

## Farmers describe implications of flood rules

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The rice bins shown here might have to be raised as much as 20 feet off the ground to comply with flood zoning rules.  
Photo/Kate Campbell



Remapping of flood-prone areas along the Sacramento and San Joaquin rivers has serious implications for the future of agriculture and rural communities, including expensive and conflicting regulations, according to farmers who took federal, state and local officials on a tour of Sacramento Valley farms.

In some cases, complying with building ordinances for an expansion or new construction project could mean lifting large agricultural buildings 20 feet off the ground, or building structures within structures to ensure certain areas remain dry during a flood.

The requirements are driven by changes to Federal Emergency Management Agency flood insurance rate maps, used to administer the National Flood Insurance Program. Agricultural advocates said the changes are driving up costs and creating confusion.

The maps dictate county building codes and limit insurance options, which means expanding existing structures or new construction can be cost-prohibitive.

Pointing to an array of multi-story metal rice bins, Jon Munger, manager of Montna Farms in Sutter County, told the tour last week that local codes would require the buildings to be elevated in order to comply with federal guidelines. But if a flood hit, he said, the rice bins would not be destroyed as a residential structure would, though the rice inside would be ruined.

"We think about flood plans and watch when the rivers are running high," Munger said. "With an impending flood, we would get as much rice out of here as possible."

He said the farm carries 26 different insurance policies, and the changes to flood-zone maps require additional flood insurance and modifications to coverage.

"We work with our insurance agents to try and find options, but there aren't a lot of cost-effective alternatives when it comes to flood policies," Munger said.

Some of the new building regulations don't make sense, farmers said during the farm tour.

For example, rice storage bins have air ventilation equipment around the base of the bins to maintain grain quality. New regulations, however, require ventilation equipment to be moved above the maximum calculated height of floodwater, defeating the purpose of ventilation. Likewise, solar arrays used to generate power would need to be lifted as much as 20 feet above ground.

According to rice farmer Steven Butler of Robbins, it's important for farmers to know what flood zone they're in, and county planning and zoning departments represent the best source of information.

"There are still a lot of unanswered questions," he said. "For example, what does a flood-proof milking parlor look like? There aren't a lot of people who can answer that question. It's a shame, because some farmers are trying to figure that out now and not knowing the answers is preventing them from making needed farm improvements."

A report from the Sacramento firm MBK Consulting Engineers said the FEMA Map Modernization Program, combined with limited financial capability in rural communities to improve levees to meet the agency's 100-year certification criteria, leaves the areas without economic alternatives.

Emerging and fluctuating regulations make investments in agricultural and commercial facilities, equipment repair shops, livestock and crop processing structures, and housing for farm operators or employees financially infeasible in mapped areas, the engineering firm concluded. That, its report said, would "replace vibrant agricultural communities with rural 'ghost towns,' which will have long-term, adverse impacts to the state's economy."

Farmers in Sacramento Valley flood zones said they're trying to see if there's flexibility in the insurance rate structure, if there are alternatives to public flood insurance in the private sector, or if more consistent FEMA regulations would make compliance easier.

"We're looking for ways to lessen the burden of implementing these new flood management requirements," said Claudia Street, Yuba-Sutter Farm Bureau executive director. "It's a large and complicated subject and a lot is at stake."

She said six county Farm Bureaus in the flood-prone areas are participating in a larger stakeholder group exploring options for protecting land and infrastructure.

"This conversation has been going on with members of Congress and with the involved agencies to help resolve uncertainties and allow for some creative thinking," Street said.

The manager of the Golden Gate Hop Farm near Yuba City, Matt Bozzo, said the farm saw the impact of flood zone regulations after fire destroyed two barns in late 2011.

"Pulling out the new FEMA guidelines, we found they called for flood louvers around the foundation for cross flow of floodwater," he explained, "even though we have rollup doors on all sides."

In addition, because a rebuilt shop would be in the floodplain, the regulations said the shop needed to be "wet proof," which meant installing electrical equipment higher than 10 feet off the ground.

The shop project required pressure-treated lumber, a second set of engineering plans and electrical equipment installed on the interior shop roof. Interior doors for the shop were not permitted, Bozzo said, which means the shop cannot be efficiently heated or cooled to maintain safe and comfortable working conditions.

Charlotte Mitchell, executive director of the Sacramento County Farm Bureau, said flood regulations could undermine biosecurity requirements at her family's turkey farm, and could affect farmers in the delta region.

"We know how to respond to floods and protect our infrastructure," she said. "Given our history and knowledge, we feel that some of the new flood protection requirements will compromise the safety of our farms in a flood situation."

Because of widespread concerns about administration of the National Flood Insurance Plan, farmers near the Sacramento and San Joaquin rivers and local flood agencies are developing suggestions for improvements to current flood-management plans.

Justin Fredrickson, California Farm Bureau Federation environmental policy analyst, said Farm Bureau wants rural areas to remain eligible for financial assistance and rural structures to be eligible for federally backed mortgages.

"We're trying to develop flexible alternatives that work for agriculture and allow for building or replacing infrastructure, so farming operations will be sustainable," Fredrickson said. "We want a smart, flexible way to manage flood risk that provides local control."

Options being considered include a levee "relief cut" plan to release or avoid trapping floodwaters, using the existing FEMA Zone D designation to allow structures that support agriculture to be insured at a lower rate, and development of a "wet" flood proofing ordinance and expanded building-code variances for agricultural structures.

Background on the current flood management discussion is available at [www.cfbf.com](http://www.cfbf.com); from the Advocacy link, choose Top Issues, Land Use, then Flood Management.

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