

FLOOD WATCH

A PUBLICATION OF THE SACRAMENTO AREA FLOOD CONTROL AGENCY • MARCH 2016

The purpose of this factsheet is to inform property owners of SAFCA's progress on levee improvements and the challenges we face to improve flood protection.

Projects to be Completed

- ▶ Natomas basin — complete up to an additional 24 miles of levee improvements to address stability and underseepage
- ▶ Sacramento River — complete seven miles of cutoff walls and relief wells to address underseepage in the Pocket areas and up to nine miles of erosion control
- ▶ American River — raise Folsom Dam, improve the dam's temperature control facilities and address potential erosion during high-flow events
- ▶ North Sacramento Streams — install cutoff walls, seepage berms and relief wells along four miles of levees and manage corridors along the creeks, canals and tributaries

Keeping Sacramento out of the 100-Year Floodplain

SAFCA and its state and federal partners have made significant strides to protect Sacramento from catastrophic flooding. Folsom Dam upgrades and decades of improvements to Sacramento's levees pulled nearly 120,000 properties out of the 100-year floodplain, avoiding mandatory, high-cost flood insurance for homeowners.

But due to changes in state and federal levee standards, Natomas was mapped back into the 100-year floodplain. Then, the U.S. Army Corps of Engineers withdrew its 100-year certifications for levees outside Natomas, making property owners in the American River, Sacramento River and North Sacramento areas vulnerable to being remapped into the 100-year floodplain.

Fortunately, levee improvements under the 2007 and 2011 assessments enabled Natomas homeowners to maintain insurance rates at preferred risk levels (about \$450 per year). These rates will continue if levee improvements continue to be made.

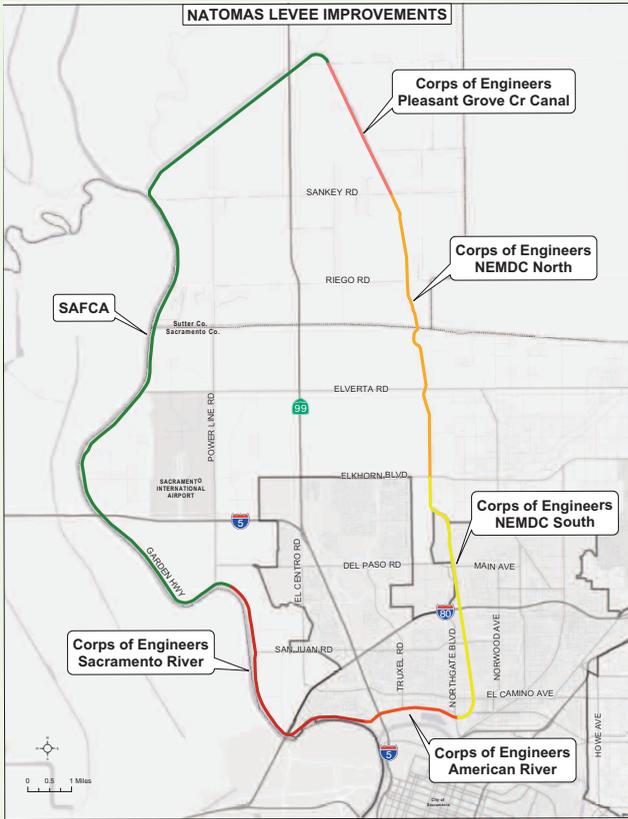
SAFCA is positioned to secure state funds to address the concerns identified through recent levee evaluations and prevent remapping – only if a new assessment district can be formed. If the assessment goes into effect, Natomas homeowners can maintain current “preferred risk” insurance rates and those living along the Sacramento River and in North Sacramento will avoid paying mandatory, high-cost insurance. The assessment would provide local funding for Sacramento to reach a 200-year level of flood protection by 2025, as required by state law.

This would greatly reduce the risk of catastrophic flooding and minimize the likelihood of future regulatory changes requiring another assessment. If the assessment does not pass, homeowners in all areas will be required to pay high-cost flood insurance.

Projects	Project Cost			Project Details
	2007-2017	2017-2025	2025-2040	
Folsom Dam	\$925 million	\$285 million	\$0	Folsom Dam bridge complete; Auxiliary spillway complete (2017); Folsom Dam raise and temperature shutter modifications complete (2025)
American River Levees	\$270 million ■	\$40 million ■ ●	\$460 million ◆	Underseepage cutoff walls and minor raises complete (2017); Erosion work complete (2025-2040)
Sacramento River Levees	\$10 million	\$110 million ■ ●	\$400 million ◆	Underseepage cutoff walls installed (2017-2021); Erosion work complete (2025-2040)
Natomas	\$400 million	\$560 million ■ ●	\$0 ◆	Non-federal phase of project (18 miles of levee improvements) complete; Federal phase (up to 24 miles of levee improvements) complete (2025)
South Sacramento	\$125 million ■	\$0 ■	\$0	Levee and channel improvements complete (2017)
North Sacramento	\$5 million	\$55 million ■ ●	\$0 ◆	Underseepage cutoff walls installed (2016-2019); Corridor management plan complete (2025)
Total	\$1.735 billion	\$1.050 billion	\$860 million	SAFCA needs additional \$250 million to cover its share of total project cost

Level of Flood Protection: ■ = 100-Year ● = 200-Year ◆ = >200-Year

What's Happening in Natomas



In 1998, Natomas was mapped out of the 100-year floodplain, only to be mapped back in a decade later. SAFCA has made significant progress to get Natomas out again – implementing major flood risk reduction improvements, stabilizing preferred risk flood insurance rates and ending a seven-year building moratorium in 2015.

As a result of the progress made these past few years, the U. S. Army Corps of Engineers (Corps) announced an additional \$11 million would be made available for Natomas levee construction. President Obama's 2017 budget also includes more than \$21 million in federal funds for levee improvements in Natomas. Lastly, the Federal Emergency Management Agency will keep flood insurance rates for Natomas property owners at the current preferred risk level, made possible only by assessments approved by property owners in 2007 and 2011 to lower flood risk.

However, if the proposed benefit assessment fails to pass, homeowners in Natomas would lose these federal levee improvement funds, flood insurance rates would eventually triple and building restrictions would be reinstated.

How Assessments Will Be Calculated

SAFCA's proposed assessment ensures that property owners only pay for flood protection improvements that benefit their own property, applying the following variables:

- **Anticipated damage to land and structure** – Possible damages based on depths of flooding calculated per square foot for residential, commercial, industrial and public properties – damages vary per property type
- **Source of flooding** – Specific flood threat to property
- **Risk of flooding and likely depths** – Separate flood depth zones depict potential extent of flooding in each area (0-5 feet, 5-10 feet and greater than 10 feet)

Using this methodology, annual assessments range from \$19 to \$163 for single-family residences. The average increase would be \$42 per year (or \$3.50 per month).

Assessments would replace those of 2007 and be imposed for a 30-year period starting in 2017.

