Livermore Receives Major Flood Insurance Discount for Residents

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OAKLAND, Calif. – The Federal Emergency Management Agency (FEMA) recognizes the city of Livermore's perseverance in making its community safer, more flood resilient and lowering flood insurance premiums for residents.

As a part of the National Flood Insurance Program, the Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum program requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community's actions.

The city of Livermore has improved its flood safety by guiding development away from high-risk flood areas, educating the public on flood risks within the community and collaborating with neighboring communities to identify and reduce shared risks.

Livermore residents now receive a 20 percent discount on their flood insurance, which was previously only 5 percent – a savings of several hundred dollars a year for individuals and thousands of dollars citywide. In 2019, California residents from 96 communities saved more than $13.7 million – an average annual policy savings of $112 per resident across participating CRS communities.

Where it can rain, it can flood. And flood insurance is one of the most effective ways to protect yourself financially and recover faster from the devastating effects of flooding.

Did you know an inch of floodwater can cause more than $25,000 in damage to siding, flooring, sheetrock, insulation, cabinets, and even ventilation and electrical systems?

The time to buy flood insurance is now. A flood can happen anywhere, at any time – even outside of the high-risk flood areas. Visit floodsmart.gov to learn more.

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