



PROPOSED ASSESSMENT FOR LEVEE CONSTRUCTION & MAINTENANCE

Official Notice & Ballot Information Guide

Questions?

www.sjafca.org/LCMA | LCMA@sjgov.org | 209-475-7010

VISIT WWW.SJAFCA.ORG/LCMA FOR:

- Assessment district boundary map
- Assessment calculator
- Frequently asked questions
- Lower San Joaquin River Project information
- Community meeting dates

ATTEND A COMMUNITY MEETING & PUBLIC HEARING!

Look inside for dates and locations

HOW TO COMPLETE & RETURN YOUR BALLOT

Ballots must be received before the close of the public hearing on Thursday, June 8. By law, ballots received after the close of the public hearing cannot be accepted.

TO COMPLETE YOUR BALLOT:

- 1 Cast your vote by marking an "X" in the box next to "Yes" or "No"
- 2 Print and sign your name
- 3 Date your ballot
- 4 Place your entire ballot in the postage-paid return envelope

IMPORTANT!

Do not tear off any portion of the ballot or it will not be accepted.



TO RETURN YOUR BALLOT:

- A) BY MAIL** — Ballots must be in the postage-paid security envelope, mailed and received no later than 5 p.m., Thursday, June 8. Postmarks cannot be accepted.
- B) BY HAND** — Place in the security envelope and
 - A. DELIVER TO SJCFWCD** before 5 p.m., Thursday, June 8
1810 East Hazelton Avenue, Stockton
 - B. DELIVER TO THE PUBLIC HEARING**
6 p.m., Thursday, June 8
San Joaquin County Board of Supervisors Chambers
44 N. San Joaquin Street, 6th Floor, Stockton



Scan to visit our website for more information

ATTEND A COMMUNITY MEETING

Community Meeting
6:30 p.m., Tuesday, May 2
 John Adams Elementary
 Multipurpose Room
 6402 Inglewood, Stockton

Community Meeting
6:30 p.m., Thursday, May 4
 Edison High School
 Cafeteria
 100 Doctor MLK Jr. Blvd., Stockton

Community Meeting
6:30 p.m., Wednesday, May 3
 McNair High School
 Multipurpose Room
 9550 Ronald E. McNair Way, Stockton

Community Meeting
6:30 p.m., Monday, May 8
 Brookside School
 Multipurpose Room
 2962 Brookside Road, Stockton

PUBLIC HEARING & CLOSE OF BALLOTING

6 p.m., Thursday, June 8
 San Joaquin County Board of Supervisors Chambers
 44 North San Joaquin Street, 6th Floor, Stockton

"YES" OR "NO," WHAT HAPPENS?

Yes, or no, there will be costs to property owners.

YES ✓	New assessment begins fall 2023
	Levee maintenance will be improved
	Community will secure \$1.24 billion in state/federal funding for levee improvements for North and Central Stockton
	Community will maintain eligibility for federal funding for emergency levee repairs
	Community will stay ahead of changing state/federal regulations for levees
Lower flood risk for properties & lower financial risk for property owners	
FEMA accreditation will be maintained and flood insurance purchase will be voluntary	
NO ✗	Levees cannot be properly maintained
	Community will risk losing \$1.24 Billion in state/federal funding for levee improvements for North and Central Stockton
	Community will lose current eligibility for federal funding for emergency levee repairs
	Community will not be able to meet changing state/federal regulations for levees
	Increased flood risk for properties & greater financial risk for property owners
FEMA accreditation may be jeopardized , which could result in mandatory flood insurance for properties with mortgages	

WHY A PROPOSED ASSESSMENT?

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.

The San Joaquin Area Flood Control Agency (SJAFC) 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 to:

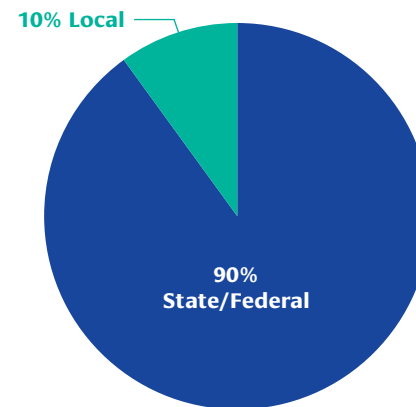
- 1 Fund the local cost share (10%, or 140 million) for the \$1.4 billion Lower San Joaquin River Project
- 2 Ensure continued Federal Emergency Management Agency (FEMA) accreditation of the levees protecting North and Central Stockton
- 3 Address a \$1.5 million annual shortfall between existing and needed revenues for the proper maintenance of existing levees



Levee damage from January 2023 storms.

LEEVE IMPROVEMENTS

SJAFC 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. SJAFC will also implement other improvements to ensure levees throughout the assessment district meet FEMA requirements for 100-year flood protection. This will avoid properties being mapped into Special Flood Hazard Areas. Properties in Special Flood Hazard Areas are subject to mandatory flood insurance.



LEEVE MAINTENANCE

Zone 9 is facing an annual \$1.5 million shortfall between existing and needed revenues to maintain 112 miles of urban levees and address deferred maintenance. These levees must be maintained to strict state and federal standards to retain FEMA accreditation 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

To fund the annual costs of Levee Maintenance and to finance the cost of levee improvements, the total annual budget for the Assessment District for Fiscal Year 2023 is \$7,684,000.

Under California law, assessment revenues may not be used for any purpose other than levee maintenance, repairs and improvements as described in the Preliminary Engineer’s Report and summarized in this Ballot Information Guide.

HOW PROPOSED ASSESSMENTS ARE CALCULATED

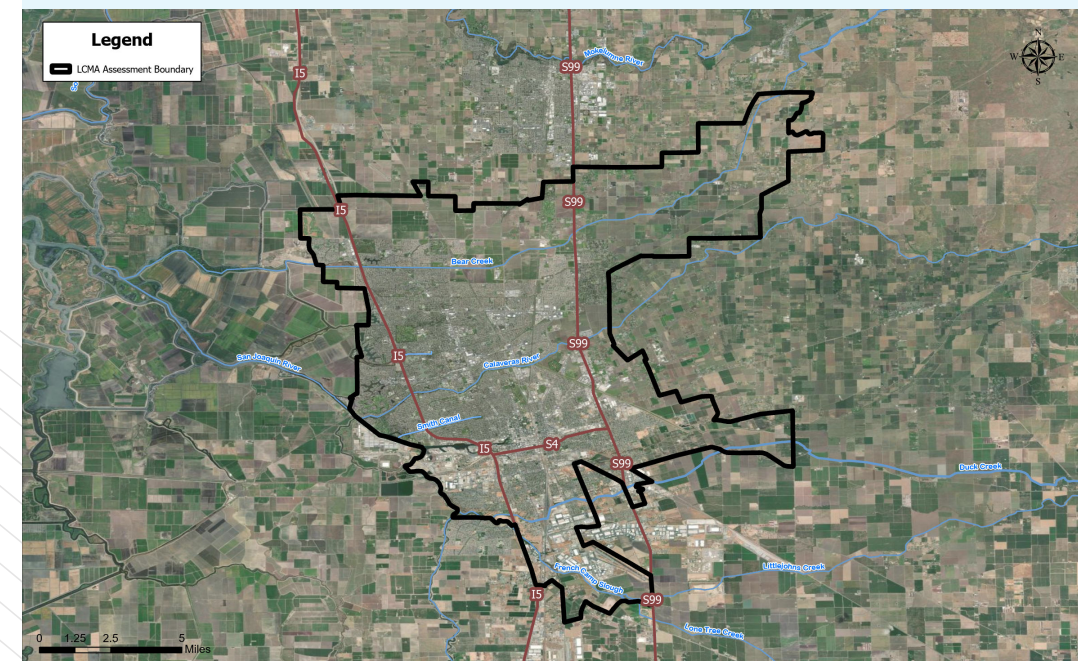
Every property’s assessment differs based on property characteristics and what type of benefit it receives. Benefits can be placed into three categories:

- 1 Levee maintenance
- 2 Levee maintenance and repairs to non-Lower San Joaquin River Project levees
- 3 Levee maintenance and Lower San Joaquin River Project improvements

Not all properties benefit from all categories. Generally speaking, factors used to determine each property’s assessment include land use type, parcel size, location of the property, and flood depths. The property location determines the category of benefit described above.

Visit www.sjafca.org/LCMA to:

- Use the Assessment Calculator to review the factors used for your property’s assessment
- Read a detailed description of the assessment methodology in the Preliminary Draft Engineer’s Report



Proposed Assessment District Boundary. View it online at www.sjafca.org/LCMA.



Frequently Asked Questions

PROPOSED ASSESSMENT FOR LEVEE CONSTRUCTION AND MAINTENANCE

What is the San Joaquin Area Flood Control Agency?

SJAFCA is responsible for reducing flood risk for the greater-Stockton metropolitan region through planning, financing and implementing projects and programs to improve flood protection. SJAFCA is a joint powers authority comprised of the cities of Stockton, Lathrop and Manteca, San Joaquin County, and the San Joaquin County Flood Control and Water Conservation District.

What is San Joaquin County Flood Control & Water Conservation District Zone 9?

Zone 9, a subdivision of San Joaquin County, was formed in 1956 to construct, operate, maintain and plan flood control, water supply, drainage, and groundwater recharge. Zone 9 maintains 112 miles of urban levees that protect 90,000 properties in and around Stockton. This includes 52 miles of levees that SJAFCA improved in the late 1990s.

Why should I be concerned about flood risk?

Because your property, like most in the greater-Stockton metropolitan region, are protected by levees. Any of these properties can flood if the levees that protect them fail (break). Just one inch of water can cause more than \$10,000 in damage to a 1,000 square foot home. Homeowners insurance doesn't cover flood damages, and most properties in Stockton don't have flood insurance. Properties need physical and financial protection against flooding.

What if my property has never flooded?

Past flooding isn't a good way to determine where flooding might happen in the future – it all depends on the strength of both the storm and levees. As another example, lack of a fire in the past doesn't mean there can't be a fire in the future. Rather than guessing or taking chances, the best defense is to improve and maintain levees, so they always offer strong flood protection.

Why are we talking about flooding? Aren't we in a drought?

California is experiencing rapid swings between too little water (drought) and too much (flood). On average, the state's annual precipitation hasn't changed, but now that rain comes in weeks instead of months. As an example, Stockton received one half of its annual rainfall in only 17 days in January 2023. This type of extreme weather is expected to be our new "normal." We can't predict the frequency or intensity of rainstorms, so we must prepare for them.

How will we reduce flood risk?

By improving and properly maintaining levees. Levees are the last defense most Stockton properties have against flooding.

How will we improve levees?

SJAFCA 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 over the next 10 years. It also includes the Smith Canal Gate Project, which will be completed this year, and one other gate project (location to be determined).

Who will pay for the project?

The state and federal governments will pay 90 percent of all project costs, estimated at \$1.24 billion. The local community must provide a 10 percent cost share, or about \$140 million. This is a rare, one-time opportunity to get \$9 in state and federal funding for every \$1 of local investment.

Will the project result in 200-year flood protection?

No, but it gets us closer using state and federal funding. It also gives us a buffer against any potential changes to federal standards for 100-year flood protection. In other words, if the regulations change and the current level of protection no longer meets requirements for 100-year flood protection, the Stockton area will be able to meet higher standards. That's important to ensure properties aren't "mapped" into high risk flood zones, which results in mandatory flood insurance for all properties with mortgages.

Why do we need to raise a "local cost share?"

It's a requirement for state and federal funding for the project. The local community must pay for 10 percent of project costs and agree to maintain the improved levees. If the community is unable to raise the local cost share, the money will be given to other communities. There are many worthy projects and not enough state and federal money to go around.

What happens if the project costs increase?

SJAFCA will seek additional state and federal funding to cover any increases to local cost share. As an example, the cost for the Smith Canal Gate Project increased, but those increases have been covered by additional state funding. SJAFCA did not increase property assessments or ask property owners for more money.

Is there more than one assessment?

There is only one assessment being proposed for each property. Properties can only be assessed for the benefit received. Some properties will only have an assessment for levee operations and maintenance, while others may receive benefit from both levee improvements and levee operations and maintenance. This is determined by the location of the property.

I already pay for the Smith Canal Gate Project assessment. Will this assessment be in addition to that one?

No, the proposed assessment will replace the existing assessment for the Smith Canal Gate Project. Properties in this area have flood risk from the Calaveras River, so they receive benefit from planned improvements and maintenance of other portions of the levee system. However, their flood risk has been significantly reduced with the funding provided for the gate project to date. As such, the benefit is adjusted accordingly and the resulting proposed new assessment reflects this.

What is the reason for the levee maintenance portion of the assessment?

Zone 9 is facing an annual \$1.5 million shortfall between existing and needed revenues to maintain levees, address deferred maintenance, and meet state and federal standards. Deferred maintenance results in increased flood risk for properties because levees may not be strong enough to prevent flooding. Failure to meet state and federal standards for levee maintenance results in the loss of levee accreditation and eligibility for federal emergency funding for levee repairs following flood events. Repairs can cost as much as \$25 million per incident.

What is "levee accreditation" and why is it important?

Federal Emergency Management Agency (FEMA) accredited levees meet federal requirements for 100-year flood protection, or protection from 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 flood insurance if they have a mortgage, or federally backed loan. Many National Flood Insurance Program premiums are currently increasing at 18% per year with no known maximum. Currently, properties may pay as much as \$3,300 per year for these policies. Properties with 100-year flood protection are not required to have flood insurance but can typically get lower rates when insurance is purchased.

What is levee operations and maintenance?

Levee operations and maintenance is a big job. Activities for urban levees generally include:

- Removal of debris that obstructs storm water and flood flows, or 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
- Construction of erosion repair and protection
- Repair of levee embankments
- Inspection and repair of gates
- Participation in and reporting for state and federal inspections and evaluations
- State and federal permit application and compliance
- Recertification of Project levees for Federal Emergency Management Agency (FEMA) accreditation

Why doesn't the state and federal government pay for levee maintenance costs?

Funding for levee operations and maintenance always has been, and will continue to be, a local responsibility. Zone 9 will continue to seek state and federal grant funding for emergency repairs and deferred maintenance, when available, to keep local costs as low as possible (e.g. federal funding for emergency repairs).

How are assessments calculated?

Every property's assessment differs based on property characteristics and the benefits it receives. Benefits can be placed into three categories:

- 1) Levee maintenance;
- 2) Levee maintenance and repairs to non-Lower San Joaquin River Project levees; and
- 3) Levee maintenance and Lower San Joaquin River Project improvements.

Not all properties benefit from all categories. Factors used to determine each property's assessment include land use type, parcel size and location of the property. Generally speaking, the property's location determines:

- If the property benefits from levee maintenance and/or levee improvements
- Depth of flooding in the event of a levee failure
- Whether the property is within the Smith Canal Gate Project area

Property owners can visit SJAFCA's website www.sjafca.org/LCMA to use the online assessment calculators and learn more about the factors being used to determine their assessments.

Is the proposed assessment a one-time cost, or is it annual?

The assessment is a yearly cost and will be included on annual property tax bills, if approved by property owners. The portion of the assessment for levee construction will be eliminated once the bonds for construction are fully paid (approximately 35 years). The levee maintenance portion of the assessment will continue so long as Zone 9 provides levee maintenance services.

CONTINUED ON BACK →

Will the assessment increase over time?

The assessment can be increased for cost-of-living but is limited to a maximum of 4 percent per year. The increases are not automatic. Each year, the County must prepare a budget for Zone 9 levee maintenance and SJAFCA must approve a budget for the overall assessment. The annual budgeting and approval process will include a review for the need for any cost-of-living adjustments.

Who gets to vote on the proposed assessment?

As per state law, only owners of property within the proposed assessment district boundary are eligible to vote. Ballots will be sent by mail by April 21, 2023, and must be returned by mail, or in person, before the end of the public hearing on June 8, 2023.

What happens if the assessment is approved by property owners?

If the assessment is approved, assessments would first appear on property tax bills in fall 2023. A portion of assessment revenues will be used to adequately fund levee maintenance and address deferred maintenance. The remainder will be used to fund the local cost share for levee improvements, which will result in \$1.24 billion in state and federal funding to move the community closer to 200-year flood protection. Flood risk will be reduced and the negative consequences of not meeting state and federal regulations will be avoided.

What happens if the assessment is not approved by property owners?

A "no" vote doesn't mean "no cost." Zone 9 will not have enough funding to adequately maintain levees, so it won't be able to fix existing maintenance problems. It also won't be able to meet increasingly strict state and federal regulations for levee maintenance. This will

increase flood and financial risk for property owners. And the community will lose \$1.24 billion in state and federal funding for levee improvements to protect North and Central Stockton. These improvements are needed to 1) ensure levees protect properties from rivers that rise rapidly from intense rains and snowmelt, and 2) stay ahead of changing standards that may jeopardize existing levee accreditation. If the community loses the one-time opportunity for state and federal funding, the costs for necessary improvements will be unaffordable for the Stockton community. In both cases, it will eventually lead to the loss of levee accreditation and the "mapping" of more properties into a FEMA Special Flood Hazard Area. Properties in those areas will be required to purchase flood insurance if they have mortgages. The community will also lose eligibility for federal emergency funding for levee repairs following flood events.

My property isn't in a FEMA Special Flood Hazard Zone.

How does this project help me?

Any property protected by a levee has flood risk. That risk is reduced through levee improvements and maintenance. Levees must be constructed and maintained to state and federal standards to ensure the properties they protect remain in low-risk flood zones. One major consequence of not meeting state and federal standards is the loss of FEMA accreditation and the "mapping" of more properties into Special Flood Hazard Areas. In that case, any properties with mortgages or federally backed loans would be required to carry flood insurance.

Where can I get more information?

Contact our assessment hotline at (209) 475-7010 and visit our website at www.sjafca.org/LCMA.



SAN JOAQUIN
— COUNTY —

SAN JOAQUIN AREA FLOOD CONTROL AGENCY

22 E. Weber, #301
Stockton, CA 95202

PROPOSED PROPERTY ASSESSMENT for Levee Construction & Maintenance

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

Proposed Assessment for Levee Construction & Maintenance

The San Joaquin Area Flood Control Agency and the San Joaquin County Flood Control & Water Conservation District are jointly proposing a property assessment to reduce flood risk in North and Central Stockton. Assessments revenues will be used to pay the local cost share for the \$1.4 billion Lower San Joaquin River Project and adequately fund maintenance for 112 miles of urban levees. **These levees are the only defense against flooding for approximately 90,000 Stockton properties.**

PLEASE READ THE FREQUENTLY ASKED QUESTIONS INSIDE

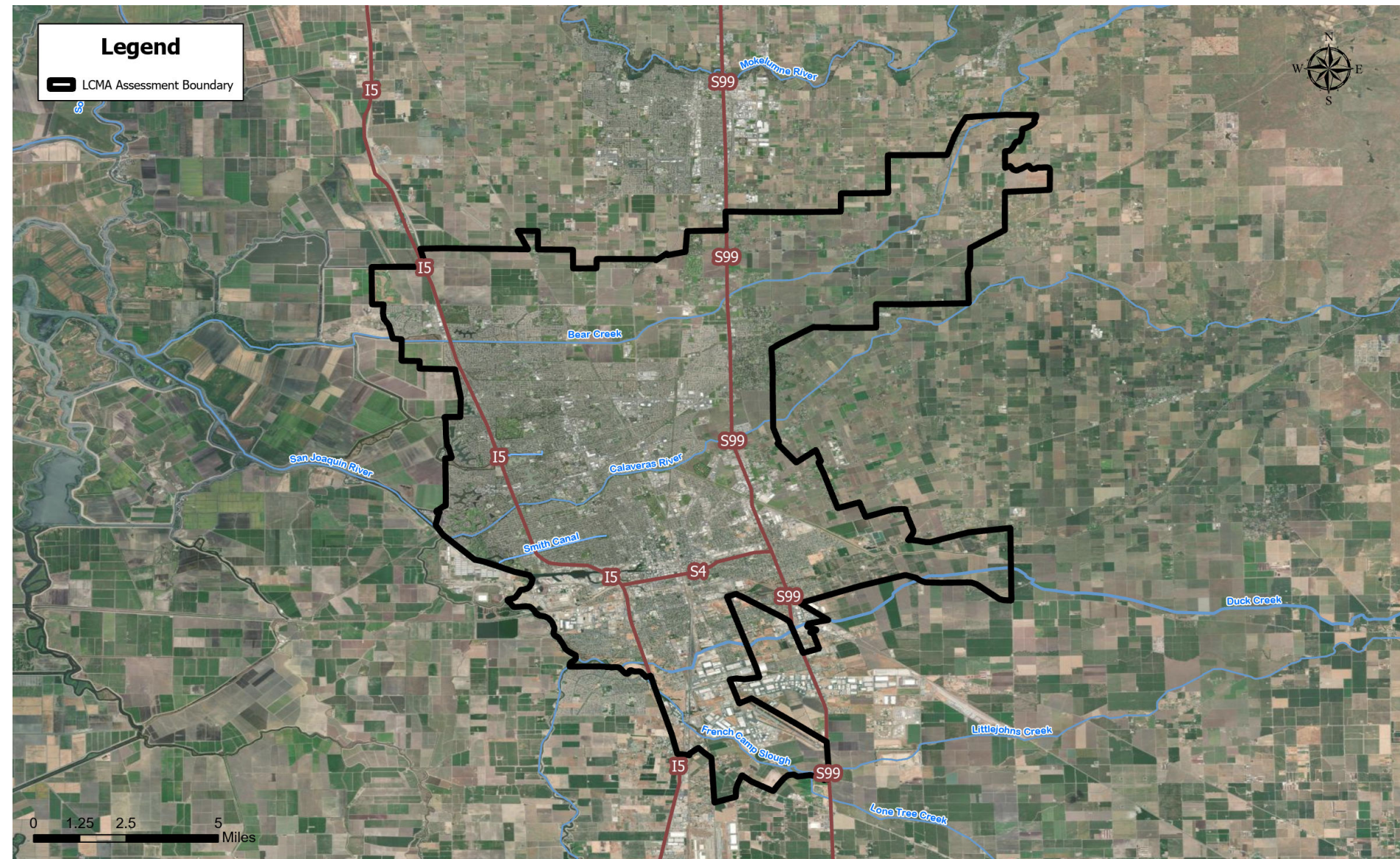
Stockton is **AT RISK OF LOSING ALL STATE AND FEDERAL FUNDING** for levee improvements and repair, which could potentially lead to **MANDATORY FLOOD INSURANCE** and **HIGHER COSTS TO PROPERTY OWNERS.**

www.sjafca.org/LCMA

LCMA HOTLINE: (209) 475-7010

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.

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@sjfgov.org

ATTEND A COMMUNITY MEETING! DETAILS INSIDE

PROPOSED PROPERTY ASSESSMENT
 for Levee Construction & Maintenance

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

22 E. Weber, #301
 Stockton, CA 95202

SAN JOAQUIN AREA FLOOD CONTROL AGENCY

SAN JOAQUIN COUNTY



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



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 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.

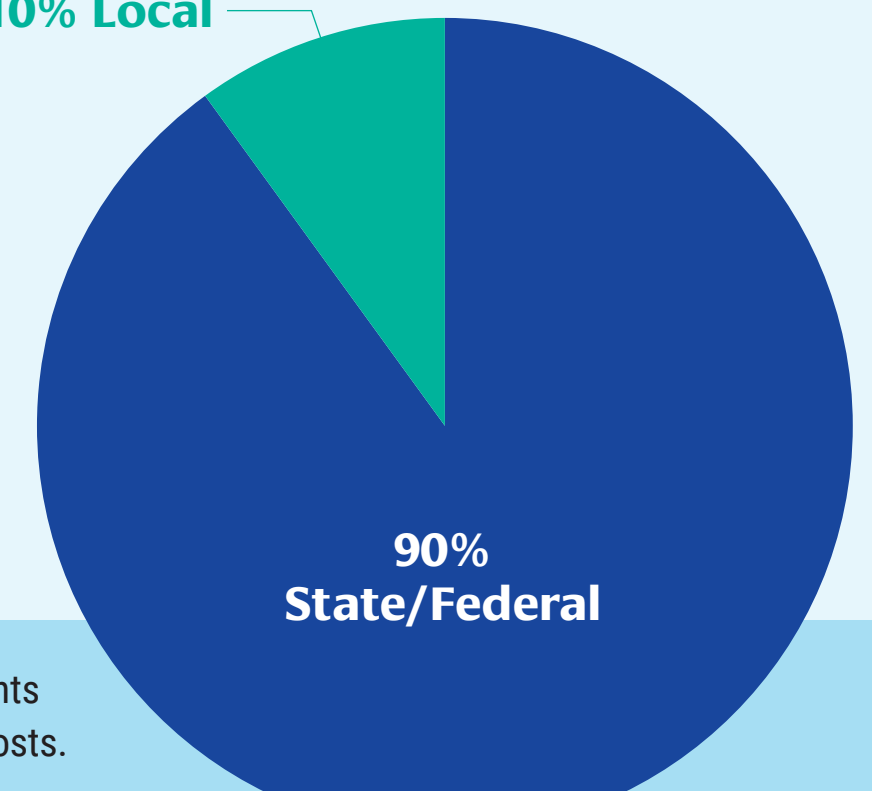
WHAT IS “FEMA ACCREDITATION” AND WHY DOES IT MATTER?

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.