



# MEMORANDUM

To: Honorable Mayor and Town Council  
From: Rafael G. Casals, Town Manager  
Date: January 16, 2019  
Re: Adoption of the Town of Cutler Bay Watershed Master Plan

## REQUEST

**A RESOLUTION OF THE MAYOR AND TOWN COUNCIL OF THE TOWN OF CUTLER BAY, FLORIDA, ADOPTING AND IMPLEMENTING THE TOWN OF CUTLER BAY WATERSHED MASTER PLAN; AND PROVIDING FOR AN EFFECTIVE DATE.**

## BACKGROUND AND ANALYSIS

The Town of Cutler Bay (the “Town”) proposes to adopt the Watershed Master Plan (the “Master Plan”) that will provide the Town with a process to regulate future development in a way that does not increase runoff or flooding from future conditions. The Master Plan examines and provides a comparison of pre-development and post-development peak flows on the watershed level as well as the individual sub-basin level for those parcels within the Town that are currently undeveloped. It also complies with the Federal Emergency Management Agency’s (“FEMA”) Community Rating System (“CRS”) Program, which provides credit for a community that implements stormwater management regulations through an adopted Watershed Master Plan.

The Town is an active participant in FEMA’s National Flood Insurance Program’s (“NFIP”) CRS Program, which encourages communities to voluntarily implement standards, policies, and programs that go above and beyond the minimum NFIP regulations in return for lower flood insurance premiums. Every five hundred (500) points a community earns on its CRS Application is a five percent (5%) reduction in the cost of flood insurance.

The Town first entered into the CRS Program in May of 2011 with a CRS classification rating of six (6). The participation and documented activities in FEMA’s CRS Program earned the Town enough points to advance from a CRS classification rating of a six (6) with an annual savings of twenty percent (20%) to a current classification rating of five (5), which results in an annual savings of twenty-five percent (25%) premium discount to all property owners who purchase flood insurance policies.





The Master Plan would aide in advancing from a CRS classification rating of a five (5) to a CRS classification rating of a four (4), which will grant Cutler Bay insurance policy holders a thirty percent (30%) premium discount. A CRS classification rating of a six (6) saves policy holders on average \$147, a class five (5) saves \$183, and a class four (4) saves an average \$220 on the cost of flood insurance annually. Currently there are only four (4) communities in the country with a CRS class four (4) rating, they are:

- Arizona, Maricopa County
- Florida, Palm Coast
- North Carolina, Charlotte
- South Carolina, Charleston County

On September 27, 2017, the Town Council adopted Resolution No. 17-75 authorizing AMEC Foster Wheeler Environmental & Infrastructure, Inc., formerly AMEC Environmental & Infrastructure, Inc. and is now known as Wood Environmental & Infrastructure Solutions, Inc., to develop the Town's Master Plan. With the assistance of the Floodplain Mitigation Advisory Committee which held quarterly public meetings, the Watershed Master Plan was completed in September 2018.

### **RECOMMENDATION**

It is recommended that the Mayor and Town Council approve the attached Resolution adopting the Town of Cutler Bay Watershed Master Plan.

