



October 12, 2021

The Honorable Michelle Coldiron
Monroe County Mayor
500 Whitehead Street, Suite 102
Key West, Florida 33040

Dear Mayor Coldiron:

The purpose of this letter is to provide you with the results of the National Flood Insurance Program (NFIP) Community Rating System (CRS) field verification findings based on your 3-year cycle verification. The field verification report is enclosed for your records.

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that Monroe County will increase to a Class 3 in the NFIP CRS. The floodplain management activities implemented by your community qualify it for a 35 percent discount on flood insurance premiums for most NFIP policies issued or renewed on or after April 1, 2022. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

The CRS rating for your community will automatically be renewed annually as long as there are no NFIP noncompliance actions, so a notification letter will not be sent every year. This annual renewal will take place as long as your community continues to implement the CRS activities you certify in your annual recertification documentation. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established 3-year cycle. In the interim, FEMA will periodically send the *NFIP/CRS Update* newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects 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 Roy McClure, by telephone at (770) 220-8835.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser". The signature is written in a cursive, slightly slanted style.

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

Enclosure

cc: Mrs. Lori Lehr, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Monroe County, FL

Verified Class 3

NFIP Number: 125129

Cycle

Date of Verification Visit: August 31, 2020

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 3592 credit points are verified which results in a recommendation that the community improve from a CRS Class 5 to a CRS Class 3. The community has met the Class 3 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 and natural floodplain functions. The service is publicized annually and records are maintained. (70 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects, general outreach projects, and targeted outreach projects. These projects are disseminated annually. Credit is also provided for having a pre-flood plan for public information. Credit is enhanced by having a Program for Public Information (PPI), and by having the information disseminated by stakeholders outside the local government. (350 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. Credit is enhanced by having a PPI. (22 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. Credit is enhanced by having a PPI. (95 points)

Activity 360 – Flood Protection Assistance: Credit is provided for offering one-on-one advice regarding property protection. Credit is enhanced by having a PPI. (40 points)

Activity 370 – Flood Insurance Promotion: Credit is provided for assessing the community's current level of flood insurance coverage and assessing shortcomings. Credit is also provided for development and implementation of a coverage improvement plan. Credit for implementing a coverage improvement plan is enhanced by having a PPI and stakeholder involvement. (90 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 47 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. (880 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require freeboard for new and substantial improvement construction, foundation protection, cumulative substantial improvement, protection of critical facilities, enclosure limits, local drainage protection, and elevation of new and replacement homes in existing manufactured home parks. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 3/3, state mandated regulatory standards, and regulations administration. (421 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using additional map data in the day to day management of the floodplain. Credit is also provided for maintaining copies of all previous FIRMs and Flood Insurance Study Reports. (158 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, low impact development, soil and erosion control, and water quality. Credit is also provided for watershed master planning. (326 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of May 31, 2018, Monroe County, FL has 454 repetitive loss properties and is a Category C community for CRS purposes. The community FMP and RLAA in place and credited by technical reviewer. (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 Local Mitigation Strategy, on November 17, 2015. A progress report must be submitted on an annual basis. Credit is also provided for conducting a repetitive loss area analyses. (497 points)

Activity 530 – Flood Protection: Credit is provided for 68 buildings that have been flood proofed, elevated or otherwise modified to protect them from flood damage. (160 points)

Activity 540 – Drainage System Maintenance: Credit is provided for listing problem sites that are inspected more frequently and for implementing an ongoing Capital Improvements Program. (80 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)

Activity 710 – County Growth Adjustment: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Monroe County, Florida is 1.10.

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

CEO Name / Address:

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

CRS Coordinator Name / Address:

Lori Lehr
CRS Coordinator
2798 Overseas Highway
Marathon, Florida 33040
(305) 407-6585

Date Report Prepared: February 25, 2020

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 38	38
c320 70	70
c330 350	350
c340 22	22
c350 95	95
c360 40	40
c370 90	90
c410 x CGA =	
c420 800 x CGA 1.10 =	880
c430 383 x CGA 1.10 =	421
c440 144 x CGA 1.10 =	158
c450 296 x CGA 1.10 =	326
c510 497	497
c520	
c530 160	160
c540 80	80
c610 365	365
c620	
c630	

Community Classification Calculation:

cT = total of above	cT = <u>3592</u>
Community Classification (from Table 110-1):	Class = <u>3</u>

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