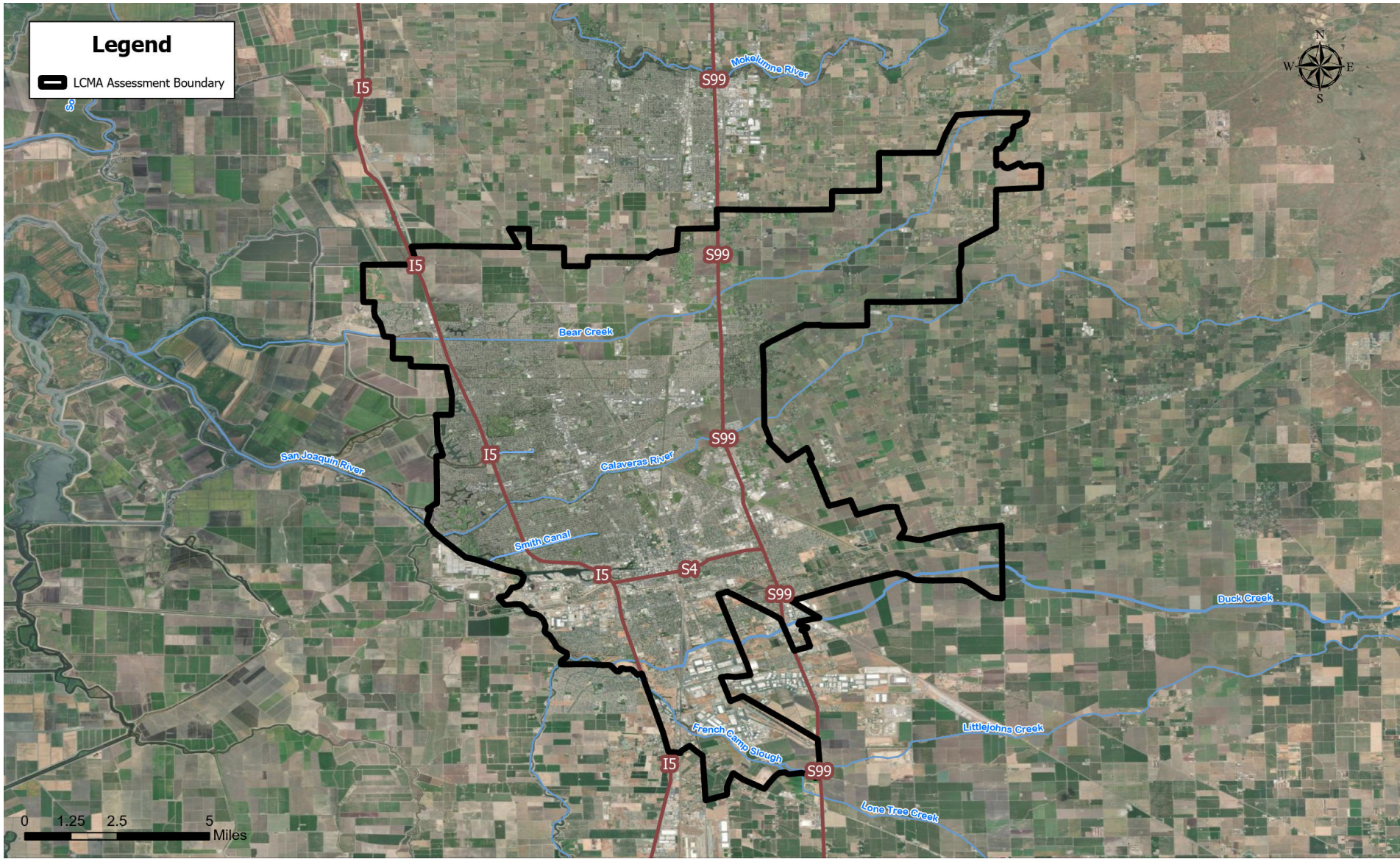


ASSESSMENTS VARY DEPENDING UPON BENEFIT TO PROPERTIES

SJAFCA is proposing to assess properties that receive benefit from the Lower San Joaquin River Project, FEMA Accredited levees and/or maintenance of Zone 9 levees to fund levee construction and maintenance activities. By law, each property can only be assessed for the benefit it receives. Benefits for levee improvements include the avoidance of flood damages and ongoing FEMA accreditation (see "What is FEMA Accreditation") of urban levees.



The proposed assessment for nearly 80% of all properties is less than \$100 per year. Assessments will differ based upon land use type, structure square footage, size of parcel, location of property, and depth of flooding. Visit www.sjafca.org/LCMA to calculate the assessment for your property (parcel number required), and see the boundary map.

WHAT HAPPENS IF THE ASSESSMENT IS NOT APPROVED BY PROPERTY OWNERS?

If SJAFCA is unable to fund the local cost share for the Lower San Joaquin River Project, it risks losing \$1.26 billion in state and federal funding. If that happens, **the Stockton community will be required to pay the full cost of necessary levee improvements in the future.** Zone 9 will not have funding to address deferred levee maintenance, nor meet regulatory requirements. Properties will face an increasing risk for physical flooding from deficient, degrading levees. Near and long-term financial impacts to properties will include:

- **Increased risk of flood damages** for properties
- **Increased financial risk for property owners**, especially those without flood insurance
- **Potential loss of FEMA accreditation, which would result in mandatory flood insurance** for all properties with mortgages, or federally-backed loans
- **Likely loss of eligibility for federally-funded levee repairs** following a flood emergency, meaning the local community must pay 100 percent of those costs

WATCH FOR BALLOTS IN YOUR MAILBOX

Proposed assessment ballots will be sent to property owners by April 21, 2023. Property owners will have 45 days to return their ballots. A public hearing will be held on June 8, 2023. Please visit www.sjafca.org/LCMA to calculate the assessment for your property and learn more about the factors being used to determine your property's benefit.

ATTEND A COMMUNITY MEETING

Attend any of our upcoming community meetings to learn more:

Monday, April 17 – 6:30 p.m., Kennedy Elementary
Multipurpose Room, 630 Ponce De Leon Avenue, Stockton

Wednesday, April 19 – 6:30 p.m., Stagg High School
Multipurpose Room, 1621 Brookside Road

Thursday, April 20 – 6:30 p.m., Madison Elementary
Multipurpose Room, 2939 Mission Road, Stockton

Stockton is Not Prepared to Prevent Big Floods

California's weather is becoming more extreme. Rapid shifts between too little and too much water can lead to serious flooding. At the same time, state and federal regulations for flood protection are changing and becoming stricter. As a result, properties in Stockton face two types of risk:

- 1 Physical flooding, which **is not** covered by most homeowner insurance policies
- 2 Financial impacts from changes to state and federal regulations, including mandatory flood insurance and building restrictions

The best way to defend against both risks is to improve and properly maintain levees.

PLEASE READ INSIDE

Stockton is **AT RISK OF LOSING ALL STATE AND FEDERAL FUNDING** for levee improvements and repair, which could lead to **MANDATORY FLOOD INSURANCE** and **HIGHER COSTS TO PROPERTY OWNERS.**



www.sjafca.org/LCMA
LCMA Hotline: (209) 475-7010
Email: LCMA@sjgov.org

ATTEND A COMMUNITY MEETING | DETAILS INSIDE

PROPOSED PROPERTY ASSESSMENT
for Levee Construction & Maintenance



SAN JOAQUIN AREA FLOOD CONTROL AGENCY
22 E. Weber, #301
Stockton, CA 95202

We Can't Predict the Weather, So We Must Prepare for It

PROPOSED ASSESSMENT WILL IMPROVE LEVEES AND LEVEE MAINTENANCE

The San Joaquin Area Flood Control Agency (SJAFA) is responsible for reducing flood risk for the greater-Stockton metropolitan region through planning, financing and implementing projects and programs to improve flood protection. The San Joaquin County Flood Control & Water Conservation District Zone 9 (Zone 9), a division of San Joaquin County, maintains 112 miles of urban levees that protect approximately 90,000 Stockton properties. The agencies are jointly proposing a new Levee Construction and Maintenance property assessment (LCMA) to:

1

Fund the local cost share (10%, or \$140 million) for the \$1.4 billion Lower San Joaquin River Project

2

Ensure continued Federal Emergency Management Agency (FEMA) accreditation of the levees protecting North and Central Stockton

3

Address a \$1.5M annual shortfall between existing and needed revenues for the proper maintenance of existing levees

WHAT IS LEVEE MAINTENANCE?

Zone 9 maintains 112 miles of levees that protect urban areas. These levees must be maintained to strict state and federal standards to retain FEMA accreditation (see yellow sidebar) and eligibility for federal emergency funding following a flood event. Emergency repairs can cost as much as \$25 million dollars. Adequate funding will allow Zone 9 to comply with state and federal regulations for:

- Removal of debris that obstructs storm water and flood flows, or that otherwise damages levees and channels
- Vegetation removal and control
- Rodent removal and control
- Levee patrol during high water warning and flood stages
- Resurfacing of levee maintenance and patrol roads
- Minor repair of levee embankments and erosion protection
- Inspection and repair of gates
- Participation in and reporting for state and federal inspections and evaluations
- State and federal permit application and compliance

DID YOU KNOW?

In January 2023, a series of strong atmospheric rivers delivered one-half of Stockton's average annual rainfall – 11 inches – in only 17 days. Atmospheric Rivers are not “new.” In fact, they're responsible for 80% of all flood damage in the Western United States over the past 40 years. One type of well-known atmospheric river is called a “Pineapple Express.” We can't predict the weather, but we can prepare for the worst of it.

Levee damage from January 2023 storms.



The Calaveras River levee was damaged during the January 2023 storms. The levee is one of many throughout Stockton that protect properties from flooding.

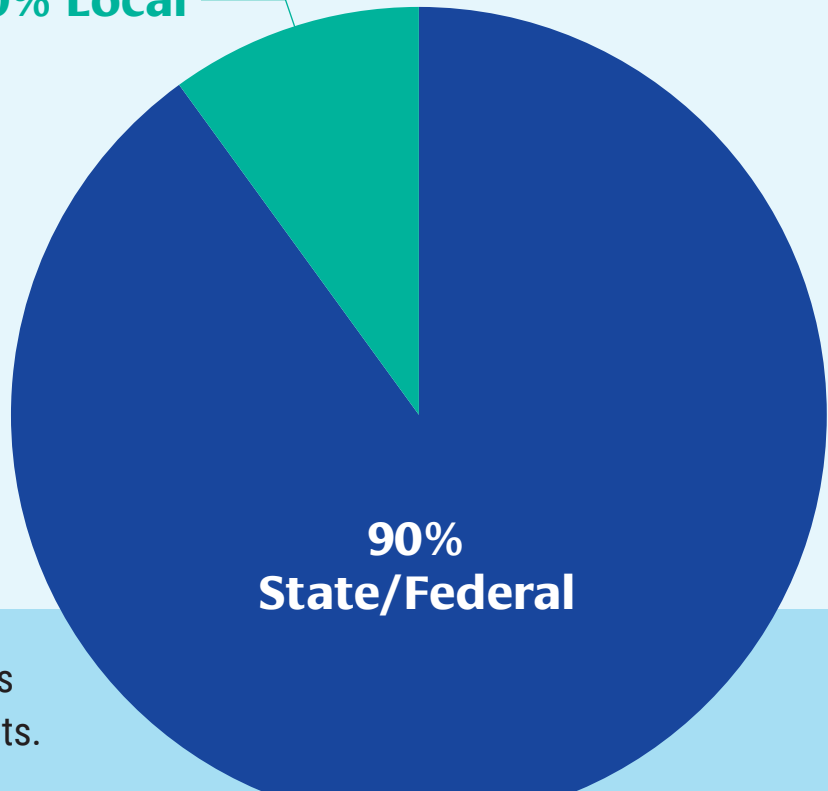
WHAT IS “FEMA ACCREDITATION” AND WHY DOES IT MATTER?

Federal Emergency Management Agency (FEMA) accredited levees meet federal requirements for 100-year flood protection, or protection against a flood that has a 1% chance of occurring in any given year (it can also happen multiple times per year). Areas without accredited levees are “mapped” into FEMA Special Flood Hazard Areas. Properties within these areas are required to purchase higher-cost flood insurance if they have a mortgage, or federally-backed loan. National Flood Insurance Program premiums are currently increasing at 18% per year with no known cap. Properties with 100-year flood protection are not required to have flood insurance but can typically get lower premiums when purchased.

FEDERAL & STATE AGENCIES WILL FUND 90% OF LEVEE IMPROVEMENT COSTS

SJAFA is partnering with the US Army Corps of Engineers and the CA Central Valley Flood Protection Board on the \$1.4 Billion Lower San Joaquin River Project to protect North and Central Stockton. The project will strengthen 23 miles of levees along the Calaveras and San Joaquin Rivers and move the community closer to a 200-year level of flood protection. Ninety percent -- \$1.26 billion -- of all project costs will be paid for with state and federal funding. The community must provide the remaining 10 percent cost share, which is approximately \$140 million. SJAFA will also implement other improvements to ensure levees throughout the assessment district meet FEMA requirements for 100-year flood protection.

10% Local



State & federal agencies will pay 90 cents for every dollar of levee construction costs.