

OCT 21 2016



FEMA

The Honorable Heather Carruthers
Mayor, Monroe County
500 Whitehead Street
Key West, FL 33040

Dear Mayor Carruthers:

I want to congratulate your community on its application to the National Flood Insurance Program (NFIP) Community Rating System (CRS). The Department of Homeland Security, Federal Emergency Management Agency (FEMA), Federal Insurance and Mitigation Administration (FIMA), has verified that the voluntary floodplain management actions undertaken by your community exceed the minimum standards of the NFIP and meet the criteria for a CRS Class 6 rating.

The floodplain management activities implemented by your community qualify it for a 20 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2016. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage. I am enclosing the field verification report showing the results of your application review for your records.

Please note that Preferred Risk Policies, applicable in Zones B, C, and X on your community's NFIP Flood Insurance Rate Map, are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of 10 percent in CRS Class 1-6 communities and 5 percent in CRS Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If your community remains in compliance with NFIP floodplain management regulations, the CRS rating will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify each October. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established 5-year cycle. FEMA will periodically send the *NFIP/CRS Update* newsletter and other notices to your CRS Coordinator.

I commend you on your community's actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, protects property, preserves the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region IV Office, CRS Coordinator, Janice Mitchell, by telephone at (770) 220 - 5441.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser".

William H. Lesser
CRS Program Coordinator
Federal Insurance and Mitigation Administration

Enclosure

cc: Lori Lehr, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Monroe County, FL

NFIP Number: 125129

Date of Verification Visit: April 28, 2016

Verified Class 6

New Application

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 2468 credit points are verified which results in a recommendation that the community improve from a CRS Class 10 to a CRS Class 6. The community has met the Class 6 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 3/3. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

Activity 310 – Elevation Certificates: The Building Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (38 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community furnishing additional FIRM information. The service is publicized annually and records are maintained. (50 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects that include brochures, general outreach projects that include mailers and public service announcements, and targeted outreach projects that include repetitive loss mailers. These projects are disseminated annually. (112 points)

Activity 340 – Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. (18 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Monroe County Library. Credit is also provided for floodplain information displayed on the community's website. (65 points)

Activity 360 – Flood Protection Assistance: Credit is provided for offering one-on-one advice regarding property protection. (25 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 46 percent of the Special Flood Hazard Area (SFHA) as open space, protecting open space land with deed restrictions, and preserving open space land in a natural state. Credit is also provided for regulations and incentives that minimize development in the SFHA. (810 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing freeboard for new and substantial improvement construction, regulations that require enclosure limits, and local drainage protection. Credit is also provided for the enforcement of building codes, a BCEGS Classification of 3/3, state mandated regulatory standards, and regulations administration. (222 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. Credit is also provided for maintaining copies of all previous FIRMs. (133 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, soil and erosion control, and water quality. (180 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of September 30, 2013, Monroe County, FL has 409 repetitive loss properties and is a Category C community for CRS purposes. The community is required to submit either a Repetitive Loss Area Analysis or Floodplain Management Plan. (No credit points are applicable to this section)

Activity 510 – Floodplain Management Planning: Credit is provided for the adoption and implementation of the Monroe County LMS on November 17, 2015. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2020. (290 points)

Activity 530 – Flood Protection: Credit is provided for 57 buildings that have been elevated to protect them from flood damage. (160 points)

Activity 610 – Flood Warning and Response: Credit is provided for a program that provides timely identification of impending flood threats, disseminates warnings to appropriate floodplain residents, and coordinates flood response activities. Credit is also provided for the designation as a Storm Ready Community by the National Weather Service. (365 points)

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

CEO Name / Address:

Mayor Heather Carruthers
Commissioner, Monroe County District
500 Whitehead Street
Key West, Florida 33040

CRS Coordinator Name / Address:

Lori Lehr
CRS Coordinator
2798 Overseas Highway
Key West, Florida 33040
(727) 235-3875

Date Report Prepared: May 25, 2016

Community : Monroe County, FL

NFIP Number : 125129

720 COMMUNITY CREDIT CALCULATIONS (New Application):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 38	38
c320 50	50
c330 112	112
c340 18	18
c350 65	65
c360 25	25
c370	
c410	
c420 794 x CGA 1.02 =	810
c430 218 x CGA 1.02 =	222
c440 130 x CGA 1.02 =	133
c450 176 x CGA 1.02 =	180
c510 290	290
c520	
c530 160	160
c540	
c610 365	365
c620	
c630	

Community Classification Calculation:

cT = total of above cT = 2468
Community Classification (from Table 110-1): Class = 6

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