



FEMA

OCT 20 2011

Charles S. Coward
Indian Rocks Beach Interim City Manager
1507 Bay Palm Boulevard
Indian Rocks Beach, Florida 34635

Dear Mr. Coward:

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 October 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, appearing to read "Sandra K. Knight".

Sandra K. Knight, PhD, PE
Deputy Associate Administrator
for Mitigation

Enclosure

cc: Danny Taylor, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

City of Indian Rocks Beach, FL

Verified Class 7

NFIP Number: 125117

Cycle

Date of Verification Visit: July 7, 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 1863 credit points are verified which results in a recommendation that the community improve from a CRS Class 8 to a CRS Class 7. The community has met the Class 7 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 4/3. 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. 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. (79 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 through an outreach program strategy (OPS). (315 points)

Activity 340 – Hazard Disclosure: Credit is provided for state 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 Indian Rocks Beach Library. Credit is also provided for floodplain information displayed on the community's website. (92 points)

Activity 360 – Flood Protection Assistance: The community provides technical advice and assistance to interested property owners and annually publicizes the service. (66 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 80 acres in the SFHA as open space. (151 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require natural and beneficial functions, other higher regulatory standards, state mandated regulatory standards, and adoption and enforcement of the Florida Building Code. Credit is also provided for a BCEGS Classification of 4/3 and for staff education and certification as a floodplain manager. (194 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, soil and erosion control, and water quality. (208 points)

Activity 510 – Floodplain Management Planning: Based on the updates made to the NFIP Report of Repetitive Losses as of August 31, 2009, the City of Indian Rocks Beach has 33 repetitive loss properties and is a Category C community for CRS purposes. All requirements for the 2010 cycle have been met. Credit is provided for the adoption and implementation of the Floodplain Management Plan. **Since the City of Indian Rocks Beach is a Category C community with an approved Floodplain Management Plan, a progress report must be submitted on an annual basis.** (97 points)

Activity 540 – Drainage System Maintenance: All of the community's drainage system is inspected regularly throughout the year and maintenance is performed as needed by the Public Services 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. (330 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. (110 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:

Charles S. Coward
City Manager
1507 Bay Palm Boulevard
Indian Rocks Beach, Florida 33785

CRS Coordinator Name / Address:

Danny Taylor
Planning and Zoning Director
1507 Bay Palm Boulevard
Indian Rocks Beach, Florida 33785
(727) 596 - 4753

Community : City of Indian Rocks Beach, FL

NFIP Number : 125117

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:		Credit
c310	<u>79</u>	<u>79</u>
c320	<u>140</u>	<u>140</u>
c330	<u>315</u>	<u>315</u>
c340	<u>10</u>	<u>10</u>
c350	<u>92</u>	<u>92</u>
c360	<u>66</u>	<u>66</u>
c410	<u> </u> x CGA <u> </u> =	<u> </u>
c420	<u>145</u> x CGA <u>1.04</u> =	<u>151</u>
c430	<u>187</u> x CGA <u>1.04</u> =	<u>194</u>
c440	<u> </u> x CGA <u> </u> =	<u> </u>
c450	<u>200</u> x CGA <u>1.04</u> =	<u>208</u>
c510	<u>97</u>	<u>97</u>
c520	<u> </u>	<u> </u>
c530	<u> </u>	<u> </u>
c540	<u>330</u>	<u>330</u>
c610	<u>110</u>	<u>110</u>
c620	<u> </u>	<u> </u>
c630	<u>71</u>	<u>71</u>

722 Community Classification Calculation:

cT = total of above cT = 1863
Community Classification (from Appendix C): Class = 7

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Date Report Prepared: March 22, 2011