



**Department of Water Resources
Floodplain Management Section**

**2024 Annual Progress Report
On the Repetitive Loss Area Analysis
Element Of The Community Rating System**

April 2025

EXECUTIVE SUMMARY

A repetitive loss property is defined as a property, which had two or more National Flood Insurance Program (NFIP) damage claims in any ten-year period, with losses over \$1,000 per incident. A repetitive loss area is one that has one or more repetitive loss properties. The addresses of repetitive loss properties are not public information; thus, the repetitive loss areas are a general outline within which outreach is provided. Recognizing that if one structure has flooded in a certain area, the adjacent properties have most likely also flooded, staff developed repetitive loss area maps. Property owners are encouraged to call the Sacramento County Department of Water Resources (DWR) Floodplain Management Section to learn about the flood risk to an area and specifically to their property.

The Community Rating System (CRS) is a voluntary, incentive-based program allowing reduced flood insurance costs. CRS encourages community floodplain management activities that improve flood risk reduction. The Program for Public Information (PPI) and the Repetitive Loss Area Analysis (RLAA) are useful documents and critical to maintaining the County's CRS rating.

For CRS purposes, the following three categories are based on the number of repetitive loss properties in a community:

Category A – No unmitigated repetitive loss properties

Category B – More than 1 but fewer than 49 unmitigated repetitive loss properties

Category C – 50 or more unmitigated repetitive loss properties.

Sacramento County has more than 50 repetitive loss properties listed and is a Category C community.

Repetitive flood damage claims are costly to the flood insurance program and a matter of interest to the United States Congress as it seeks to make the federal insurance program financially sustainable. However, being on the list does not necessarily imply opportunity or need for mitigation; two very small flood insurance claims will put a property on the list. There are those with large claims, and those should be mitigated, if possible, so that the risk of flooding is reduced.

There are federal and local programs that may be available to help homeowners.

Latest count (listed by FEMA as of 9/10/2024)

The unincorporated County has

32 repetitive loss areas, with

172 repetitive loss properties, of which

41 properties have been mitigated, and

131 repetitive loss structures are listed as unmitigated.

This analysis and the annual outreach are pursuant to Sacramento County Resolution 2015-0864 dated November 10, 2015, in which the Board of Supervisors directed staff to continue participation in CRS, including continued efforts in the Repetitive Loss Area Analysis.

REQUIREMENTS

To meet CRS requirements, the community must prepare an annual evaluation report for its area analyses per the following requirements:

- The report must review each action item, describe what was implemented (or not implemented), and recommend changes to the action items as appropriate;
- One annual report may cover some or all of the area analyses that are prepared;
- The report must be made available to the media and the public (including the property owners and residents of the repetitive loss areas); and
- The report is submitted with the community's annual recertification of CRS.

The report must be submitted to the Board of Supervisors and be made available to the public and the media.

It is important to note that the repetitive loss property address list is not public information.

UPDATE TO THE EXISTING REPORT

There have been no changes to the total number of repetitive loss properties, but three properties have been mitigated in the past year. The Repetitive Loss Areas remain unchanged.

This update is available to the media and the public and can be found at www.StormReady.org under the *Local Hazard Mitigation Plan* link.

REVIEW OF MITIGATION MEASURES

A table of the mitigation measures, implementation, and any recommended changes for RLAA Areas 1 through 32 reviewed for this annual report can be found in Attachment 2.

FUNDING

The Federal Hazard Mitigation Act allows FEMA grant monies to be available to states after experiencing Presidential Disaster Declarations. In recent years, California has suffered several natural disasters such as floods, fires, and mudflows. DWR Floodplain Management Section staff annually reach out to property owners and informs them that they are willing to seek FEMA grants to assist with the cost of mitigation.

REPETITIVE LOSS AREAS

Repetitive loss areas are mandated by FEMA via the CRS program.

If one property is damaged by flooding, it stands to reason that a neighbor with similar flood risk might not have been insured, thus, it is prudent to create a polygon on the Geographic Information Map outlining an area of similar topography. If an address is included in the repetitive loss area, it should in no way imply that the property is at any particular level of flood risk. Property owners should feel free to request an elevation certificate stating the elevation of the floor compared to the elevation of the flood hazard.

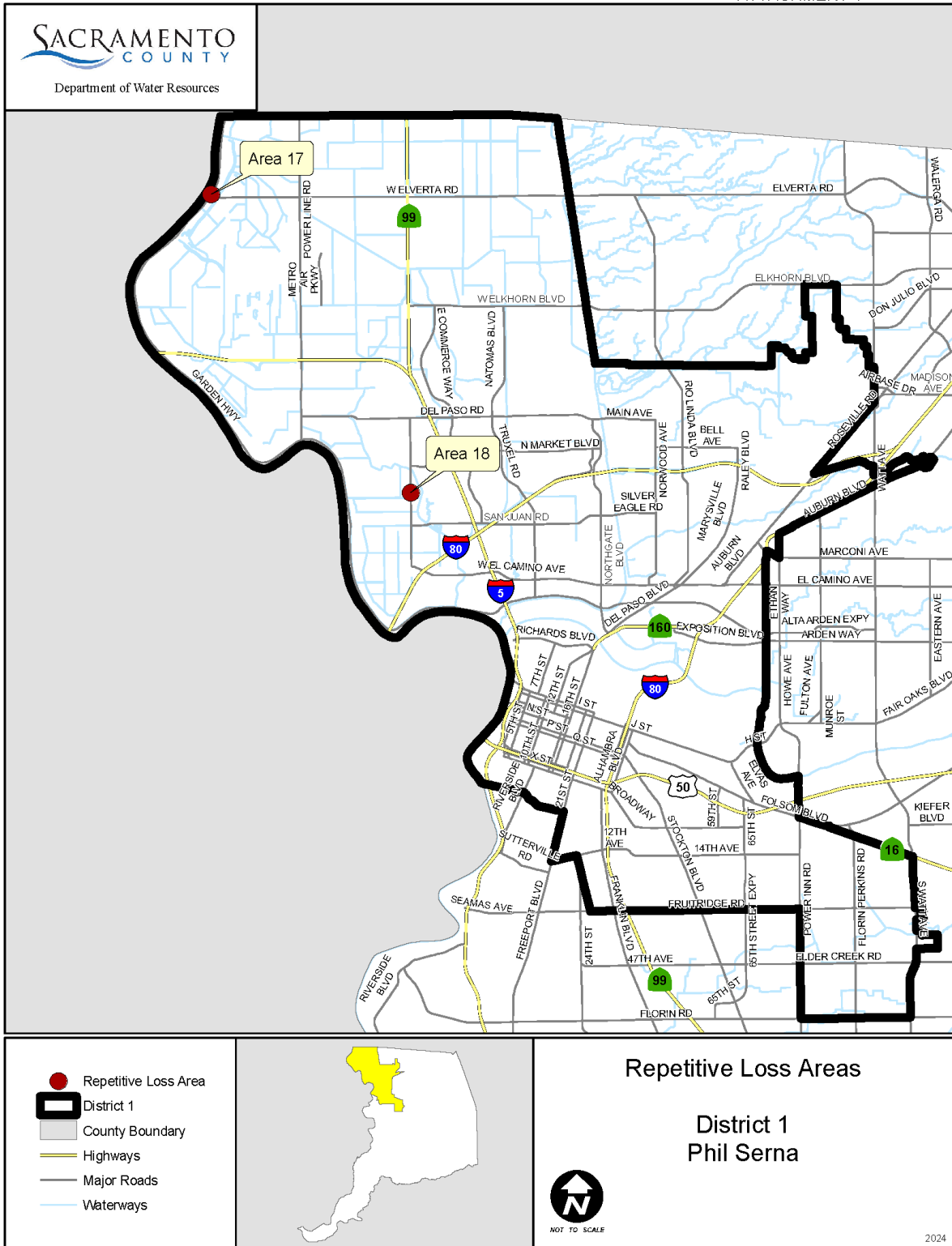
MAPS

The County supervisorial districts are mapped with the numbered repetitive loss areas (Attachment 1). Additionally, the repetitive loss area polygons for outreach are available upon request.

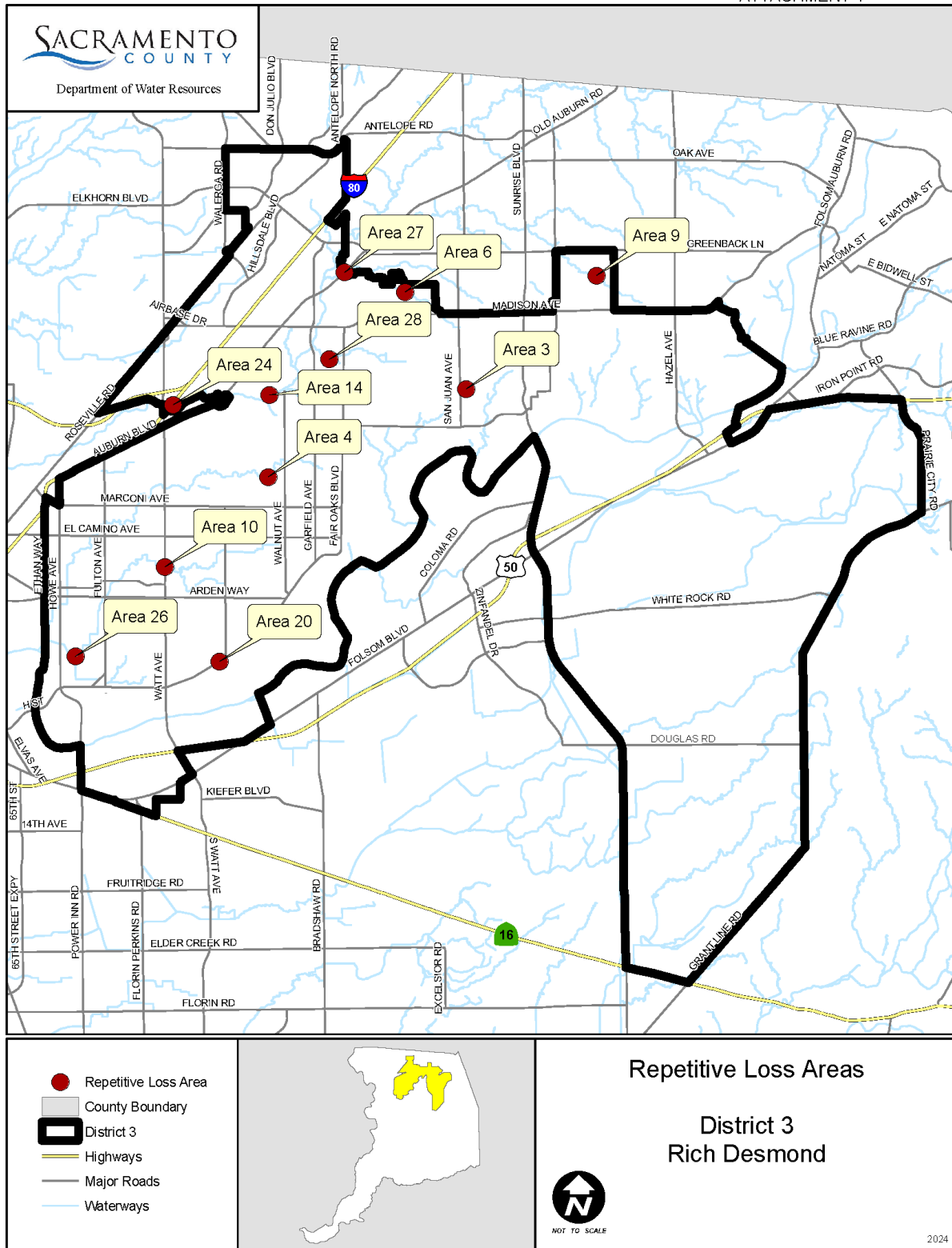
QUESTIONS

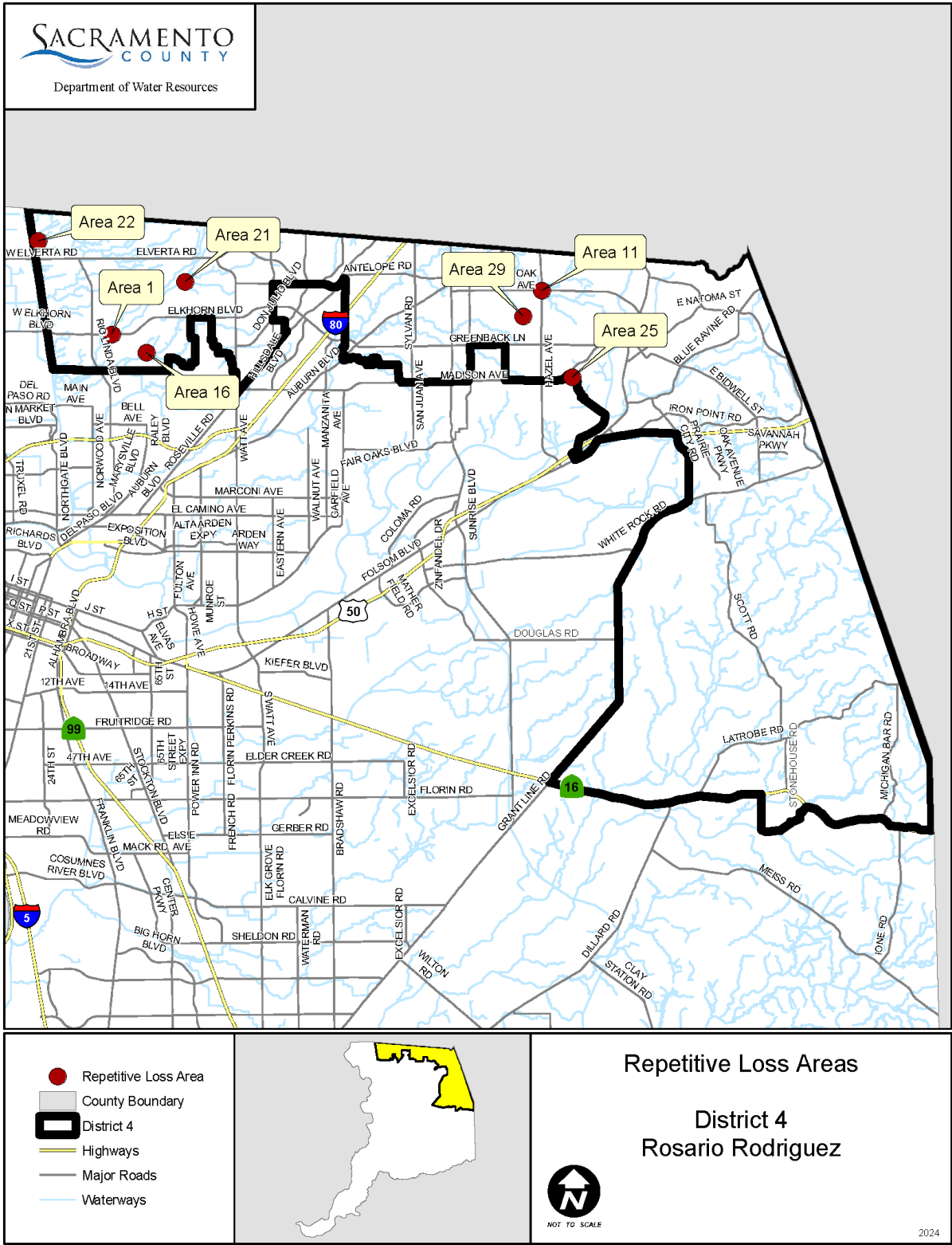
Questions and comments should be directed to DWR Floodplain Management staff.

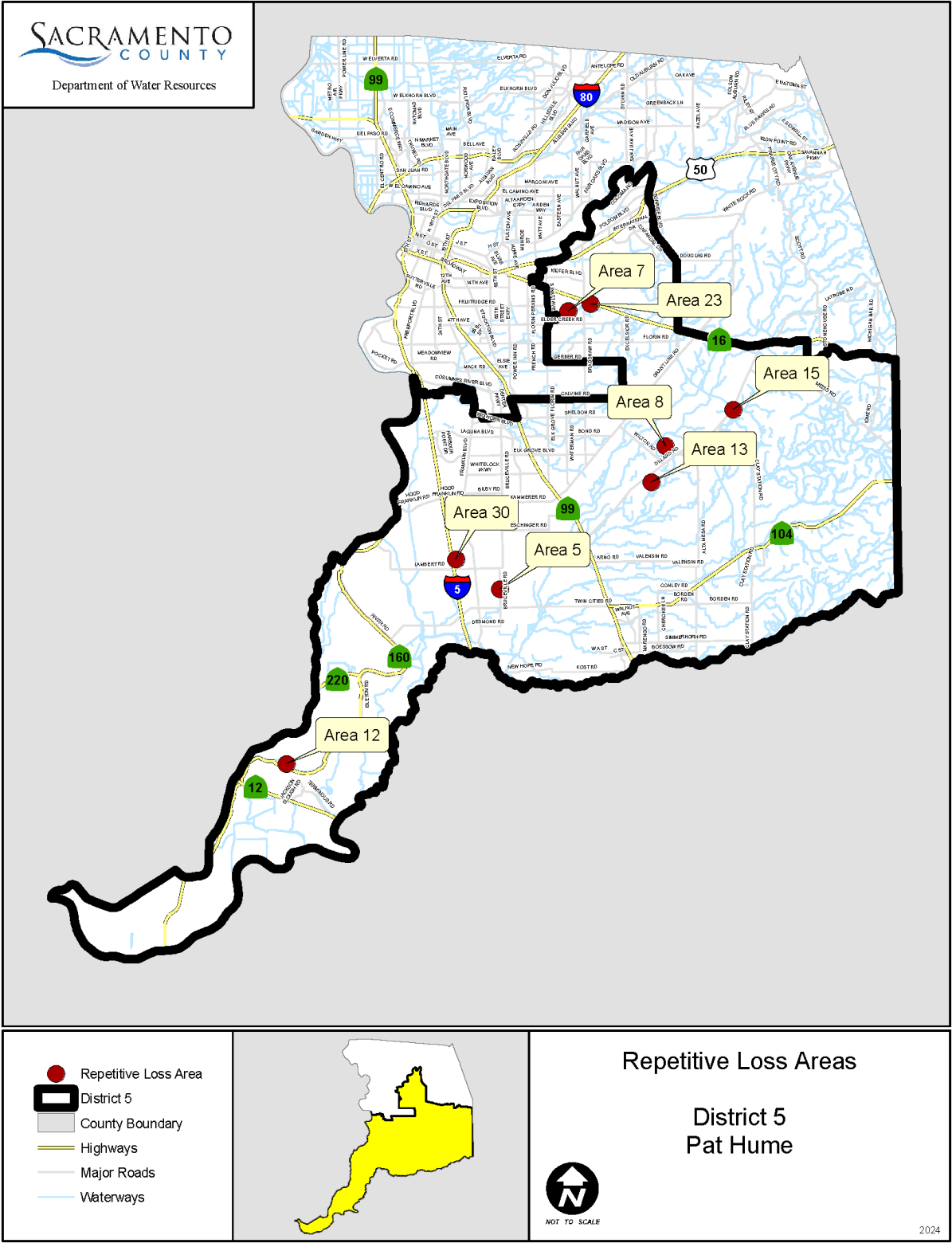
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Area	Area Description and Mitigation Measures	County Point of Contact	Timeline	Potential Funding	Implementation	Status Notes 2024
AREA 1 DRY CREEK WATERSHED	<p>Dry Creek, in the Rio Linda area, is capable of peak flows of 14,000 cfs during large storm events. The County, with local, state, and federal partners, has successfully mitigated many of the flood properties.</p> <p>The County continues to search for additional funding for the acquisition of additional properties in the Dry Creek Floodway (the goal is to demolish properties and restore the natural floodplain). The County further continues to encourage homeowners to raise their structures above the flood hazard.</p>	Water Resources Floodplain Management Section	Ongoing	State and/or Federal Grant	<p>2 homes were raised in 2020-2022 (HMGP 4240 phase 1)</p> <p>1 home was raised in 2024 (HMGP phase 5)</p> <p>1 acquisition, demolition, and floodplain restoration of a severe repetitive loss property (FMA 19 grant)</p>	<p>There were 2 homes elevated in 2021 and 1 acquisition/demolition via grants.</p> <p>There is 1 home eligible to be raised on another approved FEMA grant.</p>
AREA 2 LAGUNA CREEK (INTER-BASIN TRANSFER) GERBER CREEK	<p>When Laguna Creek reaches flood stage, it can spill naturally over the relatively flat topography of Bradshaw Road and Carmencita Road.</p> <p>The County's Laguna Creek flood control project, including the Soccer Field Basin Project and the Triangle Aggregate Pit Flood Control Weir, will as approved by FEMA via CLOMR submittal, cut off the inter-basin transfer.</p>	Water Resources Floodplain Management Section	Ongoing	State and/or Federal Grant	The basin at the Southgate site has been constructed; staff are analyzing the potential for an upstream flood control feature.	FEMA LOMR in review for the inter-basin transfer area.

Area	Area Description and Mitigation Measures	County Point of Contact	Timeline	Potential Funding	Implementation	Status Notes 2024
AREA 3 LOCAL DRAINAGE	<p>Area 3 is located northeast of Winding Way and San Juan Avenue in Fair Oaks. DWR constructed an overland release route to relieve excess stormwater.</p> <p>The overland release must be inspected periodically and kept clear. The local flooding problem was mitigated by a project constructed under the direction of the County. There is no remaining construction action necessary. The overland release must be kept clear and functioning.</p>	Water Resources Floodplain Management Section	Annual	N/A	This area is mitigated subject to routine maintenance.	The overland release was built around 1997, and there have been no flood claims since.
AREA 4 CHICKEN RANCH SLOUGH FLOODPLAIN (NORTH AVENUE EAST OF MISSION AVENUE)	No flood control projects are planned for this area and on-site mitigation is the only solution.	Water Resources Floodplain Management Section	Ongoing	FEMA Grant	There appear to be some houses that might qualify for a FEMA grant.	Annual outreach suggesting mitigation measures.
AREA 5 FRANKLIN POND AREA	<p>The Franklin Pond Area floods when the Cosumnes River is high and combines with local rural drainage shed areas.</p> <p>The McCormack Williamson Tract Weir project will help reduce flood frequency for some properties in this area.</p>	Water Resources Floodplain Management Section	Ongoing	FEMA Grant	<p>1 house & cottage were raised in 2023.</p> <p>Some property owners have declined the offer of grant funds to raise homes.</p>	Annual outreach suggesting mitigation measures.

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AREA 6 BROOKTREE CREEK (SOUTH OF MADISON AVENUE TO WEST OF DEWEY AVENUE)	This area has not flooded for many years. No improvements are planned for this area, just routine maintenance.	Water Resources Floodplain Management Section	Annual	N/A	Routine maintenance of the storm drain system. Short floodwalls or landscape berms might mitigate the shallow flooding on properties.	Continue outreach and offer technical assistance, drainage improvements, and other mitigation measures.
AREA 7 MORRISON CREEK (FRUITRIDGE & HEDGE)	The flood control channel and weir at the Aspen 6/ Vineyard 1 aggregate strip mine, upstream of Jackson Highway, control the flooding.	Water Resources Floodplain Management Section	Annual	N/A	The miners plan to pursue FEMA floodplain mapping.	The weir constructed by the aggregate miners is fixed in place by Agreement and Resolution 2014-0304.
AREA 8 COSUMNES RIVER	The Cosumnes River has no flood control dam, and the levees do not meet federal standards. The County continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	Annual	FEMA Grants	Pursue home elevation projects.	Annual outreach suggesting home elevation or other mitigation measures.
AREA 9 SOUTH BRANCH OF ARCADE CREEK	Development adjacent to the South Branch of Arcade Creek predated the FEMA floodplain mapping.	Water Resources Floodplain Management Section	Annual	State and/or Federal Grant	Gum Ranch detention basin, west of Kenneth Avenue, has been constructed. There do not appear to be any houses in this RL area that would qualify to be raised.	Outreach to the area and discuss concerns with any requestors.

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AREA 10 STRONG RANCH SLOUGH (FULTON AVE TO TOP OF WATERSHED)	Development adjacent to Strong Ranch Slough predated the FEMA floodplain maps. In some areas, there is only a small amount of setback from the channel.	Water Resources Floodplain Management Section	Annual	N/A	Analyze to determine if this area has been mitigated. No apparent houses qualify to be raised.	Annual outreach suggesting flood insurance and offering technical assistance.
AREA 11 LINDA CREEK	Linda Creek in Orangevale caused flood damage to a few homes in past storm events. There are currently no flood control projects proposed.	Water Resources Floodplain Management Section	Ongoing	N/A	The one repetitive loss property was mitigated by demolition.	Annual outreach suggesting insurance and mitigation measures, such as raising homes.
AREA 12 LONG ISLAND & VIERRA'S RESORT	Long Island and Vierra's Resort are on the Sacramento River near the City of Isleton. Elevating structures so that the floor is safely above the flood hazard elevation and on a firm foundation is the best mitigation measure.	Water Resources Floodplain Management Section	Ongoing	State and/or Federal Grant	1 house was raised in 2021 using the FEMA HMGP 4240-027 grant. 1 house was raised in 2017 with an FMA grant. 1 is in the planned stages to be raised.	Annual outreach suggesting insurance and mitigation measures, such as raising houses.
AREA 13 BADGER CREEK (WILTON) LOCAL FLOOD HAZARD	Badger Creek (Wilton) is a local flood hazard area outside of the urban services area. No flood control projects are currently planned for this area.	Water Resources Floodplain Management Section	Annual	State and/or Federal Grant	There does not appear to be any mitigation measures available for this area. There have been no claims for many years. This matter may have been resolved.	Annual outreach suggesting flood insurance and offering technical support.

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AREA 14 ARCADE CREEK	No flood control projects are planned for this area.	Water Resources Floodplain Management Section	Annual	State and/or Federal Grant	Outreach related to the recent FEMA remap should incite mitigation conversations. Elevation information will help determine eligibility for mitigation, such as elevating floors.	Annual outreach suggesting flood insurance and mitigation measures.
AREA 15 DILLARD ROAD & BERRY RD (WILTON) LOCAL FLOOD HAZARD	This is outside of the urban services area. It seems to be subject to sheet flow flooding.	Water Resources Floodplain Management Section	Annual	State and/or Federal Grant	Review the severity of flooding and determine the best mitigation measure; then apply for an appropriate FEMA grant.	Annual outreach suggesting flood insurance and mitigation measures.
AREA 16 ROBLA CREEK	Robla Creek (aka Rio Linda Creek) is a tributary to Dry Creek.	Water Resources Floodplain Management Section	None	State and/or Federal Grant	Analyze how the lower American River floodplain remap will affect flooding in this area. There may be homes on E St in need of mitigation.	Annual outreach suggesting flood insurance and mitigation measures.

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AREA 17 GARDEN HIGHWAY (HOMES ON THE RIVER SIDE OF THE LEVEE)	<p>The Garden Highway area is on the Sacramento River (wet side of the levee) in Natomas.</p> <p>Properly elevated structures are permitted on the river because of the low velocity of the floodwater.</p> <p>Many homes were built before FEMA mapped the floodplain, some have been raised, others need to be raised.</p>	Water Resources Floodplain Management Section	Ongoing	State and/or Federal Grant	This RL Area should be a focus for subsequent home elevation grants.	Annual outreach suggesting flood insurance and mitigation measures.
AREA 18 SOUTHEAST OF ARENA BLVD AND EL CENTRO RD (LOCAL FLOODPLAIN)	Local drainage issue. This area is outside of the urban services area. No flood claims found on the list	Water Resources Floodplain Management Section	Annual	State and/or Federal Grant	Analyze whether this can be dropped from the RLAA.	No action needed.
AREA 19 TANGERINE AVENUE AT PERSIMMON AVENUE	<p>Appears to be local drainage, on-site overland release issue.</p> <p>SAFCA constructed a peak flow detention basin (side channel weir) on the north side of Florin Creek, north of this RL Area.</p>	Water Resources Floodplain Management Section	Annual	N/A	<p>Historical notes indicate that this RL Area is very localized to the parcels only.</p> <p>The flood claims were not found on the NFIP data. Nothing has been reported for 20 years and may have been solved by the owners.</p>	Analyze whether this flood area has been mitigated.

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AREA 20 SOUTH OF FAIR OAKS BLVD AND EASTERN AVE	Local drainage issue.	Water Resources Floodplain Management Section	None	N/A	The last claim in this area was in 1995, there was a minor drainage improvement project constructed in about 1997.	Analyze whether this flood area has been mitigated.
AREA 21 RIO LINDA DRY CREEK	Rio Linda Dry Creek Area differs from RL Area 1, as this area is the tributary backwater at U Street. There are currently no flood control projects planned for this area.	Water Resources Floodplain Management Section	None	State and/or Federal Grant	Several houses were elevated using FEMA grant funds.	Analyze whether any more homes in the area need to be raised.
AREA 22 NORTH NATOMAS EAST MAIN DRAIN CANAL (NEMDC TRIBUTARIES)	The NEMDC backwater area flooded in 1986 and 1995. Several houses were raised. The County was able to obtain a reimbursement grant from FEMA to help offset some of the costs. Later, SAFCA constructed a pump station to hold American River backwater from this area.	Water Resources Floodplain Management Section	None	N/A	There do not appear to be any available mitigation measures for this area. The pump station (located 0.3 mi SW of W. Ascot Ave/ W. 6 th St) was constructed in the late 1990s.	Analyze where this issue was mitigated by the construction of the pump station.
AREA 23 MORRISON CREEK FEMA FLOODPLAIN (BETWEEN JACKSON HWY AND MAYHEW)	Morrison Creek floodplain is controlled by a 700 ft long weir at the Teichert / Granite aggregate pit upstream of Jackson Hwy. The base flood elevation is lower, and there have been no flood claims in the past 20 years.	Water Resources Floodplain Management Section	None	N/A	The miners are expected to prepare a Letter of Map Revision and study for FEMA floodplain mapping since the mines relocated the floodway and improved flood control.	Encourage the miners to complete the revised flood insurance mapping study.

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AREA 24 ARCADE CREEK AT PARK ROAD	<p>Arcade Creek at Park Road - creek flooding affected a few properties.</p> <p>There are no structural projects available to control flooding.</p> <p>Several houses were elevated in the late 1990s.</p>	Water Resources Floodplain Management Section	None	N/A	There have been no calls from owners in this RL Area since 1995.	No action needed.
AREA 25 MADISON AVENUE AT ROLLINGWOOD	<p>Apartment complex south of Madison on a channel of the Fair Oaks Stream Group.</p> <p>There was some flooding at the apartment complex in the 1990s.</p>	Water Resources Floodplain Management Section	None	N/A	<p>Actions taken in the 1990s seem to have resolved the flooding issues.</p> <p>There have been no calls from owners in this RL Area since they flooded in the mid-1990s.</p>	No action needed.
AREA 26 STRONG RANCH SLOUGH	Strong Ranch Slough drains to the D-05 pump station. Projects since 1997 have optimized the sluice gate and the pumps to the greatest extent. There are no other projects to control flooding on Strong Ranch Slough. This RL Area is primarily slab-on-grade residential structures at risk when the slough overflows its banks.	Water Resources Floodplain Management Section	None	State and/or Federal Grant	DWR applied for and was granted two large FEMA HMGP grants for elevating RL condominium units.	<p>Condominiums will continue with flood-fighting efforts.</p> <p>Analyze the north side of Northrop for potential home elevations.</p>
AREA 27 BROOKTREE CREEK AUBURN BLVD AT ROSEBUD LANE	The Brooktree Creek tailwater condition at the confluence with Arcade Creek causes water to rise quickly. The community has a concrete floodwall and a pump for internal drainage.	Water Resources Floodplain Management Section	None	State and/or Federal Grant	<p>Work with community on flood warning systems.</p> <p>The RL house on Rosebud was elevated after it flooded in the 1990s.</p>	Continue outreach and work with property owners to mitigate flood risk.

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AREA 28 VERDE CRUZ CREEK	Verde Cruz Creek is a tributary to Arcade Creek. Small flood claims.	Water Resources Floodplain Management Section	None	N/A	Analyze reported information.	No actions needed.
AREA 29 CRIPPLE CREEK AT DEVERON WAY	Local drainage and overland release.	Water Resources Floodplain Management Section	None	N/A	In 2001, an owner was provided technical assistance from County DWR.	Analyze whether this flood area has been mitigated.
AREA 30 BEACH STONE LAKE POINT PLEASANT	Cosumnes River floodwater spills south to north over Lambert Road, creating a tailwater condition, combining with Morrison Creek.	Water Resources Floodplain Management Section	Ongoing	BSL Funds 314A and 315X with FEMA grants	Prepare elevation certificates, elevate homes and/or add vents to mitigate flood risk.	There is a program for this area using FEMA grant funds and local funds. Continue outreach and working with property owners to mitigate flood risk property by property.
AREA 31 MORRISON CREEK AT HWY 99	The RL property is west of Hwy 99, but there was flooding east of Hwy 99 in the mid-1990s	Water Resources Floodplain Management Section	Ongoing	N/A	Analyze the area to the east of Hwy 99.	Continue outreach and recommend flood insurance.
AREA 32 MISC. LOCAL DRAINAGE	This RL area is a short list of flooded homes scattered around the County that are in local drainage areas and do not justify area analyses.	Water Resources Floodplain Management Section	Ongoing	FEMA Grants	Review each of these properties and consider appropriate mitigation measures.	Continue outreach and analyze the potential for home elevations via FEMA grants.