

LWV California Water Interest Group - Water Spotlight October 2026

Floods by Paul Burke and Jane Wagner-Tyack

Summary:

El Niño will cause floods, mudflows, and mudslides. Dams can [break](#). Flood insurance and/or “Difference in Conditions” [policies](#) are needed to cover landslides, mudflows, quakes, and floods. If the premium looks high, the [risk](#) is high. Get it now. It takes at least 30 days to start. No insurance covers [mudslides](#). Inland, the main risk is rain. The Great Flood of 1861–1862 made the Central Valley a 300-mile inland sea. Floods this big are expected every [140-200](#) years. Coastal risks include storm surges, waves and sea level rise.

Californians are experiencing an El Niño period, the effects of which will vary depending on where we live. One possible effect is flooding, and tens of thousands of Californians live in regions where protections against flooding are inadequate. For one thing, California's dams are aging. CalMatters [reported in 2024](#) that of over 1500 dams across the state, 42 are restricted in how much water can be held in their reservoirs. They have an average age of about 100 years and need repairs.

Construction rules for buildings allow [1% risk](#) of flood damage every year, 26% risk during a 30-year mortgage. Inside the 1% line on [flood maps](#), mortgages require flood insurance, which is wise anywhere and also covers mud flows. But risks are bigger and much more [widespread](#). The [UK](#) (p. 2) and [Holland](#) (p. 49) design for floods with a chance of 1 in 1,000 per year.

People [elevate](#) buildings to avoid floods and mold. We reduce floods by holding upstream flows in [stormwater](#) basins, [beaver](#) ponds, [reservoirs](#), and by [speeding](#) downstream flows. [Managed aquifer recharge](#) (Flood-MAR) on farms and open land, which is intended to replenish overdrafted groundwater basins when high-flow events occur, will also reduce unwanted flooding.

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Past Water Spotlights:

April-June

- <https://my.lwv.org/california/diablo-valley/article/lwvc-water-interest-group-publishes-monthly-water-spotlight>
- https://www.lwncsd.org/content.aspx?page_id=22&club_id=730504&module_id=562778

August

- <https://my.lwv.org/california/southwest-santa-clara-valley/article/advancing-water-equity-california-requires-continued-commitment>

September

- <https://lwncsd.org/docs.ashx?id=1805842>