



COUNTY OF SAN DIEGO

NEWS RELEASE

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NEW COUNTY FLOOD RATING MEANS RESIDENTS \$AVE ***FEMA "Class 9" Means 5 % Reduction in Flood Insurance For Property Owners***

Property owners in unincorporated areas of San Diego County who renew or apply for flood insurance will now save five percent on their policies thanks to a new federal rating. Citing flood hazard improvements made by the County, the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) improved the County's rating to "Class 9," allowing for the rate reduction.

"During this time when gas prices and the cost of food and so many other things are going up, it's great that the County can actually lower the cost of something for homeowners," said County Board of Supervisors Chairman Greg Cox. "We are always striving to deliver superior services in the most efficient manner and this is an example of that."

To the 1,732 owners in the County who pay for flood insurance, the savings means an average of \$36 in annual costs for each. Rates were reduced effective May 1.

Qualifying for the new rates took County staff more than a year. Under FEMA's Community Rating System (CRS), governments must meet certain criteria including developing a flood warning program, maintaining quality drainage systems, updating maps and flood history data and extensive community outreach.

CRS rewards communities that go beyond the minimum NFIP floodplain management requirements to eliminate flood exposure. The County is already working to obtain additional reductions to flood insurance rates in the future.

"The County's approach to reducing vulnerability before floods hit is another example of being pro-active," said Fifth District Supervisor Bill Horn. "I appreciate the spirit of cooperation between our County departments and the public to achieve lower flood insurance costs. We're working to get the rates even lower."

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