

October 31, 2016

Mr. Tony Gomillion
County Administrator, Santa Rosa County
6495 Caroline Street
Milton, FL 32583



FEMA

Dear Mr. Gomillion:

The purpose of this letter is to provide you with the results of the National Flood Insurance Program (NFIP) Community Rating System (CRS) field verification findings based on your 3-year cycle application. I am pleased to inform you the Department of Homeland Security, Federal Emergency Management Agency (FEMA), Federal Insurance and Mitigation Administration (FIMA), has determined that your community will retain its current rating as a CRS Class 5 community in the NFIP CRS.

The floodplain management activities implemented by your community will continue to qualify flood insurance policy holders in your community for a 25 percent discount in the premium costs for NFIP policies issued or renewed in Special Flood Hazard Areas. I am enclosing the field verification report based on your 3-year cycle application for your records. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

Please note that 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 10 percent in CRS Class 1–6 communities and 5 percent in CRS Class 7–9 communities. The rates for these zones already reflect significant premium reductions.

If your community remains in compliance with NFIP floodplain management regulations 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 3-year cycle for Class 5 or better communities. FEMA will periodically send the *NFIP/CRS Update* newsletter and other notices to your CRS Coordinator.

I commend you on your community's actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, protects property, preserves 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 that reads "William H. Lesser".

William H. Lesser
CRS Program Coordinator
Federal Insurance and Mitigation Administration

Enclosure

cc: Karen Thornhill, Floodplain Manager



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Santa Rosa County, FL

Verified Class *5

NFIP Number: 120274

Cycle

Date of Verification Visit: October 10, 2015

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 3040 credit points are verified which results in a recommendation that the community remain classified as a CRS Class 5. The community has enough credits to attain a CRS Class 4 however, not all the prerequisites for a CRS Class 4 have been met. Therefore it is recommended the community remain classified as a CRS Class 5. The community has met the Class 5 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 kept for post-FIRM and pre-FIRM buildings. (95 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community furnishing additional FIRM information, information about problems not shown on the FIRM, historical flood information, and natural floodplain functions. The service is publicized annually and records are maintained. (90 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects that include information in public buildings, general outreach projects that include community events and a targeted outreach effort to repetitive loss areas. These projects are disseminated annually. Credit is enhanced by having a Program for Public Information (PPI), and by having the information disseminated by stakeholders outside the local government. (333 points)

Activity 340 – Hazard Disclosure: Credit is also provided for state and community regulations requiring disclosure of flood hazards. (15 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Santa Rosa Library System. Credit is also provided for floodplain information displayed on the community's website. Credit is enhanced by having a PPI. (46 points)

Activity 360 – Flood Protection Assistance: Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. (55 points)

Activity 370 – Flood Insurance Promotion: Credit is provided for assessing the community's current level of flood insurance coverage and assessing shortcomings. (15 points)

Activity 410 – Floodplain Mapping: Credit is provided for conducting and adopting flood studies that exceed minimum mapping standards. Credit is also provided for a cooperating technical partnership agreement with FEMA. (40 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 44 percent of the Special Flood Hazard Area (SFHA) as open space, protecting open space land with deed restrictions, and preserving open space land in a natural state. Credit is also provided for regulations and incentives that minimize development in the SFHA. (863 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that freeboard for new and substantial improvement construction, foundation protection and local drainage protection. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 4/3, state mandated regulatory standards, and regulations administration. (406 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps, overlay maps and parcel records in the day to day management of the floodplain. Credit is also provided for establishing and maintaining a system of benchmarks and maintaining copies of all previous FIRMs and Flood Insurance Study Reports. (164 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, soil and erosion control, and water quality. (285 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of July 31, 2014, Santa Rosa County, FL has 705 repetitive loss properties and is a Category C community for CRS purposes. The community is required to submit either a Repetitive Loss Area Analysis or Floodplain Management Plan. (No credit points are applicable to this section)

Activity 510 – Floodplain Management Planning: Credit is provided for the adoption and implementation of the Santa Rosa County LMS Floodplain Management Plan Annex adopted on February 10, 2011. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2016. (305 points)

Activity 520 – Acquisition and Relocation: Credit is provided for acquiring and relocating 3 buildings from the community's regulatory floodplain. (24 points)

Activity 610 – Flood Warning and Response: 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. Credit is also provided for the designation as a Storm Ready Community by the National Weather Service. (304 points)

Activity 710 – County Growth Adjustment: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Santa Rosa County is 1.15.

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

CEO Name / Address:

Hunter Walker
County Administrator
6495 Caroline Street
Milton, Florida 32583

CRS Coordinator Name / Address:

Karen Thornhill
Floodplain Manager
6051 Old Bagdad Highway, Suite 202
Milton, Florida 32583
(850) 623-1208

Date Report Prepared: April 7, 2016

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 95	95
c320 90	90
c330 333	333
c340 15	15
c350 46	46
c360 55	55
c370 15	15
c410 35 x CGA 1.15 =	40
c420 750 x CGA 1.15 =	863
c430 353 x CGA 1.15 =	406
c440 143 x CGA 1.15 =	164
c450 248 x CGA 1.15 =	285
c510 305	305
c520 24	24
c530	
c540	
c610 304	304
c620	
c630	

Community Classification Calculation:

cT = total of above	cT = <u>3040</u>
Community Classification (from Table 110-1):	Class = <u>*5</u>

*CRS Class 5 applies in lieu of CRS Class 4 due to Class 4 prerequisites not met.

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