

Mayor Kyle Battie

Vice Mayor Liz Alpert

Commissioner Jen Ahearn-Koch

Commissioner Erik Arroyo

Commissioner Debbie Trice



1565 1<sup>st</sup> Street  
Sarasota, Florida 34236  
941-263-6000

Marlon Brown  
City Manager

Shayla Griggs  
City Auditor and Clerk

Robert Fournier  
City Attorney

September 15, 2023

Dear Residents,

Our community is concerned about flooding and has an active program to help protect you and your property from future flooding. The City of Sarasota is a participating community in the Community Rating System Program (CRS), sponsored by the National Flood Insurance Program (NFIP). The CRS currently provides up to a 25% discount on NFIP insurance for property owners in the City of Sarasota's jurisdiction.

The CRS discount is available even if your property is not in a high-risk flood zone. In fact, from 2014 to 2018, policyholders outside of high-risk flood areas, in the low-risk area, filed over 40 percent of all NFIP flood insurance claims.

Flooding continues to be the most frequent and costliest natural disaster in the United States. The risk for flooding changes over time due to erosion, land use, weather events, and other factors and can vary even within the same neighborhood. Knowing your flood risk is the first step to protection. Floods cause physical and emotional anguish, as well as financial devastation.

Homeowner insurance does not typically cover flood damage or loss. Direct financial assistance to property owners from the Federal government is not guaranteed in the event of a flood. Flood insurance, whether through the National Flood Insurance Program (NFIP) or through private insurers, is the best way to financially protect your investment. In the event of a flood, your National Flood Insurance Program (NFIP) policy covers direct physical losses to your structure and belongings.

All property owners and renters should contact their local insurance agents for information on flood insurance. Renters can purchase flood insurance for their contents even if the property owner does not carry flood insurance on the building. To identify an agent in your area or for more information on flood insurance visit the NFIP website at [www.floodsmart.gov](http://www.floodsmart.gov).

Floods can happen anywhere - just one inch of water in an average sized home can cause more than \$25,000 in damage, flood insurance can be the difference between recovery and financial devastation. Flood insurance does not have to be paid back, and it is designed to restore your property to its pre-disaster condition. There is no better way to protect the life you've built than with NFIP flood insurance.

Sincerely,

A handwritten signature in blue ink that reads "Kyle S. Battie". The signature is fluid and cursive, with the first and last names being clearly legible.

Kyle Battie  
Mayor, City of Sarasota