

October 2025

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

Agenda Item: 7, Presentation
Meeting Date: October 23, 2025
Page: 1 of 11



**Delta
Stewardship
Council**

A CALIFORNIA STATE AGENCY

Flooding –What's at Risk

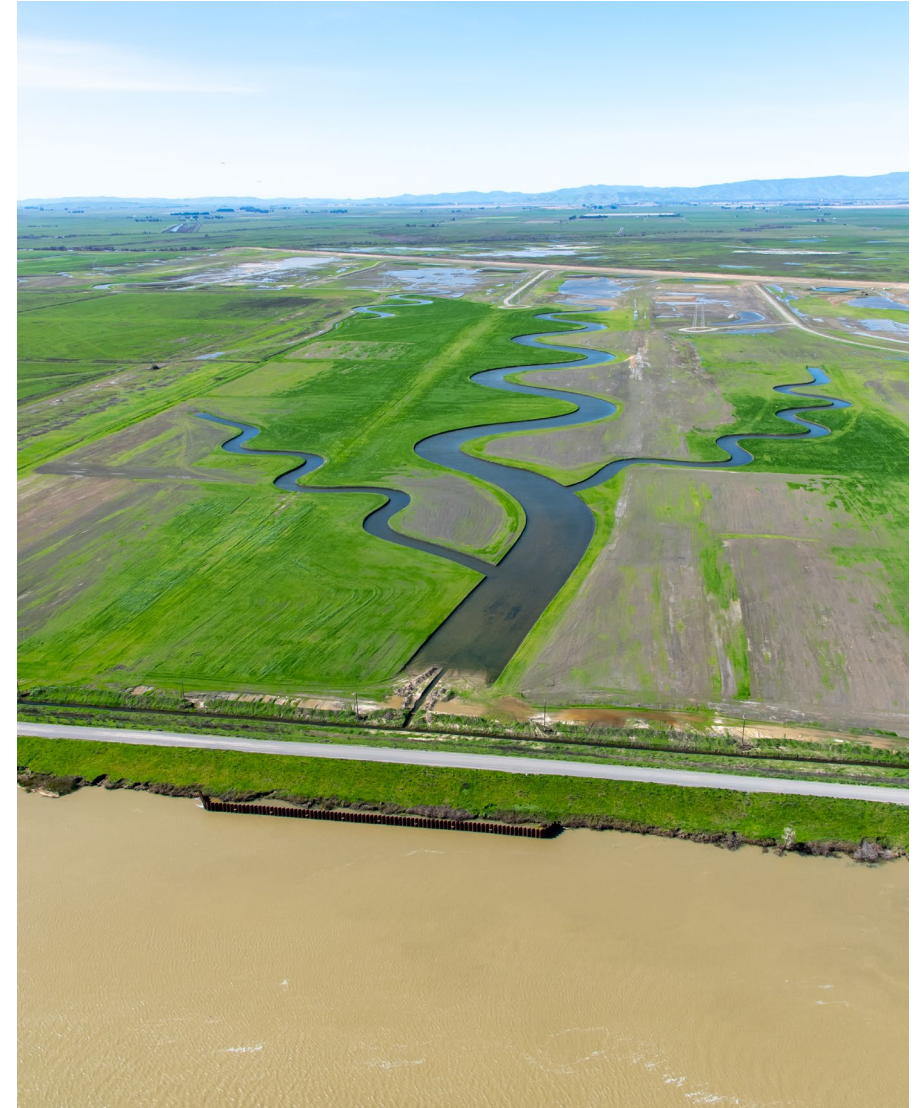
- Inherently flood prone
- 1,100 miles of levees
- 140 levee breaks since 1850
- Impacts of flooding:
 - Potential loss of life
 - Economic loss
 - Disrupted water supply
 - Damage to fragile ecosystems



Flood Risk and the Delta Reform Act

California Water Code 85305-85307

- Reduce risks through strategic planning
- Priorities for State investments in levees - DLIS
- Actions outside the Delta to reduce flood risk



DELTA FLOOD EXPOSURE

 **2%** of Delta population
 **3,200** Residents in highly socially vulnerable areas
 **10%** of the Delta's land
 **43,000** Acres of agriculture
 **\$2.5B** in exposed assets

TODAY

 **10%** of Delta population
 **42,800** Residents in highly socially vulnerable areas
 **33%** of the Delta's land
 **148,100** Acres of agriculture
 **\$10.5B** in exposed assets

2050

 **21%** of Delta population
 **71,200** Residents in highly socially vulnerable areas
 **68%** of the Delta's land
 **257,000** Acres of agriculture
 **\$21.8B** in exposed assets

2085



**Delta
Stewardship
Council**

A CALIFORNIA STATE AGENCY

RAISING AWARENESS

Floodplain Management Assoc.

- Annual conference brings together professionals to advance flood safety and sustainable floodplain stewardship.
- Attracts hundreds of engineers, scientists, and planners
- Share knowledge, foster collaboration



Representing the Delta

- Panel on Delta levees – their challenges and opportunities
- Field trip co-led with the Delta Protection Commission and the Delta Conservancy with stops in
 - *Town of Hood*
 - *Staten Island*
 - *Levee Break Site - Brannen Andrus*



California Flood Preparedness Week

- Flood preparedness open house
- Hosted by the Isleton Geologic Hazard Abatement District (GHAD)
- Additional Contributors
 - DWR
 - Department of Insurance
 - UC Davis
 - Delta Engineers



National Flood Insurance Program

- A federal flood insurance program under FEMA
 - Community Rating System
- Relevance to Sacramento-San Joaquin Delta
 - Delta Residents Survey
- Federal shutdown impacts
 - No new flood insurance policies or renewals resulting in coverage gaps
 - Increase in costly private flood insurance



Thank you

Connect with us



Scan the QR code
to subscribe to our
listserv



Deltacouncil.ca.gov



@DeltaCouncil



@deltastewardshipcouncil



Delta Stewardship Council



@deltastewardshipcouncil