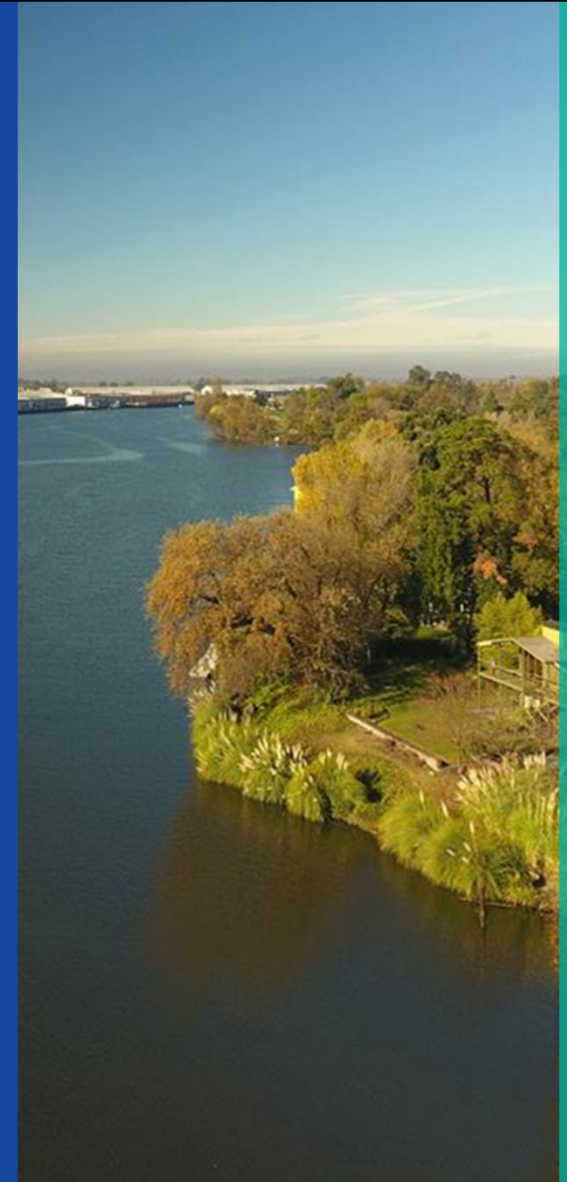




200-Year Flood Protection for Mossdale Tract Area

Advisory Water Commission

May 15, 2024



Overview

- Key Points
- What is SJAFCA?
- Problem & Solution
- Proposed Property Assessment
- SJAFCA Assessment formation Process & Timeline

Key Outreach Points

- Property owners will decide
- There will be a cost
- Problems are not due to development
- Problems are not unique to Mossdale Tract Area

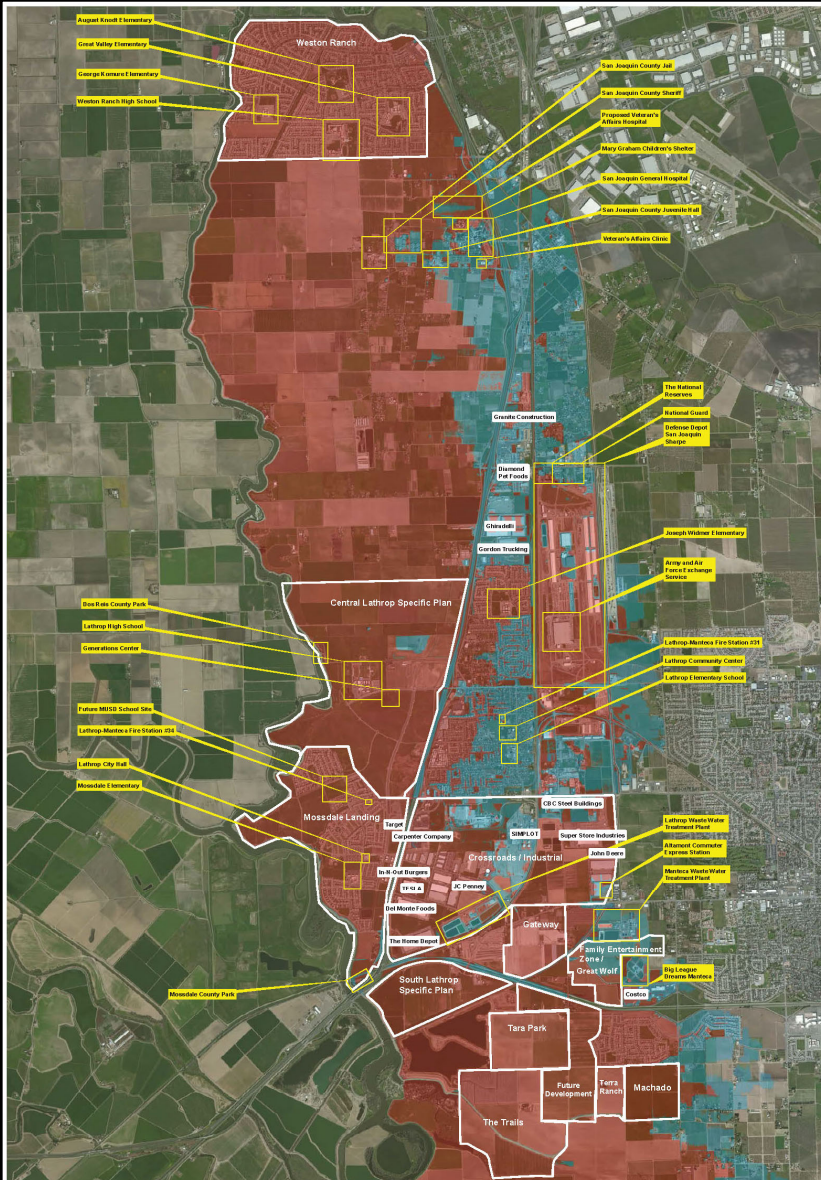
What is SJAFCA?

- Joint Powers Authority (1995)
 - Stockton, Lathrop, Manteca
 - San Joaquin County
 - San Joaquin County Flood Control & Water Conservation District
- Reduce and manage flood risk
- Plans, finances, and implements flood risk reduction projects and programs
- 9-member Board of Directors



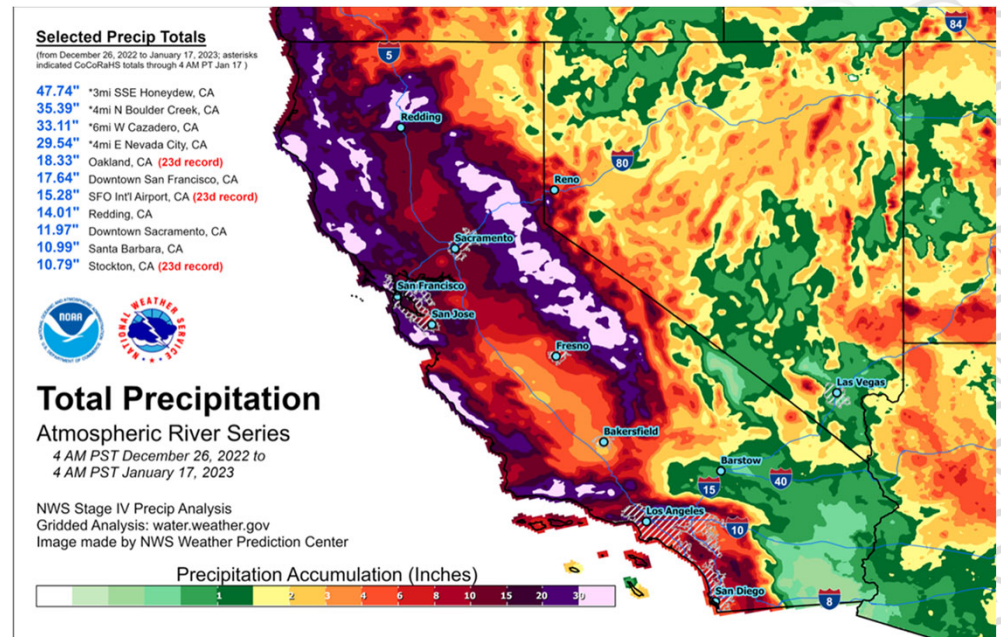
Mossdale Tract Area

- Portions of Stockton, Lathrop and Manteca
- More than 55,000 residents
- 22K properties (20K residential)
- 32 schools
- Hospital & medical centers
- Fire, police stations
- Manteca Wastewater Treatment Plant
- Correctional Facilities
- I-5 and Hwy 120



Challenges

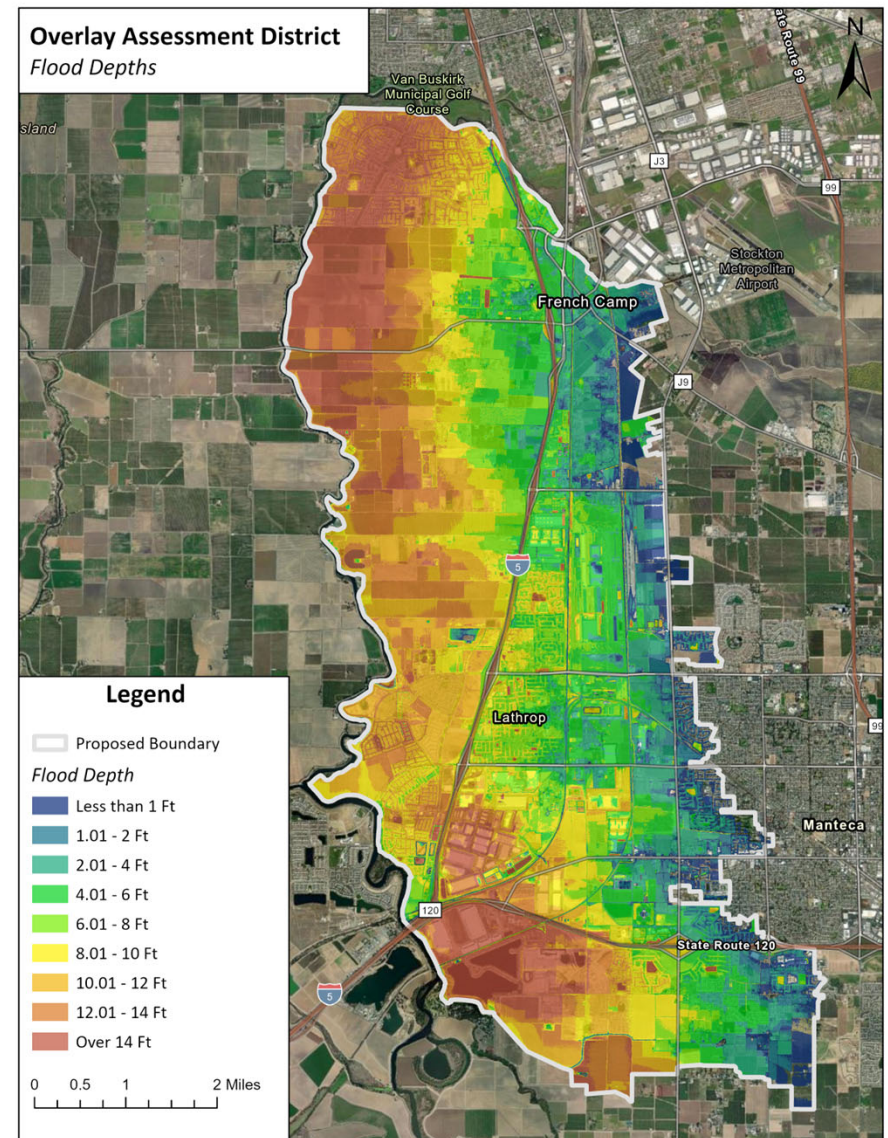
- State/federal regulations for flood protection are becoming stricter
- Weather extremes are unpredictable
- Every major storm event stresses levee system
- Levees are the only/last defense against flooding
- Existing level of flood protection is not adequate



Increasing Flood Risk

According to CA DWR:

- 3x more flood flows in SJ River
- Additional 5' of water at French Camp Slough
- Estimated Annualized Damages = \$47M/year
- Life loss



Problems to Avoid

- Physical damages from flooding
 - San Joaquin River
 - Tributaries (e.g. French Camp Slough)
- Economic impacts from failure to meet state/federal regulations
 - No allowance for changes in existing development footprint
 - Risk of FEMA remapping, mandatory flood insurance

Cost of Flood Damage

Depth	Cost
1 inch	\$10,819
6 inches	\$21,161
1 foot	\$29,360
2 feet	\$36,360
3 feet	\$39,831
4 feet	\$43,400

Source: FEMA, based on 1,000 SF home



Cost for Flood Insurance

FEMA Special Flood Hazard Areas

- ✓ Mandatory insurance for properties with mortgages/loans
- ✓ Costs increase 18% per year
- ✓ Won't fully cover damages
- ✓ Slow payment of claims

Zip Code	Average Current Premium	Average Risk-Based Premium	Difference
95203	\$ 959.13	\$1,736.52	+ \$777.39
95204	\$1,048.75	\$1,655.84	+ \$607.10

Source: 2022 FEMA Risk Rating 2.0: Projected RENEWAL Premium Changes by Zip Code

Cost to the Economy



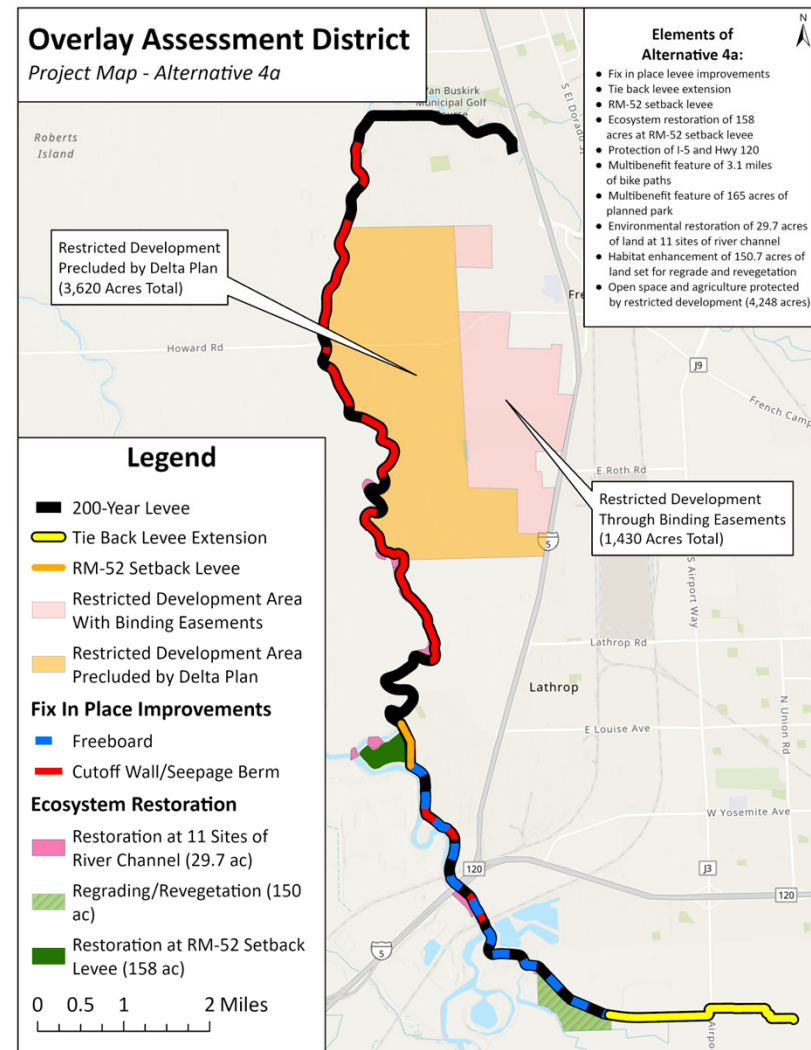
How do we protect lives, property & economy?

- Improve levees to provide 200-Year Flood Protection
- Maintain levees to State & Federal standards



200-Year Levee Improvement Project

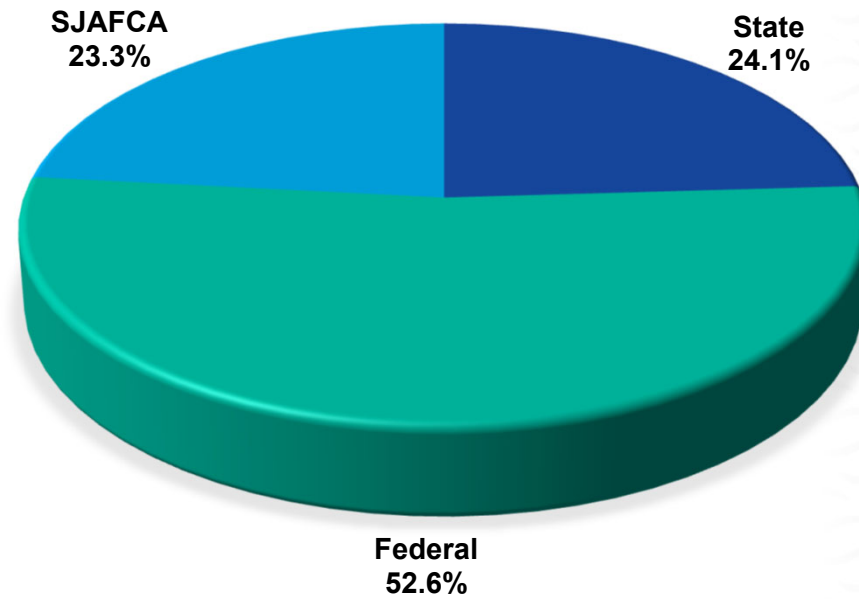
- \$472.9 million over 10-Years
- Levees along San Joaquin River & tributaries, extension of Manteca dryland levee
- Project includes:
 - Levee raises
 - Cutoff Walls
 - Seepage berms
 - Erosion protection
 - Extension of dryland levee



Mossdale Tract Urban Flood Risk Reduction Project - Cost Share

State/Federal = \$362.6 million

Local = \$110.3 million

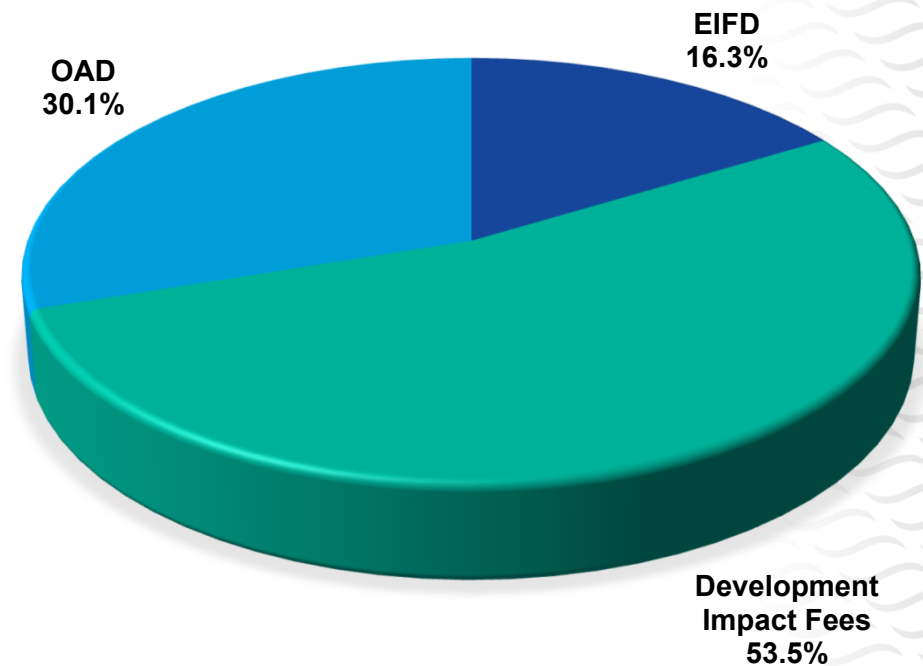


Based on updated cost estimate prepared by LWA for SJAFCOA's 2023 Annual Adequate Progress Report

Mossdale Tract Urban Flood Risk Reduction Project – Local Funding

Total Local Funding = \$132.5 Million

- Development Impact Fees = \$70.9 Million
- Enhanced Infrastructure Financing District = \$21.7 Million
- Overlay Assessment = \$39.9 Million*
- Local Funding sources used to pay early planning and design costs (\$11.5 million) as well as cash flow / finance the project



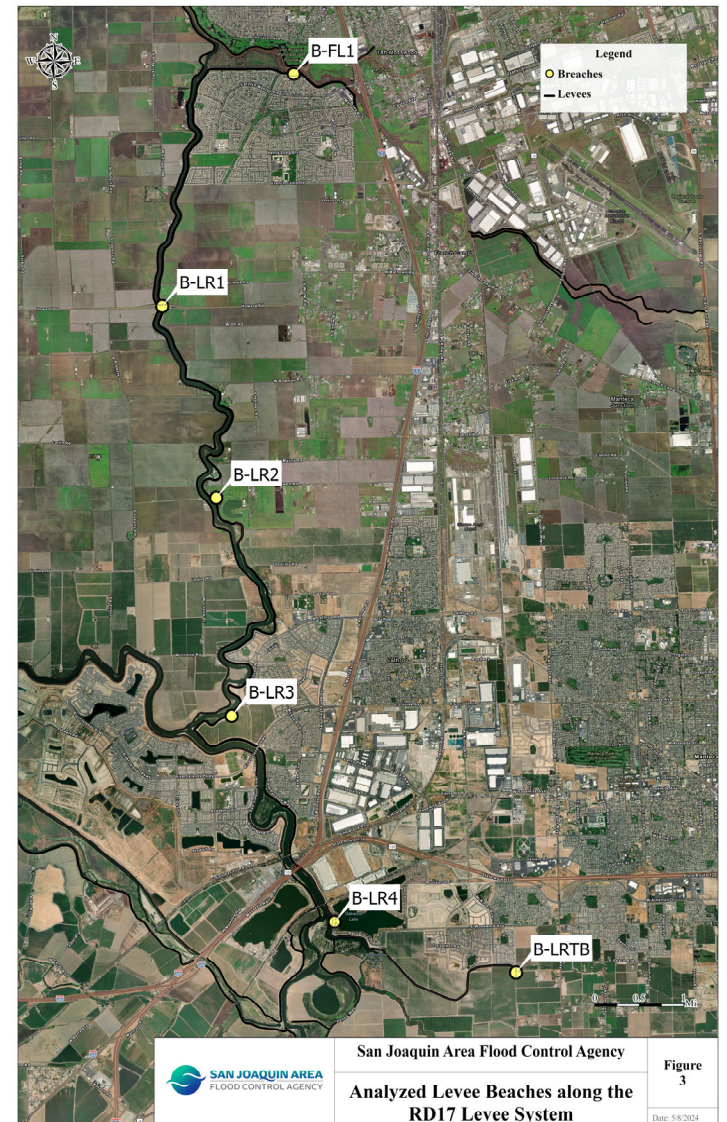
**OAD reflects annual revenues and bond financing net of debt service during project implementation.*

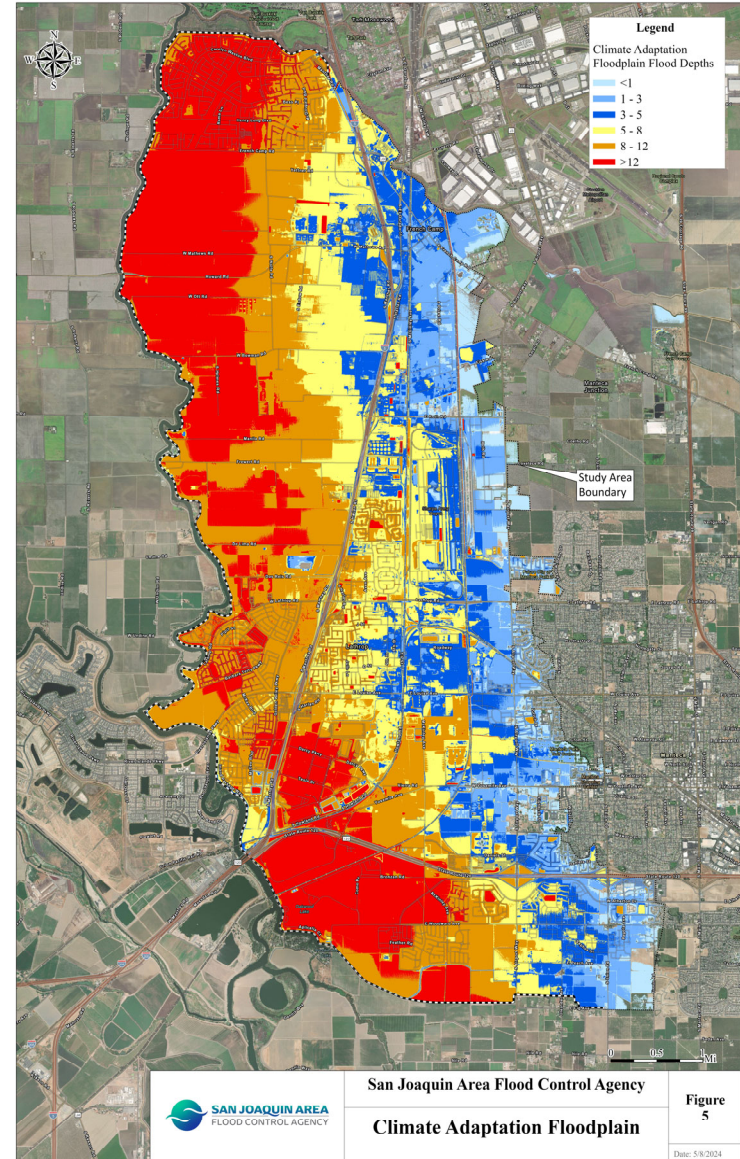
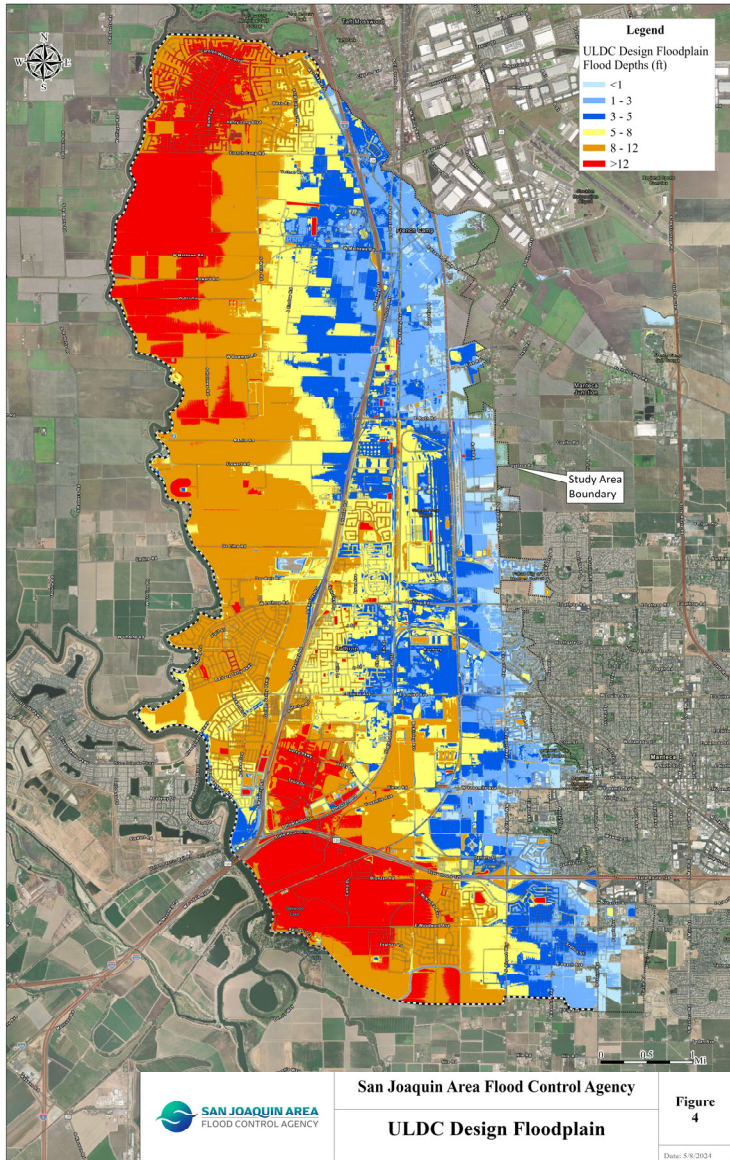
Proposed Assessment

- \$2.6M per year for local cost share (2024/25 budget)
 - Subject to escalation, limited to CPI with 4% cap (requires annual approval of Board)
 - Sunsets 30 years from the issuance of bonds (late 2025/early 2026)
- Properties can only be assessed for benefit received
 - Avoided flood damages to land, structures and contents
 - Assessment revenues may not be used for any purpose other than levee improvements and maintenance of the improvements

Assessment District Boundary

- Two separate hydrologic models used to establish boundary
 - Urban Level Design Criteria – 202,925 cubic feet/second at Vernalis (2.1x greater than today)
 - Climate Adaptation – 310,064 cubic feet/second at Vernalis (3.2x greater than today)
- Provides appropriate factor of safety to account for climate change uncertainty
- Both based on DWR's climate change analysis
- All properties touched by water in one or both models were included in the boundary





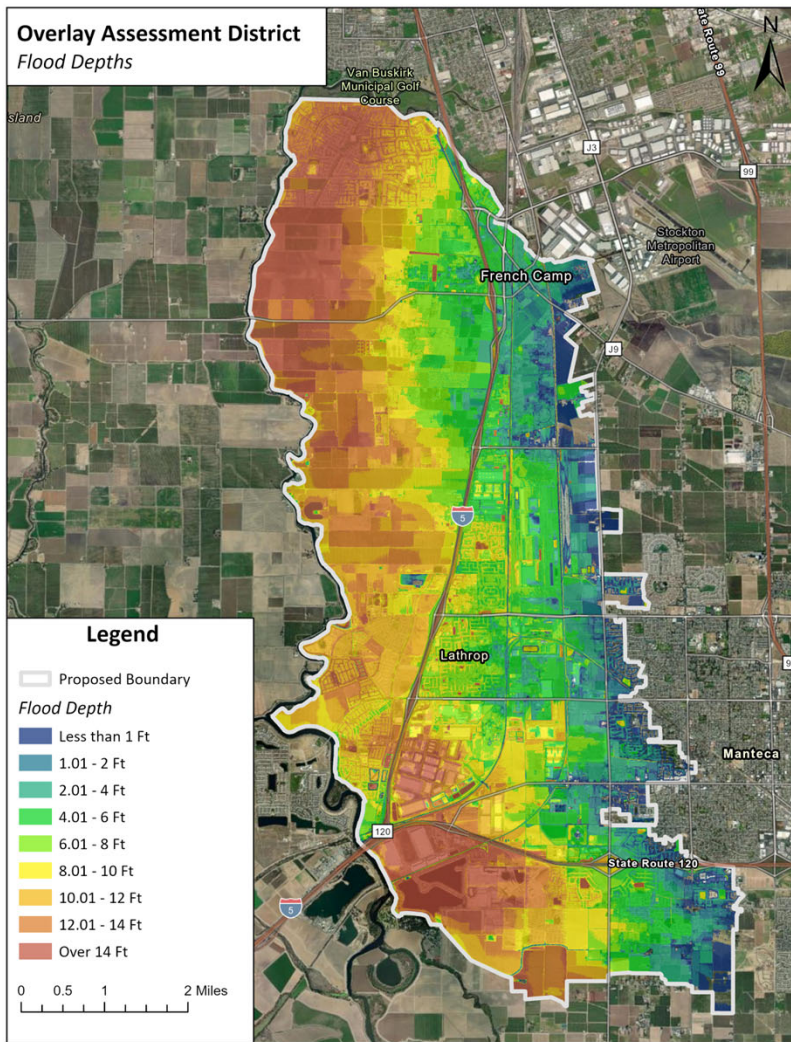
Assessment Methodology

Every property's assessment differs based on property characteristics:

- Location of property
- Land use type
- Structure type and size
- Parcel size (acres)
- Flood depth

Takes into consideration scope of improvements benefiting properties.

- Green (structure, contents & land)
- Pink (land only)



Example Assessments – Single Family Home

Example Property

- Single Family 1-Story Home
- 1,800 Sq Ft.
- .179 acres

	Flood Depth				
	Range 1 <i>Less than or equal to 1 ft</i>	Range 3 <i>2.01 to 4 ft</i>	Range 4 <i>4.01 to 6 ft</i>	Range 5 <i>6.01 to 8 ft</i>	Range 9 <i>Over 14.01 ft</i>
Zone 1 Assessments	\$20.04	\$50.32	\$62.14	\$70.46	\$83.44
Zone 2 Assessment	\$10.52				

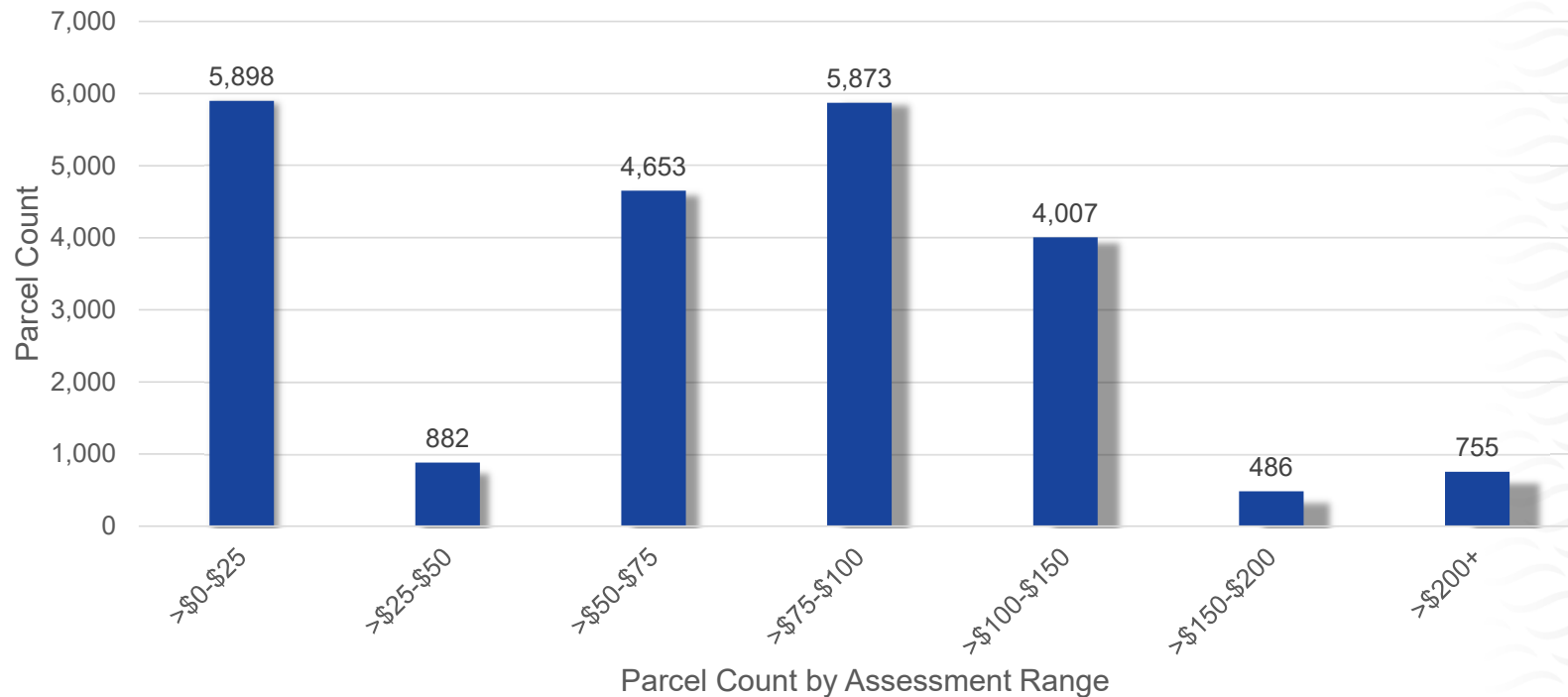
Assessment Weight by Land Use

Land Use Category	Parcel Count	Proposed Assessment Rates / Parcel		Proposed FY 2024/25 Assessment	Share of Total Assessment
		Average	90th Percentile		
Single Family Residential	18,285	\$78	\$124	\$1,420,403	54.4%
Industrial	244	\$1,899	\$6,563	\$463,382	17.8%
Planned Commercial	86	\$2,736	\$4,444	\$235,334	9.0%
Commercial	227	\$896	\$2,322	\$203,330	7.8%
Vacant	3,209	\$39	\$39	\$125,220	4.8%
Public	69	\$1,634	\$8,464	\$112,753	4.3%
Planned Residential	91	\$194	\$617	\$17,691	0.7%
Multifamily Residential	86	\$131	\$300	\$11,255	0.4%
Agricultural	139	\$70	\$103	\$9,789	0.4%
Mobile Homes	32	\$173	\$590	\$5,550	0.2%
Planned Industrial	86	\$50	\$155	\$4,305	0.2%
Total	22,554	\$116		\$2,609,012	100.0%

Assessment Ranges (All Land Use)

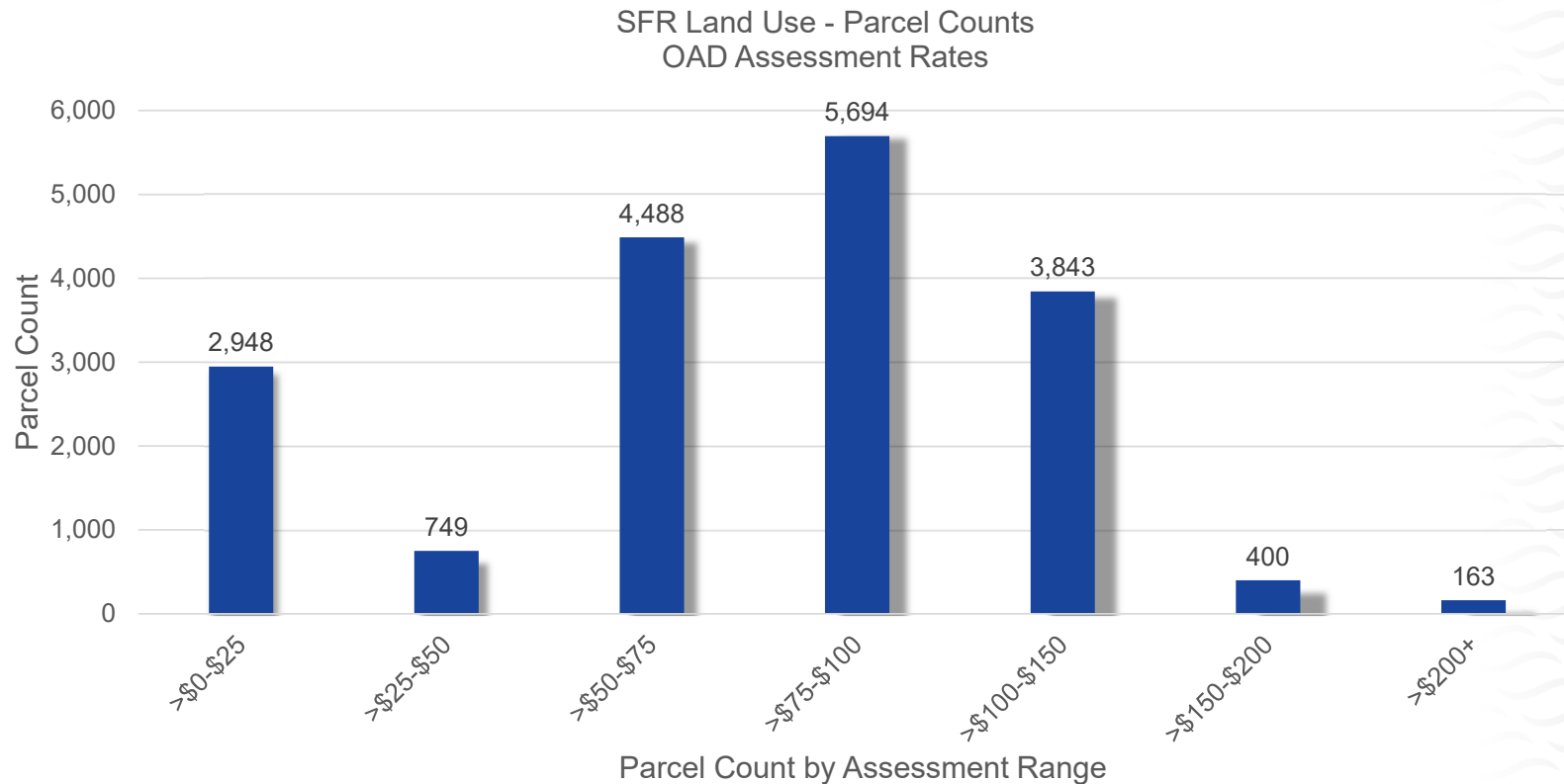
94% will pay less than \$12.50 per month (\$150/year)

All Land Uses - Parcel Counts
OAD Assessment Rates



Assessment Ranges (Single-Family)

97% will pay less than \$12.50 per month (\$150/year)



Assessment Formation Process

June 18th SJAFCA Board Action

Adopted of two resolutions:

1. Resolution of Intention (ROI)

Initiated proceedings to form an assessment district and levy assessments

2. Resolution adopting Proposition 218 procedures

Adopted policies and procedures related to the formation of the assessment district

Direct Mail Outreach to Date

Newsletter Mailer - 4/19

Frequently Asked Questions Mailer – 4/26

Ballots & Notices – 5/3

Prop 218 Process

- Only property owners vote
- Weighted vote (\$1 assessment = 1 vote)
- Ballots mailed to property owners - May 4
- Public Hearing at SJAFCOA Special Meeting – June 20
- Ballot Tabulation (commencing June 21 until complete)
- SJAFCOA Board meeting/Balloting Results – July 18
- Majority Protest
 - Weight of ballots opposed exceed weight of ballots in favor

200-Year Flood Protection for Mossdale Tract Area OFFICIAL BALLOT
PROPOSED ANNUAL ASSESSMENT

PROPERTY OWNER: Parcel Number, Site Address, Proposed Assessment: [Redacted] Total Proposed Annual Assessment(s) for the listed parcel(s): [Redacted]

HOW TO COMPLETE & RETURN YOUR BALLOT
Ballots must be returned to the office of the public hearing clerk by 5:00 p.m. on the day of the public hearing. Ballots received after the close of the public hearing cannot be accepted. To complete your ballot:

1. Cut your vote by marking an "X" in the box next to "Yes" or "No"
2. Print and sign your name
3. Seal 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:

BY MAIL: - Ballots must be in the postage-paid security envelope, sealed and received no later than 5 p.m., Thursday, June 20, 2024.

BY HAND: - Place in the security envelope and

- A. Deliver to City of Lathrop City Hall, 300 Towne Center Drive, Lathrop, OR
- B. Deliver to any of the community meetings to be held on this ballot date.
- C. Deliver to the public hearing (5 p.m., Thursday, June 20, 2024) at the City of Lathrop City Council Chambers, 200 Towne Center Drive, Lathrop, OR

ATTEND A COMMUNITY MEETING

Community Meeting 6:30 p.m., May 13
Lathrop Middle School, Elementary School, Multi-purpose Room, 721 Shoreridge Lane, Lathrop

Community Meeting 6:30 p.m., May 14
City of Lathrop City Council Chambers, 200 Towne Center Drive, Lathrop

PUBLIC HEARING & CLOSE OF BALLOTING
6 p.m., Thursday, June 20
City of Lathrop City Council Chambers
200 Towne Center Drive, Lathrop

"YES" OR "NO," WHAT HAPPENS?
Yes, or no, there will be costs to property owners.

YES
New assessment begins in 2024. Development and growth within City of Lathrop will allow for the latest engineering project. Lathrop will receive 77% lower total cost than for the latest engineering project. Project construction may begin as early as 2026. Regional public works departments comply with state requirements, area competing for grant from property and local economy, and stand up to changes in state federal and construction regulations.

Official Notice & Ballot Information Guide
PROPOSED ASSESSMENT for 200-YEAR FLOOD PROTECTION for MOSSDALE TRACT AREA
QUESTIONS? www.sjafca.org | info@sjafca.org | 509-876-7368
VISIT WWW.SJAFCA.ORG/OAD FOR: Assessment District boundary map, Assessment schedule, Proposed annual assessment.

BUSINESS REPLY MAIL
FIRST CLASS PERMIT NO. 5000 LATHROP, OR
POSTAGE WILL BE PAID BY ADDRESSEE
ATtn: CITY CLERK
CITY OF LATHROP
200 TOWNE CENTER DR.
LATHROP, OR 97130-9901

OPEN PROMPTLY PROPERTY ASSESSMENT OFFICIAL BALLOT ENCLOSED

PLEASE READ THE BACK OF

Community Meetings

6:30 p.m., May 1 – Weston Ranch High School

6:30 p.m., May 2 – Mossdale Elementary School

6:30 p.m., May 13 – Joseph Widmer Elementary School

6:30 p.m., May 14 – Great Valley Elementary School

6:30 p.m., May 15 – Oakwood Shores Club House

Public Hearing: 6 p.m., June 20, Lathrop City Hall

Consequences of Outcome Assessment is Approved

- New assessment begins fall 2024
- SJAFCA can secure \$363M in state/federal funding
- 200-year flood protection reduces risk of flood damages to properties, protects lives
- Communities meet state and federal regulations for flood protection
- Communities avoid being mapped in FEMA Special Flood Hazard Area
- Local economy can adapt to changing needs of residents
 - Redevelopment/improvements to existing properties
 - Commercial, retail development

Consequences of Outcome Assessment is Not Approved

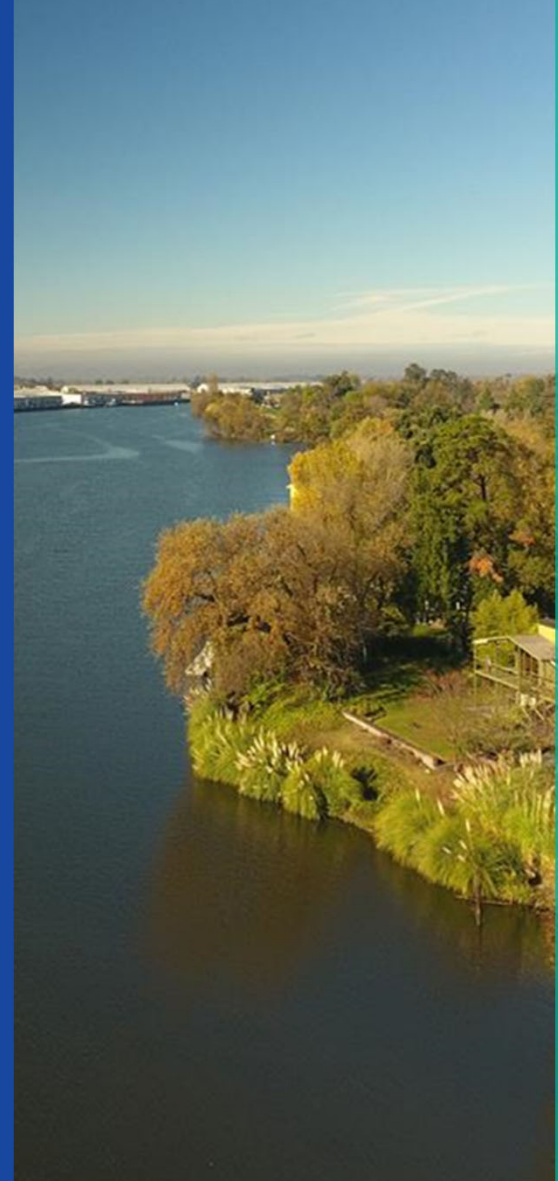
- Loss of \$363M in state/federal funding
- 200-year flood protection project will not be built
- Increased risk of flood damages to properties, and life loss
- Risk of future FEMA remapping & mandatory flood insurance
- Failure to meet state regulations for 200-year flood protection
 - No growth or flexibility in the local economy
 - Community will not be allowed to adapt to the changing needs of residents
 - No redevelopment of and/or substantial improvements to existing properties
 - No new development, including retail and commercial
 - Plans for community amenities – like grocery stores, retail outlets, restaurants, and other conveniences – will be cancelled
 - Existing commercial and retail properties cannot be redeveloped if businesses quit or leave

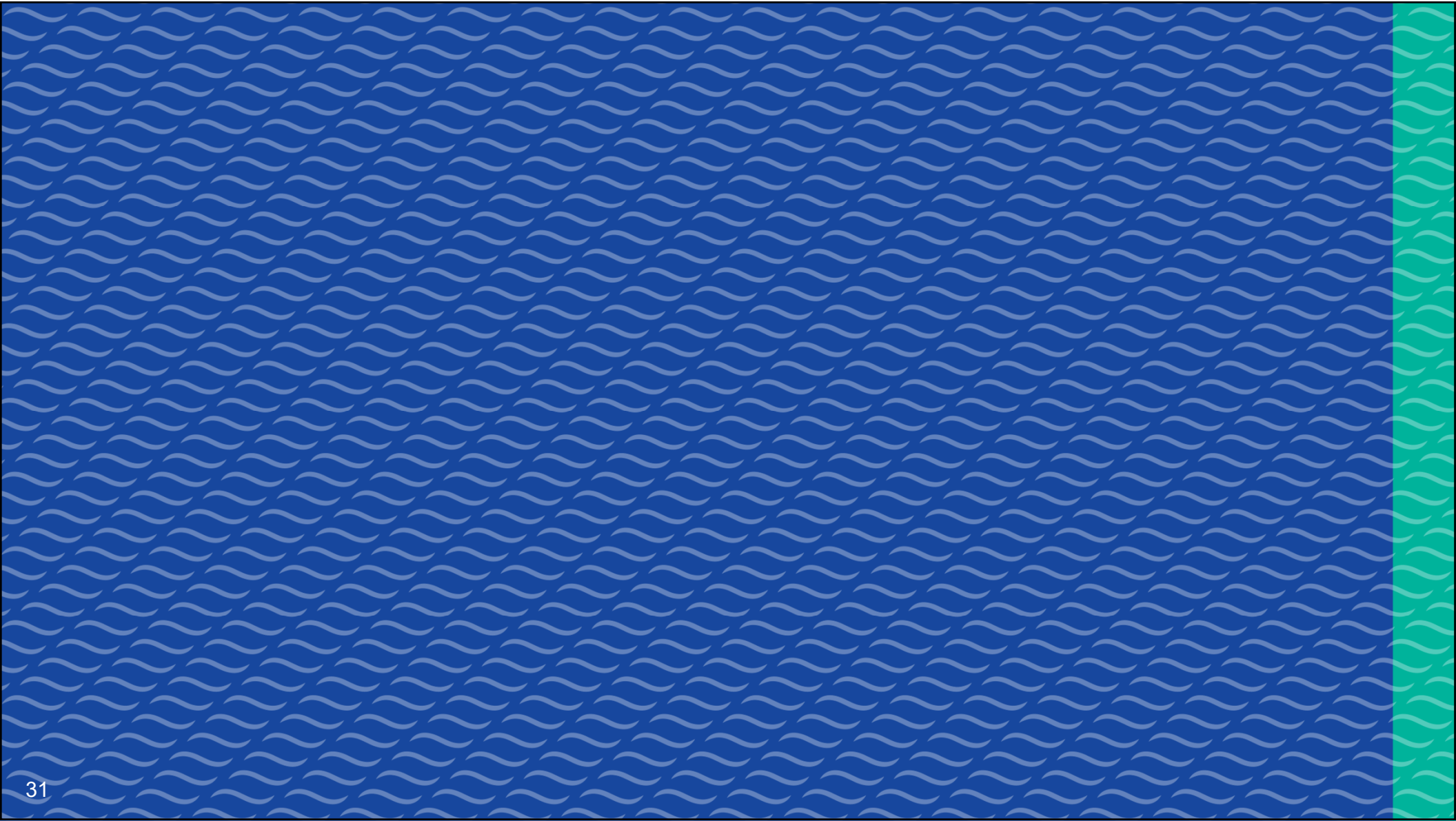
More Information

- Hotline: (209) 475-7009
- Email: info@sjafca.com
- www.sjafca.org/OAD
 - Frequently Asked Questions
 - Boundary maps
 - Preliminary Engineer's Report
 - Assessment calculator

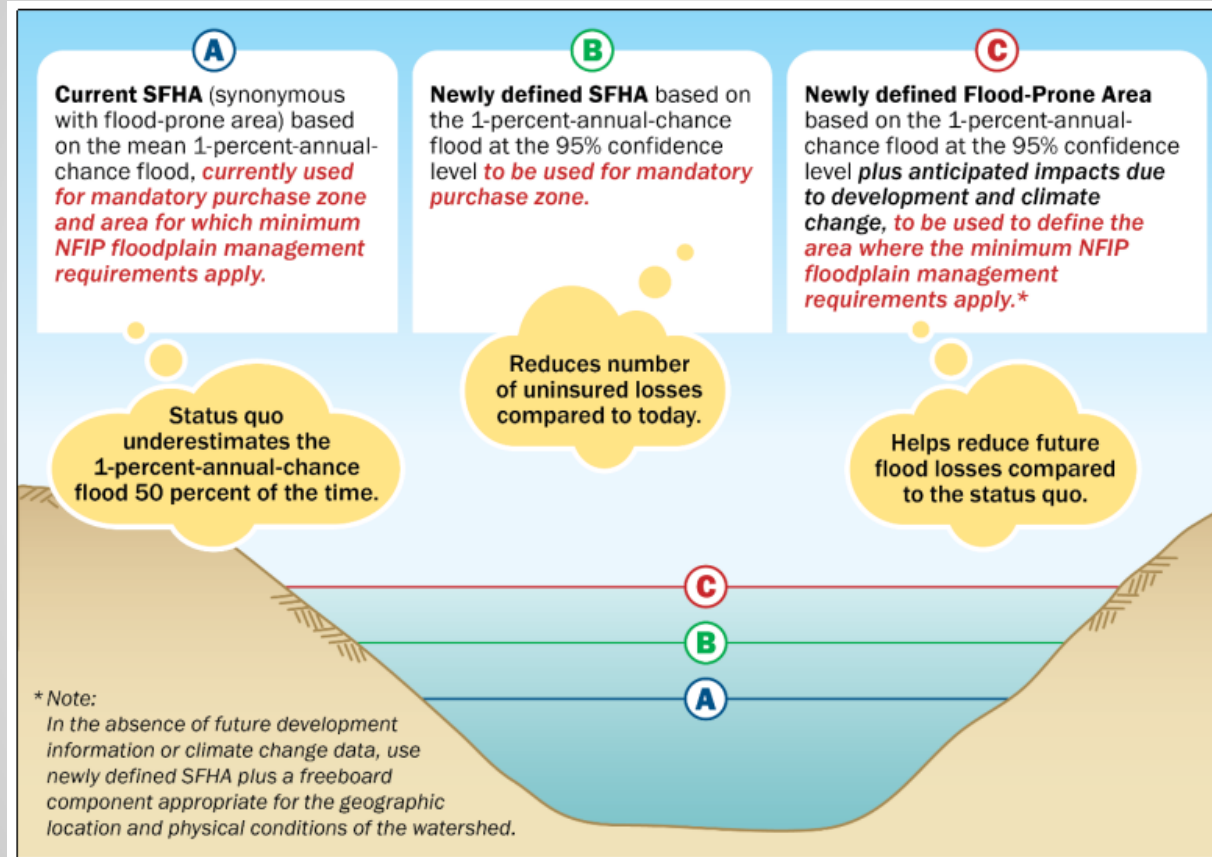


Questions & Discussion





Changes to FEMA Floodplains



Threats to Levee Stability

