



FOR IMMEDIATE RELEASE
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City of San Diego Helps Make Flood Insurance More Affordable for Property Owners

SAN DIEGANS ENCOURAGED TO GET FLOOD INSURANCE; FEDERAL PROGRAM PROVIDES 15% DISCOUNT

SAN DIEGO – During this rainy season, the City of San Diego is encouraging homeowners to make sure they are prepared and have the appropriate insurance to cover any potential losses from flooding. While there has not been significant rainfall in the forecast so far this year, now is the time to plan ahead and be prepared. Thanks to the City's participation in the Community Rating System (CRS), thousands of local property owners and renters [have access to a 15% discount](#) on flood insurance premiums.

Floods can happen in any season, and their 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.

Most homeowners insurance does not cover flood damage. Therefore, to cover losses from flooding, property owners and renters must acquire a separate flood insurance policy. It's also important to note that new flood insurance policies have a 30-day waiting period before they take effect.

"We are committed to helping San Diegans be prepared and stay protected," said City Stormwater Department Director Todd Snyder. "Flooding can occur unexpectedly, and it's important to plan ahead. This flood insurance discount makes it easier and more affordable for residents to secure insurance and safeguard their homes and families."

Last month, the City distributed approximately 10,000 educational pamphlets with vital information on how to prepare for potential flooding, including guidelines on ways to protect property, understand your potential flood risk and how to purchase flood insurance. The pamphlets, available in both [English](#) and [Spanish](#), were distributed to owners and occupants of properties located within a [FEMA designated high-risk flood zone](#).

Residents are encouraged to review the information, determine if their home is in a floodplain, and implement measures to protect against flood damage.

San Diegans can also prepare for the rains and potential for flooding by taking a few simple steps:

- Sweep and pick up trash and debris that collect around storm drains and curb gutters near your home or property.
- Know the safest routes to and from your home or property should flooding occur.
- [Sign up for emergency alerts](#) through Alert San Diego to be notified of flash flooding events.
- Slow down and do not drive, ride or walk through flood waters.
- Do not open or lift manhole covers in the event of street flooding.

During heavy rains, multiple City storm patrol crews will be actively monitoring areas throughout the city and responding to incidents, such as temporary flooding and downed trees or branches.

For more information and resources on how to properly prepare before a storm, please visit the City's [Storm Preparedness web page](#).



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