Q Why do we need a new flood protection assessment for the Sacramento area?
A A new flood protection assessment is needed to replace the assessment approved by property owners in 2007 because changes in state and federal standards since 2007 have made it more costly to complete the projects included in the approved flood protection program. These projects are necessary to provide all areas of Sacramento with a 100-year level of flood protection as quickly as possible; meet the state’s 200-year flood protection requirements by 2025; and improve the resiliency and structural integrity of the flood control system to provide more than 200-year protection over time. The vast majority of funding for these projects will come from the state and federal governments, assuming SAFCA provides the required local matching funds. The proposed assessment would make this possible. Without these funds, SAFCA cannot continue to make progress in strengthening area levees and upgrading Folsom Dam. Unless these projects are completed, most areas of Sacramento will remain exposed to an unacceptably high risk of flooding.

Q How will the additional funds be spent if the proposed assessment passes?
A The local matching funds provided by the proposed assessment will enable SAFCA and its federal and state partners to complete the following flood risk reduction improvements:

- Up to an additional 24 miles of levee improvements surrounding the Natomas basin to address underseepage and levee stability
- Seven miles of cutoff walls and relief wells to address underseepage along the east levee in the Little Pocket and Pocket areas and up to nine miles of erosion control improvements
- Raise Folsom Dam, improve the dam’s water temperature control and address potential erosion during high-flow events in the American River channel
- Cutoff walls, seepage berms and relief wells along four miles of the north and south levees of Arcade Creek and the east levee of the Natomas East Main Drainage Canal (NEMDC)
- Corridor management along portions of the NEMDC/Steelhead Creek and its tributaries
- Levee encroachment and vegetation management
- Infrastructure damage repair and system access improvements
- Levee monitoring and flood fight operations

These local funds would also provide funding for maintenance and operation costs for 30 years, starting in 2017.

Q What are the consequences if the new assessment does not pass?
A If the new assessment does not pass, SAFCA will be unable to bring the levee system into compliance with state and federal standards and policies adopted since 2007. Sacramento would continue to be the nation’s most at-risk river city for catastrophic flooding, vulnerable in the following ways:

- Levee embankment and stability problems in North Sacramento and along the Sacramento River would not be fixed and the areas protected by these levees – North Sacramento, downtown, Land Park and Pocket – would be mapped back into the 100-year floodplain.
• Improvements authorized for Folsom Dam would not be completed.
• Along the Lower American River, levees would not be strengthened to resist erosion during high-velocity releases from Folsom Dam, protected areas would not meet the state’s 200-year requirement and new development would be restricted.
• In Natomas, projects would remain incomplete.

Q What would happen if Sacramento is mapped back into the 100-year floodplain?
A Being mapped into a 100-year floodplain carries with it two consequences: it would trigger mandatory, high-cost flood insurance and regulatory restrictions would be imposed on new development. For homeowners living in a 100-year floodplain without a funded improvement program, flood insurance premiums could rise over time to as much as $1,500 per year. Residents in Natomas were mapped back into the 100-year floodplain in 2008. However, the Federal Emergency Management Agency (FEMA) has made a determination that because the area is making sufficient progress in restoring a 100-year level of flood protection, homeowners remain eligible for “preferred risk” flood insurance (about $450 per year). Restrictions on new development in the area have also been lifted. If the levee improvement program in Natomas is not continued, these restrictions would likely be reinstated and insurance premiums would rise.

Q What is the methodology for determining the amount of the assessment for each parcel?
A To ensure that assessments paid by individual property owners go only toward improvements that benefit their own property, the proposed assessment district is divided into eight benefit zones. To ensure that assessments in each benefit zone are proportional to likely flood damage to structure and land for each property, the following variables are factored into the assessment formula to determine parcel-by-parcel rates: parcel acreage, first-floor square footage, likely depth of flooding and land use.

Q Can my assessment rate be increased annually?
A The proposed assessment would be collected annually for a 30-year period, starting in 2017. Assessments may be increased to reflect increased inflation rates related to a published construction cost index, but any increase would not exceed 1.5 percent in any given year. Assessments could also be increased if land use changes or new structures are built or expanded.

Q How would joint ownership affect votes cast on behalf of a parcel?
A If joint owners agree on the assessment, only one needs to sign the ballot. If joint owners disagree on the assessment, ballots may be cast in proportion to ownership based on the total weighted vote for the property. In the event of a split ballot, property owners may be asked to provide evidence of the ownership share.

Q What if a property owner can’t afford to pay the new assessment?
A Property owners who have a household income of less than $26,000 per year can request a hardship deferral, enabling payment of her or his annual assessment to be deferred until the property is sold or transferred.

Q Where can I get more information on the proposed assessment?
A For more information, visit www.safca.org. Further details will also be made available at community open houses to be held in mid-May (dates and locations available at www.safca.org). To contact SAFCA staff, email info@safca.org or call (916) 874-7606.