



**NOTICE PROVIDED TO LENDING INSTITUTIONS, REAL
ESTATE AND
INSURANCE AGENTS
PUBLICIZING THE MAP INFORMATION SYSTEM
AND FLOOD INSURANCE REQUIREMENTS**

VILLAGE OF KEY BISCAIYNE

NOTICE TO: Village of Key Biscayne Lending Institutions, Real Estate Agents and Insurance Agents

SUBJECT: Flood Insurance Purchase Requirements and Rate Zone Map Information

As you are aware, all property within the Village of Key Biscayne is within a Special Flood Hazard Area. The Village appreciates your assistance in disclosing the flood hazards and any other hazards to potential buyers prior to purchase. A template for a disclosure brochure is provided with this notice to be displayed at your location or to handout (see attached). Please provide a copy of the brochure distributed and/or the flyer posted with your letterhead or logo.

As a participant of the National Flood Insurance Program's Community Rating System (NFIP CRS) program since April 1, 1998, the Village requires a full disclosure to the buyer to be included in their contracts or riders with the following statement:

"THIS HOME OR STRUCTURE IS LOCATED IN A SPECIAL FLOOD HAZARD AREA. IF THIS HOME OR STRUCTURE IS BELOW THE APPLICABLE FLOOD ELEVATION LEVEL AND IS SUBSTANTIALLY DAMAGED OR SUBSTANTIALLY IMPROVED, AS DEFINED IN VILLAGE ORDINANCE No. 2012-6, IT MAY, AMONG OTHER THINGS, BE REQUIRED TO BE RAISED TO THE APPLICABLE FLOOD ELEVATION LEVEL."

As a public service, the Village of Key Biscayne provides the following information to facilitate hazard disclosure compliance:

- Handout of the flood insurance purchase requirements that can those who may need a mortgage or loan on a property within the SFHA. [📎 Flood Insurance Purchase Requirements](#). This handout is attached for your use to disseminate.
- Mapping Services for determination of the Special Flood Hazard Area (SFHA) Zone as shown on the [current Flood Insurance Rate Map \(FIRM\) of the Village](#) (PDF; issued in 2009 by the Federal Emergency Management Agency, or FEMA).

- Elevation Certificates available on New Construction since 1998 when the Village entered into the CRS program and forward; the Certificates can be obtained from the Village's website if issued after January 1, 2000. 📁 [Elevation Certificates](#)
- Additional insurance data for a site, such as the base flood elevation or depth, as shown on the FIRM,

As an incentive to your buyers, please inform them that as a result of this participation in the NFIP CRS Program and the activities undertaken by the Village to mitigate flood hazards, flood insurance premiums for Key Biscayne properties have been reduced by 15% for all flood insurance policies made or renewed after April 1, 2000.

For more information, please visit the Village's [Public Info - National Flood Insurance Program/Community Rating System](#) (NFIP/CRS) webpage.

Additional information can be obtained from the Chief Building Official, Eugenio M. Santiago, P.E., via email (esantiago@keybiscayne.fl.gov) or in person at the Department of Building, Zoning and Planning at Village Hall between the hours of 7:30 a.m. and 3:30 p.m. Please provide us with a street address and the property tax folio number when submitting an inquiry.

There is no charge for any of these services.

Thank you for your assistance ensuring continued compliance.

Mariana Dominguez-Hardie
CRS Coordinator