TOWN OF CUTLER BAY

Community Rating System (CRS)
Application Summary

Cutler Bay Town Council
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Cutler Bay
FLORIDA
ESTABLISHED 2005

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.

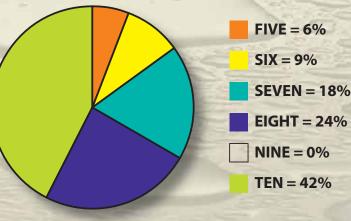## Town of Cutler Bay Community Rating System (CRS) Application Process:

- 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

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

CRS Rankings by Percentage within Miami-Dade County

- **FIVE = 6%**
- **SIX = 9%**
- **SEVEN = 18%**
- **EIGHT = 24%**
- **NINE = 0%**
- **TEN = 42%**