

ADDITIONAL RESOURCES

Contact your local floodplain manager
for more flood information:

City of Sacramento:

floodinfo@cityofsacramento.org
(916) 808-5061

www.cityofsacramento.org

311 Español | 中文 | Tagalog | Tiếng Việt | Hmoob | Русский

Sacramento County:

floodj@sacounty.net

(916) 874-7517

www.stormready.org

FLOOD MAPS

You can check on Special Flood Hazard Areas in your neighborhood by looking at the Flood Insurance Rate Maps at FEMA's Map Service Center: <http://msc.fema.gov>

To view additional flood hazard maps developed by the California Department of Water Resources visit: gis.bam.water.ca.gov/bam

For information on all mapped hazards in your neighborhood visit the California Emergency Management Agency's (Cal EMA) website and enter your property address: <http://www.myhazards.caloes.ca.gov>

WORKING TOGETHER TO MAKE A SAFE COMMUNITY

City of
SACRAMENTO

SACRAMENTO
COUNTY

SACRAMENTO

ASSOCIATION OF REALTORS®



ASK BEFORE YOU BUY: Know Your Flood Risk

SACRAMENTO'S FLOOD HAZARD

What Prospective Owners Should Know

Our Situation: Flooding is the most significant natural hazard the City & County of Sacramento faces. The region is susceptible to various types of flood events: riverine, creeks, localized flooding, and levee and dam failure. Regardless of the type of flood, the cause is most often the result from severe weather patterns and excessive rainfall. The region is continuously striving to provide residents with one of the highest standards of flood protection in the nation. Read further to learn more about Sacramento's flood hazard zones and flood protection requirements.

FLOODPLAIN MANAGEMENT REGULATIONS

The City & County of Sacramento regulate construction and development in identified floodplains to ensure buildings are protected from flood damage. If houses in a flood hazard area are new, substantially improved or damaged, the structure must be elevated or floodproofed to above the flood level during construction and repair. It is important to know these rules and get a permit before any construction begins.

A few things to know regarding construction in a flood hazard area:

- Elevate your utilities, such as, an HVAC exterior unit
- Don't dig, plant or build at the base of a levee
- Don't dump or throw trash or debris in drains, streams, channels or open bodies of water

- If you are building next to a levee, then you need to know encroachment levee regulations. Visit <http://www.cvfpb.ca.gov> or contact your local Floodplain Management office
- Report any faulty erosion control measures
- Don't disturb natural floodplain areas

FLOOD PROTECTION

A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated or floodproofed above flood levels. Existing buildings can be protected with simple retrofitting measures. Grants are available to help elevate your home. Contact your local building department for more detailed information.

It is important to know if you are buying property that is subject to flooding or if the area has repetitively flooded in the past.

FLOOD INSURANCE REQUIREMENTS

Most homes with mortgages located in a Special Flood Hazard Area (SFHA), such as the Natomas Basin, are required to purchase flood insurance. There is a 26% chance during the lifetime of a 30-year mortgage that some type of flood event will affect the home. Many homeowners' policies do not cover flood damage, so don't leave yourself unprotected. It is important to protect your new home by buying flood insurance.

Note: Lower cost Preferred Risk Policies (PRP) are available in many areas. Check with your insurance agent or www.floodsmart.gov on the best rates for your home. An elevation certificate may be on file for your property. This can result in a reduced premium, please contact our flood zone hotlines to request a copy.

FLOOD PROTECTION WITHOUT A REQUIREMENT

Outside of a SFHA, flood insurance may not be required, however it is recommended. Approximately 25% of flood insurance claims come from low-to-moderate-flood risk areas.

It does not have to be a major rain or storm event to cause flooding. A flood is defined as an inundation of two or more properties (one which is yours) or two or more acres of normally dry land. Floods can result from, but are not limited to, more water is entering an area than the drainage system (rivers, streams, or sewer systems) is able to drain away. Properties in the low-to-moderate-flood risk area may be eligible for the low-cost Preferred Risk Policy.

BE PREPARED

With the variety of risks in the City & County of Sacramento, it is important to know that a flood can occur at any time. Here are a few tips to help protect your family and yourself before and during a flood:

1. Prepare an emergency flood kit & action plan
2. Know the flood warning signals in your area, in Sacramento they are: Emergency alert calls, sirens and radio alerts. Sign up for alerts at www.sacramento-alert.org
3. Once you are settled into your new home, pay attention to your neighborhood escape route
4. Identify and document your personal belongings
5. In the event of a flood, gather your family and pets, and evacuate safely avoiding any flooded streets