



FEMA

NOV 14 2007

Jacquelin Mendez
Manager, Village of Key Biscayne
88 West McIntyre Street
Key Biscayne, Florida 33149

Dear Ms. Mendez:

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 five-year cycle application. I regret to inform you the Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined your community does not have sufficient points to retain a CRS Class 6. Accordingly, the Village of Key Biscayne will retrograde from a Class 6 to a Class 7 in the NFIP CRS. The flood insurance policyholder premium discount will decrease from twenty percent to fifteen percent effective October 1, 2007. The deficiencies noted on the enclosed scoring were communicated to your CRS Coordinator by the Insurance Services Office, Inc.

Even though the CRS Class did retrograde, your community is still recognized for implementing voluntary floodplain management program activities and NFIP policyholders will continue to receive premium discounts as a result of these activities. Please note there are no CRS discounts for Preferred Risk Policies (available for eligible Zones B, C, and X properties); and the discounts in Zones B, C, X, D, AR, and A99 are limited to ten percent in Class 1-6 communities, and five percent in Class 7-9 communities because the rates for these zones already reflect significant premium reductions. It is also important for you to know the CRS discount is applied before the addition of the Federal Policy Fee. If there are no NFIP noncompliance actions with your community, the CRS rating will be automatically renewed annually and a letter will not be sent confirming the CRS Class for your community. This renewal will occur as long as your community continues to implement the activities you certify annually each October. If no additional modifications or new activities are added, your community will not receive another verification visit for five years.

The CRS activities your community has undertaken for a CRS Class 7 rating are commendable. I hope you will consider taking the appropriate actions necessary to regain a higher classification. If you have any questions on the enclosed scoring or need additional information, please contact FEMA Region IV, Mitigation Division, in Atlanta, Georgia by telephone at (770) 220-5428.

Sincerely,

A handwritten signature in black ink, appearing to read "David I. Maurstad".

David I. Maurstad
Assistant Administrator
Mitigation

Enclosure



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Village of Key Biscayne, FL

Verified Class 7

NFIP Number: 120648

Cycle

Date of Verification Visit: April 18, 2006

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 1630 credit points are verified which results in a recommendation that the community be classified as a CRS Class 7. The community has met the Class 7 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. (50 points)

Activity 320 – Map Information Service: Credit is provided for providing inquirers with flood zone information from the community's latest Flood Insurance Rate Map (FIRM), publicizing the service annually and maintaining records. (140 points)

Activity 330 – Outreach Projects: A community brochure is mailed to all properties in the community on an annual basis, and an outreach brochure is mailed annually to all properties in the community's Special Flood Hazard Area (SFHA). The community also provides flood information at the village hall, the building department and the library. (194 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. (83 points)

Activity 360 – Flood Protection Assistance: The community provides technical advice and assistance to interested property owners and annually publicizes the service. (63 points)

Activity 410 – Additional Flood Data: Credit is provided for the State of Florida's cooperating technical partnership agreement with FEMA. (11 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 10 acres in the SFHA as open space. Credit is also provided for open space land that is preserved in a natural state. (52 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing the Florida Building Code. Credit is also provided for a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 3/3. (177 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 elevation reference marks. (121 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, soil and erosion control, and water quality. (203 points)

Activity 510 – Floodplain Management Planning: Based on the updates made to the NFIP Report of Repetitive Losses as of May 31, 2006, the Village of Key Biscayne has 29 repetitive loss properties and is a Category C community for CRS purposes. The present credit is based on an existing plan that must be revised or replaced to meet the current CRS planning criteria. **A revised and adopted existing plan (per current CRS criteria) or a new, adopted Floodplain Management Plan is required to be submitted on or before October 1, 2007.** (159 points)

Activity 540 – Drainage System Maintenance: Portions of the community's drainage system are inspected regularly throughout the year and maintenance is performed as needed by the Village of Key Biscayne Public Works Department. Records are being maintained for both inspections and required maintenance. The community also enforces a regulation prohibiting dumping in the drainage system. (210 points)

Activity 610 – Flood Warning Program: 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. (100 points)

Activity 630 – Dam Safety: All Florida communities currently receive CRS credit for the state's dam safety program. (67 points)

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

CEO Name / Address:

Ms. Jacqueline Mendez
Manager of the Village of Key Biscayne
88 West McIntyre Street
Key Biscayne, Florida 33149

CRS Coordinator Name / Address:

Mr. Tom Christ, P.E.
CRS Coordinator
7650 Corporate Center Drive, Suite 401
Miami, Florida 33126-1220
(305) 514-2479

Date Report Prepared: December 20, 2006

Community : Village of Key Biscayne, FL

NFIP Number : 120646

720 COMMUNITY CREDIT CALCULATIONS (New Application):

CALCULATION SECTION:

Verified Activity Calculations:				Credit
c310	50			50
c320	140			140
c330	194			194
c340				
c350	83			83
c360	63			63
c410	10	x CGA	1.13 =	11
c420	46	x CGA	1.13 =	52
c430	157	x CGA	1.13 =	177
c440	107	x CGA	1.13 =	121
c450	180	x CGA	1.13 =	203
c510	159			159
c520				
c530				
c540	210			210
c610	100			100
c620				
c630	67			67

722 Community Classification Calculation:

cT = total of above	cT =	<u>1630</u>
Community Classification (from Appendix C):	Class =	<u>7</u>

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