



FOR IMMEDIATE RELEASE
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Stockton, CA – The San Joaquin Area Flood Control Agency (SJAFA) announced today that property owners in Stockton's Smith Tract area will soon see long-awaited relief from costly, high-risk flood insurance requirements.

On September 23, the Federal Emergency Management Agency (FEMA) issued a revised Flood Insurance Rate Map for the Smith Tract area, which will eliminate flood insurance mandates and some building restrictions for approximately 5,000 properties. FEMA's map will become effective on February 9, 2026, following a mandatory 120-day protest period, provided no challenges are filed. Thereafter, high-risk, high-cost flood insurance will no longer be required, saving impacted property owners thousands of dollars each year. Property owners are advised to keep their policies active until the new map becomes effective.

"This much anticipated announcement has been 16 years in the making," said SJAFA Board Chair and San Joaquin County Supervisor Board Chair Paul Canepa. "The road was challenging and long, but at the end it's a testament to what can be accomplished when a community comes together and partners financially with the state to protect families, homes, and local businesses."

FEMA's revised map reflects the increased level of protection now in place thanks to SJAFA's recently completed Smith Canal Gate Project and Reclamation District 1614's upgrades to its Wisconsin Pump Station. In 2010, Smith Canal-area property owners approved an annual property assessment to fund portions of the costs for the projects. The vast majority of the ~\$96 million Smith Canal Gate Project was funded by the CA Department of Water Resources.

Properties in Smith Canal Tract were first placed in a FEMA Special Flood Hazard Area in October 2009 after Reclamation Districts 1614 and 828—the two local agencies responsible for the Smith Canal levees – could not provide proof that the levee met FEMA's standards for 100-year flood protection. Since then, property owners with mortgages have been forced to maintain flood insurance policies, and all properties have faced building restrictions.

With limited resources, the reclamation districts turned to SJAFA to lead efforts on a project to meet FEMA requirements. SJAFA helped by partnering with the state to design, finance, and implement the Smith Canal Gate Project. The gate isolates Smith Canal from the San Joaquin River during high water and tide events, providing improved levels of flood protection for approximately 8,000 total properties.

"We're thrilled that residents are better protected from flooding and will soon be relieved of mandatory flood insurance," said Darren Suen, SJAFA's Executive Director. "We made a promise to property owners to do both, and we've appreciated their ongoing support while we delivered on those promises."

The Smith Canal Gate Project has since been integrated into the larger Lower San Joaquin River Project, a \$1.9 billion joint effort of the U.S. Army Corps of Engineers, the CA Central Valley Flood Protection Board, and SJAFA to reduce flood risk from the San Joaquin and Calaveras Rivers for north and central Stockton. The project includes approximately 24 miles of improvements that will protect nearly 300,000 residents and \$21 billion in property.

“This is a huge win for Stockton families that have faced severe flooding threats for years and paid tens of thousands to protect their homes,” said Rep. Josh Harder. “But we can’t stop here – we need to get more levees repaired and ensure that every Valley family is protected from catastrophic flooding. I will continue working across the aisle to make that vision a reality ASAP, not after the next major flood.” SJAFCA credits Harder with helping to secure federal funding for levee improvements and pushing FEMA for the timely release of the revised floodplain map for Smith Tract.

Residents within the Smith Tract FEMA Special Flood Hazard Area should watch for notices from SJAFCA about the draft Flood Insurance Rate Map and timeline. Property owners are also encouraged to get more information at www.sjafca.com/smith-canal, or by calling (209) 487-1387.

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SJAFCA is a joint powers authority of the cities of Stockton, Lathrop and Manteca, San Joaquin County, and San Joaquin County Flood Control and Water Conservation District. Its mission is to reduce and manage flood risk within most of San Joaquin County.

History of Floodplain Mapping for the Smith Canal Tract

The San Joaquin Area Flood Control Agency (SJAFCA) partnered with Reclamation Districts 1614 and 828 to design, finance and construct a project to provide 100- year flood protection for approximately 8,000 properties protected by Smith Canal levees, removing 5,000 of those properties from a FEMA Special Flood Hazard Area. The project history dates to 2005.

2005

Reclamation Districts 1614 and 828 (RDs 1614 & 828), the maintaining agencies for Smith Canal levees, cannot provide FEMA with proof that levees meet requirements for 100-year flood protection.

2009

FEMA issues new Flood Insurance Rate Maps (FIRMs). Approximately 5,000 properties protected by Smith Canal levees are placed into a Special Flood Hazard Area. Sometime later, FEMA also proposes - based on new topographical data - to expand the Special Flood Hazard Area to include 3,000 additional parcels. RDs 1614 & 828 request help from SJAFCA.

2011

SJAFCA and RDs 1614 & 828 meet with FEMA to discuss potential options. FEMA agrees that a gate structure to prevent high water in Smith Canal would meet federal standards for providing at least 100-year flood protection. FEMA issues a Conditional Letter of Map Revision (CLOMR) to confirm its decision.

2012

The State authorizes a \$2.4 million grant to SJAFCA to pay 50 percent of the project design and environmental analysis costs.

2013

Based on the FEMA CLOMR and approval of State funding, SJAFCA and RDs 1614 & 828 form an assessment district to finance the local share of project design, construction, operations and maintenance costs. SJAFCA selects a consultant team for design, environmental and public outreach.

2015

In May, the California Department of Water Resources conditionally approves up to \$22.3 million in construction funding. The project's Environmental Impact Report, a requirement of the California Environmental Quality Act, was approved by SJAFCA. A preferred project is also approved. A panel comprised of representatives from the California Department of Water Resources, San Joaquin County, and SJAFCA unanimously selects Peterson Brustad, Inc. to design the project. Design work begins. In December, two lawsuits are filed against SJAFCA challenging approval of the project.

CASE #1: Filed by the Atherton Cove Property Owners Association (ACPOA).

CASE #2: Filed by Dominick Gulli. Mr. Gulli, owner of Green Mountain Engineering, previously submitted a proposal to SJAFCA for the design of the Smith Canal project. Mr. Gulli's petition originally included claims under CEQA, Proposition 218, and laws related to public contracting.

CASE #3: Also filed by Dominick Gulli. After the Court issued an order requiring Mr. Gulli to pay for the costs to prepare the administrative record in this action, as required by law, Mr. Gulli voluntarily dismisses the case.

2016

Project design is approximately 65 percent complete. Permitting and acquisition of easements are underway. Lawsuits are ongoing.

2017

In February, the Board authorizes the Executive Director to seek proposals from engineering firms to provide construction management and inspection services for the project. Four firms submitted SOQs, including Green Mountain Engineering. In April, interviews were conducted by a selection panel comprised of representatives from San Joaquin County Flood Control and Water Conservation District, City of

Stockton Public Works, California Department of Water Resources, and SJAFCA. The panel unanimously selects AECOM Technical Services, Inc. to provide construction management services. SJAFCA later sought new construction management proposals, and a contract was awarded to KSN, Inc. of Stockton. The lawsuit filed by the ACPOA is resolved in SJAFCA's favor.

2018

In July 2018, Judge Elizabeth Humphreys issued an order denying all of Mr. Gulli's claims in his CEQA lawsuit, resolving the case in favor of SJAFCA. Total cost at that time for defending against Mr. Gulli's multiple lawsuits: \$1.6 million. The source of funding for SJAFCA's share of legal defense costs is property assessment revenues.

2020

Construction is underway. Work began on July 15. Environmental permits only allow for three months of in-water work each year, July 15 through October 15. Due to environmental and other permit conditions, the project will take multiple years to complete.

2021-2023

Construction schedules are delayed intermittently due to supply chain logistics and restrictions related to environmental permitting. Project is on track for completion in mid-2024.

2024-2025

The Smith Canal Gate was completed in late fall 2024. SJAFCA submitted a project accreditation package to FEMA on January 30, 2025. FEMA issues a revised Flood Insurance Rate map on September 23, 2025. Barring protests, the map will become effective on February 9, 2026. At that point, property owners will no longer be required to carry high-risk flood insurance.