

Riverside County Earns 20% Flood Insurance Discount

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OAKLAND, Calif. – Unincorporated Riverside County residents and businesses will now be eligible for an additional five percent discount—up from 15 to 20 percent—on their flood insurance premiums thanks to local mitigation efforts.

The county’s new Community Rating System (CRS) Class 6 level, administered by the Federal Emergency Management Agency (FEMA), rewards policyholders with 20 percent discounts on residential and nonresidential structures in identified flood zones. After April 1, current and new policyholders will save about \$150 on their annual flood insurance premiums, about \$40 more than Class 7 discounts. With over 1,900 policies in Riverside County, more than \$290,000 per year will now be saved.

Chairman of the Riverside County Board of Supervisors Jeff Hewitt remarked “I’m proud of the collaboration between County Building and Safety, the Flood Control and Water Conservation District, and the Coachella Valley Water District to bring these savings to our residents. We are continually raising our game and it is great to see it recognized.”

“We applaud Riverside County,” said FEMA Region 9 Administrator Bob Fenton. “Because of the commitment of elected officials and the county’s floodplain manager, two benefits are realized. First is the long-term benefit of reducing future flood losses. Second is the annual financial savings to residents through lower insurance premiums.”

Activities that help communities raise their CRS standing include public outreach programs, higher mapping and regulation standards, and flood mitigation initiatives that help save lives and protect property from flooding.

Fenton added, “Getting flood insurance is the smart thing to do, because just an inch of water in your home can cost \$25,000 to fix. Homeowners’ and renters’ policies do not cover floods, so flood insurance can help protect you from a



potential financial disaster.”

NFIP policies are available through private insurance companies and agents, with a 30-day waiting period before coverage goes into effect.

For information about floods, flood insurance and your own flood risk, visit [floodsmart.gov](https://www.floodsmart.gov).

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