



COUNTY OF YOLO

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Yolo County Practices Result in Lower Insurance Premiums

(Woodland, CA) – This fall, flood insurance rates for some Yolo County properties dropped by 10% as a result of flood management practices implemented by the Yolo County’s Planning & Public Works Department. The 10% discount results in an estimated cumulative annual savings of \$48,901 for current policies on properties in the unincorporated area, or an average savings of approximately \$40 annually per policy. These figures may increase as more homeowners receive notification from their lenders and purchase flood insurance policies.

Last year, Yolo County entered into the National Flood Insurance Program (NFIP) Community Rating System (CRS). Yolo County has since been notified that the voluntary actions implemented by the county have resulted in a CRS Class 8 Rating which qualifies some Yolo County residents for a 10% discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2010.

In the notice from the Federal Emergency Management Agency (FEMA) about the CRS Class 8 Rating, it was stated, “I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance policies.”

Yolo County Planning & Public Works is now working with the county’s Office of Emergency Services to complete the county’s Multi-Hazard Mitigation Plan update. Completion of this plan, along with State and Federal approval, could result in an additional 10% savings for some county properties in flood insurance premiums.

Separately, through the ISO (Insurance Services Office) Fire Rating Program, Yolo County Planning & Public Works achieved a sufficient rating based on its building/fire code practices that results in unincorporated county residents receiving a 10% reduction in fire insurance premiums.

“Especially in these difficult economic times, we are pleased to know that our practices, which are meant to protect the public, have also resulted in a significant savings to our residents,” said Yolo County Planning & Public Works Director John Bencomo.

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