. This was the case for the Camp Fire in 2018. As a result, California's three largest energy companies (including PG&E), at the direction of the California Public Utilities Commission (CPUC), are preparing all Californians for the threat of wildfires and power outages during times of extreme (fire) weather. To help protect customers and communities during extreme fire weather events, electric power may be shut off for public safety in an effort to proactively prevent wildfire. This is called a PSPS. More information on PSPS criteria can be

found in Section 4.3 of the Base Plan. SMUD noted that it has had no PSPS events for its service territories. PG&E had no events since the 2021 LHMP.

Local Concerns

There have been no intentional (including PSPS events) or unintentional power outage issues associated with hazard events affecting the District since 2021. However, with an increase in climate change related issues (e.g., extreme heat conditions, atmospheric river storms) occurring in the City or larger Sacramento County Planning Area, the potential for future hazard related power outages remain a concern.

Hazard Profiles and Vulnerability Assessment by Hazards

The following sections provide the hazard profile and vulnerability assessments for each of the hazards identified in Section D.4.2 Hazard Identification.

Climate Change

Likelihood of Future Occurrence–Likely

Vulnerability–Medium

Hazard Profile

Climate change adaptation is a key priority of the State of California. The 2023 State of California Multi-Hazard Mitigation Plan noted that climate change is affecting California. Sea levels have risen by as much as seven inches along the California coast over the last century, increasing erosion and pressure on the State’s infrastructure, water supplies, and natural resources. The State has also seen increased average temperatures, more extreme hot days, fewer cold nights, a lengthening of the growing season, shifts in the water cycle with less winter precipitation falling as snow, and earlier runoff of both snowmelt and rainwater in the year. In addition to changes in average temperatures, sea level, and precipitation patterns, the intensity of extreme weather events is also changing.

California’s Adaptation Planning Guide: Understanding Regional Characteristics (from 2017) has divided California into 11 different regions based on political boundaries, projected climate impacts, existing environmental setting, socioeconomic factors and regional designations. The City falls in the North Central Valley Region. A map and climate projections for this region are shown in Section 4.3.7 of the Base Plan and include an increase in temperatures, moderate changes in rainfall, and increased risk to wildfire.

Location and Extent

Climate change is a global phenomenon. It is expected to affect the whole of the City of Galt, the Sacramento County Planning Area, surrounding counties, and State of California. There is no scale to measure the extent of climate change. Climate change exacerbates other hazards, such as drought, extreme heat, flooding, wildfire, and others. The speed of onset of climate change is very slow. The duration of climate change is not yet known but is feared to be tens to hundreds of years.

Past Occurrences

Disaster Declaration History

Climate change has never been directly linked to any declared disasters.

NCDC Events

NCDC does not track climate change events.

City of Galt Events

While the City noted that climate change is of concern, no specific impacts of climate change could be recalled. The City and HMPC members noted that the strength of storms does seem to be increasing, and the temperatures are getting hotter. The City completed a Climate Action Plan in March 2020.

Vulnerability to Climate Change

The whole of the City is at some measure of vulnerability to climate change. The City Planning Team has concerns that the vulnerability of the City to climate change will continue to increase in the future. An assessment of a community's vulnerability to climate change begins with an understanding of local exposure to climate change. This is included in the Local Concerns section below followed by a discussion of the City's assets at risk and impacts to this hazard.

Local Concerns

The City has specific concerns and unique vulnerabilities regarding this hazard. These concerns form a portion of the basis for the mitigation strategy and mitigation actions that seek to reduce risk and vulnerability to this hazard.

The 2020 City of Galt Climate Adaptation Plan noted that the following local concern regarding how climate change would directly impact the City and the surrounding region.

- **Agriculture** – The City of Galt's history as an agriculturally focused community within Sacramento County is well established, and much of the historic and future development of the City has been, and is likely to continue to be, tied to agriculture. Impacts of drought and severe weather events, such as flooding, create easily identifiable threats to agriculture; however, some impacts to agriculture in the region and City of Galt will be more nuanced, yet similarly impactful. For instance, climate change is anticipated to change the patterns of temperature fluctuations between day and night and between seasons, with impacts differing by region. One potential outcome of temperature pattern changes in the area of the City of Galt is the loss of chill hours. Evening chill hours signal many of California's most profitable fruit and nut crops to bloom. For instance, grapes, almonds, walnuts, peaches, cherries, apricots, and other tree and vine crops require between 100 and 1,800 chill hours to signal blooming. Irregular blooming caused by decreased chill hours could lead to irregular and depressed yields of some or all of the foregoing crops. Such changes to yields would impact agricultural revenues from crops, threatening agricultural livelihoods within the region.

- **Water Resources** – The City of Galt relies upon groundwater from the Cosumnes Subbasin (DWR Groundwater Basin Number 5-22.16) of the San Joaquin Valley Groundwater Basin as the sole source of domestic potable water for current and future water demand. Groundwater in Cosumnes Subbasin is recharged by seepage from surface waters flowing from the Sierra Nevada, such as the Cosumnes River, the Mokelumne River, Dry Creek, and Skunk Creek. In turn, the foregoing waterways rely predominantly on precipitation and snowmelt within their respective watersheds for flow. Although uncertainty exists regarding the specific outcomes of climate change on precipitation patterns within the State, scientists agree that climate change will alter the hydrologic patterns within the State. In particular, climate change is anticipated to affect the frequency, magnitude, and duration of extreme weather events, and result in declining snowpack, as well as more frequent, and longer droughts. In addition to altering groundwater recharge, changes in precipitation patterns could affect the risk of flooding within the City. This is discussed in greater detail in the Flood section below.
- **Public Health** – Climate change poses multiple threats to public health in the City of Galt including risks related to extreme heat events, declining air quality, and infectious diseases. Ag workers and other outdoor workers would be increasingly vulnerable to extreme heat, as well as wildfire smoke. This would likely lead to reduced productivity from likely reductions in work hours during heat waves and wildfire smoke events. Increased prevalence of extreme heat days as well as longer heat waves would contribute to the prevalence of heat related illnesses and loss of productivity. However, from a public health stand point, the loss of cold hours at night may be more damaging. Cooler nighttime temperatures provide critical respite from daytime high temperatures and heat waves; especially for segments of the population that lack access to air-conditioning, for instance low-income residents that reduce the use of air-conditioning due to financial constraints. In addition to the direct physical impacts that can occur due to excessive heat exposure, higher temperatures have the potential to degrade air quality, which can affect the respiratory health of residents. Finally, warmer temperatures could allow for greater dispersal of infectious diseases. Warmer temperatures are likely to expand the range and increase reproduction rates of mosquitos, rodents, ticks, and other vectors, which carry infectious diseases such as West Nile Virus, Lyme disease, and human hantavirus cardiopulmonary syndrome

The City completed a Climate Action Plan in March 2020, that requires all future development projects to submit a Climate Action Plan Consistency Review Checklist. This checklist aims to help mitigate any greenhouse gases or climate change activities that are because of new developments.

Assets at Risk

Assets at risk from climate change include people and populations; structures; critical facilities and infrastructure; and natural, historic, and cultural resources. These are discussed in the following sections.

People and Populations

Climate change affects people and populations within a community, especially those climate change issues related to increases in temperature over time. While all populations can be affected by temperature extremes, populations particularly vulnerable include the very old and very young, medically fragile people, people without means of shelter (and air conditioning or heat) or transportation, people who are socially isolated and other vulnerable or underserved populations (as shown in the discussion in Section D.4.1). Acclimatization to extreme temperatures and other weather extremes may help reduce impacts from these

extreme events, such as from heat waves, in the healthy general population but may not be sufficient to protect those with underlying medical conditions.

Structures

Climate change, on its own, does not generally impact structures. However, structures in areas of increased flood, wildfire, or other areas exacerbated by the effects of climate change would be at increased risk, as described in the other hazard sections throughout this LHMP.

Critical Facilities and Infrastructure

As with structures, critical facilities and infrastructure in areas of increased wildfire, flood, or other areas due to the effects of climate change would be at increased risk. Climate change is expected to increase the vulnerability of critical facilities and infrastructure to many natural hazards.

Natural, Historic, and Cultural Resources

The rivers, streams, agricultural areas, and open space areas of the City supports rich biodiversity, including many special-status species and habitat areas. These are all at risk from the effects of climate change. In addition, if heat continues to contribute to changes in wildfire patterns, all areas (on land) of the City are at increased risk from fire – including natural, historic, and cultural resources. Furthermore, as climate change exacerbates the drought hazard, areas of wetlands in the City may be reduced or dry up temporarily, which could damage habitat areas for waterfowl and other species that depend on these areas.

Impacts from Climate Change

The California APG: Understanding Regional Characteristics identified the following impacts specific to the North Central Valley Region in which the City is part of:

- Increased temperatures
- Reduced precipitation
- Public health – heat and air pollution
- Reduced agricultural productivity
- Inland flooding
- Reduced tourism

In addition to these sources, the 2023 State of California Hazard Mitigation Plan noted that according to California’s Fourth Climate Change Assessment, the state will experience the following climate impacts:

- Annual average daily high temperatures are expected to rise by 2.7° F by 2040, 5.8°F by 2070, and 8.8°F by 2100 compared to observed and modeled historical conditions. These changes are statewide averages.
- Heat waves are projected to become longer, more intense, and more frequent.
- Warming temperatures are expected to increase soil moisture loss and lead to drier conditions. Summer dryness may become prolonged, with soil drying beginning earlier in the spring and lasting longer into the fall and winter.
- Droughts are likely to become more frequent and persistent through 2100.

- The strength of the most intense precipitation and storm events affecting California is expected to increase.
- Snowpack levels are projected to decline significantly by 2100 due to reduced snowfall and faster snowmelt.
- Marine layer clouds are projected to decrease.
- Extreme wildfires (i.e., fires larger than 24,710 acres) would occur 50 percent more frequently. The maximum area burned statewide may increase 178 percent by the end of the century.

Impacts to identified assets at risk to this hazard and the overall vulnerability of the City may be affected in the future by climate change (which was discussed in the hazard profile section above), changes in population patterns, and changes in land use and development. The influencing effects of these factors on this hazard are discussed further in the Future Conditions/Future Development discussion below.

Future Conditions/Future Development

This section provides a discussion of how future conditions will influence or affect the hazard over time and also discusses future development relative to each hazard.

Future Conditions

Future conditions may be affected by climate change, changes in population patterns (migration, density, or the makeup of socially vulnerable populations), and changes in land use and development. Findings on this for the City include the following:

- As climate change continues to accelerate over time, climate related impacts to the City will continue to increase.
- Climate change can influence population growth in the City over time. While the City is expected to see slow and steady growth, the City could see population fluctuations as a result of climate impacts relative to those experienced in other regions, and these fluctuations are expected to impact demand for housing and other development. **INSERT GROWTH DISCUSSION. Changes in population and population patterns that would come with the X future development areas would likely increase the impacts associated with this hazard.** Additionally, climate change may also influence future population growth in the City and County.
- Land use planning should be proactive to address future hazard conditions. **INSERT GROWTH DISCUSSION.** The increasing severity and frequency of storms and other weather events and natural hazards due to the changing climate should be taken into account while considering land use planning and development in the City. Changes in land use and development may or may not increase the impacts and associated vulnerabilities of the City to this hazard depending on where and how this future growth occurs and the extent of future climate change influence in the City.

Future Development

Future development considerations should be ongoing and proactive. Ensuring that comprehensive land use planning is conducted, regulatory requirements, such as building codes, are followed, and varying needs for different demographic groups that reside within the City are considered can help to make for a more disaster resilient community.

Dam Failure

Likelihood of Future Occurrence–Unlikely

Vulnerability– Low

Note: though a low significance hazard in the City, due to its importance in the County and in the State of California, this hazard is profiled here. It is not considered a City priority for mitigation planning purposes.

Hazard Profile

Dams are manmade structures built for a variety of uses including flood protection, power generation, agriculture, water supply, and recreation. When dams are constructed for flood protection, they are usually engineered to withstand a flood with a computed risk of occurrence. For example, a dam may be designed to contain a flood at a location on a stream that has a certain probability of occurring in any given year. If prolonged periods of rainfall and flooding occur that exceed the design requirements, that structure may be overtopped or fail. Overtopping is the primary cause of earthen dam failure in the United States. In addition, with storms increasing in volume and intensity, as seen with the atmospheric river events of recent years, controlled releases from dams can also impact downstream levees and flood control structures resulting in increased and widespread flooding.

Dam failures, for purposes of this Plan, can also result from any one or a combination of the following:

- Earthquake
- Overtopping and uncontrolled releases
- Controlled releases
- Inadequate spillway capacity resulting in excess overtopping flows
- Internal erosion caused by embankment or foundation leakage, or piping or rodent activity
- Improper design
- Improper maintenance
- Negligent operation
- Failure of upstream dams on the same waterway

Dam failure is a natural disaster from two perspectives. First, the inundation from released waters resulting from dam failure is related to naturally occurring floodwaters. Second, a total dam failure would most probably happen as a consequence of the natural disaster triggering the event, such as an earthquake.

Location and Extent

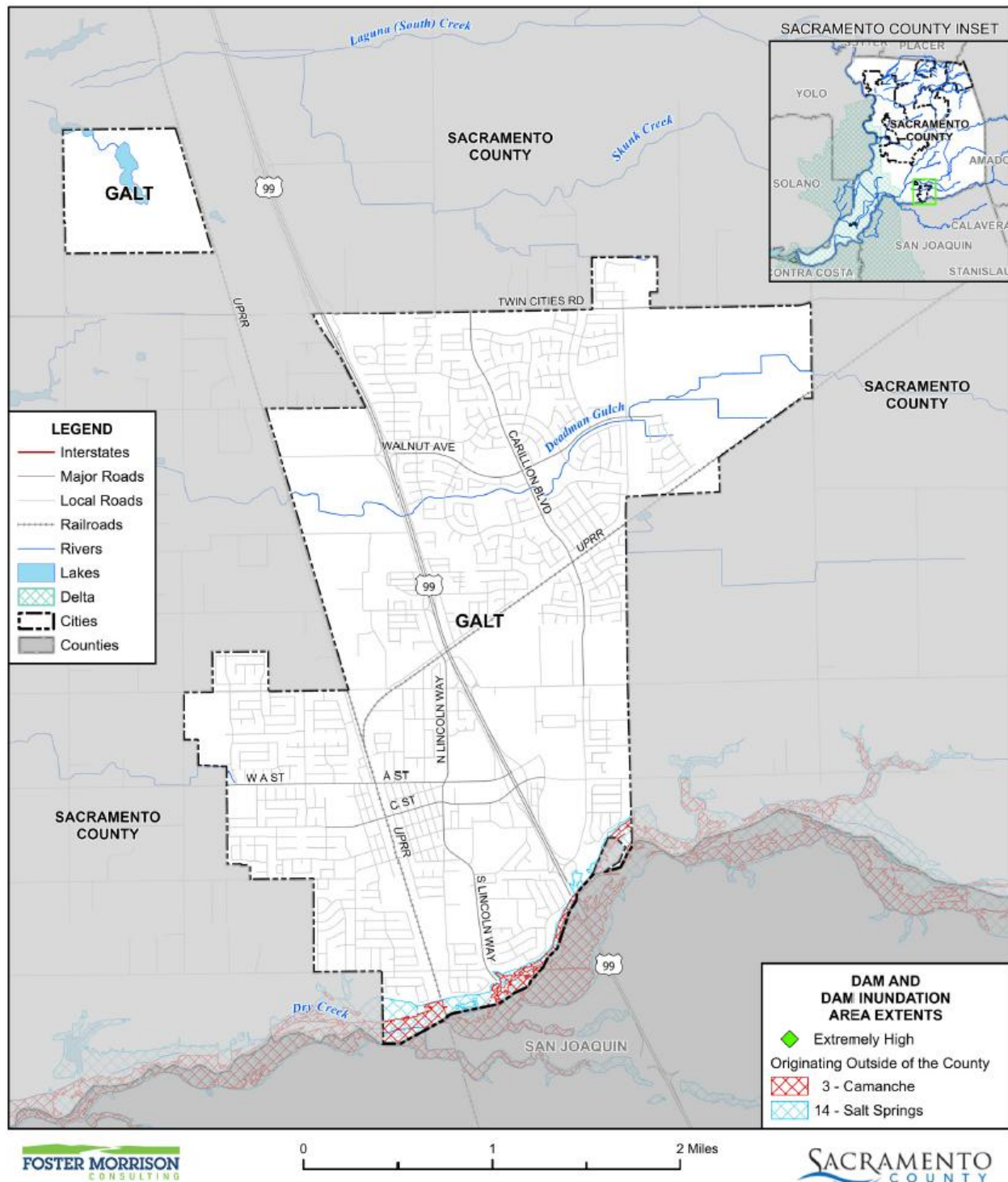
An inventory map of dams located within and around Sacramento County was shown in Section 4.3.8 in the Base Plan. Inundation mapping and analyses were conducted on Extremely High and High Hazard dams with inundation areas located in the Sacramento County Planning Area. Dams with an inundation area within the City of Galt are shown on Figure D-17 for Extremely High Hazard dams from outside the County, Figure D-18 for High Hazard dams from inside the County, and Figure D-19 for High Hazard dams from outside the County. The City is affected by three Extremely High Hazard dams (Camanche, Pardee, Salt Springs), one High Hazard dam from within the County (Rancho Seco), and three High Hazard dams from outside the County (Arroyo Seco, Jackson Creek Lake Tabeaud).

There is no scale with which to measure dam failure. However, FEMA and CA DWR Division of Safety of Dams (DSOD) assign hazard potential classifications to dams within the State that provides information on the potential impact should a dam fail. The following two factors are considered when assigning hazard ratings: existing land use and land use controls (zoning) downstream of the dam. FEMA categorizes the downstream hazard potential into three categories in increasing severity: Low, Significant, and High. DSOD adds a fourth category of Extremely High. Dams are classified in these four categories that identify the potential hazard to life and property. These were discussed in more detail in Section 4.3.8 of the Base Plan.

While a dam may fill slowly with runoff from winter storms, a dam break has a very quick speed of onset. The duration of dam failure is generally not long – only as long as it takes to empty the reservoir of water the dam held back. For dam overtopping, the speed of onset is somewhat slower than that of a dam break, and the duration is longer (as evidenced in the 2017 Oroville Dam spillway event). The City would be affected for as long as the flood waters from the dam failure took to drain downstream.

An inventory map of dams located within and around Sacramento County was shown in Section 4.3.8 in the Base Plan. Inundation mapping and analyses were conducted on Extremely High and High Hazard dams with inundation areas located in the Sacramento County Planning Area. Geographic flood extent from the DSOD/NID dam inundation areas within the City of Galt are shown in Table D-19 for Extremely High hazard dams from outside the County, in Table D-20 for High Hazard dams from inside the County, and in Table D-21 for High Hazard dams from outside the County.

Figure D-17 City of Galt – Extremely High Hazard Dam (Outside the County) Inundation Areas



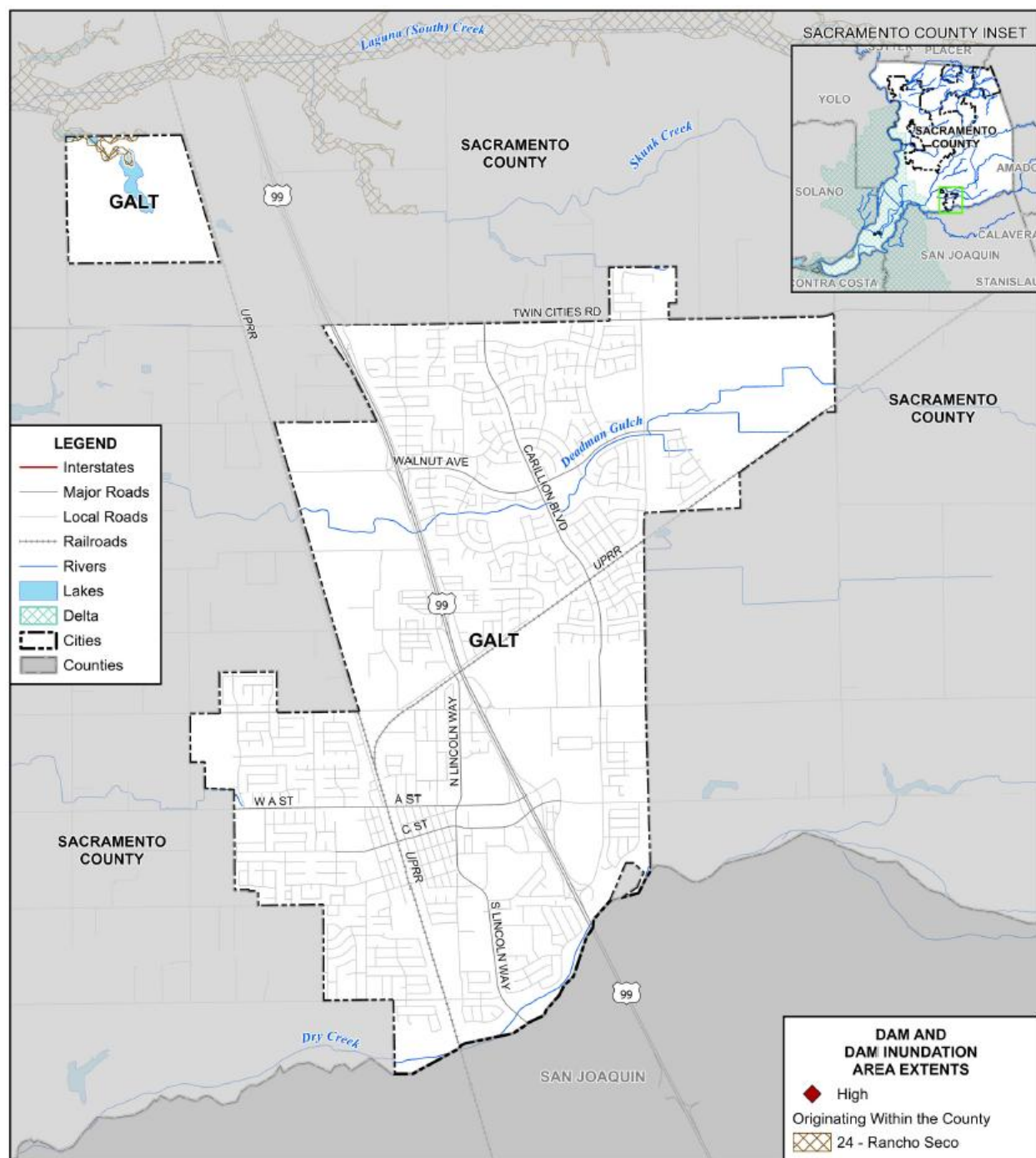
Data Source: DWR DSOD dam inundations (updated 7/2025; data downloaded 10/2025),
 NID dam inventory and inundation data (updated 11/6/2025; data downloaded 11/6/2025),
 Sacramento County, Cal-Atlas; Map Date: 4/2/2026.

Table D-19 City of Galt – Geographical Extents of Extremely High Hazard Dam (Outside the County) Inundation Areas

Dam Inundation Area	Total Acres	% of Total Acres	Improved Acres	% of Total Improved Acres	Unimproved Acres	% of Total Unimproved Acres
Camanche	43	1%	1	0.04%	43	2%
Pardee	89	2%	3	0.1%	86	5%
Salt Springs	177	4%	7	0.3%	170	9%

Source: DWR DSOD, NID

Figure D-18 City of Galt – High Hazard Dam (Inside the County) Inundation Areas



FOSTER MORRISON
CONSULTING

SACRAMENTO
COUNTY

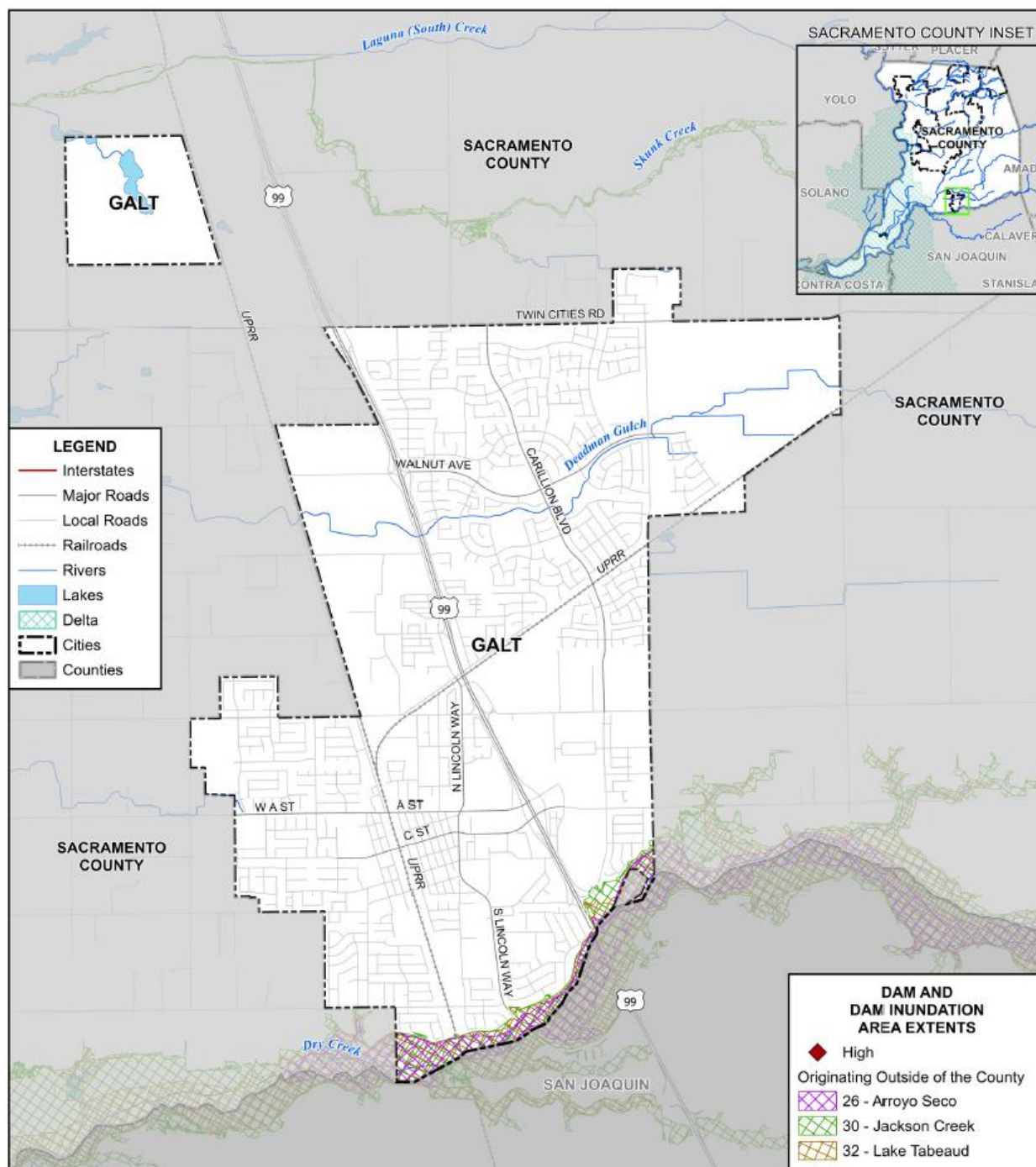
Data Source: DWR DSOD dam inundations (updated 7/2025; data downloaded 10/2025),
NID dam inventory and inundation data (updated 11/6/2025; data downloaded 11/6/2025),
Sacramento County, Cal-Atlas; Map Date: 4/2/2026.

Table D-20 City of Galt – Geographical Extents of High Hazard Dam (Inside the County) Inundation Areas

Dam Inundation Area	Total Acres	% of Total Acres	Improved Acres	% of Total Improved Acres	Unimproved Acres	% of Total Unimproved Acres
Rancho Seco	12	0.3%	0	0%	12	1%

Source: DWR DSOD, NID

Figure D-19 City of Galt – High Hazard Dam (Outside the County) Inundation Areas



Data Source: DWR DSOD dam inundations (updated 7/2025; data downloaded 10/2025),
NID dam inventory and inundation data (updated 11/6/2025; data downloaded 11/6/2025),
Sacramento County, Cal-Atlas; Map Date: 4/2/2026.

Table D-21 City of Galt – Geographical Extents of High Hazard (Outside the County) Dam Inundation Areas

Dam Inundation Area	Total Acres	% of Total Acres	Improved Acres	% of Total Improved Acres	Unimproved Acres	% of Total Unimproved Acres
Arroyo Seco	277	7%	13	1%	263	14%
Jackson Creek	277	7%	13	1%	263	14%
Lake Tabeaud	277	7%	13	1%	263	14%

Source: DWR DSOD, NID

Though the City falls into dam inundation areas, it does not consider dam failure a priority hazard for mitigation planning purposes. Significance and priority of a hazard was determined based on frequency, extent, and resulting damage, including deaths/injuries and property, natural and cultural resources, and economic damage. The ability of a jurisdiction to reduce losses through implementation of existing and new mitigation measures was also considered as to the significance and priority of a hazard. This assessment was used by the City to prioritize those hazards of greatest significance, enabling the City to focus resources where they are most needed. As such, no additional analysis is presented for this hazard, due to its low significance in the City. Further, as a non-priority hazard, it will not be carried forward into the mitigation strategy for the City.

Drought & Water Shortage (w/Tree Mortality)

Likelihood of Future Occurrence—Unlikely

Vulnerability—Medium

Hazard Profile

Drought and water shortage are complex issues involving many factors—it occurs when a normal amount of precipitation is not available to satisfy an area’s usual water-consuming activities. Drought can often be defined regionally based on its effects. Drought is different than many of the other natural hazards in that it is not a distinct event and usually has a slow onset. Drought can severely impact a region both physically and economically. Drought affects different sectors in different ways and with varying intensities. Adequate water supply is the most significant issue and is critical for agriculture, manufacturing, tourism, recreation, and commercial and domestic use. Drought has also affected tree mortality in the area in the past. As the population in the area continues to grow, so will the demand for water.

Tree Mortality and Drought

One of the specific impacts of drought in the City of Galt and the Sacramento County Planning Area is the increased risk to trees from insects, pathogens and parasites, and other tree mortality and die back issues. Drought weakens trees and makes them more susceptible to insect infestation and other pathogens. Insects, such as bark beetles and others, frequently attack trees weakened by drought, disease, injuries, or other factors that may stress the tree. These insects and other pathogens can contribute to the decline and eventual death of trees throughout the City. The tree mortality and dieback problems are a high priority because of the issue of hazardous trees and an increased wildfire hazard. In addition to an increase in wildfire fuels,

hazardous trees can fall onto structures causing damage and a result in a reduction on the tree canopy within the City that provides relief during extreme heat days. In addition to an increase in wildfire fuels, hazardous trees can fall onto structures causing damage and result in a reduction on the tree canopy within the City that provides relief during extreme heat days.

Location and Extent

Drought and water shortage are regional phenomenon. The whole of the City and County is at risk. The US Drought Monitor categorizes drought conditions with the following scale:

- None
- D0 – Abnormally dry
- D1 – Moderate Drought
- D2 – Severe Drought
- D3 – Extreme Drought
- D4 – Exceptional Drought

The Sacramento County Planning Area, including the City of Galt, has been in and out of drought since 2014. Over the last seven years since the 2021 LHMP, drought conditions have ranged from none to exceptional. Drought conditions are expected to continue to be cyclical in nature depending on the year.” Current drought conditions in the City are shown in Section 4.3.9 of the Base Plan.

Drought has a slow speed of onset and a variable duration. Drought can last for a short period of time (which does not usually affect water shortages) or for longer periods (which may challenge water supplies). Should a drought last for a long period of time, water shortage becomes a larger issue. Surface water is the dominant source due to the number of rivers in the region, but ground water supplements agriculture, which consumes the majority of water in the surrounding County.

Past Occurrences

Disaster Declaration History

There have been 3 state and 1 federal disaster declarations for Sacramento County. This can be seen in Table D-22. Additionally, there have been 26 USDA Secretarial Disaster Declarations from drought in the County, as shown in Past Occurrences in Section 4.3.9 of the Base Plan. These events also likely affected the City to some degree.

Table D-22 Sacramento County –State and Federal Drought Disaster Declarations 1950-2025

Disaster Type	State Declarations		Federal Declarations	
	Count	Years	Count	Years
Drought	4	2008, 2014, 2015	1	1977

Source: Cal OES, FEMA

NCDC Events

There have been 83 NCDC drought events in Sacramento County since 1993. These most likely had some impact on the City.

City of Galt Events

Based on historical information, the occurrence of drought in California, including the City of Galt, is cyclical, driven by weather patterns. Section 4.3.9 of the Base Plan notes that five droughts have occurred in the past 86 years, which impacted the City and Sacramento County Planning Area. The City Planning Team noted that the City has experienced multiple, consecutive years of drought.

The City called for Stage 3 water alert in 2015, with landscaping irrigation restricted to 2 times a week. Other years saw Stage 2 water alerts which called for water of landscaping 3 times a week. In 2021, the City was currently in a Stage 2 water alert. The City continued the Stage 2 water alert from 2020 until 2025 due to state mandated drought stages.

Climate Change and Drought and Water Shortage

It is likely that climate change will increase the chance of future occurrence as well as future impacts associated with drought and water shortage. More information on future impacts to the City can be found in the Future Conditions/Future Development section of the Vulnerability Assessment below.

Climate scientists studying California find that drought conditions are likely to become more frequent and persistent over the 21st century due to climate change. The experiences of California during recent years underscore the need to examine more closely the state's water storage, distribution, management, conservation, and use policies. The 2024 Climate Adaptation Study (CAS) stresses the need for public policy development addressing long term climate change impacts on water supplies. The CAS notes that climate change is likely to significantly diminish California's future water supply, stating that: California must change its water management and uses because climate change will likely create greater competition for limited water supplies needed by the environment, agriculture, and cities.

Cal Adapt scenarios for modeled future drought scenarios were shown in Section 4.3.9 of the Base Plan.

The 2024 Sacramento County CAP noted that California, including Sacramento County, has a highly variable climate that is susceptible to prolonged periods of drought, and recent research suggests that extended drought occurrences (or "mega-droughts") could become more pervasive in future decades, which may result in major impacts on local water supplies and other secondary impacts. The County is not located in an area where snow accumulates, however, major water districts and utilities in the County receive and depend on a substantial amount of water from watersheds that rely upon spring and early-summer snowmelt in the Sierra Nevada mountain range. The Sierra Nevada snowpack, which serves as a natural water supply reservoir for California during the dry months, is predicted to decline in area covered and water volume stored as temperatures rise and precipitation falls more frequently as rain instead of snow at mountain elevations. Further, increased temperatures will affect the timing of historical snowmelt such that the snowpack will typically melt earlier in the year, causing more rapid early spring flows in the Sacramento, American, Cosumnes, and Mokelumne Rivers and reduced late spring and summer flows. Approximately

50 percent of the County is served by groundwater supplies. Changes in surface water flow will have a direct impact on groundwater recharge, including decreased periods of recharge when late spring and summer stream flows diminish. Further, groundwater usage is higher in periods of drought, therefore, groundwater supplies may be reduced during and after periods of limited surface water flows.

The 2026 American, Bear, and Cosumnes Watersheds Resilience Plan noted that a key driver of climate vulnerability, adaptive capacity, and implementation readiness in the watershed group is drought. An equity analysis was performed as part of this Plan. An Equity Analysis Technical Appendix demonstrates how social vulnerability aligns with the physical hazard environment across the watershed. It noted that drought vulnerability intensifies in the upper watersheds, where cumulative annual flow deficits are projected to increase by up to 25%, contributing to downstream water-supply and affordability pressures that disproportionately affect low-income households.

The 2020 City of Galt Climate Action Plan noted that although uncertainty exists regarding the specific outcomes of climate change on precipitation patterns within the State, scientists agree that climate change will alter the hydrologic patterns within the State. In particular, climate change is anticipated to affect the frequency, magnitude, and duration of extreme weather events, and result in declining snowpack, as well as more frequent, and longer droughts. Furthermore, an increased proportion of winter precipitation is anticipated to fall as rain, rather than snow, and the snow that does accumulate is anticipated to begin melting sooner. The combined effect of less overall snowfall and earlier melting will be a change in the timing and volume of snowmelt, which will alter streamflow. Such changes to precipitation regimes could result in reduced or irregular groundwater recharge within the Cosumnes Subbasin. Should groundwater recharge be altered, the portion of the Cosumnes Subbasin underlying the City of Galt could experience declines in groundwater levels, which would have the potential to result in changing groundwater quality and availability of water supplies for the City of Galt.

Vulnerability to Drought and Water Shortage

Based on historical information, the occurrence of drought and water shortage in California, including the City, is cyclical, driven by weather patterns. Drought has occurred in the past and will occur in the future. Periods of actual drought with adverse impacts can vary in duration, and the period between droughts can be extended. Although an area may be under an extended dry period, determining when it becomes a drought is based on impacts to individual water users. The vulnerability of the City of Galt to drought may vary and include reduction in water supply, turf losses, impacts to natural resources, and an increase in dry fuels and tree dieback.

The whole of the City is at some measure of vulnerability to drought and water shortage. An assessment of a community's vulnerability to drought and water shortage begins with an understanding of local exposure to drought. This is included in the Local Concerns section below followed by a discussion of the City's Assets at Risk to this hazard.

Local Concerns

The City has specific concerns and unique vulnerabilities regarding this hazard. These concerns form a portion of the basis for the mitigation strategy and mitigation actions that seek to reduce risk and vulnerability to this hazard.

The City water supplies are all groundwater sources. The 2020 City of Galt Urban Water Management Plan noted that groundwater will likely continue to be the only potable water supply source for the City of Galt over the planning horizon (i.e., through 2045). In addition, due to successful conservation efforts and response to the historic drought spanning water years 2012-2015, water demand (and thus the City's groundwater pumping volumes) were considerably lower from 2015 through 2019 (i.e., averaging 4,422 acre-feet [AF]) than they had been in the previous five years (i.e. averaging 5,502 AF). The City is one of seven Groundwater Sustainability Agencies (GSAs) in the Cosumnes Subbasin of the San Joaquin Valley Basin (DWR Basin No. 5-022.16) who are working together to develop a single Groundwater Sustainability Plan (GSP). The GSAs have formed the Cosumnes Subbasin Sustainability Groundwater Management Act (SGMA) Working Group (Working Group) which meets at least once a month to discuss the development of the GSP including water management decisions. A more detailed discussion regarding the City's water supply can be found in the 2020 Urban Water Management Plan.

With more precipitation likely falling as rain instead of snow in the Sierra's, and warmer temperatures causing decreased snowfall to melt faster and earlier, water supply is likely to become more unreliable. In addition, drought and water shortage is predicted to become more common. This means less water available for use over the long run, and additional challenges for water supply reliability, especially during periods of extended drought.

Assets at Risk

Assets at risk from drought and water shortage include people and populations; structures; critical facilities and infrastructure; and natural, historic, and cultural resources. These are discussed in the following sections.

People and Populations

The people and populations of the City are not directly affected by drought; although, their turfed areas, trees, and other water dependent resources can all be affected. In extreme drought conditions, however, residents and other populations within the City may be vulnerable to drought and water shortage issues. Water quality can be impacted causing health problems, especially to vulnerable populations. Drought and water shortage can lead to an increase in wildfires threatening City residents. Water shortages can have an effect on all of the population in the City, but often have a greater effect on the unhoused and other vulnerable populations that may be unable to access clean drinking water during shortages. During periods of drought, as the costs of water usage may increase, especially during mandated conservation times, those who are economically disadvantaged may be unable to afford the increased costs of potable water.

Structures

Structures have a limited vulnerability to drought and water shortage. It is the secondary hazard of drought (wildfire) which causes risks to structures. Drought can also stress trees, causing die off. These trees may fall on structures adjacent to them.

Critical Facilities and Infrastructure

Most critical facilities and infrastructure have a limited vulnerability to drought and water shortage. Should drought conditions be severe enough to cause water shortage reliability issues, some facilities and infrastructure may be affected. Water and wastewater systems may be impacted during times of reduced water supply and need to employ contingencies to remain functional and fully operational. Other water-dependent systems may also be adversely affected. Further, the secondary hazard of drought (increased potential for spread of urban fires and wildfire) can pose a significant risk to critical facilities and infrastructure. Sufficient water supply for firefighting can also be an issue. Drought can also stress trees, causing die off. These trees may fall on critical infrastructure adjacent to them and impact power lines and other utilities.

Natural, Historic, and Cultural Resources

Drought and water shortage can have a significant impact on natural resources. Water levels in reservoirs and lakes may be reduced and a loss of wetlands and coastal marsh areas may occur. Severe drought conditions can contribute to an increase in erosion of soils and lead to poor soil and water quality. Further, all of the trees in the City are at risk to drought impacts and a reduction in water supply. These trees provide a wealth of social and environmental benefits to City residents and visitors, from shade and beauty to air quality, carbon reduction and stormwater management. Drought can devastate crops and dry out pastures, dry out forests and critical habitat areas, and reduce food and water available for wildlife and livestock, the latter detailed above as a specific concern to the City. Additionally, drought conditions can also cause soil to compact and not absorb water well, potentially making an area more susceptible to flooding. It is unlikely that drought and water shortage would have a significant impact on historic and cultural resources in the City.

Impacts from Drought and Water Shortage

The vulnerability of the City to drought is City-wide, but impacts may vary and include reduction in water supply and an increase in dry fuels. The potential for a reduction in water supply during drought conditions generally leads to both mandated and voluntary conservation measures during extended droughts. During these times, the costs of water can also increase. Also of concern, the increased dry fuels, fuel loads, and tree mortality events associated with drought conditions can result in an increased fire danger. In areas of extremely dry fuels, the intensity and speed of fires can be significant. Water supply and flows for fire suppression can also be an issue during extended droughts. Drought can also lead to turf losses and cause tree die off within the City.

Other qualitative impacts associated with drought in the City are those related to water intensive activities such as municipal usage, commerce, tourism, and recreation use. With more precipitation likely falling as rain instead of snow in the Sierra's, and warmer temperatures causing decreased snowfall to melt faster and

earlier, water supply is likely to become more unreliable. In addition, drought and water shortage is predicted to become more common. This means less water available for use over the long run, and additional challenges for water supply reliability, especially during periods of extended drought.

Impacts to identified assets at risk to this hazard and the overall vulnerability of the City may be affected in the future by climate change (which was discussed in the hazard profile discussion above), changes in population patterns (migration, density, or the makeup of socially vulnerable populations), and changes in land use and development. These are discussed below.

Future Conditions/Future Development

This section provides a discussion of how future conditions will influence or affect the hazard over time and also discusses future development relative to each hazard.

Future Conditions

Future conditions may be affected by climate change, changes in population patterns (migration, density, or the makeup of socially vulnerable populations), and changes in land use and development. Findings on this for the City of Galt include the following:

- Climate change is likely to exacerbate future drought conditions and associated impacts and vulnerability of the City to drought and water shortage. This was discussed in greater detail in the Climate Change and Drought and Water Shortage section of the Hazard Profile above. The City is committed to incorporating climate change into its ongoing water supply planning. The Sustainable Groundwater Management Act dictates that water service providers include basin-wide water budget models under various climate change scenarios, including future conditions which account for the effects of estimated climate change.
- Future population growth should be considered as having more or less people in a community affects the overall hazard vulnerability to the City. **DISCUSS FUTURE GROWTH** Water shortages in the future may be worsened by drought. The City is expected to see slow and steady growth, and any future population growth **(like that shown in the X future development areas)** in the City will add additional pressure to water companies during periods of drought and water shortage. Water companies will need to continue to plan for and add infrastructure capacity for population growth. As the population grows, the nature and makeup of populations will shift and change along with it. Vulnerable and underserved populations, such as those with low incomes and the unhoused that might not always have access to clean water, will need to be considered as future development continues, since they may experience a disproportionate impact from drought and water shortage. Potential population growth will be a challenge not only with regard to the City's water access for agricultural production, but state- and nation-wide with regard to food production. Should the City see a growth in population, it will increase the vulnerability and impacts to the City from this hazard.
- Land use planning should be proactive to address future hazard conditions. **DISCUSS FUTURE GROWTH** Additional development will also require an increase in water supply and associated infrastructure. With the amount of growth planning in the City, changes in land use and development will likely increase the impacts and associated vulnerabilities of the City to this hazard, depending on where and how this future growth occurs.

Future Development

As the population in the City continues to grow, so will the demand for water. Ongoing planning will be needed by the City and local water companies to account for population growth and increased water demands.

Earthquake (w/Subhazards)

Likelihood of Future Occurrence—Occasional

Vulnerability—Low

Note: though a low significance hazard in the City, due to its importance in the State of California and its ability to trigger secondary hazard events, such as dam or levee failure, this hazard is only profiled here. No vulnerability assessment is conducted. Further, it is not considered a City priority for mitigation planning purposes.

Hazard Profile

An earthquake is caused by a sudden slip on a fault. Stresses in the earth's outer layer push the sides of the fault together. Stress builds up, and the rocks slip suddenly, releasing energy in waves that travel through the earth's crust and cause the shaking that is felt during an earthquake. Earthquakes cause ground shaking, possible liquefaction, landslide, settlement, and can cause fires that follow the earthquake. Earthquakes can cause structural damage, injury, and loss of life, as well as damage to infrastructure networks, such as water, wastewater, power, gas, communication, and transportation. Earthquakes may also cause collateral emergencies including dam and levee failures, seiches, hazmat incidents, fires, avalanches, and landslides. The degree of damage depends on many interrelated factors. Among these are: the magnitude, focal depth, distance from the causative fault, source mechanism, duration of shaking, high rock accelerations, type of surface deposits or bedrock, degree of consolidation of surface deposits, presence of high groundwater, topography, and the design, type, and quality of building construction.

Liquefaction Potential

Liquefaction can be defined as the loss of soil strength or stiffness due to a buildup of pore-water pressure during a seismic event and is associated primarily with relatively loose, saturated fine- to medium-grained unconsolidated soils. Seismic ground shaking of relatively loose, granular soils that are saturated or submerged can cause the soils to liquefy and temporarily behave as a dense fluid. If this layer is at the surface, its effect is much like that of quicksand for any structure located on it. If the liquefied layer is in the subsurface, the material above it may slide laterally depending on the confinement of the unstable mass. Liquefaction is caused by a sudden temporary increase in pore-water pressure due to seismic densification or other displacement of submerged granular soils. Liquefiable soil conditions are not uncommon in alluvial deposits in moderate to large canyons and could also be present in other areas of alluvial soils where the groundwater level is shallow (i.e., 50 feet below the surface). Bedrock units, due to their dense nature, are unlikely to present a liquefaction hazard.

Location and Extent

Since earthquakes are regional events, the whole of the City is at risk to earthquake. The City of Galt, Sacramento County, and surrounding areas have some level of risk from seismic and geologic hazards. Regional faults were shown in Section 4.3.10 of the Base Plan. Geological literature indicates that no major active faults transect the County; however, there are several subsurface, likely inactive, faults in the Delta, such as the Midland fault. A second, presumably inactive, fault is in the vicinity of Citrus Heights near Antelope Road. To the east, the Bear Mountain fault zone trends northwest-southeast through Sacramento and El Dorado Counties. As noted in the Base Plan, there have been historically active faults outside the County. These include: San Andreas, Vaca, Concord, Greenville, Hayward, Calaveras, Foothill Fault System, Las Positas, Midland, and West Napa. A significant seismic event on any of these major faults could cause damage in the City of Galt.

The amount of energy released during an earthquake is usually expressed as a magnitude and is measured directly from the earthquake as recorded on seismographs. An earthquake's magnitude is expressed in whole numbers and decimals (e.g., 6.8). Seismologists have developed several magnitude scales, as discussed in Section 4.3.11 of the Base Plan.

Another measure of earthquake severity is intensity. Intensity is an expression of the amount of shaking at any given location on the ground surface. Seismic shaking is typically the greatest cause of losses to structures during earthquakes. The City is located in an area where earthquakes of some magnitude occur, so both magnitude and intensity of earthquakes are expected to remain low to moderate. Seismic shaking maps for the area in Section 4.3.10 of the Base Plan show Sacramento County and the City fall within a low to moderate shake risk.

Though the City falls into earthquake shake risk areas, it does not consider earthquake a priority hazard for mitigation planning purposes. This includes subhazards associated with the earthquake hazard, including liquefaction and others as discussed in the Base Plan. With respect to liquefaction, in Sacramento County, liquefaction zones were mapped by CGS for the first time in 2025. Based on the new 2025 liquefaction mapping, only the unincorporated County and City of Sacramento have areas falling within a liquefaction zone. No mapped liquefaction zones are found in the City. Significance and priority of a hazard was determined based on frequency, extent, and resulting damage, including deaths/injuries and property, natural and cultural resources, and economic damage. The ability of a jurisdiction to reduce losses through implementation of existing and new mitigation measures was also considered as to the significance and priority of a hazard. This assessment was used by the City to prioritize those hazards of greatest significance, enabling the City to focus resources where they are most needed. As such, no additional analysis is presented for this hazard, due to its low significance in the City. Further, as a non-priority hazard, it will not be carried forward into the mitigation strategy for the City.

Flood: 1%/0.5%/0.2% Annual Chance

Likelihood of Future Occurrence—Occasional (1%)/Unlikely (0.5/0.2%)
Vulnerability—High

Hazard Profile

This hazard discusses the FEMA DFIRM 1%, 0.5%, and 0.2% annual chance floods. These tend to be the larger floods that can occur in the City and have caused damage in the past. Flooding can be a problem in the City. Historically, the City has been at risk to flooding primarily during the winter and spring months when river systems in the City swell with heavy rainfall and snowmelt runoff. The City has also been at risk during atmospheric river flood events. The City has also been at risk during atmospheric river flood events. Rain on snow events occurring in upper elevations during the spring months can also be significant and contribute to greater downstream runoff and flooding during large storm events. Normally, storm floodwaters are kept within defined limits by a variety of storm drainage and flood control measures located throughout the Sacramento County Planning Area and the City of Galt. Occasionally, extended heavy rains result in floodwaters that exceed normal high-water boundaries and cause damage. Flooding has occurred both within the 1% and 0.2% annual chance floodplains and in other localized areas in the City.

Location and Extent

The 2009 City of Galt General Plan Safety and Seismic Element noted that the Galt Planning Area is bounded on the north by Laguna and Skunk Creeks, on the west by the Cosumnes River, and on the south by Dry Creek. In the event of a severe storm, these water bodies, along with Deadman Gulch, could overtop resulting in flooding. The City of Galt has areas located in the 1% and 0.2% annual chance flood zones. This is seen in Figure D-20.

Figure D-20 City of Galt – FEMA DFIRM Flood Zones

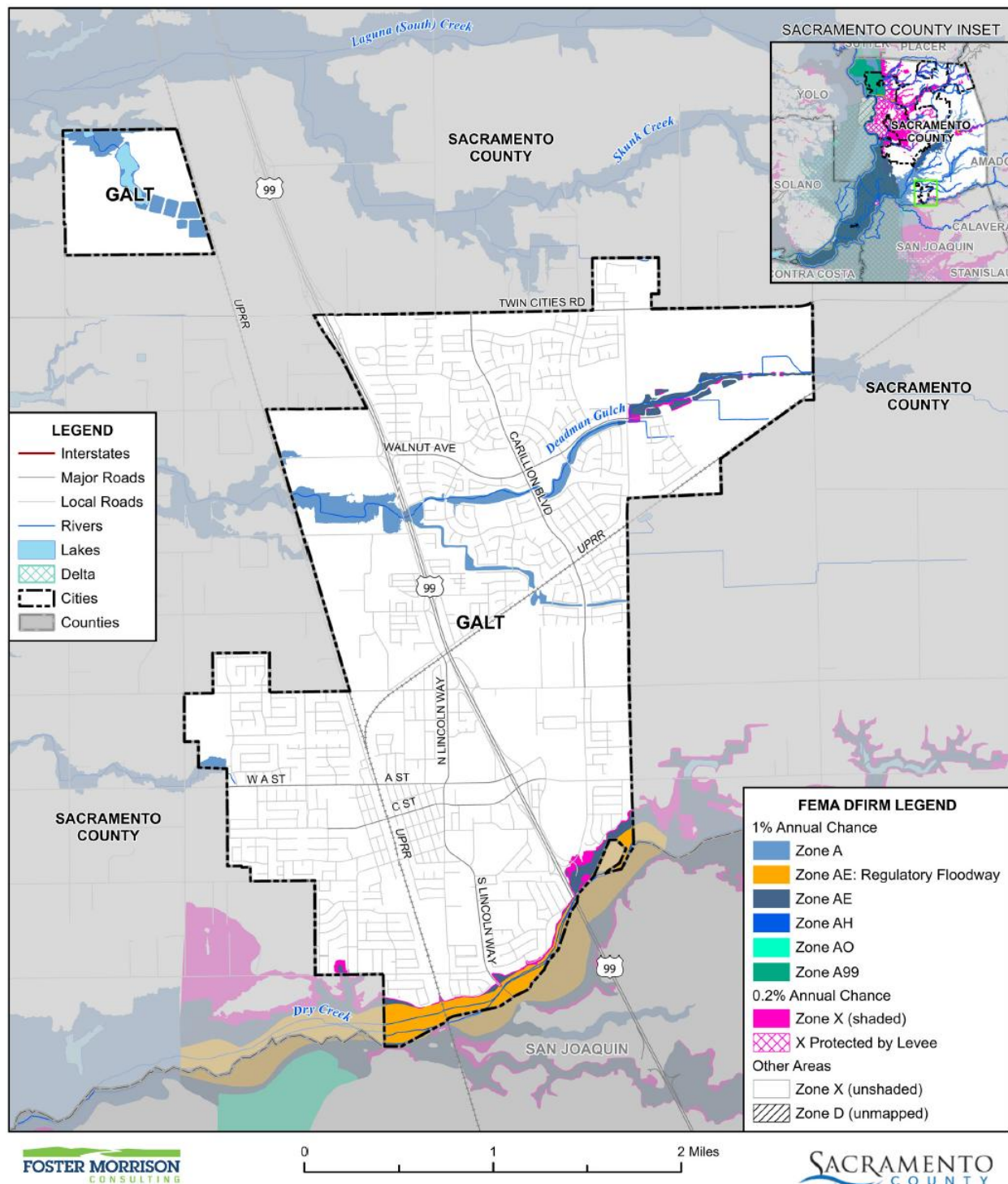


Table D-23 details the DFIRM mapped flood zones located within the City.

Table D-23 City of Galt– DFIRM Flood Hazard Zones

Flood Zone	Description	Present in City of Galt
A	1% annual chance flooding: No base flood elevations provided	X
AE Regulatory Floodway	1% annual chance flood: Regulatory floodway; Base flood elevations provided	X
AE	1% annual chance flooding: Base flood elevations provided	X
AH	1% annual chance flood areas of shallow flooding between one to three feet deep. Regulatory floodway; Base flood elevations provided	
AO	Areas subject to inundation by 1-percent-annual-chance shallow flooding (usually sheet flow on sloping terrain) where average depths are between one and three feet. Average flood depths derived from detailed hydraulic analyses are shown in this zone.	
A99	Areas subject to inundation by the 1-percent-annual-chance flood event, but which will ultimately be protected upon completion of an under-construction Federal flood protection system.. No Base Flood Elevations (BFEs) or depths are shown.	
X (shaded)	0.2% annual chance flooding: The areas between the limits of the 1% annual chance flood and the 0.2-percent-annual-chance (or 500-year) flood	X
X Protected by Levee	Areas protected by levees from 1% annual chance flood event. Levee protection places these areas in the 0.2% annual chance flood zone. Flood insurance is not mandatory but is available.	
X (unshaded)	Areas of minimal flood hazard	X
D	Unmapped areas	

Source: FEMA DFIRM 02/22/2024

Additionally, flood extents can generally be measured in volume, velocity, and depths of flooding. Expected flood depths in the City vary, depending on the nature and extent of a flood event; specific depths are unknown. Flood durations in the City tend to be short to medium term, or until either the storm drainage system can catch up or flood waters move downstream. Flooding in the City tends to have a shorter speed of onset, due to the amount of water that flows through the City.

Geographical flood extents for the City from the FEMA DFIRMs are shown in Table D-24.

Table D-24 City of Galt – Geographical DFIRM Flood Zone Extents

Flood Zone	Total Acres	% of Total Acres	Improved Acres	% of Total Improved Acres	Unimproved Acres	% of Total Unimproved Acres
1% Annual Chance Flood Hazard	299	7%	27	1%	272	14%
0.2% Annual Chance Flood Hazard	13	0%	1	0%	11	1%
Other Areas	3,857	93%	2,240	99%	1,617	85%
Total	4,169	100%	2,268	100%	1,901	100%

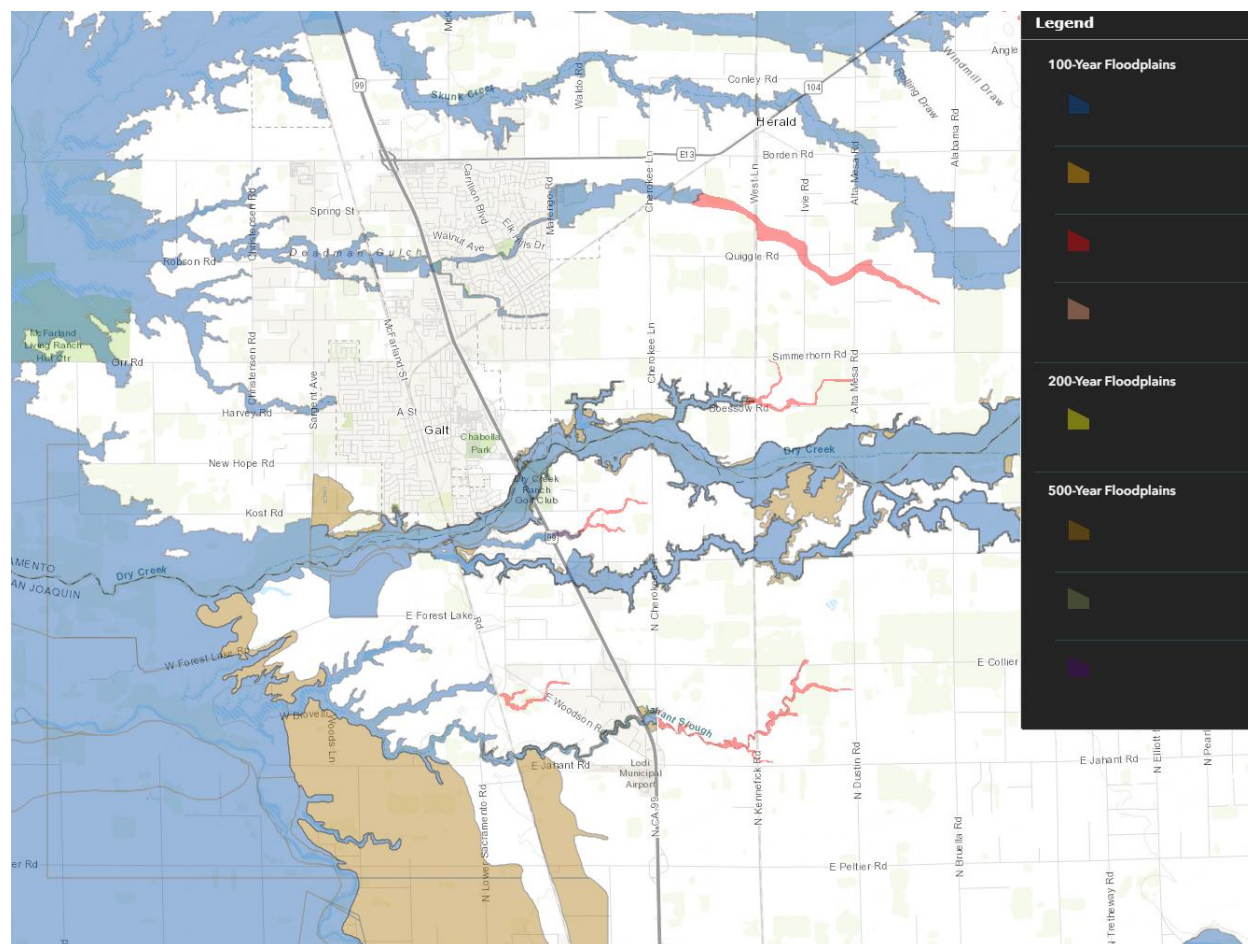
Source: FEMA DFIRM 02/22/2024

California Department of Water Resources Best Available Maps (BAM)

The FEMA regulatory maps provide just one perspective on flood risks in the City. Senate Bill 5 (SB 5), enacted in 2007, authorized the California DWR to develop the Best Available Maps (BAM) displaying 100- and 200-year floodplains for areas located within the Nevada-San Joaquin (SAC-SJ) Valley watershed. This effort was completed by DWR in 2008. DWR has expanded the BAM to cover all counties in the State and to include 500-year floodplains.

Different than the FEMA DFIRMs which have been prepared to support the NFIP and reflect only the 100-year event risk, the BAMs are provided for informational purposes and are intended to reflect current 100-, 200-(as applicable), and 500-year event risks using the best available data. The 100-year floodplain limits on the BAM are a composite of multiple 100-year floodplain mapping sources. It is intended to show all currently identified areas at risk for a 100-year flood event, including FEMA's 100-year floodplains. The BAM are comprised of different engineering studies performed by FEMA, Corps, and DWR for assessment of potential 100-, 200-, and 500-year floodplain areas. These studies are used for different planning and/or regulatory applications, and for each flood frequency may use varied analytical and quality control criteria depending on the study type requirements. The value in the BAMs is that they provide a bigger picture view of potential flood risk to the City than that provided in the FEMA DFIRMs. The BAM map for the City is shown in Figure D-21.

Figure D-21 City of Galt – Best Available Map



Source: California DWR. Retrieved 12/1/2025.

Legend explanation: **Blue** - FEMA 100-Year, **Orange** – Local 100-Year (developed from local agencies), **Red** – DWR 100-year (Awareness floodplains identify the 100-year flood hazard areas using approximate assessment procedures.), **Pink** – USACE 100-Year (2002 Sac and San Joaquin River Basins Comp Study), **Yellow** – USACE 200-Year (2002 Sac and San Joaquin River Basins Comp Study), **Tan** – FEMA 500-Year, Grey – Local 500-Year (developed from local agencies), **Purple** – USACE 500-Year (2002 Sac and San Joaquin River Basins Comp Study).

Past Occurrences

Disaster Declaration History

A list of state and federal disaster declarations for Sacramento County from flooding is shown on Table D-25. These events also likely affected the City to some degree.

Table D-25 Sacramento County – State and Federal Disaster Declarations from Flood 1950-2025

Disaster Type	State Declarations		Federal Declarations	
	Count	Years	Count	Years
Flood (including heavy rains and storms)	26	1950, 1955, 1958 (twice), 1963, 1969, 1982 (twice), 1983, 1986, 1995 (twice), 1996, 1997, 1998, 2008, 2017 (three times), 2022*, 2023 (three), 2024 (twice)	18	1955, 1958, 1964, 1969, 1983, 1986, 1995 (twice), 1997, 1998, 2006, 2017 (three times), 2023 (three times)*, 2024*

Source: Cal OES, FEMA

*included a landslide component.

NCDC Events

The NCDC tracks flooding events for the County. Events have been tracked for flooding since 1993. Sacramento County has seen 174 events. These events most likely had some impact on the City.

City of Galt Events

In 2023 an atmospheric river storm event caused widespread urban street flooding due to over-saturated soil and poor drainage. A major pavement failure entirely closed Boessow Road between Marengo Road and Crystal Way. Residents also reported severe localized flooding pushing waves of water toward homes on adjacent streets like Simmerhorn Road and Malton Way. The relentless rain overwhelmed local waterways, ruptured levees, and prompted the Galt City Manager to proclaim a Local State of Emergency on January 5, 2023.

Climate Change and Flood

It is likely that climate change will increase the chance of future occurrence as well as future impacts associated with flood. More information on future impacts to the City can be found in the Future Conditions/Future Development section of the Vulnerability Assessment below.

According to the 2024 CAS, climate change may affect flooding in California, the Sacramento County Planning Area, and the City of Galt. While average annual rainfall may increase or decrease slightly, the intensity of individual rainfall events is likely to increase during the 21st century. It is possible that average soil moisture and runoff could decline, however, due to increasing temperature, evapotranspiration rates, and spacing between rainfall events. Reduced snowpack and increased number of intense rainfall events are likely to put additional pressure on water infrastructure which could increase the chance of flooding associated with breaches or failures of flood control structures such as levees and dams. Cal Adapt future precipitation projections were shown in Section 4.3.4.

The 2024 Sacramento County CAP noted that climate change is likely to lead to changes in the frequency, intensity, and duration of extreme weather events, such as sustained periods of heavy precipitation, increased rainfall intensity during precipitation events, and increased risk of rain-on-snow events. Further, more winter-time precipitation that falls as rain instead of snow, and higher temperatures that will cause earlier snowmelt, which could produce substantial surface water flows over a short period of time and may

potentially affect dams and spillways and overwhelm levee systems designed for historical precipitation patterns. Historically, the County experienced an average of four extreme precipitation events per year (as shown in Section 4.3.4 of the Base Plan). Under the medium and high emissions scenarios, the County is expected to experience five to six extreme precipitation events per year by mid-century and six to seven extreme precipitation events per year by the late century.

The 2026 American, Bear, and Cosumnes Watersheds Resilience Plan noted that a key driver of climate vulnerability, adaptive capacity, and implementation readiness in the watershed group is flooding. An equity analysis was performed as part of this Plan. An Equity Analysis Technical Appendix demonstrates how social vulnerability aligns with the physical hazard environment across the watershed. It noted that flooding impacts are most severe downstream, where rising flows increasingly stress Sacramento's levee system; a modeled levee-breach scenario affects 12.5% of the watershed population, and 59% of those affected fall into the highest flood-sensitivity category.

Future flooding exacerbated by climate change will result in a range of potential impacts across the County and the City. For populations, there is an array of social vulnerability factors that exacerbate flood-related risks, and those residing in floodplains are especially vulnerable to the direct impacts of flooding. Floodwaters can interact with sources of pollution and distribute hazardous pollutants locally and regionally, which may result in water contamination and a range of human health impacts. Additionally, flooding can disrupt transportation networks, cause economic losses through business and government facility closures, disrupt communications, disrupt the provision of utilities, and cause significant damage to buildings and critical infrastructure. Further, flooding may also threaten ecosystems and agricultural resources; unlike natural flooding regimes that deposit useful sediment resulting in increased soil fertility as well as groundwater recharge, catastrophic flooding from levee overtopping could lead to soil erosion and loss of viable cropland. It could also release sewage and hazardous materials into the environment if wastewater treatment plants are inundated, storage tanks are damaged, and pipelines are severed.

The 2020 City of Galt Climate Action Plan noted that although uncertainty exists regarding the specific outcomes of climate change on precipitation patterns within the State, scientists agree that climate change will alter the hydrologic patterns within the State. In particular, climate change is anticipated to affect the frequency, magnitude, and duration of extreme weather events, and result in declining snowpack, as well as more frequent, and longer droughts. Furthermore, an increased proportion of winter precipitation is anticipated to fall as rain, rather than snow, and the snow that does accumulate is anticipated to begin melting sooner. The combined effect of less overall snowfall and earlier melting will be a change in the timing and volume of snowmelt, which will alter streamflow. Such changes to precipitation regimes could result in reduced or irregular groundwater recharge within the Cosumnes Subbasin.

In addition to altering groundwater recharge, changes in precipitation patterns could affect the risk of flooding within the City. Extreme weather events such as heavy precipitation events can stress existing flood control infrastructure resulting in both localized and regional flooding. Localized flooding could result from stormwater drainage systems being overwhelmed by extreme rainfall events, and can result in routine disruptions to City life as streets, businesses, and/or homes can be damaged. Regional flooding issues can be caused when stormwater overwhelms larger infrastructure such as levees or dams. Major regional flood control infrastructure within California was designed based on historic precipitation patterns within the State. Climate change induced changes to precipitation patterns within the State could pose

threats to such infrastructure. For instance, when rain falls on previously accumulated snow, the runoff from such precipitation events can overwhelm the storage capacity of dams requiring large amounts of water discharge. High discharge rates can lead to levee overtopping or degradation and rivers overtopping natural banks. Regional flooding poses a risk to many communities within California, including the City of Galt and other nearby Central Valley cities.

In order to prepare for extreme precipitation events, dam managers often pre-emptively release storm water to make room for the new precipitation runoff. Water stored in reservoirs is often used to supply drinking water or for agricultural irrigation. If not replenished, releasing too much water can result in water shortages during the dry season. Thus, dam managers must balance the need for continued water supply with flood protection. Striking the right balance is predicated on an understanding of precipitation patterns; thus, climate change induced changes to regional precipitation patterns could curtail the ability of dam managers to satisfy the dual roles of flood protection and water supply.

Vulnerability to Flood: 1%, 0.5%, and 0.2% Annual Chance

Floods have been a part of the City's historical past and will continue to be so in the future. During winter months, long periods of precipitation and the timing of that precipitation are critical in determining the threat of flood, and these characteristics further dictate the potential for widespread structural and property damage. Predominantly, the effects of 1% and 0.2% annual chance flooding are generally confined to areas near the waterways of the City. As waterways grow in size from local drainages, so grows the threat of flood and dimensions of the threat.

The whole of the City is at some measure of vulnerability to floods. An assessment of a community's vulnerability to flood begins with an understanding of local exposure to flood. This is included in the Local Concerns section below followed by a discussion of the City's Assets at Risk to this hazard.

Local Concerns

The City has specific concerns and unique vulnerabilities regarding this hazard. These concerns form a portion of the basis for the mitigation strategy and mitigation actions that seek to reduce risk and vulnerability to this hazard.

The main concern with flooding is disruption of transportation systems in the City and surrounding areas. For example, Twin Cities Road, a major east-west transportation corridor from Hwy 99 to Interstate 5 was closed to vehicular traffic in 2023 due to substantial rain event. This substantial rain event also affected highway 99 near the City of Galt and the roads were flooded for several days.

Assets at Risk

Assets at risk from flood include people and populations; structures; critical facilities and infrastructure; and natural, historic, and cultural resources. These are discussed in the following sections.

People and Populations

All people and populations located in the 1% and 0.2% annual chance floodplains are at some risk to flooding. Certain vulnerable populations located within areas prone to flooding may be at increased risk to this hazard, especially during a large event with minimal advance notice. These vulnerable populations include: the unsheltered, those with limited mobility, and those that lack the resources to leave the area.

City residents that live in the 1% and 0.2% annual chance floodplains are often the most vulnerable. Not only are the residents at risk, but their homes and contents are all at risk, compounding the impacts associated with significant hazard events. To further evaluate the impact to the City of Galt's residential population residing within these hazard areas, the DFIRM flood zones were overlayed on the parcel layer. Those residential parcels that intersect the flood zones were counted and multiplied by the 2023 Census Bureau average household factors for the City of Galt – 3.07. According to this analysis, there is a total population of 74 and 28 residents of the City at risk to flooding in the 1% and 0.2% annual chance floodplains, respectively. This is shown in Table D-26.

Table D-26 City of Galt – Improved Residential Parcels and Population by Summary FEMA DFIRM Flood Zone

Jurisdiction	1% Annual Chance		0.2% Annual Chance*	
	Improved Residential Parcels	Population at Risk	Improved Residential Parcels	Population at Risk
Galt	24	74	9	28

Source: FEMA DFIRM 02/2024, 2025 Sacramento County Parcel/Assessor Data, 2020 US Census Bureau Average Household Size – City of Galt (3.07)

*This parcel count only includes those parcels in the 0.2% annual chance flood zone, exclusive of the 1% annual chance flood zone. The 0.2% annual chance flood, in actuality, also includes all parcels in the 1% annual chance flood zone.

The City noted that the Critical Facilities and Infrastructure section below includes the facilities used by At-Risk populations that are threatened by this hazard. While this is not specific to what special populations reside in the City, it does speak to facilities that area used to serve (portions) of this population.

Structures

Large flood events can affect the built environment of the City. Certain structures in the City are at risk of DFIRM flooding and primarily include those structures located within the 1% and 0.2% annual chance floodplains. The vulnerability of structures depends on flood depths and can range from slight damage to totally inundated in extreme events.

GIS was used to determine the possible impacts of flooding on parcels and structures within the City of Galt. The methodology described in Section 4.3.11 of the Base Plan was followed in determining structures and values at risk to the 1% and 0.2% annual chance flood event. Table D-27 is a summary table for the City of Galt. Parcel counts, land and improved values (i.e., those with a structure improvement on the parcel), estimated content replacement values, and total values in the City are shown for the 1% and 0.2% annual chance flood zones, as well as for those properties that fall within Other areas of the FEMA DFIRM flood zones. Table D-28 breaks down Table D-27 and shows the same analysis further broken out by detailed FEMA flood zone and property use.

Table D-27 City of Galt – Count and Value of Parcels and Structures in Summary DFIRM Flood Zones

Flood Zone	Total Parcel Count	Improved Parcel Count	Total Land Value	Structure Value	Estimated Contents Value	Total Value
1% Annual Chance Flood Hazard	96	37	\$18,297,127	\$8,493,095	\$6,666,686	\$33,456,908
0.2% Annual Chance Flood Hazard	13	10	\$818,526	\$6,180,485	\$4,416,243	\$11,415,254
Other Areas	9,085	7,845	\$938,747,677	\$2,446,265,652	\$1,426,400,178	\$4,811,413,507
Galt Total	9,194	7,892	\$957,863,330	\$2,460,939,232	\$1,437,483,106	\$4,856,285,668

Source: FEMA DFIRM 02/2024, 2025 Sacramento County Parcel/Assessor Data

*With respect to improve parcels within the floodplain, the actual structures on the parcels may not be located within the actual floodplain, may be elevated and or otherwise outside of the identified flood zone

**This parcel count only includes those parcels in the 0.2% annual chance flood zone, exclusive of the 1% annual chance flood zone. The 0.2% annual chance flood, in actuality, also includes all parcels in the 1% annual chance flood zone.

Table D-28 City of Galt – Count and Values of Parcels and Structures by Detailed DFIRM Flood Zone and Property Use

Flood Zone	Total Parcel Count	Improved Parcel Count	Total Land Value	Structure Value	Estimated Contents Value	Total Value
1% Annual Chance Flood Hazard						
Zone A	68	34	\$8,964,861	\$8,082,451	\$6,271,472	\$23,318,784
Zone AE	15	2	\$3,123,808	\$40,644	\$25,214	\$3,189,666
Zone AE: Regulatory Floodway	13	1	\$6,208,458	\$370,000	\$370,000	\$6,948,458
1% Annual Chance Flood Hazard Total	96	37	\$18,297,127	\$8,493,095	\$6,666,686	\$33,456,908
0.2% Annual Chance Flood Hazard						
Zone X (shaded)	13	10	\$818,526	\$6,180,485	\$4,416,243	\$11,415,254
0.2% Annual Chance Flood Hazard Total	13	10	\$818,526	\$6,180,485	\$4,416,243	\$11,415,254
Other Areas						
Zone X (unshaded)	9,085	7,845	\$938,747,677	\$2,446,265,652	\$1,426,400,178	\$4,811,413,507
Other Areas Total	9,085	7,845	\$938,747,677	\$2,446,265,652	\$1,426,400,178	\$4,811,413,507

Flood Zone	Total Parcel Count	Improved Parcel Count	Total Land Value	Structure Value	Estimated Contents Value	Total Value
Galt Total	9,194	7,892	\$957,863,330	\$2,460,939,232	\$1,437,483,106	\$4,856,285,668

Source: FEMA DFIRM 02/2024, 2025 Sacramento County Parcel/Assessor Data

*With respect to improve parcels within the floodplain, the actual structures on the parcels may not be located within the actual floodplain, may be elevated and or otherwise outside of the identified flood zone

**This parcel count only includes those parcels in the 0.2% annual chance flood zone, exclusive of the 1% annual chance flood zone. The 0.2% annual chance flood, in actuality, also includes all parcels in the 1% annual chance flood zone.

Table D-29 summarizes Table D-28 and shows City of Galt loss estimates and improved values at risk by FEMA 1% and 0.2% annual chance flood zones. According to Table D-28 and Table D-29, the City of Galt has 37 improved parcels and \$6.7 million of structure and contents values or values in the 1% annual chance flood zone, and 10 improved parcels and \$4.4 million of structure and contents values in the 0.2% annual chance flood zone. These values can be refined a step further. Applying the 20 percent damage factor as previously described in Section 4.3.11 of the Base Plan, there is a 1% chance in any given year of a flood event causing \$3.0 million in damage and a 0.2% chance in any given year of a flood event causing \$2.1 million in damage in the City of Galt. The loss ratio of 0.1% indicates that flood losses for 1% annual chance flooding would be minor and the City would be able recover. The loss ratio of 0.1% indicates that flood losses for 0.2% annual chance flooding would be relatively minor and the City would be able to recover.

Table D-29 City of Galt – Flood Loss Estimates

Flood Zone	Total Parcel Count	Imp. Parcel Count	Improved Structure Value	Estimated Contents Value	Total Value	Loss Estimate	Loss Ratio
1% Annual Chance Flood Hazard	96	37	\$8,493,095	\$6,666,686	\$15,159,781	\$3,031,956	0.1%
0.2% Annual Chance Flood Hazard**	13	10	\$6,180,485	\$4,416,243	\$10,596,728	\$2,119,346	0.1%
Total	109	47	\$14,673,580	\$11,082,929	\$25,756,509	\$5,151,302	0.2%

Source: FEMA DFIRM 02/2024, 2025 Sacramento County Parcel/Assessor Data

*With respect to improve parcels within the floodplain, the actual structures on the parcels may not be located within the actual floodplain, may be elevated and or otherwise outside of the identified flood zone

**This parcel count only includes those parcels in the 0.2% annual chance flood zone, exclusive of the 1% annual chance flood zone. The 0.2% annual chance flood, in actuality, also includes all parcels in the 1% annual chance flood zone.

Insurance Coverage, Claims Paid, and Repetitive Losses

Standard property insurance does not include flood coverage because of the relatively high risk. The National Flood Insurance Program (NFIP) provides flood insurance to residents in those communities that participate in the NFIP. 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. Flood insurance is also recommended for all structures protected by levees, even if not mapped within a floodplain.

The City of Galt joined the National Flood Insurance Program (NFIP) on December 1, 1981. The City does not participate in the CRS program. NFIP data provided by FEMA CIS indicates that as of February 2, 2026, there were 24 flood insurance policies in force in the City with \$9,637,000 of coverage. Of the 24 policies, 15 were residential (single-family homes) and 9 were nonresidential properties. Of the 24 policies, 0 are in the A zones, while the other 24 are in B, C, and X zones. There have been 6 historical claims for flood losses totaling \$69,338.31. All of the claims were for pre-FIRM structures, while 0 were for post-FIRM structures. NFIP data further indicates that there is 1 repetitive loss (RL) and 0 severe repetitive loss (SRL) buildings in Galt. There have been no substantial damage claims since 1978 in the City.

Based on this analysis of insurance coverage, the City has values at risk to the 1% annual chance and greater floods. Of the 37 improved parcels within the 1% annual chance flood zone, 0 of those parcels maintain flood insurance. This can be seen on Table D-30.

Table D-30 City of Galt – Percentage of Policy Holders to Improved Parcels in the 1% Annual Chance Floodplain

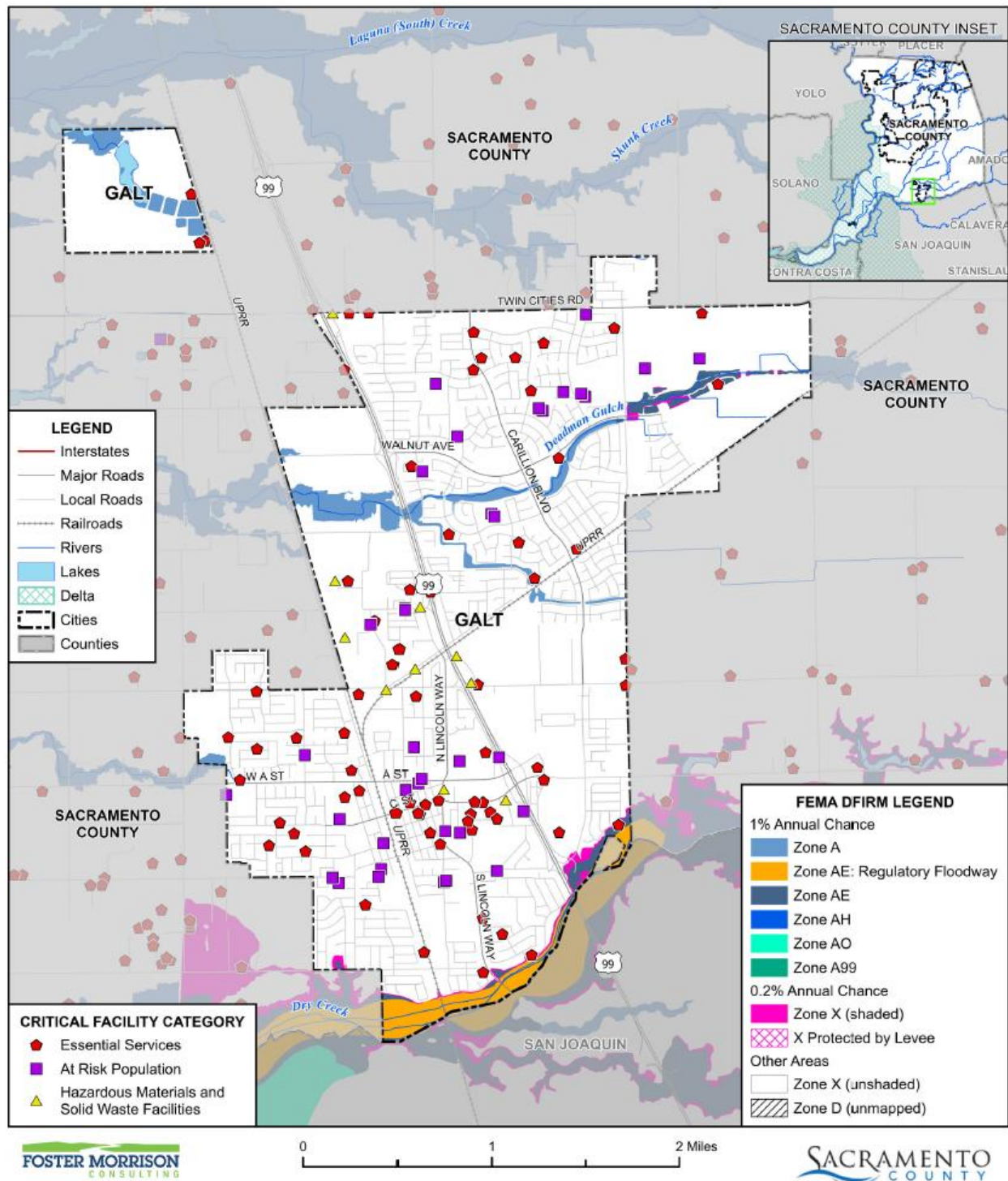
Jurisdiction	Improved Parcels in SFHA (1% Annual Chance) Floodplain*	Insurance Policies in the SFHA (1% Annual Chance) Floodplain	Percentage of 1% Annual Chance Floodplain Parcels Currently Insured
Galt	37	0	0.0%

Source: FEMA DFIRM 02/2024, FEMA CIS 2025, 2025 Sacramento County Parcel/Assessor's Data

Critical Facilities and Infrastructure

1% and 0.2% annual chance flooding presents a threat to critical facilities and infrastructure. Damage to any one of these systems can threaten public safety, wreak havoc on daily life, impact properties far from flood zones, and result in economic impacts to the City. The following analysis was performed on the critical facility inventory in the City to determine which critical facilities fall into each FEMA DFIRM flood zone. Using GIS, the FEMA DFIRM flood zones were overlayed on the critical facility GIS layer. This is shown on Figure D-22 for the FEMA DFIRM flood zones. Table D-31 details which critical facilities fall in which FEMA DFIRM flood zones by critical facility category, while Table D-32 which critical facilities fall in which FEMA DFIRM flood zones by critical facility category and type.

Figure D-22 City of Galt – Critical Facilities in FEMA DFIRM Flood Zones



Data Source: FEMA Effective DFIRM 02/22/2024 (NFHL 10/13/2025 database),
Sacramento County, Cal-Atlas; Map Date: 4/20/2026.

Table D-31 City of Galt – Critical Facilities by Category in FEMA DFIRM Flood Zones

Flood Zone	Critical Facility Category	Facility Count
1% Annual Chance Flood Hazard		
Zone AE	Essential Services Facilities	1
	Zone AE Total	1
1% Annual Chance Flood Hazard Total		1
Other Areas		
Zone X (unshaded)	Essential Services Facilities	117
	At Risk Population Facilities	40
	Hazardous Materials and Solid Waste Facilities	11
	Zone X (unshaded) Total	168
Other Areas Total		168
Galt Total		169

Source: FEMA DFIRM 02/2024, City of Galt

Table D-32 City of Galt – Critical Facilities by Category and Type in FEMA DFIRM Flood Zones

Flood Zone	Critical Facility Category /Critical Facility Type	Facility Count
1% Annual Chance Flood Hazard		
Zone AE	<i>Essential Services Facilities</i>	
	Water Well	1
	<i>Essential Services Facilities Total</i>	<i>1</i>
	Total	1
1% Annual Chance Flood Hazard Total		1
Other Areas		
Zone X (unshaded)	<i>Essential Services Facilities</i>	
	Cellular Tower	2
	Emergency Evacuation Center	5
	EMS Stations	2
	FDIC Insured Banks	6
	Fire Station	3
	Law Enforcement	2
	Microwave Service Towers	58
	Sewage Treatment Plant	1
	Water Well	38
	Essential Services Facilities Total	117
	<i>At Risk Population Facilities</i>	

Flood Zone	Critical Facility Category /Critical Facility Type	Facility Count
	Day Care Center	6
	Mobile Home Parks	4
	Places of Worship	14
	School	16
	<i>At Risk Population Facilities Total</i>	<i>40</i>
	<i>Hazardous Materials and Solid Waste Facilities</i>	
	EPA ER TRI Facility	3
	Leaky Underground Storage Tank	7
	Waste Transfer Station	1
	<i>Hazardous Materials and Solid Waste Facilities Total</i>	<i>11</i>
	Total	168
Other Areas Total		168
Galt Total		169

Source: FEMA DFIRM 02/2024, City of Galt

Natural, Historic, and Cultural Resources

Large flood events can affect natural, historic, and cultural resources. There are a number of ways floodwaters can impact natural resources and the environment. Wildlife habitats can be destroyed by floodwaters. Contaminated floodwater can pollute rivers and habitats. Silt and sediment can destroy natural areas. Riverbanks and natural levees can be eliminated as rivers reach bankfull capacity. Rivers can be widened, and deposition can increase downstream. Trees can be uprooted by high-velocity water flow. Plants that survived the initial flood may die due to being inundated with water. Historic and cultural resources may also be affected. Generally, the impacts are associated with damage to structures within the flooded areas, but other cultural resources such as those associated with Native Americans and old tribal areas can also be disturbed, damaged and lost during extreme flood events. Any of these that fall in the flood zones shown on Figure D-20 would be vulnerable.

Impacts from Flood: 1%, 0.5%,and 0.2% Annual Chance

Floods are among the costliest natural disasters in terms of human hardship and economic loss nationwide. Large flood events, including those associated with 1% and 0.2% annual chance floods, can cause substantial damage to structures, landscapes, and utilities as well as life safety issues. People may be swept away in floodwaters, causing injuries or deaths. Floods can be extremely dangerous, and even six inches of moving water can knock over a person given a strong current. During a flood, people can also suffer heart attacks or electrocution due to electrical equipment short outs. Direct impacts, such as drowning, can be limited with adequate warning and public education about what to do during floods. Floodwaters can transport large objects downstream which can damage or remove stationary structures. Structures can be damaged directly from floodwaters and can also be damaged from trees falling as a result of water-saturated

soils. Ground saturation can result in instability, collapse, or other damage. Objects can also be buried or destroyed through sediment deposition. Floodwaters can also break utility lines and interrupt services causing power outages. The interruption of power causes major problems and can result in the closure of governmental offices and community businesses. Public schools may also be required to close or be placed on a delayed start schedule. Roads can be damaged and closed, causing safety and evacuation issues.

Standing water can cause damage to crops, roads, foundations, and electrical circuits. Other problems connected with flooding and stormwater runoff include erosion, sedimentation, degradation of water quality, loss of environmental resources, and economic impacts.

Impacts that are not quantified, but can be anticipated in large future events, include:

- Injury and loss of life;
- Commercial and residential structural and property damage;
- Disruption of and damage to public infrastructure, utilities, and services;
- Damage to roads/bridges resulting in loss of mobility;
- Significant economic impact (jobs, sales, tax revenue) to the community; and
- Negative impact on commercial and residential property values

Health Hazards from Flooding

Certain health hazards are also common to flood events. While such problems are often not reported, three general types of health hazards accompany floods. The first comes from the water itself. Floodwaters carry anything that was on the ground that the upstream runoff picked up, including dirt, oil, animal waste, and lawn, farm and industrial chemicals. Pastures and areas where cattle and hogs are kept or their wastes are stored can contribute polluted waters to the receiving streams.

Floodwaters also saturate the ground, which leads to infiltration into sanitary sewer lines. When wastewater treatment plants are flooded, there is nowhere for the sewage to flow. Infiltration and lack of treatment can lead to overloaded sewer lines that can back up into low-lying areas and homes. Even when it is diluted by flood waters, raw sewage can be a breeding ground for bacteria such as e. coli and other disease-causing agents.

The second type of health problems arise after most of the water has gone. Stagnant pools can become breeding grounds for mosquitoes, and wet areas of a building that have not been properly cleaned breed mold and mildew. A building that is not thoroughly cleaned becomes a health hazard, especially for small children and the elderly.

Another health hazard occurs when heating ducts in a forced air system are not properly cleaned after inundation. When the furnace or air conditioner is turned on, the sediments left in the ducts are circulated throughout the building and breathed in by the occupants. If a city or county water system loses pressure, a boil order may be issued to protect people and animals from contaminated water.

The third problem is the long-term psychological impact of having been through a flood and seeing one's home damaged and irreplaceable keepsakes destroyed. The cost and labor needed to repair a flood-damaged home puts a severe strain on people, especially the unprepared and uninsured. There is also a long-term

problem for those who know that their homes can be flooded again. The resulting stress on floodplain residents takes its toll in the form of aggravated physical and mental health problems.

Impacts to identified assets at risk to this hazard and the overall vulnerability of the City may be affected in the future by climate change (which was discussed in the hazard profile discussion above), changes in population patterns (migration, density, or the makeup of socially vulnerable populations), and changes in land use and development. These are discussed further below.

Future Conditions/Future Development

This section provides a discussion of how future conditions will influence or affect the hazard over time and also discusses future development relative to each hazard.

Future Conditions

Future conditions may be affected by climate change, changes in population patterns (migration, density, or the makeup of socially vulnerable populations), and changes in land use and development. Findings on this for the City of Galt include the following:

- Climate change is likely to exacerbate future flood conditions and associated impacts and vulnerability of the City to 1% and 0.2% annual chance flooding. This was discussed in greater detail in the Climate Change and Flood section of the Hazard Profile above.
- Future population growth should be considered, as having more or less people in a community affects the overall hazard vulnerability to the City. **INSERT GROWTH DISCUSSION**. Additional population growth would likely bring continued diversity to the City. Vulnerable population groups could face disproportionate effects from flooding and should be planned for. Changes in population and population patterns may or may not increase the impacts and vulnerability of the City to this hazard depending on the location and nature of growth and continued planning for future hazard conditions and the location of future flood events.
- Land use planning should be proactive to address future hazard conditions. **INSERT GROWTH DISCUSSION**. Locating new development, structures and critical facilities and infrastructure within or near areas of flood risk may put additional development at risk. However, City building codes and the City's floodplain ordinance are in effect to reduce this risk and should be updated as necessary to continue to address future flood conditions. As such, changes in land use and future development may or may not increase the impacts and vulnerability of the City to this hazard depending on the location and nature of growth and continued planning for future hazard conditions and the location of future flood events.

Future Development

This section provides an analysis of the flood hazard and proposed future development within the City based on FEMA floodplains and also discusses considerations in evaluating future flooding conditions.

Future Development: General Considerations

Communities that participate in the NFIP adopt regulations and codes that govern development in special flood hazard areas (SFHAs) and enforce those requirements through their local floodplain management

ordinances through the issuance of permits. The City's floodplain management ordinance provides standards for development, subdivision of land, construction of buildings, and improvements and repairs to buildings that meet or exceed the minimum requirements of the NFIP.

The International Residential Code (IRC) and International Building Code (IBC), by reference to ASCE 24, include requirements that govern the design and construction of buildings and structures in flood hazard areas. FEMA has determined that the flood provisions of the I-Codes are consistent with the requirements of the NFIP (the I-Code requirements either meet or exceed NFIP requirements). ASCE 7 and ASCE 24, design standards developed by the American Society of Civil Engineers, expands on the minimum NFIP requirements with more specificity, additional requirements, and some limitations. Adoption of latest edition of the California Building Standards Code (CBSC), the 2025 triennial edition is based on the 2024 IBC and 2024 IRC, with an effective date of January 1, 2026. The previous edition was the 2022 triennial edition, based on the 2021 IBC and 2021 IRC and was effective from 1/1/2023 until 12/31/2025. CA DWR has also developed a California State Model Flood Damage Prevention Ordinance to work with the flood provisions of the CBSC (CCR Title 24) for buildings and structures in special flood hazard areas. CA DWR has also prepared sample language to modify local floodplain management regulations.

With the adoption of the CBSC and the International Codes, communities are moving towards a more stringent approach to regulatory floodplain management, beyond the minimum requirements of the NFIP. The adoption and enforcement of disaster-resistant building codes is a core community action to promote effective mitigation. When communities ensure that new buildings and infrastructure are designed and constructed in accordance with national building codes and construction standards, they significantly increase local resilience now and in the future. With continued advancements in building codes, local ordinances should be reviewed and updated to meet and exceed standards as practicable to protect new development from future flood events and to further promote disaster resiliency.

One of the most effective ways to reduce vulnerability to potential flood damage is through careful land use planning that fully considers applicable flood management information and practices. Master planning will also be necessary to assure that open channel flood flow conveyances serving the smaller internal streams and drainage areas are adequately prepared to accommodate the flows. Preservation and maintenance of natural and riparian areas should also be an ongoing priority to realize the flood control benefits of the natural and beneficial functions of these areas.

The potential for flooding may increase as floodwaters are channeled due to land development. Such changes can exacerbate flooding problems inside and outside of natural floodplains by altering or confining natural drainage channels. Floodplain modeling and master planning should be based on built out property use to ensure that all new development remains safe from future flooding. While local floodplain management, stormwater management, and water quality regulations and policies address these changes on a site-by-site basis, their cumulative effects can have a negative impact on the overall floodplain.

The City enforces its floodplain management ordinance. If any development is to occur in the floodplain, it would have to conform to the elevation and other standards of the floodplain ordinance. More detail on the specifics of the floodplain ordinance can be found in the Capability section below.

Future development areas and their vulnerability to 1% and 0.2% annual chance flood are discussed further in the below GIS analysis.

GIS Analysis

The City provided X future development areas which were used as the basis for the inventory of future development for the City. These areas were mapped in GIS. Utilizing the future development area spatial layer, the parcel polygon data was intersected to determine the future development areas within each DFIRM flood zone. Figure D-23 shows the locations of the future development area overlayed on the DFIRM flood zones. Some of these future development areas fall within the mapped flood areas as shown on Table D-33. As shown in the map and table, three of these future development areas sit in the 1% annual chance flood zone, while three more sit in the 0.2% annual chance flood zone.

Figure D-23 City of Galt – Future Development Areas in FEMA DFIRM Flood Zones

Table D-33 City of Galt – Future Development Area Acres and Parcels in FEMA DFIRM Flood Zones

Source: FEMA DFIRM 02/2024, City of Galt

Flood: Localized Stormwater Flooding

Likelihood of Future Occurrence–Likely
Vulnerability–Medium

Hazard Profile

Flooding occurs in areas other than the FEMA mapped 1%, 0.5%, and 0.2% annual chance floodplains. Flooding may be from drainages not studied by FEMA, lack of or inadequate drainage infrastructure, or inadequate maintenance. Localized, stormwater flooding occurs throughout the City, during the rainy season from November through April. Prolonged heavy rainfall (including that from atmospheric river events) contributes to a large volume of runoff resulting in high peak flows of moderate duration. Rain on snow events occurring in the upper elevations can also be significant and contribute to greater downstream runoff and flooding during large storm events. Rain on snow events occurring in the upper elevations can also be significant and contribute to greater downstream runoff and flooding during large storm events.

Location and Extent

The City of Galt is subject to localized flooding throughout the City. Areas prone to localized flooding are included in Table D-34 below. Flood extents are usually measured in areas affected, velocity of flooding, and depths of flooding. Expected flood depths in the City vary by location. Flood durations in the City tend to be short to medium term, or until either the storm drainage system can catch up or flood waters move downstream. Localized flooding in the City tends to have a shorter speed of onset, especially when antecedent rainfall has soaked the ground and reduced its capacity to absorb additional moisture.

Past Occurrences

Disaster Declaration History

There have been no state or federal disaster declarations from localized floods. There would most likely have been localized flood events during the disaster declarations from flood as shown in the previous 1%/0.5%/0.2% annual chance flood section. Some of these events may have affected the City.

NCDC Events

The NCDC occurrences of localized flooding are included in the 1%, 0.5%, and 0.2% annual chance flood hazard profile above where past flood events were noted.

City of Galt Events

The City noted that the times of flooding and localized flooding have coincided. These were discussed in the Past Occurrences Section of the Flood:1%, 0.5%, and 0.2% annual chance flood section above. In addition to those events, the following events occurred:

- Localized flooding was observed at C/Market St, end of Crystal Way and H St. The City is implementing Capital Improvement Program (CIP) and Development Project improvements to address localized flooding. C Street Enhancements projects was a \$3.7 million infrastructure and beautification effort transforming C Street between Civic Drive (near Highway 99) and 6th Street into a welcoming gateway entrance to the city. This helped to fix the localized flooding that was occurring at this site.
- There was also flooding present along Simmerhorn Road between Highway 99 offramp and Carillion Boulevard. The south side of the roadway has been fixed due to new development that has come in and has installed a new drainage system to catch stormwater. The north side is still the existing configuration of roadway ditches that do observe localized flooding in a major storm event.

Climate Change and Localized Flood

It is likely that climate change will increase the chance of future occurrence as well as future impacts from localized flood. More information on future impacts to the City can be found in the Future Conditions/Future Development section of the Vulnerability Assessment below.

Even if average annual rainfall may decrease slightly, the intensity of individual rainfall events is likely to increase during the 21st century, increasing the likelihood of overwhelming stormwater systems built to historical rainfall averages. This makes localized flooding more likely.

The 2020 City of Galt Climate Adaptation Plan noted that extreme weather events such as heavy precipitation events can stress existing flood control infrastructure resulting in both localized and regional flooding. Localized flooding could result from stormwater drainage systems being overwhelmed by extreme rainfall events, and can result in routine disruptions to City life as streets, businesses, and/or homes can be damaged. Regional flooding issues can be caused when stormwater overwhelms larger infrastructure such as levees or dams. Major regional flood control infrastructure within California was designed based on historic precipitation patterns within the State. Climate change induced changes to precipitation patterns within the State could pose threats to such infrastructure. For instance, when rain falls on previously

accumulated snow, the runoff from such precipitation events can overwhelm the storage capacity of dams requiring large amounts of water discharge.

Vulnerability to Localized Flood

Flood vulnerability and their impacts vary by location and severity of any given flood event and will likely only affect certain areas of the City during specific times. Based on the risk assessment, it is evident that floods will continue to have potentially significant impacts to certain areas of the City. However, while flooding can cause significant impacts, depending on the duration and volume of precipitation and the drainage in any given area, many of the floods in the City are minor, localized flood events that are more of a nuisance than a disaster.

Many areas of the City are at some measure of vulnerability to localized flooding. An assessment of a community's vulnerability to localized flooding begins with an understanding of local exposure to localized flooding. This is included in the Local Concerns section below followed by a discussion of the City's Assets at Risk to this hazard.

Local Concerns

The City has specific concerns and unique vulnerabilities regarding this hazard. These concerns form a portion of the basis for the mitigation strategy and mitigation actions that seek to reduce risk and vulnerability to this hazard.

Historically, the City has been affected by flooding of streams and creeks occurring during heavy rain and storm (including atmospheric river) events. Additional development in the City and in the watersheds of these streams affects both the frequency and duration of damaging floods through an increase in stormwater runoff and contributes to localized flooding occurring in areas throughout the City. The lack of or inadequate drainage infrastructure in the City contributes to localized flooding issues

The City tracks localized flooding areas. Affected localized flood areas identified by the City of Galt are summarized in Table D-34.

Table D-34 City of Galt – List of Localized Flooding Problem Areas

Area Name	Flooding	Pavement Deterioration	Washout	High Water	Landslide/ Mudslide	Debris	Downed Trees
Simmerhorn Road, between Carillion Blvd and HWY 99	X						
Parkridge Drive, between Stockton Blvd and Need CT	X						
Tudor Street	X						
Cobble Hill Way		X					
intersection Walnut Ave/Park Terrace Drive; Beeler Way				X		X	

Area Name	Flooding	Pavement Deterioration	Washout	High Water	Landslide/ Mudslide	Debris	Downed Trees
C ST and Market St				X			
G St and H St, between UPRR tracks and Church St				X			
Park Ave/Camellia Way.				X			
Cul-de-Sac end of Crystal Way, by Dry Creek Golf Course	X			X			

Source: City of Galt

Assets at Risk

Assets at risk from localized flood include people and populations; structures; critical facilities and infrastructure; and natural, historic, and cultural resources. These are discussed in the following sections.

People and Populations

People and populations (including vulnerable populations) are traditionally not highly vulnerable to localized flooding, but their structures and contents can be at risk. Localized flooding may also cause transportation issues as roads and lanes are impacted or closed and affect the ability for people to travel throughout the City.

Structures

Structures in areas with localized flooding can be affected if floodwaters intrude into the structure. Structures in low lying areas, or those with basements can be at greater risk. Buildings with older foundations that are prone to water intrusion are also at greater risk. Once water finds its way into a structure, it tends to continue to do so until the path that brings water into a structure is mitigated. Structures can also be damaged by trees that have become uprooted and fall during rain and storm events. Large trees falling onto structures can cause significant damage.

Critical Facilities and Infrastructure

Localized flooding, while often more of a nuisance, can cause damage to critical facilities and infrastructure during a heavy rain and storm event. Any facility that experiences localized flooding can be impacted. Utilities and other critical infrastructure can all be affected, causing interruptions in service until repairs can be made. For example, water and wastewater systems can be vulnerable to heavy rains and flood events. Rainfall creates a high water table, surging streams and creeks, and saturates soil. Infiltration of stormwater into water and wastewater systems may occur and presents a threat to public health and safety, when the infrastructure is no longer able to meet operational needs and local demands. Other critical facilities such as roads, bridges and other transportation facilities can also experience localized flooding causing road closures and other impacts until storm waters recede. This can result in extended road closures requiring alternate routes.

Natural, Historic, and Cultural Resources

Natural resource assets may have some vulnerabilities to localized flood during major storm events, but can benefit from floodwaters, often by design. Many parks and green spaces are designed to take overflow water and release it into the underlying soils and natural areas. Wetland areas in the City actually help reduce the risk of flooding, as they can absorb excess rainfall that would have to be drained away from impervious surfaces. Flooding can provide many benefits to the natural environment, including recharging wetlands and groundwater, increasing fish production, creating wildlife habitat, and rejuvenating soil fertility. These smaller localized flooding events often provide more benefits to the environment in comparison to negative impacts associated with large flood events. Historic and cultural resources may be at some measure of vulnerability if they are located in areas subject to repeated localized flooding.

Impacts from Localized Flood

Primary concerns associated with stormwater flooding include impacts to infrastructure that provide a means of ingress and egress throughout the community. Ground saturation can result in instability, collapse, or other damage to trees, structures, roadways and other critical infrastructure. Objects can also be buried or destroyed through sediment deposition. Floodwaters can break utility lines and interrupt services. Standing water can cause damage to crops, roads, and foundations. Other problems connected with flooding and stormwater runoff include erosion, sedimentation, degradation of water quality, losses of environmental resources, and certain health hazards.

Life safety issues from localized flooding would be more limited. The amount and type of damage or flooding that occurs varies from year to year and from storm to storm, depending on the quantity of precipitation and runoff.

Impacts to identified assets at risk to this hazard and the overall vulnerability of the City may be affected in the future by climate change (which was discussed in the Likelihood of Future Occurrence discussion above), changes in population patterns (migration, density, or the makeup of socially vulnerable populations), and changes in land use and development. These are discussed below.

Future Conditions/Future Development

This section provides a discussion of how future conditions will influence or affect the hazard over time and also discusses future development relative to each hazard.

Future Conditions

Future conditions may be affected by climate change, changes in population patterns (migration, density, or the makeup of socially vulnerable populations), and changes in land use and development. Findings on this for the City of Galt include the following:

- Climate change is likely to exacerbate future heavy rain conditions and associated impacts and vulnerability of the City to localized flood. This was discussed in greater detail in the Climate Change and Localized Flood section of the Hazard Profile above.

- The City is expected to see slow and steady growth. **INSERT GROWTH DISCUSSION.** Additional population growth would likely bring continued diversity to the City. This can also impact the vulnerable populations, like low-income individuals and households living in areas that are typically more hazardous. Vulnerable population groups such as low-income individuals and households living in flood prone areas could face disproportionate effects from localized flood and should be planned for. Changes in population and population patterns may or may not increase the impacts and vulnerability of the City to this hazard depending on the location and nature of growth and continued planning for future hazard conditions and the location of future flood events.
- Land use planning should be proactive to address future hazard conditions. **INSERT GROWTH DISCUSSION.** Development in more urban areas causes an increase in peak flow and stormwater runoff. Such growth will consume previously undeveloped acres, and the impacts may overwhelm existing drainage and flood control facilities. Locating new development, structures and critical facilities and infrastructure within or near areas of localized flooding risk may put additional development at risk. However, City building codes are in effect to reduce this risk and should be updated as necessary to continue to address future localized flood conditions. Depending on the location of new development and adherence to protective building codes, changes in land use and development may or may not increase the impacts and associated vulnerabilities of the City to this hazard.

Future Development

The City will need to be proactive to ensure that increased development has proper siting and drainage for stormwaters. The risk of localized flooding to future development can also be minimized by accurate recordkeeping of repetitive localized storm activity. Mitigating the root causes of the localized stormwater flooding will reduce future risks of losses.

Severe Weather: Heavy Rains and Storms

Likelihood of Future Occurrence–Likely

Vulnerability–Medium

Hazard Profile

Storms in the City occur annually and are generally characterized by heavy rain often accompanied by strong winds and sometimes lightning and hail. Approximately 10 percent of the thunderstorms that occur each year in the United States are classified as severe. A thunderstorm is classified as severe when it contains one or more of the following phenomena: hail that is three-quarters of an inch or greater, winds in excess of 50 knots (57.5 mph), or a tornado. Heavy precipitation in the City falls mainly in the fall, winter, and spring months. Wind often accompanies these storms; hail and lightning are rare in the City. In recent years, heavy rain and storms have been compounded by more frequent and higher intensity atmospheric river events. Rain on snow events occurring in the upper elevations can also be significant and contribute to greater downstream runoff and flooding during large storm events.

Location and Extent

Heavy rain events occur on a regional basis. Rains and storms can occur in any location of the City. All portions of the City are at risk to heavy rains and storms. Most of the severe rains occur during the fall, winter, and spring months in the City as discussed below (with problem flooding areas associated with heavy rains and storms shown in Table D-34 in the Flood: Localized Stormwater section). There is no scale by which heavy rains and severe storms are measured. Magnitude of storms is measured often in rainfall and damages. The speed of onset of heavy rains can be short, but accurate weather prediction mechanisms often let the public know of upcoming events. Hail and lightning are rarer in the City and Sacramento County. Duration of severe storms in the City can range from minutes to hours to days. According to the WRCC, average annual precipitation in the County is 18.15 inches per year. Information on precipitation extremes can be found in Section 4.3.4 of the Base Plan.

Past Occurrences

Disaster Declaration History

According to historical hazard data, severe weather, including heavy rains and storms, is an annual occurrence in the City. This contributes to many of the federal disaster declarations related to flooding. Disaster declarations from flooding are shown on Table D-35, many of which likely affected the City.

Table D-35 Sacramento County – State and Federal Disaster Declarations from Flood (Heavy Rain and Storms) 1950-2025

Disaster Type	State Declarations		Federal Declarations	
	Count	Years	Count	Years
Flood (including heavy rains and storms)	26	1950, 1955, 1958 (twice), 1963, 1969, 1982 (twice), 1983, 1986, 1995 (twice), 1996, 1997, 1998, 2008, 2017 (three times), 2022*, 2023 (three), 2024 (twice)	18	1955, 1958, 1964, 1969, 1983, 1986, 1995 (twice), 1997, 1998, 2006, 2017 (three times), 2023 (three times)*, 2024*

Source: Cal OES, FEMA

NCDC Events

The NCDC data recorded 9 hail, 29 heavy rain, 1 lightning, and 2 winter storm weather incidents for Sacramento County since 1950. Winter weather events tend to be rain in the County.

City of Galt Events

The City noted that heavy rains and storms are an annual occurrence. Other events causing issues are listed in the Past Occurrences section of the Flood: 1%/0.2% Annual Chance and Flood: Localized Stormwater Flooding discussions above.

Climate Change and Heavy Rains and Storms

It is likely that climate change will increase the chance of future occurrence as well as future impacts from heavy rains and storms. More information on future impacts to the City can be found in the Future Conditions/Future Development section of the Vulnerability Assessment below.

According to the 2024 CAS, while average annual rainfall may increase or decrease slightly, the intensity of individual rainfall events is likely to increase during the 21st century. It is unlikely that hail will become more common in Sacramento County and the City of Galt. The amount of lightning is not projected to change.

Cal-Adapt noted that, on average, the projections show little change in total annual precipitation in California. Furthermore, among several models, precipitation projections do not show a consistent trend during the next century. Cal-Adapt modeled scenarios are shown in Section 4.3.4 of the Base Plan.

According to the 2024 CAP, the County is projected to experience a steady increase in average annual precipitation through the end of the century, with much of that precipitation likely to occur during extreme precipitation events, which can lead to flood impacts. According to Cal-Adapt, the historic average annual precipitation in Sacramento County is 18.3 inches, and the historic average annual number of extreme precipitation events is four. As shown in Section 4.3.4 of the Base Plan, the average annual precipitation across the County may rise upwards of 22 inches, with the number of extreme precipitation events potentially exceeding 7 per year by the end of the century, depending on the level of current and future GHG emissions.

The 2020 City of Galt CAP discussed heavy rains and storms in context of flooding. Information on this was discussed in the Climate Change and Flood section above.

Vulnerability to Heavy Rain and Storms

Heavy rain and severe storms are the most frequent type of severe weather occurrences in the City. These events can cause both significant and localized flooding. Flooding can be worse during times where the ground is already saturated. Wind often accompanies these storms and has caused damage in the past. Hail and lightning are rare in the City, but also can cause damage, with lightning occasionally igniting wildfires.

The whole of the City is at some measure of vulnerability to heavy rain and storms. An assessment of a community's vulnerability to heavy rains and storms begins with an understanding of local exposure to heavy rain and storms. This is included in the Local Concerns section below followed by a discussion of the City's Assets at Risk to this hazard.

Local Concerns

The City has specific concerns and unique vulnerabilities regarding this hazard. These concerns form a portion of the basis for the mitigation strategy and mitigation actions that seek to reduce risk and vulnerability to this hazard.

The largest issue with heavy rains and storms in the City is localized flooding. The City noted that heavy rains and storms cause localized flooding impacts in the City. The problem areas are shown on Table D-34 above.

Assets at Risk

Assets at risk from heavy rain and storms include people and populations; structures; critical facilities and infrastructure; and natural, historic, and cultural resources. These are discussed in the following sections.

People and Populations

All populations (including vulnerable populations) in the City have some measure of risk to heavy rains and storms. Those populations that work or recreate outside and unhoused individuals are more vulnerable to impacts from heavy storm events. Heavy rains and storms occur every year and do not generally cause significant adverse impacts to individuals; it is the secondary hazard, flooding, which poses the biggest impact to people. Populations at risk to flooding resulting from heavy rains and storm events include those who live in floodplains (discussed in further detail in the Flood: 1%/0.2% Annual Chance section above) and those who live in and near localized flooding areas (discussed in further detail in the Flood: Localized Stormwater Flooding section above).

Structures

Structures in the City have some risk to heavy rains and storms. Structures built to modern building codes are built to withstand heavy rains and storms (including high winds and lightning). During a heavy storm, localized flooding may cause water intrusion into buildings from the outside. Trees can be downed causing impacts to structures. Older homes and buildings may be at increased risk to heavy rains and storms. Power outages during severe storm events can occur, impacting the use of structures until the power is back online.

Critical Facilities and Infrastructure

Heavy rain and storms can affect critical facilities and infrastructure during large events. Power outages may occur taking facilities offline. High winds can down power lines and trees impacting facilities. Water intrusion into facilities and infrastructure, such as water and wastewater facilities, can impact operations. City roads, streets, and bridges can be impacted resulting in closures restricting traffic flow in the City. In certain areas, large storms can cause erosion and localized landslides which can impact facilities. Many critical facilities are built to modern design standards that take heavy rains and storms into account when siting and building these structures, and others may need to be retrofitted to better withstand these events.

Natural, Historic, and Cultural Resources

Large rain and storm events and associated flooding can affect natural, historic, and cultural resources. Silt and sediment can damage natural areas. Trees can be uprooted and downed by high winds. Extended periods of rainfall can erode natural banks along waterways and degrade soil stability for terrestrial species. While some natural systems can be adversely impacted during these large storms, heavy rain events can also provide benefits. Groundwater and wetland areas can be recharged and water supplies replenished. Historic and cultural resources may also be affected. Generally, the impacts are associated with damage to

structures affected by large storm events, but other cultural resources such as those associated with Native Americans and old tribal areas can also be disturbed, damaged, and lost during extreme rain and storm and events.

Impacts from Heavy Rain and Storms

Impacts from heavy rains and storms include damage to property, critical facilities and infrastructure, and the natural landscape. This includes: erosion; downed trees; damaged utility structures and infrastructure; power outages; road damage and blockages; and even lightning strikes to critical infrastructure and people. Lightning can also cause wildfires and urban fires to occur. Landsliding and erosion occur when the soil on slopes becomes oversaturated and fails. Climate change may cause these impacts to worsen.

Actual damage associated with the primary effects of severe storms and heavy rains has been somewhat limited. It is the secondary hazards caused by these severe weather events, such as floods, landslides, and erosion that would likely have the greatest impact.

Impacts to identified assets at risk to this hazard and the overall vulnerability of the City may be affected in the future by climate change (which was discussed in the hazard profile section above), changes in population patterns, and changes in land use and development. The influencing effects of these factors on this hazard are discussed further in the Future Conditions/Future Development discussion below.

Future Conditions/Future Development

This section provides a discussion of how future conditions will influence or affect the hazard over time and also discusses future development relative to each hazard.

Future Conditions

Future conditions may be affected by climate change, changes in population patterns (migration, density, or the makeup of socially vulnerable populations), and changes in land use and development. Findings on this for the City include the following:

- Climate change is likely to exacerbate future heavy rain and storm conditions and associated impacts and vulnerability of the City to flooding. This was discussed in greater detail in the Climate Change and Heavy Rains and Storms section of the Hazard Profile above.
- The City is expected to see slow and steady growth. **INSERT GROWTH DISCUSSION.** Certain vulnerable populations, such as the those who work or spend extended periods outdoors, could experience disproportional effects from this hazard. and should be addressed as the City continues to grow. Changes in population and population patterns may or may not increase the impacts and vulnerability of the City to this hazard depending on the location and nature of growth and continued planning for future hazard conditions and the nature and intensity of future storm events.
- Land use planning should be proactive to address future hazard conditions. **INSERT GROWTH DISCUSSION.** Changes in land use in these and other future areas may also amplify the impacts of heavy rains and storms, as additional impervious surfaces can cause additional runoff and localized flooding throughout the City. However, changes in land use and future development may or may not increase the impacts and vulnerability of the City to this hazard depending on the location and nature

of growth and continued planning for future hazard conditions and the nature and intensity of future storm events.

Future Development

Building codes in the City ensure that new development is built to current building standards, which should reduce the risk to future development in the City from heavy rains and storms. New critical facilities such as hospitals and fire stations should be built to withstand hail damage, lightning, and thunderstorm winds. New and existing critical facilities and infrastructure should also consider adding backup power systems to limit impacts associated with power outages. With adherence to development standards, future losses to new development should be minimal. Changes in land use may also amplify the impacts of heavy rains and storms, as additional impervious surfaces can cause additional runoff and localized flooding throughout the City.

Wildfire (with smoke and air quality)

Likelihood of Future Occurrence–Likely

Vulnerability–Medium

Hazard Profile

Wildland fire and the risk of a conflagration is an ongoing concern for the City of Galt. Throughout California, communities are increasingly concerned about wildfire safety as increased development in the foothills and mountain areas and subsequent fire control practices have affected the natural cycle of fire regimes. Wildland fires affect grass, forest, and brushlands, as well as structures. Where there is human access to wildland areas the risk of fire increases due to a greater chance for human carelessness and historical fire management practices. Historically, the fire season extends from early spring through late fall of each year during the hotter, dryer months; however, in recent years, the risk of wildfire has become a year around concern.

Fire conditions arise from a combination of high temperatures, low moisture content in the air and fuel, accumulation of vegetation, and high winds. These weather conditions can result in red flag (e.g., fire weather) days and, while rare, may result in PSPS events in the City. While wildfire risk has predominantly been associated with more remote forested areas and wildland urban interface (WUI) areas, significant wildfires can also occur in more populated, urbanized areas. There is also the concern of wildfires occurring in these more remote, forested areas that under certain weather conditions, can extend into areas not generally considered at a high risk to wildfire. Smoke and air quality also become an issue, both from fires occurring inside and outside of the Sacramento County Planning Area and the City.

Wildfire Smoke and Air Quality

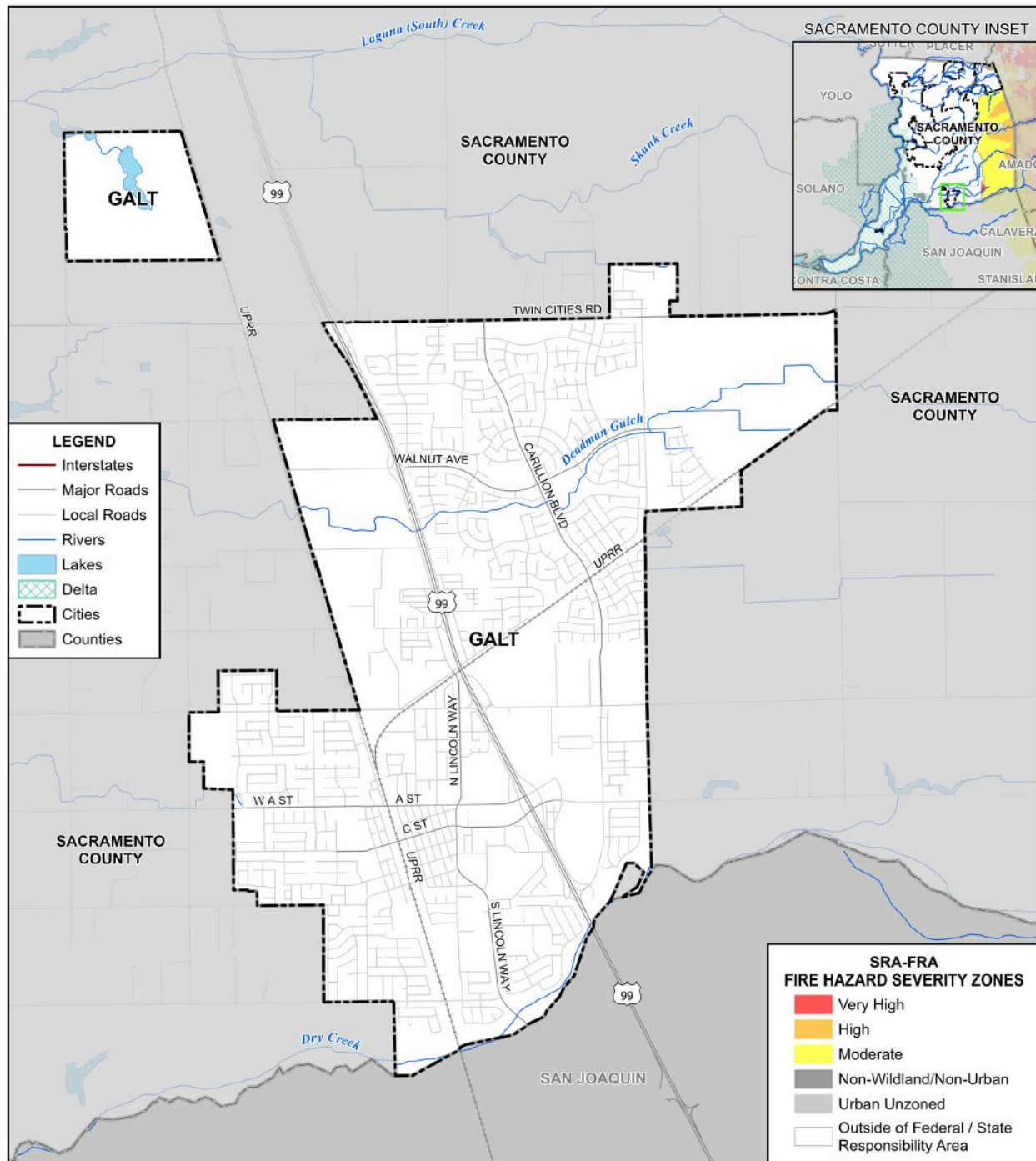
Smoke from wildfires is made up of gas and particulate matter, which can be easily observed in the air. Air quality standards have been established to protect human health with the pollutant referred to as PM2.5 which consists of particles 2.5 microns or less in diameter. These smaller sizes of particles are responsible for adverse health effects because of their ability to reach the lower regions of the respiratory tract.

Wildfire smoke can have negative effects to those who live in or near a fire burn area. Smoke and air pollution from wildfires can be a severe health hazard. Significant wildfires occurring in both Sacramento County and nearby northern California communities since the 2021 LHMP Update have created significant air pollution affecting area residents. These were discussed in Section 4.3.17 of the Base Plan.

Location and Extent

Wildfire can affect all areas of the City. CAL FIRE has estimated that the risk varies across the City and has created updated wildfire maps showing risk variance across the City and the Sacramento County Planning Area. Following the methodology described in Section 4.3.15 of the Base Plan, wildfire maps for the City of Galt were created. Figure D-24 shows the CAL FIRE State Responsibility Areas (SRA) and Federal Responsibility Areas (FRA) and their associated Fire Hazard Severity Zones (FHSZ) in the City. Figure D-25 shows the CAL FIRE Local Responsibility Areas (LRA) and their associated Fire Hazard Severity Zones (FHSZ) in the City. As shown on the maps, SRA/FRA FHSZs within the City fall outside of the state and federal mapped areas; while the LRA FHSZs in the City are classified as Non-Wildland to Moderate.

Figure D-24 City of Galt – CAL FIRE SRA/FRA Fire Hazard Severity Zones



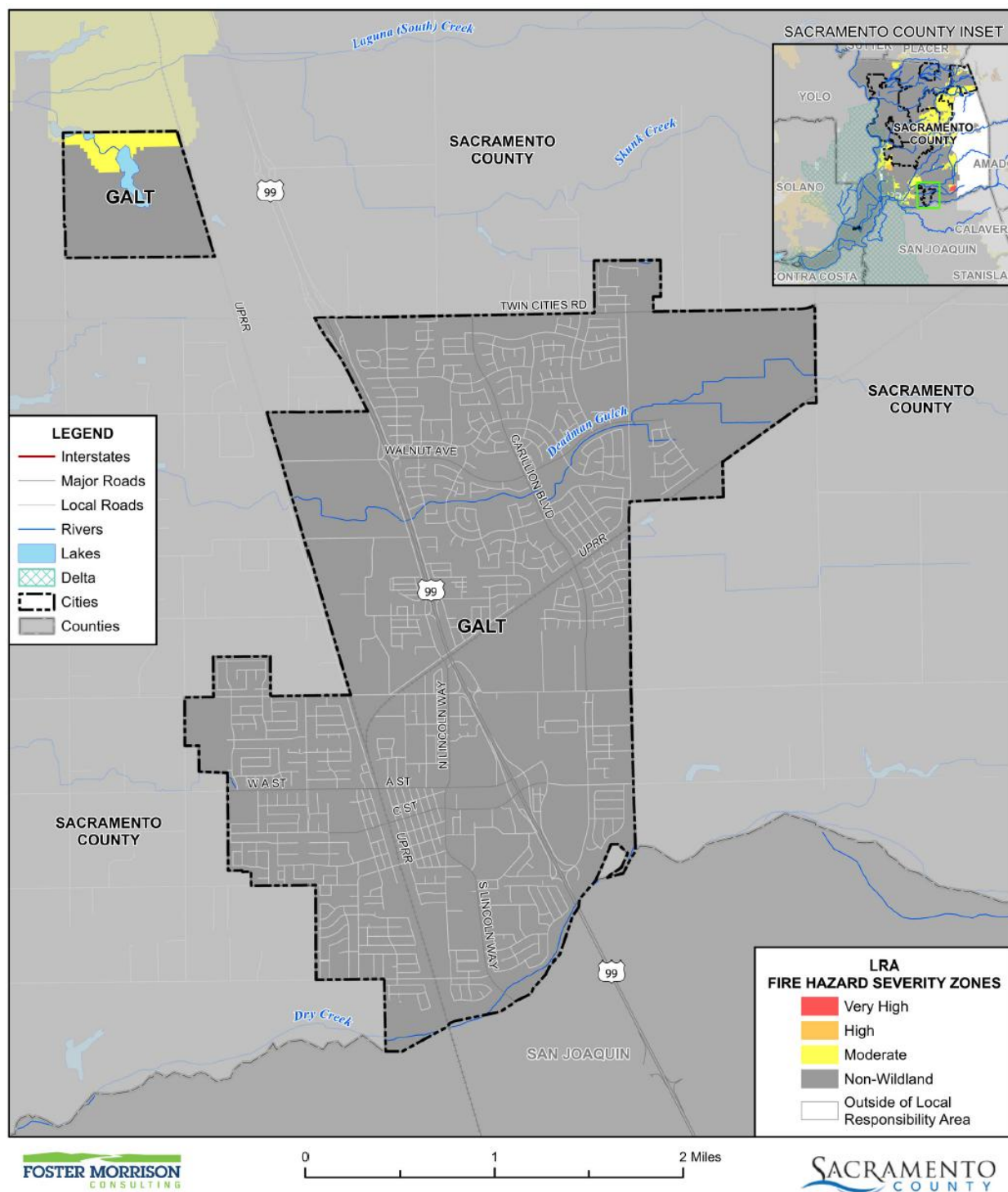
FOSTER MORRISON
CONSULTING

0 1 2 Miles

SACRAMENTO
COUNTY

Data Source: CAL FIRE (State Responsibility Area: FHSZSRA_23_3) April 2024,
CAL FIRE (Federal Responsibility Area: Draft c20fhszl06_1), September 2007,
Sacramento County, Cal-Atlas; Map Date: 1/30/2026.

Figure D-25 City of Galt – CAL FIRE LRA Fire Hazard Severity Zones



Data Source: CAL FIRE (Local Responsibility Area FHSZ 3/2025 FHSZLRA25_v1_All), Sacramento County, Cal-Atlas; Map Date: 1/30/2026.

Wildfires tend to be measured in structure damages, injuries, and loss of life as well as acres burned. Fires can have a quick speed of onset, especially during periods of drought or during hot dry summer months. Fires can burn for a short period of time or may have durations lasting for a week or more. Geographical

FHSZ extents in the SRA/FRA are shown in Table D-36, while extents in the LRA are shown on Table D-37. As shown, the City sits outside of the SRA/FRA and fully inside the LRA. In the LRA, the only two FHSZs are the Non-Wildland and Moderate zones.

Table D-36 City of Galt – CAL FIRE SRA/FRA Fire Hazard Severity Zone Geographical Extents

Fire Hazard Severity Zone	Total Acres	% of Total Acres	Improved Acres	% of Total Improved Acres	Unimproved Acres	% of Total Unimproved Acres
Very High	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%
Moderate	0	0%	0	0%	0	0%
Non-Wildland/Non-Urban	0	0%	0	0%	0	0%
Urban Unzoned	0	0%	0	0%	0	0%
Outside of Federal / State Responsibility Area	4,169	100%	2,268	100%	1,901	100%
Total	4,169	100%	2,268	100%	1,901	100%

Source: CAL FIRE

Table D-37 City of Galt – CAL FIRE LRA Fire Hazard Severity Zone Geographical Extents

Fire Hazard Severity Zone	Total Acres	% of Total Acres	Improved Acres	% of Total Improved Acres	Unimproved Acres	% of Total Unimproved Acres
Very High	0	0%	0	0%	0	0%
High	0	0%	0	0%	0	0%
Moderate	49	1%	0	0%	49	3%
Non-Wildland	4,120	99%	2,268	100%	1,852	97%
Outside of Local Responsibility Area	3	0.1%	0.01	0.001%	3	0.1%
Total	4,172	100%	2,268	100%	1,904	100%

Source: CAL FIRE

Past Occurrences

Disaster Declaration History

There has been four state and three federal disaster declarations due to fire, as shown in Table D-38.

Table D-38 Sacramento County – State and Federal Wildfire Disaster Declarations 1950-2025

Disaster Type	State Declarations		Federal Declarations	
	Count	Years	Count	Years
Fire	4	1973, 2020 (twice), 2024	3	2020 (twice), 2025

Source: Cal OES, FEMA

NCDC Events

The NCDC has tracked 15 wildfire events in the County dating back to 1993.

City of Galt Events

While there have been no reported wildfires within City limits, the City has experienced significant smoke and air quality issues from wildfires from surrounding areas every year since 2021.

Climate Change and Wildfire

It is likely that climate change will increase the chance of future occurrence as well as future impacts from wildfire. More information on future impacts to the City can be found in the Future Conditions/Future Development section of the Vulnerability Assessment below.

Warmer temperatures can exacerbate drought conditions. Drought often kills plants and trees, which serve as fuel for wildfires. Warmer temperatures could increase the number of wildfires and pest outbreaks, such as the western pine beetle. Cal-Adapt’s wildfire tool predicts the potential increase in the amount of burned areas for the year 2090-2099, as compared to recent (2010) conditions. This is shown in Section 4.3.17 of the Base Plan. Based on this model, Cal-Adapt predicts that wildfire risk in Sacramento County will increase moderately at the end of the century. However, wildfire models can vary depending on the parameters used. Cal-Adapt does not take landscape and fuel sources into account in their model. In all likelihood, in the Sacramento County Planning Area, precipitation patterns, high levels of heat, topography, and fuel load will determine the frequency and intensity of future wildfire.

The 2024 CAP noted issues with climate change and wildfire. Historically, attention to wildfire in California has mostly focused on the Sierra Nevada region and Southern California, but recent large and destructive wildfires in other portions of the state have rapidly shifted attention to the ongoing risks statewide. Climate change is exacerbating many of the factors that contribute to wildfire risk. Increased variability in precipitation may lead to wetter winters and increased vegetative growth in the spring. Potentially longer and hotter summer periods will lead to the drying of vegetative growth, which may ultimately result in a greater amount of fuel for wildfire ignition and spread.

The 2026 American, Bear, and Cosumnes Watersheds Resilience Plan noted that a key driver of climate vulnerability, adaptive capacity, and implementation readiness in the watershed group is wildfire. An equity analysis was performed as part of this Plan. An Equity Analysis Technical Appendix demonstrates how social vulnerability aligns with the physical hazard environment across the watershed. It noted that wildfire exposure grows sharply under mid-century climate conditions, with the population exposed to high

burn probability increasing from 14% today to 34% in the future, and the number of people in the highest sensitivity category increasing five-fold.

Vulnerability to Wildfire

Risk and vulnerability to the City from wildfire, and the potential for a conflagration, is of significant concern. Wildfires in the City can occur from a variety of both natural and manmade causes. The City can be affected both by fires that start on or near City lands as well as those that start elsewhere and move into the City. In addition to burning large areas of land, air quality can be affected in the City by smoke from fires occurring inside the City as well as those from many miles away. As growth continues and populations increase in the City, the potential for wildfires will also increase.

The whole of the City is at some measure of vulnerability to wildfire. An assessment of a community's vulnerability to wildfire begins with an understanding of local exposure to wildfire. This is included in the Local Concerns section below. After that section, assets at risk are discussed.

Local Concerns

The City has specific concerns and unique vulnerabilities regarding this hazard. These concerns form a portion of the basis for the mitigation strategy and mitigation actions that seek to reduce risk and vulnerability to this hazard.

Galt is not immune to numerous types of grass and brush fires and any one of them may accelerate into an urban interface wildfire. Such a situation could lead to evacuation of large portions of the population and the potential for significant loss of personal property, structures, and rangeland. The natural fuels available in or near the City vary greatly in the rate and intensity of burning. Fires in heavy brush and stands of trees burn with great intensity but more slowly than in dry grass and leaves. Dense fuels will propagate fire better than sparse fuels.

Depending on atmospheric conditions, wildfires from southern and northern California, as well as those in our local foothills and mountains can negatively impact air quality in the City. The Sacramento Air Quality Management District monitors impacts to air quality from wildfires. The District provides alerts when air quality reaches unhealthy levels and provides suggestions to stay safe. Some recommendations include staying inside/limiting outdoor activity when the air is unhealthy, wearing N95 masks if you must go outside during poor air quality conditions, and using CARB-certified air cleaners and/or MERV 13+ air filters in the home/workplace to keep indoor air quality safe. According to the EPA, Wildfire smoke exposure is a known source for various medical problems including eye irritation, reduced lung function, coughing, aggravation of certain chronic conditions, heart failure, stroke, wheezing, and difficulty breathing. Additionally, wildfire smoke exposure can cause increased health problems among those who are pregnant, children, the elderly, and those who have certain chronic conditions including but not limited to COPD, asthma, and heart disease.

Air quality, economic losses due to impacted structure. Wildfire impacts to urban development has been heightened since the Gann Fire in August 2026 which burned over 10,000 acres and destroyed multiple structures, and the Caldor Fire in 2021 which burned over 220,000 acres.

Assets at Risk

Assets at risk from wildfire include people and populations; structures; critical facilities and infrastructure; and natural, historic, and cultural resources. These are discussed in the following sections.

People and Populations

All populations are vulnerable to wildfire. Certain vulnerable populations are at greater risk to the effects of wildfire as well as smoke and air quality issues that wildfires bring. Vulnerable populations include:

- Unhoused
- Infants and children under age five and their caregivers
- Senior (65 and older)
- Individuals with disabilities
- Individuals' dependent on medical equipment
- Individuals who exercise, recreate, or work outdoors
- Individuals with impaired mobility

To further evaluate the impact to the residential population within the City, the CAL FIRE FHSZ dataset was overlayed on the parcel layer. Those residential parcels that intersect the FHSZs were counted and multiplied by the 2023 Census Bureau average household factors for the City of Galt – 3.07. According to this analysis, there is a total population of 0 residents of the City of Galt falling within the Moderate or higher SRA/FRA as well as the LRA FHSZs. This is shown in Table D-39 and Table D-40, respectively.

Table D-39 City of Galt – Improved Residential Parcels and Population by CAL FIRE SRA/FRA Fire Hazard Severity Zone

Jurisdiction	Very High		High		Moderate	
	Improved Residential Parcels	Population at Risk	Improved Residential Parcels	Population at Risk	Improved Residential Parcels	Population at Risk
Galt	0	0	0	0	0	0

Source: CAL FIRE, 2025 Sacramento County Parcel/Assessor Data, 2020 US Census Bureau Average Household Size – City of Galt (3.07)

Table D-40 City of Galt – Improved Residential Parcels and Population by CAL FIRE LRA Fire Hazard Severity Zone

Jurisdiction	Very High		High		Moderate	
	Improved Residential Parcels	Population at Risk	Improved Residential Parcels	Population at Risk	Improved Residential Parcels	Population at Risk
Galt	0	0	0	0	0	0

Source: CAL FIRE, 2025 Sacramento County Parcel/Assessor Data, 2020 US Census Bureau Average Household Size – City of Galt (3.07)

The City noted that the Critical Facilities and Infrastructure section below includes the facilities used by At-Risk populations that are threatened by this hazard. While this is not specific to what special populations reside in the City, it does speak to facilities that are used to serve (portions) of this population.

Structures

Large wildfire events can affect the built environment of the City. All structures in the City have some risk to wildfire. GIS was used to determine the possible impacts of wildfire within the City of Galt. The methodology described in Section 4.3.15 of the Base Plan was followed in determining structures and values at risk in both the CAL FIRE's SRA/FRA and LRA Fire Hazard Severity Zone layers. Only LRA fire hazard severity zones intersect the City; as such no SRA/FRA analysis is presented here. Analysis results for the LRA in the City of Galt are shown in Table D-41, which summarizes total parcel counts, improved parcel counts and their structure values by FHSZs. As shown, only one unimproved parcel falls in the Moderate or higher FHSZ.

Table D-41 City of Galt – Count and Value of Parcels and Structures by CAL FIRE LRA Fire Hazard Severity Zone

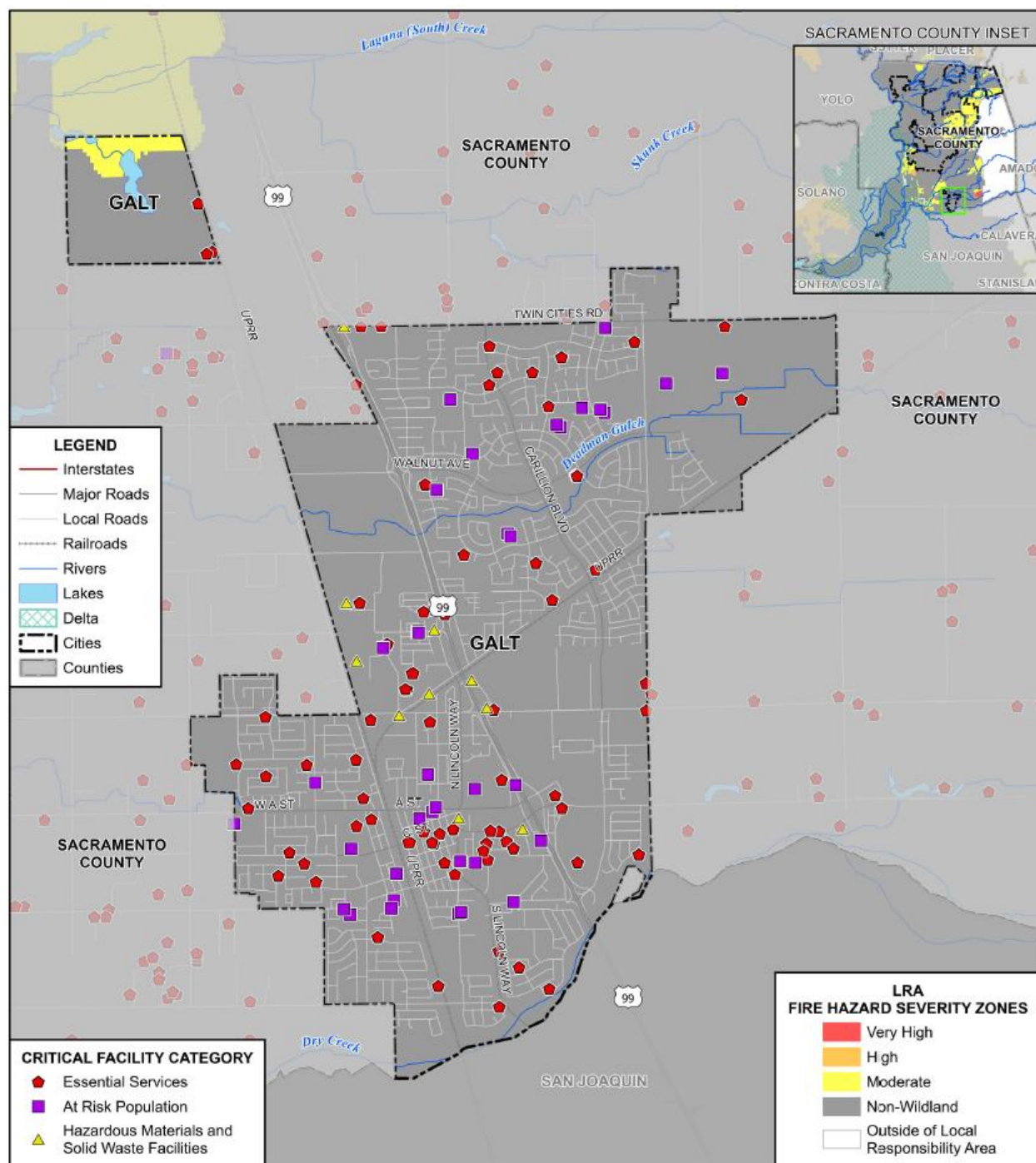
Fire Hazard Severity Zone	Total Parcel Count	Improved Parcel Count	Total Land Value	Structure Value	Estimated Contents Value	Total Value
Moderate	1	0	\$0	\$0	\$0	\$0
Non-Wildland	9,193	7,892	\$957,863,330	\$2,460,939,232	\$1,437,483,106	\$4,856,285,668
Galt Total	9,194	7,892	\$957,863,330	\$2,460,939,232	\$1,437,483,106	\$4,856,285,668

Source: CAL FIRE, Sacramento County 2025 Parcel/Assessor Data

Critical Facilities and Infrastructure

Wildfire present a threat to critical facilities and infrastructure. Critical facilities and infrastructure play an immensely important role in communities. Damage to any one of these systems can threaten public safety, wreak havoc on daily life, impact properties far from the wildfire, and result in economic impacts to the City. A separate analysis was performed on the critical facility inventory in the City to determine which critical facilities fall into each fire hazard severity zone. Using GIS, the SRA/FRA and LRA fire hazard severity zone layers were overlayed on the critical facility GIS layer. Only LRA fire hazard severity zones intersect the City; as such no SRA/FRA analysis is presented here. Only LRA analysis is presented. This is shown on Figure D-26 for the LRA fire hazard severity zones. Table D-43 details which critical facilities fall in which LRA fire hazard severity zone by critical facility category, while Table D-43 which critical facilities fall in which LRA fire hazard severity zones by critical facility category and type. All fall into the Non-Wildland FHSZ.

Figure D-26 City of Galt – Critical Facilities in LRA Fire Hazard Severity Zones



FOSTER MORRISON
CONSULTING

0 1 2 Miles

SACRAMENTO
COUNTY

Data Source: CAL FIRE (Local Responsibility Area FHSZ 3/2025 FHSZLRA25_v1_All),
Sacramento County, Cal-Atlas; Map Date: 4/20/2026.

Table D-42 City of Galt – Critical Facilities by Category in LRA Fire Hazard Severity Zones

Fire Hazard Severity Zones	Critical Facility Category	Facility Count
Non-Wildland	Essential Services Facilities	118
	At Risk Population Facilities	40
	Hazardous Materials and Solid Waste Facilities	11
	Total	169
Galt Total		169

Source: CAL FIRE, City of Galt

Table D-43 City of Galt – Critical Facilities by Category and Type in LRA Fire Hazard Severity Zones

Fire Hazard Severity Zones	Critical Facility Category / Type	Facility Count
Non-Wildland	<i>Essential Services Facilities</i>	
	Cellular Tower	2
	Emergency Evacuation Center	5
	EMS Stations	2
	FDIC Insured Banks	6
	Fire Station	3
	Law Enforcement	2
	Microwave Service Towers	58
	Sewage Treatment Plant	1
	Water Well	39
	<i>Essential Services Facilities Total</i>	<i>118</i>
	<i>At Risk Population Facilities</i>	
	Day Care Center	6
	Mobile Home Parks	4
	Places of Worship	14
	School	16
	<i>At Risk Population Facilities Total</i>	<i>40</i>
	<i>Hazardous Materials and Solid Waste Facilities</i>	
	EPA ER TRI Facility	3
	Leaky Underground Storage Tank	7
	Waste Transfer Station	1
	<i>Hazardous Materials and Solid Waste Facilities Total</i>	<i>11</i>
	Total	169
Galt Total		169

Source: CAL FIRE, City of Galt

Natural, Historic, and Cultural Resources

Natural, historic, and cultural resources located within areas at risk to wildfire would be vulnerable. Should a wildfire occur in the City, the impacts to natural, historic and cultural resources could be extensive and include air pollution, contamination from water runoff containing toxic products, and other environmental discharges or releases from burned materials affecting soils, habitat areas, wildlife, and aquatic resources. Historic and cultural resources can be damaged or destroyed and are often more vulnerable due to their older age, construction type, and lack of fire prevention infrastructure such as sprinklers.

Impacts from Wildfire

Potential impacts from wildfire include loss of life and injuries; damage to structures and other improvements, natural and cultural resources, croplands, and timber; and loss of recreational opportunities. Out of control wildfires can have catastrophic impacts. Wildfires can cause short-term and long-term disruption to the City. Fires can have devastating effects on watersheds through loss of vegetation and soil erosion, which may impact the City by changing runoff patterns, increasing sedimentation, reducing natural and reservoir water storage capacity, and degrading water quality. Fires can also affect air quality in the City; smoke and air pollution from wildfires can be a severe health hazard. Smoke impacts may come from wildfires outside the City, as well as from within.

Although the physical damages and casualties arising from wildland-urban interface or conflagration fires may be severe, it is important to recognize that they also cause significant economic impacts by resulting in a loss of function of buildings and infrastructure. Economic impacts of loss of transportation and utility services may include traffic delays/detours from road and bridge closures and loss of electric power, potable water, and wastewater services. Schools and businesses can be forced to close for extended periods of time. In addition, catastrophic wildfire can create favorable conditions for other hazards such as flooding, landslides, and erosion during the rainy season.

The impacts of a fire are felt long after the fire is extinguished. In addition to the loss of property in fires, the loss in vegetation and changes in surface soils alters the environment. When supporting vegetation is burned, hillsides become destabilized and prone to erosion. The burnt surface soils are harder and absorb less water. When winter rains come, this leads to increased runoff, erosion, and landslides in hilly areas.

Impacts that are not quantified, but can be anticipated in large future events, include:

- Injury and loss of life;
- Commercial and residential structural and property damage;
- Disruption of and damage to public infrastructure, utilities, and services;
- Damage to roads/bridges resulting in loss of mobility;
- Significant economic impact (jobs, sales, tax revenue) to the community; and
- Negative impact on commercial and residential property values

Impacts to identified assets at risk to this hazard and the overall vulnerability of the City may be affected in the future by climate change (which was discussed in the hazard profile above), changes in population patterns (migration, density, or the makeup of socially vulnerable populations), and changes in land use and development. These are discussed in the Future Conditions/Future Development discussion below.

Future Conditions/Future Development

This section provides a discussion of how future conditions will influence or affect the hazard over time and also discusses future development relative to each hazard.

Future Conditions

Future conditions may be affected by climate change, changes in population patterns (migration, density, or the makeup of socially vulnerable populations), and changes in land use and development. Findings on this for the City of Galt include the following:

- Climate change is likely to exacerbate future wildfire conditions and associated impacts and vulnerability of the City to wildfire. This was discussed in greater detail in the Climate Change and Wildfire section of the Hazard Profile above.
- The City is expected to see slow and steady growth. **INSERT GROWTH DISCUSSION.** Additional population growth would likely bring continued diversity to the City. Vulnerable population groups could face disproportionate effects from wildfire and should be planned for. Changes in population and population patterns may or may not increase the impacts and vulnerability of the City to this hazard depending on the location and nature of growth and continued planning for future hazard conditions and the location, magnitude, and severity of future wildfire events.
- Land use planning should be proactive to address future hazard conditions. Locating new development, structures and critical facilities and infrastructure within or near areas of wildfire risk may put additional development at risk. **INSERT GROWTH DISCUSSION.** Additionally, City building codes are in effect to reduce this risk and should be updated as necessary to continue to address future wildfire conditions. Specifically, with the release of the new 2025 LRA mapping for Sacramento County, wildfire building codes should be evaluated and updated as required to include enhanced measures to reduce wildfire impacts on new construction, and including the formal adoption of the new LRA maps. Changes in land use and future development may or may not increase the impacts and vulnerability of the City to this hazard depending on the location and nature of growth and continued planning for future hazard conditions and the location, magnitude, and severity of future wildfire events.

Future Development

Additional growth and development within moderate or higher fire hazard severity zones in the City would normally place additional values at risk to wildfire. However, none of those FHSZs exist in the City. City building codes are in effect and should continue to be updated as appropriate to reduce future impacts.

Future development areas and their vulnerability to wildfire are discussed further in the below GIS analysis.

GIS Analysis

The City provided X future development areas which were used as the basis for the inventory of future development for the City. These areas were mapped in GIS. Utilizing the future development area spatial layer, the parcel polygon data was intersected to determine the future development areas within each LRA fire hazard severity zone. No facilities fell in the SRA/FRA fire hazard severity zones; as such, no maps or tabular analysis is presented for the SRA/FRA. Figure D-27 shows the locations of the future development

area overlayed on the LRA fire hazard severity zones. As shown in Table D-44, the future development areas fall within areas of Non-Wildland FHSZ.

Figure D-27 City of Galt – Future Development Areas in LRA Fire Hazard Severity Zones

Table D-44 City of Galt – Future Development Parcels and Acres in LRA Fire Hazard Severity Zones

Source: CAL FIRE, City of Galt

D.5 Capability Assessment

Capabilities are the programs and policies currently in use to reduce hazard impacts or that could be used to implement hazard mitigation activities. This capabilities assessment is divided into five sections: regulatory mitigation capabilities, administrative and technical mitigation capabilities, fiscal mitigation capabilities, mitigation education, outreach, and partnerships, and other mitigation efforts.

D.5.1. Regulatory Mitigation Capabilities

Table D-45 lists regulatory mitigation capabilities, including planning and land management tools, typically used by local jurisdictions to implement hazard mitigation activities and indicates those that are in place in the City of Galt.

Table D-45 City of Galt’s Regulatory Mitigation Capabilities

Plans	In Place Y/N	Does the plan address hazards? Can the plan be used to carry out mitigation actions? When was it last updated??
Capital Improvements Plan	Y	CIP is updated with every two-year budget cycle
Climate Change Adaptation Plan	Y	Listed as the Galt Climate Action Plan - 2020
Community Wildfire Protection Plan	N	
Comprehensive/Master Plan	Y	2009
Continuity of Operations Plan	N	
Economic Development Plan	Y	2025 – Updated as the City of Galt Strategic Plan
Land Use Plan	N	General Plan outlines land use for City of Galt
Local Emergency Operations Plan	Y	2022
Stormwater Management Plan	Y	2010
Transportation Plan	N	
Other		

Land Use Planning and Ordinances		Is the ordinance an effective way to reduce hazard impacts?
Y/N	Is the ordinance adequately administered and enforced?	
Acquisition of land for open space and public recreation use		
Building code	Y	Version/Year: 2025 CBC
Flood insurance rate maps	Y	2012/2016
Floodplain ordinance	Y	2012
Natural hazard-specific ordinance (stormwater, steep slope, wildfire)	Y	Stormwater protection. 2002
Subdivision ordinance	Y	Revised/Combined with zoning ordinance 6/2015
Zoning ordinance	Y	Revised/Combined with subdivision ordinance 6/2015
Other		
How can these capabilities be expanded and improved to reduce risk?		
Continuing to expand the use of GIS systems to geographically locate issues in the City would help to expand capabilities and reduce risk. The City does have GIS based capabilities and an engineering technician dedicated to creating and documenting all of the City's infrastructure however this takes significant time to complete for the whole City. Updating all of our plans to be current (Within the last 5 years) would also help reduce hazards in the City and reduce risk.		

Source: City of Galt

D.5.2. Administrative/Technical Mitigation Capabilities

Table D-46 identifies the City department(s) responsible for activities related to mitigation and loss prevention in the City of Galt.

Table D-46 City of Galt's Administrative and Technical Mitigation Capabilities

Administration	In Place Y/N	Describe capability
		Is coordination effective?
Staff		Is staffing adequate to enforce regulations?
		Is staff trained on hazards and mitigation?
		Is coordination between agencies and staff effective?
Chief Building Official	Y	Staffing is adequate and well trained.
Civil Engineer, including dam and levee safety	Y	Staffing is adequate and well trained.
Community Planner	Y	Staffing is adequate and well trained.
Emergency Manager	Y	Staffing is adequate and well trained.
Floodplain Administrator	Y	Staffing is adequate and well trained.
GIS Coordinator	Y	Staffing is adequate and well trained.
Planning Commission	Y	Staffing is adequate and well trained.
Other		

Technical	Y/N	Has capability been used to assess/mitigate risk in the past?
Grant writing	N	
Hazard data and information	Y	
GIS analysis	N	
Mutual aid agreements	Y	
Other		
How can these capabilities be expanded and improved to reduce risk?		
Now that the City has an engineering technician who can use GIS and coordinate our GIS database, the City will expand capabilities and use it to mitigate risk in the future. Also there is the capability now to use grant writing abilities of the public works staff to write future grants to aid in mitigating risk. .		

Source: City of Galt

D.5.3. Fiscal Mitigation Capabilities

Table D-47 identifies financial tools or resources that the City could potentially use to help fund mitigation activities.

Table D-47 City of Galt's Fiscal Mitigation Capabilities

Funding Resource	In Place Y/N	Has the funding resource been used in past and for what type of activities? Could the resource be used to fund future mitigation actions?
Capital improvements project funding	Y	
Community Development Block Grant	Y	
Federal funding programs (non-FEMA)	Y	Federal transportation grants thru SACOG, COVID relief funding
Fees for water, sewer, gas, or electric services	Y	Water, sewer, storm drainage
Impact fees for new development	Y	
State funding programs	Y	State Revolving Loan Fund, grants thru State Legislature actions, Parks and rec Fund programs, State grants thru SACOG, COVID relief funding
Stormwater utility fee	Y	Only adequate to fund minor maintenance projects
Other		
How can these capabilities be expanded and improved to reduce risk?		
Assistance in developing a viable storm drainage utility fee would expand capabilities and reduce risk. Expansion of Community Facilities Districts (CFD) or other financial programs to cover maintenance costs beyond just new developments. This would expand capabilities and reduce risks from hazards.		

Source: City of Galt

D.5.4. Mitigation Education, Outreach, and Partnerships

Table D-48 identifies education and outreach programs and methods already in place that could be/or are used to implement mitigation activities and communicate hazard-related information.

Table D-48 City of Galt's Mitigation Education, Outreach, and Partnerships

Program/Organization	In Place Y/N	How widespread are each of these in your community?
Community newsletters	Y	Quarterly newsletter mailed to every City Utility Account
Hazard awareness campaigns (such as Firewise, Storm Ready, Severe Weather Awareness Week, school programs, public events)	Y	Safe Routes to Schools
Local news		
Organizations that interact with underserved and vulnerable communities	Y	City provides space for a community garden next to a City Park. City has a beautification committee also. Both entities assist the City with environmental protection education and outreach.
Social media	Y	City has an employee who handles social media on Instagram and posts daily regarding all different kinds of issues/projects/events/etc.
How can these capabilities be expanded and improved to reduce risk?		
The City may increase public outreach in other areas if funding is available. The City is weighing StormReady certification. Both of these could expand capability and reduce risk.		

Source: City of Galt

D.5.5. Other Mitigation Efforts

The Golden Heights Reservoir Recoating Project was completed in 2024 and was a project that recoated the interior storage tank for the City that holds several million gallons of drinking water. This was a vital project as the interior of the storage tank was in need of repair and this keeps the City's water storage from reaching a dangerously low level.

The Corporation Yard Improvements project was completed in 2025, this project fixed drainage issues at the City's Corp Yard. This facility would have flooding issues that would impact the existing street next to it at Elm Avenue. This project paved the whole yard and added extensive drainage.

The City had the C Streets Enhancement Project that was completed in 2025, this project fixed the drainage, flooding hazards that were occurring along C Street, while also providing protected bike lanes, and roadway improvements.

The Carillion Boulevard Safety Improvements Project is currently under construction and slated to finish in 2026, this project would fix drainage issues along Carillion Boulevard, while also improving the roadway and pedestrian facilities, from Twin Cities Road to Vauxhall Avenue.

For an extensive list of City of Galt CIP projects please see the following link.
<https://www.cityofgalt.org/government/public-works-department/bid-cip-construction-projects/-npage-3>

The City had closures to Twin Cities Road, to install proper drainage equipment. Most of it has been completed with no issues. Traffic lane closures went well. Preventable flooding in this area has decreased with no issues as of 2025.

D.6 Mitigation Strategy

D.6.1. Mitigation Goals and Objectives

The City of Galt adopts the hazard mitigation goals and objectives developed by the HMPC and described in Chapter 5 Mitigation Strategy.

D.6.2. NFIP Mitigation Strategy

The City of Galt joined the National Flood Insurance Program (NFIP) on December 1, 1981. As a participant of the NFIP, the City of Galt has administered floodplain management regulations that meet the minimum requirements of the NFIP. The management program objective is to protect people and property within the City. The City of Galt will continue to comply with the requirements of the NFIP in the future.

In addition, the City of Galt actively participates with Sacramento County to address local NFIP issues through a regional approach. Many of the program activities are the same for the City of Galt as for Sacramento County since participation at the County level includes all local jurisdictions.

The City of Galt Community Development and Public Works Departments provides public outreach activities which include map information services, public awareness, public hazard disclosure, and flood protection information. This information is readily available to the public and consists of current and accurate flood mapping. In addition, the Community Development and Public Works Departments provides information about our stormwater management program and up-to-date information related to the maintenance of our drainage system.

The NFIP's Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS which are to reduce flood losses, facilitate accurate insurance rating, and promote the awareness of flood insurance. The City of Galt is not a current participant in the CRS program.

More information about the floodplain administration in the City of Galt can be found in Table D-49.

Table D-49 City of Galt Compliance with NFIP

NFIP Topic	Comments
Staff Resources	
Who is responsible for floodplain management in your community? Provide Department/Title. Do they serve any roles other than Community Floodplain Administrator (FPA)?	Public Works Director/Public Works. They serve in other roles as well.
Is the Community FPA or NFIP Coordinator a Certified Floodplain Manager?	Yes
Is floodplain management an auxiliary function?	Yes
Provide an explanation of NFIP administration services (e.g., permit review, GIS, education or outreach, inspections, engineering capability)	Permit review, engineering capabilities
What are the barriers to running an effective NFIP program in the community, if any?	None
Insurance Summary	
How many NFIP policies are in the community? What is the total premium and coverage?	24 policies \$21,339 in premiums \$9,637,000 in coverage
How many claims have been paid in the community? What is the total amount of paid claims? How many of the claims were for substantial damage?	6 paid losses \$69,338 in paid claims 0 substantial damage claims
How many structures (residential and non-residential) are exposed to flood risk within the community?	37 in 1% Annual Chance Flood Hazard 10 in 0.2% Annual Chance Flood Hazard
Are there Repetitive Loss (RL) and Severe Repetitive Loss Properties (SRL) structures in the community?	1 RL properties 0 SRL properties
Describe any areas of flood risk with limited NFIP policy coverage	Of the 37 improved parcels within the 1% annual chance flood zone, 0 of those parcels maintain flood insurance.
How does the community teach property owners or other stakeholders about the importance of flood insurance?	The City's website has updated flood insurance rate amps (FIRM) on their website anyone can view from the web.
What digital sources (like the FEMA Map Service Center, National Flood Hazard Layer) or non-regulatory tools does the community use?	FEMA Flood Map Service Center Website
Compliance History	
Is the community in good standing with the NFIP?	Y
Are there any outstanding compliance issues (i.e., current violations)?	N
Who is responsible (Department, Title) for making substantial damage/improvement determinations? How does the community identify substantially damaged/improved structures? What is the process to make sure these structures are brought into compliance?	Public Works Director or his/her designee. Using FEMA publication FEMA 213, Answers to Questions About Substantially Damaged Buildings, develop detailed procedures for identifying and administering requirements for substantial improvement and substantial damage, to include defining market value.

NFIP Topic	Comments
When was the most recent Community Assistance Visit (CAV) or Community Assistance Contact (CAC)?	CAV 7/27/2010 CAC 5/20/2016
Is a CAV or CAC scheduled or needed?	N
Regulation	
When did the community enter the NFIP?	12/1/1981
Are the FIRMs digital or paper?	Digital
Has the community adopted the NFIP minimum floodplain management criteria via local regulation? Date of current local regulation?	Yes the community adopted the NFIP minimum flood plain management criteria via local regulation. The current core local regulation was adopted on December 4, 2012, through Ordinance No. 2012-13, which completely repealed and replaced Title 19 to align with updated FEMA Flood Insurance Rate Maps (FIRMs).
Has the community adopted the latest effective FIRM? Date adopted?	Yes, October 2016, updated recently with a letter of map revision August 2025
How does the community enforce local floodplain regulations and monitor compliance?	Galt Municipal Code – Title 19 lists the requirements.
Do floodplain development regulations meet or exceed FEMA or State minimum requirements? If so, in what ways?	Under Galt Municipal Code Title 19 , the city enforces standard FEMA criteria for areas of special flood hazard, requiring elevation, proper utility construction, and specific permits for substantial improvements or damaged structures in flood zones.
How are Letters of Map Change (LOMCs) tracked and compiled?	All approved LOMCs for Galt are archived in the FEMA MSC Portal , which aggregates weekly batch files and indices of all revalidations and map revisions. PW and Planning will in take the form and compare against building permits.
Provide an explanation of the permitting process.	All building permits over \$20,000 in value are reviewed
Community Rating System	
Does the community participate in CRS? If so, what is the community's CRS Class Ranking?	N
What categories and activities provide CRS points and how can the class be improved?	N/A
Does the plan include CRS planning requirements?	N/A

Source: City of Galt

D.6.3. Mitigation Actions

The Planning Team for the City of Galt identified and prioritized the following mitigation actions based on the risk assessment. Background information and information on how each action will be implemented and administered, such as ideas for implementation, responsible office, potential funding, and timeline are also included. The following hazards were considered a priority for purposes of mitigation action planning:

- Climate Change
- Drought & Water Shortage (w/tree mortality)
- Flood: 1%/0.5%/0.2% annual chance

- Flood: Localized Stormwater
- Severe Weather: Heavy Rains and Storms (Hail, Lightning, Wind)
- Wildfire (with smoke and air quality)

Low priority hazards for mitigation planning include:

- Aquatic Nuisance Species (plant/animal)
- Dam Failure
- Earthquake (w/subhazards)
- Landslide, Mudslide, Debris Flow
- Levee Failure
- Sea Level Rise
- Severe Weather: Extreme Cold and Freeze
- Severe Weather: Extreme Heat
- Severe Weather: High Winds and Tornadoes
- Subsidence

It should be noted that many of the projects submitted by each jurisdiction in Table 5-4 in the Base Plan benefit all jurisdictions whether or not they are the lead agency. Further, many of these mitigation efforts are collaborative efforts among multiple local, state, and federal agencies. In addition, the countywide public outreach action, as well as many of the emergency services actions, apply to all hazards and jurisdictions regardless of hazard priority. Collectively, this LHMP's multi-jurisdictional mitigation strategy includes only those actions and projects which reflect the actual priorities and capacity of each jurisdiction to implement over the next 5-years covered by this plan. It should further be noted, that each jurisdiction has focused on identifying those mitigation actions and projects to address their priority hazards, which are both realistic and reasonable for them to implement for this 5-year planning process, and would like to preserve their right to modify hazard priorities should future projects be identified where the implementing jurisdiction has the future capacity to implement. The participating jurisdictions are not obligated by this document to implement any or all of these projects. Rather this mitigation strategy represents the desires of the jurisdictions to mitigate the risks and vulnerabilities from identified hazards. The actual selection, prioritization, and implementation of these actions will also be further evaluated in accordance with the mitigation categories and criteria contained in Appendix C.

Mitigation Actions

The City has put forward the actions as shown in Table D-50. Details of the actions can be found below the table. **READ THROUGH THE MITIGATION ACTIONS BELOW THE TABLE AND MAKE ANY NECESSARY CHANGES. ADD OTHER MITIGATION ACTIONS AS YOU SEE FIT. YOUR HAZARDS ARE COVERED BY THE MITIGATION ACTIONS YOU HAVE PROPOSED ALREADY, SO THERE IS NO NEED TO ADD, BUT YOU CAN IF YOU WANT TO.**

Table D-50 City of Galt Mitigation Actions

Action Title	New Action/ Previous Action	Address Current Development	Address Future Development	Continued NFIP Compliance	Mitigation Type
Action 1. Integrate Local Hazard Mitigation Plan into Safety Element of General Plan	Previous Action	X	X		
Action 2. Comprehensive Public Education, Outreach, and Awareness Program Enhancements for Natural Hazards and Public Understanding of Disaster Preparedness	Previous Action	X	X		
Action 3. Future Development Projects shall complete a Climate Action Plan Consistency Review Checklist	Previous Action	X	X		
Action 4. Develop a Robust Geographic Based System (GIS) to Geographically Locate Issues/ Actions/Mitigation in the City	Previous Action	X	X	X	
Action 5. Perform Vegetative Control of City Drainages and Channels by Natural Methods	Previous Action	X	X	X	
Action 6. Continue Work with the Other Groundwater Sustainability Agencies (GSAs) in the Cosumnes Subbasin of the San Joaquin Valley Basin (DWR Basin No. 5-022.16) who are Working Together to Develop a Single Groundwater Sustainability Plan (GSP).	Previous Action	X	X		
Action 7. Increase Resiliency of City Critical Infrastructure and Emergency Operations and Against Hazards	Previous Action	X	X		
Action 8. Maintain City Drainages, Channels and Open Spaces	Previous Action	X	X		

Action 1. Integrate Local Hazard Mitigation Plan into Safety Element of General Plan

Hazards Addressed: Multi-hazard (Climate Change, Drought & Water Shortage (w/tree mortality), Flood: 1%/0.5%/0.2% annual chance, Flood: Localized Stormwater, Severe Weather: Heavy Rains and Storms (Hail, Lightning, Wind), Wildfire (with smoke and air quality))

Goals Addressed: 1, 2, 3, 4, 5, 6, 7

Issue/Background (Problem Statement): Local jurisdictional reimbursement for mitigation projects and cost recovery after a disaster is guided by Government Code Section 8685.9 (Assembly Bill (AB) 2140). For eligible Public Assistance projects, the typical local (non-federal) cost share is 25% of the total project

cost. The California Disaster Assistance Act (CDAA) can allow the state to pay up to 18.75% of the non-federal share that would otherwise fall to the county or city. Upon approval of the legislature, counties and cities that are AB 2140 compliant are also eligible to be considered for the remaining 6.25% local share to be funded by the state, essentially covering the entire local-share cost for eligible Public Assistance projects.

Project Description: AB 2140 compliance requires that each applicable jurisdiction (counties and cities) adopt the 2026 Sacramento County Multi-Jurisdictional Local Hazard Mitigation Plan (LHMP) as part of the Safety Element of its General Plan in accordance with the CDAA and Cal OES AB 2140 guidance. Adoption of the LHMP into the Safety Element of the General Plan may be by reference or incorporation. The current approved LHMP must be easily accessible and available to the public viewing the Safety Element.

Other Alternatives: No action

Existing Planning Mechanisms through which Action will be Implemented: Safety Element of General Plan

Responsible Office/Partners: City Planning Department.

Benefits (Losses Avoided): Incorporation of an adopted LHMP into the Safety Element of the General Plan will help counties and cities maximize the cost recovery potential following a disaster.

Potential Funding (Local Budgets, Grant Funds, etc. by specific Type): Local budgets

Timeline: In conjunction with and/or within 1 year of adoption of the 2026 Sacramento County Multi-Jurisdictional LHMP Update

Project Priority (High, Medium, Low): High

Action 2. *Comprehensive Public Education, Outreach, and Awareness Program Enhancements for Natural Hazards and Public Understanding of Disaster Preparedness*

Hazards Addressed: Multi-hazard (Climate Change, Drought & Water Shortage (w/tree mortality), Flood: 1%/0.5%/0.2% annual chance, Flood: Localized Stormwater, Severe Weather: Heavy Rains and Storms (Hail, Lightning, Wind), Wildfire (with smoke and air quality))

Goals Addressed: 1, 2, 3, 4, 5, 6, 7

Issue/Background (Problem Statement): Sacramento County, incorporated communities, and other local jurisdictions play a key role in public outreach and education efforts to communicate the potential risk and vulnerability of their community to the effects of natural hazards. A comprehensive, coordinated multi-hazard public education program will better inform the community of natural hazards of concern and actions the public can take to be better prepared for the next natural hazard event or disaster. Effective public education can reduce hazard related losses and promote self reliance.

Project Description: A comprehensive multi-hazard education and outreach program will ascertain both broad and targeted educational needs throughout the community. The City will work with the County and other agencies as appropriate to develop timely and consistent annual outreach messages in order to communicate the risk and vulnerability of natural hazards of concern to Sacramento County communities. This includes measures the public can take to be better prepared and to reduce loss of life, damages, and other impacts from a hazard event. The public education effort will utilize effective outreach and communication strategies to reach all populations, will leverage and build upon existing mechanisms, and will consider:

- Using a variety of information outlets, including websites, local radio stations, news media, schools, and other local public events;
- Creating and distributing (where applicable) brochures, leaflets, water bill inserts, websites, and public service announcements;
- Displaying public outreach information in County, City, and other local agency office buildings, libraries, and other public places and events;
- Developing public-private partnerships and incentives to support public education activities; and
- Implementing other program components and enhancements identified over the next 5 years.

Other Alternatives: Continue public information activities currently in place.

Existing Planning Mechanism(s) through which Action Will Be Implemented: Existing City, County, and other agency outreach programs will be reviewed for effectiveness and leveraged and expanded upon to reach the broader region.

Responsible Office/Partners: City of Galt Planning Department. Conducted in partnership with Sacramento County OES, County DWR, and County Public Information Department(s) and staff; Public Information and other applicable departments from other cities and local jurisdictions and agencies.

Benefits (Losses Avoided): Increased public knowledge of potential hazards of concern; the risk and vulnerability of Sacramento communities to natural hazards; and possible activities that can be undertaken to mitigate hazards and to be better prepared, before, during and after a hazard event. Protect lives and reduce damages. Relatively low cost to implement. Improve public response in an emergency or disaster.

Potential Funding (Local Budgets, Grant Funds, etc.): Local budgets (City General Fund, special revenue funds, CIP funding, staff time), CA DWR grants, Cal OES/FEMA grants (PDM, HMGP, FMA), or other funding sources.

Timeline: To be initiated within 1-2 years; Ongoing/Annual public education, outreach, and awareness campaign

Project Priority (High, Medium, Low): High

Action 3. *Future Development Projects shall complete a Climate Action Plan Consistency Review Checklist*

Hazards Addressed: Climate Change, Drought and Water Shortage, Flooding, Wildfire

Goals Addressed: 1, 2, 3, 4, 5, 6, 7

Issue/Background: Climate change adaptation is a key priority of the State of California. The 2023 State of California Multi-Hazard Mitigation Plan stated that climate change is already affecting California. The State has also seen increased average temperatures, more extreme hot days, fewer cold nights, a lengthening of the growing season, shifts in the water cycle with less winter precipitation falling as snow, and earlier runoff of both snowmelt and rainwater in the year. In addition to changes in average temperatures, sea level, and precipitation patterns, the intensity of extreme weather events is also changing. Climate change is a global phenomenon. It is expected to affect the whole of the City, Sacramento County, and State of California. There is no scale to measure the extent of climate change. Climate change exacerbates other hazards, such as drought, extreme heat, flooding, wildfire, and others.

Project Description: Future Development Projects will need to submit a Climate Action Plan Consistency Review Checklist.

Other Alternatives: None

Existing Planning Mechanism(s) through which Action Will Be Implemented: The City completed a Climate Action Plan from which the Climate Action Plan Consistency Review Checklist was developed.

Responsible Agency/ Department/Partners: City of Galt Community Development Department

Benefits (Losses Avoided): Mitigate the impacts of greenhouse gas emissions and its global effect on climate change

Potential Funding (Local Budgets, Grant Funds, etc. by specific Type): Development application fees

Timeline: Started in 2021, project is ongoing and occurs annually. It is expected to continue to occur during the 5 year lifecycle of this LHMP.

Project Priority (High, Medium, Low): Medium

Action 4. Develop a Robust Geographic Based System (GIS) to Geographically Locate Issues/Actions/Mitigation in the City

Hazards Addressed: Multi-hazard (Floods: 1%/0.2% annual chance, Floods: Localized Stormwater, Severe Weather: Heavy Rains and Storms, Wildfire)

Goals Addressed: 1, 2, 3, 4, 5, 6, 7

Issue/Background: The City does not have a robust coordinated GIS to be used by City staff to catalog geographic based information about the City, its infrastructure, maintenance activities/actions/mitigations.

Project Description: Use consultants and City staff to develop and enhance existing GIS based information into a robust and usable data system.

Other Alternatives: Continue to use “paper”, anecdotal and other data collection methods.

Existing Planning Mechanism(s) through which Action Will Be Implemented: Local Budgets and Capital Improvement Programs

Responsible Agency/ Department/Partners: City of Galt Public Works

Cost Estimate: Annual costs to be determined by budget process.

Benefits (Losses Avoided): Maintain City assets, reduce damages and mitigate hazard impacts to the residents of the City.

Potential Funding (Local Budgets, Grant Funds, etc. by specific Type): City General Fund, grants (Homeland Security, HMGP, BRIC, and others)

Timeline: Annually over the life cycle of this LHMP.

Project Priority (High, Medium, Low): High

Action 5. Perform Vegetative Control of City Drainages and Channels by Natural Methods

Hazards Addressed: Multi-hazard (Drought and Water Shortage, Floods: 1%/0.2% annual chance, Floods: Localized Stormwater, Severe Weather: Heavy Rains and Storms, Wildfire)

Goals Addressed: 1, 2, 3, 4, 5, 6, 7

Issue/Background: The City does not have permits from US Army Corps of Engineers (Regulatory Branch- Nationwide Permit) and California State Department of Fish and Wildlife (Streambed Alteration Agreement) for “mechanical” maintenance (e.g. use of excavators) of its drainages, channels and open space areas, that the use has a potential to discharge fill and/or dredged material in the waters of the US and State of California. The City has had past success utilizing natural methods (specifically goats) to maintain and control vegetation within these areas. This also aids in reduction of wildfire risk.

Project Description: A coordinated plan to use natural methods to control vegetation in the City’s drainages, channels and open space areas on a regular basis would mitigate the potential impacts on multiple hazards as identified.

Other Alternatives: Obtain necessary permits to do more “traditional” maintenance.

Existing Planning Mechanism(s) through which Action Will Be Implemented: Local Budgets and Capital Improvement Programs and

Responsible Agency/ Department/Partners: City of Galt Public Works

Cost Estimate: Annual costs to be determined by budget process.

Benefits (Losses Avoided): Protect lives, structures and reduce damages, relatively low cost to implement.

Potential Funding (Local Budgets, Grant Funds, etc. by specific Type): City General Fund, grants (CAL FIRE, HMGP, BRIC, and others)

Timeline: Annually over the life cycle of this LHMP.

Project Priority (High, Medium, Low): High

Action 6. Continue Work with the Other Groundwater Sustainability Agencies (GSAs) in the Cosumnes Subbasin of the San Joaquin Valley Basin (DWR Basin No. 5-022.16) who are Working Together to Develop a Single Groundwater Sustainability Plan (GSP).

Hazards Addressed: Drought & Water Shortage

Goals Addressed: 1, 2, 3, 4, 5, 6, 7

Issue/Background: The City water supplies are all groundwater sources. The City is one of seven Groundwater Sustainability Agencies (GSAs) in the Cosumnes Subbasin of the San Joaquin Valley Basin (DWR Basin No. 5-022.16) who are working together to develop a single Groundwater Sustainability Plan (GSP). The GSAs have formed the Cosumnes Subbasin Sustainability Groundwater Management Act (SGMA) Working Group (Working Group) which meets at least once a month to discuss the development of the GSP including water management decisions for the groundwater basin.

Project Description: Continue work with the Cosumnes Subbasin Sustainability Groundwater Management Act (SGMA) Working Group (Working Group) who are working together to develop a single Groundwater Sustainability Plan (GSP).

Other Alternatives: None

Existing Planning Mechanism(s) through which Action Will Be Implemented: Local budgets

Responsible Agency/ Department/Partners: City of Galt Public Works Departments

Benefits (Losses Avoided): To have the Cosumnes Subbasin of the San Joaquin Valley Basin provide a sustainable and long-term groundwater supply for all basin users.

Potential Funding (Local Budgets, Grant Funds, etc. by specific Type): City General Fund, grant funds will be sought (though there are no targeted grant sources known yet)

Timeline: Annually over the life cycle of this LHMP.

Project Priority (High, Medium, Low): Medium

Action 7. Increase Resiliency of City Critical Infrastructure and Emergency Operations and Against Hazards

Hazards Addressed: Multi-hazard (Climate Change, Dam Failure, Drought & Water Shortage, Floods: 1%/0.2% annual chance, Floods: Localized Stormwater, Severe Weather: Heavy Rains and Storms, Wildfire)

Goals Addressed: 1, 2, 3, 4, 5, 6, 7

Issue/Background: Impacts of natural hazards events could affect the ability of City staff to respond effectively to emergency events and provide critical infrastructure needs.

Project Description: Evaluate city critical facilities such as police and public works assets such as buildings, communication systems, and infrastructure (e.g. wells, wastewater facilities, roads) to determine necessary improvements for increasing resiliency against natural hazard events and operations during natural hazard events.

Other Alternatives: None

Existing Planning Mechanism(s) through which Action Will Be Implemented: Local Operation and Maintenance budgets and Capital Improvement Program

Responsible Agency/ Department/Partners: City of Galt Police and Public Works Departments

Benefits (Losses Avoided): Protect lives, reduce damages and operational downtimes.

Potential Funding (Local Budgets, Grant Funds, etc. by specific Type): City General Fund, grants (Homeland Security, HMGP, BRIC, and others)

Timeline: Within 5 years.

Project Priority (High, Medium, Low): Medium

Action 8. Maintain City Drainages, Channels and Open Spaces

Hazards Addressed: Multi-hazard (Floods: 1%/0.2% annual chance, Floods: Localized Stormwater, Severe Weather: Heavy Rains and Storms, Wildfire)

Goals Addressed: 1, 2, 3, 4, 5

Issue/Background: The City does not have permits from US Army Corps of Engineers (Regulatory Branch- Nationwide Permit) and California State Department of Fish and Wildlife (Streambed Alteration Agreement) for “mechanical” maintenance (e.g. use of excavators) of its drainages, channels and open space areas, that the use has a potential to discharge fill and/or dredged material in the waters of the US and State of California. Initiate the permit process (and associated studies) for the regulatory agencies and obtain said permits.

Project Description: A coordinated plan to develop a maintenance program to address vegetation, sediment, erosion and vectors in the City’s drainages, channels and open space areas on a regular basis would mitigate the potential impacts of multiple hazards as identified.

Other Alternatives: Continue to use other natural methods to do maintenance.

Existing Planning Mechanism(s) through which Action Will Be Implemented: Local Budgets and Capital Improvement Programs

Responsible Agency/ Department/Partners: City of Galt Public Works

Benefits (Losses Avoided): Protect lives, structures and reduce damages, Improve flow capacity of drainages

Potential Funding (Local Budgets, Grant Funds, etc. by specific Type): City General Fund, grant funds will be sought (though there are no targeted grant sources known yet)

Timeline: Will occur annually for the next 5 years of this LHMP.

Project Priority (High, Medium, Low): High