



### FLOOD ZONE DETERMINATION

Flood zone information is only provided for the unincorporated area of Yolo County. The following information is to be provided by the requesting party. E-mail the request to [Building.Division@yolocounty.org](mailto:Building.Division@yolocounty.org) or mail to 292 W Beamer St, Woodland CA 95695. Flood zone information cannot be provided over the telephone.

Walk-In     Email     Other: \_\_\_\_\_

Site Address: \_\_\_\_\_ APN: \_\_\_\_\_

Attach a map showing the specific project location ([Yolo County GIS](#), Google Earth, or similar)

Requested By: \_\_\_\_\_ Email: \_\_\_\_\_

I understand the flood zone that the Yolo County Planning, Public Works and Environmental Services Department provides for the requested property is based solely on information derived from the Flood Insurance Rate Map's (FIRM) produced by the U.S. Department of Housing and Urban Development (HUD), the Federal Insurance Administration, and the Federal Emergency Management Agency (FEMA), and on the information provided by me in completing this flood zone request form.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

#### FLOOD DETERMINATION (OFFICE USE ONLY)

See the attached Flood Protection Requirements for additional information including explanation of these terms.

Community ID:	060423
Map Index Date:	05/16/2012
Map Panel:	06113C _____
Map Panel Suffix/Date:	<input type="checkbox"/> G (6/18/2010) <input type="checkbox"/> H (5/16/2012)
Flood Zone:	<input type="checkbox"/> X <input type="checkbox"/> A <input type="checkbox"/> AE <input type="checkbox"/> AO <input type="checkbox"/> D
Floodway:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Base Flood Elevation (BFE)	_____ FEET (NAVD 88)
BFE Source	_____
Design Flood Elevation (Varies):	_____ FEET (NAVD 88)
Ground Elevation (Varies):	_____ FEET (NAVD 88)
Design Flood Depth (Varies):	_____ FEET (NAVD 88)
Notes:	_____
Date:	_____ Staff Signature: _____

## FLOOD PROTECTION REQUIREMENTS SUMMARY

**THIS IS A SUMMARY:** See the [Yolo County Flood Protection Ordinance](#) for full requirements:

**FLOOD ZONE DETERMINATION:** May be requested by contacting [building.division@yolocounty.org](mailto:building.division@yolocounty.org)

If there is engineering or surveying data to show that the property is mapped inaccurately, you may request a [Letter of Map Change](#) from FEMA.

**REGULATORY FLOODWAY:** These areas must be preserved to maintain the flood carrying capacity of waterways. If your site is in a floodway, it must be shown that the development will meet the [no-rise requirement](#).

**GENERAL:** Yolo County's Flood Protection Ordinance applies to all development within flood zones A, AE, or AO. Development is defined as:

“Any manmade change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations, or storage of equipment or materials. For the purposes of this chapter, the following activities shall not be considered development: plowing, seeding, cultivating, harvesting, field leveling outside defined watercourses, contouring, and planting, as well as routine maintenance of irrigation ditches.

A *structure* is defined as principally above ground with two or more rigid walls and a roof. This definition includes liquid storage tanks and manufactured homes. Development that is not a structure does not have to meet the lowest floor elevation requirement, but does have to meet all other applicable requirements

**ACCESSORY STRUCTURES:** A storage shed under \$1500 in value or a 2-car garage not more than 600 square feet does not have to meet the lowest floor elevation requirement but does have to meet all other applicable requirements.

**EXISTING STRUCTURES:** Improvements must either meet the requirements for new construction or be checked to see if they constitute a *substantial improvement*, which means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the “start of construction” of the improvement. This includes structures which have incurred substantial damage regardless of the actual repair work performed. Please see the *Substantial Improvement Determination Form* for additional information. This section also applies to structures damaged by any cause (*substantial damage*).

### **NEW CONSTRUCTION AND SUBSTANTIAL IMPROVEMENTS:**

- Shall have the lowest floor, including basement, elevated:
  - Structures in zones **A** or **AE** must have the lowest floor elevated at least one foot above the base flood elevation (BFE + 1.0).
  - Structures in zone **AO** must have the lowest floor elevated above the highest adjacent grade by a height of at least one foot greater than the flood depth specified on the FIRM (HAG + Depth + 1.0). The Highest Adjacent Grade is defined as the highest natural grade prior to the start of construction.
  - *Non-residential* structures may be dry floodproofed: The building and attendant utilities are constructed so that the structure is watertight with walls substantially impermeable to the passage of water, with structural components capable of resisting hydrostatic and hydrodynamic loads and effects of buoyancy, and the design and construction are certified by a registered civil engineer or architect.
- Shall have Elevation Certificates submitted three times:
  1. With the building permit application,
  2. Prior to the framing of walls and/or floors of the structure,
  3. After the structure is completed and prior to final inspection.
- Shall be adequately anchored to prevent flotation, collapse or lateral movement of the structure resulting from hydrodynamic and hydrostatic loads, including the effects of buoyancy,

- Shall be constructed with flood damage-resistant materials and utility equipment resistant to flood damage for areas below the base flood elevation. Service facilities (such as electrical, heating, ventilation, plumbing, and air conditioning equipment) shall be designed and/or located so as to prevent water from entering or accumulating within the components during conditions of flooding,
- In zone AO, shall be constructed so that there are adequate drainage paths around structures on slopes to guide flood waters around and away from proposed structures.
- Crawlspace and fully enclosed areas below the lowest floor that are subject to flooding are only to be used for parking of vehicles, building access or storage, and shall be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwater. Designs for meeting this requirement must either be certified by a registered civil engineer or architect, or meet or exceed the following minimum criteria:
  - A minimum of two openings on different sides having a total net area of not less than one square inch for every square foot of enclosed area subject to flooding,
  - The bottom of all opening shall be no higher than one-foot above grade,
  - Opening may be equipped with screens, louvers, valves or other coverings or devices provided that they permit the automatic entry and exit of floodwater, and,
  - Buildings with more than one enclosed area must have an opening on exterior walls for each area to allow flood water to directly enter.
- Attached garages must either be elevated or vented. Non-residential garages may be dry floodproofed.

**SUBDIVISIONS AND OTHER DEVELOPMENT:** Please see the Flood Protection Ordinance (link below).

**VARIANCES:** A variance, which may result in very high insurance rates, may be considered upon written application for certain structures including agricultural buildings, historic structures, and infill projects located on a lot ½ acre or less. Please see the Flood Protection Ordinance (link below)

**ADDITIONAL RESOURCES:**

- Yolo Co. Flood Protection Ordinance <https://www.yolocounty.org/home/showdocument?id=50636>
  - California Building Code [https://www.dgs.ca.gov/BSC/Codes#@ViewBag\\_JumpTo](https://www.dgs.ca.gov/BSC/Codes#@ViewBag_JumpTo)
  - Elevation Certificates <https://www.fema.gov/glossary/elevation-certificate>
  - Utility Equipment <https://www.fema.gov/glossary/utilities>
  - Letter of Map Change Application <https://www.fema.gov/flood-maps/change-your-flood-zone/loma-lomr-f>
  - Addition Local Information <https://www.yolocounty.org/government/general-government-departments/community-services/building-inspection-services/flood>
- FEMA Technical Bulletins (covering venting, materials, floodproofing, and other technical requirements):  
<https://www.fema.gov/emergency-managers/risk-management/building-science/national-flood-insurance-technical-bulletins>



## **ABOUT THE MANDATORY PURCHASE OF FLOOD INSURANCE**

The National Flood Insurance Program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible buildings and contents, whether they are in or out of a floodplain. This community participates in the NFIP, making federally backed flood insurance available to its property owners.

The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes, and buildings in the course of construction. Property owners can purchase building and contents coverage from any local property and casualty insurance agent. To find a local insurance agent that writes flood insurance in your area visit [www.floodsmart.gov](http://www.floodsmart.gov).

**Mandatory Purchase Requirement:** Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs). An SFHA is defined as any A or V flood zone on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM).

The mandatory purchase requirement also applies to secured loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies, such as the Federal Reserve, the Federal Deposit Insurance Corporation, the Comptroller of Currency, the Farm Credit Administration, the Office of Thrift Supervision, and the National Credit Union Administration. It further applies to all loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and FEMA disaster assistance.

**How it Works:** When making, increasing, renewing, or extending any type of federally backed loan, lenders are required to conduct a flood zone determination using the most current FEMA FIRM to determine if any part of the building is located in an SFHA. If the building is in an SFHA, the federal agency or lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan. Even though a portion of real property on which a building is located may lie within an SFHA, the purchase and notification requirements do not apply unless the building itself, or some part of the building, is in the SFHA. However, lenders, on their own initiative, may require the purchase of flood insurance even if a building is located outside an SFHA. Up to 25% of all NFIP flood losses arise from outside SFHAs (B, C, and X Zones).

Under federal regulations, the required coverage must equal the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount of coverage available for a single-family residence is \$250,000 and for non-residential (commercial) buildings is \$500,000. Federal agencies and regulators, including government-sponsored enterprises, such as Freddie Mac and Fannie Mae, may have stricter requirements.