The majority of the City of Sacramento is in a moderate- to low-risk flood area (Zone X). Most homeowners and renters in these areas are eligible for coverage at a preferred rate. Preferred Risk Policy (PRP) premiums are the lowest premiums available through the National Flood Insurance Program (NFIP), offering building and contents coverage for one low price. If you do not qualify for a Preferred Risk Policy, a standard rated policy is still available.

Flood Zone X are areas that are outside the 0.2% annual chance of flood or are areas that are protected by levees from the 1% change of flood.

It is important to have flood insurance in Sacramento. It only takes a few inches of water to cause tens of thousands of dollars in damage to your home and its contents. Typically, there’s a 30 day waiting period from date of purchase before your policy goes into effect, so pick up the phone and call your insurance agent today about purchasing a Preferred Risk Policy.

### Preferred Risk Policy Premium Table: Residential*

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Building &amp; Contents*</th>
<th>Contents Only</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Annual Premium</td>
<td></td>
</tr>
<tr>
<td>$20,000/8,000</td>
<td>$177</td>
<td>$146</td>
</tr>
<tr>
<td>$30,000/12,000</td>
<td>215</td>
<td>184</td>
</tr>
<tr>
<td>$50,000/20,000</td>
<td>277</td>
<td>246</td>
</tr>
<tr>
<td>$75,000/30,000</td>
<td>327</td>
<td>291</td>
</tr>
<tr>
<td>$100,000/40,000</td>
<td>360</td>
<td>324</td>
</tr>
<tr>
<td>$125,000/50,000</td>
<td>378</td>
<td>341</td>
</tr>
<tr>
<td>$150,000/60,000</td>
<td>400</td>
<td>364</td>
</tr>
<tr>
<td>$200,000/80,000</td>
<td>442</td>
<td>400</td>
</tr>
<tr>
<td>$250,000/100,000</td>
<td>474</td>
<td>425</td>
</tr>
</tbody>
</table>

Note: Properties that have been newly mapped into a high-risk flood area may qualify for an equivalent PRP rate through the Newly Mapped procedure rating option. This premium table does not apply to those properties. Contact your agent for a quote.

To qualify for a replacement cost settlement, a single-family dwelling must be the insured’s primary residence and be insured to the maximum amount of insurance available under the program or no less than 80% of the replacement cost at the time of loss.

Note: Contents located entirely in a basement are not eligible for contents-only coverage.

* This table only refers to 1-4 Family Residential. Other residential buildings and contents coverage combinations are available.

For more information, visit FloodSmart.gov/residential or call 1-800-427-2419.
**Flood insurance is mandatory.** Flood insurance is federally required for most mortgage holders in Special Flood Hazard Area. Insurance costs may rise to reflect the true (or high) risk of the area. In high-risk areas, there is at least a 1 in 4 chance of flooding during a 30-year mortgage.

**FLOOD ZONE A99 (NATOMAS BASIN)**

The Natomas Basin area has undergone multiple flood insurance changes in the past few years. Currently, the Natomas Basin is an A99 flood zone which means that the area is subject to inundation by the 1% annual chance flood event (100-year flood), but will ultimately be protected upon completion of an under-construction Federal flood protection system. These are areas of special flood hazard where enough progress has been made on the construction of the levees to consider it complete for insurance rating purposes.

Basic flood insurance information for Flood Zone A99:
- Flood insurance is mandatory for most mortgage holders
- Flood insurance premiums range from $630 to $1,970* depending on coverage levels
- If you have a “Properties Newly Mapped” rate, you may continue this rate through the NFIP if you maintain continuous cover (no lapses in coverage)

As of October 1, 2016, the majority of Natomas residents (A99) will be eligible for PRP rates. This change will significantly lower flood insurance premiums for many residents. You can take advantage of this change when you renew your flood insurance policy after October 1st.

**FLOOD ZONES A & AH**

There are a few A and AH flood zones within the City of Sacramento. Flood Zone AH is an area subject to inundation by 1% annual chance shallow flooding (usually areas of ponding) where average depths are between one and three feet.

Basic flood insurance information for Flood Zone AH:
- Flood insurance is mandatory for most mortgage holders
- Flood insurance premiums range from $702 to $1,405* depending on coverage levels
- Based on your home’s elevation, you may receive a better rate. Consult with your insurance agent. (Elevation Certificate required)

Flood Zone A is an area subject to inundation by the 1% annual chance flood event.

Basic flood insurance information for Flood Zone A:
- Flood insurance is mandatory for most mortgage holders
- Flood insurance premiums range from $1,818 to $4,840* depending on coverage levels
- Based on your home’s elevation, you may receive a better rate. Consult with your insurance agent. (Elevation Certificate required)

*Estimate for Single-Family Dwelling, Primary Residence