



**Department of Water Resources
Floodplain Management Section**

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

September 2021

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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.

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. These are critical to maintaining the County's CRS rating.

FEMA encourages communities to broaden the outreach to the so-called repetitive loss areas. While it is understood that many structures within such an area have never suffered flood damage, it is also understood that some have but are not listed on the data from FEMA. The mitigation outreach is appropriately presented to all addresses in each of the areas.

The unincorporated County has 30 repetitive loss areas with 108 repetitive unmitigated flood loss structures, as listed by FEMA as of May 31, 2018. However, included in the list there are 3 houses that have been mitigated, thus the current number of unmitigated repetitive loss structures is 105. Considering that some of the structures are multi-unit residential, it is appropriate to say that there are 139 homes on the repetitive flood loss list.

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 annually reaches out to property owners and is happy to seek FEMA grants to assist with the cost of mitigation.

Successes include FEMA recognition of 42 mitigated repetitive loss structures and there are 3 more that will be added to the mitigated list today and several more that will be added in coming years.

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.

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.

The original RLAA was established in 2015. The RLAA is an Appendix within the Local Hazard Mitigation Plan.

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 late 2021.

Area	Future Mitigation Measures	County point of contact	Timeline	Potential Funding	Implementation	Status Notes 2021 (G.Booth)
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.	Questions should be forwarded to the Water Resources Floodplain Management Section	none	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 were 2 houses elevated in 2021 using HMGP grants. There is 1 home on a pending grant application. There is one acquisition on a pending FMA 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.	Questions should be forwarded to the Water Resources Floodplain Management Section	2021-2025	State and/or Federal Grant	Basin at Southgate site is being constructed, next piece is the permanent basin at Triangle Aggregate.	The Southgate Soccer Field Basin is under construction; FEMA CLOMR is submitted; need basin at Triangle.

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AREA 3 LOCAL DRAINAGE (ANDREW ALAN LANE)	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.	Questions should be forwarded to the Water Resources Floodplain Management Section	none		Routine maintenance	There remains a flood hazard, but the overland release constructed circa 1998 seems to have helped significantly.
AREA 4 NORTH AVENUE (EAST OF MISSION AVENUE) CHICKEN RANCH SLOUGH FLOODPLAIN	No flood control projects are planned for this area.	Questions should be forwarded to the Water Resources Floodplain Management Section	none	FEMA grant	The Floodplain Management Section is happy to apply for FEMA grants for raising houses.	Annual outreach suggesting mitigation such as raising houses.
AREA 5 TWIN CITIES ROAD LOWER COSUMNES RIVER / Franklin Pond	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.	Questions should be forwarded to the Water Resources Floodplain Management Section	2021-2025	FEMA grant	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.	This RL Area is expanded due to houses that flooded twice in 2017 (Lambert Rd and Hein Rd).

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AREA 6 BROOKTREE CREEK – SOUTH OF MADISON AVENUE TO WEST OF DEWEY AVENUE	No flood control projects are planned for this area.	Questions should be forwarded to the Water Resources Floodplain Management Section	none	FEMA Grant for house lifting or the Stormwater Utility for projects	No action	The County further continues to encourage homeowners to raise their structures above the flood hazard.
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.	Questions should be forwarded to the Water Resources Floodplain Management Section	none		The miners are to pursue FEMA floodplain mapping since the mines relocated the floodway and improved flood control	The weir constructed by the aggregate miners is fixed in place by Agreement.
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.	Questions should be forwarded to the Water Resources Floodplain Management Section	none	FEMA grants	The Floodplain Management Section is happy to apply for FEMA grants for raising houses.	Annual outreach suggesting mitigation such as raising houses.
AREA A9 SOUTH BRANCH OF ARCADE CREEK	The County continues to encourage homeowners to raise their structures above the flood hazard.	Questions should be forwarded to the Water Resources Floodplain Management Section	2019	State and/or Federal Grant	Gum Ranch detention basin is constructed, west of Kenneth Avenue.	Two owners on the east side of Kenneth Avenue were on FEMA grant HMGP 4240-027 but both decided not to proceed with raising their houses.

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AREA A10 STRONG RANCH SLOUGH	No flood control projects are planned for this area.	Questions should be forwarded to the Water Resources Floodplain Management Section	none		The Floodplain Management Section is happy to apply for FEMA grants for raising houses.	Annual outreach suggesting mitigation such as raising houses.
AREA A11 LINDA CEEK	No flood control projects are planned for this area.	Questions should be forwarded to the Water Resources Floodplain Management Section	none		The Floodplain Management Section is happy to apply for FEMA grants for raising houses.	Annual outreach suggesting mitigation such as raising houses.
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.	Questions should be forwarded to the Water Resources Floodplain Management Section	2021-2025	State and/or Federal Grant	The Floodplain Management Section is happy to apply for FEMA grants for raising houses.	One home was raised in 2021, using FEMA HMGP 4240-027 grant.
AREA 13 BADGER CREEK (WILTON) LOCAL FLOOD HAZARD	No flood control projects are planned for this area.	Questions should be forwarded to the Water Resources Floodplain Management Section	none	State and/or Federal Grant	The Floodplain Management Section is happy to apply for FEMA grants for raising houses.	Annual outreach suggesting mitigation such as raising houses.

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AREA 14 ARCADE CREEK	No flood control projects are planned for this area.	Questions should be forwarded to the Water Resources Floodplain Management Section	none	State and/or Federal Grant	The Floodplain Management Section is happy to apply for FEMA grants for raising houses.	Annual outreach suggesting mitigation such as raising houses.
AREA 15 DILLARD ROAD & BERRY RD (WILTON) LOCAL FLOOD HAZARD	This is outside of the urban services area. There is no local funding for improvement of the capacity of the inverted siphon crossing under the Folsom South Canal.	Questions should be forwarded to the Water Resources Floodplain Management Section	none	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 mitigation such as raising houses.
AREA 16 ROBLA CREEK	SAFCA improved the conveyance at the west end of this area (about 2002).	Questions should be forwarded to the Water Resources Floodplain Management Section	none	State and/or Federal Grant, such as FEMA grants for home elevation	The Floodplain Management Section is happy to apply for FEMA grants for raising houses.	Annual outreach suggesting mitigation such as raising houses.

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<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>	<p>Questions should be forwarded to the Water Resources Floodplain Management Section</p>	<p>none</p>	<p>State and/or Federal Grant.</p>	<p>Complete NFIP Worksheet AW-501 to have the two properties added in 2017 to remove because flooding did not reach finished floors. (denied 2019)</p> <p>Two locations 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.</p>	<p>Both homeowners dropped out of the grant funded house elevation program, thus their homes remain at risk of flooding.</p> <p>It appears that a few houses on Garden Hwy flooded twice in 2017.</p> <p>Continue offering to apply for FEMA grants to assist in house elevation.</p>
<p>AREA 18 LEONA CIRCLE IN THE NATOMAS AREA (LOCAL FLOODPLAIN)</p>	<p>Unfortunately, this area is outside of the urban services area (Stormwater Utility).</p>	<p>Questions should be forwarded to the Water Resources Floodplain Management Section</p>	<p>none</p>	<p>State and/or Federal Grant.</p>	<p>Annual outreach offers technical assistance.</p>	<p>Continue outreach.</p>

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AREA 19 TANGERINE AVENUE AT PERMSIMMON AVENUE	SAFCA constructed a peak flow detention basin (side channel weir) on the north side of Florin Creek, north of this RL Area.	Questions should be forwarded to the Water Resources Floodplain Management Section	none		The drainage study for the SAFCA flood control project does not extend to this RL Area, thus additional analysis would be necessary to determine the extent to which that project helps here. Notes in 2000-2003 indicate that this RL Area is very localized at the parcel(s) only.	Continuous annual outreach offers to help these property owners. No reports for 18-years maybe the issue was solved by the owners.
AREA 20 TREEHOUSE LANE	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.	Questions should be forwarded to the Water Resources Floodplain Management Section	none		There was a minor drainage improvement project constructed in about 1997.	Continuous annual outreach offers to help these property owners. No reports are recorded for the past 16-years.
AREA 21 RIO LINDA DRY CREEK	There is no flood control project to reduce the flood hazard here. There are several houses that would benefit from being raised. Also the floodplain mapping upstream of Hazel Avenue needs a new study as the FEMA mapping effort seems to have missed a local crossing.	Questions should be forwarded to the Water Resources Floodplain Management Section	none	State and/or Federal Grant.	The Floodplain Management Section is happy to apply for FEMA grants for raising houses.	Annual outreach suggesting mitigation such as raising houses.
AREA 22 NORTH NATOMAS EAST MAIN DRAIN CANAL (NEMDC TRIBUTARIES)	Folsom Dam improvements will reduce American River backwater to the pump station (located 0.3 mi SW of W. Ascot Ave/ W. 6 th St) constructed in the late 1990s.	Questions should be forwarded to the Water Resources Floodplain	none		The pump station helps quite significantly. The Floodplain Management staff is willing to submit grant applications should anyone qualify for a house elevation project.	Continue to learn if there remains an issue here.

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		Management Section				
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.	Questions should be forwarded to the Water Resources Floodplain Management Section	none		The miners are to pursue FEMA floodplain mapping since the mines relocated the floodway and improved flood control.	Continue outreach to learn if there remains an issue here.
AREA 24 ARCADE CREEK AT PARK ROAD	There is no project to control flooding on Arcade Creek.	Questions should be forwarded to the Water Resources Floodplain Management Section	none		There have been no calls from owners in this RL Area since 1995	Continue outreach to learn if there remains an issue here.

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AREA 25 MADISON AVENUE AT ROLLINGWOOD	There were some flooding issues here in the mid to late 1990s after which some work was recommended.	Questions should be forwarded to the Water Resources Floodplain Management Section	none		There have been no calls from owners in this RL Area since they flooded in mid 1990s.	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 practical. There are no other projects to control flooding on Strong Ranch Slough. This RL Area is primarily slab on grade residential structures in peril when the slough overflows its banks.	Questions should be forwarded to the Water Resources Floodplain Management Section	none	State and/or Federal Grant.	Woodside Condominiums was considering mitigation. The Floodplain Manager 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 condo. Units).	No further action for Woodside. There are flood victims on the north side of Northrop, though the flooding is shallow and it is not known if they would qualify for FEMA grant to raise.
AREA 27 BROOKTREE CREEK AUBURN BLVD AT ROSEBUD LANE	The County continues to encourage homeowners to raise their structures above the flood hazard. Auburn Villa Mobilehome/RV Park is in the RL Area. Mostly RVs in the lower area. There is apparently a duplex (status unknown) in the lower flood prone area.	Questions should be forwarded to the Water Resources Floodplain Management Section	none	State and/or Federal Grant.	Continue to learn more about the legacy mobilehome park and how they intend to protect their residents from flooding.	Follow up with the owners and their engineer to determine what plans they have to mitigate
AREA 28 VERDE CRUZ CREEK	The information reported to the County from the homeowners would not rise to the level of prioritizing any improvements here.	Questions should be forwarded to the Water Resources Floodplain Management Section	none		Nothing to report	No other changes

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AREA 29 CRIPPLE CREEK AT DEVERON WAY	There does not appear to be anything to do here.	Questions should be forwarded to the Water Resources Floodplain Management Section	none		The County might have done some work 20(+) years ago.	Damages in 1995 were primarily an overland release problem, solvable by the homeowners.
AREA 30 BEACH-STONE LAKE POINT PLEASANT	This is an area for which the SCWA has collected funds to mitigate an existing flooding problem which allegedly occurred upon completion of the final north Delta reclamation districts, circa 1920.	Questions should be forwarded to the Water Resources Floodplain Management Section	2021-2026	BSL Funds 314A and 315X with FEMA grants	Prepare elevation certificates, raise houses, or fill basements or add vents to mitigate flood risk.	Much outreach working with property owners to mitigate flood risk property by property.