

COUNTY OF YOLO

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Flood Management Practices Continue Savings in Insurance Premiums

(Woodland, CA) – The Community Rating System (CRS), a program within the National Flood Insurance Program (NFIP), includes an incentive for communities to lower flood insurance premiums by 'going above and beyond' minimum flood management requirements. Participating communities are required to recertify their CRS rating annually for insurance premium savings to continue. Because of continued voluntary 'above and beyond' flood management practices implemented by Yolo County in recent years, the county has received confirmation of CRS recertification for the next year. As a result, Yolo County residents residing in a Special Flood Hazards Area with a NFIP policy will continue to see a 10% discount in the premium cost of flood insurance.

In 2009, Yolo County entered into the NFIP CRS and in fall of 2010, received a CRS Class 8 Rating which qualified some Yolo County residents for a 10% discount in the premium cost of flood insurance for NFIP policies. The 10% discount resulted in an estimated cumulative annual savings of almost \$50,000 for policies on some properties in the unincorporated area, or an average savings of \$40 annually per policy.

"Our flood management practices, implemented by our Planning & Public Works Department, protect properties and the natural functions of floodplains, enhance public safety and reduce flood insurance policies for some of our residents – a 'win-win situation," said Yolo County Board of Supervisors Chair Matt Rexroad.

Yolo County Planning & Public Works continues to work 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 in flood insurance premiums for some county properties.

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