

RIVER ISLANDS BUYER'S *Guide*

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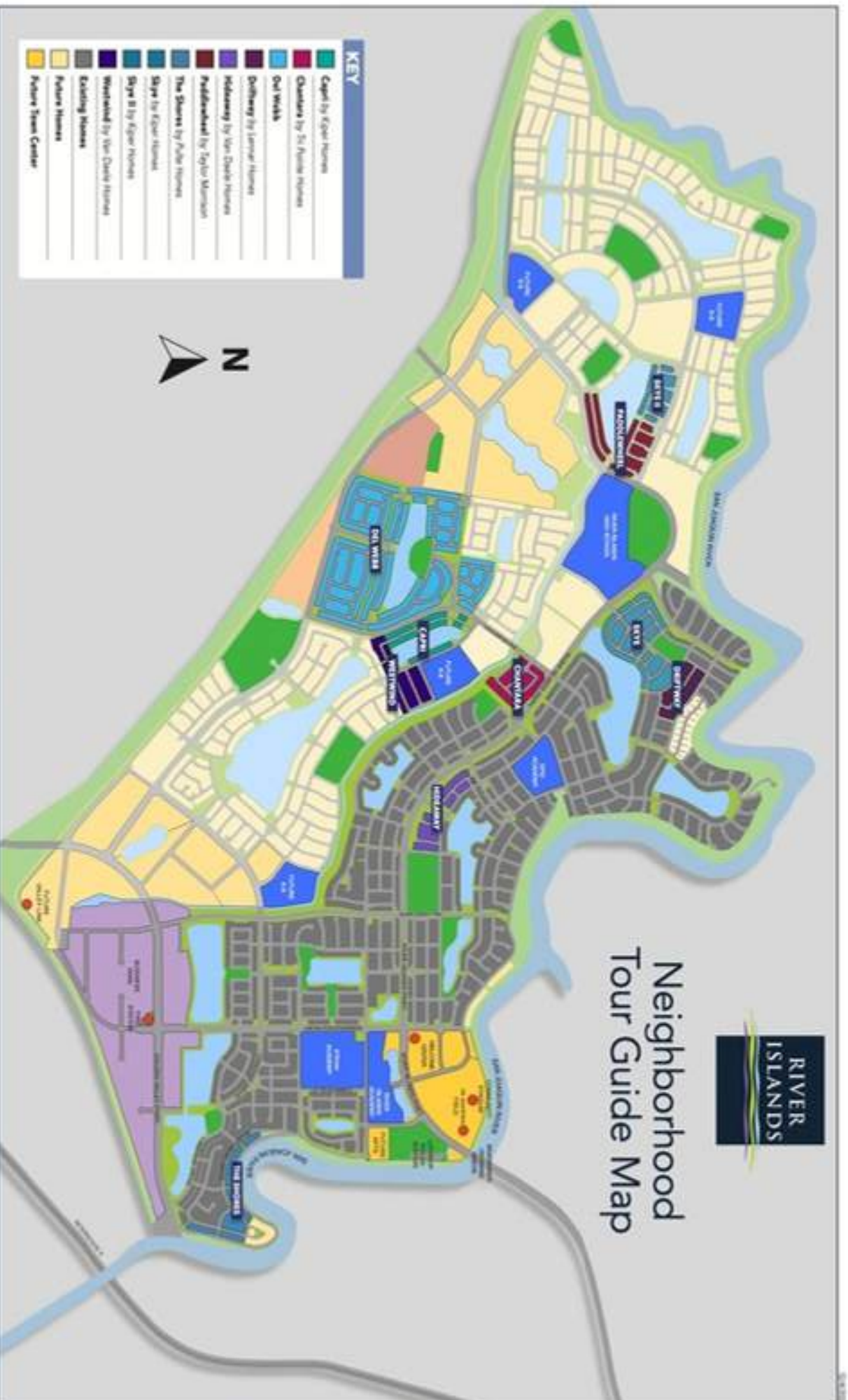
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River Islands Map



All addresses provided only. Please refer to City of Columbia for information.

Get To Know River Islands



THE COMMUNITY

- River Islands is approximately 4,905 total acres.
- The community brings together the best elements of the relaxed Delta lifestyle.
- Phase 2 builds began in 2024, with approximately 11,000 homes left to be built and downtown retail currently being designed.
- Approximately 15,000 residences will be built over the next 20+ years.
- There are seven schools planned for the community, 3 more to come.
- Roughly 600 acres of parks, playing fields, green spaces, and picnic areas.
- Neighborhood lakes can be used for non-motorized boats.
- 11 miles of lakefront access and 18 miles of riverfront trails for biking/walking
- Nearby access to hundreds of miles of Delta waterways.
- State-of-the-art business campus (now in the planning stage)
- Served by the Altamont Commuter Express (ACE) Train, with connections to Bay Area Rapid Transit (BART).

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Get To Know River Islands

COSTS

- When you purchase a home, each builder sets their own cost for the down payment structure and amount.
- River Islands has a Mello Roos tax so your annual property tax bill will be just under 2%, yet resell homes pay less property taxes. See next page for a better understanding of the Mello Roos tax.
- Some communities in RI have an HOA, requiring a monthly fee.
- Due to the high desirability of certain land lots some homes will require a lot premium cost, or an added cost for the location.
- Once under contract, you'll meet with the design center where you can customize your home. Some customizations are upgrades that have to be budgeted for, with some requiring an upfront payment.



SAFETY

- The Lathrop Police Department is located inside the community and are always active and visibly present.
- The Fire Department is state-of-the-art and located inside the community.
- The community has 300 foot wide “super levees” that create a high ground at the rivers edge, providing a 200 year level of protection.
- All of the parks in the community have cameras.
- The high school has a full-time officer and a police dog.
- The police department follows through on all incidents and are highly focused on customer service and quick response times.

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ENTERTAINMENT

- RI has a state-of-the-art baseball field inside the community holding approximately 500 people with restrooms, batting cages, paved parking, etc.
- RI has The Boathouse Restaurant with a 4,000 sq. ft. deck overlooking the lake.
- Modesto's iconic Redwood Cafe restaurant and wedding venue is being picked up and moved into the River Islands community in 2025.
- Approximately 40% of RI is devoted to open space, parks, lakes, new waterways and trails.
- RI has a "catch and release" fishing program to fish the community lakes.
- RI holds yearly holiday events, movie nights and a weekly farmers market.

ENVIRONMENT

- For each acre of development, a half acre is dedicated to wildlife mitigation and another half acre to the preservation of agriculture, resulting in one acre set-aside for every acre of development.
- Energy Star-Rated appliances have been specified for all homes in the design guidelines for the builders.
- The storm drain system cleanses water by filtering it through a series of grass swales and lakes before it enters the river.

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River Islands Mello-Roos and HOA

THE MELLO-ROOS TAX

Mello-Roos is a special tax used in California to fund public services and infrastructure in new communities, like schools, parks, roads, and fire stations. Created under the 1982 Mello-Roos Community Facilities Act, it allows local governments to form Community Facilities Districts (CFDs) to cover these costs.

Unlike traditional property taxes, Mello-Roos isn't based on your home's value. Instead, it's a fixed amount tied to the property, often lasting 20 to 40 years. The tax is added to your annual property tax bill, helping fund improvements that benefit the district.

While Mello-Roos taxes can increase your housing costs, they often provide amenities that make neighborhoods more desirable. If you're buying a home in one of these districts, be sure to review the tax details to understand how it fits into your budget.

HOA FEES

Homeowners Association (HOA) fees are monthly or annual dues that homeowners pay when they live in a community governed by an HOA. These fees cover the cost of maintaining shared spaces and amenities like pools, parks, landscaping, and sometimes even exterior maintenance of homes or buildings.

The amount varies depending on the neighborhood, ranging from modest fees for basic services to higher fees for communities with luxury amenities or extensive upkeep needs. HOAs may also collect special assessments for unexpected expenses, like major repairs.

While HOA fees can add to your monthly housing costs, they help maintain the community's appearance and property values. Before buying a home, review the HOA rules, fees, and budget to ensure it aligns with your lifestyle and financial goals.

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River Islands Schools

As of January 2025, the following charter school campuses have been built in the River Islands community with plans for 3 more schools in the second phase of building, which began in 2024.

River Islands Technology Academy (K-8):

Students: 933 Students/Teachers: 23:1 Ratings: 7/10 Reviews: 3.3/5 (32)

Next Generation STEAM Academy (K-8):

Students: 763 Students/Teachers: 22:1 Ratings: 7/10 Reviews: 3.4/5 (10)

EPIC Academy (TK-8): (RESULTS NOT AVAILABLE)

River Islands High School: (RESULTS NOT AVAILABLE, JUST OPENED IN FALL OF 2024)



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Bay Commuting Options

- **OPTION 1:** You can drive, 2-3 days/week MAX! Any more than that and you may end up hating your life.
 - **OPTION 2:** Commute with others! Find other commuters going your way by vanpooling, carpooling, etc. Go to www.dibsmysway.com to see your options.
 - **OPTION 3:** Bus into the bay! The SJRTD-BART Commuter connects every weekday from Stockton, Tracy, and Manteca to BART for only \$7 each way. Skip driving, gas, and parking! (www.sanjoaquinrtd.com/route-150/)
-
- **OPTION 4:** Take the Train! Take the ACE train, transfer to BART, and onto the Caltrain if needed! Below are images of the different routes beginning in Stockton with the ACE Rail, and taking you as far south as Gilroy on the Caltrain.

STEP 1: Take the ACE train!
This train begins in Stockton and takes you all the way into San Jose.
(www.acerail.com)

STEP 2: In Pleasanton, the center point along the ACE train route, is where you can get an easy connection to the BART system taking you into Oakland, San Francisco, etc.
(www.bart.gov)

STEP 3: Going down the peninsula? You can get on the Caltrain in San Francisco. This train will take you all the way down the peninsula as far south as Gilroy.
(www.caltrain.com)

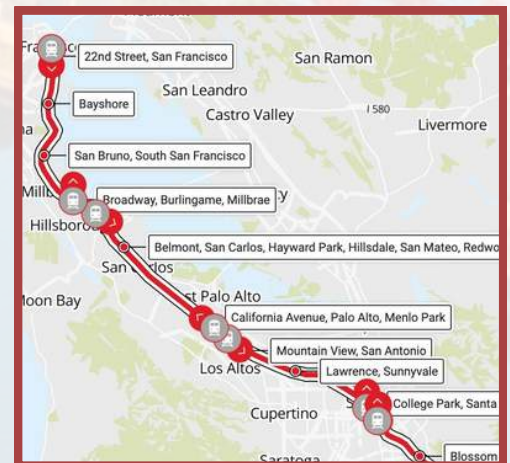
ACE RAIL ROUTES



BART ROUTES



CALTRAIN ROUTES



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River Islands Future Projects

The Valley Link Project:

The Valley Link is a 42-mile passenger rail connecting over 100,000 daily Bay Area commuters from the Northern San Joaquin Valley, offering an alternative to the congested I-580 corridor. The initial 22-mile phase will run between Dublin/Pleasanton and Mountain House, with all-day, bi-directional service every 15 minutes during peak periods. The rail is expected to serve 30,000 daily riders by 2040. Construction could begin as early as 2025. (www.valleylinkrail.com)



River Islands Is Only Half Way Done!

In 2024, River Islands has barely begun breaking ground to start building their second phase of homes. There's still approximately 20 years of building to bring the community to completion.

The River Islands Entrance Is Transforming!

The entrance of River Islands will be eliminating The Welcome Center, the soccer fields and currently what are empty areas. These will be replaced with a high school football stadium, a variety of mixed-use areas, a grocery store and retail/commercial businesses as seen in the image below.



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RI Important Contacts

To set up garbage pickup:	Republic Services (Garbage & Recycling) 1145 W. Charter Way, Stockton 209-466-3604
To set up water service:	City of Lathrop – Finance Department 390 Towne Centre Drive, Lathrop 209-941-7320
To set up gas service:	PG&E 800-743-5000
To set up electrical service:	Lathrop Irrigation District 209-888-4799 or www.lathropirrigation.com/application-for-service
To set up cable, TV, phone And Internet:	COMCAST 800-945-2288 (No Local Office) Jasmine Gonzalez-Hurtado – 408-747-9585 jasmine@advanced-connectivity.com
To set up cable, TV, phone & Internet	AT&T Max Mejia 510-697-4445 maxmejia@advanced-connectivity.com
Post Office City of Lathrop	(209) 858-2324 or (800) 275-8777 15529 7th Street, Lathrop, CA 95330
For questions about schools: Admissions, programs, Sports, etc.	K-8 River Islands Academies (209) 229-4700 West High School, Tracy (209) 830-3370
Island Reclamation District 2062 Maintains lakes and levees:	73 West Stewart Road, Lathrop, CA 95330 Curtis Bryant 209-888-4799
SunPower Activation	1-877-34-HOMES solaractivationteam@sunpower.com
CC&R Form Request Backyard Improvements	ccrteam@riverislands.com

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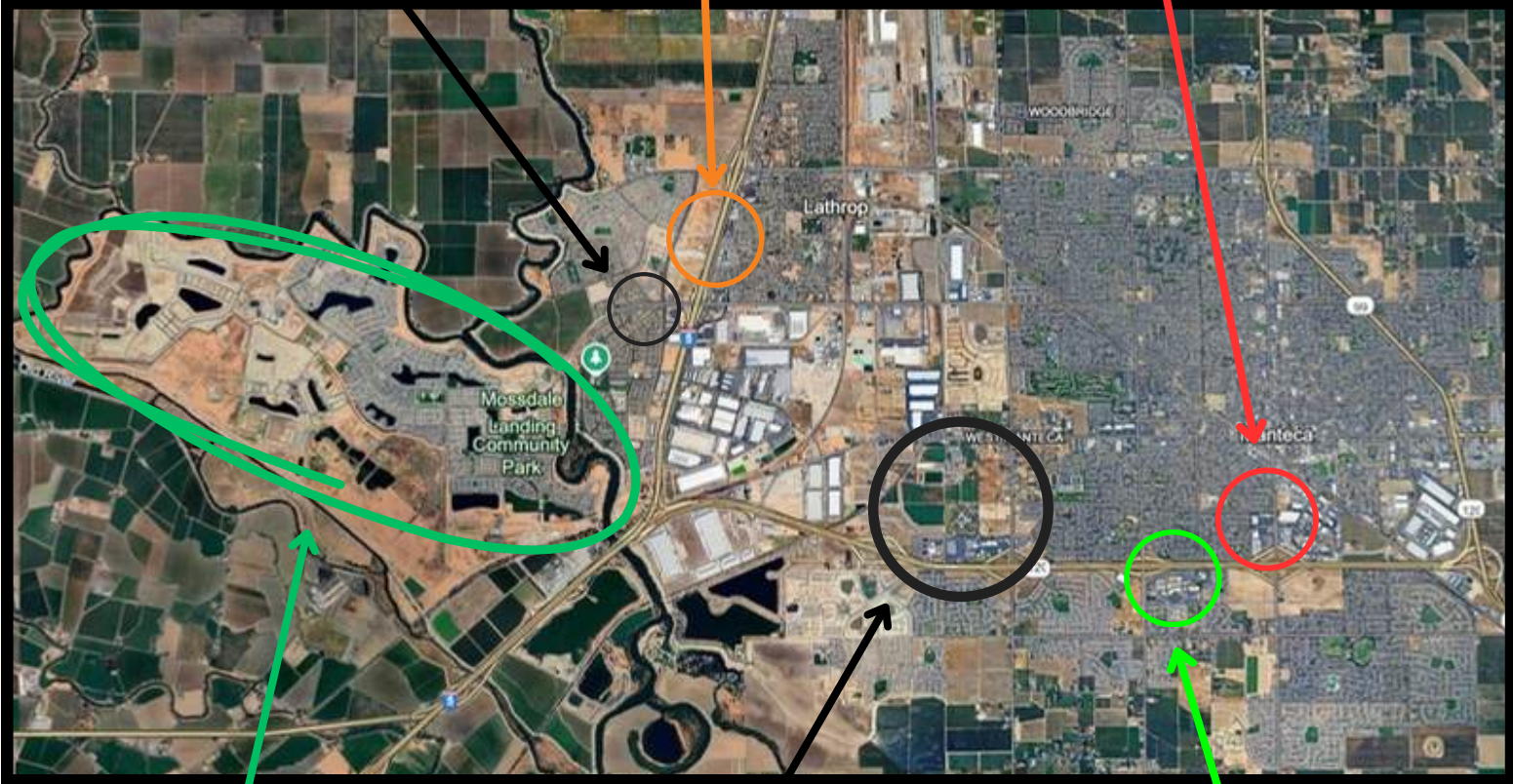
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Proximity to Popular Local Amenities

Target, Chipotle, Sprouts, Chick-Fil-A, Starbucks, In-N-Out, Krispy Krunchy Chicken

Walmart, Safeway, UPS Store, Togos, Baskin Robbins, Sallys, Burlington, GK Mongolian BBQ, U-Haul, Burlington

Lathrop Food Plaza, Dutch Bros



River Islands

Costco, Sizzler, Petco, Ross
Great Wolf Lodge, Ono
Hawaiian Barbeque, Big League
Dreams, Panda Express, Jamba
Juice, Ramen 101

Bass Pro Shop,
AMC Movie
Theatre, Red Robin

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River Islands FAQ

- **Can investors buy homes in the community?**
 - No, new homes are sold to owner-occupying residents only.
- **How many homes will be built in River Islands?**
 - They're currently approved for 15,000 homes.
- **Do you need flood insurance?**
 - No, the 300 foot "super levees" create a perimeter around the river's edge. They're set up to provide protection for a 200 year flood, which has less than a .5% chance of happening in any given year.
- **Is there a Mello-Roos Tax in the community?**
 - Yes
- **How long until the community is finished?**
 - It will take approximately 20 years to build out the community.
- **Will the community ever be gated?**
 - No
- **Will there be more entrances added into the community?**
 - No, there are only 3 and no more are planned.
- **Does River Islands have an HOA?**
 - Some of the communities do.
- **Can you swim in the lakes?**
 - No, they are created for recreation with non-motorized boats, kayaks, canoes, row boats or paddle boarding.
- **Is River Islands ever planned to be a city?**
 - No, River Islands will remain a part of the City of Lathrop.
- **Are there guaranteed amenities that will be built into the community?**
 - No, there are no guarantees on community amenities.

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For much more FREE homebuyer assistance,
please be sure to access:

- **The Ultimate Homebuyer's Guide**
- **The New Construction Buyer's Guide**

*Scan the QR code, or click the link for access to
these guides and much more!*

<https://linktr.ee/andreeastman>



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