



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Town of Cutler Bay, FL

Verified Class *5

NFIP Number: 120218

Cycle

Date of Verification Visit: April 22, 2016

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 3054 credit points are verified which results in a recommendation that the community improve from a CRS Class 6 to a CRS Class *5. The community has met the Class *5 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 3/3. The community has sufficient credit points for CRS Class 4, but did not meet the Class 4 prerequisite. 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 Town of Cutler Bay's Building Division maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. Elevation certificates are also kept for post-FIRM buildings. (39 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, information about problems not shown on the FIRM, and historical flood information. (90 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects that include, 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. (332 points)

Activity 340 – Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards. (10 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Miami-Dade County Public Library. Credit is also provided for floodplain information displayed on the community's website. Credit is enhanced by having a PPI. (106 points)

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Activity 360 – Flood Protection Assistance: Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. Credit is also provided for giving advice on financial assistance programs and advisor training at appropriate EMI courses. Credit is enhanced by having a PPI. (85 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 44 percent of the Special Flood Hazard Area (SFHA) as open space and preserving open space land in a natural state. Credit is also provided for regulations and incentives that minimize development in the SFHA. (753 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require freeboard for new and substantial improvement construction, cumulative substantial improvement, lower substantial improvement, protection of critical facilities, enclosure limits, and local drainage protection. Credit is also provided for the enforcement of building codes, a BCEGS Classification of 3/3, other higher standards, state mandated regulatory standards, and regulations administration. (453 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 establishing and maintaining a system of benchmarks and maintaining copies of all previous Flood Insurance Rate Maps and Flood Insurance Study Reports. (150 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. (58 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of May 31, 2016, the Town of Cutler Bay, FL has 32 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 Town of Cutler Bay, Florida Floodplain Management Plan May 2015 adopted on May 1, 2016. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2021. Credit is also provided for the adoption and implementation of a Natural Floodplains Functions Plan. (384 points)

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Activity 540 – Drainage System Maintenance: All of the community's drainage system is inspected regularly throughout the year and maintenance is performed as needed. Credit is also provided for listing problem sites that are inspected more frequently, and for implementing an ongoing Capital Improvements Program. The community enforces a regulation prohibiting dumping in the drainage system, and annually publicizes the regulation or has appropriate signs posted. (345 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. (249 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 Miami-Dade County is 1.07.

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

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Date Report Prepared: August 7, 2017

Community : Town of Cutler Bay, FL

NFIP Number : 120218

720 COMMUNITY CREDIT CALCULATIONS (Cycle):**CALCULATION SECTION :**

Verified Activity Calculations:				Credit
c310	39			39
c320	90			90
c330	332			332
c340	10			10
c350	106			106
c360	85			85
c370				
c410		x CGA	=	
c420	704	x CGA	1.07 =	753
c430	423	x CGA	1.07 =	453
c440	140	x CGA	1.07 =	150
c450	54	x CGA	1.07 =	58
c510	384			384
c520				
c530				
c540	345			345
c610	249			249
c620				
c630				

Community Classification Calculation:

cT = total of above	cT =	3054
Community Classification (from Table 110-1):	Class =	*5

*Class 5 applies in lieu of class 4 due to not meeting class 4 prerequisites.

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