

Proposed Assessments for Smith Canal Gate and Wisconsin Pump Stations

Questions & Answers

Why not just fill in Smith Canal?

It is not possible due to environmental constraints and impacts.

Home owners paid for the first SJAFCA project and did not receive a benefit, so why do we have to fund improvements now?

Property owners did receive a benefit from the first project, as improvements were made to other levees protecting this area. At that time, FEMA did not indicate a problem with the Smith Canal levees and so improvements were not seen as necessary. Now, FEMA has determined that Smith Canal levees do not meet its standards for protection against a 100-year storm event, or a storm that has a one percent chance of happening in any given year. The Smith Canal gate project will provide 100-year flood protection to the areas in the Smith Canal floodplain.

Why not just improve the Smith Canal Levees?

The cost of improving the levees would be far more significant than installing a gate.

Why not remove the homes and encroachments along the Smith Canal levees?

The cost of removing the homes and encroachments would be more than installing a gate. In addition, once homes and encroachments were removed, the levees would have to be repaired and improved at an additional cost. Even if the SJAFCA Board elected to remove homes and encroachments, all properties benefitting from that improvement would be required to share in the cost of that project.

What other alternatives are there other than a gate to remove this area from the FEMA floodplain?

Other alternatives have been investigated, such as a combination of different gate locations and the use of sheet piles to reinforce the levees. The gate project is the most cost-effective solution.

The Smith Canal Levees are not the only levees that protect this area. What happens if other levees are de-accredited by FEMA? Will we have to pay more?

The Smith Canal area, like other areas in Stockton, is protected by more than one levee system. It will be an ongoing effort to assure levees meet federal and state requirements. Most recently SJAFCA spent approximately \$700,000 to assure levees along the Calaveras River maintain FEMA accreditation. This is important because it prevents the imposition of mandatory flood insurance and building restrictions. In addition, SJAFCA will be preparing additional investigations and documentation to continue to assure levees along the Diverting Canal meet FEMA standards. The Diverting Canal provides flood protection for the same area as do the Smith Canal levees.

I have never seen a flood in this area. Why do I have to fund a flood control gate?

If your property is protected by a levee, there is always some risk of flooding. At this time, your property does not have 100-year flood protection, which is the minimum FEMA standard to avoid mandatory, higher-cost flood insurance and building restrictions. Even with 100-year flood protection, there is still some flood risk (also called residual risk).

If I own my home and do not have to pay flood insurance, what benefit will my property receive from the Smith Canal project and the Wisconsin Pump Plant?

Any property protected by a levee has some flood risk. Additionally, stormwater must be removed from your area to avoid backups of water onto streets and properties. As such, your property will benefit from a higher level of flood protection from both projects. If you elect to purchase flood insurance to protect your investment in your property and personal belongings, you will receive a lower rate. If you sell your home, the buyer will not have to purchase flood insurance if they require mortgage financing. If you decide to remodel or rebuild your home, you may do so without restriction or a requirement to elevate.

How much and how long will I have to pay for this project?

The capital cost of Smith Canal gate will be spread over approximately 30 years. A small portion of that assessment will continue in perpetuity to pay for ongoing operations and maintenance. The cost of the Wisconsin Pump Station will be spread over approximately 20 years. There is no additional cost for ongoing operations and maintenance. Staff will be available at public meetings to lookup and discuss the proposed assessment(s) for your property. You may also call the hotline at 487-1387 to obtain your yearly costs.