

## [Video: Why few California homeowners have flood insurance](#)

Sacramento Bee

Something doesn't compute. Some 32 trillion gallons of rain and snow has fallen in California since Christmas. Yet, only about 2% of properties are covered against flooding, according to the Associated Press.

That means only 230,000 homes and other buildings have flood insurance policies, which are separate from homeowners insurance. The federal government is the insurer for most of them – about 191,000, AP reported. Private insurers issued the rest, according to the most recent state data from 2021.

The deluge from storms washed out roads and knocked out power. It caused damage in 41 of the state's 58 counties, with at least 20 people have died. In the Sacramento region, meteorologists have predicted no rain for the next seven days beginning Jan. 19, 2023, but chilly temperatures will hang around.

California's drought may have dulled people's sense of the risk of flooding, according to experts who spoke on camera in the video above.

"People think the only people that need flood insurance are people who live right on the beach or on the banks of a river that has a history of flooding," Amy Bach, the executive director of insurance consumers group United Policyholders, told the AP.