

September 11, 2023

Dear Floodplain Resident or Property Owner:

The City of Lathrop is working on ways to improve and increase the circulation of and accessibility to information that pertains to the floodplain in an effort to better educate and assist its residents about developing and living in the floodplain. This notice is also required by the Federal Emergency Management Agency (FEMA) to allow Lathrop to participate in the National Flood Insurance Program (NFIP). Please take the time to read the information below. If you have further questions, or would like additional information, a variety of contact information is supplied at the end of this document.

### **Overview**

A major feature of Lathrop is the San Joaquin River and its levees. The San Joaquin River and its tributaries upstream are controlled with numerous dams used for water storage, hydro-electric generation, and flood control. The river itself in our area is channeled and controlled with levees. Nevertheless, the San Joaquin is susceptible to flooding events that pose threats to life and safety and have the potential to cause significant property damage

### **Recent Flooding Events**

The most recent significant flooding occurred in 1997. Significant precipitation accompanied by an early snowmelt (a warm-weather trend known as a “Pineapple Express”) caused many rivers and creeks throughout the San Joaquin River watershed to rise above 100-year flood levels, causing flooding in many locations along the length of the river. Although the levees did not fail on the east side of the river, water seepage through the levee in 1997 caused some damage to Lathrop businesses, residences and infrastructure west of Interstate 5. These levees have been vastly improved and the seepage experienced in 1997 will not reoccur.

### **Causes of Flooding in San Joaquin County**

Flooding occurs when climate (or weather patterns), geology, and hydrology combine to create conditions where river and stream waters flow outside of their usual course and “overspill” beyond their banks. Typically, this would occur when rainfall is heavy in spring during the time of peak snowmelt in the Sierra Nevada sending large volumes of water down the San Joaquin.

### **Flood Insurance**

Lathrop participates in the National Flood Insurance Program (NFIP) that makes available federally-backed flood insurance for all structures, whether or not they are located within the floodplain. More than 25 percent of NFIP claims are filed by properties located outside the 100-year floodplain, also known as the Special Flood Hazard Area (SFHA). Following the purchase of flood insurance, NFIP imposes a 30-day waiting period, so residents should purchase insurance before the onset of the rainy season to ensure coverage during the flooding season.

Membership within NFIP — and the availability to City residents of flood insurance — requires the City to manage its floodplain in ways that meet or exceed standards set by FEMA. NFIP insures building with two types of coverage: structural and contents. Structural coverage includes walls, floors, insulation, furnace and other items permanently attached to the structure. Contents coverage may be purchased separately to cover the contents of an insurable building. Flood insurance also pays a portion of the costs of actions taken to prevent flood damage.

Since July 1, 1997, all NFIP policies include Increased Cost of Compliance coverage that assists with bringing structures into compliance with current building standards, such as elevating structures 1 foot or more above the height of the 100-year flood. **The limit of this coverage is \$30,000.**

Federal financial assistance requires the purchase of flood insurance for buildings located within the SFHA — a requirement that affects nearly all mortgages financed through commercial lending institutions. This mandatory requirement stipulates that structural coverage be purchased equal to the amount of the loan, or other financial assistance, or for the maximum amount available, which is currently \$250,000 for one- to four-family structures. While the mandatory flood insurance purchase requirement has been in effect for many years, not all lending institutions required flood insurance in the past. Today, however, most institutions are now requiring the flood insurance purchase, and some are reviewing all mortgage loans to determine whether flood insurance is required and should have been required in the past. Upon refinancing a loan, nearly all lending institutions will enforce the flood insurance requirement. It is the lender's responsibility to check the Flood Insurance Rate Map (FIRM) to determine whether a structure is within the SFHA.

The mandatory flood insurance purchase requirement does not apply to loans or financial assistance for items that are not eligible for flood insurance coverage, such as vehicles, business expenses, landscaping and vacant lots. The requirement also does not apply to loans for structures not located in a SFHA, even though a portion of the lot may be within a SFHA. Persons located within SFHAs who received disaster assistance after Sept. 23, 1994 for flood losses to real or personal property must purchase and maintain flood insurance coverage, otherwise future disaster assistance will be denied.

## **Floodplain Understanding and Regulation**

Maintaining the flow capacity in streams that cross City properties requires cooperation and assistance to prevent flooding and bank erosion. Following are some suggestions and information for understanding the ways that floodplains function and how the City regulates the floodplain in order to protect property and lives, while affording citizens the ability to obtain floodplain insurance.

***Obtain a floodplain development permit and / or building permit, if required:*** To minimize damage to structures during flood events, the City requires all new construction in the floodplain to be anchored against movement by floodwaters, resistant to flood forces, constructed with flood-resistant materials and flood-proofed or elevated so that the first floor of living space, as well as all mechanical and services, is at least 1 foot above the elevation of the 100-year flood. These standards apply to new structures and to substantial improvements of existing structures. The City defines a Substantial Improvement as any reconstruction, rehabilitation, or addition to an existing structure, the cost of which exceeds 50 percent of the structure's appraised or market value (whichever the builder chooses to use). Additionally, most other types of development within the floodplain also require a floodplain development permit, such as grading, cut and fill, installation of riprap and other bank stabilization techniques. City staff are available to make site visits, if requested, to review flood, drainage and sewer issues. Contact the Lathrop Community Development Department at (209) 941-7290 for property protection advice, site visit, discuss any financial assistance that may be available, and prior to any earthmoving activity within the floodplain.

***Recognize the natural and beneficial functions of floodplains to help reduce flooding:*** Floodplains are a natural component of the Lathrop environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the stream bank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat, and suitable for farming. Poorly planned development in floodplains can lead to stream bank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality.

***Reduce risk of damage to homes:*** Practical and cost-effective methods for reducing or eliminating the risk of flooding are available to property owners whose homes have experienced damage from flooding in the past, or may experience damage in the future. Such techniques include elevation of the home, relocating the home to higher ground, constructing floodwalls or berms, flood-proofing and protecting utilities. For further information, contact the Lathrop Community Development Department at (209) 941-7290 and the Federal Emergency Management Agency, Region IX at (510) 627-7100. **During times of flooding, homes that have not been retrofitted can be protected during emergencies by the installation of sandbags. For further information about sandbags and the locations of sites where sandbags are available during flooding, contact the San Joaquin County Office of Emergency Services at (209) 953-6200, or visit their Web site at: <https://www.sjgov.org/department/oes>. In case of an emergency, call 911.**

***Do not dump or throw anything into ditches or streams:*** A plugged channel cannot carry water, and when it rains, the excess water must go somewhere. Trash and vegetation dumped into a stream degrades water quality of both the stream itself and its receiving waters, and every piece of trash contributes to flooding. The City has adopted and enforces regulations that prohibit the illegal dumping of material, including material dumped into ditches, streams or other drainage ways. Please report any observations of the dumping of debris or other objects into streams, drainage ways, or rivers to the Lathrop Code Compliance at (209) 941-7280.

***City Floodplain Information Services:*** The City can determine the relationship of a particular property to the floodplain, including: 1) whether the property is located within the Special Flood Hazard Area; 2) Flood Insurance Rate Map (FIRM) Zone for property; 3) Base Flood Elevation for property, if available; 4) whether the property is located within the Floodway; 5) identify the location of the existing levees protecting your home; and 6) provide historical flood data information for Lathrop. Elevation Certificates can also be reviewed, if available. Contact the Lathrop Community Development Department at (209) 941-7290 for further information.

## **Flood Safety Tips**

**The San Joaquin County Office of Emergency Services has flood warning information available that can be accessed by calling (209) 953-6200, or through their Web site at: <https://www.sjgov.org/department/oes>. The Web site includes information about sandbag locations and ways to contact and listen to the National Weather Service. It also has an informational brochure that explains how people can prepare for an emergency.**

**The following is a list of important considerations that should be followed during times of flooding:**

***Prepare an evacuation plan:*** Before the floodwaters hit, develop an evacuation plan among all members of a household that includes a meeting place outside of the house, as well as an escape route out of the floodplain and away from floodwaters.

***Do not walk through flowing water:*** Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

***Do not drive through a flooded area:*** More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

***Stay away from power lines and electrical wires:*** The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to PG & E or the County Office of Emergency Services.

***Shut off gas and electricity and move valuable contents upstairs:*** Be prepared in advance with a detailed checklist because warning of an impending flood may provide little time for preparation prior to evacuation.

**Look out for animals, especially snakes:** Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

**Look before you step:** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

**Be alert for gas leaks:** Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know that the gas has been turned off and the area has been ventilated.

## Important Contact Information

1. Lathrop Internet Floodplain Information:  
<https://www.ci.lathrop.ca.us/com-dev/page/flood-information>
2. Federal Emergency Management Agency (FEMA), Region IX  
Phone: (800) 621-3362  
Web: <https://www.fema.gov/>
3. Lathrop Community Development Department  
Phone: (209) 941-7260  
E-Mail: [website\\_cdd@ci.lathrop.ca.us](mailto:website_cdd@ci.lathrop.ca.us)  
Web: <https://www.ci.lathrop.ca.us/com-dev>
4. Lathrop Community Services Division, Code Compliance  
Phone: (209) 941-7280  
Web: <https://www.ci.lathrop.ca.us/code-compliance>
5. Lathrop Department of Public Works  
Phone: (209) 941-7430  
Web: <https://www.ci.lathrop.ca.us/publicworks>
6. San Joaquin County Office of Emergency Services  
Phone: (209) 953-6200  
Emergency: 911  
Web: <https://www.sjgov.org/department/oes>
7. San Joaquin County Department of Public Works Flood Information  
Phone: (209) 468-3560  
Web: <https://www.sjgov.org/department/pwk/water-resources/flood-protection-info>
8. San Joaquin County Library System/Lathrop (Houses floodplain publications and other floodplain information)  
Phone: (866) 805-7323  
Web: <http://www.ssjcpl.org/locations/county/lathrop.html>
9. U.S. Army Corps of Engineers  
Phone: (916)-557-5100  
Web: <http://www.spk.usace.army.mil/>