About the Project

The Smith Canal Gate Project will meet State and Federal standards for flood protection by isolating Smith Canal from the San Joaquin River during high water and tide events. It includes a floodwall along the San Joaquin River between Dad’s Point and the eastern boundary of the Stockton Golf & Country Club, tying into the existing Federal Emergency Management Agency (FEMA) accredited levee. The floodwall will feature a gate for boat access to Atherton Cove and Smith Canal. The gate will remain open, except during high water and tide events and for periodic testing. Dad’s Point will be raised and strengthened to allow certification as a levee. The project is part of the US Army Corps of Engineers (USACE) Lower San Joaquin River Project and will be part of the State Plan of Flood Control.

Project Funding

The estimated project cost is $67,383,000. The State has committed to pay up to $38,284,000 (57%) of project costs (design, environmental, and construction). The remaining costs are funded by property assessment revenues and bonds. In June 2013, property owners approved an assessment to pay the local cost share with 63% of the weighted vote. Assessment revenues will also fund ongoing operations and maintenance of the project.

Project Oversight

The project has significant oversight and involvement from third-party, professional engineering experts at the local, state and federal levels. As a condition of funding, the State assigned an Independent Panel of Experts (engineers) to provide review of design and construction plans. Additionally, the project required review and/or permitting by FEMA, the USACE, the CA Department of Water Resources, the Central Valley Flood Protection Board, the Delta Stewardship Council, San Joaquin County, the City of Stockton, and other state and federal agencies.

Project construction was originally scheduled to begin in 2016, but it was delayed by two lawsuits, one filed by Dominick Guilli and another by the Atherton Cove Property Owners Association. Both trials were decided in SJAFCA’s favor. The Association’s lawsuit was appealed and is now final. The Guilli lawsuit was appealed and is pending. Lawsuit defense costs total more than $1.57 million.
Project will End Mandatory Flood Insurance and Building Restrictions

Once SJAFCA completes construction of the Smith Canal Gate and Reclamation District 1614 completes upgrades to the Wisconsin storm water pump station, FEMA will “remap” the Smith Canal area to remove the “high risk” flood zone designation (see map below). This will eliminate mandatory flood insurance requirements and building restrictions for approximately 5,000 properties, and prevent approximately 3,000 additional properties from being mapped into a high-risk zone. Property owners will be able to purchase flood insurance at low-risk rates. FEMA recently reissued a Conditional Letter of Map Revision, or CLOMR, confirming that the project will provide the required 100-year flood protection, if constructed as designed. Until both the gate and pump station projects are completed, properties in a Special Flood Hazard Area (high-risk flood zone) will remain subject to mandatory flood insurance (properties with federally-backed mortgages) and building restrictions (all properties). If you have flood insurance, please check with your insurance provider on costs for policy renewals.

Property Owners will Save Money, Once Project is Complete

Once the gate and pump station projects are complete and FEMA has remapped the community into a low- to moderate-risk flood zone, property owners will no longer be subject to mandatory, higher-cost flood insurance. How much is the savings? Here’s an example from a two bedroom, one bath, 1,254 square foot home on W. Alpine (close to Michael’s Pizza):

| SJAFCA Assessment for Smith Canal (2019-20) | $244.10 |
| FEMA Mandatory Flood Insurance Per Year (2019)* | $1,187 |

*Flood insurance rates are projected to increase in October 2020 as part of FEMA Risk Rating 2.0

Additional project background is available online at www.sjafca.com.