



September 23, 2011

Dear Yuba City Resident:

This letter is being sent to you for informational purposes. The City of Yuba City 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.

FEMA's Map Modernization Process

The National Flood Insurance Program (NFIP) is administered by the Federal Emergency Management Agency (FEMA) within the Department of Homeland Security (DHS). FEMA and its partners develop and provide flood hazard data and maps in support of the NFIP. To update these flood maps, known as Flood Insurance Rate Maps (FIRMs), FEMA has undertaken a comprehensive effort called Map Modernization (Map Mod). The Map Mod process for Yuba City is currently underway. Once the preliminary maps are released the City will be working with you through the anticipated changes to the maps.

Regardless of where your home is located, flood insurance is always a good idea. With the expected changes to the map, a current flood insurance policy which you carry through the map changes and beyond will allow you to achieve the lowest rate via FEMA's Grandfathering Rules. If your home is mapped into a flood zone, once the new maps are effective, you will no longer be able to obtain the 'grandfather' rate. The effective date of the new maps is unknown at this time. When more information is available regarding the Map Mod process for Yuba City, further outreach and mailings will be publicized.

City Floodplain Information Services

As a public service, the City of Yuba City will provide you with the following information upon request:

- Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM) of the City/County.
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, if shown on the FIRM.
- A handout on the flood insurance purchase requirement that can help people who need a mortgage or loan for a property in the SFHA.
- The City of Yuba City updates the Flood Insurance Rate Maps as needed when revisions are made to the maps.

If you would like to make an inquiry, please tell us the street address and, if available, the subdivision, lot, and block number. We are open 8:00 A.M. to 5:30 P.M., Monday through Thursday, and 8:00 A.M. to 5:00 P.M. on alternating Fridays. There is no charge for any of the above services.

Flood Insurance

Homeowners insurance does not cover flood damage. However, Yuba City 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, also 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 City residents of flood insurance — requires the City 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.

Flood insurance protects you from the financial devastation caused by floods. Even a few inches of water can bring thousands of dollars in repair and restoration costs. Having a flood insurance policy is critical to protecting your home or business. For more information on flood insurance visit the NFIP website at www.floodsmart.gov or contact your local insurance agent.

Geographical Area

Yuba City features several large rivers and smaller tributaries that are susceptible to annual flooding events which pose threats to life and safety and can cause significant property damage. Large rivers include the Feather and Sacramento Rivers, while interior streams include Gilsizer Slough and Live Oak Canal. Snow melt from the eastern watershed contributes substantially to flooding.

Causes of Flooding in Yuba City

Flooding occurs when climate (or weather patterns), geology, and hydrology combine to create conditions where river and stream waters flow outside of their usual course and “overspill” beyond their banks. In Yuba City, the combination of these factors, in addition to ongoing development, creates chronic seasonal flooding conditions.

Flooding is most common from October through April, when storms from the Pacific Ocean and the eastern watershed bring intense rainfall to the area. Larger floods result from heavy rains that continue over the course of several days, augmented by snowmelt at a time when the soil is near saturation from previous rains. Frozen topsoil also contributes to the frequency of floods.

Flood Preparedness and Safety

The City’s Fire Department has flood warning information available that can be accessed by calling them at (530) 822-4809, or through the Web site at: <http://www.yubacity.net>. The Web site includes information about sandbag locations and ways to contact and listen to the National Weather Service. The Fire Department also has an informational brochure that explains how people can prepare for an emergency. The local radio station used for emergency broadcasting is KKCY (FM 103.1); the alternate local station is KUBA (AM 1600). In addition, Sacramento radio station KFBK (AM 1530) broadcasts regional information.

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

Have a 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.

If an evacuation is ordered, do so immediately: When a mandatory evacuation is in place for your area, do not hesitate to evacuate your home. The safety of you and your family is more important than “waiting it out” or defending your home and your possessions.

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 to PG&E or the City Fire Department.

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. When flooding occurs, be alert for gas leaks and avoid smoking or using candles, lanterns or open flames unless you know that the gas has been turned off and the area has been ventilated.

Look out for animals: 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.

Understanding and Living in a Floodplain

Maintaining the flow capacity in local streams that cross City 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 City regulates the floodplain in order to protect property and lives, while affording City residents the ability to obtain floodplain insurance.

Recognize the natural and beneficial functions of floodplains to help reduce flooding: Floodplains are a natural component of the Yuba City environment. Understanding and protecting the natural functions of floodplains help 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 City Public Works Department at (530) 822-4626 and/or the Federal Emergency Management Agency. 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 City Public Works Department at (530) 822-4626, or visit the Web site at: <http://www.yubacity.net>. In case of an emergency, call 911.

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. Please report any observations of the dumping of debris or other objects into streams, drainageways, or rivers to the City Code Enforcement Department at (530) 822-4700.

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 vegetation that is actively growing on a stream bank. Streamside vegetation is tightly regulated by local, state, and federal regulations. Before undertaking any removal of streamside vegetation, contact the City Planning Department at (530) 822-4700. Please report any observations of the clearing of vegetation or trees on stream banks to the City Code Enforcement Department at (530) 822-4700.

Obtain a floodplain development permit and/or building permit, if required: To minimize damage to structures during flood events, the City 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 one foot above the elevation of the 100-year flood. These standards apply to new structures and to substantial improvements of existing structures. The City 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). Contact the Yuba City Building Department for more information at (530) 822-4629. 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. City inspectors are available to undertake site visits, if requested, to review flood, drainage and sewer issues. Contact the City Public Works Department at (530) 822-4626 or see City Ordinance No. 002-07, Flood Damage Prevention, for further information and prior to undertaking any activity within the floodplain. Also, contact Public Works at (530) 822-4626 to report illegal floodplain development.

Additional Resources

If you would like additional information on flood insurance or flood preparedness, please do not hesitate to contact the following organizations for assistance:

Yuba City Fire Department

Phone: (530) 822-4809

Emergency: 911

Yuba City Public Works Department

Phone: (530) 822-4626

Web: <http://www.yubacity.net/flood>

Sutter-Butte Flood Control Agency

Web: <http://www.sutterbutteflood.org>

Email: info@sutterbutteflood.org

Yuba City Code Enforcement

Phone: (530) 822-4700

National Flood Insurance Program

Phone: 1-888-379-9351

Web: <http://www.floodsmart.gov/>

Federal Emergency Management Agency

Phone: (510) 627-7186

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

California Governor's Office of Emergency Services

Phone: (916) 845-8510

Web: <http://www.oes.ca.gov/>

U.S. Army Corps of Engineers

Phone: (916) 557-5100

Web: <http://www.usace.army.mil/>

Sutter County Library

Phone: (530) 822-7137

Web: <http://www.saclibrarycatalog.org/>