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**Department of Water Resources**

**Floodplain Management**

**Annual Progress Report**

**On the Program for Public Information**

**Element of the Community Rating System**

**August 2021**

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## Table of Contents

EXECUTIVE SUMMARY.....	1
The PPI Committee.....	2
Target Areas .....	2
Target Audiences.....	2
Flood Insurance Data.....	3
Flood Insurance Analysis Discussion .....	4
Flood Insurance Analysis Recommendations.....	4
Topics and Messages.....	5
Messaging Outcomes .....	6
Evaluation.....	8
Project Implementation .....	8
Other Public Information Initiatives.....	11
Additional Outreach Discussion (Projects not on Tables) .....	13
Flood Preparedness Week 2021.....	13
Local Hazard Mitigation Plan (LHMP).....	13
Beach Stone Lakes .....	13
Flood Response Preparations.....	13
Annual Evaluation Update.....	14
Adoption.....	14
Appendix 1.....	15

# Sacramento County Program for Public Information

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*A public outreach component of the NFIP CRS Program*

## **EXECUTIVE SUMMARY**

On November 10, 2015, the Board approved the Resolution #2015-0864 continuing the County's participation in the National Flood Insurance Program Community Rating System, including continued efforts in the Program for Public Information (PPI) and the Repetitive Loss Area Analysis (RLAA).

Sacramento County conducts annual outreach efforts aimed at informing the public of flood hazards and risk mitigation strategies. The newest CRS manual introduced the concept of coordinating public information efforts and developing activities that research has found to be more effective. As floodplain residents learn more about their flood risk, they are more likely to take protective measures. Through the PPI process, projects will be monitored, evaluated, and revised to improve their effectiveness.

The evaluation is conducted by the PPI committee and must be done on an annual basis. County staff monitors the data on project implementation and makes recommendations, but for continued CRS credit, the committee reviews the progress and agrees on any changes for the annual update. The committee must also submit the annual update to the governing body and include it in the community's annual CRS recertification.

This report shall serve as the County of Sacramento annual progress report on PPI efforts for the period July 2020 through August 2021.

## The PPI Committee

PPI Committee revised members:

1. Stormwater Utility/Floodplain Management: **George Booth/Eugene Balinski**
2. Stormwater Quality Program: **Dawn Pimentel**
3. Public Information: **Matt Robinson**
4. Stakeholder-Flood Insurance Representative: **Allison Benevento**; John O' Bronson Company
5. Stakeholder- Flood Insurance Representative: **Irene Sabourin** Hub International Insurance; with Flood Insurance: **Robert Pichay (ANFI™)**; Wright Flood Insurance Services
6. Stakeholder, business: **Cassandra Heald**; Entercom Communications Corporation
7. Property Owner: **Mario Moreno**; Sacramento Delta Area resident
8. Elected representative: **Rebecca Sloan**, Chief of Staff for Supervisor Don Nottoli

A meeting invitation was sent to the group and asked for the committee members to participate in the 2021 PPI report for any updates that may need to be considered for future projects. During that time, County staff was drafting the 2021 annual update document. On August 25, 2021, a conference call was conducted to discuss the PPI report, review any changes, discuss possible items for 2022, and then incorporate into the Final PPI for 2021 to be shared with the Board of Supervisors for the County of Sacramento.

## 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 Area
- Local Flood Zones Area
- Repetitive Loss Area
- Areas Protected by a Levee
- Area Protected by a Dam
- Cosumnes River Area
- Beach Stone Lakes and Franklin Pond Area

## Target Audiences

Sacramento County has multiple flood hazard types and multiple corresponding audiences. The target audiences are those in:

- Federal Flood Zones
- Local Flood Zones
- Repetitive Loss Areas
- Areas Protected by Levees
- Areas Protected by Dams
- Areas Affected by NFIP Map Change

Specific groups within the audiences that are targeted for messaging include:

- All County Residents
- School Aged Children
- Realtors, Insurance Agents, Lenders
- Social Media Enthusiasts

## Flood Insurance Data

In order to determine the level of flood insurance coverage in Sacramento County, the most recent Insurance Zone and Insurance Occupancy flood insurance policy data provided by FEMA was used, along with the assistance of GIS data.

Our current number of buildings within the FEMA mapped Special Flood Hazard Area (SFHA) is 8064 and of those, 2718 have a flood insurance policy. Based on this information, approximately 34% of the buildings located in the SFHA are covered by flood insurance. Flood insurance coverage of properties in the SFHA by flood zone can be found in Table 1 and by occupancy in Table 2.

**Table 1 - Percentage of Buildings Insured**

<b>Percentage of Buildings Insured as of 5/2/2021</b>			
<b>Flood Zone</b>	<b>Policies</b>	<b>Properties</b>	<b>Percent Coverage</b>
Zone AE	2143	6146	35%
Zone A	67	746	9%
Zone AO	57	115	50%
Zone AH	51	746	7%
Zone AR*	210		
Zone A99	190	311	61%
Zone X		148310	3%
Standard	830		
Preferred	3538		
<b>Total</b>	<b>7086</b>	<b>156374</b>	<b>5%</b>

*\*There are currently no AR Zones in the County of Sacramento*

The average premium shown above is quite reasonable. However, pre-FIRM rates are rising rapidly, for example \$100,000 structure and \$25,000 contents coverage for a non-owner occupied (rental) house pays \$4,652. Full coverage, \$250,000 structure and \$100,000 contents is rated at \$13,000 per year.

**Table 2 - Policy Breakdown**

<b>Policy Break-down as of 5/2/2021</b>			
<b>Structure Type</b>	<b>Number Policies in Force</b>	<b>Premium</b>	<b>Insurance in Force</b>
Single Family	5176	\$3,049,678	\$1,612,540,500
2-4 Family	315	\$145,613	\$68,554,800
All Other Residential	1080	\$397,264	\$157,573,500
Non-Residential	529	\$931,099	\$196,351,500
<b>Total</b>	<b>7100</b>	<b>\$4,523,654</b>	<b>\$2,035,020,300</b>

### **Flood Insurance Analysis Discussion**

County staff began this process with the intent of learning where flood insurance policies were concentrated and what would need to be done to try and increase the awareness of the importance of protecting property with flood insurance. Our ISO/CRS Specialist provided the Insurance Zone and Insurance Occupancy sheets needed to calculate the numbers generated in Table 1 and 2. County staff then proceeded to analyze the information provided on these sheets.

### **Flood Insurance Analysis Recommendations**

The PPI committee has reviewed the recommendations from the 2020 PPI document. The recommendations for Flood Insurance Analysis are in Table 3 below along with the messaging action and proposed schedule for 21/22:

**Table 3 - Flood Insurance Analysis Recommendations [review and edit]**

	<b>Recommendation</b>	<b>Messaging Action</b>	<b>Proposed Schedule</b>
1	Continue reviewing and updating tables above to see if a pattern can be derived. It was noted that insurance from private companies make this hard to fully evaluate.	None	NA
2	Discussion about flood insurance policies and how to understand when it is correct.	Use Message 7 “Talk to your agent. Ask if you qualify for a Preferred Risk Policy (PRP).”	Continue to include in CUBS mailer in the Fall
3	Continue recommending flood insurance purchase	Work with Matt or Supervisor’s office to get meetings scheduled for Outreach Project (OP) OP12/OP16.	at least one meeting for FY21/22
4	Continue outreach for correct amount of insurance coverage. The committee discussed opportunities for encouraging residents to consider obtaining minimum policy coverage or lower rate policies rather than having no flood insurance at all.	Use Message 7 “Talk to your agent. Ask if you qualify for a Preferred Risk Policy (PRP).” Include this new language in our mailers and on the website.	Continue annually.
5	Residents in the SFHA 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.	Directed focus to Delta communities. (close this and see item 6)	See item 6.
6	Outreach to levee protected communities as part of working with Delta Communities.	Include flood insurance information (5 community meetings done in 20/21)	
7	Identify audience for technical assistance and discusses the best way to reach that audience.	Explaining flood insurance.	Provide this service at Front Counter (OP7)

## Topics and Messages

The following six floodplain management topics are important to message, in fact and for CRS credit, as outlined in the manual:

1. Know your flood hazard
2. Insure your property
3. Protect people from the hazard
4. Protect your property from the flood hazard
5. Build Responsibly
6. Protect natural floodplain functions

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 have previously identified four additional messages that are specific to Sacramento County and have been provided to the public over the years on a consistent basis 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 agent. Ask if you qualify for a Preferred Risk Policy (PRP).
8. Call 311 to report flooding
9. Keep streams and ditches clean
10. Only rain down the drain

The PPI committee offered no changes to the current topics and messages that were originally identified.

### Messaging Outcomes

For each key message, or “call to action”, the PPI determined what outcomes they would like to see in Table 2. Outcomes are changes in behavior. They determine whether people are doing the right thing and, therefore, whether we are making progress. This will help the PPI committee determine which projects to continue and which ones to modify or stop because the messages are not producing the desired outcome for annual reviews. The message used can be modified as long as they still fit into the topics listed above.

Based on the flood insurance analysis in Table 1 and feedback from County staff, the committee believes the desired outcomes were addressed as best as possible and nothing should be changed at this time. Measurements are not a requirement of the CRS so the Measurement column in Table 4 is just a placeholder at this time. Measurements can be reported when it becomes a requirement for additional CRS points.

**Table 4 - Topics and associated messages with the desired outcomes for each message**

<b>Topic # (see above)</b>	<b>Message Used (example)</b>	<b>Desired Outcome</b>	<b>Measurement (PPI committee)</b>	<b>Progress Made? (y/n)</b>
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 agent. Ask if you qualify for a Preferred Risk Policy (PRP).	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

The fourth column of Table 4 ‘measurement’ is the goal of the PPI committee, reporting this it is not a requirement of CRS.

## Evaluation

### Project Implementation

Projects implemented for this reporting period are shown on the following Table 5 and Table 6. The status and recommendations for each project is also in the tables.

There has been a concerted effort to promote flood insurance and to mitigate flood risk in areas including Hood, Point Pleasant, and Franklin Pond.

Recommendation 6 of Table 3 above, described how the County might outreach to levee protected communities. The reader is directed to [www.StormReady.org](http://www.StormReady.org) Sacramento County Delta Legacy story maps for the Delta communities and the flood risk reduction plans for each. During the pandemic shut down of 2020-2021, staff sent mailers and invited property owners to participate in numerous virtual town hall meetings invitation is attached as Appendix 1. Flood insurance is a part of each plan and was included in each town hall meeting.

#### **List why OP projects were not implemented (if any):**

- OP5 is covered by the State in OP19. At this time, an additional mailer being done by the County would only be redundant as there is nothing to add to the information that is already going out. It was also determined that the cost out-weighs the benefit.
- OP6 is once again on hold. Folsom Dam is the primary concern. Outreach will be a discussion for the workshop style exercise in October. While the federal dam operator disallows the County from outreaching the so called sunny day dam breach maps, a catastrophic release from the newly enlarged and lowered spillway could be a worthwhile outreach project.
- OP8 has also been put off for a time. The County was not able to complete the re-design due to lack of available staff time. Try to exhaust current supply left.
- OP12/OP16 was not completed in 2020 due to COVID. Board officials were asked if they could get flood insurance promotion and other outreach messages back onto their meeting agendas.
- Recommendation 5 from 2020 of the Flood Insurance Data was not done due to staffing and budgeting for additional mailers was not requested so was not completed for 2021.

**Table 5 - Sacramento County Projects**

Organization	OP#	Project	Implemented (Y/N)	Date Completed	Status	Recommendations
Sacramento County Water Resources Department	1	CUBS Mailer (entire County)	Y	Sept 2020	Completed	No changes
	2	Direct Mailer-SFHA	Y	Sept 2020	Completed	No changes
	3	Direct Mailer-Local Flood Zones Areas	Y	"	Completed	No changes
	4	Direct Mailer-Repetitive Loss Areas	Y	"	Completed	No changes
	5	Levee-Protected Area Mailer	Y	done by STK	done by the State on annual basis	Re-evaluate in 2022 if County needs to do additional one
	6	Dam-Protected Area Mailer	N	On hold	Design developed, not feasible to do mailing	Re-evaluate in 2022 if County should do this
	7	Map information service (Front Counter)	Y	Service provided	County closed during pandemic	Reopened counter June 2021
	8	Storm Ready Booklet	Y	continuous	Used at least 3 times	COVID-19 lockdown has made it difficult to distribute supply
	9	Storm Drain Stencil	Y	Requirement for new installations	Continuous	No changes
	10	Storm Ready website [Flood protection information (web)]	Y	Review monthly	review done at least monthly	minor updates
	11	Flood protection assistance (advice, visit, financial asst. advice)	Y	On call	Continuous	No changes
	12	Elected Official-Flood insurance promotion	Y	Was put on hold due to COVID 19/20 & 20/21	Email reminder sent to get back on track	Ask Supervisor for annual meeting
	13	Posting "No Dumping" signs	Y	Signs are posted, replace if damaged	Continuous	No changes
	14	Flood Insurance Assistance	Y	Service provided	Continuous	No changes
	15	Social Media	Y	Continuous	On schedule	Aim for consistency and documenting as posts are done

**Table 6 - Stakeholder Projects**

OP#	Organization/Stakeholder	Project	Number of times per year	Status	Recommendations
16	Homeowner's Association	Association meeting	1	Nottoli completed 4/23/19	Continue looking for additional meetings to get an item on their agenda
17	Effie Yeaw Nature Center	Tours/events	5+	Many outreach events	Effie Yeaw Nature Center
18	Sacramento Stormwater Quality Partnership	events	2	Ongoing efforts conducted by STK	No changes
19	Department of Water Resources' (DWR) FloodSAFE California Initiative	Levee Mailer	1	Done by the State	No changes
20	Sacramento Association of Realtors	flyer	1	Done by the City of Sac.	Done by the City of Sac.
21	Sacramento Area Creeks Council	Creek Week/events	3	Postponed due to COVID	No changes
22	U.S. Fish & Wildlife Service (Stone Lakes National Wildlife Refuge)	tours	5+	Ongoing efforts conducted by STK	No changes. Only self-guided tours avail.
23	Sacramento County Parks and Recreation District	Dog Waste Stations w/Mutt Mitts	1	Ongoing efforts conducted by STK	No changes
24	Sacramento Valley Conservancy (Deer Creek Hills)	tours	4	Ongoing efforts conducted by STK	No changes
25	Cosumnes River Preserve	tours	4	Ongoing efforts conducted by STK	No changes
26	Sacramento Splash	tours	3	Ongoing efforts conducted by STK	No changes
27	American River Flood Control District	Meeting open to the public; annual mailer	2	They also do an annual mailer.	Be sure to submit at next visit. (forgot to submit in 2018)
28	Water Education Foundation	tours, lectures	5+	Postponed due to COVID	No changes
29	Sacramento Regional County Sanitation District	tours/events	3	Ongoing efforts conducted by STK	No changes
30	American Red Cross Sierra-Delta Chapter	training/events, telephone/tablet applications	3	Ongoing efforts conducted by STK	No changes

## Other Public Information Initiatives

Five CRS activities have a requirement for publicity of a service or regulation. The five affected activities are:

- OP7 - Activity 320 (Map Information Service) explaining map information to the public  
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
- 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. Table 7 outlines which outreach project it is closely related to, the element for credit, action required, and schedule.

**Table 7 - Crossover Activities**

	<b>Element</b>	<b>Discussion/Review</b>	<b>Status</b>	<b>Recommendation /Action</b>	<b>Schedule</b>
OP7	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 Sac has developed 2 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	Website covers the following additional topics that are listed in the PPI:	Seasonal messaging	No changes recommended	NA
		7. Check out a low cost preferred risk policy	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 Winter 2017	
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	(SWU fund)	No changes recommended	NA
	360 FAA	The PPI discusses how the community's financial assistance advisory service should be conducted	Done by Floodplain Manager	No changes recommended	NA
All OPs with messages 2 or 7; specifically OP12	370 CPI	Projects that will promote flood insurance.	Supervisors regularly make meeting presentations throughout the community.	OP12- 'talking points' for the Supervisor and a handout be made available for the residents if requested.	As opportunity arises, aim for Winter 2021
	Message 2	Insure your property			
	Message 7	Check out a low cost Preferred Risk Policy			
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

## **Additional Outreach Discussion (Projects not on Tables)**

These items are from meeting discussions. They may be added as OP projects in future if additional points are needed. OP projects must be disseminated at least annually to a target audience.

### **Flood Preparedness Week 2021**

On October 16, 2021, the City and County of Sacramento with various emergency services will have a public gathering at Garcia Bend Park on the Sacramento River. It will include all sorts of emergency vehicles and swift water rescue demonstrations.

On October 20, 2021, the County is hosting a workshop type exercise discussing lower American River flood hazard and what efforts could be taken to reduce casualties.

### **Local Hazard Mitigation Plan (LHMP)**

The 2021 LHMP is posted on line at [www.StormReady.org](http://www.StormReady.org)

Table 4-72 of the LHMP describes the parcels and land use and flood zone designation. In summary for this PPI, there are 4,603 improved parcels having a 1% annual expected probability chance of flooding and 23,570 parcels with a 0.2% annual chance, in addition to those in Zone X protected by levee.

Table 4-85 of the LHMP states that there are 12,032 improved parcels, with valuation of \$7.2 billion in areas. There are currently no certified levees in Sacramento County, pursuant to federal code 44CFR65.10 and the California Central Valley Urban Level of Flood Protection Criteria. The urban flood control projects are slated to be completed in 2025.

### **Beach Stone Lakes**

A direct mailer is done every two years for BSL residents. The mailer was reviewed and was suggested to add additional information to cover as many of the 10 topics as possible. Messages that are currently covered:

- Message 1-Know your flood hazard
- Message 3-Protect people from the hazard

## **Flood Response Preparations**

This element is included within Activity 610 and contains confidential information. Due to this nature, the PPI committee resolved to let the items be handled by Emergency Operations officials. All actual flood events will be handled in accordance with state emergency and federal incident management systems (SEMS/NIMS). Nevertheless, it is appropriate for the PPI committee will discuss the latest in media trends and it might help public information in flood event.

In addition to projects that are implemented every year, the PPI Committee recommends items that can be prepared ahead of time that will be implemented during and after a flood. These projects are

drafted and made ready for reproduction and dissemination after a flood warning or after a major flood event. Such preparations are listed in Table 8.

**Table 8 – FRP Topic Coverage**

FRP#	Flood Response Preparation	Flood Related Topics From Table 2
1	Media kit with background information for reporters	Topic: 1-6, 8
2	Radio public service announcement	Topic: 2, 4, 9
3	Grant Program template	Topic: 4
4	Social media plan	Topic: 1, 2, 4, 8, 9
5	Press release template	Topic: 8, 9

## Annual Evaluation Update

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

- 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 Community Rating System.

## Adoption

The original document was adopted by Resolution #2015-0864 on November 10, 2015 as part of the resolution to continue participation in the National Flood Insurance Programs Community Rating System.

## Appendix 1

# 2018-2021 Flood Studies for Sacramento County Delta Legacy Communities Identifying Opportunities to Improve SWP Water Conveyance Through the Delta

**Delta Communities of Sacramento County**

West Walnut Grove & Ryde  
Courtland  
Hood  
East Walnut Grove  
Locke

<http://sacdelta.stormready.org>

### Help Us Reduce YOUR Flood Risk

Sacramento County is hosting online community meetings via ZOOM so you can help choose and prioritize flood risk reduction measures for your communities.

Community	Meeting Date & Time	Zoom Link
West Walnut Grove & Ryde	Thursday, November 5 6:00 p.m.-7:30 p.m.	<a href="https://tinyurl.com/WWG1105">https://tinyurl.com/WWG1105</a>
Courtland	Tuesday, November 10 6:00 p.m.-7:30 p.m.	<a href="https://tinyurl.com/Courtland1110">https://tinyurl.com/Courtland1110</a>
Hood	Thursday, November 12 6:00 p.m.-7:30 p.m.	<a href="https://tinyurl.com/Hood1112">https://tinyurl.com/Hood1112</a>
East Walnut Grove	Tuesday, December 1 6:00 p.m.-7:30 p.m.	<a href="https://tinyurl.com/EWG1201">https://tinyurl.com/EWG1201</a>
Locke	Thursday, December 3 6:00 p.m.-7:30 p.m.	<a href="https://tinyurl.com/Locke1203">https://tinyurl.com/Locke1203</a>

Walnut Grove Rotary Club Meeting Monday, 12-14-2020	Delta Legacy Communities Meeting Wednesday, 2-3-2021	Sacramento-San Joaquin Delta County Coalition Meeting Friday, 2-19-21	Walnut Grove Rotary Club Meeting Monday, 3-8-2021
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This postcard was distributed to all properties in the Delta legacy areas, subsequent meetings with focus interest groups were added to the bottom of the postcard, last one was March 8, 2021.

Flood insurance was an agenda item at each meeting.