



# Frequently Asked Questions

## PROPOSED ASSESSMENT FOR 200-YEAR FLOOD PROTECTION FOR THE MOSSDALE TRACT AREA

Levees that protect the Mossdale Tract area from flooding do not meet state requirements for 200-year flood protection. The San Joaquin Area Flood Control Agency is proposing an annual property assessment to fund a portion of the local cost share for a \$473 million levee improvement project for the Mossdale Tract area. The project will meet state requirements for 200-year flood protection and will protect lives, property, and the local economy. It will also safeguard against future changes to state and federal flood protection regulations.

### What is the San Joaquin Area Flood Control Agency (SJAFCA)?

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

### What is the “Mossdale Tract area?”

The Mossdale Tract area includes portions of South Stockton (Weston Ranch), Lathrop, and Manteca, and adjacent unincorporated areas. It has approximately 50,000 residents, 22,000 properties (mostly residential), 32 schools, several major medical facilities, police and fire stations, correctional facilities, the Manteca Wastewater Treatment Plant, and portions of I-5 and Hwy 120. The area is at risk of flooding from the east bank of the San Joaquin River and south bank of French Camp Slough.

### Why should I be concerned about flood risk?

Levees along the San Joaquin River and its tributaries (like French Camp Slough) are your property's only protection against riverine flooding. Your property can flood if those levees fail (break or overtop). Just one inch of water can cause \$10,000 of damage in a 1,000 square foot home. Homeowners insurance doesn't cover flood damage, and most properties don't have flood insurance. Properties need both physical and financial protection from flooding.

### My insurance agent told me that I don't need flood insurance. Doesn't that mean my property isn't at risk of flooding?

Any property protected by levees is at risk of flooding. However, the flood risk can be reduced (never eliminated) through levee repairs and improvements. Reclamation District 17 – the agency that maintains levees in your area – and the California Department of Water Resources recently completed a project to provide 100-year flood protection to properties in Mossdale Tract. As of today, that project meets federal regulations for flood protection and eliminates requirements for flood insurance. However, the levees do not meet the state's requirement for 200-year flood protection. And federal regulations are expected to change and become more strict. So, additional levee improvements are needed.

### How can we achieve 200-year flood protection to protect lives, property, and our local economy?

SJAFCA is planning a \$473 million project to provide 200-year flood protection by improving levees along the east bank of the San Joaquin River and the south bank of French Camp Slough, and extending the dryland levee south of Highway 120 in Manteca. It will protect lives, property, and the local economy, while standing up to changes to state and federal flood protection regulations.

### Who will pay for the project?

Seventy-seven percent (77%) of the project cost – approximately \$364 million – is expected to be paid by state and federal agencies. To secure those funds, SJAFCA must pay the remaining balance (also known as the “local cost share”), plus the cost for early planning and design. The total local cost share is approximately \$132.4 million.

### Who pays for the local cost share?

The majority of the local cost share – 70% – is to be paid by fees from development and property tax growth. SJAFCA is proposing an annual property assessment on properties that benefit from reduced flood risk to pay the remaining 30% of the local cost share.

### Why aren't developers paying for the project?

Development and growth will pay for 70% of the local cost share. In addition, all properties that benefit from the project will pay the annual property assessment, if approved. That includes undeveloped properties owned by developers.

### The state has a huge budget deficit. What are the odds it will pay its share of the project?

The state's independent Legislative Analyst's Office recommends continued funding for urban flood risk reduction projects to reduce the state's liability for flood disasters, and because the federal government pays 65% of the cost. To follow is a quote from a February 2024 report from the Legislative Analyst's Office: “These projects help protect public health and safety and are part of the state's core responsibility for flood management in the Central Valley. In addition, the state would risk losing significant federal support for these projects if it neglected to provide its cost share.” You can read the report at <https://lao.ca.gov/Publications/Report/4856>.

### What happens if project costs increase?

SJAFCA will seek additional state and federal funding to cover any increases to the local cost share. As an example, the costs for SJAFCA's Smith Canal Gate Project in Stockton had cost increases due to inflation, but those increases were covered by state funding. SJAFCA did not ask property owners for additional money.

### Who maintains the levees?

Reclamation District 17 maintains the levees that protect the Mossdale Tract area. Once the levee improvements for 200-year flood protection are completed, it will be maintained by Reclamation District 17. During the term of the assessment, SJAFCA will provide Reclamation District 17 with funding to cover any incremental increases in costs for levee maintenance, once the proposed project is complete.

### I already pay an assessment to Reclamation District 17. Will this assessment be in addition to that one?

Yes, SJAFCA's proposed assessment will be in addition to (overlay) the existing assessment for Reclamation District 17. The District's existing assessment pays for the local cost share for its Levee Seepage Repair Project (100-year flood protection) and ongoing levee maintenance. SJAFCA's proposed property assessment will pay a portion of the local cost share to build and maintain a project to meet state requirements for 200-year flood protection.

### How are assessments calculated?

Under state law, properties can only be assessed for the benefit they receive. The benefit is the avoidance of flood damage to land, structures, and their contents. Factors used to calculate individual assessments include land use classification, parcel size, structure type and square footage, location of the property, and depth of flooding. Zone 1 properties receive benefit from the avoidance of flood damages to land, structures, and their contents. Zone 2 properties only receive benefit for land. SJAFCA uses San Joaquin County Assessor's data for land use classification, parcel size, structure square footage, and property location. Flood depth is calculated based upon on a levee failure occurring during a 200-year flood event.

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

The assessment is a yearly cost and will be included on property tax bills, if approved by property owners. The assessment will end once bonds for construction are fully paid (approximately 30 years).

### Will the proposed assessment increase over time?

The assessment can increase each year based upon cost of living (Consumer Price Index), but no more than 4 percent (whichever is less), if approved by property owners. Cost of living adjustments are not automatic. Any annual increase must be approved by the SJAFCA Board as part of its annual budget process.

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### Who gets to vote on the proposed assessment?

As per state law, only owners of properties that receive a benefit within the assessment district boundary are eligible to vote. Ballots will be sent on May 4, and property owners will have until the close of the public hearing on June 20 to return them, either by hand or mail. Instructions for completing and returning the ballot will be included with the ballot package.

### What happens if the proposed assessment is approved by property owners?

If the proposed assessment is approved, assessments will first appear on property tax bills in fall 2024. Revenues from the assessment will be used to fund the local cost share for the construction and maintenance of levee improvements that provide 200-year flood protection to the Mossdale Tract area. State and federal agencies are expected to pay 77 percent of the costs for project design and construction. Construction could begin as early as 2026. Once completed, the project will meet state requirements for 200-year flood protection, protecting lives, property, and the local economy. It will also help the communities stay ahead of potential changes to federal regulations and avoid being mapped into a FEMA Special Flood Hazard Area and mandatory flood insurance. Importantly, it will allow the Cities and County to adapt to changing economic conditions and local needs by allowing for responsible development, to include commercial and retail amenities.

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

The project will not be constructed, and flood risk will increase over time. The state and federal funding for levee improvements will go to other communities. The Cities and County will not meet state requirements for 200-year flood protection. As a result, the Mossdale Tract area will not be allowed to grow or change. This means there can be no redevelopment of existing properties. There will be no new commercial or retail development. Planned projects – like grocery stores, restaurants, and other conveniences – will not be allowed to move forward. Existing commercial and retail properties cannot be redeveloped if businesses quit or leave. In other words, the community will not be able to adapt to changing needs or economic conditions. The communities risk being placed into a FEMA Special Flood Hazard area in the future, as FEMA is expected to change the way it calculates the 100-year floodplain. In that case, properties would be subject to mandatory flood insurance. The full cost of any levee improvements needed in the future will be the responsibility of the local communities.

### Where can I get more information?

Contact us at (209) 475-7009, [info@sjafca.com](mailto:info@sjafca.com), or visit our website at [www.sjafca.org/OAD](http://www.sjafca.org/OAD). Online resources include an assessment calculator, the Preliminary Engineer's Report for the proposed assessment, detailed assessment district boundary maps, and information on the planning for the 200-year levee improvement project.



#### SAN JOAQUIN AREA FLOOD CONTROL AGENCY

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Stockton, CA 95202

## PROPOSED PROPERTY ASSESSMENT

for 200-Year Flood Protection  
for the Mossdale Tract Area

[www.sjafca.org/OAD](http://www.sjafca.org/OAD)

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## PLEASE READ THE FREQUENTLY ASKED QUESTIONS INSIDE

Failure to meet state and federal flood regulations **WILL RESULT IN ECONOMIC CONSEQUENCES FOR MORE THAN 22,000 PROPERTIES IN MOSSDALE TRACT**, which includes portions of south Stockton, Lathrop and Manteca.