



FEMA

MAY 16 2011

Lyndon L. Bonner
North Miami Beach City Manager
17011 Northeast 19th Avenue
North Miami Beach, Florida 33162-3100

Dear Mr. Bonner:

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that your community will increase to a Class 7 in the National Flood Insurance Program (NFIP) Community Rating System (CRS). The floodplain management activities implemented by your community qualifies it for a 15 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 increase is based on a field verification of your five-year cycle CRS application. 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,

A handwritten signature in black ink that reads "Sandra K. Knight".

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

Enclosure

cc: Craig Southern, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

City of North Miami Beach, FL

Verified Class 7

NFIP Number: 120656

Modification

Date of Verification Visit: April 19, 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 571 credit points are verified for this modification. Along with the 1,010 points previously verified, the community now has a total of 1,581 credit points. This modification results in a recommendation that the community improve from a CRS Class 8 to a CRS Class 7. The community has met the CRS Class 7 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 5/5. 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 Building Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. **Elevation Certificates are also listed on the community's website.** Elevation Certificates, plans, regulations and other records are maintained in a secure location away from the permit office. (77 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 newsletter is mailed to all properties in the community in the fall. A second community newsletter is mailed annually to all properties in the Special Flood Hazard (SFHA) in the spring. The community also provides flood information through displays at public buildings, in the phonebook and through an annual expo. (217 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Miami-Dade County Library. Credit is also provided for floodplain information displayed on the community's website. (89 points)

Activity 360 – Flood Protection Assistance: The community provides technical advice and assistance to interested property owners and annually publicizes the service. (52 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 5 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. (69 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require **freeboard for new and substantial improvement construction, cumulative substantial improvement**, other higher regulatory standards, and state mandated regulatory standards. **Credit is also provided for a BCEGS Classification of 5/5 and for staff education and certification as a floodplain manager.** (219 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using overlay maps and parcel records in the day to day management of the floodplain. (59 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, freeboard in non-SFHA zones, soil and erosion control, and water quality. (141 points)

Activity 510 – Floodplain Management Planning: Based on the updates made to the NFIP Report of Repetitive Losses as of Claims on or before June 30, 2008 the City of North Miami Beach has 10 repetitive loss properties and is a Category C community for CRS purposes. All requirements for the 2010 modification have been met. **Credit is provided for the adoption and implementation of the Floodplain Management Plan. Since the City of North Miami Beach is a Category C community with an approved Floodplain Management Plan, a progress report must be submitted on an annual basis.** (112 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 North Miami Beach 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. (270 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. Credit is also provided for the designation as a Storm Ready Community by the National Weather Service. (65 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:

Kelvin L. Baker
City Manager
17011 NE 19th Avenue, 4th Floor
North Miami Beach, Florida 33162-3100

CRS Coordinator Name / Address:

Craig Southern
Assistant City Planner
17050 NE 19th Avenue
North Miami Beach, Florida 33162-3100
(305) 957-3605

Date Report Prepared: August 5, 2010

Community : City of North Miami Beach, FL NFIP Number : 120656

720m COMMUNITY CREDIT CALCULATIONS (Modification) :

CALCULATION SECTION :

Verified Activity Calculations

	Previous Score		Modified Score		Current Credit		Activity Total
c310	<u>66</u>	c310	<u>77</u>	c310	<u>77</u>		<u>77</u>
c320	<u>140</u>	c320	<u></u>	c320	<u>140</u>		<u>140</u>
c330	<u>7</u>	c330	<u>217</u>	c330	<u>217</u>		<u>217</u>
c340	<u></u>	c340	<u></u>	c340	<u></u>		<u></u>
c350	<u>36</u>	c350	<u>89</u>	c350	<u>89</u>		<u>89</u>
c360	<u>52</u>	c360	<u></u>	c360	<u>52</u>		<u>52</u>
c410	<u></u>	c410	<u></u>	c410	<u></u>	x CGA	= <u></u>
c420	<u>61</u>	c420	<u></u>	c420	<u>61</u>	x CGA	<u>1.13</u> = <u>69</u>
c430	<u>134</u>	c430	<u>194</u>	c430	<u>194</u>	x CGA	<u>1.13</u> = <u>219</u>
c440	<u>52</u>	c440	<u></u>	c440	<u>52</u>	x CGA	<u>1.13</u> = <u>59</u>
c450	<u>125</u>	c450	<u></u>	c450	<u>125</u>	x CGA	<u>1.13</u> = <u>141</u>
c510	<u></u>	c510	<u>112</u>	c510	<u>112</u>		<u>112</u>
c520	<u></u>	c520	<u></u>	c520	<u></u>		<u></u>
c530	<u></u>	c530	<u></u>	c530	<u></u>		<u></u>
c540	<u>270</u>	c540	<u></u>	c540	<u>270</u>		<u>270</u>
c610	<u></u>	c610	<u>65</u>	c610	<u>65</u>		<u>65</u>
c620	<u></u>	c620	<u></u>	c620	<u></u>		<u></u>
c630	<u>67</u>	c630	<u>71</u>	c630	<u>71</u>		<u>71</u>

722 Community Classification Calculation:

cT = total of above

cT = 1581

Community Classification (from Appendix C):

Class = 7

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