

## Dear Sutter County Resident:

The County is working on ways to improve and increase its circulation of, and accessibility to, information that pertains to the floodplain, in an effort to better educate and assist its citizens about developing and living in the floodplain. Please take the time to read the information below, and if you have further questions, or would like additional information, a variety of contact information has been supplied at the end of this document.

### Overview

The levees along the Feather and Sacramento rivers are Sutter County's first line of defense against invasion by runoff from large Sierra storms. Levees provide a specific level of flood protection, and no levee system provides full protection from all flooding to the people and property located behind it. There's always a bigger storm coming some day. The potential for a flood disaster remains an unpredictable threat to our community.

Sutter County also features several large rivers and smaller tributaries, or streams that are susceptible to annual flooding events that pose threats to life and safety and have the potential to cause significant property damage. Large rivers include the Sacramento and Feather River and Sutter Bypass, while streams and creeks with annual flooding include the Auburne Ravine, Bear River, Yankee Slough, Pleasant Grove Creek, Curry Creek, Howsley Creek, Bunkham Slough, Markham Slough, North King Slough, Gilsizer Slough and the Live Oak Canal.

Excluding the Sutter Bypass, the County has approximately 67,000 acres of floodplain and over 650 individual parcels that are partially or entirely located within the floodplain. Storm water runoff from the Sutter Buttes, as well as overflow from Oroville and Keswick Dam, can also increase flooding during sensitive flood stages.

### Recent Flooding Events

The three most recent flood events in Sutter County occurred in 1986, 1995 and 1997. On January 1, 1997 Sutter County declared a state of emergency as the height of the Feather River surpassed flood stage levels and the Meridian Basin flooded as a result of a levee break. Nearly 70,000 people from Yuba City, and surrounding areas were evacuated due to fears of additional levee breaks and backwater effects caused by the inability of the flood waters to escape due to the basin-like conditions of the County.

### Additional Causes of Flooding in Sutter County

In addition to levee breaches, riverine flooding and urban flooding are also types of flooding that can affect Sutter County. Riverine flooding is the overbank flooding of rivers and streams, the natural processes of which add sediment and nutrients to fertile floodplain areas.

### Flood Insurance

Sutter County participates in the National Flood Insurance Program (NFIP) that makes available federally backed flood insurance for all structures, whether or not they are located within the floodplain. More than 25 percent of NFIP claims are filed by properties located **outside** the 100-year floodplain. The area within the 100-year flood plain is known as the Special Flood Hazard Area (SFHA). Following the purchase of flood insurance, NFIP imposes a 30-day waiting period, so residents should purchase insurance before the onset of the rainy season to ensure coverage during the flooding season.

Membership within NFIP — and the availability to County residents of flood insurance — requires the County to manage its floodplain in ways that meet or exceed standards set by FEMA. NFIP insures building with two types of coverage: structural and contents. Structural coverage includes walls, floors, insulation, furnace and other items permanently attached to the structure. Contents coverage may be purchased separately to cover the contents of an insurable building. Flood insurance also pays a portion of the costs of actions taken to prevent flood damage.

Since July 1, 1997, all NFIP policies include Increased Cost of Compliance coverage that assists with bringing structures into compliance with current building standards, such as elevating structures 1 foot or more above the height of the 100-year flood. **The limit of this coverage is \$30,000.**

Federal financial assistance requires the purchase of flood insurance for buildings located within the SFHA — a requirement that affects nearly all mortgages financed through commercial lending institutions. In these instances, structural coverage must be purchased equal to the amount of the loan, or other financial assistance, or for the maximum amount available, which is currently \$250,000 for a single family residence. While the mandatory flood insurance purchase requirement has been in effect for many years, not all lending institutions required flood insurance in the past. Today, however, most institutions are now requiring the flood insurance purchase, and some are reviewing all mortgage loans to determine whether flood insurance is required and should have been required in the past. Upon refinancing a loan, nearly all lending institutions will enforce the flood insurance requirement. It is

the lender's responsibility to check the Flood Insurance Rate Map (FIRM) to determine whether a structure is within the SFHA.

The mandatory flood insurance purchase requirement does not apply to loans or financial assistance for items that are not eligible for flood insurance coverage, such as vehicles, business expenses, landscaping and vacant lots. The requirement also does not apply to loans for structures not located in a SFHA, even though a portion of the lot may be within a SFHA. Persons located within SFHAs who received disaster assistance after Sept. 23, 1994 for flood losses to real or personal property must purchase and maintain flood insurance coverage, otherwise future disaster assistance will be denied.

### **Floodplain Understanding and Regulation**

Maintaining the flow capacity in streams that cross County properties requires cooperation and assistance to prevent flooding and bank erosion. Following are some suggestions and information for understanding the ways that floodplains function and how the County regulates the floodplain in order to protect property and lives, while affording County citizens the ability to obtain floodplain insurance.

***Do not dump or throw anything into ditches or streams:*** A plugged channel cannot carry water, and when it rains, the excess water must go somewhere. Trash and vegetation dumped into a stream degrades water quality of both the stream itself and its receiving waters, and every piece of trash contributes to flooding. All three surface water management agencies that serve the urban areas of the County have adopted and enforce regulations that prohibit the dumping of material into any natural or manmade component of the drainage system. Additionally, the County as a whole has adopted and enforces regulations that prohibit the illegal dumping of material, including material dumped into ditches, streams or other drainage ways. Please report any observations of the dumping of debris or other objects into streams, drainage ways, or rivers to the Sutter County Road Department at (530) 822-7450.

***Remove debris, trash, loose branches and vegetation:*** Keep banks clear of brush and debris to help maintain an unobstructed flow of water in stream channels. Do not, however, remove live vegetation growing on a stream bank. Streamside vegetation is tightly regulated by local, state and federal agencies. Before undertaking any removal of streamside vegetation, or to report any observations of clearing of vegetation or trees on stream banks, contact the Sutter Division of Water Resources at (530) 822-7450.

***Obtain a floodplain development permit and / or building permit, if required:*** To minimize damage to structures during flood events, the County requires all new construction in the floodplain to be anchored against movement by floodwaters, resistant to flood forces, constructed with flood-resistant materials and flood-proofed or elevated so that the first floor of living space, as well as all mechanical and services, is at least 1 foot above the elevation of the 100-year flood. These standards apply to new structures and to substantial improvements of existing structures. The County defines a *substantial improvement* as any reconstruction, rehabilitation, or addition to an existing structure, the cost of which exceeds 50 percent of the structure's appraised or market value (whichever the builder chooses to use). Additionally, most other types of development within the floodplain also require a floodplain development permit, such as grading, cut and fill, installation of riprap and other bank stabilization techniques. County staff are available to undertake site visits, if requested, to review flood, drainage and sewer issues. Contact the Sutter County Division of Water Resources at (530) 822-7450 for further information and prior to undertaking any activity within the floodplain.

***Recognize the natural and beneficial functions of floodplains to help reduce flooding:*** Floodplains are a natural component of the Sutter County environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources; when flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat, and suitable for farming. Poorly planned development in floodplains can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

***Reduce risk of damage to homes:*** Practical and cost-effective methods for reducing or eliminating the risk of flooding are available to property owners whose homes have experienced damage from flooding in the past, or may experience damage in the future. Such techniques include elevation of the home, relocating the home to higher ground, constructing floodwalls or berms, flood-proofing and protecting utilities. For further information, contact the Sutter County Planning Department at (503) 353-4500 or (503) 353-4501 and the Federal Emergency Management Agency, Region X at (425) 487-4600. During times of flooding, homes that have not been retrofitted can be protected during emergencies by the installation of sandbags. For further information about sandbags and the locations of sites where sandbags are available during flooding, contact the Sutter County Community Development or the Public Works Department at (530) 822-7400 and (530) 822-7450, respectively, or visit their Web site at [http://www.suttercounty.org/doc/government/depts/cs/es/cs\\_es\\_home](http://www.suttercounty.org/doc/government/depts/cs/es/cs_es_home)

In case of an emergency, call 911.

**County Floodplain Information Services:** The County can determine the relationship of a particular property to the floodplain, including: 1) whether the property is located within the Special Flood Hazard Area; 2) Flood Insurance Rate Map (FIRM) Zone for property; 3) Base Flood Elevation for property, if available; and 4) whether the property is located within the Floodway. Contact the Sutter County Division of Water Resources at (530) 822-7450 for further information.

### **Flood Safety Tips**

The County's Emergency Services Department has flood warning information available that can be accessed by calling them at (530) 822-7400, or through their Web site at:

[http://www.suttercounty.org/doc/government/depts/cs/es/cs\\_es\\_home](http://www.suttercounty.org/doc/government/depts/cs/es/cs_es_home).

The Web site includes information about disaster preparedness, emergency contacts and links to contact and listen to the National Weather Service. It also has an informational brochure that explains how people can prepare for an emergency, check road conditions, road closures and road hazards. Call (530) 822-7400.

Following is a list of important considerations that should be followed during times of flooding:

***Prepare an evacuation plan:*** Before the floodwaters hit, develop an evacuation plan among all members of a household that includes a meeting place outside of the house, as well as an escape route out of the floodplain and away from floodwaters.

***Do not walk through flowing water:*** Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

***Do not drive through a flooded area:*** More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

***Stay away from power lines and electrical wires:*** The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines by dialing 911

***Shut off gas and electricity and move valuable contents upstairs:*** Be prepared in advance with a detailed checklist because warning of an impending flood may provide little time for preparation prior to evacuation.

***Look out for animals, especially snakes:*** Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

***Look before you step:*** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

***Be alert for gas leaks:*** Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know that the gas has been turned off and the area has been ventilated.

### **Important Contact Information**

1) Sutter County Internet Home Page: <http://www.suttercounty.org>

2) Sutter County Department of Water Resources

Phone: (530) 822-7450

Email: [dwpeterson@co.sutter.ca.us](mailto:dwpeterson@co.sutter.ca.us)

Web: <http://www.suttercounty.org/doc/government/depts/pw/wr/wrhome>

3) Federal Emergency Management Agency (FEMA)

Phone: (425) 487-4600

Web: <http://www.fema.gov/nfip/>

4) Sutter County Planning Division

Phone: (530) 822-7400

Web: [http://www.suttercounty.org/doc/government/depts/cs/ps/cs\\_planning\\_services](http://www.suttercounty.org/doc/government/depts/cs/ps/cs_planning_services)

5) Sutter County Community Services

Phone: (530) 822-7400

Web: <http://www.suttercounty.org/doc/government/depts/cs/cshome>

6) Sutter County Department of Emergency Services

Phone: (530) 822-7400

Emergency: 911

Web: [http://www.suttercounty.org/doc/government/depts/cs/es/cs\\_es\\_home](http://www.suttercounty.org/doc/government/depts/cs/es/cs_es_home)

7) Sutter County Library (Main Branch at 750 Forbes Avenue)

Phone: (530) 822-7137

Web: <http://www.co.sutter.ca.us/doc/government/depts/library/library>

8) Central Valley Flood Protection Board (formerly known as the Reclamation Board)

Phone: (916) 574-0609

Web: <http://recbd.ca.gov/>

9) National Marine Fisheries Service (NMFS)

Phone: (206) 526-6150

Web: <http://www.nmfs.noaa.gov/> (and) <http://www.nwr.noaa.gov/>

10) U.S. Army Corps of Engineers

Phone: (916) 557-5100

Web: <https://www.nwp.usace.army.mil/>