



INFORMATION ITEM

Flood Preparedness, Management, and Insurance: Update on Recent Events

Summary

Council staff will provide a summary of the inaugural Delta Flood Preparedness Week Open House and the annual Floodplain Management Association (FMA) conference. Council staff will also provide an overview of the National Flood Insurance Program (NFIP) and the impact of the federal government shutdown on that program in the Delta.

California Flood Preparedness Week

California Flood Preparedness Week, supported by the Department of Water Resources (DWR), began in 2012 with a single event in Sacramento County. The program has since grown into a statewide effort involving numerous federal, state, and local agencies to educate Californians about flood risks. The event takes place every October to coincide with the start of California's water year and storm season.

Council staff participated in an open house hosted by the Delta Region Geologic Hazard Abatement District (GHAD) on October 22, 2025. The goal of the event was to engage Delta residents, professionals, and local agencies in discussions about flood preparedness, community resilience, and new tools available for managing flood risk. Lead Engineer Erin Mullin presented key recommendations on flood risk reduction as outlined in the Council's climate change adaptation strategy, *Delta Adapts: Creating a Climate Resilient Future*. The list of featured presenters also included:

- Brett Milligan (UC Davis): Class projects and posters
- Nikki Blomquist and Mike Mierzwa (DWR): DWR flood model
- Chris Ferrari (GEI Consultants): Delta flood response tool demonstration
- Emily Pappalardo (DCC Engineering): Levee work overview
- Haley Ralston (ENGEO): Delta Region GHAD activities

- Mark Niebuhr (EPIC Insurance Brokers & Consultants): Flood Flash Parametric Insurance
- Deborah Halberstadt (Department of Insurance): Insurance programs overview
- Chris Neudeck (KSN, Inc.): Evacuation planning and Victoria Island response
- Additional invitees: Flood insurance representatives from Meyer & Cook and Neptune Flood, and Sacramento County

The event was held at the historic Clarksburg Schoolhouse in Clarksburg on October 22, 2025. This was the first event of this kind hosted by GHAD, but GHAD intends to make it an annual event.

Floodplain Management Association Conference

Founded in 1985, FMA brings together professionals from across California, Nevada, and Hawaii to advance flood safety and sustainable floodplain stewardship. Their annual conference gathers planners, engineers, scientists, and others to share knowledge, foster collaboration, and explore a wide range of flood risk reduction topics.

Council staff coordinated and led a panel discussion on flood topics in the Delta at FMA's September 2025 conference held in Sacramento. The panel was moderated by Lead Engineer Erin Mullin and featured:

- Gil Cosio (River Delta Consulting)– Delta levees 101, (how did we get here?!?)
- Chong Vang (DWR) – Climate adaptation in the upper watershed (downstream problems have upstream solutions)
- Glenn Prasad (San Joaquin Area Flood Control Agency) – Challenges and opportunities for urban flood management in the San Joaquin Valley
- Mike Moncrief (MBK Engineers) – Challenges and opportunities for rural levee maintaining districts
- Angela Calderaro (DWR) – Levees as habitat and multi-benefit initiatives
- Russ Ryan (Metropolitan Water District of Southern California) – The role of Delta levees in water supply reliability
- Erik Almaas (KSN, Inc.) – Victoria Island levee failure (a sunny day levee failure)

Erin Mullin also co-hosted a Delta bus tour with Campbell Ingram from the Sacramento-San Joaquin Delta Conservatory and Dan Ray from the Delta Protection Commission. The tour included three stops:

- Hood – Discussion of the National Heritage District
- Staten Island – The Nature Conservancy's rice growing efforts
- Brannan-Andrus Island – Site of a 1972 levee break and the origins of State investment in Delta levees

This was the first FMA annual conference to feature multiple Delta-focused topics.

National Flood Insurance Program

NFIP is a federal program administered by the Federal Emergency Management Agency (FEMA) designed to reduce the impact of flooding on private and public structures by providing affordable flood insurance to property owners.

Communities volunteer to participate in the NFIP to have access to federal flood insurance and in return are required to adopt minimum standards. In addition, through the community rating system, which is a voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the NFIP, communities can lower insurance premiums.

The NFIP program was created by Congress in 1968. The program is self-funded through insurance premiums but Congress has previously authorized NFIP to borrow from the U.S. Treasury when claims exceed premium revenues. In recent years, premium revenues have often been insufficient to cover claims in repetitive high-loss years, leading to the program accumulating debt. With the recent series of large weather events, such as hurricanes, NFIP's debt has exceeded \$20 billion.

The NFIP does not currently have a long-term statutory authorization. Thus, Congress must periodically renew, or extend, its statutory authority, which it has done 33 times since the end of 2017. On March 15, 2025, the President signed legislation passed by Congress that extended NFIP's authorization through September 30, 2025. This authorization lapsed on October 1, 2025, with the federal government shutdown.

Impacts of the NFIP authorization lapse include:

- NFIP can no longer issue new policies, renew existing policies, or increase coverage. While many existing NFIP policies include a 30-day grace period, a longer shutdown of the federal government threatens this.
- A potential to delay or block home sales and closings that require insurance in flood-prone areas, including parts of the Delta.

Estimated economic losses from blocked home closings increase with each additional day of a shutdown. On September 30, 2025, several Congressional Representatives co-sponsored bipartisan legislation to reauthorize the NFIP through November 21, 2025. This extension matches the NFIP authorization extension included in the September House Continuing Resolution bill.

Fiscal Information

Not applicable.

List of Attachments

No attachments.

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