



FEMA

September 16, 2019

Mr. Rafael Casals
Cutler Bay Town Manager
10720 Caribbean Boulevard, Suite 105
Cutler Bay, FL 33189

Dear Mr. Casals:

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that Cutler Bay will increase to a Class 4 in the National Flood Insurance Program (NFIP) Community Rating System (CRS). The floodplain management activities implemented by your community qualifies it for a 30 % discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2019. This increase is based on a field verification of your three-year cycle CRS application.

Please note 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 ten percent in Class 1-6 communities and five percent in Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If there are no NFIP noncompliance actions, the CRS rating for your community 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 annually. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established three-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".

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

Enclosure

cc: Alfredo Quintero, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Town of Cutler Bay, FL

Verified Class 4

NFIP Number: 120218

Modification

Date of Verification Visit: May 9, 2019

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. The modified activity elements are shown in bold text within the activity statement.

A total of 139 credit points are verified for this modification. Along with the 3054 points previously verified, the community now has a total of 3193 credit points. This modification results in a recommendation that the community improve from a CRS Class 5 to a CRS Class 4. The community has met the Class 4 prerequisite. See Attachment for Class 4 Prerequisite summary. The following is a summary of our findings based on the submitted modification with the total modified points noted 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)

Town of Cutler Bay, FL
NFIP #: 120218

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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)

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. (776 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 3/2**, 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.** (174 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 B 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)

Town of Cutler Bay, FL
NFIP #: 120218

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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, FL is 1.07.

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

CEO Name / Address:

Rafael Casals
Town Manager
10720 Caribbean Boulevard, Suite 105
Cutler Bay, Florida 33189

CRS Coordinator Name / Address:

Alfredo Quintero Jr.
Public Works Director
10720 Caribbean Boulevard, Suite 105
Cutler Bay, Florida 33189
(305) 234-4262

Date Report Prepared: May 9, 2019

Community : Town of Cutler Bay, FL

NFIP Number : 120218

720m COMMUNITY CREDIT CALCULATIONS (Modification) :**CALCULATION SECTION :**

Verified Activity Calculations

Previous Score		Modified Score		Current Credit		Activity Total	
c310	39	c310		c310	39		39
c320	90	c320		c320	90		90
c330	332	c330		c330	332		332
c340	10	c340		c340	10		10
c350	106	c350		c350	106		106
c360	85	c360		c360	85		85
c370		c370		c370			
c410		c410		c410		x CGA	=
c420	704	c420	725	c420	725	x CGA	1.07 = 776
c430	423	c430		c430	423	x CGA	1.07 = 453
c440	140	c440		c440	140	x CGA	1.07 = 150
c450	54	c450	163	c450	163	x CGA	1.07 = 174
c510	384	c510		c510	384		384
c520		c520		c520			
c530		c530		c530			
c540	345	c540		c540	345		345
c610	249	c610		c610	249		249
c620		c620		c620			
c630		c630		c630			

Community Classification Calculation:

cT = total of above

cT = 3193

Community Classification (from Table 110-1):

Class = 4

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AW-720M

ATTACHMENT A

Class 4 Prerequisites

Town of Cutler Bay, FL (120218)

Cycle Conducted April 22, 2016

Cycle Completed August 7, 2017

Cycle Verification Credit Points = 3054

Modification Conducted May 9, 2019

Modification Completed May 9, 2019

Modification Verified Credit Points 3193

Class 4 or better prerequisites: In order for a community to be a Class 4 under the Community Rating System (CRS), the community must meet or exceed the following prerequisites:

- **Have a Building Code Effectiveness Grading Schedule (BCEGS) classification of 5/5 or better.** The Town of Cutler Bay, FL currently has a BCEGS classification of 3/2.
- **Demonstrate that it has enough points to warrant the Class.** The Town of Cutler Bay currently has 3193 points.
- **Under Activity 430 (Higher Regulatory Standards) the community must adopt and enforce at least a 1-foot freeboard requirement (including equipment or mechanical items) for all buildings constructed, substantially improved and /or reconstructed due to substantial damage and buildings allowed to be floodproofed throughout its SHFA and receive credit for at least 700 points (after the impact adjustment) under other 430 elements of the activity and Activity 420.** The Town of Cutler Bay, FL has adopted and enforces a 1-foot freeboard, including equipment or mechanical, throughout its SFHA. The County also receives an additional 359.2 points for elements CSI (28), LSI (11.2) PCF (40), ENL (132), BC (78), LDP (40), and RA (30) after impact adjustment and 648 points for OSP and OSI, for a total of 1007.2 points.
- **Under Activity 450 (Stormwater Management) the community must receive 90 points (before the impact adjustment) for WMP1 and 30 points for WMP2 and have an impact adjustment ratio (rWMP) that equals 0.5 or greater.** Under Activity 450, the Town of Cutler Bay, FL receives 90 points of WMP 1 credit and 30 points for WMP 2 credit, and has an impact adjustment ratio of .5 (rWMP) for Watershed Master Planning.
- **Under Activity 510 (Floodplain Management Planning) the community must have adopted and be implementing a floodplain management plan that receives at least 50% of the maximum credit for this activity and receive at least 50% of the available points under Planning Steps 2, 5 and 8.** Under Activity 510, the Town of Cutler Bay, FL exceeds the minimum number of points needed to meet the Class 4 requirements and have been awarded 369 points.

ATTACHMENT A (con't)

- They also meet the 50% requirement in step 2 (120 points), step 5 (49 points) and step 8 (55 points).
- **The Town of Cutler Bay, FL has met other prerequisites by obtaining a minimum total credit of 100 points for the following:** 76.8 points for NFOS, 14 points for AMD 12, 25 points for SMR DS, 7.5 points for LID and 30 for ESC and WQ. The total is 153.3 points.
- **The Town of Cutler Bay, FL also meets the Life Safety requirements.** The County has obtained 249 points credit for Activity 610 and has no levee or dam systems.

In summary, the Town of Cutler Bay, FL has met or exceeded all the Class 4 prerequisites as outlined in the 2017 CRS Coordinators Manual, page 210 - 4 through 6.