

TOWN OF CUTLER BAY

# Community Rating System (CRS)

## Application Summary

### **Cutler Bay Town Council**

Ed MacDougall, Mayor  
Ernie Sochin, Vice Mayor  
Mary Ann Mixon, Councilmember Seat 1  
Sue Ellen Loyzelle, Councilmember Seat 2  
Peggy Bell, Councilmember Seat 3

### **Cutler Bay Town Staff**

Steven J. Alexander, Town Manager  
Rafael G. Casals, Public Works Director  
Julian Perez, Community Development Director  
Esther B. Coulson, Town Clerk  
Mitchell A. Bierman, Town Attorney

### **Kimley-Horn and Associates, Inc. Contact**

Heather Spencer Ph: (954) 535-5100



# CRS RANKINGS FOR COMMUNITIES IN Miami-Dade County

## Credit Points, Classifications, and Premium Reductions

CREDIT POINTS	CLASS	PREMIUM REDUCTION SFHA*	PREMIUM REDUCTION NON-SFHA**
4,500+	1	45%	10%
4,000 – 4,499	2	40%	10%
3,500 – 3,999	3	35%	10%
3,000 – 3,499	4	30%	10%
2,500 – 2,999	5	25%	10%
2,000 – 2,499	6	20%	10%
1,500 – 1,999	7	15%	5%
1,000 – 1,499	8	10%	5%
500 – 999	9	5%	5%
0 – 499	10	0	0

Miami-Dade County .....	5
North Miami.....	5
<b>Cutler Bay .....</b>	<b>6</b>
Miami Lakes .....	6
Miami Gardens .....	6
Aventura .....	7
Bay Harbor Islands .....	7
Hialeah.....	7
Key Biscayne .....	7
Miami .....	7
Miami Beach .....	7
Bal Harbor .....	8
<b>Coral Gables .....</b>	<b>8</b>
Doral .....	8
<b>Homestead .....</b>	<b>8</b>
Miami Shores .....	8
North Miami Beach .....	8
<b>South Miami .....</b>	<b>8</b>
Sunny Isles Beach.....	8
Biscayne Park .....	10
El Portal .....	10
Florida City .....	10
Golden Beach .....	10
Hialeah Gardens .....	10
Indian Creek .....	10
Medley .....	10
Miami Springs .....	10
Opalocka .....	10
<b>Palmetto Bay .....</b>	<b>10</b>
<b>Pinecrest .....</b>	<b>10</b>
Surfside .....	10
Sweetwater .....	10
Virginia Gardens .....	10

## What is the Community Ratings System?

The Community Rating System (CRS) is a program administered by the Federal Emergency Management Agency (FEMA). It provides lower insurance premiums under the National Flood Insurance Program (NFIP). The premium reduction is in the form of a CRS Class, similar to the classification used for fire insurance. A Class 1 provides a 45% premium reduction. A Class 10 provides no reduction.

The CRS Class is based on the floodplain management activities a community implements. Some of these activities may already be implemented by the community, the state or a regional agency such as the South Florida Water Management District. The more activities implemented, the better the CRS class.

### Benefits:

- Money stays in the community instead of being spent on insurance premiums.
- Every time residents pay their insurance premiums, they are reminded that the community is working to protect them from flood losses, even in dry years.
- The activities credited by the CRS provide direct benefits to the community, including:
  - Enhanced public safety,
  - Reduction in damage to property and public infrastructure,
  - Avoidance of economic disruption and losses,
  - Reduction of human suffering, and
  - Protection of the environment.
- Local flood programs are better organized and more formal.
- The community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
- Technical assistance in designing and implementing some activities is available at no charge through FEMA.
- The community will have an added incentive to maintain its flood programs over the years.
- The public information activities will build a knowledgeable community interested in supporting and improving flood protection measures.

### Town of Cutler Bay Community Rating System (CRS) Application Process:

- Town enacts Floodplain Management Ordinance and is accepted into the National Flood Insurance Program (NFIP)
- Town assumes Building Permit and Stormwater Management responsibility from County
- Town hires Kimley-Horn and Associates to assist with its CRS application process
- Town invites FEMA representative to a Community Assistance Visit to review performance under the NFIP
- Town enacts revisions to Floodplain Management Ordinance per FEMA recommendations
- FEMA issues Letter of Good Standing in the NFIP
- Town submits CRS application to FEMA, the Florida Department of Community Affairs, and ISO (FEMA's consultant for CRS review)
- Local ISO representative meets with the Town to review the application
- Local ISO representative meets with the Town to finalize the application
- Since the Town is expected to improve its rating by more than 2 levels (Class 10 to Class 6), application is sent to 2 additional ISO reviewers for confirmation
- Draft letter stating probable Class 6 rating is issued to Town and ISO CRS Scoring Report is forwarded to FEMA for final review FEMA reviews application and concurs with ISO's preliminary Class 6 Rating
- Town is accepted into the Community Rating System - effective May 1, 2011

## CRS Rankings by Percentage within Miami-Dade County

