



Department of Utilities  
Office of the Director

CITY OF SACRAMENTO  
CALIFORNIA

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# Media Advisory

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**FOR IMMEDIATE RELEASE**  
October 30, 2008

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## **City and County of Sacramento Host Open Houses to Educate Natomas Residents about Upcoming Flood Insurance Requirement**

*Events will take place throughout Natomas in November to help Property Owners meet December 8<sup>th</sup> deadline for less-expensive Flood Insurance.*

**Who:** City and County of Sacramento, led by the City of Sacramento Department of Utilities

**What:** The City and County of Sacramento will be hosting Open House Meetings in the Natomas Community to help educate property owners about the upcoming remap of the Natomas Basin back into the floodplain, what that means for property owners and development and the upcoming flood insurance requirements.

**When and Where:**

**Thursday October 30, 2008**

**6 p.m.- 8:30 p.m.**

Two Rivers Elementary  
3201 West River Drive  
Sacramento, CA 95833

**Wednesday November 5, 2008**

**6 p.m.- 8:30 p.m.**

Regency Park Elementary  
5901 Bridgecross Drive  
Sacramento, CA 95835

**Wednesday November 12, 2008**

**6 p.m.- 8:30 p.m.**

South Natomas Community Center  
2921 Truxel Road  
Sacramento, CA 95833

**Thursday November 20, 2008**

**6 p.m.- 8:30 p.m.**

Inderkum High School  
2500 New Market Drive  
Sacramento, CA 95835



CITY OF SACRAMENTO  
DEPARTMENT  
OF UTILITIES

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**Why:** When the Natomas Basin is remapped back into the floodplain on December 8, 2008, property owners in Natomas with a federally-backed mortgage will be required to purchase flood insurance. Property owners who purchase an insurance policy before December 8, 2008 will be able to purchase one year's worth of insurance for the Preferred Risk Policy (PRP) rate of approximately \$347. If a property owner waits until after December 8, 2008 to purchase insurance, they will be required to purchase a Standard Flood Insurance policy, which averages about \$768 per year for structure coverage only. Because no flood insurance rate map was in place at the time a building permit was issued, owners of properties permitted before September 15, 1978 within the Natomas area of the City of Sacramento (March 15, 1979 in unincorporated Sacramento County areas of the Basin) will face a higher insurance rate (approximately \$1175 for structure coverage only) if they do not purchase and maintain a PRP prior to December 8, 2008.

	Annual Premium <sup>1</sup> Single Family Home
<ul style="list-style-type: none"> <li>• <b>Currently, flood insurance is encouraged but not mandatory.</b></li> <li>• Residents may purchase Preferred Risk Policy (PRP), good for 1 year. Thereafter a Standard Flood Insurance Policy must be purchased.</li> </ul>	\$348 <sup>2</sup> (PRP)
For homes permitted <i>after</i> September 15, 1978 <ul style="list-style-type: none"> <li>• <b>After new FIRMs become effective flood insurance becomes mandatory for residents with Federally-backed mortgages.</b></li> <li>• <b>Homes permitted after 9/15/78 will qualify for Standard X policy</b></li> </ul>	\$768 <sup>3</sup> \$1250 <sup>4</sup>
For homes permitted <i>before</i> September 15, 1978 <ul style="list-style-type: none"> <li>• <b>After new FIRMs become effective flood insurance becomes mandatory for residents with Federally-backed mortgages.</b></li> <li>• <b>Homes permitted before 9/15/78 without a PRP in place before the new maps go into effect will pay a different rate.</b></li> <li>• Homes permitted before 9/15/78 with a PRP in place before the new maps go into effect will qualify for a Standard X policy</li> </ul>	\$1175 <sup>3</sup> \$1901 <sup>4</sup>  \$768 <sup>3</sup> \$1250 <sup>4</sup>

<sup>1</sup>Based on rates effective May 2008

<sup>2</sup>Includes \$250,000 coverage for structure and \$100,000 coverage for contents.

<sup>3</sup>Includes \$250,000 coverage for structure with a \$500 deductible and City of Sacramento Community Rating System (CRS) Discount. Contents coverage is extra and not mandatory.

<sup>4</sup> Includes \$250,000 coverage for structure and \$100,000 coverage for contents and City of Sacramento Community Rating System (CRS) Discount. Higher deductible lines are available; contact you insurance agent for more information.