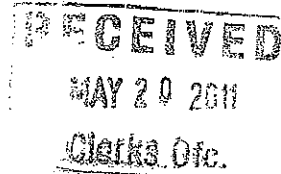




FEMA

MAY 16 2011

The Honorable Ed MacDougall
Mayor of the Town of Cutler Bay
10720 Caribbean Boulevard, Suite 105
Cutler Bay, Florida 33189



Dear Mayor MacDougall:

I want to congratulate your community on its application to the National Flood Insurance Program (NFIP) Community Rating System (CRS). The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has verified that the voluntary actions undertaken by your community exceed the minimum standards of the NFIP and meet the criteria for a CRS Class 6 rating. The floodplain management activities implemented by your community qualify it for a 20 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after May 1, 2011. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage. I am enclosing the field verification report showing the results of your application review for your records.

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 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 five-year cycle or three-year cycle for CRS Class 5 or better communities. 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, Janice Mitchell, by telephone at (770) 220-5441.

Sincerely,

Sandra K. Knight, PhD, PE
Deputy Federal Insurance and
Mitigation Administrator, Mitigation

Enclosure

cc: Rafael G. Casals, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Town of Cutler Bay, FL

Verified Class 6

NFIP Number: 120218

New Application

Date of Verification Visit: June 16, 2010

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 2024 credit points are verified which results in a recommendation that the community be classified as a CRS Class 6. The community has met the Class 6 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 4/4. 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. Elevation Certificates, plans, regulations and other records are maintained in a secure location away from the permit office (66 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: A community brochure is mailed to all properties in the community on an annual basis. An outreach brochure is mailed annually to all properties in the community's Special Flood Hazard Area (SFHA). The community also provides flood information on counters in the permit office and city hall, distributes both a County and Town Hurricane Guide and prints flood information in the phonebook (218 points)

Activity 340 – Hazard Disclosure: Credit is provided for the local real estate agents disclosure of flood hazards to prospective buyers (10 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Miami Dade Library. Credit is also provided for floodplain information displayed on the community's website (48 points)

Activity 360 – Flood Protection Assistance: The community provides technical advice and assistance to interested property owners and annually publicizes the service (62 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 approximately 1,904 acres in the SFHA as open space. Credit is also provided for open space land that is deed restricted and preserved in a natural state (401 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 and other higher regulatory standards and state mandated regulatory standards. Credit is also provided for a BCEGS Classification of 4/4 and for staff education and certification as a floodplain manager (338 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps, overlay maps and parcel records in the day to day management of the floodplain. Credit is also provided for establishing and maintaining a system of benchmarks (107 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, freeboard in non-SFHA zones, soil and erosion control and water quality (125 points)

Activity 510 – Floodplain Management Planning: Based on the updates made to the NFIP Report of Repetitive Losses as of claims on or before August 31, 2009, the Town of Cutler Bay has 25 repetitive loss properties and is a Category C community for CRS purposes. All requirements for a Category C community have been met. Credit is provided for the adoption and implementation of the Floodplain Management Plan. Since the Town of Cutler Bay is a Category C community with an approved Floodplain Management Plan, a progress report must be submitted on an annual basis (102 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 Town of Cutler Bay 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 (85 points)

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