



**August 2, 2019**

**To: All mortgage Lenders, Realtors, Appraisers and Real Estate Insurers**

**From: The City of Gulfport, Urban Development Division**

The **City of Gulfport** participates in the National Flood Insurance Program Community Rating System (NFIP CRS). Since 1968, FEMA's NFIP has been successful in assisting flood victims get back on their feet. As you may know, the NFIP provides federally backed flood insurance that encourages communities to enact Floodplain Management (FPM) regulations. In 1990 the NFIP implemented the CRS as a voluntary incentive program that recognizes community FPM activities that exceed the minimum NFIP regulations.

The **City of Gulfport** is working towards several goals of the CRS program: Flood loss reduction, securing a better insurance rating, promoting flood hazard awareness and insurance.

Please be aware, all locations are subject to flood risk. It is vital to be aware of the flood risk in order to preserve life and property. Locations subject to flood risk are either in a low, moderate, or high risk area. Land areas that are at high flood risk are called Special Flood Hazard Areas (SFHAs). SFHAs do exist within the City of Gulfport. These areas are indicated on Flood Insurance Rate Maps (FIRMs). The new Digital Flood Insurance Rate Maps (DFIRMs) are the Current-effective FIRM's as of December 21, 2017.

To ensure that structures will be protected from flood damage, the **Urban Development Department** of the **City of Gulfport** regulates all development in SFHA's. Filling and similar projects require a permit and are prohibited in certain areas. Existing structures substantially damaged by flood (equal or exceed 50% of the market value) that are located in the SFHA must be elevated 1 foot above the Base Flood Elevation (BFE) before they are repaired.

The Urban Development Department is available to assist in providing more information on Flood Plain Management (FPM) regulations within the City of Gulfport. To view our Flood Damage Prevention Ordinance (FDPO) please visit our website at [WWW.gulfport-ms.gov](http://WWW.gulfport-ms.gov)

To ensure that accurate information is received, please be prepared to provide the lot and block number, parcel number, legal description, or other identifying information when making your request.

In terms of the NFIP CRS, one of the FPM activities undertaken by the **City of Gulfport**, to promote awareness, involves "outreach". The following "outreach" handouts are enclosed: Mandatory Purchase of Flood Insurance, **Check Before you Buy**, and an **Important Notice**. If you would, please distribute all handouts to your clients as a public service. In doing so, we are together working to obtain and improve our current 15% flood insurance discount.

As part of our CRS and FPM program implementation, and in a show of co-operation with your profession, the City of Gulfport is required by NFIP to show proof of disclosure and acknowledgement of (SFHA's). In order to document this action with NFIP, a letter of acknowledgment (on letter head) from you and a copy of your disclosure document are required. In your letter please let us know that you are distributing handouts related to flood information.

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