

**Community Rating System (CRS)
Program**

The City of Destin began its participation in the NFIP, Community Rating System Program in 1993. The CRS Program was developed by the Federal Insurance Administration to provide incentive for the NFIP requirements. The CRS rewards these efforts with discounts on flood insurance premiums.

The City of Destin has been recognized for the excellence of our Floodplain Management Program and is currently rated a Class 6 community which is within the top 15% of communities nationwide. The City has successfully reduced flood insurance premiums by 20% in Special Flood Hazard Areas (SFHA). The 5% discount is provided for non-SHFAs. Instead of paying higher premiums, the money saved hopefully stays in the community.

For more information about flood insurance, property owners and potential buyers should contact their local insurance agent or call the National Flood Insurance Program at 1-800-427-4661.



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Community Rating System
(CRS)
Program**

Administered by the City of Destin
Community Development
Department
4100 Indian Bayou Trail
Destin, Florida 32541
Telephone: 850-654-1119
www.cityofdestin.com

For Additional Information visit
FEMA's website at: www.fema.gov



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*FLOOD INSURANCE
FOR
FINANCIAL
PROTECTION
AND
MAP INFORMATION*

A comprehensive brochure for
Real Estate Agents, Mortgage
Companies, Insurance Agencies
and Potential Buyers and Sellers.

Floodplain Regulations

Local Flood Hazard Area and Flood Insurance Rate Maps (FIRMs)

The City of Destin regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Using fill material and other construction activities are prohibited in certain flood zones. Structures substantially damaged by fire or flood may be required to be brought up to current floodplain regulations.

Potential buyers concerned about future flooding of an existing structure should contact the City's Community Development Department, their Real Estate Agent and seller about any history of flooding and/or if it is near sensitive natural areas, such as wetlands or CBRA zones, and/or is the property subject to other hazards, such as sewer backup or land subsidence.

Flood Insurance Rate Maps (FIRMs) are available for the public to view in the Community Development Department and at Destin Library located at 150 Sibert Avenue. Library hours can be found by visiting www.cityofdestin.com.

Upon written request, property owners can obtain a flood compliance letter which includes a map of your property as it relates to a local flood hazard areas and copies of Elevation Certificates on certain properties in the SFHA.

Contact the City of Destin's Community Development Department at 654-1119 or visit our website at www.cityofdestin.com and search for "Flood."

Hurricane season is from June 1st to November 30th. Property owners and renters are encouraged to purchase flood insurance policies to provide protection from floodwaters and storm surge.

The National Flood Insurance Program (NFIP), administered by FEMA makes federally backed flood insurance available in communities that adopt and enforce floodplain management ordinances. Flood damage, unlike wind damage, is not covered by a homeowner's policies. This coverage must be purchased separately.

Federally backed flood insurance is available for all incorporated properties in Destin with the exception of certain properties in the zoning district of Crystal Beach Neighborhood (CBN). These properties are located in the Coastal Barrier Resources Act (COBRA) areas.

There is a 30-day waiting period before a new flood insurance policy becomes effective with two exceptions.

EXCEPTIONS TO 30-DAY WAITING PERIOD:

- ◆ No waiting period following the initial purchase of flood insurance when that purchase is in connection with making, increasing, extending or renewing a mortgage or construction loan; the policy will become effective upon loan closing.
- ◆ No waiting period if the initial purchase occurs during the 13-month period following the revision or updating of a flood insurance rate maps and in this case, the policy will go into effect at 12:01 a.m. the day after purchase.

All properties secured by a federally backed mortgage (FHA, VA, FNMA, etc.) must carry flood insurance. Within the COBRA area, the use of direct or indirect federal funding sources is prohibited. Private flood insurance may be available.

Flood Protection: A building can be protected from most flood hazards, sometime at a relatively low cost. New building and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.

Many people think they don't need flood insurance because FEMA will provide financial assistance. HOWEVER, not all floods are due to storms and, when storms do occur, Destin is not always declared a disaster area, which must occur before FEMA assistance is made available. Even when FEMA assistance is made available, aid is usually in the form of a loan, which must be paid back with interest.

Flood insurance on the other hand pays for all covered losses, and unlike loans, does not have to be paid back.

You can cover your home's structure for up to \$250,000, and its contents for up to \$100,000.

For businesses, structural coverage is available up to \$500,000 and up to \$500,000 for contents.

