

MAY 24 2014



FEMA

Mr. Genaro "Chip" Iglesias
Village Manager, Village of Key Biscayne
88 West McIntyre Street
Key Biscayne, FL 33149

Dear Mr. Iglesias:

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 5-year cycle application. I am pleased to inform you the Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that your community will retain its current rating as a CRS Class 7 community in the NFIP CRS. The floodplain management activities implemented by your community will continue to qualify flood insurance policy holders in your community for a 15 percent discount in the premium costs for NFIP policies issued or renewed in Special Flood Hazard Areas. I am enclosing the field verification report based on your 5-year cycle application for your records. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

Please note that 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 10 percent in CRS Class 1-6 communities and 5 percent in CRS Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If your community remains in compliance with NFIP regulations, 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 each October. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established 5-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's actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, protects property, preserves 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, Janice Mitchell, by telephone at (770) 220 - 5441.

Sincerely,

A handwritten signature in blue ink, appearing to read "David L. Miller".

David L. Miller
Associate Administrator
Federal Insurance and Mitigation Administration

Enclosure

cc: Mariana Dominguez, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Village of Key Biscayne, FL

Verified Class 7

NFIP Number: 120648

Cycle

Date of Verification Visit: May 26, 2011

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 1562 credit points are verified which results in a recommendation that the community remain 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. (45 points)

Activity 320 – Map Information Service: Credit is provided for furnishing 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: An outreach brochure is mailed annually to all properties in the community's Special Flood Hazard Area (SFHA). The community also displays flood information at public buildings. (126 points)

Activity 340 – Hazard Disclosure: Credit is provided for state and community 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. (50 points)

Activity 360 – Flood Protection Assistance: The community provides technical advice and assistance to interested property owners and annually publicizes the service. (59 points)

Activity 410 – Additional Flood Data: Credit is provided for a cooperating technical partnership agreement with FEMA. (11 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving land in the SFHA as open space. (41 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require other higher regulatory standards and state mandated regulatory standards. Credit is also provided for a BCEGS Classification of 3/3 the adoption and implementation of the Florida Building Codes. (205 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. (87 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, freeboard in non-SFHA zones, 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 December 31, 2011, the Village of Key Biscayne has 31 repetitive loss properties and is a Category C community for CRS purposes. All requirements for the 200# cycle have been met. Credit is provided for the adoption and implementation of the Floodplain Management Plan. **Since the Village of Key Biscayne is a Category C community with an approved Floodplain Management Plan, a progress report must be submitted on an annual basis.** (109 points)

Activity 540 – Drainage System Maintenance: A portion of the community's drainage system is 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. Credit is also provided for an ongoing Capital Improvements Program. The community also enforces a regulation prohibiting dumping in the drainage system. (240 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. (165 points)

Activity 630 – Dam Safety: All Florida communities currently receive CRS credit for the state's dam safety program. (71 points)

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

CEO Name / Address:

John C. Gilbert
Village Manager
88 West McIntire Street
Key Biscayne, Florida 33149

CRS Coordinator Name / Address:

Mariana Dominguez-Hardie
CRS Coordinator
88 West McIntire Street
Key Biscayne, Florida 33149
(305) 365-8945

Date Report Prepared: December 28, 2013

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 45	45
c320 140	140
c330 126	126
c340 10	10
c350 50	50
c360 59	59
c410 10 x CGA 1.13 =	11
c420 36 x CGA 1.13 =	41
c430 181 x CGA 1.13 =	205
c440 77 x CGA 1.13 =	87
c450 180 x CGA 1.13 =	203
c510 109	109
c520	
c530	
c540 240	240
c610 165	165
c620	
c630 71	71

722 Community Classification Calculation:

cT = total of above	cT = <u>1562</u>
Community Classification (from Appendix C):	Class = <u>7</u>

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