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FEMA



JUN 19 2009

Kassandra Blissett
Manager, Town of Ponce Inlet
4300 South Atlantic Avenue
Ponce Inlet, Florida 32127

Dear Ms. Blissett:

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined Town of Ponce Inlet will increase to a Class 6 in the National Flood Insurance Program (NFIP) Community Rating System (CRS). The floodplain management activities implemented by your community qualifies it for a twenty 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, 2009. This increase is based on a field verification of your five-year cycle CRS application.

Please note Preferred Risk Policies, applicable in Zones B, C, and X, 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. The CRS discount is applied before the addition of the Federal Policy Fee.

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 and property protection and protects the natural functions of floodplains as well as reduces flood insurance premiums.

If you have any questions or need additional information, please contact FEMA Region IV, CRS Coordinator, Robert Durriu, by telephone at (770) 220-5428.

Sincerely,

Deborah S. Ingram
Acting Deputy Assistant Administrator
for Mitigation
Mitigation Directorate

Enclosure
cc: Adrian Marks, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Town of Ponce Inlet, FL

Verified Class 6

NFIP Number: 120312

Cycle

Date of Verification Visit: March 18, 2008

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 2196 credit points are verified which results in a recommendation that the community improve from a class 7 to a CRS Class 6. The community has met the Class 6 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 3/3. 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. (56 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. The community also provides flood information at public buildings. (51 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Town of Ponce Inlet Public Library. Credit is also provided for floodplain information displayed on the community's website. (63 points)

Activity 360 – Flood Protection Assistance: The community provides technical advice and assistance to interested property owners and annually publicizes the service. (53 points)

Activity 410 – Additional Flood Data: Credit is provided for conducting and adopting flood studies for areas not included on the flood insurance rate maps and that exceed minimum mapping standards. (29 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately five acres in the Special Flood Hazard Area (SFHA) as open space. Credit is also provided for open space land that is deed restricted. (95 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require freeboard for new and substantial improvement construction, other higher regulatory standards, and land development criteria, special hazards, state mandated regulatory standards, and for enforcing the Florida Building Code. Credit is also provided for a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 3/3 and for staff education and certification as a floodplain manager. (1042 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. (104 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, freeboard in non-SFHA zones, soil and erosion control, and water quality. (228 points)

Section 502 - Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of September 31, 2007, the Town of Ponce Inlet is now a Category A community for CRS purposes and no further action is required. (No credit points are applicable to this section)

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 Town of Ponce Inlet Public Works Department. Records are being maintained for both inspections and required maintenance. The community also enforces a regulation prohibiting dumping in the drainage system. (268 points)

Activity 630 – Dam Safety: All Florida communities currently receive CRS credit for the state's dam safety program. (67 points)

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

CEO Name / Address:

Kassandra E. Blissett
Manager, Town of Ponce Inlet
4300 South Atlantic Avenue
Ponce Inlet, Florida 32127

CRS Coordinator Name / Address:

Adrian Marks
Building Official
4300 South Atlantic Avenue
Ponce Inlet, Florida 32127
(386) 236-2185

Date Report Prepared: November 13, 2008

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 56	56
c320 140	140
c330 51	51
c340	
c350 63	63
c360 53	53
c410 25 x CGA 1.17 =	29
c420 81 x CGA 1.17 =	95
c430 891 x CGA 1.17 =	1042
c440 89 x CGA 1.17 =	104
c450 195 x CGA 1.17 =	228
c510	
c520	
c530	
c540 268	268
c610	
c620	
c630 67	67

722 Community Classification Calculation:

cT = total of above	cT = <u>2196</u>
Community Classification (from Appendix C):	Class = <u>6</u>

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