

SJV WATER

Three years after devastating floods, Planada residents still inching toward “normal”

February 11, 2026
By: Lisa McEwen



The story in Planada remains in the frustrating phase of “two steps forward, one step back” three years after many of the small farmtown’s homes and businesses were flooded out when Miles Creek busted its banks.

Residents are starting to see progress with homes being rebuilt.

But even with millions of extra state and federal dollars and widespread attention, the process has been slow, cumbersome and confusing.

Liza Espinoza, who has been a vocal advocate following the flood, was grateful to be out of the Merced hotel she shared with her family for months.

But the workmanship at her repaired home has been shoddy, especially electrical work that has left the family unable to use the microwave and washing machine at the same time.

“We had to ask people to help us, can you check our plumbing? Can you check our water heater?” she said. “We’ve been living like this and it’s not fair. The flood didn’t happen because of us.”

Trying to coordinate with Habitat for Humanity, which had been contracted by the County of Merced to assist with home repairs, became a full time job, Espinoza said.

The county has since replaced Habitat and is “adjusting its approach to home repair delivery,” according to Mike North, a management analyst with Merced County.

is expanding its contract with Self-Help Enterprises for the remainder of the work. Self-Help had already been in the community for two years helping with the Planada 20M program, a special \$20-million state fund to help Planada residents.

“Based on (Self-Help’s) performance, experience delivering housing and repair programs, and familiarity with the community, the county determined they are well positioned to support completion of the remaining home repair work,” North wrote in an email.

Espinoza was relieved.

“I wish they would have done that sooner.”

North encouraged residents who are having problems to contact the county.

Still, the pace and confusion has been especially frustrating given the attention and money pledged in 2023 to rebuild the 840 homes that were lost and keep residents whole.

- \$40 million from state and federal agencies for recovery and future protection
- \$20 million for the Planada 20M fund
- \$18.7 million in FEMA funding for the town along with another \$5.7 million for water control facility projects along the Bear, Black Rascal, Mariposa and Miles creeks

As of Jan. 23, \$13.7 million has been paid in direct assistance from Planada 20M to residents for lost wages, business and housing repairs, a total of 1,337 claims. An accounting of that fund is updated in English and Spanish bi-weekly at Planada20M.com.

North said 133 home repair applications have been completed and 44 more moving through the process.

The goal is to complete repair work by June 2026.

“Staff continue working toward that target while balancing contractor capacity and homeowner coordination,” North wrote in an email.

Work is underway along Miles Creek. Vegetation removal has been completed, and more is scheduled, North stated. Construction has also begun on an emergency generator for the

Planada Community Services District, which will strengthen its ability to maintain essential services during emergencies.

Planning is also underway for improvements to local roads and other public infrastructure.

Meanwhile, Attorney Shant Karnikian, who is representing Planada residents in a lawsuit, has raised concerns regarding the administration and transparency of the Planada 20M program and related relief efforts.

Some clients' homes were inspected by county officials without notice to their attorneys, which Karnikian said created confusion about their rights and whether participation in relief programs could affect their pending lawsuits.

He added that the application process also required sworn statements regarding property damage that overlapped with issues being litigated. Such requests could implicate discovery-related issues while litigation is ongoing.

"We support legitimate disaster relief efforts and want their clients to receive meaningful assistance," Karnikian wrote in a statement. "At the same time, counsel are working to ensure that any relief programs are administered transparently and do not compromise clients' legal rights or interfere with the court-supervised litigation process."

As all of this plays out in the background Espinoza is trying to redecorate the home she and her husband bought just seven months before the flood hit.

The experience has left the family emotionally and financially drained and she counts it as "...the worst experience ever."

Still, she is thankful.

"I am happy to be home," she said. "I'm taking it one room at a time."