

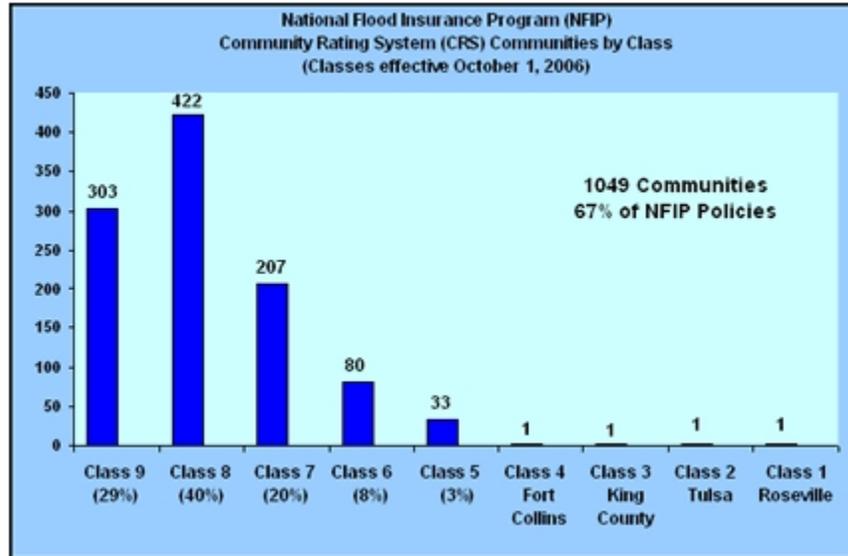
Flood Insurance Information

Homeowner's insurance policies do not cover damage from floods, so flood insurance must be purchased to cover this eventuality. San Marcos participates in the National Flood Insurance Program (NFIP), administered by The Federal Emergency Management Agency (FEMA). San Marcos's participation makes available federally backed and reasonably priced insurance available to its citizens. All properties in the Special Flood Hazard Area (SFHA) are required to purchase flood insurance. Since 25% of flood damage occurs in properties not in a high-risk zone, it may also be a good idea to purchase flood insurance even if you are not in a SFHA. The National Flood Insurance Program (NFIP) offers federally backed flood insurance in communities that comply with the minimum standards for floodplain management. The NFIP imposes a 30-day waiting period after the purchase of flood insurance, so it is important to purchase flood insurance before the beginning of the rainy season to protect your home in the event of a flood. NFIP policies can also help provide funding to assist bringing structures into current building standards to reduce the risk of flood damage.

San Marcos's participation in the NFIP is determined by the City's work in managing its floodplain in ways that meet or exceed standards set by FEMA. When communities go beyond the minimum standards for floodplain management, the NFIP's Community Rating System (CRS) provides discounts off flood insurance premiums for policyholders in that community. San Marcos is currently rated a CRS Class 7 Community, giving policyholders in a SFHA a 15% discount on their premiums, and those not in a SFHA a 5% discount.

To get more specific information about Flood Insurance, go to [FloodSmart.gov: Insurance Center](https://www.floodsmart.gov/insurance-center) or [FEMA's National Flood Insurance Program](https://www.fema.gov/nfip).

There are now 1049 communities receiving flood insurance premium discounts based on their implementation of local mitigation, outreach, and educational activities that go well beyond minimum NFIP requirements. While premium discounts are one of the benefits of participation in CRS, it is more important that these communities are carrying out activities that save lives and reduce property damage. These 1049 communities represent a significant portion of the Nation's flood risk as evidenced by the fact that over 67% of the NFIP's policy base is located in these communities. Communities receiving premium discounts through the CRS cover a full range of sizes from small to large, and a broad mixture of flood risks including coastal and riverine. The following table lists the number of CRS communities by class as of October 1, 2006.



CRS Communities by Class as of October 1, 2006

- Class 9 = 303 (29%)
- Class 8 = 422 (40%)
- Class 7 = 207 (20%)
- Class 6 = 80 (8%)
- Class 5 = 33 (3%)
- Class 4 = 1 (Fort Collins, CO)
- Class 3 = 1 (King County, WA)
- Class 2 = 1 (Tulsa, OK)
- Class 1 = 1 (Roseville, CA)
- There are 1049 CRS communities as of October 1, 2006.