

Updated

FLOOD PROTECTION INFORMATION FOR SAN JOAQUIN COUNTY



July 2008

Flood Mapping Update

The Federal Emergency Management Agency (FEMA) is undertaking a Flood Insurance Rate Map update for San Joaquin County, and all of its cities, under what is referred to as the Map Modernization Program. The new "Flood Insurance Rate Maps" (FIRMs) that FEMA is creating will provide flood insurance rate zones and replace the existing paper maps for our area.

Initial preliminary maps were received on January 15, 2008 and have been undergoing a review and public education process. Several community meetings have been held in the areas most affected by the proposed map changes, most notably Central Stockton/Smith Canal, Woodbridge, and the Twin Creeks Subdivision in Stockton. As a result of ongoing communications with FEMA, the preliminary maps have been modified several times since January. Up-to-date, internet-accessible copies of the preliminary FIRMs are available to property owners (See website resources on back of page). We continue to learn more about the reasons for specific map changes and which neighborhoods will be negatively affected. Your local officials are working to mitigate mapping impacts, improve flood protection, and reduce insurance costs. **Final, effective FIRMs are expected to be released by FEMA in April, 2009.**

The California Department of Water Resources (DWR) has also developed draft 100- and 200-year floodplain maps for our region. These maps are scheduled for release in the near future and are for planning purposes only. The DWR maps will not replace FEMA maps and will not affect insurance rates.

Flood Insurance: Will you be required to buy flood insurance?

When the **final** maps are officially adopted, flood insurance requirements for some areas will change. If you have a mortgage on property identified on the final maps as being in a high-risk area, known as a "*Special Flood Hazard Area*," you will be required by your mortgage company or lender to carry flood insurance. **If you obtain insurance prior to the adoption of the final maps, you will receive a lower insurance rate.** Insurance, up to specified limits, is available for businesses, homeowners, and renters. Both buildings and contents can be insured. Floodplain areas meeting FEMA 100-yr requirements are not designated as "*Special Flood Hazard Areas*" but are still rated as having a low to moderate risk of flooding. **All property owners and renters are strongly encouraged to consider flood insurance, whether or not you are in a "*Special Flood Hazard Area*."**

If your property is **not** in a "*Special Flood Hazard Area*," you are **not** required to purchase or maintain flood insurance. However, the cost of insuring your home and its contents against flood damage is far less expensive than the cost of repair or replacement after a flood. For example, currently the average single-family home and its contents, not in a "*Special Flood Hazard Area*," may be insured for coverage of \$250,000 for the building and \$100,000 in contents for as little as \$348 annually. **Historically, 20 to 25 percent of all claims paid by the National Flood Insurance Program (NFIP) have been for properties located outside of "*Special Flood Hazard Areas*."**

Insurance rates will vary depending on many factors, including flood risk zones, Community Rating System discounts, the year your house or building was built, type of construction, and possible insurance company fees. To understand your insurance rates and requirements, please contact your insurance agent.

Pending Federal Legislation

Federal legislation to address the burden of flood insurance premiums has been introduced by Congressman Dennis Cardoza as an amendment to HR 3121, "The Flood Insurance Reform and Modernization Act". If the

legislation is adopted as introduced, homeowner flood insurance premiums will be cut in half for the first five years in areas where levees will be deaccredited.

Flood Protection Improvements as of June 2008

Boggs Tract

Reclamation District 404 currently has several levees that have been classified as “Provisionally Accredited,” and is in the process of compiling the data and documents that FEMA requires before granting full accreditation. RD 404 is in the process of repairing erosion, clearing vegetation, and repairing damage from rodent holes on one of the levees in order to obtain the “Provisionally Accredited” classification for its entire levee system. The Boggs Tract area flood map is also affected by Walker Slough levee to the east. San Joaquin County Flood Control and Water Conservation District is working to obtain full accreditation for the Walker Slough levee.

RD 17 - Lathrop/Manteca/Weston Ranch

Reclamation District 17 (RD 17 - Mossdale) has a plan to upgrade its levees to improve protection of lives, property, schools and businesses in the event of large storm events. A parcel assessment of about \$95 per year for most residential property owners is proposed to finance improvements and repairs for RD 17’s San Joaquin River levees and improve RD 17’s chance for obtaining critical state and federal matching funds and assist in maintaining the current “X Zone” flood map designation, which could minimize flood insurance rate increases for residents and businesses. Assessment ballots (due July 23) have been sent to all property owners within RD 17. For more information regarding future flood protection for this area, the engineering firm for RD 17 can be reached at (209) 946-0268.

Smith Canal/Calaveras River

San Joaquin Area Flood Control Agency (SJAFCA), the City of Stockton, the County of San Joaquin, and Reclamation Districts 828 and 1614 are studying several proposed fixes for the Smith Canal area and are awaiting decisions from the Central Valley Flood Protection Board and Army Corps of Engineers regarding maintenance deficiencies identified along the south bank of the Calaveras River that could result in the de-accreditation of the levees. Corrective actions are planned for critical deficiencies.

Twin Creeks Subdivision, Stockton

The City of Stockton and the County of San Joaquin are awaiting decisions from the Central Valley Flood Protection Board and Army Corps of Engineers regarding maintenance deficiencies identified along the south bank of the Bear Creek that could result in deaccreditation of the levees. Corrective actions are planned for critical deficiencies.

Woodbridge

Field surveys have been completed in the urban Woodbridge area, and County engineers are analyzing the elevation data with a goal of minimizing the impact of FEMA’s proposed mapping of the area.

General Resources:

- General information about flood insurance: www.floodsmart.gov
- To find a local insurance agent: 1-888-FLOOD29 or check your local Yellow Pages
- Public Meetings: Dates and locations will continue to be announced as new information is available

Local Resources:

- City of Stockton www.stocktongov.com or (209) 937-5089
- City of Manteca www.ci.manteca.ca.us or (209) 239-8460
- City of Lathrop www.ci.lathrop.ca.us or (209) 941-7430
- San Joaquin County www.sjgov.org or (209) 468-3605

Second in a series of county-wide flood protection updates provided by:

