

The background of the slide is a light gray gradient with several realistic water droplets of various sizes scattered across it. The droplets have highlights and shadows, giving them a three-dimensional appearance. The main title is centered in a large, bold, black font.

FLOOD INSURANCE ASSESSMENT

NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

COMMUNITY RATING SYSTEM (CRS)

SAN JOAQUIN COUNTY PARTICIPATES IN NFIP & CRS PROGRAMS

- NFIP provides Flood Insurance to residents and businesses in designated Special Flood Hazard Areas (SFHA)
- CRS is a voluntary program for communities participating in the NFIP to:
 - * Reduce flood damages to insurable structures
 - * Strengthen and support the NFIP
 - * Encourage Floodplain Management that exceeds NFIP minimum development standards
- The County's current CRS class rating of 7 provides:
 - * 15% Flood Insurance premium discounts to unincorporated County policy holders in SFHAs
 - * 5% Flood Insurance premium discounts to unincorporated County policy holders near or outside SFHAs

FLOOD INSURANCE POLICIES (IN FORCE)

San Joaquin County	2017	2022	Change
Number of Flood Insurance Policies in Force	3,872	2,260	-42%

Nationally	2021	2022	Change
Number of Flood Insurance Policies	4.96 million	4.54 million	-9%

Why are the number of Flood Insurance Policies Declining?

- Economic hardships
- Drought conditions
- FEMA's Risk Rating 2.0 – premium price adjustments



PROMOTING AWARENESS AND BENEFITS OF FLOOD INSURANCE PROTECTION

San Joaquin County Public Outreach Efforts

- Direct Mail to County residents and businesses within and adjacent to SFHAs
 - Participate in community and neighborhood events
 - Provide website links to FEMA and other disaster groups
 - Provide informational handouts to development applicants
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