City of SACRAMENTO

FLOODPLAIN DEVELOPMENT INFORMATION SHEET
(EFFECTIVE JULY 1, 2024)

To satisfy the requirements of City's Floodplain Management Ordinance and FEMA's National Flood Insurance Program, construction within a Special Flood Hazard Area (SFHA) must meet specific development standards specifically designed to prevent or limit flood damage. SFHAs are Flood Zones A, AE, AO, AH, A99, or Magpie Creek (local floodplain).

Floodplain development standards must be followed for **New Construction** and **Substantial Improvement/Damage** (see definition on next page) for any of the following activities, but not limited

- New Residential & Commercial Structures
- Additions/Conversions/Improvements
- Storage Sheds/Accessory Structures
- Garages (Attached & Detached)
- Gas or Liquid Storage Tanks
- Permanent Storage of Materials/Equipment

GENERAL FLOOD ZONE REQUIREMENTS
NEW CONSTRUCTION OR SUBSTANTIAL IMPROVEMENTS/ DAMAGE

ZONE	RESIDENTIAL CONSTRUCTION (Includes all single / multi. family dwelling units)	COMMERCIAL CONSTRUCTION (Includes all commercial structures, permanent storage of materials/equipment)
A AE AH AO	□ Elevate lowest floor, including basement, a minimum of one foot (1') above the Base Flood Elevation (BFE) or depth number. If no depth is specified for Zone AO, elevate two feet (2') above the highest adjacent grade. □ Hold Harmless Agreement □ Elevation Certificate	□ Elevate lowest floor, including basement or floodproof the building to a minimum of one foot (1') above the BFE or depth number. If no depth is specified for Zone AO, elevate or floodproof two feet (2') above the highest adjacent grade. □ Hold Harmless Agreement □ Elevation Certificate □ Floodproofing Certificate (if required)
A99 Magpie Creek	□ Elevate lowest floor, including basement, a minimum of one foot (1') above the highest adjacent 100-year HGL of the City's drainage system and at least 18 inches above the Controlling Overland Release Point in the public right-of-way. □ Hold Harmless Agreement □ Elevation Certificate	□ Elevate lowest floor, including basement or floodproof the building to a minimum of one foot (1') above the highest adjacent 100-year HGL of the City's drainage system and at least 18 inches above the Controlling Overland Release Point in the public right-of-way. □ Hold Harmless Agreement □ Elevation Certificate □ Floodproofing Certificate (if required)

THE FOLLOWING MUST BE SUBMITTED WITH BUILDING PERMIT APPLICATION IF PROJECT IS IN A SFHA AND IS NEW CONSTRUCTION OR A SUBSTANTIAL IMPROVEMENT/DAMAGE:

- ❑ FEMA Elevation Certificate
- ❑ Hold Harmless Agreement
- ❑ Floodproofing Certificate (if floodproofing a non-residential building)
- ❑ Plans, drawn to scale, including, where applicable: details for anchoring structure(s), proposed elevation of lowest floor, types of water-resistant materials used below the first floor, and details of enclosures below the first floor.
- ❑ Plans showing the Base Flood Elevation and flood zone boundaries.
- ❑ Construction materials and methods used to resist flood damage.
- ❑ Details of elevation or floodproofing techniques for electrical, heating, ventilation, plumbing, and air-conditioning equipment and other service facilities to prevent water from entering or accumulating within the components during conditions of flooding.
- ❑ Distance from any adjacent waterway and/or levee.

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IS YOUR PROJECT A SUBSTANTIAL IMPROVEMENT/DAMAGE?
Determining Market Value and Improvement Costs

If your property is in a SFHA, City staff are required to determine if the proposed work is a "Substantial Improvement" (SI)/Substantial Damage (SD).

City staff will require additional information from you if the initial screening of your project results in:

- The cost of the improvement is greater than 40% of the County Tax Assessor's market value (structure only); or
- The market value for your structure from the County Tax Assessor's Office was not available.

Cost of Improvement (CI): _____

Market Value of Existing Structure (MV): _____

SI/SD Calculation: $\frac{\text{CI}}{\text{MV}}$ **x 100 =** _____

The proposed work is a substantial improvement/damage if it equals or exceeds 50%.

CI is based on the cost of the proposed work listed on your initial application and any work conducted on the same structure **within the last year**. The items to be included in the cost of improvement calculation can be found on the next page.

MV is initially calculated from the County Tax Assessor's office. If the initial SI/SD calculation is over 40%, an independent appraisal of the market value (structure only) may be requested. Please use the "cost approach" method, so that the structure value is separated from the land value. The appraisal must be prepared and signed by a professional appraiser no earlier than 90 days before a building permit application is submitted. The permit must be issued within 180 days of the application.

Substantial Improvement/Damage – SI is any reconstruction, rehabilitation, addition, or other improvement of a structure, where the cost of improvement equals or exceeds 50 percent of the market value of the structure (not including land); SD is damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would be equal or exceed 50% of the market value of the structure (not including land).

Is Your Project Near a Waterway?

Central Valley Flood Protection Board (CVFPB) Permit - Required for all types of proposed work within 300 feet of a Designated Floodway (DF) that has been adopted by the CVFPB, or within 30 feet from the banks of a CVFPB Regulated Stream per CCR, Title 23, Section 112, Table 8,1. http://cvfpb.ca.gov/permitting/

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FEMA'S SUBSTANTIAL IMPROVEMENT/DAMAGE CHECKLIST

ITEMS TO BE INCLUDED:

- All structural elements, including:
  - Spread or continuous foundation footings and pilings
  - Monolithic or other types of concrete slabs
  - Bearing walls, tie beams and trusses
  - Flooring and ceilings
  - Attached decks and porches
  - Interior partition walls
  - Exterior wall finishes (brick, stucco, siding) including painting and moldings
  - Windows and doors
  - Reshingling or retiling a roof
  - Hardware
- All interior finishing elements, including:
  - Tiling, linoleum, stone, or carpet over subflooring
  - Bathroom tiling and fixtures
  - Wall finishes (dry wall, painting, stucco, plaster, paneling, marble, etc.)
  - Kitchen, utility and bathroom cabinets
  - Built-in bookcases, cabinets, and furniture
  - Hardware
- All utility and service equipment, including;
  - HVAC equipment
  - Plumbing and electrical services
  - Light fixtures and ceiling fans
  - Security systems
  - Built-in kitchen appliances
  - Central vacuum systems
  - Water filtration, conditioning, or recirculation systems

Market value required for all labor and materials for repairs, demolition, and improvements, including management, supervision, overhead, and profit (do not discount volunteer or self-labor or donated/discounted materials).

ITEMS TO BE EXCLUDED:

- Plans and Specifications
- Survey costs
- Permit fees
- Post-storm debris removal and clean up
- Outside improvements, including:
  - Landscaping
  - Sidewalks
  - Fences
  - Yard lights
  - Swimming pools
  - Screened pool enclosures
  - Detached structures (including garages, sheds, and gazebos)*
  - Landscape irrigation systems

* Detached garage and sheds must be treated as a separate structure. Floodplain development standards still apply.

More information can be found on FEMA's website: **http://www.fema.gov**