

New IMPORTANT FLOOD PROTECTION INFORMATION FOR SAN JOAQUIN COUNTY RESIDENTS



December 2007

New Flood Maps for San Joaquin County

The Federal Emergency Management Agency (FEMA) is undertaking a Flood Insurance Rate Map update for San Joaquin County, including all the cities in the County, under what is referred to as the Map Modernization Program. The new "Flood Insurance Rate Maps" (FIRMs) will provide flood insurance rate zones and replace the existing paper maps for our area that are up to 26 years old. Recent flooding disasters, such as Hurricane Katrina, have resulted in a reevaluation of local flood risk and protection.

Preliminary maps are expected to be available to the public by January 2008. Once these maps are released, property owners throughout the County will have up-to-date, internet-accessible information on the new FIRMs. (See website resources on back of page) **After the release of preliminary maps, more detailed information will be provided about the reasons for specific map changes, which neighborhoods will be affected, and what measures are being taken to continue to improve flood protection and reduce insurance costs in these areas.** The maps will undergo a year-long review and public education period before they become final and effective.

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

When the **final** maps are officially adopted (estimated for early 2009), flood insurance requirements for some areas may 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 is available for businesses, homeowners, and renters. Both buildings and contents may be insured. **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 \$317 annually.

Insurance rates will vary depending on many factors, including flood risk zone as it appears on the final FIRMs and insurance company fees. To understand your insurance rates and requirements, please contact your insurance agent after the new preliminary FIRMs are available to the public (expected by January 2008).

Flooding: A Costly Disaster

San Joaquin County is largely surrounded by water, protected by levees, and experiences periodic flooding. Flooding is the most likely natural hazard to occur in our area. When flooding occurs, it can be a costly disaster. Knowing your flood risk zone will help you to take the appropriate steps for flood protection. Flood risk varies from property to property, and risk changes over time, due to erosion, land use, weather events and other factors. Flooding can and will occur in high-, moderate-, and low-risk areas. **Historically, 20 to 25 percent of all claims paid by the National Flood Insurance Program (NFIP) are outside of “Special Flood Hazard Areas.”**

Flood Protection Improvements

Most of the area’s existing flood control facilities, including levees, are maintained to provide the currently required level of flood protection. However, stricter standards from the federal and state governments are likely to necessitate additional improvements for some levees and may require property owners to purchase flood insurance. A higher level of long-term flood protection will ultimately be required in our urban areas to guard against historically infrequent, but potentially severe, high-water events.

Important FEMA Timeline for Property Owners and Renters



For More Information

The following is a list of resources and contact information if you have further questions regarding the flood maps.

Please keep in mind that information about possible changes to your property’s risk zone will NOT be available until after preliminary maps are made public (expected in January 2008). Specific neighborhood-level information will be provided when available.

General Resources:

- FEMA website on Mapping: <http://rnc.mapmodteam.com/RMC9/Links.htm>
- FEMA Map Assistance Center 1-877-FEMA MAP (1-877-336-2627) Open Mon-Fri, 5am-3:30pm PST
- To view, or purchase flood hazard maps for a nominal fee: www.msc.fema.gov or 1-800-358-9616
- General information about flood insurance: www.floodsmart.gov
- To find a local agent: 1-888-FLOOD29 or check your local Yellow Pages
- Public Meetings: Dates and locations will be announced after the preliminary FIRMs are released. Details will be provided in a future edition of this newsletter.

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

First in a series of flood protection updates provided by:

