



**Department of Water Resources
Floodplain Management Section**

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

July 2020

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EXECUTIVE SUMMARY

A repetitive loss property, by FEMA definition, is one that has two or more flood insurance claims (exceeding the deductible) in a ten-year period. Repetitive flood damage claims is costly to the flood insurance program and a matter of interest to Congress as they seek to make the program financially sustainable. The Floodplain Management Section of the County Department of Water Resources outreaches annually seeking property owners who will allow staff to help them to reduce flood risk by various mitigation measures. Recent evidence of progress includes approved FEMA mitigation grants and additional grant applications in 2018.

The Community Rating System (CRS) is a voluntary incentive-based program allowing reduced flood insurance cost. It 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 to direct continued progress in two important floodplain management activities.

Appendix G of the Sacramento County Local Hazard Mitigation Plan, posted at www.StormReady.org, describes areas within which are the 108 repetitive loss structures in the unincorporated County. Some of the structures are multifamily residential. The July 2015 Repetitive Loss Area Analysis Report describes 28 repetitive loss areas. Since a disproportionate amount of flood claims are paid out to those who repeatedly flood, it is important to work toward flood risk reduction in those areas.

There were eight structures added to the repetitive loss list, due to the storms of 2017, and two areas added to the RLAA.

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 flood, fires, and mudflow. The Department of Water Resources Floodplain Management Section has proactively outreached to property owners and sought FEMA grants to assist with the cost of mitigation.

UPDATE TO THE EXISTING REPORT

The storm events of January and February 2017 damaged some structures twice. For those who filed two insurance claims, they were added to the FEMA repetitive loss list. The two areas where this apparently occurred were “Cripple Creek” at Deveron Way and “Beach-Stone Lake” at Point Pleasant; thus, we added Areas 29 and 30 to the RLAA.

There is FEMA grant money available to mitigate natural hazards, such as raising houses that are prone to flooding. Staff did outreach seeking those who might be interested and has applied for numerous grants. In coming years, there should be dozens of houses raised so that the floor is safely above the flood hazard elevation.

REVIEW OF MITIGATION MEASURES

Each Area has a section entitled Future Mitigation Measures. The following is a table of the mitigation measures, implementation, and any recommended changes for RLAA Areas 1 through 30 herein reviewed for this annual report.

The repetitive flood loss area analysis and mitigation measures will be examined as part of the Local Hazard Mitigation Plan update slated for 2021.

This update is available to the media and the public, including to all properties (owners and residents) in all of the repetitive loss areas, and can be found at www.StormReady.org under the Local Hazard Mitigation Plan.

Area	Future Mitigation Measures	Responsible Office	Timeline	Potential Funding	Implementation	Recommended changes
AREA 1 DRY CREEK WATERSHED	The County continues to search for additional funding for acquisition of additional properties in Dry Creek Floodway for demolition to restore the natural floodplain. The County further continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available.	State and/or Federal Grant	<ul style="list-style-type: none"> • Three locations expressed interest in home elevation (Grant #4240): Cherry Lane, K Street, and 6th Street. Water Resources through HMGP home elevations (2017) have slated these properties as potential projects for the FEMA Grant funded mitigation program. Water Resources are in contact with the homeowners regarding their potential program involvement. • Dry Creek Road structure constructed in about 1963 is an extreme repetitive loss property. Interest expressed in mitigating the flood risk by relocating the building on to higher ground on the property or a buy out in cooperation with the County Park Department's Dry Creek Parkway Corridor Project. 	There are 2 homes slated to be elevated by approved HMGP grants. There is 1 home on a pending grant application. There is one acquisition on a pending grant application.
AREA 2 LAGUNA CREEK (INTER-BASIN TRANSFER) GERBER CREEK	The County continues to search for additional funding for acquisition of additional properties in this floodplain area. As part of the Vineyard Springs Comprehensive Plan, there are efforts to reduce this flood risk, but construction will require several years to complete.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available.	State and/or Federal Grant	No action to report	No other changes

Area	Future Mitigation Measures	Responsible Office	Timeline	Potential Funding	Implementation	Recommended changes
AREA 3 LOCAL DRAINAGE	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.				No action to report	No other changes
AREA 4 NORTH AVENUE (EAST OF MISSION AVENUE) CHICKEN RANCH SLOUGH FLOODPLAIN	The most common type of foundations within the Dry Creek RLA is slab on grade, which constitutes 71% of the two common foundations found in Sacramento County (see Section 2.5.2 of this report for a detailed description of the foundation types mentioned). There does not appear to be an urgent project in Area 4.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available.	FEMA grant	No action to report	No other changes
AREA 5 TWIN CITIES ROAD LOWER COSUMNES RIVER / BEACH-STONE	In 2001, the County began subsidizing flood insurance for Beach Stone Lake floodplain properties west of the Union Pacific Railroad. There are dozens of homes in need of flood mitigation in the insurance subsidy area and the Department of Water Resource Floodplain Management Section has applied for FEMA grants to begin this process	Water Resources Floodplain Management Section	depends on interest from the homeowners	FEMA grant and the Beach Stone Lake mitigation funds.	Sacramento County experienced a series of Atmospheric Rivers and storm systems starting January 3, 2017 through January 24, 2017. Water from storm systems, king tides, releases, and runoff into the watershed influenced Area 5. These events added two properties along Twin Cities Road to the Repetitive Lost List.	No other changes

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AREA 6 BROOKTREE CREEK – SOUTH OF MADISON AVENUE TO WEST OF DEWEY AVENUE	The County continues to search for additional funding for future mitigation measures. The County further continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available.	FEMA Grant for house lifting or the Stormwater Utility for projects	No action to report	One edit was recommended to the discussion about Elsinore Way. No other changes are noted.
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; however, the FEMA map is yet to be corrected				The miners are to pursue FEMA floodplain mapping since the mines relocated the floodway and improved flood control	No other changes
AREA 8 COSUMNES RIVER	During the 2017 January – February storm events a RLP experience flooding in both January and February. The County continues to search for additional funding for elevating homes. The County further continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	As homeowners ask the County to apply for home elevation grants	FEMA grants	No recent action in this area	No other changes
AREA A9 SOUTH BRANCH OF ARCADE CREEK	The County continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available.	State and/or Federal Grant	Gum Ranch, FEMA grant funded projects	There may be more to report later in 2020

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AREA A10 STRONG RANCH SLOUGH	The County continues to search for additional funding for elevating homes. The County further continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available.	State and/or Federal Grant	One Maple Glen Road location has expressed interest in home elevation (Grant #4240). Water Resources through HMGP home elevations (2018) have slated this property as a potential project for the program. Water Resources are in contact with other property owners regarding their potential program involvement.	<ul style="list-style-type: none"> • No other changes • There may be more to report in a year or two
AREA A11 LINDA CEEK	The County continues to search for additional funding for elevating structures in this RLA. The County continues to encourage homeowners to raise their structures above the flood hazard.	Department of Water Resources (Demolition) through HMGP& FMA and Property Owner (Home Elevation)	As opportunity and/or funding becomes available.	State and/or Federal Grant	The Floodplain Management Section reached out to homeowners suggesting they take advantage of the FEMA grant opportunities.	No other changes
AREA A12 GRAND ISLAND ROAD & VIERRA'S RESORT	During the 2017 January – February storm events added a property at W Walker Landing Road to the Repetitive Loss List. The County continues to search for additional funding for home elevations and further continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available.	State and/or Federal Grant	The Floodplain Management Section reached out to homeowners and has applied for FEMA mitigation grant funding	<ul style="list-style-type: none"> • No other changes • There may be more to report in coming years
AREA 13 BADGER CREEK (WILTON)	The County continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain	As opportunity and/or funding	State and/or Federal Grant	No recent action in this area	No other changes

Area	Future Mitigation Measures	Responsible Office	Timeline	Potential Funding	Implementation	Recommended changes
LOCAL FLOOD HAZARD		Management Section	becomes available.			
AREA 14 ARCADE CREEK	The County continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available.	State and/or Federal Grant	No recent action in this area	No other changes
AREA 15 DILLARD ROAD & BERRY RD (WILTON) LOCAL FLOOD HAZARD	The County continues to encourage homeowners to raise their structures above the flood hazard. In addition, the County could explore a regional improvement project to increase the capacity of the inverted siphon crossing at Folsom South Canal.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available.	State and/or Federal Grant.	No recent action in this area	No other changes
AREA 16 ROBLA CREEK	The County continues to search for additional funding for future mitigation measures. The County further continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available.	State and/or Federal Grant, such as FEMA grants for home elevation	No recent action in this area	No other changes

Area	Future Mitigation Measures	Responsible Office	Timeline	Potential Funding	Implementation	Recommended changes
<p>AREA 17 GARDEN HIGHWAY (HOMES ON THE RIVER SIDE OF THE LEVEE)</p>	<p>During the 2017 January – February storm events added two properties at Garden Highway to the Repetitive Loss List, which the County disputes since flood levels did not exceed finished floor elevations. County requested additional information of damage type from FEMA to clarify why this property was added to Repetitive Loss List. The County continues to search for additional funding for land acquisition and home elevations. The Federal and State governments have taken a strong interest in the Natomas area and have starting funding projects to strengthen and build setback levees protecting the area. Additionally, the Federal and State governments’ area conducting off-site projects to decrease flood stages in the Sacramento River. Lastly, the County further continues to encourage homeowners to raise their structures above the flood hazard.</p>	<ul style="list-style-type: none"> • SAFCA and USACE – Sacramento River Levee Improvement Project • Central Valley Flood Evaluation and Delineation Project • USACE and Bureau of Reclamation – Joint Federal Project • State of California – Fremont Weir Expansion Project • County - Raise Home Elevations 			<ul style="list-style-type: none"> • Complete NFIP Worksheet AW-501 to have the two properties added in 2017 to remove because flooding did not reach finished floors. (denied 2019) • Two locations have expressed interest in home elevation (Grant #4240). Both on Garden Hwy. Water Resources through HMGP home elevations (2017) have slated these properties as potential projects for the program. Water Resources are in contact with the Homeowners regarding their potential program involvement. 	<ul style="list-style-type: none"> • No other changes • Continue outreaching to others who might become interested in mitigation actions. • Depending on response from home elevation candidate(s) there may be more to report in future years
<p>AREA 18 LEONA CIRCLE IN THE NATOMAS AREA (LOCAL FLOODPLAIN)</p>	<p>The County continues to search for additional funding for acquisition of properties and further continues to encourage homeowners to raise their structures above the flood hazard.</p>	<p>Water Resources Floodplain Management Section</p>	<p>As opportunity and/or funding becomes available.</p>	<p>State and/or Federal Grant.</p>	<p>No recent action in this area</p>	<p>No other changes</p>

Area	Future Mitigation Measures	Responsible Office	Timeline	Potential Funding	Implementation	Recommended changes
<p>AREA 19 TANGERINE AVENUE AT PERMSIMMON AVENUE</p>	<p>The County continues to search for additional funding for acquisition of flood prone properties. The County further continues to encourage homeowners to raise their structures above the flood hazard.</p>	<p>Water Resources Floodplain Management Section</p>	<p>As opportunity and/or funding becomes available.</p>	<p>State and/or Federal Grant.</p>	<p>Florin Creek flood control improvements were constructed</p>	<ul style="list-style-type: none"> • Review this repetitive loss area to determine to what extent the drainage improvements reduce risk of flooding. • Report next year should compare NFIP claims and drainage service request since 1998, determine to what extent the drainage improvements might have reduced flooding.
<p>AREA 20 TREEHOUSE LANE</p>	<p>The County continues to search for additional funding for acquisition of flood prone properties. The County further continues to encourage homeowners to raise their structures above the flood hazard.</p>	<p>Water Resources Floodplain Management Section</p>	<p>As opportunity and/or funding becomes available.</p>	<p>State and/or Federal Grant.</p>	<p>There was a minor drainage improvement project constructed in about 1997.</p>	<ul style="list-style-type: none"> • No other changes at this time • Report next year should compare NFIP claims and drainage service request since 1998, determine to what extent the drainage improvements might have reduced flooding.

Area	Future Mitigation Measures	Responsible Office	Timeline	Potential Funding	Implementation	Recommended changes
AREA 21 RIO LINDA DRY CREEK	The County continues to search for additional funding for HMGP the County further continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available.	State and/or Federal Grant.	The Floodplain Management Section outreached to this area suggesting homeowners consider elevating their home with partial funding by a FEMA grant.	<ul style="list-style-type: none"> • No other changes • More to report in coming years, subject to FEMA grant and home elevation projects
AREA 22 NORTH NATOMAS EAST MAIN DRAIN CANAL (NEMDC TRIBUTARIES)	The County continues to search for additional funding for acquisition of additional properties in North NEMDC floodplain for demolition to restores the natural floodplain. The County further continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available.	State and/or Federal Grant.	No recent action to report	No other changes
AREA 23 MORRISON CREEK FEMA FLOODPLAIN (BETWEEN JACKSON HWY AND MAYHEW)	The County continues to search for additional funding for acquisition of additional properties in Morrison Creek floodplain for demolition to restores the natural floodplain. The County further continues to encourage homeowners to raise their structures above the flood hazard. Further, a weir along Morrison Creek is planned to be constructed upstream of highway 16 at an aggregate mine that should control flooding and help reduce some of the structural flooding that has been experienced in the past. Flooding could still be experienced in existing and future mining areas that are below the flow line of the creek.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available.		The miners are to pursue FEMA floodplain mapping since the mines relocated the floodway and improved flood control	No other changes

Area	Future Mitigation Measures	Responsible Office	Timeline	Potential Funding	Implementation	Recommended changes
AREA 24 ARCADE CREEK AT PARK ROAD	The County continues to search for additional funding for home elevations. The County further continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available.	State and/or Federal Grant.	<ul style="list-style-type: none"> Floodplain Management staff outreached for FEMA grant participation. Nothing to report at this time 	No other changes
AREA 25 MADISON AVENUE AT ROLLINGWOOD	The County continues to search for additional funding for home elevation projects. The County further continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available.	State and/or Federal Grant.	No action	Report next year should compare NFIP claims and drainage service request since 1998, determine to what extent the drainage improvements might have reduced flooding.
AREA 26 STRONG RANCH SLOUGH	The County continues to search for additional funding for future mitigation measures. The County further continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available.	State and/or Federal Grant.	Woodside Condominiums is considering mitigation	The County received HMGP grant agreement from FEMA. The homeowners will vote to determine if they will move forward with the project.
AREA 27 BROOKTREE CREEK AUBURN BLVD AT ROSEBUD LANE	The County continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section Through HMGP & FMA and Property Owner (Home Elevation)	As opportunity and/or funding becomes available.	State and/or Federal Grant.	No action	Follow up with the owners and their engineer to determine what plans they have to mitigate

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AREA 28 VERDE CRUZ CREEK	The County continues to search for additional funding for future mitigation measures. The County further continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available	State and/or Federal Grant	No current actions to report	No other changes
AREA 29 CRIPPLE CREEK AT DEVERON WAY	The County will search for additional funding for a defined overland release over the storm drain system through the affected properties. The County further continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available	State and/or Federal Grant	No current actions to report	The County recommends a defined overland release structure constructed through the effected properties.
AREA 30 BEACH-STONE LAKE POINT PLEASANT	The County continues to search for additional funding for future mitigation measures. The County further continues to encourage homeowners to raise their structures above the flood hazard.	Water Resources Floodplain Management Section	As opportunity and/or funding becomes available	State and/or Federal Grant	No current actions to report	Big outreach effort is underway seeking to mitigate flood risk by elevating homes or as appropriate, site specific.