

Building Department

Important Notice to ALL Residents

FEMA (Federal Emergency Management Agency) administers the NFIP (National Flood Insurance Program). The NFIP follows standards aimed to reduce flood losses and to provide flood insurance for property owners within participating communities.

The NFIP offers reasonably priced and federally backed flood insurance to participating communities that comply with minimum standards of FPM (Floodplain Management).

The **City of D'Iberville** joined the NFIP on November 14, 1988. The **City of D'Iberville** complies with the minimum standards of FPM therefore; the residents of the **City of D'Iberville** obtain *reasonably* priced and *federally backed* flood insurance offered through the NFIP.

In 1990, the NFIP implemented the CRS (Community Rating System) as a voluntary incentive program that recognizes community FPM activities that exceed the minimum NFIP standards by reducing flood insurance premiums.

There are 10 CRS classifications measured on a 500 point scale. There are 18 activities with various projects to undertake. Points are earned with each project undertaken, within each activity. To earn a **CRS Classification 7**, a community must obtain 1500pts. Proof of implementation of the projects undertaken, within each activity, that exceed the minimum standards of FPM, must be furnished to ISO (Insurance Services Office); the oversight organization responsible for CRS compliance.

The **City of D'Iberville** joined the CRS on October 1, 2007. The **City of D'Iberville** enacts activities that *exceed* the minimum standards of FPM therefore; the residents of the **City of D'Iberville** obtain a reduced (discounted) flood insurance premium.

The **City of D'Iberville** is pleased to announce that based on the total number of credit points earned, the NFIP CRS has assigned and awarded our community a rating **Classification 7**.

Beginning on October 1, 2010; according to ISO reporting, residents within the Special Flood Hazard Area are receiving a 15% flood insurance premium discount subject to FEMA/NFIP rate changes.

Our participation in the NFIP CRS is a privileged benefit that is worth maintaining. To maintain our current flood insurance premium discount, we are working toward the *three* goals of the NFIP CRS: flood loss reduction, facilitating an accurate insurance rating, and promoting awareness of flood hazards and insurance.

Friendly Reminder: On June 16, 2009 the new DFIRMs were adopted as the current-effective FIRM, which reflects changes to the boundaries of the SFHA (Special Flood Hazard Area) and to the BFEs (Base Flood Elevations) within our community. With those changes, your home may be within a SFHA or the BFE of an existing SFHA may have increased. We greatly encourage you to purchase flood insurance if your home changed to a SFHA. In addition, please remember that Mortgage companies do require any homeowner to have an effective flood insurance policy.

Please be aware: Hurricane Season usually begins June 1st. In most cases, there is a 30-day waiting period before flood insurance takes effect; so please be prepared.

At your convenience, please contact the **Building Division** so that we may assist in determining your flood risk or to answer questions that you may have about our Flood Damage Prevention Ordinance.

We look forward to serving all members of our community and strive to deliver the best.

Vicki Watkins-CRS Coordinator

10383 Automall Pkwy · D'Iberville, MS 39540

Office: 228.392.7966 Website: www.diberville.ms.us Email: vwatkins@diberville.ms.us