



**Department of Water Resources
Floodplain Management Section**

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

September 2022

**Prepared by Kevin Siu
with George Booth**

EXECUTIVE SUMMARY

A repetitive loss property is defined as a property, which had two or more National Flood Insurance Program damage claims in any ten-year period; with losses in excess of \$1,000 in each 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 Floodplain Management Section to learn about the flood risk to an area and specific to their property.

The Community Rating System (CRS) is a voluntary incentive-based program allowing reduced flood insurance cost. 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 they seek 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 11/15/2021)

The unincorporated County has

32 repetitive loss areas, with

172 repetitive loss properties, of which

34 properties have been mitigated, and

138 repetitive loss structures are listed as un-mitigated.

This analysis and the annual outreach is 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

The storm events of 2017 and 2021 damaged some structures twice, editing the FEMA repetitive loss list; however, these changes did not add any repetitive loss areas.

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 mudflow. The Department of Water Resources Floodplain Management Section annually reaches out to property owners and staff stands 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

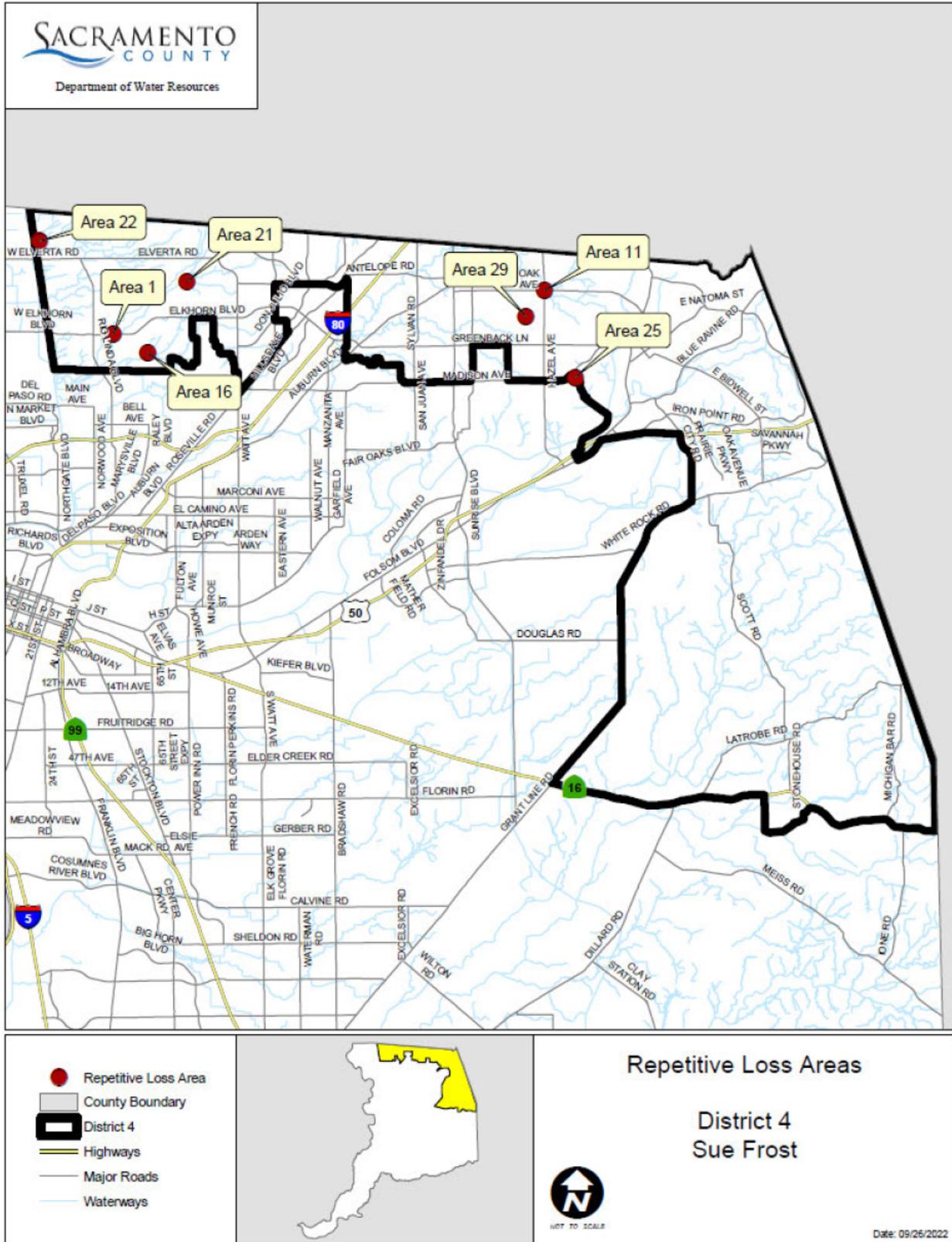
The County supervisorial districts are mapped with the numbered repetitive loss areas (Attachment 1). Additionally, the repetitive loss area polygons for outreach are available upon request.

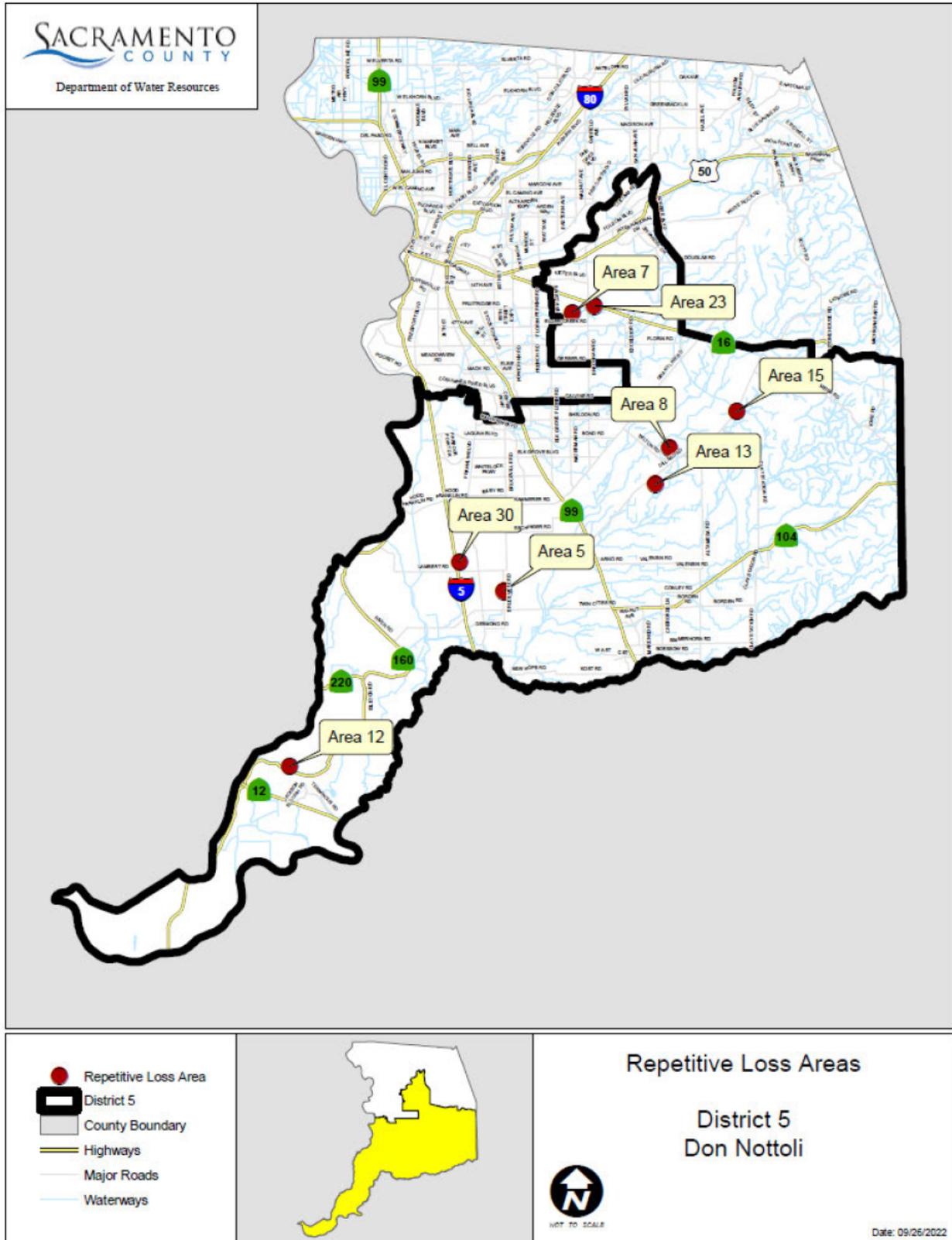
QUESTIONS

Questions and comments should be directed to Water Resources Floodplain Management staff.

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| Area | Area Description and Mitigation Measures | County Point of Contact | Timeline | Potential Funding | Implementation | Status Notes 2022 |
|---|---|---|----------------|-----------------------------------|---|--|
| <p>AREA 1 DRY CREEK WATERSHED</p> | <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 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> | <p>Questions should be forwarded to the Water Resources Floodplain Management Section</p> | <p>Ongoing</p> | <p>State and/or Federal Grant</p> | <p>2 houses were raised in 2020-2022 (HMGP 4240 phase 1) 1 house is slated to be raised in 2023-2024 (HMGP phase 5) 1 acquisition is planned on Dry Creek Road 2022-2023 (FMA 19 grant)</p> | <p>There were 2 houses elevated in 2021 using HMGP grants. There is 1 home eligible to be raised on another approved FEMA grant and there is one acquisition on an approved grant.</p> |
| <p>AREA 2 LAGUNA CREEK (INTER-BASIN TRANSFER) GERBER CREEK</p> | <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 vetted with FEMA via CLOMR submittal, cut off the inter-basin transfer</p> | <p>Questions should be forwarded to the Water Resources Floodplain Management Section</p> | <p>Ongoing</p> | <p>State and/or Federal Grant</p> | <p>The basin at the Southgate site is being constructed; staff is working on the Triangle flood control feature</p> | <p>FEMA CLOMR is submitted.</p> |

ATTACHMENT 2

| Area | Area Description and Mitigation Measures | County Point of Contact | Timeline | Potential Funding | Implementation | Status Notes 2022 |
|--|--|---|----------------|-------------------|--|--|
| <p>AREA 3 LOCAL DRAINAGE (ANDREW ALAN LANE)</p> | <p>Area 3 is located northeast of Winding Way and San Juan Avenue in Fair Oaks. Water Resources constructed an overland release route to relieve excess stormwater.</p> <p>The overland release must be inspected periodically and kept clear. The County does periodic outreach to ten properties in Area 3. 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> | <p>Questions should be forwarded to the Water Resources Floodplain Management Section</p> | <p>Annual</p> | <p>N/A</p> | <p>This area is mitigated subject to routine maintenance</p> | <p>The overland release was built around 1998 and there have been no flood claims since.</p> |
| <p>AREA 4 NORTH AVENUE (EAST OF MISSION AVENUE) CHICKEN RANCH SLOUGH FLOODPLAIN</p> | <p>No flood control projects are planned for this area, therefore, on-site mitigation will be the only solution</p> | <p>Questions should be forwarded to the Water Resources Floodplain Management Section</p> | <p>Ongoing</p> | <p>FEMA grant</p> | <p>There appear to be some houses that might qualify for a FEMA grant. The commercial building on Fulton should be dry flood-proofed if possible</p> | <p>Annual outreach suggesting mitigation measures</p> |
| <p>AREA 5 FRANKLIN POND AREA</p> | <p>The Franklin Pond Area floods when the Cosumnes River is high combined with local rural drainage shed areas. Some homes in this area flooded twice in 2017. The McCormack Williamson Weir will help reduce flood frequency for some properties in this area</p> | <p>Questions should be forwarded to the Water Resources Floodplain Management Section</p> | <p>Ongoing</p> | <p>FEMA grant</p> | <p>1 house was raised in 2021. 2 houses are planned to be raised in 2023. Some have declined the offer of grant funds to raise homes.</p> | <p>Annual outreach suggesting mitigation measures</p> |

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|--|--|--|----------|----------------------------|--|---|
| AREA 6 BROOK-TREE 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 storm drain system. Short floodwalls or landscape berms might mitigate the shallow flooding on properties. | |
| 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 controls the flooding. | Questions should be forwarded to the Water Resources Floodplain Management Section | Annual | N/A | The miners are to pursue FEMA floodplain mapping since they relocated the floodway and improved flood control in the area | The weir constructed by the aggregate miners is fixed in place by Agreement and Resolution 2014-0304. |
| AREA 8 COSUMNES RIVER | 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 | There might be a few more in this area who are interested in elevating their homes | Annual outreach suggesting mitigation measures |
| AREA 9 SOUTH BRANCH OF ARCADE CREEK | Development adjacent to 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. |
| AREA 10 STRONG RANCH SLOUGH – from Fulton Ave to top of shed | Development adjacent to Strong Ranch Slough predated the FEMA floodplain maps. In areas, there is little set back from the channel. | Water Resources Floodplain Management Section | Annual | N/A | Consider if the areas with floodwalls might be deemed ‘mitigated’ with 25yr protection, or better. No apparent houses qualifying to be raised. | Annual outreach suggesting insurance and offering technical assistance |

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|---|--|--|----------|----------------------------|---|---|
| AREA 11 LINDA CREEK | Linda Creek in Orangevale caused flood damage to a few houses in past storm events. There are no flood control projects proposed. | Water Resources Floodplain Management Section | Ongoing | N/A | Determine elevation of the floor versus the flood hazard and consider raising any flood-prone structures. | Annual outreach suggesting insurance and mitigation measures such as raising houses |
| AREA 12 LONG ISLAND & VIERRA'S RESORT | Long Island and Vierra's Resort are in the Sacramento River near the City of Isleton. Elevating structures so that the floor is safely above the flood hazard elevation on a firm foundation is the best mitigation measure. | Questions should be forwarded to the Water Resources Floodplain Management Section | Ongoing | State and/or Federal Grant | There are many in this RL Area that would qualify for FEMA grant funding to elevate the floor | 1 house was raised in 2021 using FEMA HMGP 4240-027 grant 1 house was raised in 2017 with an FMA grant |
| AREA 13 BADGER CREEK (WILTON) LOCAL FLOOD HAZARD | Badger Creek (Wilton) is a local flood hazard area outside of urban services area. No flood control projects are planned for this area. | Water Resources Floodplain Management Section | Annual | State and/or Federal Grant | There does not appear to be any mitigation measures for this area. No claims for many years, maybe the matter has been resolved. | Annual outreach suggesting flood insurance and offer technical support |
| AREA 14 ARCADE CREEK | Arcade Creek flood insurance rate map revision raises the base flood elevation. No flood control projects are planned for this area. | Water Resources Floodplain Management Section | Annual | State and/or Federal Grant | Outreach related to the 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 sheet flow flooding. | Water Resources Floodplain Management Section | Annual | State and/or Federal Grant | Review the severity of flooding and determine best mitigation measure, then apply for FEMA grant is appropriate. | Annual outreach suggesting flood insurance and mitigation measures |

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|--|---|---|----------|-----------------------------|--|---|
| AREA 16 ROBLA CREEK | Robla Creek (aka Rio Linda Creek) is tributary to Dry Creek. | Water Resources Floodplain Management Section | None | State and/or Federal Grant | How will the lower American River floodplain remap affect flooding in this area? There might be more houses on E Street in need of mitigation. | Annual outreach suggesting flood insurance and mitigation measures |
| 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. Properly elevated structures are permitted on the river because of the low velocity of the floodwater.</p> <p>Many houses were built before FEMA mapped the floodplain, some have been raised, others need to be raised. There might be some conversion of area without building permit, thus code enforcement actions.</p> | Water Resources Floodplain Management Section | Ongoing | State and/or Federal Grant. | <p>This RL Area should be a focus for subsequent house elevation grants.</p> <p>There have been 161 flood insurance claims in this area, totaling over \$3 million. This area should be a priority for mitigation.</p> | Annual outreach suggesting flood insurance and mitigation measures. |
| AREA 18 LEONA CIRCLE IN THE NATOMAS AREA (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. | Annual outreach offers technical assistance. | No action needed. |

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| Area | Area Description and Mitigation Measures | County Point of Contact | Timeline | Potential Funding | Implementation | Status Notes 2022 |
|---|---|---|----------|-----------------------------|--|-------------------|
| AREA 19 TANGERINE AVENUE AT PERMSIMMON AVENUE | Appears to be local drainage, on-site overland release problem. SAFCA constructed a peak flow detention basin (side channel weir) on the north side of Florin Creek, north of this RL Area. This might help slightly. | Water Resources Floodplain Management Section | Annual | N/A | Historical notes indicate that this RL Area is very localized at the parcels only. The flood claims were not found on the NFIP data. Nothing reported for 18-years, this may have been solved by the owners. Consider if the area might be deemed 'mitigated' with 25yr protection, or better. | No action needed |
| AREA 20 TREEHOUSE LANE | Treehouse Lane area local drainage | Water Resources Floodplain Management Section | None | N/A | Last claim in this area was 1995, there was a minor drainage improvement project constructed in about 1997. Consider if the area might be deemed 'mitigated' with 25yr protection, or better. | No action needed |
| AREA 21 RIO LINDA DRY CREEK | Rio Linda Dry Creek Area differs from RL Area 1, this area is the tributary backwater at U-Street, There is no flood control project for this area. | Water Resources Floodplain Management Section | None | State and/or Federal Grant. | Several houses were elevated using FEMA grant funds. If there are others, more grant funds would likely be available. | No action needed |

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|---|---|---|----------|-------------------|--|---|
| 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 cost to the homeowners (a unique situation). 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 mitigation measures for this area. Consider if the area might be deemed 'mitigated' with 25yr protection, or better. The pump station (located 0.3 mi SW of W. Ascot Ave/ W. 6 th St) constructed in the late 1990s. | No action needed |
| AREA 23 MORRISON CREEK FEMA FLOODPLAIN (BETWEEN JACKSON HWY AND MAYHEW) | Morrison Creek floodplain is controlled by a 700 foot long weir at the Teichert / Granite aggregate pit upstream of Jackson Hwy. The base flood elevation is lower and the flood claims in this area have not occurred 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. Omit mined area and mining companies from RL outreach. | Encourage the miners to complete the revised flood insurance mapping study. |
| AREA 24 ARCADE CREEK AT PARK ROAD | Arcade Creek at Park Road creek flooding affected a few properties. There is no structural project to control flooding. Several houses were raised in the late 1990s. | 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 | Apartment complex south of Madison on a channel of the Fair Oaks Stream Group. There was some flooding at the apartment complex in the 1990s. | Water Resources Floodplain Management Section | None | N/A | Actions taken in the 1990s seem to have resolved the flooding issues. There have been no calls from owners in this RL Area since they flooded in mid 1990s. | No action needed |

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|---|--|---|----------|-----------------------------|---|--|
| 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 peril when the slough overflows its banks. | Water Resources Floodplain Management Section | None | State and/or Federal Grant. | Woodside Condominiums was considering mitigation. The County applied for two large FEMA HMGP grants but the HOA voted 'No' meaning that they do not want to raise the 17 repetitive flood loss buildings (totaling 90 condominium units). | Woodside will continue with flood fighting efforts. There are flood victims on the north side of Northrop, who might qualify for FEMA grants so that they can be raised. |
| AREA 27 BROOKTREE CREEK AUBURN BLVD AT ROSEBUD LANE | Brooktree Creek tailwater condition at confluence with Arcade Creek causes water to rise fairly quickly. The legacy state licensed Auburn Villa Mobile home/RV Park has flooded several times. The owner built a concreted floodwall and has a pump for internal drainage. | Water Resources Floodplain Management Section | None | State and/or Federal Grant. | Continue to work with the owner of the mobile home park on flood warning systems. The RL house on Rosebud was raised after it flooded in 1990s. | Continue discussions with Auburn Villa Trailer Park to determine what plans they have to further mitigate |
| 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 | The information reported to the County from the homeowners would not rise to the level of prioritizing any improvements here. | 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, the owner was provided technical assistance from County drainage engineering. Consider if the area might be deemed 'mitigated' with 25yr protection, or better. | No actions needed |

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|---|---|---|----------|--|---|---|
| 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 This problem was exacerbated by levee construction in the North Delta in the early 1900s plus encroachment by the Southern Pacific Railroad. | Water Resources Floodplain Management Section | Ongoing | BSL Funds 314A and 315X with FEMA grants | Prepare elevation certificates, raise houses, or fill basements or add vents to mitigate flood risk. | Continue outreach 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 mid 1990s | Water Resources Floodplain Management Section | Ongoing | N/A | Expand area to include area east of Hwy 99 | Continue outreach recommending flood insurance |
| AREA 32 MISC. LOCAL DRAINAGE | This RL area is a short list of flood victims in local drainage areas that do not justify 'area analyses'. | Water Resources Floodplain Management Section | Ongoing | N/A | Review each of the 10 RL properties and consider appropriate mitigation measures including house raising. | Continue outreach |