

# News Release

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## **Thurston County Earns FEMA's Top Flood Rating**

*The rating gives residents access to the largest flood-insurance premium discount in Washington*

OLYMPIA - The County's Stormwater Utility in partnership with other County programs recently scored a big win for its residents by landing one of the largest flood-insurance premium reductions available. County property owners in special flood hazard areas can now get a 40 percent discount on federal insurance premiums through the Federal Emergency Management Agency (FEMA) flood insurance program. Property owners outside those areas can get a 10 percent discount.

As County flood officials will tell you, it's a good deal for residents. "The discount is a benefit, but more importantly, the work done by the County keeps residents safer from flood dangers and reduces the cost of losses residents may incur from flooding," said Jim Bachmeier who heads up the County's Stormwater Utility.

### **Why the County scored so high**

FEMA runs the National Flood Insurance Program (NFIP) which has a Community Rating System (CRS) with classifications from 1 to 9 (1 is the best). Communities that meet the three CRS goals of community flood planning, property damage reduction through building and zoning regulations, and community education are rewarded with insurance premium discounts. Thurston County earned a rating of 2 because it does more on those three fronts than 99.9 percent of the other 22,000 NFIP communities around the country, according to FEMA. Only two other counties in Washington did as well, King and Pierce.

### **Three reasons flood insurance is important for County residents**

Thurston County gets more than 50 inches of rain in a typical year. According to Stormwater Utility data, we're already 10 inches over that. But all that rain doesn't mean that flood insurance is only for property owners in a flood plain. According to the County's flood program manager, Tim Rubert, more than half of the flood-insurance policy owners in Thurston County are not in a

flood hazard zone. Consider this: Most homeowner's insurance policies don't cover flooding that originates outside a home. That means, if a pipe bursts in your house, you're probably covered. If a rain storm floods your neighborhood, you're probably not. Rubert suggests calling your insurance agent to ask what your policy covers.

Also, Thurston County has high groundwater. In some parts of the County, water is just a few inches below ground. So when storms dump a lot of rain in a short period of time, the already-saturated-ground can't absorb more water, which may lead to flooding.

### **Bottom line benefits of national flood insurance**

One of the biggest benefits of the County's participation in the national flood insurance program is that people with property in a flood plain - even those who previously filed a claim - can still get insurance. Although the degree of risk may affect costs.

Residents of unincorporated Thurston County can get discounted flood insurance from FEMA. It's brokered through most insurance companies. According to County officials, the average annual cost for a residential policy in Washington is roughly \$600. But Thurston County's new classification (2) and 40 percent discount could lead to more than \$125,000\* in savings in 2017 based on premiums paid in 2016 by County policy holders.

### **More County flood services and information**

Thurston County's participation in the national flood insurance program is only one way the County helps residents. Thurston County also offers emergency preparedness training, a new community notification system, a flood hazard map you can use to see if your property is in a flood area, and information about where to get sandbags.

Go to [www.co.thurston.wa.us/planning/natural-res/natural-flood.htm](http://www.co.thurston.wa.us/planning/natural-res/natural-flood.htm) to learn more.

\*FEMA REVISED THIS NUMBER TO \$360,000 IN POTENTIAL SAVINGS IN 2017.