



## Garden City Residents Pay Less For Flood Insurance After Earning CRS 8 Rating

### Full Mitigation Best Practice Story

#### *Ada County, Idaho*

**Garden City, ID** – Garden City residents already enjoy reduced flood insurance premiums as a result of their city’s active participation in the National Flood Insurance Program (NFIP) Community Rating System (CRS). And they’re about to pay even less.



“We recently rezoned 89 acres to open space use and have worked hard on a flood warning system,” explained Garden City floodplain administrator Marsha Lamascus.

Garden City’s new Class 8 rating has earned policyholders a 10-percent reduction on flood insurance premiums. Policyholders collectively will save \$4,535. The average annual policy in Garden City is approximately \$367.

“The CRS rewards communities for implementing programs and policies which protect their citizens from flooding,” said FEMA Regional Director John Pennington. “Such activities can range from mapping, regulations, and flood damage reduction to flood preparedness and public awareness programs. Garden City’s new standards for protecting critical facilities and regulating water runoff generated by new development earned a CRS Class 8 rating.”

Flood insurance premium reductions resulting from “above and beyond the minimum” initiatives run in 5-percent increments, from 5-percent to 45 percent. Class ratings range from 10 to 1. The higher the flood protection activity, the lower the Class rating.

“We can’t stop the rain,” Lamascus said. “But we can help protect our citizens from the worst effects of flooding, and that’s what the CRS is all about.”

#### Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region X**

State: **Idaho**

County: **Ada County**

City/Community: **Garden City**

### Key Activity/Project Information

Sector: **Public**  
Hazard Type: **Flooding**  
Activity/Project Type: **Community Rating System Activity**  
Activity/Project Start Date: **10/2000**  
Activity/Project End Date: **10/2003**  
Funding Source: **Community Rating System (CRS)**

### Activity/Project Economic Analysis

Cost: **Amount Not Available**

### Activity/Project Disaster Information

Mitigation Resulted From Federal  
Disaster? **Unknown**  
Value Tested By Disaster? **Unknown**  
Repetitive Loss Property? **Unknown**

### Reference URLs

Reference URL 1: <http://www.floodsmart.gov/floodsmart/pages/benefits.jsp>  
Reference URL 2: <http://www.fema.gov/>

### Main Points

- Rezoned 89 acres to open space use and have worked hard on a flood warning system.
- Garden City's new Class 8 rating has earned policyholders a 10-percent reduction on flood insurance premiums. Policyholders collectively will save \$4,535. The average annual policy in Garden City is approximately \$367.
- Flood insurance premium reductions resulting from "above and beyond the minimum" initiatives run in 5-percent increments, from 5-percent to 45 percent. Class ratings range from 10 to 1. The higher the flood protection activity, the lower the Class rating.