



SANTA ROSA COUNTY DEVELOPMENT SERVICES

6051 Old Bagdad Highway, Suite 202 | Milton, Florida 32583

SHAWN WARD
Planning and Zoning Director
shawnw@santarosa.fl.gov

RHONDA C. ROYALS
Building Official
rhondar@santarosa.fl.gov

TO: Local Realtors

RE: Community Rating System Activities and Flood Insurance

DATE: January 4, 2024

To Whom It May Concern,

You are in receipt of this letter because Santa Rosa County is actively seeking ways to improve the safety and welfare of our citizens. With increased safety and awareness comes the added benefits of improving our Community Rating System rankings and potentially lowering the costs of flood insurance premiums for all of us.

If you are not familiar with the Community Rating System (CRS), it is a voluntary program for communities participating in the Nation Flood Insurance Program (NFIP). Participants perform various outreach, education, safety, and other activities throughout each year. These activities are essentially worth points that add up to a community's rating. Where a community scores on the CRS scale will determine the percentage of decrease in flood insurance premium rates available to its residents.

Santa Rosa County began participating in the NFIP and CRS some time ago. The County has managed to increase its CRS rating to a class 5 on a descending scale with a class 1 being the highest attainable rating. This rating provides a 25% savings on flood insurance for residents within the Special Flood Hazard Areas (SFHA) and 10% for those outside of the SFHA. These savings may be significant for some property owners.

So, how can you help Santa Rosa County residents?

There are several ways that local Real Estate offices and Realtors can help. We have provided three examples below. Please review them and give us a call so we can sit down with you and discuss how we can move forward together.

1) The first way that your office can help is to provide prospective buyers with flood insurance and general flood information and to advise prospective buyers to inquire about flood insurance. This can be accomplished by having a flyer or brochure available in your lobby. I have attached a copy of a flyer and a brochure that you can use. I have others as well that I am more than happy to supply your office with.

It contains basic safety information messages, including evacuation routes, information on how to prepare for a flood event, and information about flood insurance.

2) Another way your company can help is to host and/or sponsor other outreach events. When a stakeholder group in the community "delivers" flood hazard, safety, and insurance messages it is believed that a wider audience can be reached.

If you have interest, we would like to work with you in putting on a public workshop type event; this event could take place at a location of your choosing.

3) A third way and perhaps the most important way you can help is by ensuring that your company discloses flood and other hazards information during the purchase/selling process. This can be accomplished on MLS forms, property summary sheets, offer to purchase forms, or other ways.

*If you do have a disclosure policy, we would really like to work with you to gain access to copies of these documents to include in our CRS submittal packages.

*If you do not have a disclosure policy, it is even more important that we work together to create an easy and manageable way for you to provide this service to our current and future residents. The following provides a bit of information about the requirements for creditable disclosure:

The message or notice must clearly state whether the property is in the floodplain and, if so, if flood insurance is required. An example of how this could be accomplished is below.

This could be on an MLS doc or seller's disclosure doc or other and could read as follows:

"Is this property located in the Flood Plain or Special Flood Hazard Area?"

Y/N _____. If Yes, Flood Insurance is required."

There are other ways this simple message can be delivered. We can explore your options if you have an interest in working with the County.

Santa Rosa County hopes that you will consider working with us to better provide this important flood insurance, hazard, and safety information to our current and prospective residents. Remember, the outcome of these activities can reduce the insurance rates for many property owners. By taking part, you are performing a great public service, something that can and will be appreciated by all.

Thank you,

A handwritten signature in cursive script, reading "Karen Thornhill, CFM".

Karen Thornhill, CFM

Santa Rosa County Floodplain Manager