The Bay-Delta comprises two major water systems: the San Francisco Bay and the Sacramento-San Joaquin River Delta. It is the largest natural estuary on the west coast of both North and South America, and drains water from approximately 40% of California.

This water begins as freshwater runoff and snowmelt from the northern Sierra Nevada and southern Cascade mountain ranges that make their way to small rivers and tributaries before emptying into the south-flowing Sacramento River and the north-flowing San Joaquin River.
These two rivers converge at the Sacramento-San Joaquin River Delta, an inland delta located about 60 miles east of San Francisco at the western edge of the Central Valley. Stockton sits directly east of the Delta and is the largest city in the Delta region.

After flowing through the Delta, freshwater flows westward and combines with salt water in the bay portion of the estuary, which encompasses three main bays: Suisun, San Pablo, and San Francisco. The three bays are collectively known as San Francisco Bay.

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