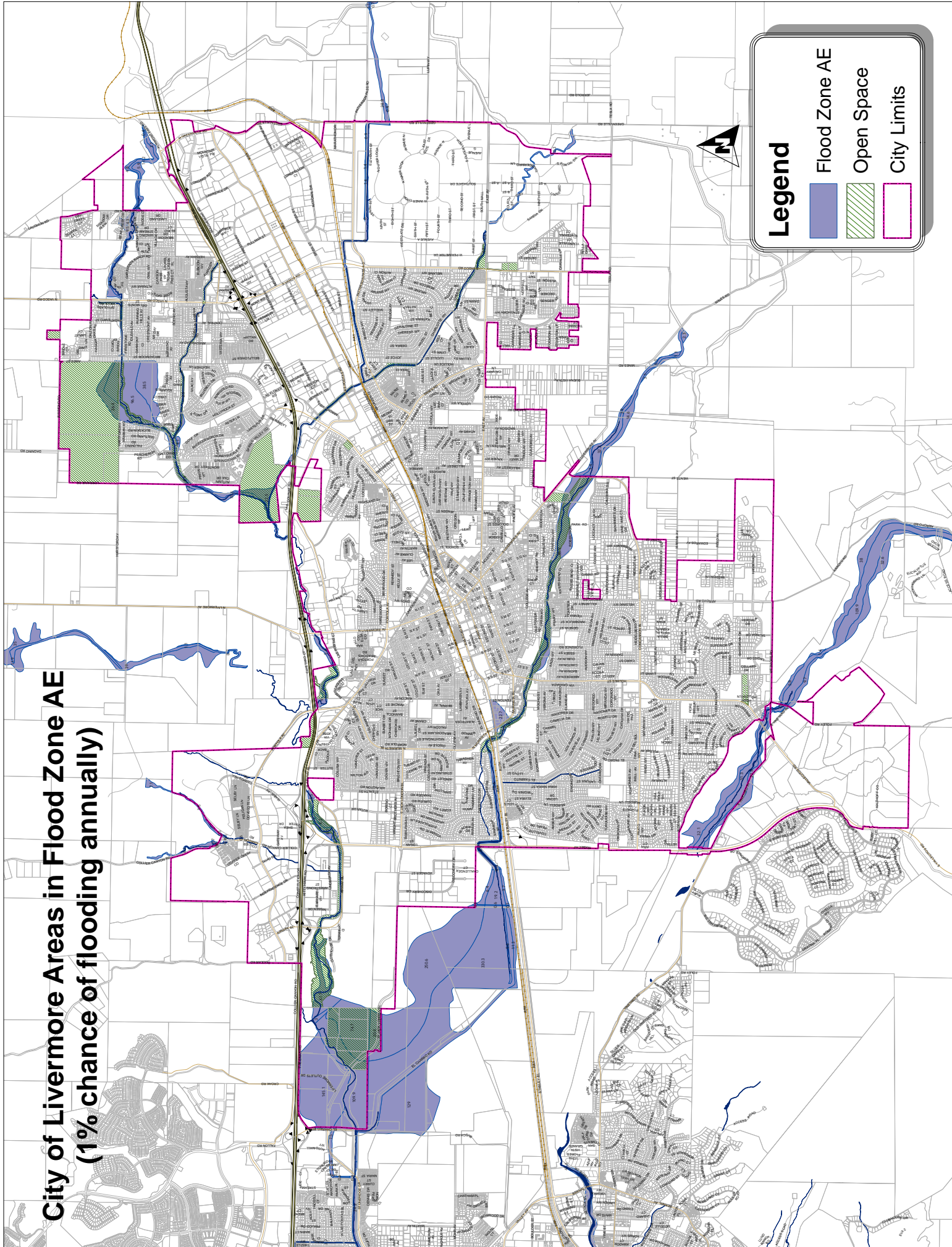


City of Livermore Flood Insurance Facts

- In the past 5 years, all 50 states have experienced floods or flash floods.
- Everyone lives in a flood zone. (For more information visit the City of Livermore Website or floodsmart.gov)
- Homeowners' insurance does not cover flood damage.
- If you live in a Special Flood Hazard Area (SFHA) or high-risk area and have a Federally backed mortgage, your mortgage lender requires you to have flood insurance.
- Just a few inches of water from a flood can cause tens of thousands of dollars in damage.
- Flash floods often bring walls of water 10 to 15 feet high.
- A car can easily be carried away by just two feet of rushing water.
- Hurricanes, winter storms and snowmelt are common (but often overlooked) causes of flooding.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.
- Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4% interest, your monthly payment would be around \$240 a month (\$2,880 a year) for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$400 a year (\$33 a month).
- A Preferred Risk Policy provides both building and contents coverage for properties in moderate- to low-risk areas for one low-price.
- You are eligible to purchase flood insurance since the City of Livermore is a partner in the National Flood Insurance Program.
- In most cases, it takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the storm approaches and the floodwaters start to rise.
- In a high-risk area, your home is more likely to be damaged by flood than by fire.
- Even though flood insurance isn't federally required, anyone can be financially vulnerable to floods. In fact, people outside of mapped high-risk flood areas file over 20-percent of all National Flood Insurance Program flood insurance claims and receive one-third of Federal Disaster Assistance for flooding.
- From 2005 to 2014, total flood insurance claims averaged more than \$3.5 billion per year.
- Since the City of Livermore participates in the Community Rating System (CRS) you can qualify for an insurance premium reduction discount of up to 20% on all standard National Flood Insurance Policy premiums (Preferred Risk Policies are excluded) if you live in a high-risk or moderate- to low-risk area.
- Since 1978, The NFIP has paid nearly \$50 billion for flood insurance claims and related costs (as of 2/17/15).
- There are currently more than 5.3 million flood policies in force across more than 22,000 communities in the U.S.
- The two most common reimbursement methods for flood claims are: Replacement Cost Value (RCV) and Actual Cash Value (ACV). The RCV is the cost to replace damaged property. It is reimbursable to owners of single-family, primary residences insured to at least 80% of the building's replacement cost.

For more National Flood Insurance Policy and claim statistics visit: fema.gov

City of Livermore Areas in Flood Zone AE (1% chance of flooding annually)



Legend

Flood Zone AE

Open Space

City Limits