

Monterey County Unincorporated Areas

Flood Insurance Assessment

Step 1 – Collect Flood Insurance Information

In order to determine the level of flood insurance coverage in Monterey County, the most recent Insurance Zone and Insurance Occupancy flood insurance policy data provided by FEMA was used, along with the assistance of the Monterey County Water Resources Agency's (MCWRA) GIS system.

Step 2 – Determine Level of Flood Insurance Coverage

Our current number of buildings within the FEMA mapped Special Flood Hazard Area (SFHA) is 3,781. Based on this information, approximately 28% of the buildings located in the SFHA are covered by flood insurance. Flood insurance coverage of properties in the SFHA by occupancy can be found in Table 1 and flood zone in Table 2.

Table 1 – Policies by Occupancy

Table 1	Policies InForce	Premium	Insurance In Force	Average Coverage
Single Family	1,304	\$1,502,214	\$344,016,000	\$263,815.95
2-4 Family	215	\$153,650	\$51,034,800	\$237,371.16
All Other Residential	29	\$22,143	\$7,465,400	\$257,427.59
Non-Residential	207	\$645,081	\$74,563,700	\$360,211.11
Total	1,755	\$2,323,088	\$477,079,900	\$271,840.40

Table 2 – Insurance Zone

Table 2	Policies In Force	Premium	Insurance In Force	Average Coverage
A01-30 & AE Zones	748	\$1,501,035	\$189,381,900	\$253,184.36
A Zones	119	\$191,047	\$21,515,400	\$180,801.68
AO Zones	179	\$232,775	\$50,610,100	\$282,737.99
B, C & X Zones				
- Standard	234	\$165,254	\$ 63,561,500	\$271,630.34
- Preferred	464	\$183,814	\$148,661,000	\$320,390.09
Total	1,755	\$2,323,088	\$477,079,900	\$271,840.40

Step 3 – Prepare the Document

MCWRA began this process with the intent of learning where flood insurance policies were concentrated and what would need to be done to try and increase the awareness of the importance of protecting property with flood insurance. We began the process by asking KanDee Davis, ISO/CRS Specialist, to

provide the Insurance Zone and Insurance Occupancy sheets needed to calculate the numbers generated in Table 1 and 2. Agency staff then proceeded to analyze the information provided on these sheets.

Staff summarized that our most vulnerable properties, the majority of properties in the SFHA or areas within our AE zones, do not have adequate flood insurance coverage. According to our numbers, again only 28% of our SFHA properties have flood insurance coverage [#1,046 in high risk flood zones (in Zone AE, A, AO) / 3,781 total]. However, there are many properties within other flood zones that do have policies (approximately 698 properties in lower risk flood zones).

Staff also looked at paid claims to policy holders. With 110 Repetitive Loss properties and over \$8,043,734 paid claims, staff came to the conclusion that properties within our Repetitive Loss areas and historic flooded areas, along with properties within the SFHA should receive additional attention.

It is therefore recommended, if possible and with the support of the MCWRA General Manager and our Board of Supervisors, that additional collaboration happen between the MCWRA, the Monterey County Office of Emergency Services, and the Monterey County Resource Management Agency to support several new outreach projects geared toward increasing the awareness of the flood hazard in the areas mentioned above and promoting the purchase of flood insurance for property protection. Those projects include but are not limited to:

- 1) Increased direct mailings to residents in these areas done with different letters or brochures.
- 2) Direct contact with these areas through community and neighborhood events.
- 3) Using social media, our website and other digital media.
- 4) Billboards and reader boards displayed in vulnerable neighborhoods.

Step 4 – Submit to the Governing Body

This assessment has been submitted to the MCWRA's Board of Supervisors on September 11, 2018 at the regular board meeting. No action was taken by the Board at this time.

Step 5 – Reassess

This flood insurance assessment will be re-assessed in 3 years before the next CRS verification/cycle visit in 2021. Updated flood insurance data will be requested from the ISO/CRS Specialist prior to the 3 year visit and used to revise this document including the process followed, summary of data, along with any conclusions and recommendations. The revised assessment will then be submitted to the Board of Supervisors prior to the CRS visit.