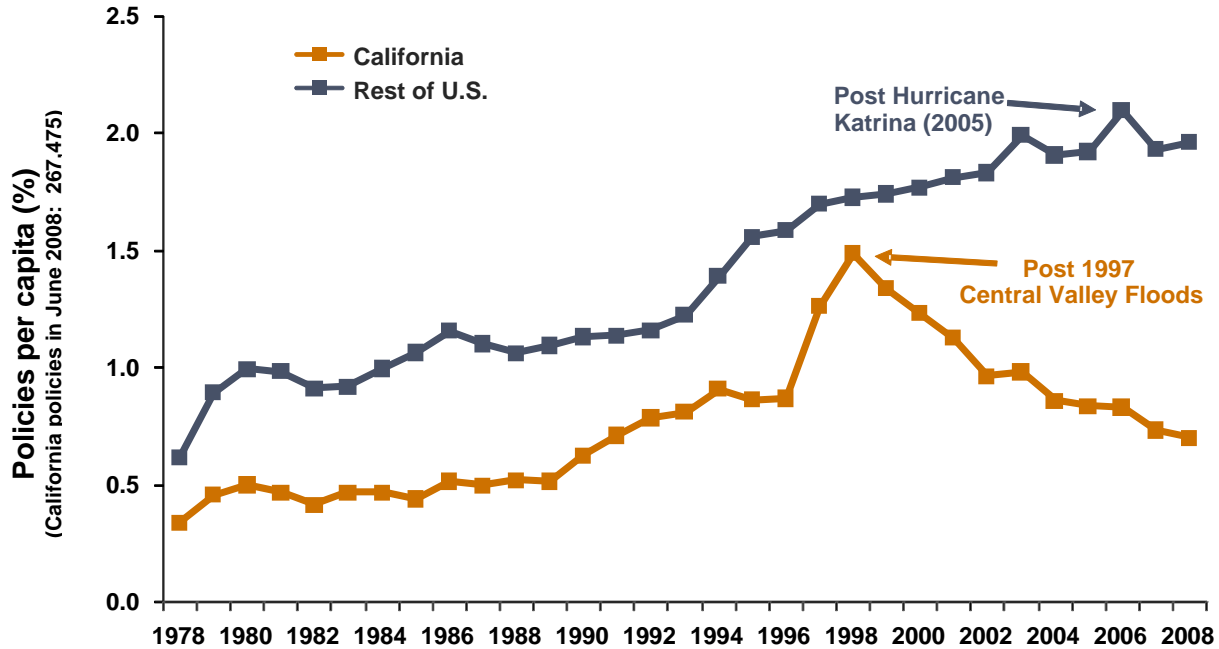
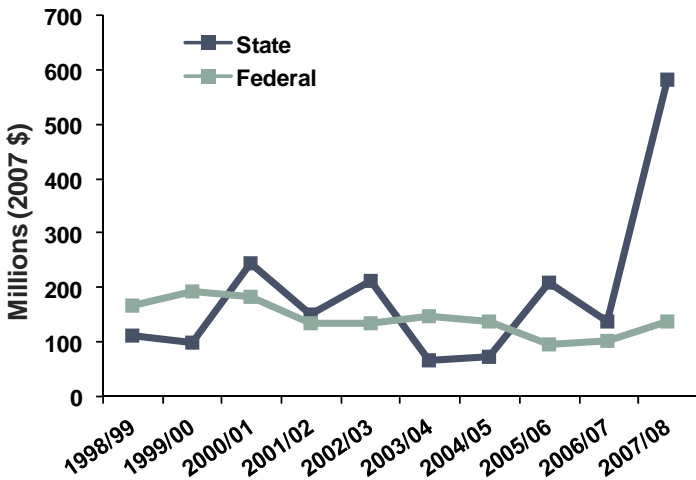


- **MANY CALIFORNIA COMMUNITIES FACE SIGNIFICANT RISKS OF FLOODING.**  
Flooding poses some hazards in most of California's cities and counties. The greatest risks are in the Central Valley, where hundreds of thousands of homes are located in low-lying areas behind levees. Sacramento is considered one of the nation's most at-risk major metropolitan areas.
- **IN THE WAKE OF HURRICANE KATRINA, CONCERN ABOUT CALIFORNIA'S FLOOD RISKS HAS GROWN.**  
The federal standard for urban levees is 100-year flood protection. This means the area is protected from flood events that have a 1% chance of occurring in any given year or a 26% risk of serious flooding in a 30-year period. Most Central Valley levees do not provide greater levels of protection, and many of these levees are in poor condition. With climate warming, flood risks may increase because of faster melting of the Sierra snowpack and a rising sea level.
- **FLOOD RISKS ARE ALSO A CONCERN FOR THE STATE'S WATER SUPPLIES.**  
The Sacramento-San Joaquin Delta contains a network of 1,100 miles of levees surrounding 57 man-made islands, many of which lie below sea level. Most Delta levees provide less than 100-year flood protection. Recent estimates suggest a greater than 90% chance of catastrophic levee failure by the middle of this century because of seismic risk, poor maintenance, continued land sinking, and higher flood flows from climate warming. A catastrophic failure would severely curtail water supplies for the San Joaquin Valley, Southern California, and the Bay Area.
- **RECENT INITIATIVES HAVE SHIFTED FUNDING RESPONSIBILITY FOR FLOOD WORKS TO THE STATE.**  
Flood risk concerns have stimulated an increase in state funding since 2006, through special budget appropriations and about \$5 billion in new bond funds. As a result, state spending on flood works has overtaken federal funding from its traditional source, the U.S. Army Corps of Engineers. Although local flood agencies face high voter approval hurdles to raise funds (two-thirds of the popular vote or half of landowners), some at-risk areas, such as the cities of Sacramento and West Sacramento, have been successful in raising funds.
- **OTHER POLICIES TO REDUCE RISK INCLUDE INSURANCE AND LAND-USE CONTROLS.**  
Federal flood insurance provides a way for residents and businesses to protect themselves from flood damages. California uptake rates (insurance policies in effect) are below the national average, having declined steadily after a sharp increase in the wake of the last major Central Valley flood, in 1997. Preventing new development in low-lying areas is another way to reduce risk. A legislative package passed in 2007 will require cities and counties to strengthen flood protection requirements for new development in urban and urbanizing areas.

# Flood Insurance Uptake Rates in California and Rest of U.S. (1978-2008)



## State and Federal Expenditures on Flood Control, 1998 to 2007



**Note:** State spending includes funds provided as “local assistance” to local flood control agencies. Dollars adjusted to 2007 values with Bureau of Labor Statistics Purchasing Power Index for Materials and Components of Construction.

## County Populations Living in 200-Year Floodplain, 2000

	Total County Population	Floodplain Population	Share in Floodplain (%)
<b>Sacramento River Basin</b>			
Colusa	18,804	3,085	16.4
Glenn	26,453	2,957	11.2
Sacramento	1,223,499	457,126	37.4
Solano	394,542	1,463	0.4
Sutter	78,930	3,651	4.6
Yolo	168,660	13,485	8.0
Yuba	60,219	18,853	31.3
<b>Total</b>	<b>2,230,317</b>	<b>501,393</b>	<b>22.5</b>
<b>San Joaquin River Basin</b>			
Fresno	799,407	8,065	1.0
Madera	123,109	2,221	1.8
Merced	210,554	4,053	1.9
San Joaquin	563,598	42,378	7.5
Stanislaus	446,997	11,792	2.6
<b>Total</b>	<b>3,587,604</b>	<b>68,548</b>	<b>1.9</b>

**Sources:** PPIC calculations using National Flood Insurance Program. U.S. Census. California Department of Finance. Governor’s budgets. Army Corps of Engineers.

**Contact:** Ellen Hanak