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NEW FEMA FLOOD MAP REVISION SIGNALS STRONGER FLOOD PROTECTION AND MAJOR FINANCIAL RELIEF
FOR SMITH CANAL AREA PROPERTY OWNERS

Stockton, CA — As of today, approximately 8,000 property owners in Stockton's Smith Canal Area will get long-awaited financial relief following a revision to a federal flood insurance rate map issued by the Federal Emergency Management Agency (FEMA).

FEMA's revised map removes the Smith Canal Area from a Special Flood Hazard Area (SFHA), eliminating mandatory high-risk flood insurance requirements for properties with federally backed mortgages. Property owners may now choose to carry flood insurance voluntarily — often at significantly lower rates.

The change follows the successful completion and federal accreditation of the Smith Canal Gate Project, a \$96 million flood protection improvement that was planned, financed, and constructed by the San Joaquin Area Flood Control Agency (SJAFCA).

The Smith Canal Area was originally mapped into a high-risk flood zone in 2009 after longstanding encroachments prevented levees maintained by Reclamation Districts 828 and 1614 from meeting FEMA's accreditation standards for 100-year flood protection. As a result, thousands of property owners have been paying high costs for flood insurance, some with premiums as much as \$3,000 per year.

In response, SJAFCA partnered with the reclamation districts and the state to design a project to improve flood protection and meet FEMA's criteria. The Smith Canal Gate Project — largely funded by the State of California through Proposition 1E bond funds — was supported locally by a property owner-approved annual assessment in 2013.

Construction of the gate was completed in 2024, followed by FEMA's formal accreditation review beginning in January 2025. After it determined the project met all federal criteria, FEMA issued a Letter of Map Revision lifting the Special Flood Hazard Area designation and associated impacts. The revised map officially takes effect today.

"This is a tremendous win for thousands of Stockton families and businesses that have faced severe flooding threats for years and paid tens of thousands to protect their homes," said Rep. Josh Harder. "In just the last month, the Smith Canal Gate has already stopped potential flooding, and that long-term security will mean lower costs for Valley families. I'm grateful for the tireless work of SJAFCA, and I'm committed to continuing to bring more federal investments back to the Valley to fund critical flood protection projects."

SJAFCA Board Chair Michael Blower credited the community's persistence throughout a long and complex project.

"Having served on the SJAFCA Board in 2016, I was familiar with the vision behind the Smith Canal Gate Project and the promise it held for providing real financial relief to thousands of residents," Blower said. "This effort faced extraordinary challenges — from pandemic-era supply disruptions and environmental permitting hurdles to lawsuits and rising construction costs — but the community never wavered. It is incredibly gratifying to see that promise fulfilled, with stronger flood protection and meaningful financial relief now becoming a reality for families and businesses."

The Smith Canal Gate Project now provides a critical line of defense against flooding from the San Joaquin River system, significantly reducing flood risk for the surrounding neighborhoods.

"This project reflects what's possible when local agencies, the state, and the community work together toward a shared goal," Chair Blower added. "It delivers long-term safety while restoring fairness for residents who carried a heavy financial burden for more than a decade."

Property owners who were previously required to carry flood insurance are encouraged to contact their lenders and insurance providers to discuss updated requirements. More information is available at www.sjafca.org/smith-canal.

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