



Department of Water Resources

2024 Annual Progress Report On the Program for Public Information Element of the Community Rating System

April 2025

by and for the PPI Committee

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Sacramento County Program for Public Information

A public outreach component of the National Flood Insurance Program
Community Rating System

Background

The focus of this program is to provide communication of flood risk and mitigation in unincorporated Sacramento County. The Program for Public Information (PPI) is a requirement of the FEMA National Flood Insurance Program (NFIP) Community Rating System (CRS), in which the County is very well rated. This rating provides up to a 40 percent discount on flood insurance premiums for our constituents. The County of Sacramento Department of Water Resources (DWR) manages this program.

Messaging is important, but there are so many ways to communicate these days. One might argue that we live in an age of too much communication, so how do we reach people with this message? The ways in which people communicate are so different today compared to when the County first joined CRS. The committee seeks to understand the key messages and to explore ways to make those messages resonate with the public. People should know the flood risk to their home, place of business, and any other structures of value to them. They should understand how to mitigate the flood hazard, the primary measure being flood insurance.

The PPI Committee recently met to discuss the effectiveness of outreach measures and to consider ways to revise and improve.

Only about 21.5 percent of properties in the FEMA Special Flood Hazard Area (SFHA) have flood insurance. As of September 2024, there are 4,914 NFIP policies in unincorporated Sacramento County, which is 9.7 percent less than a year ago. For most, it would be very difficult to recover from a flood if an owner is not insured.

On November 10, 2015, the Board approved Resolution #2015-0864 continuing the County's participation in the NFIP CRS, including continued efforts in the PPI and the Repetitive Loss Area Analysis (RLAA).

The Program for Public Information Committee

Committee Meeting Attendees 10/31/24

- Kevin Siu - County DWR (Floodplain Management Section)
- Matt Robinson – County DWR (Public Information Officer)
- Allison Benevento – Bender Insurance Solutions (Local Insurance Agent)
- Joyce Dibble – Floodplain Resident and Flood Mitigation Participant (Homeowner)
- Kimberly Edwards – Woodside HOA Board Member (Homeowner)

- Barbara McGowan – Reclamation Districts (Flood Control)
- Brian Messer – HUB International (Local Insurance Agent)

Additional Participants

- ❖ Eugene Balinski – County DWR (Floodplain Management Section)
- ❖ Cealleigh Moore – Audacy (Media)
- ❖ Lonica Magina – Floodplain Resident (Realtor)
- ❖ Joanne Lane – Floodplain Resident (Lender)
- ❖ Kathleen Schaefer – UC Davis PhD Candidate and Researcher

A meeting invitation was sent to the group and asked for the committee members to participate in the 2024 PPI report for any updates that may need to be considered for future projects. During that time, County staff were drafting the 2024 annual update document. On October 31, 2024, a conference call was conducted to discuss the PPI report, review any changes, and discuss possible items for 2024 (see Attachment M - Meeting Minutes 10/31/24). A PPI Committee meeting was then held on March 10, 2025, to finalize the annual PPI document for 2024.

The PPI Committee meets at least twice: once to review the assessment and once to review the Program for Public Information document before it is sent to the governing body.

Target Areas

Target areas (focus areas or priority areas) in Sacramento County with concerns related to floods or floodplains. The target areas are:

- Federal Flood Zone Areas
- Local Flood Zone Areas
- Repetitive Loss Areas
- Areas Protected by a Levee
- Areas Protected by Dams
- Areas of recent Flood Insurance Rate Map changes (map revision areas)

Target Audience

- Property owners in the target areas
- Tenants in the target areas
- Realtors selling property in the target areas
- Insurance agents selling flood insurance in the target areas

Flood Insurance Data

The California Department of Water Resources Floodplain Management Office provided a snapshot of the policy data on September 2, 2024, which was compiled into the tables below.

This data is for NFIP policies only, as there is no practical way to obtain data on private flood policies.

Table 1 shows the NFIP policies comparing each flood zone designation and whether the insured structure is pre-FIRM or post-FIRM, meaning built before or after the date the County joined the NFIP and FEMA published the Flood Insurance Rate Maps (FIRM).

During the PPI Committee's review of these premium averages, it was noted that these averages are significantly lower than the flood insurance premiums that they have experienced. While the committee understands that the tables below are required to be shown within a PPI, they can also potentially provide a false perspective on the flood insurance premiums that many people pay.

Table 1 - Policies by Flood Zone (pre and post FIRM)						
Flood Zone	Pre-FIRM 9/2/2024				Post-FIRM 9/2/2024	
	Policies	Premiums	Average		Policies	Premiums
Zone AE	1,213	\$ 354,876	\$ 292.56		472	\$ 153,154
Zone A	21	\$ 16,064	\$ 764.95		29	\$ 15,588
Zone AO	30	\$ 16,353	\$ 545.10		2	\$ 1,054
Zone AH	37	\$ 21,649	\$ 585.11		1	\$ 435
Zone AR	71	\$ 12,945	\$ 182.32		137	\$ 22,009
Zone A99	26	\$ 16,578	\$ 637.62		113	\$ 93,319
Zone X Std	1875	\$ 1,032,143	\$ 550.48		887	\$ 505,665
Sum	3,273	\$ 1,470,608	\$ 449.32		1,641	\$ 791,224

Pre-FIRM means the insured building was constructed before March 1979; thus, post-Firm means after that date. Pre- and Post-FIRM policies benefit from up to a 40 percent discount thanks to the County's exceptional FEMA rating (under the CRS program).

Table 2 compares the number of policies in each flood zone to the number from last year. The year-over-year (YOY) change implies a reduction of 9.7 percent, and since 2019, a reduction of 38 percent was observed.

Table 2 - Compare Total Policies by Flood Zone					
Flood Zone	9/2/2024	9/2/2023	YOY change	3/31/2019	'24-19
	Policies	Policies		Policies	change
Zone AE	1,685	1790	-5.9%	2157	-21.9%
Zone A	50	56	-10.7%	64	-21.9%
Zone AO	32	33	-3.0%	83	-61.4%
Zone AH	38	42	-9.5%	63	-39.7%
Zone AR	208	209	-0.5%	210	-1.0%
Zone A99	139	163	-14.7%	257	-45.9%
Zone X Std	2,762	3146	-12.2%	5095	-45.8%
Sum	4,914	5439	-9.7%	7929	-38.0%

The PPI Committee concluded that the reduction in the total number of policies may be due to the following:

- Some might have found policies with an insurer other than the national program
- The economic uncertainty over the past years leaves many short of funds
- For some, the premium costs have increased, forcing them to drop coverage.
- Those with paid-off mortgages are no longer required to purchase insurance

Table 3 shows the number of policies, premiums, and coverage for policies in 2023 broken out by type of structure.

Table 3 - Policy Breakdown on 9/2/2023			
Structure Type	Number of Policies	Total Premium	Insurance in Force
Single Family	3,735	\$ 1,859,245	\$ 1,178,830,000
2-4 Family	245	\$ 84,929	\$ 55,197,000
All other Residential	1033	\$ 199,578	\$ 170,295,000
Non-Residential	437	\$ 303,940	\$ 168,883,000
Sum	5,450	\$ 2,447,692	\$ 1,573,205,000

Table 4 lists the number of policies, premiums, and coverage in 2024 broken out by type of structure.

Table 4 - Policy Breakdown on 9/2/2024 and Compare YOY			
Structure Type	Number of Policies	Total Premium	Insurance in Force
Single Family	3,309	\$ 1,765,078	\$ 1,046,763,000
Policies YOY change	-11.4%		
2-4 Family	229	\$ 77,177	\$ 52,377,000
Policies YOY change	-6.5%		
All other Residential	1006	\$ 163,349	\$ 167,944,000
Policies YOY change	-2.6%		
Non-Residential	379	\$ 260,664	\$ 146,718,000
Policies YOY change	-13.3%		
Sum	4,923	\$ 2,266,268	\$ 1,413,802,000
Policies YOY change	-9.7%		

It is noted (when comparing Tables 2, 3, and 4) that the data from the state has some minor errors when comparing the sum. This should not be deemed significant for the purpose of this report.

Table 5 shows how the average annual premium has changed over the past year. It will be interesting to learn more about FEMA's Risk Rating 2.0 and how it is affecting flood insurance rates. Since NFIP requires a certain amount of revenue, if some are paying less, others must pay more. Again, averages don't paint the full picture.

Table 5 - Premium Average Per Policy		
	9/2/2024	9/2/2023
Single Family	\$ 533.42	\$ 497.79
Policies YOY change	7.2%	
2-4 Family	\$ 337.02	\$ 346.65
Policies YOY change	-2.8%	
All other Residential	\$ 162.37	\$ 193.20
Policies YOY change	-16.0%	
Non-Residential	\$ 687.77	\$ 695.51
Policies YOY change	-1.1%	
All Policies	\$ 460.34	\$ 449.12
Policies YOY change	2.5%	

Table 6 shows the number of NFIP policies based on the flood zone. The "sum requiring insurance" line at the bottom is only those flood zones in which flood insurance is required (excluding zone X and AR). Since there is no area designated AR, it is assumed those properties are adjacent to the Pocket Area, thus would be in Flood Zone X now.

Table 6 - Compare Building Coverage 9/2/2024			
Flood Zone	9/2/2024		
	Policies	Properties	Coverage
Zone AE	1,685	6,828	24.7%
Zone A	50	797	6.3%
Zone AO	32	158	20.3%
Zone AH	38	830	4.6%
Zone AR	208	-	N/A
Zone A99	139	439	31.7%
Zone X	3,146	164,998	N/A
Sum	5,298		
Sum requiring insurance	1,944	9,052	21.5%

Again, it is noted that the total sum does not quite add up, based on data from the state, compared to previous tables. This should not affect the comparison for this report.

Flood Insurance Analysis

Table 7 - Flood Insurance Analysis Recommendations

	Recommendation	Messaging Action	Proposed Schedule
1	Continue reviewing and updating the tables above to see if a pattern can be derived. It was noted that insurance from private companies makes this difficult to fully evaluate.	None	Annually
2	Discussion about flood insurance policies and how to understand when it is correct.	Talk to your insurance agent.	Continue to include in the CUBS mailer in the fall annually
3	Continue recommending the purchase of flood insurance.	Work with the Public Information Office or the Supervisor's office to get meetings scheduled for the Outreach Project (OP) OP12/OP16.	At least one meeting for FY24/25
4	Continue outreach for the correct amount of insurance coverage. The committee discussed opportunities for encouraging residents to consider obtaining minimum policy coverage or a lower rate rather than having no flood insurance at all.	Talk to your insurance agent. Include this new language in our mailers and on the website.	Continue annually.
5	Residents in the Special Flood Hazard Area may need a more direct message to increase the number of policies. The committee discussed the various flood risks and determined that it is feasible to target residents by geographic risk areas.	Develop specific bill inserts for each geographic risk area.	Continue to send direct mailers in the fall annually
6	Identify the audience for technical assistance and discuss the best way to reach that audience.	Explaining flood insurance.	Provide this service at the Front Counter (OP7)

Public meetings each fall and winter should include messaging such as the thirteen points found on the DWR handout (Attachment H).

Topics and Messages

Table 8: Desired Outcomes (see Attachment T8)

Table 8 lists the ten desired outcomes from public outreach. These are messages that DWR and the PPI Committee believe are important to remind and reinforce. Each homeowner, tenant, business owner and non-profit organization must understand their exposure to flood risk (meaning the probability of flooding and the depth and damage that could come from that

flooding). The County Office of Emergency Services provides phone and text messaging in case of an emergency, but because of the proliferation of cellular phones and the lack of information in modern-day telephone directories people must sign up for this (search: Sacramento Ready) service. Other messages have to do with mitigating flood risk by buying flood insurance and outreach related to keeping our water clean.

The following six are required

1. Know your flood zone
2. Buy flood insurance
3. Sign up for emergency notifications
4. Protect your property
5. Get a building permit
6. Don't dump

Additional flood-related messages (up to 4) could be credited if they are related to the topics of flooding, drainage, storm water, natural floodplain functions, or flood-related hazards. The PPI committee has previously identified four additional messages that are specific to Sacramento County and have been provided to the public over the years consistently, ranging from public service announcements to mailers and other media. The four community-specific messages below will be treated herein as topics and are numbered for CRS tracking purposes.

7. Talk to your insurance agent about Zone X coverage
8. Call 311 to report flooding
9. Keep streams and ditches clean
10. Only rain down the drain

The PPI Committee reviewed the ten current topics and messages and offered no revisions.

Know Your Flood Hazard

The target audience is encouraged to learn about and to understand their flood hazard (topic 1). The best way to learn about the flood hazard at a particular address is to contact the County Floodplain Management Section at (916) 874-7517. There is a lot of information available at www.StormReady.org, and specific questions can be asked by clicking on Floodplain Information. Another great resource is the County's ALERT System on the Storm Ready page, which takes one to the stream and rain gauge web portal.

For a broader picture, review the Sacramento County Watershed Management Plan as updated September 29, 2021, and is Appendix "I" of the Sacramento County Local Hazard Mitigation Plan. It is posted on www.StormReady.org under Watershed Management.

Flood Insurance

The homeowner's insurance policy does not cover flood. Flood insurance is a separate policy available from the NFIP run by FEMA (topic 2). Federal legislation in 2012 allowed private

insurers to cover flood. Since then, the California Insurance Commissioner has authorized several firms to sell flood insurance in the state. To learn more, simply do an Internet search for flood insurance in California.

Risk Rating 2.0

According to FEMA's risk-rating webpage www.fema.gov (search "flood-insurance risk-rating") or visit <https://www.fema.gov/flood-insurance/risk-rating>, this new rating method is effective for new policies beginning October 1, 2021, and renewals after April 1, 2022. Therefore, as of April 1, 2023, FEMA has fully implemented the NFIP new Risk Rating 2.0 pricing approach.

FEMA states that "Risk Rating 2.0 leverages industry best practices and cutting-edge technology to enable FEMA to deliver rates that are actuarially sound, equitable, easier to understand, and better reflect a property's flood risk."

While there are big changes with this new pricing approach, discounts to policyholders in communities who participate in the CRS will continue. Communities can continue earning NFIP rate discounts of 5% - 45% based on the CRS classification. However, since Risk Rating 2.0 does not use flood zones to determine flood risk, the discount will be uniformly applied to all policies throughout the participating community, regardless of whether the structure is inside or outside of the Special Flood Hazard Area.

Flood Mitigation Measures

Flood mitigation measures (topic 4) are categorized as structural or non-structural.

Structural measures are civil works projects that keep floodwater away from properties. The Sacramento Area Flood Control Agency (SAFCA), with its state and federal partners, has worked on improving flood control for the urban areas of the County. For more information about levees and dams, one should go to www.safca.org. Other structural measures include storm drainage improvements, detention basins, and routine maintenance of those systems. Questions regarding drainage systems should be asked via telephone number 3-1-1.

Non-structural flood mitigation measures focus on reducing the risk of flooding by raising the floor of the building so that it is safely above the base flood elevation, directing surface water away from the structure, and local flood-proofing such as berms and walls. Caution must be taken not to direct your drainage problem onto an unaware neighbor. Property owners should seek advice and feel free to contact 3-1-1 with site-specific questions.

Of course, evacuation planning and flood insurance are important 'non-structural' flood mitigation measures also.

Evaluation

Measurements are not a requirement of the CRS , still it is interesting. Though it is difficult to know how much progress is being made because of the proliferation of private flood insurance in California. As discussed, there is no practical way to know the number of flood insurance policies that are not under the NFIP. It is believed that, like most forms of advertising, we must keep up the effort or people will simply forget about flooding. This is particularly true during years of drought.

Table 9 - Sacramento County Projects (see Attachment T9)

Sacramento County DWR outreach projects are listed in Table 9. There are fifteen listed projects based on input from the PPI Committee and focused on the desired outcomes listed in Table 8.

The PPI Committee reviewed Table 9, listing fifteen OP numbered projects, and determined that all of these are active and appropriate projects. The implementation, status, and recommendations can be found on the table.

Key County PPI Projects include:

- Brochure inserted with the County Utility Bill once each year
- Direct mail brochure to those addresses located in the FEMA SFHA, local flood hazard area, and repetitive flood loss areas
- Storm Ready Booklet is available upon request and at various outreach projects
- Elected official flood insurance outreach at public meeting (see Attachment H)
- Social media outreach (see Attachment FRP4 Social Media Plan 2024)

Outreach Projects that were not implemented

At this time, the dam mailer has not been implemented (OP#6). The Committee thought that the dam protection area mailer should be prepared in coordination with SAFCA and the City of Sacramento. The tone of the message should be congratulatory for the huge effort in improving flood control, while explaining the residual risk and encouraging flood insurance.

Table 10 - Stakeholder Projects (see Attachment T10)

In addition to and in partnership with the Sacramento County DWR, numerous other stakeholders have a sincere interest in the same goals. Table 10 lists fifteen (OP #16 to OP #30) other stakeholders and their projects that have messages that relate to this PPI. The implementation, status, and recommendations can be found on the table.

The Committee suggested that DWR should provide the handout (Attachment H) to each of these partners as they consider their outreach efforts for the coming storm season.

Other Public Information Initiatives

Table 11 - Crossover Activities (see Attachment T11)

Six CRS activities require publicity of a service or regulation. The affected activities are:

- OP7 - Activity 320 (Map Information Service) explaining map information to the public and Activity 370 (Technical assistance) advising people who have questions about flood insurance
- O10 - Activity 350 (WEB) identify how the credited element worked, how effective it was estimated to be, and what changes were recommended for improving its effectiveness
- OP11 - Activity 360 (Flood Protection Assistance) technical assistance on property protection
- OP12 – Activity 370 (Coverage Improvement Plan), one project each year that demonstrates that the community’s elected leadership encourages people to purchase or increase their flood insurance coverage
- OP14 - Activity 370 (Flood Insurance Promotion) technical assistance on flood insurance
- OP13 - Activity 540 (Drainage System Maintenance) stream dumping regulations
- OP 7, 11, 14 - Activity 620 (Levees) discussion of flood insurance

The PPI Committee examined other public information activities in addition to outreach projects as recommended by the CRS guidance manual.

Property owners must understand the flood hazard that could affect their property, the chance of that happening, and the extent of damage that could occur. Next, they should consider their tolerance for that risk and how to mitigate the risk. Of course, flood insurance is an important component of mitigation, so a property owner or tenant can recover after a flood.

Simple equation: hazard x probability = risk

Example: if there is a 5 percent chance of \$50,000 in damage, the risk could simply be expressed as \$2,500 per year.

But this is not the entire story because of the noncyclical nature of weather patterns.

Crossover activities, Table 11, are the various ways that the County, Realtors, emergency managers, insurance agents, and media work to help us understand flood risk. Table 11 outlines which outreach project it is closely related to, the element for credit, the action required, and the schedule.

The PPI Committee examined other public information activities in addition to outreach projects as recommended by the CRS guidance manual. Table 11 outlines which CRS outreach activity and element it is closely related to, status, recommended action, and schedule.

Flood Response Preparations

Every storm is different and affects people and properties in different ways. Sometimes it can become a flood emergency, thus, there is great value in drafting messages ahead of time so that they can be edited and disbursed on short notice. Table 12 lists the County's flood response preparation and the messaging in each outreach effort.

The PPI Committee recognizes that occasionally, various forms of media can quickly spin up a story, and it is important to control the message so that people can take necessary actions.

Table 12 – Flood Response (see Attachment T8)

Table 12 - Flood Response Preparation		
FRP#	Flood Response Preparation	# of flood related topics
1	Media kit with background information for reporters	Message: 1-6, 8
2	Radio public service announcement	Message: 2, 4, 9
3	Handouts on grant programs	Message: 4
4	Social media plan	Message: 1, 2, 4, 8, 9
5	Press release	Message: 8, 9

The listed Flood Response Preparation (FRP) numbers in Table 12 are as follows:

1. Media Kit 2024 (Attachment FRP1)
2. Radio and TV Ads 2024 (Attachment FRP2)
3. Handouts on grant programs sample letters 2024 (Attachment FRP3, 3a, 3b)
4. Social Media Plan 2024 (Attachment FRP4)
5. Press Release 2024 (Attachment FRP5)

Annual Evaluation Update

The PPI Committee meets twice a year to evaluate the Plan and incorporate any needed revisions. The evaluation covers:

- A review of the projects that were completed
- Progress towards the desired outcomes
- Recommendations regarding projects not completed
- Changes in the target audiences
- Review of FRP material (current and appropriate)

Staff has incorporated recommendations made by the committee. The PPI Annual Evaluation Report will be submitted to the Board of Supervisors for review and as part of the County's cycle verification package to the CRS.

Additional Outreach Discussion (Projects not on Tables)

The following activities do not show up in the tables herein:

- High-Water Jamboree October 19, 2024
- Flood Preparedness Week (typically during the last full week of October)
- Local Hazard Mitigation Plan posted at www.StormReady.org
- Delta Flood Risk Reduction Plans posted at www.StormReady.org
- FEMA Grants – The County Floodplain Management staff is actively mitigating flood risk by utilizing grant funds
- Beach Stone Lake Flood Risk Reduction Program

Levee Accreditation

In 2005, FEMA issued a memorandum to its floodplain mapping staff reminding them of the requirements of Code of Federal Regulations 44 CFR 65.10, which outlines the requirements of levee certification. In July 2006, the US Army Corps of Engineers sent a letter to SAFCA stating that they could no longer stand behind their levee certification. FEMA has offered a grace period allowing time to complete the urban flood protection projects, including improvements to Folsom Dam and levees on the American River, the Sacramento River, those levees protecting Natomas, and the urban creeks in the City of Sacramento. SAFCA is nearing completion of these levee improvements and is expecting completion near the end of 2025.

Adoption

The original document was adopted by Resolution #2015-0864 on November 10, 2015, as part of the resolution to continue participation in the CRS . This PPI review will be provided to management and elected supervisors of Sacramento County and will be posted on the internet.

Attachments

- ATT FRP1 Media Kit 2024
- ATT FRP2 Radio and TV Ads 2024
- ATT FRP3 (a and b) Handouts on grant programs sample letters 2024
- ATT FRP4 Social Media Plan 2024
- ATT FRP5 Press Release 2024
- ATT H Handout and Talking Points for Public Meetings
- ATT MA PPI Committee Meeting Agenda 10/31/2024
- ATT M PPI Committee Meeting Minutes 10/31/2024
- ATT T8 Desired Outcomes
- ATT T9 Sacramento County Projects
- ATT T10 Stakeholder Projects
- ATT T11 Crossover Activities

Sacramento County Stormwater Utility (Drainage)

The Department of Water Resources is the organization primarily responsible for drainage and flood control within the urbanized and urbanizing portions of unincorporated Sacramento County. The drainage and flood control system operated and maintained by Sacramento County consists of 1,443 miles of storm drain pipe, 400 miles of creeks and open channels, 33 pump stations, and 18 detention basins. Municipalities, local reclamation, and flood control districts provide additional drainage and flood control services within their jurisdictions.

Our mission is to protect the community and its waterways:

- through sound planning, construction, repair, and improvement of drainage and flood control systems
- monitoring pollutants in local creeks to protect the water quality
- educating the community on ways to keep creeks and rivers pollution free

In the event of severe flooding, we work with the Sacramento County Office of Emergency Services (OES) to decide if the situation progressed to the point where affected residents may need to evacuate. Evacuation orders will come only from (OES) or Sacramento County Sheriff's Department.

We also work with the Sacramento Area Flood Control Agency (SAFCA) in the development and implementation of regional flood control projects and revisions to floodplain mapping.

For detailed information, please see www.StormReady.org.

Media Contact

Matt Robinson

916-874-4517 (o); 916-591-2292 (c)

robinsonma@saccounty.gov

Media Resources

SACRAMENTO COUNTY SANDBAG INFORMATION

Sacramento County opens three (3) sandbag distribution sites in November to allow residents in flood prone areas to discard their old sandbags and replace them with new ones. The locations are Branch Center (3847 Branch Center Rd.), the Orangevale Community Center (6826 Hazel Ave.), Sacramento Metropolitan Fire Station #116 (7995 Elwyn Ave). More locations may open depending on the severity of future storms and the potential of flooding. Those extra sites may also close after a storm passes.

Except for the two dedicated sites, the county does not open sandbag sites during short duration or routine storm events that are typical for Sacramento. Due to the lead-time needed to get sites operational it is not effective to open sandbag sites during most storms. By the time the sandbag distribution sites are operational, most storms will have passed, and any localized flooding will have already occurred. In fact, if your property has a history of flooding or recurring standing water each year (such as water building up at the garage or back patio for example), you are encouraged to get sandbags in advance of the rainy season when Branch Center or Orangevale first open.

Sacramento County's sandbag sites are self-serve. Bags and sand are available at each location, but you must bring your own shovel. Sites not operated by the County of Sacramento are intended for use by residents of the jurisdiction operating the site. For example, the sandbag sites operated by the City of Citrus Heights are intended for use by the residents of Citrus Heights, etc.

Please go to www.StormReady.org for the status of each Sacramento County managed sandbag site.

Sandbag Locations

Name	Location
County Branch Center	3847 Branch Center Rd. Sacramento CA 95827
Jean Harvie Senior Citizen & Community Center	14273 River Rd. Walnut Grove CA 95690
Jose P. Rizal Community Center	7320 Florin Mall Dr. Sacramento CA 95823
Orangevale Community Center	6826 Hazel Ave. Orangevale CA 95662
Point Pleasant United Methodist Church	3329 Point Pleasant Rd. Elk Grove CA 95757
Sacramento Metropolitan Fire Station #106	2200 Park Towne Cir. Sacramento CA 95825
Sacramento Metropolitan Fire Station #55	7776 Excelsior Rd. Sacramento CA 95829
Sacramento Metropolitan Fire Station #116	7995 Elwyn Ave. Rio Linda CA 95673
Wilton Fire Station	10661 Alta Mesa Rd Wilton CA 95693

Sacramento County Rainfall and Stream Level Information System Tutorial

Sacramento County's online Rainfall and Stream Level Information System -- also known as the ALERT (Automated Local Evaluation in Real Time) System -- provides rainfall, stream level and weather information throughout the Sacramento County region. This tutorial is designed to aid users in navigating the ALERT System website to find information pertinent to their specific area of interest.

The Home Page

The ALERT System is accessed through www.SacFlood.org. Links to the most frequently accessed reports appear on the home page under the following headings as shown below. Most users will find what they need just using links under these two headings alone.

Stream Level Summaries

Rainfall Summaries

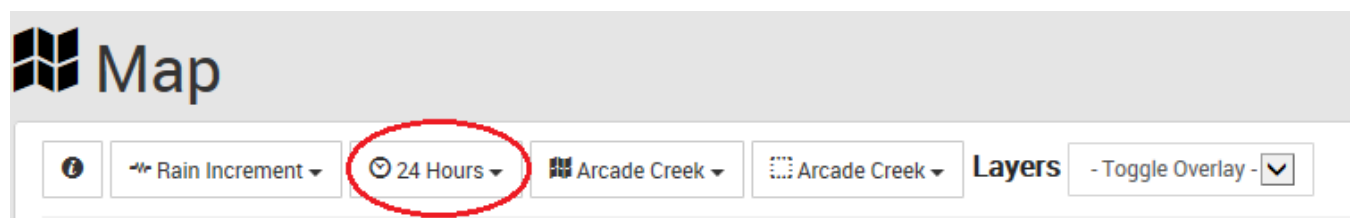
For additional information regarding these reports, see the **STREAM LEVELS** and **RAINFALL TOTALS** sections below within this document.

Links to area specific maps appear under the following headings as shown below.

Stream Level Maps

Rainfall Maps

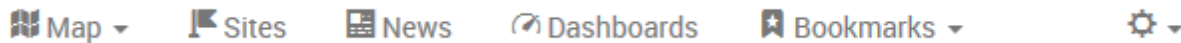
These summaries and maps are organized by watershed to make it easy to find your area of interest. Each of the "Rainfall Maps" default to show the total rainfall for the most recent 24 hours, but can be changed to show different durations by selecting a different time interval using the pull down filters at the top of the map as shown in the figure below.




At the bottom of the home page in the "For Your Information" section, you will find external links to additional sources of data. From the "Water Resources" link, residents can find a variety of flood preparedness information. The "California Data Exchange Center" is another source for hydrologic data. And the "California Nevada River Forecast Center" provides river and precipitation forecasts for the Sacramento region.

The Navigation Bar

Near the top of the home page, below the Sacramento County ALERT System logo, is the navigation bar which looks like the image below on standard computers,

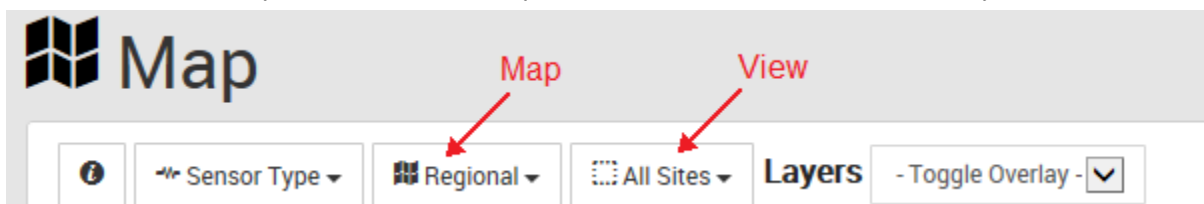


and as three lines  on a mobile device. The navigation bar provides users with alternative methods of finding data. The most useful, perhaps, being the “Map”, “Dashboards” and “Bookmarks” menus.

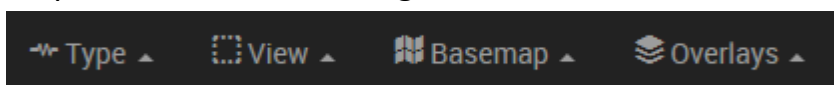
Map

There are two options under the “Map” pull-down menu: “Map” and “Pan and Zoom”.

- The “Map” option links to static maps. These are the same maps available under the “Stream Level Maps” and “Rainfall Maps” headings on the home page. The user can focus on particular areas of interest, or gauge types, etc., by using the filters “Sensor Type”, “Map” and “View” at the top of the page (see image below). “Views” are subsets of gauge sites grouped by either watershed (i.e. Arcade Creek, Dry Creek, etc.), or operating agency (i.e. Sacramento County, City of Sacramento, etc.), or data source (i.e. ALERT, ALERT2, CDEC, etc.).



- The “Pan and Zoom” option links to a zoomable map that has the same “Sensor Type” and “View” filter options as the static maps, located at the bottom of the screen. Additionally, different basemaps can be selected, such as satellite imagery, and radar can be overlain on the map. The “Sensor Type”, “View”, “Basemap” and “Overlay” filters appear at the bottom of the “Pan and Zoom” map and look like the image below.

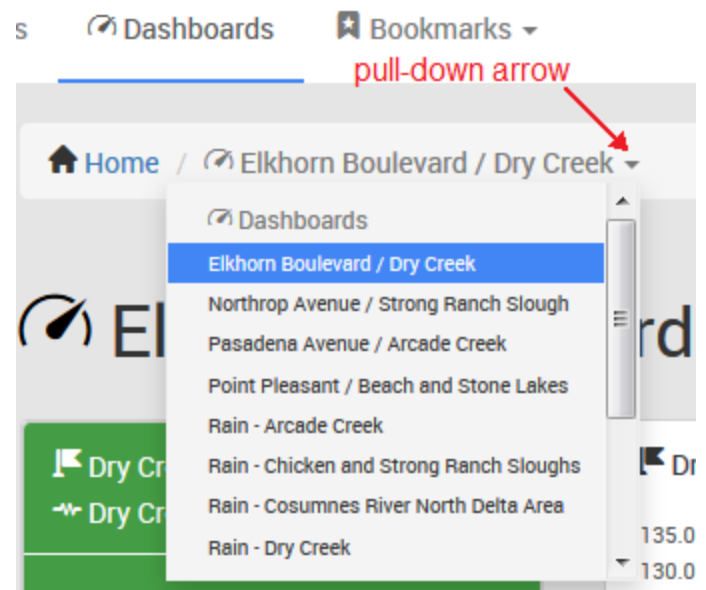


Sites

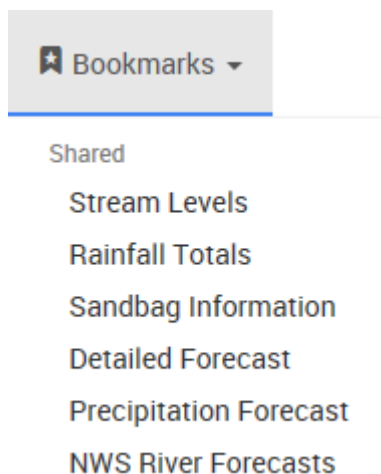
Selecting “Sites” from the navigation bar takes you to a list of all data collection sites available on the ALERT system website. This list is mostly useful if you know the name of the site that you are interested in. Filter options are the same as for maps. If you filter based on sensor type you will get a list of the most recent reading.

Dashboards

A dashboard is a visual display of the critical information and sensor data needed to understand and assess the flood risk for a particular hot spot (a “hot spot” is an area that has a history of flooding and/or is susceptible to flooding) or watershed. Rain dashboards group rain sensors by watershed and provide frequency estimates during periods of intense rainfall. To view a dashboard, select “Dashboards” from the navigation bar. The default dashboard will load. To view different dashboards, select the pull-down arrow next to the name of the loaded dashboard to bring up a list of available dashboards. Select the desired dashboard from the list.



Bookmarks

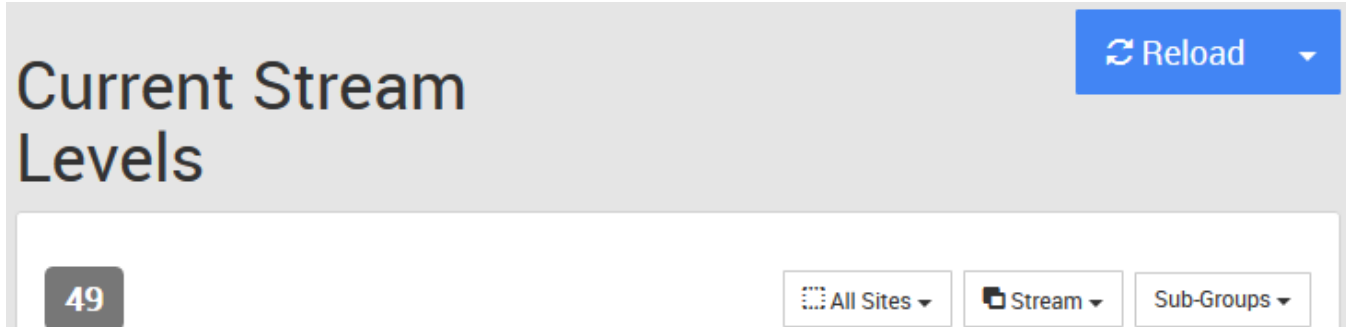


From the Bookmarks pull-down menu on the navigation bar at the top of the page, users can access additional information as explained below.

STREAM LEVELS

Selecting “Stream Levels” takes you to the same summaries available under the “Stream Level Summaries” heading on the home page. This information is of particular interest for residents if you live near a stream. The user can filter sensor data for specific areas by selecting their area of interest from the “Sub-Groups” pull-down menu (see below). Monitor stage indicates there is a

significant rise in the creek level. When a stream reaches monitor stage, the level in the monitor stage column will be highlighted. If the water level continues to rise, the stream can potentially reach flood stage. When a stream reaches flood stage, the level in the flood stage column will be highlighted. Graphs and other detailed information can be accessed by clicking on the “Site” or “Sensor” name for a specific stream.

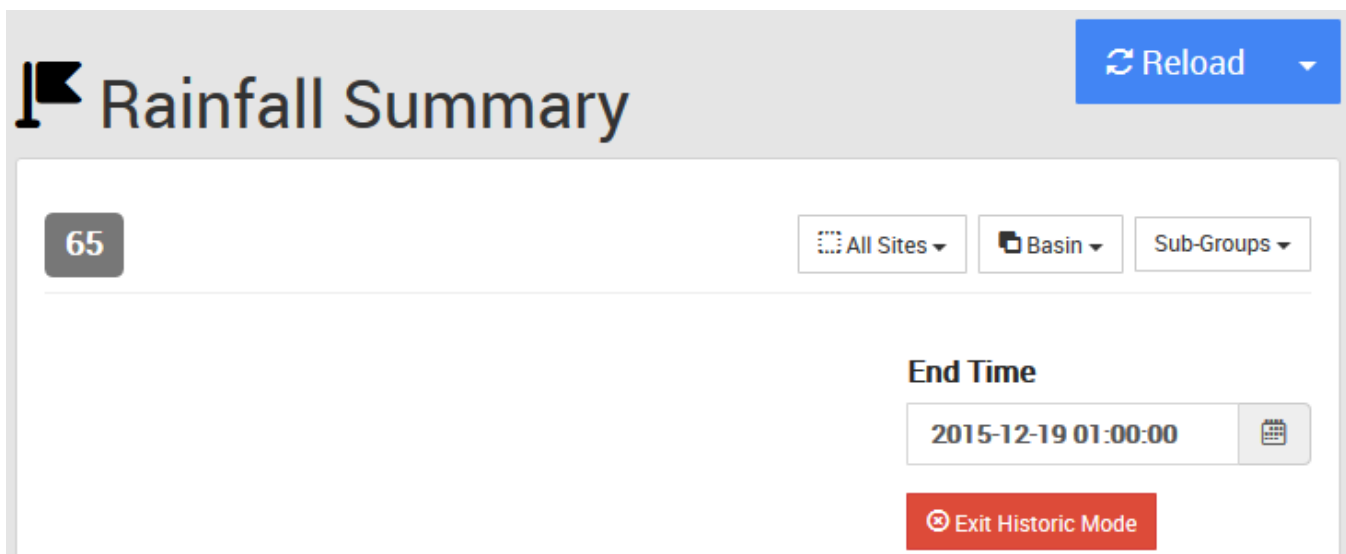


Current Stream Levels Reload

49 All Sites Stream Sub-Groups

RAINFALL TOTALS

Selecting “Rainfall Totals” from the Bookmarks menu takes you to the same summaries available under the “Rainfall Summaries” heading on the home page. This report gives rainfall information in increments of time ranging from 15 minutes to 24 hours. Like the “Stream Levels” page, the user can filter sensor data for specific areas by selecting their area of interest from the “Sub-Groups” pull-down menu (see below).



Rainfall Summary Reload

65 All Sites Basin Sub-Groups

End Time

2015-12-19 01:00:00 Calendar Icon

Exit Historic Mode

An additional useful feature of the “Rainfall Summary” report is the ability to view summary data for prior time periods. Edit the “End Time” below the filter pull-down menus to view past data. Click the red “Exit Historic Mode” box to return to viewing the most current data.

SANDBAG INFORMATION

The link to sandbag information is very important to any resident living near a stream or those that have experienced flooding in the past. –It’s important to note that all storm events are unique and any property can experience flooding. The sandbag site table displays all sites, county operated sites and/or non-county operated sites. The status column indicates if a county operated site is open or closed and provides contact information for non-county sites. If you are not sure which site is nearest your property, you can find the sites on the map link.

DETAILED FORECAST

The Detailed Forecast links to a 7-day National Weather Service weather forecast for the Sacramento area.

PRECIPITATION FORECAST

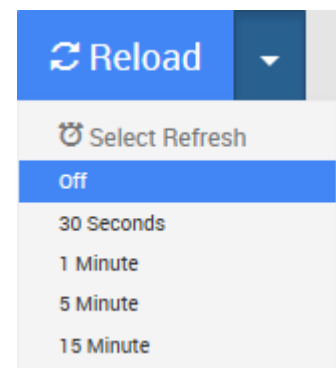
The National Oceanic and Atmospheric Administration link provides 6-day rainfall predictions by time increment and by geographic location.

NWS RIVER FORECAST

The California Nevada River Forecast Center collects rainfall and flow data from a variety of sources and uses the information to make 5-day forecasts of select river locations. When the user clicks on a location, data relative to river forecast elevation will appear for specific sensor sites.






A word regarding “Reload”



Pages that display data do not automatically refresh as data is added to the database. Most pages include a blue button labeled “Reload” near the top of the page that can be used to refresh the page with current data. Additionally, if you wish to keep a particular page open in your browser, you can select an automatic refresh rate by using the pull-down menu next to the blue “Reload” button. Timed signals are sent approximately once an hour. But during active rainy periods, data will appear in the database within 2 to 5 minutes of when it is observed.



Stormready 2024/2025

TV

<p><u>Video</u> StormReady.org throughout</p> <p>Call 311 if you see Localized Flooding</p>    <p>BE STORM READY</p>	<p><u>Audio</u></p> <p>If you live in unincorporated Sacramento County and see localized flooding in your area... call 311...</p> <p>Calling 311 is the best way get help to stop localized flooding before it gets worse. Help us help you.</p> <p>Call 311.</p> <p>or go to StormReady.org</p>
<p><u>Video</u> StormReady.org throughout</p>  	<p><u>Audio</u></p> <p>Just last winter Sacramento County experienced weather like we haven't seen in a long time.</p> <p>Before the next storm hits...</p> <p>Be storm ready this year by going to StormReady.org to do things like...</p> <p>... make a Storm-Ready Checklist...</p> <p>... create an Emergency Preparedness Kit...</p> <p>Find the nearest sand bags location.</p>

 <ul style="list-style-type: none"> - Create a Storm-Ready Checklist... - Have an Emergency Preparedness Kit... - Clear your leaves. - Sand bags locations - Knowing when to evacuate <p>Learn how to protect your family and property from storm and flood hazard.</p>  <p>BE STORM READY</p>	<p>And other flood safety information...</p> <p>Clearing your leaves.</p> <p>At stormReady.org you'll learn how to protect your family and property from storm and flood hazard.</p> <p>Go to. StormReady.org. today</p> <p>Be Storm Ready</p>
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Radio

Department of Water Resources Flood Insurance : 15 script

"With all the recent storms, don't get caught without protection. For peace of mind, be prepared and **get flood insurance today**. It takes 30 days for a flood insurance policy to take affect. Visit flood ready dot org or flood smart dot gov.

Disclaimer (read fast) This message is brought to you by the Sacramento County Storm Water Utility."

Department of Water Resources Sandbag Locations : 15 script

"Are you storm ready this coming winter? Did you know that by **clearing storm drains and raking up leaves** you can prevent street flooding? To find out where Sacramento County has opened free sandbag locations go to storm ready dot org."

Disclaimer (read fast) This message is brought to you by the Sacramento County Storm Water Utility.

Department of Water Resources Localized Flooding Help : 15 script

"Are you storm ready? Did you know that clogged drains are the number one cause for localized flooding? Do your part to keep drains clear by raking and disposing of your leaves and debris. Report localized flooding by dialing 3-1-1.

Disclaimer (read fast) This message is brought to you by the Sacramento County Storm Water Utility."

**Department of Water
Resources**
Matt Satow
Director



Divisions
Water Supply
Drainage
Administrative Services/Finance

County of Sacramento

DATE

Owner
Address
City State Zip

Subject: Address

Homeowner:

Sacramento County Department of Water Resources (DWR) will be submitting a hazard mitigation grant application notice of intent on DATE, for a 20XX grant. The subject property is at risk of flooding and may qualify for a home elevation project; that is, lifting the house so that it is safely above the flood hazard of NAMED Creek. To learn more about your flood risk please feel free to contact us.

The grant program is designed to reduce loss exposure to the insurer (the federal government). Congress made some changes to the National Flood Insurance Program beginning in 2012 and you may have noticed significant increases to your flood insurance premiums. Among other reasons, the increasing cost of insurance is meant to encourage people to mitigate the flood risk.

Flood risk is based on elevation. DWR may have elevation information on file for your home, or staff can direct you to obtaining that information.

If you think you might be interested in elevating your home safely above the flood hazard, please return the attached notice of interest form to me.

Also, any substantial improvement of an existing structure in a flood hazard area must be constructed at least 18 inches above the flood hazard elevation. Please build responsibly in or near a floodplain.

Sincerely,

Kevin Siu, P.E.
County of Sacramento - Department of Water Resources
siuk@saccounty.gov

**Department of Water
Resources**
Matt Satow
Director



Divisions
Water Supply
Drainage
Administrative Services/Finance

County of Sacramento

DATE

Owner
Address
City State Zip

Subject: FEMA House Elevation Grant

Homeowner:

As you've requested, the County of Sacramento Department of Water Resources applied for a FEMA grant to elevate your home at ADDRESS and recently received notice of grant funding approval for your project.

The FEMA grant pays 75 percent of the eligible cost and the owner is responsible for the remaining 25 percent. If your household qualifies as low income based on taxable income and number of people in the household, you might qualify for additional financial assistance for your house raise project. Search California HCD income limits.

Time is of the essence. This grant has limited time and money available. Please contact me and/or Eugene Balinski at balinskie@saccounty.gov to begin this home elevation process.

Sincerely,

Kevin Siu, P.E.
County of Sacramento - Department of Water Resources
siuk@saccounty.gov

**Department of Water
Resources**

Matt Satow
Director



Divisions

Water Supply

Drainage

Administrative Services/Finance

County of Sacramento

DATE

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Sincerely,

Kevin Siu, P.E.

County of Sacramento - Department of Water Resources

siuk@saccounty.gov

Sacramento County Social Media Plan						
Run Schedule/Triggers	Subject with URL	Website	Author	Can it be Prescheduled?	Twitter	Facebook
As required	Know your flood risk	www.StormReady.org	Matt Robinson	Yes	For flooding call 3-1-1.	If you are experiencing neighborhood flooding, please call 3-1-1.
As required	Insure your property	www.StormReady.org	Matt Robinson	Yes	Do you qualify for a low-cost low-risk flood insurance policy? Visit stormready.org for details. It takes 30 days for a policy to take effect.	Do you qualify for a low-cost low-risk flood insurance policy? Visit stormready.org for details. It takes 30 days for a policy to take effect.
As required	Prepare for the storm	www.StormReady.org	Matt Robinson	Yes	Check www.StormReady.org /ALERT for the flood levels of local streams.	Do you live near a creek? You can monitor the level of neighborhood waterways on www.StormReady.org /ALERT.
Start November 1/Run once a month or before a storm hits	Protect your property; rake your leaves	www.StormReady.org	Matt Robinson	Yes	Four Sacramento County operated sandbag sites are open.	Four Sacramento County operated sandbag sites are open.
As required	Call 3-1-1 to report flooding	www.StormReady.org	Matt Robinson	Yes	Sacramento is experiencing high intensity storms. For up-to-date information, monitor local television and radio stations.	Sacramento is experiencing high intensity storms. For up-to-date information, monitor local television and radio stations. Always have a battery-powered radio in your emergency kit.

	Date to Post	FB / T	Post	Graphic Y/N
1.	10/10	T/FB	Remember – Only rain down the drain	Y
2.	10/12	T/FB	What do you call the curbside opening that collects water from streets? Gutter? Catch basin? Storm Drain System? http://tinyurl.com/zl2z2xe	Y
3.	10/15	T/FB	Learn more about the quality of your neighborhood drinking water. http://tinyurl.com/zuglfgn	Y
4.	10/17	T/FB	Storm drainage problems are frequently caused by debris blocking water flow. Rake, sweep, & remove debris from the drain inlets.	Y
5.	10/19	T/FB	Flood concerns: Receive emergency alert information on your phone or email. www.Sacramento-Alert.org	Y
6.	10/21	T/FB	On a typical summer day a million gallons of water goes through Sac County's drainage system. During Heavy rains? About a billion gallons.	Y
7.	10/26	T/FB	First flush: The 1st big rain after an extended dry period. Learn more how this affects creeks & rivers. http://tinyurl.com/zl2z2xe	Y
8.	10/27	T/FB	Rake your leaves and prevent localized flooding by keeping storm drains clear for early winter storms.	Y
9.	10/28	F	Sacramento County's Stormwater Utility will open sandbag sites on November 1. The sites are self-service. We supply the sand and bags.	Y
10.	11/1	FB	Three (3) sandbag sites are open today for residents of the Sacramento County Stormwater Utility: 1. Orangevale Community Center at 6826 Hazel Avenue 2. County Branch Center at 3847 Branch Center Road 3. Westside Park at 6555 W. 2nd Street in Rio Linda Remember to bring your own shovel. The sites are self-serve. For more information, please see www.stormready.org .	Y
11.	11/1	T	3 Sac County sandbag sites are open today: http://tinyurl.com/jryojgh . Remember to bring a shovel. All sites are self-serve & 20-bag limit.	Y
12.	11/2	T/FB	Remember to turn off your landscape irrigation as state regulations restrict watering within 48 hours of measurable rainfall.	Y
13.	11/3	T/FB	Want to learn more about our region's flood history? http://tinyurl.com/hxuxhtml	N
14.	11/7	T/FB	Sand bags are limited to 20 per Sac County	Y

	Date to Post	FB / T	Post	Graphic Y/N
			Stormwater Utility customer. An average passenger vehicle will hold no more than 20 sand bags.	
15.	11/11	T/FB	Just a few inches of water from a flood can cause tens of thousands of dollars in damage. Buy your flood insurance now!	Y
16.	11/14	T/FB	Find out how we are partnering with cities & districts to update the countywide Local Hazard Mitigation Plan. http://tinyurl.com/hq7ye5l	Y
17.	11/14	T/FB	Take our survey: What do you think are Sacramento County's biggest natural hazard risks: #flood, #quake, #drought? http://tinyurl.com/hagw7tc	Y
18.	11/22	T/FB	Remember: Flood Watch = Be Aware. Flood Warning = Take Action.	N
19.	12/9	T/FB	Find out your escape route if there's flooding: http://tinyurl.com/gt7hzz2	N
20.	12/9	T/FB	Learn more about the flood mitigation efforts in the Beach Stone Lakes area. http://tinyurl.com/hpoglkq	N
21.	12/12	T/FB	Do you qualify for a low-cost low-risk flood insurance policy? http://tinyurl.com/jafdwu4	N
22.	12/15	T/FB	Looking for maps of the Sac County 100-year floodplain, creeks or evacuation routes? http://tinyurl.com/ha2nxe9	Y
23.	12/18	T/FB	Want to see a map of the creeks in Sacramento County? http://tinyurl.com/hoyxtme	Y
24.	12/19	T/FB	Use the ALERT system during heavy storms to monitor rising stream levels in your area. https://www.sacflood.org/home.php	N
25.	1/2	T/FB	Learn the four steps to flood safety. http://tinyurl.com/zxx4d26	N
26.	1/6	T/FB	Do you live in a flood zone? Check www.stormready.org and click on Flood Zone Information.	N
27.			Turn Around, Don't Drown. During floods, more people are trapped and die in their vehicles than anywhere else.	
			Creek and Stream Monitor and Flood Warnings	
			The approaching storms could see a quick rise in Sacramento County creeks and streams. Follow the levels of those near you at www.sacflood.org	
			Dry Creek near Downstream Pump Station 15 has reached the 29.4 ft monitor stage. Flood stage is 40.5 ft. Follow at http://www.sacflood.org	

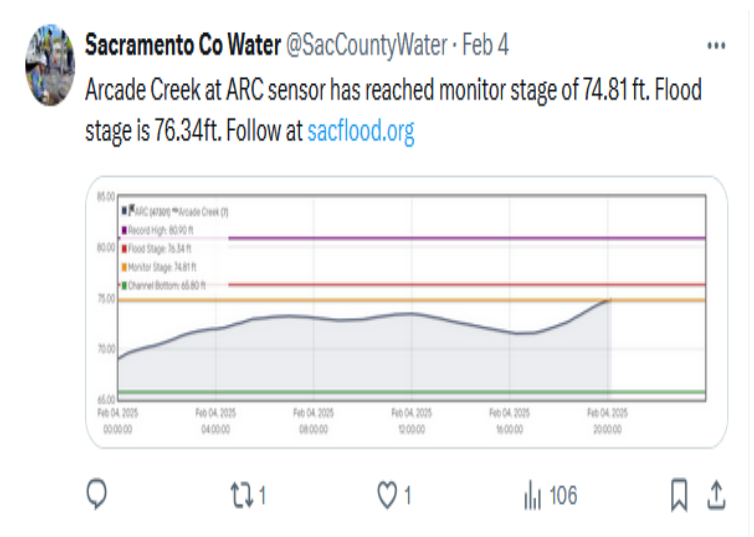
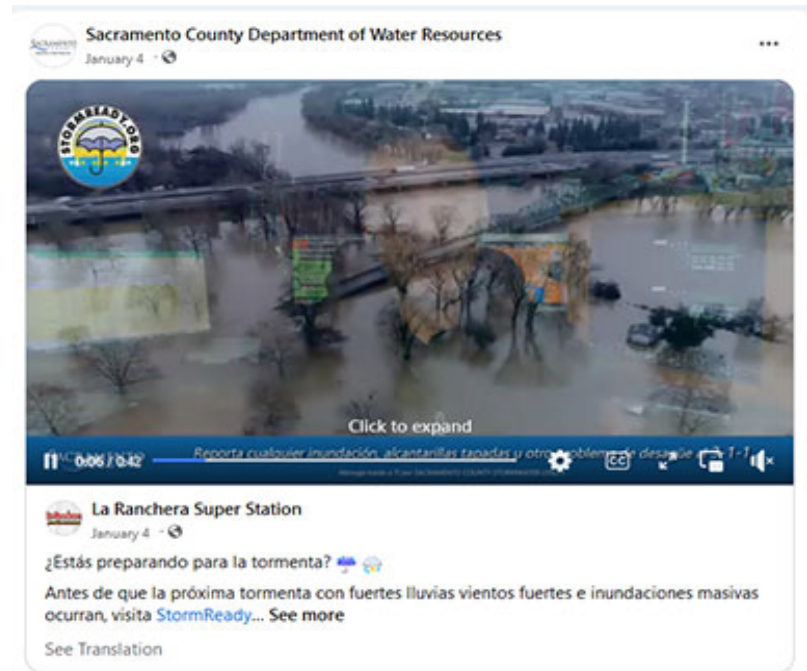
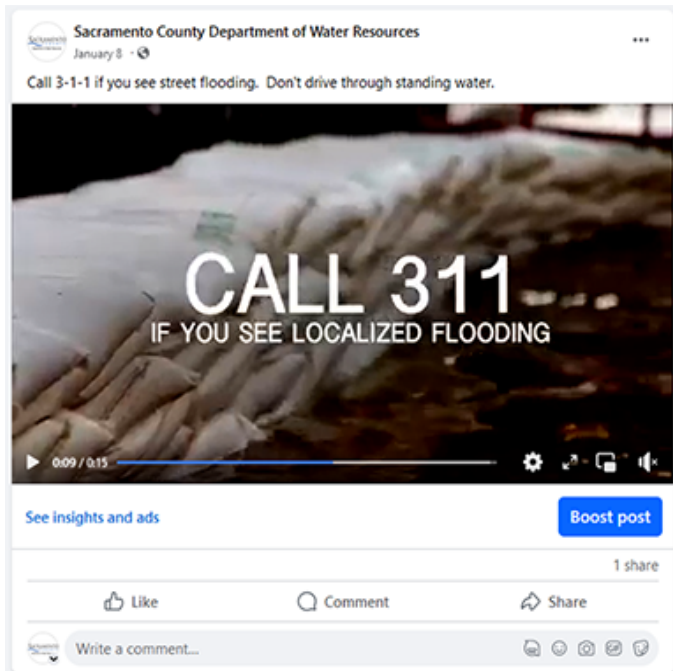
	Date to Post	FB / T	Post	Graphic Y/N
			The Mokelumne River at Bensons Ferry has reached 12.0 ft Monitor Stage. Flood stage is 17.0 ft. Follow at http://www.sacflood.org	
			Arcade Creek at ARC sensor has reached the flood stage of 76.34 ft. Follow at http://sacflood.org .	
			Arcade Creek at ARC sensor has reached monitor stage of 74.81 ft. Flood stage is 76.34ft. Follow at http://www.sacflood.org Follow at http://sacflood.org	
			Use the ALERT system during heavy storms to monitor rising stream levels in your area. https://sacflood.org/home.php	
			Morrison Creek at Florin Road has reached the 19.5 ft monitor stage. Flood stage is 20.5 ft. Follow at http://sacflood.org	
			Dry Creek Bypass at Elkhorn has reached the 44.4 ft monitor stage. Flood stage is 45.6 ft. Follow at http://sacflood.org	
			Eagles Nest Road bounded by Jackson Highway & Sunrise Boulevard is closed due to road flooding. Sign up to receive road closure information at: https://tinyurl.com/y3okc7p6	
			Arcade Creek at ARC has reached the monitor stage of 74.81 ft. Flood stage is 76.34 ft. Follow at http://sacflood.org .	
			The Cosumnes River at Michigan Bar has reached the 7 ft monitor stage. Flood stage is 12 ft. Follow at http://sacflood.org	
			Dry Creek West branch at Elkhorn has reached the 44.9 ft monitor stage. Flood stage is 45.9 ft. Follow at http://sacflood.org	
			Dry Creek East branch at Elkhorn has reached the 48.9 ft monitor stage. Flood stage is 49.9 ft. Follow at http://sacflood.org .	
			Dry Creek East branch at Elkhorn has reached the flood stage at 45.6 ft. Follow at http://sacflood.org	
			Arcade Creek at ARC sensor has reached the flood stage of 76.357 ft. Follow at http://sacflood.org .	
			Cripple Creek at Sunrise sensor has reached monitor stage of 152.74 ft. Flood stage is 155.10 ft. Follow at http://www.sacflood.org	
			Arcade Creek at Pasadena Avenue sensor has reached	

	Date to Post	FB / T	Post	Graphic Y/N
			monitor stage of 73.60 ft. Flood stage is 76.18 ft. Follow at http://www.sacflood.org	
			Arcade Creek at Watt Avenue sensor has reached monitor stage of 73.60 ft. Flood stage is 76.18 ft. Follow at http://www.sacflood.org	
			Strong Ranch Slough at Hurley Way sensor has reached monitor stage of 33. 90 ft. Flood stage is 35.90 ft. Follow at http://www.sacflood.org	
			Magpie Creek (Watt Ave., south of Roseville Rd) sensor has reached monitor stage of 79.41 ft. Flood stage is 80.90 ft. Follow at http://www.sacflood.org	
			Strong Ranch Slough at Hurley Way sensor has reached monitor stage of 33. 90 ft. Flood stage is 35.90 ft. Follow at http://www.sacflood.org	
			Elkhorn Blvd (Dry Creek East Branch) sensor has reached monitor stage of 48.90 ft. Flood stage is 49.90 ft. Follow at http://www.sacflood.org	
			Corbel Lane (Chicken Ranch Slough) sensor has reached monitor stage of 52.40 ft. Flood stage is 49.90 ft. Follow at http://www.sacflood.org	
			Arcade Creek at Greenback Ln. sensor has reached monitor stage of 105.41 ft. Follow at http://www.sacflood.org	
			Corbel Lane (Chicken Ranch Slough) sensor has reached monitor stage of 52.40 ft. Flood stage is 49.90 ft. Follow at http://www.sacflood.org	
			Vernon St. bridge sensor has reached monitor stage of 119.00 ft. Follow at http://www.sacflood.org	
			Downtown (D5) (Dry Creek Branch) sensor has reached monitor stage of 31.30 ft. Flood stage is 40.50 ft. Follow at http://www.sacflood.org	
			Arcade Creek at Watt Avenue sensor has reached flood stage is 63.40 ft. Follow at http://www.sacflood.org	
			Corbel Lane (Chicken Ranch Slough) sensor has reached flood stage is 49.90 ft. Follow at http://www.sacflood.org	
			Elkhorn Blvd (Dry Creek East Branch) sensor has reached flood stage is 49.90 ft. Follow at http://www.sacflood.org	
			Morrison at Beach Lake sensor has reached monitor stage of 11.90 ft. Flood stage is 12.90 ft. Follow at http://www.sacflood.org	

	Date to Post	FB / T	Post	Graphic Y/N
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			Arcade Creek at Pasadena Avenue sensor has reached flood stage is 76.18 ft. Follow at http://www.sacflood.org	

Social Media Examples



Spanish



**BE AWARE
BE PREPARED**

SACRAMENTO COUNTY

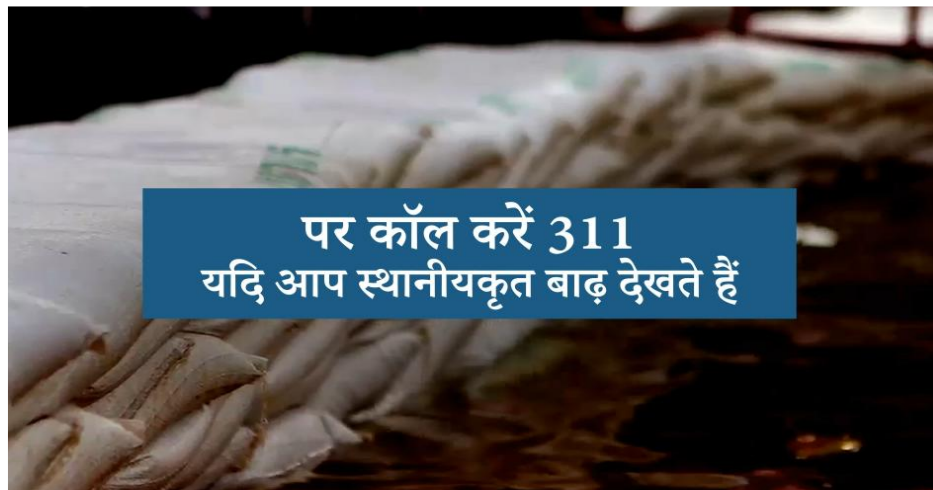
¿Estás listo para las tormentas?

Antes que la lluvia llegue...

- Haz tu lista en caso de tormenta
- Prepara un kit de emergencia
- Limpia drenajes, removiendo ojas y residuos
- Localiza el lugar mas cercano para bolsas de arena

**Recuerda llamar al 3-1-1, o al (916) 875 4311
para reportar problemas de drenaje e inundaciones
en el condado de Sacramento.**

SACRAMENTO COUNTY STORMWATER UTILITY | DEPARTMENT OF WATER RESOURCES

Mandarin**Punjabi****Hindi**



Department of Water Resources
Matt Satow, Director

News Release

November 8, 2024

Contact: Matt Robinson
Email: robinsonma@saccounty.gov
Phone: 916-591-2292

Three Sandbag Locations Now Open For Sacramento County Residents

Bags and Sand Available For Residents In Unincorporated Areas

Sacramento County, CA: The Sacramento County Department of Water Resources (DWR) has opened three sandbag locations for residents in the unincorporated areas. Residents who believe their property will be in danger of potential flooding due to heavy rains in their area are encouraged to get sandbags now before rain falls. If they have sandbags from last winter, residents should replace the old ones with newer bags due to deterioration.

The County opened its regular locations at Branch Center Road, the Orangevale Community Center, and Sac Metro Fire Station #116. DWR also has designated a new location, if needed, at 7000 65th Street. This site is closed but will be utilized if flooding threatens that area.

Open sandbag locations:

Branch Center (3847 Branch Center Rd.)

Orangevale Community Center (6826 Hazel Ave.)

Sacramento Metropolitan Fire Station #116 (7995 Elwyn Ave.)

Sacramento County supplies the sand and bags, but residents will need to bring a shovel. There is a 20-bag limit per visit. Residents not living in the unincorporated areas of the County will need to check with their cities for sandbag information. The public can visit www.stormready.org for more information on locations and other flood related topics.

Before the rain falls, residents are also encouraged to clear storm drains of debris to reduce the chance for street flooding. During the storm, residents living near creeks and streams can use the County ALERT system to monitor rising streams in the unincorporated areas.

<https://sacflood.org/home.php>

--END--

DEPARTMENT OF WATER RESOURCES

Storm Ready Topics

1. Know your flood hazard— call Sacramento County's Flood Zone Hotline: (916) 874-7517 or go to www.stormready.org and click flood zone information.
2. Get flood insurance before you need it! --Flood insurance policies take 30 days to become effective.
3. Talk to your agent- ask them to compare FEMA rate to private flood insurance companies, ask them if an elevation certificate would help your premium rating, and ask about increased deductible.
4. Sign up for emergency and warning messages at www.Sacramento-Alert.org
5. Go to www.stormready.org to learn more about flood risk, and click on ALERT System to see real time rain and stream gauge information.
6. Driving through flood water is dangerous – “Turn Around, Don’t Drown” is more than a catchy slogan.
7. Rake leaves - the number one cause of localized flooding is plugged storm drains.
8. If flood-fighting is appropriate to keep water out of your building, be prepared with supplies such as sandbags.
9. For FEMA flood insurance and flood risk information call 874-6484.
10. Build responsibly - get a permit.
11. Protect natural floodplain functions by keeping streams and ditches clean, do not put trash or chemicals in the gutter, drain, or stream.
12. Call 3-1-1 to report flooding, obtain drainage advice, report drainage issues or stream polluters.
13. Only rain down the drain (don't dump pollutants such as paint or oil down the drains; it flows to the river)

Program for Public Information & Promotion of Flood Insurance Agenda**Location:** Conference Call**Date:** October 31, 2024**Time:** 10:00 AM**I. Committee Members / Introductions**

Committee Meeting Members/ Attendees

- Kevin Siu - County DWR (Floodplain Management Section)
- Matt Robinson – County DWR (Public Information Officer)
- Allison Benevento – Bender Insurance Solutions (Local Insurance Agent)
- Joyce Dibble – Floodplain Resident and Flood Mitigation Participant (Homeowner)
- Lyn Efken – Woodside HOA Board President (Homeowner)
- Joanne Lane – Floodplain Resident (Lender)
- Barbara McGowan – Reclamation Districts (Flood Control)
- Brian Messer – HUB International (Local Insurance Agent)

Additional Participants

- ❖ Eugene Balinski – County DWR (Floodplain Management Section)
- ❖ Stephanie Kauss – County Board of Supervisors
- ❖ Cealleigh Moore – Audacy (Media)
- ❖ Lonica Magina – Floodplain Resident (Realtor)
- ❖ Stacia Olson – California Delta Living (Realtor)
- ❖ Kathleen Schaefer – UC Davis PhD Candidate and Researcher

II. Community Rating System Overview**III. Flood Insurance/ Risk Rating 2.0**

- Policy Trends
- Risk Rating 2.0

IV. Program for Public Information - Annual Report

- Report Review
- Tables/ Activities

V. Flood Response Preparation

- Media Kit, Ads, Social Media

VI. Next Meeting

- Date: TBD November 2024

Program for Public Information & Promotion of Flood Insurance

Location: Conference Call

Date: October 31, 2024

Time: 10:00 AM PST

Invitees:

Sabourin, Irene <Irene.Sabourin@hubinternational.com>; allison.benevento@hubinternational.com; cealleigh.moore@audacy.com; redibble@gmail.com; email@timhodgson.us; wdeltagigi@aol.com; mora.lonica@gmail.com; jemclea@gmail.com; BMcGowan@dcceng.net; landhsaberin@gmail.com; Olson <s.olson@californiadeltaliving.com>; Stanley6451@gmail.com; Moreno. Mario <modfromhood@yahoo.com>; Kathleen Schaefer <kkschaefer@ucdavis.edu>; Sloan. Rebecca <SloanR@saccounty.gov>; Kauss. Stephanie <kausss@saccounty.gov>; Robinson. Matthew <Robinsonma@saccounty.gov>; Balinski. Eugene <balinskie@saccounty.gov>; Dubinets. Alina <dubinetsa@saccounty.gov>; frank.oconnor8@gmail.com; Allison Benevento <abenevento@mybendersolutions.com>; Messer, Brian <brian.messer@hubinternational.com>

Attendees:

The screenshot shows a Zoom meeting interface with a list of participants. At the top, there's a 'Participants' header with a search bar and a 'Share invite' button. Below this, the participants are categorized into 'Presenters (5)' and 'Attendees (5)'. Each participant has a circular icon with initials, their name, and a status icon (microphone or hand raised).

Category	Initials	Name	Status
Presenters (5)	DA	Dubinets. Alina	Muted
	BE	Balinski. Eugene	Muted
	KS	Kauss. Stephanie	Muted
	[Profile Picture]	Robinson. Matthew	Muted
	SK	Siu. Kevin Organizer	Unmuted
Attendees (5)	K	Kathy (Unverified)	Hand Raised
	[Profile Picture]	+19*****44	Hand Raised
	BM	Barbara McGowan (Unverified)	Muted
	C	Cealleigh (Unverified)	Muted
	BM	Messer, Brian (Unverified)	Muted

Agenda Discussion:

Briefly recapped the National Flood Insurance Program (NFIP) and its components within the Community Rating System (CRS).

Reviewed PPI tables, desired outcomes, projects, and activities.

Discussed the decline in the number of policies and conjectured on how best to promote flood insurance. Of particular note, only 21.5% of required properties are currently covered under the NFIP.

Numerous committee members shared their expertise on flood insurance and expressed their concerns over the affordability of flood insurance. Also, the accuracy of the insurance data was questioned with many members sharing anecdotal insurance premiums that are significantly higher than those in the tables.

Discussed the sending out of CUBS (Consolidated Utility Billing and Service) inserts promoting flood insurance.

Matt Robinson (County Public Information Officer) reported on ongoing flood awareness efforts running through March, aimed at increasing public awareness about flood preparedness. Emphasized the importance of consistent messaging and making flood preparedness a year-round focus, rather than seasonal.

Open Discussion:

Continued concerns regarding the presented flood insurance premium data and their potential to mislead the public.

Coordination efforts to showcase support from elected officials in promoting flood insurance and flood preparedness.

Table 8 - Desired Outcomes

Topic # (see above)	Message Used (example)	Desired Outcome	Measurement (PPI committee)	Progress Made? (y/n)
1	Know your flood zone (call, fax, visit, or log on)	Increase in the number of flood insurance policies	<i>Increase in the number of flood insurance policies</i>	No
2	Buy flood insurance now!	Understanding flood risk	<i>Increase number of flood insurance policies</i>	No
3	Sign up for emergency notifications	Community becomes more proactive	<i>New people signing up for emergency notifications</i>	Yes
4	Protect your property; rake your leaves	Responsible community efforts to keep storm drains clear	<i>Decrease number of flood calls due to storm drains blocked by debris.</i>	Yes
5	Get a building permit	Decrease in the number of building permit violations	<i>Reduction in the number of building permit violations</i>	Yes
6	Don't dump	Reduce number of violations	<i>Reduced number of violations</i>	Yes
7	Talk to your insurance agent about flood insurance coverage	Increase in Zone X flood insurance policies	<i>Increase in the number of flood insurance policies</i>	No
8	Call 311 to report flooding	County is made aware of areas where flooding is occurring	<i>Decrease in overall County staff response time</i>	Yes
9	Keep streams and ditches clean	Cleaner waterways	<i>Increased number of participants in creek stewardship</i>	Yes
10	Only rain down the drain	Responsible community efforts to ensure only rain water enters the storm drain system	<i>Decrease in Notice of Violations related to illicit discharges</i>	Yes

Table 9 - Sacramento County Projects

Organization	OP#	Project	Subject Matter	Frequency	Outreach Classification	Target Audience	Implemented (Y/N)	Date Completed	Status	Recommendations
Sacramento County Water Resources Department	1	CUBS Mailer (entire County)	Message: 1, 3-6, 8, 9	Fall	Targeted outreach	All County Residents	Y	Fall each yr	Completed	No changes
	2	Direct Mailer-SFHA	Message: 1, 3-6, 8, 9	Fall	Targeted Outreach	Federal Flood Zones	Y	Fall each yr	Completed	No changes
	3	Direct Mailer-Local Flood Zones Areas	Message: 1, 3-6, 8, 9	Fall	Targeted Outreach	Local Flood Zones	Y	Fall each yr	Completed	No changes
	4	Direct Mailer-Repetitive Loss Areas	Message: 1, 3-6, 8, 9	Fall	Targeted Outreach	Repetitive Loss Areas	Y	Fall each yr	Completed	No changes
	5	Levee-Protected Area Mailer		Fall	Targeted Outreach	Areas Protected by Levees	Y	Done by STK	Done by the State on annual basis (see OP19)	No changes
	6	Dam-Protected Area Mailer		Fall	Targeted Outreach	Areas Protected by Dam	N	On hold	Design developed, not feasible to do mailing	Re-evaluate in 2026 as SAFCA levee work completes
	7	Map information service (Front Counter)	Message: 3-5	Year-round	General Outreach	All County Residents	Y	Service provided	Daily Mon to Fri	No changes
	8	Storm Ready Booklet	Message: 1, 3-6, 8	Year-round	Informational Material	All County Residents	Y	Continuous	Used at least 3 times	No changes
	9	Storm Drain Stencil	Message: 6	Year-round	General Outreach	All County Residents	Y	Continuous	Continuous	No changes
	10	Storm Ready website [Flood protection information (web)]		Year-round	(discuss for cross-over)	All County Residents	Y	Review monthly	Review done at least monthly	Minor updates
	11	Flood protection assistance (advice, visit, financial asst. advice)		Year-round	(discuss for cross-over)	All County Residents	Y	On call	Continuous	No changes
	12	Elected Official-Flood insurance promotion	Message : 1-10	At least once per year	General Outreach	All County Residents	N	Fall each yr	Email reminder with Att H	Ask Supervisor for annual meeting
	13	Posting "No Dumping" signs	Message: 6, 8	Year-round	General Outreach	All County Residents	Y	Signs are posted, replace if damaged	Continuous	No changes
	14	Technical (Flood Insurance) Assistance	Message: 1	Year-round	General Outreach	All County Residents	Y	Service provided	Publicize in OP01	No changes
	15	Social Media	Message: 1-5, 7-10	Year-round	General Outreach	All County Residents	Y	Continuous	On schedule	Aim for consistency and documenting as posts are done

Table 10 - Stakeholder Projects

OP#	Organization/Stakeholder	Project	Subject Matter	Frequency	Outreach Classification	Target Audience	Number of times per year	Status	Recommendations
16	Homeowner's Association	Association meeting	Message: 1-6, 8	Once a year	General Outreach	All County Residents	1	Continuous	Continue looking for additional meetings Share Attachment H with stakeholder
17	Effie Yeaw Nature Center	Educational tours, Website	Message: 6.9	Year-round	General Outreach	All County Residents	5+	Many outreach events	Share Attachment H with stakeholder
18	Sacramento Stormwater Quality Partnership	Events	Message: 6, 9, 10	Year-round	General Outreach	All County Residents	4+	Ongoing efforts conducted by STK	Share Attachment H with stakeholder
19	Department of Water Resources' (DWR) FloodSAFE California Initiative	Levee Mailer	Message: 1-3, 5, 9	Fall	Targeted Outreach	Areas Protected by Levees	1	mailers by the State	Share Attachment H with stakeholder
20	Sacramento Association of Realtors	Member newsletter	Message: 1-5, 7	Year-round	Informational Material	All County Residents	1	Work with the City of Sacramento	Share Attachment H with stakeholder
21	Sacramento Area Creeks Council	Tours & Clean-up Event (multiple locations)	Message: 9	April	General Outreach	All County Residents	3	Ongoing efforts conducted by STK	Share Attachment H with stakeholder
22	U.S. Fish & Wildlife Service (Stone Lakes National Wildlife Refuge)	Tours	Message: 6	Year-round	General Outreach	All County Residents	5+	Ongoing efforts conducted by STK	Share Attachment H with stakeholder
23	Sacramento County Parks and Recreation District	Dog Waste Stations w/Mutt Mitts	Message: 10	Year-round	General Outreach	All County Residents	1	Ongoing efforts conducted by STK	Share Attachment H with stakeholder
24	Sacramento Valley Conservancy (Deer Creek Hills)	Tours	Message: 6	Year-round	General Outreach	All County Residents	5+	Ongoing efforts conducted by STK	Share Attachment H with stakeholder
25	Cosumnes River Preserve	Tours	Message: 6	Year-round	General Outreach	All County Residents	5+	Ongoing efforts conducted by STK	Share Attachment H with stakeholder
26	Sacramento Splash	Tours	Message: 6	Year-round	General Outreach	All County Residents	5+	Ongoing efforts conducted by STK	Share Attachment H with stakeholder
27	American River Flood Control District	Public Meetings, Mailer	Message: 1, 2, 4, 6	Year-round	Informational Material	SFHA residents along American River	2	They also do an annual mailer.	Reach out to the district Share Attachment H with stakeholder
28	Water Education Foundation	Tours, Lectures	Message: 1, 4, 5, 6	Year-round	Informational Material	School-Aged Children	5+	Ongoing efforts conducted by STK	Share Attachment H with stakeholder
29	Sacramento Regional County Sanitation District	Tours	Message: 6, 9, 10	Year-round	General Outreach	All County Residents	5	Ongoing efforts conducted by STK	Share Attachment H with stakeholder
30	American Red Cross Sierra-Delta Chapter	Trainings, Community Events, Social Media messaging, Website, Telephone/Tablet applications	Message: 1-3	Year-round	General Outreach	All County Residents	3	Ongoing efforts conducted by STK	Share Attachment H with stakeholder

Table 11 - Crossover Activities

	Element	Discussion/Review	Status	Recommendation /Action	Schedule
OP 7	320 MI	Map information service	Front Counter service	No changes recommended	NA
OP20	340 DFH	The PPI states that real estate agents' should (or have agreed to) advise house hunters about the flood hazard	City of Sacramento developed handouts for this and coordinated information with County staff	The brochures are still current	Continue to hand out
	340 REB	The PPI states that real estate agents' should give house hunters a REB brochure			
OP10	350 WEB1	The website covers the following additional topics that are listed in the PPI:	Seasonal messaging	No changes recommended	Continuous
		7. Flood insurance is available and encouraged for all properties.	Fall Message		
		8. Call 311 to report flooding	Winter Message		
		9. Keep streams and ditches clean	Spring and Summer Message		
		10. Only rain down the drain	Fall Message		
	350 WEB2	The website has the following flood warning, safety, and evacuation information described in the PPI	Inundation and evacuation maps have been done and posted.	No recommended action at this time.	Completed
OP11	360 PPA	The PPI discusses how the community's property protection service should be conducted	This service is publicized in OP 1-4, 8, and 10	No changes recommended	NA
	360 PPV	The PPI discusses site visits as part of the community's property protection service	Site visits are conducted and is funded by the Stormwater Utility.	No changes recommended	NA
	360 FAA	The PPI discusses how the community's financial assistance advisory service should be conducted	Information provided on website and through bill inserts.	No changes recommended	NA
All OPs with messages 2 or 7; specifically OP12	370 CPI	Projects that will promote flood insurance.	Board of Supervisors make meeting presentations throughout the community	OP12- 'talking points' for the Supervisor and a handout be made available for the residents if requested.	NA
	Message 2	Insure your property			
	Message 7	Flood insurance is available and encouraged for all properties.			
OP13	540 SDR	The PPI discusses how the community should/will publicize the stream dumping regulations	Regulations prohibit; signs are posted by creeks/rivers	No changes recommended	NA