



MEMORANDUM

TOWN OF PONCE INLET, PLANNING AND DEVELOPMENT DEPARTMENT

We strive to be professional, caring and fair

Building Division

TO: **Kassandra Blissett, Town Manager**

COPY: Aref Joulani, Director, Planning & Development Department

FROM: Adrian Marks, Chief Building Official

DATE: November 17, 2008

RE: **Insurance Services Office / Community Rating System**

On November 14, 2008 the town received notice from ISO/CRS Specialist Heidi Liles. This notice is a follow-up from the town Verification Visit of March 2008. The results of this preliminary notice indicate the town has moved up from a Class 7 to a Class 6 rating. This means a larger flood insurance discount for flood insurance policies. The chart below indicates the amount of savings. These discounts will automatically be applied when insurance policies are renewed for the next five years. Although the discounts themselves are great, there is much more the town should be proud of with regard to this group effort. The Verification Report indicates the categories and the points achieved by the town. The activities involve many departments and staff members. The Activity Report shows the most points achieved were for Activity 430 – Higher Regulatory Standards. This is due in part because the town has adopted higher standards than the minimum federal requirements. The town has received a total of 2196 Classification Point which is 686 points above the previous point total of 1510 in October 2003. Also under Section 502 – Repetitive Loss the town is now a Class A community. This means all repetitive loss properties have been mitigated. There are no longer any repetitive loss properties within Ponce Inlet.

Table T.1 — Premium Reductions for CRS Credit Points Earned

Community CRS Credit Points	Community 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 Community Rating Classification

Community	Total Points	Classification
Ponce Inlet	2196	6 as of November 14, 2008
South Daytona	1784	7
Daytona Beach Shores	1708	7
Ormond Beach	1657	7
New Smyrna Beach	1587	7
Port Orange	1510	7
Volusia County	1582	7
Daytona Beach	1507	7
Edgewater	1270	8
Holly Hill	776	9
DeBary, Deland, Deltona		Not listed in the CRS program
Palm Coast, Flagler County	1801	7