Flood Designations and Flood Insurance

As part of a national effort to update flood insurance rate maps, the maps which show the level of flood protection in any given location, the Federal Emergency Management Agency (FEMA) is in the process of re-evaluating the level of protection provided by all existing flood protection systems in the country.

The City of West Sacramento is currently shown by FEMA as being in Zone X. Flood Designation. Included in Zone X are areas protected by levees that have a one percent chance of flooding in any given year (100 year level of protection).

Flood insurance in West Sacramento is currently optional, though the city encourages anyone living behind a levee to carry flood insurance. If re-mapped into an A, AR or A-99 Zone, flood insurance will become mandatory for all federally guaranteed mortgage loans, which includes nearly all bank, credit union and commercial loans. The purchase of voluntary flood insurance now could allow property owners to obtain a lower than otherwise required cost for flood insurance after the re-mapping. Please talk to your insurance agent for details.

An objective of future flood protection improvements will be to ensure that West Sacramento remains in the Zone X Flood Designation.

Local Flood Control Agency and State Reevaluate Levee Safety in Response to New Federal Regulations

West Sacramento has a strong track record of successfully improving levees to meet or exceed existing federal safety regulations (see timeline below, West Sacramento Flood Protection Improvements). However, the U.S. Army Corps of Engineers recently changed the regulations based upon lessons learned from levee failures throughout the nation and new knowledge about effective levee systems. The new regulations are designed to guard communities such as West Sacramento against catastrophic flooding.

The West Sacramento Flood Control Agency is partnering with the State Department of Water Resources (DWR) to aggressively address levee problems to better ensure the city is protected when the next flood hits. The agencies are evaluating West Sacramento levees to determine the extent of necessary repairs and improvements. The evaluations will help the flood control agency prioritize and estimate the cost of critical projects.

Preliminary evaluations of the levees surrounding West Sacramento indicate problems similar to those being identified in many Northern California communities. The flood control agency will share levee evaluation results, projected costs and financing strategies during upcoming workshops and in publications.

Levee improvements and repairs are necessary to protect lives and property and meet new federal regulations.

West Sacramento—Serious About Flood Protection. Serious About Safety.

The local flood control agency and reclamation districts have a strong record of protecting West Sacramento residents and businesses through effective flood protection programs. The city’s levees have been continuously improved since incorporation. When levee regulations changed in the late 1980s, West Sacramento quickly responded by partnering with the State Department of Water Resources and the U.S. Corps of Engineers to improve levee improvements.

In 2006, the flood control agency again took the lead in initiating studies to evaluate levees against new regulations adopted by the Corps. Results of the evaluation, to be discussed in upcoming publications and at public workshops, will help the flood control agency determine priorities for critical repairs and improvements.

The city also leads efforts in emergency preparedness and response planning. Prior to the rainy season each year, the City coordinates strategic planning meetings with all involved emergency response agencies, including the state, Yolo County Office of Emergency Services and reclamation districts. This better ensures a high level of preparedness in the event of an emergency.

At a Glance: West Sacramento Flood Protection Improvements

<table>
<thead>
<tr>
<th>Year</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1987:</td>
<td>U.S. Army Corps of Engineers recommends significant improvements for West Sacramento flood protection.</td>
</tr>
<tr>
<td>1987–1990:</td>
<td>City obtains federal funding for levee improvements.</td>
</tr>
<tr>
<td>1990–1993:</td>
<td>Stability berm built along the Sacramento River in Southport. Total project costs were $9 million; the local share was $800,000.</td>
</tr>
<tr>
<td>1994:</td>
<td>Landmark deal establishes West Sacramento Flood Control Agency to coordinate levee, soil and water level inspections.</td>
</tr>
<tr>
<td>1997:</td>
<td>Annual parcel assessment approved to locally fund flood control efforts.</td>
</tr>
<tr>
<td>1999–2002:</td>
<td>Corps strengthened five miles of levees adjacent to the Sacramento and Yolo Bypasses. Total project costs were approximately $32.1 million; the local share was $3.6 million.</td>
</tr>
<tr>
<td>2006:</td>
<td>State performs critical erosion repairs on three sites in West Sacramento.</td>
</tr>
</tbody>
</table>
State Flood Protection Bonds

In November, California voters approved several flood control related bond proposals, the most significant being Propositions 1E and 84. With passage of the flood control measures, the state was authorized to sell $4.1 billion in bonds to address structural and non-structural deficiencies in levee systems to communities like West Sacramento.

Although $4.1 billion seems like a large sum of money, statewide needs exceed the funds made available through Propositions 1E and 84. In West Sacramento, the cost for local levee improvements and repairs will be substantial. While state and federal funding will finance the majority of the improvements and repairs, the local flood control agency must pay for some of the overall costs.

New Annual Parcel Assessment Proposed to Help Raise Necessary Local Funds

Although the majority of the necessary improvements to West Sacramento levees will be funded through state and federal assistance, by state law, communities are not eligible for state and federal assistance unless they contribute to the overall cost. The West Sacramento Flood Control Agency is seeking a new annual parcel assessment from property owners to help raise necessary local funds for levee improvements and repairs.

In late May, the agency will ask property owners to vote by mail on a proposed annual parcel assessment. A fee to be paid by new development is also being proposed to help offset the costs for levee improvements and repairs.

Get the Facts about Flood Protection

Attend the following public workshops to learn more.

Tuesday, March 27
Tuesday, April 17
Tuesday, May 15
Tuesday, June 5

Time: All workshops begin at 6:30 p.m.
Location: West Sacramento Civic Center 1110 West Capitol Avenue

By law, local communities must contribute to the costs for levee improvements and repairs to receive state and federal funding.