



FOR IMMEDIATE RELEASE  
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***MEDIA: Stormwater Department staff are available this week for one-on-one interviews on this topic. Please contact Ramon Galindo to schedule an interview.***

# **City of San Diego Helps Secure 15% Flood Insurance Discount for Property Owners**

## **AS OF OCT. 1, ALL NEW OR RENEWED NATIONAL FLOOD INSURANCE POLICYHOLDERS WILL RECEIVE AUTOMATIC DISCOUNT ON THEIR PREMIUMS**

SAN DIEGO – To help make flood insurance more affordable for San Diegans, the City has joined a federal program that offers a significant discount to any community that exceeds the minimum floodplain management and protection standards.

As of Oct. 1, all property owners in San Diego enrolled in the National Flood Insurance Program (NFIP) will receive the discount when they renew their annual insurance premiums. About 3,000 San Diego property owners will benefit.

**“This cost reduction is a testament to the Stormwater Department’s work to minimize flood risk in our neighborhoods and put the safety of our communities first,” said Mayor Todd Gloria. “We know people are struggling to make ends meet with costs going up everywhere, and this is an opportunity to lower the financial burden on San Diegans.”**

Floods are natural events that can happen in any season, but the impact can be devastating. According to the Federal Emergency Management Agency (FEMA), one inch of floodwater can cause up to \$25,000 in property damage.

There are over 14,000 acres of land in San Diego that have a high risk of flooding during a rain event. To help protect these high flood risk areas and surrounding communities, the City regulates development in those areas to a higher standard to ensure that each project minimizes its impact on the overall community.

**“Public safety is the Stormwater Department’s top priority, and that means doing everything we can to prevent flood damage to homes and businesses when a major rain event occurs,” said Todd Snyder, Director of the City’s Stormwater Department. “By improving how we regulate**

**development in high-risk communities, we're taking our flood protection efforts to the next level and property owners will reap the benefits."**

The 15% discount on all National Flood Insurance Policies is due to the City's successful enrollment in FEMA's Community Rating System, a federal rewards program. It provides incentives in the form of a discount directly to property owners in communities that surpass the minimum floodplain management standards. This year, the City entered the program at a Class 7 and is committed to continuously improving its [Floodplain Management Program](#).

With a great supporting team, these re-energized efforts were led by Emir Williams, a Certified Floodplain Manager. Over the past two years his team has strengthened the City's floodplain management efforts and directly trained over 300 City staff to better understand how to handle projects in high-risk flood areas.

**"The City's Floodplain Management Program is rooted in doing what's best for the community, so taking the steps to improve our program was an easy decision, and as a result, everyone benefits," Williams said. "We will continue to do the hard work to make things better, and we're looking forward to engaging the community in the coming months to let everyone know that we're here, and that this new 15% discount is available."**

To learn more about the City's Stormwater Department and its Floodplain Management Program, visit the City of San Diego's Stormwater Department website at [sandiego.gov/floodplain](http://sandiego.gov/floodplain).

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