



NEW FLOOD INSURANCE REQUIREMENTS AND BUILDING RESTRICTIONS FOR SAN JOAQUIN COUNTY

September 2009

Upcoming Public Meetings

Monday, September 21st - 6 pm - University of the Pacific, Grace Covell Hall
3601 Pacific Avenue, Stockton

Thursday, September 24th - 6 pm - Lodi Elks Lodge
19071 North Lower Sacramento Road, Woodbridge

Tuesday, September 29th - 5 to 7 pm - Farmington Fire District
25474 East Highway 4, Farmington

Please plan to attend a public meeting to learn important information about the new FEMA maps, associated building restrictions, timelines for flood protection improvement projects, mandatory insurance requirements, and opportunities for reduced flood insurance premiums for both business and residential properties.

New Special Flood Hazard Areas

San Joaquin County's Flood Insurance Rate Maps (FIRMs) are changing. New Federal Emergency Management Agency FIRMs for San Joaquin County are scheduled to go into effect on October 16, 2009. Your property has been identified as one that will be placed in a "Special Flood Hazard Area."

To determine if your residence, or any other property may or may not be within San Joaquin County's newly designated "Special Flood Hazard Area," visit www.sjgov.org/pubworks and click on the "Flood Zone Viewer." Property owners without computer access can call San Joaquin County at (209) 468-3060 for properties in the unincorporated areas of the County. Property owners within the City of Stockton should call (209) 937-8561.

Flood Insurance Requirements

If you have a mortgage or loan on property identified on the final maps as being in a "Special Flood Hazard Area," you will be required by your lender to carry flood insurance. If you obtain the insurance prior to October 16, 2009, you can receive a discounted rate on your initial flood insurance premium, and preserve the opportunity to "grandfather" your property's flood zone for future low rates. Most property owners who obtain flood insurance after October 15, 2009 will pay over twice the amount in premiums as those who obtain insurance in advance. Banks and lenders will not notify property owners that flood insurance is required until after the flood maps have gone into effect. If you do not purchase the required flood insurance, your lender could purchase the insurance for you and pass the cost, plus added fees, on to you. (Existing homes and businesses constructed after 1980 might have opportunities to purchase flood insurance at rates lower than the Special Flood Hazard Area rate after October 15th, but insurance agents will require additional paperwork and documentation.)

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 they are in

a “Special Flood Hazard Area.” Annual insurance rates will vary depending on many factors, including flood risk zone as it appears on the final FIRMs. To understand your insurance rate and requirements, or to purchase insurance, please contact a trained flood insurance agent at www.floodsmart.com, [Click on “Find an Agent.”]

Why Buy Flood Insurance?

Flood losses aren't covered by your homeowner's insurance policy. You can purchase flood insurance through the National Flood Insurance Program (NFIP) by contacting your insurance provider. Flood insurance is mandatory for all real estate loans from any federally-regulated lender if your building is in a Special Flood Hazard Area.

Building Restrictions

In addition to mandatory flood insurance coverage, building restrictions apply within “Special Flood Hazard Areas.” Property owners planning to build new structures or make changes to existing structures should contact the San Joaquin County Flood Management Division at (209) 468-3060, or the City of Stockton Community Development Department Building Division (209) 937-8561, well in advance of October 16, 2009 to discuss on-going or proposed building activities and permit requirements and restrictions.

County Flood Risks and Emergency Preparedness

Floods are the most likely natural disaster to occur in San Joaquin County. Your local government is doing its best to make wise investments in flood protection to safeguard lives and property. Still, just as people who live in earthquake or wildfire-prone areas should have a plan in case of emergency, all San Joaquin County residents should know their flood risk and have an emergency plan. The Office of Emergency Services website provides guidance on disaster preparedness to protect your family in case of emergency, including a flood: www.sjgov.org/oes/. To learn how to prepare your family for an emergency, visit www.plan2survive.org.

Flood Protection Infrastructure Improvements

San Joaquin County's existing flood control facilities, including levees, have been improved and maintained to provide the excellent level of flood protection that our area currently has. However, stricter standards from the federal government have necessitated additional improvements. Newly enacted State law will require even higher levels of flood protection in future years for our urban areas.

The San Joaquin County Flood Control and Water Conservation District and the San Joaquin Area Flood Control Agency are working with the State Department of Water Resources and the U.S. Army Corps of Engineers to develop the projects that will be required to provide a higher level of County-wide flood protection. Cities, Reclamation Districts, and other flood protection agencies are also collaborating in this effort.

For More Information

The following is a list of resources and contact information if you have further questions regarding the flood maps or insurance requirements:

- General information about flood insurance: www.floodsmart.gov
- To find a local agent: 1-888-FLOOD29 (1-888-356-6329) or check your local Yellow Pages
- City of Stockton www.stocktongov.com or (209) 937-8561
- San Joaquin County www.sjgov.org or (209) 468-3060

Participating agencies and organizations:



FEMA



SAN JOAQUIN COUNTY
FLOOD CONTROL & WATER
CONSERVATION DISTRICT



SJAFC
San Joaquin Area FLOOD CONTROL Agency