



August 1, 2022

Mr. Rafael Casals  
Cutler Bay Town Manager  
10720 Caribbean Boulevard, Suite 105  
Cutler Bay, Florida 33189

Dear Mr. Casals:

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 verification. The field verification report is enclosed for your records.

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that the Town of Cutler Bay will increase to a Class 3 in the NFIP CRS. The floodplain management activities implemented by your community qualify it for a 35 percent discount on flood insurance premiums for most NFIP policies issued or renewed on or after April 1, 2023. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

The CRS rating for your community will automatically be renewed annually as long as there are no NFIP noncompliance actions, so a notification letter will not be sent every year. This annual renewal will take place as long as your community continues to implement the CRS activities you certify in your annual recertification documentation. 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. 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, property protection, and protects 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 Roy McClure at (770) 220-8835.

Sincerely,

A handwritten signature in black ink that reads 'William H. Lesser'. The signature is written in a cursive style.

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

Enclosure

cc: Mr. Alfredo Quintero, CRS Coordinator



COMMUNITY  
RATING  
SYSTEM

VERIFICATION  
REPORT

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**Town of Cutler Bay, FL**

**Verified Class 3**

NFIP Number: 120218

Cycle-Phone Verification

Date of Verification Visit: October 6, 2021

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 3556 credit points are verified which results in a recommendation that the community improve from a CRS Class 4 to a CRS Class 3. The community has met all Class 3 prerequisites. Please see Attachment A, Class 3 prerequisite information at the end of this report. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

**Activity 310 – Construction Certificate Management:** Credit is provided for having written construction certificate management procedures for all new and substantially improved/substantially damaged buildings. (38 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 offering information about problems not shown on the FIRM, and historical flood information. The service is publicized annually and records are maintained. (70 points)

**Activity 330 – Outreach Projects:** Credit is provided for informational outreach projects, general outreach projects, and targeted outreach projects. These projects are disseminated annually. Credit is also provided for having a pre-flood plan for public information. Credit is enhanced by having a Program for Public Information (PPI) and by having the information disseminated by stakeholders outside the local government. A progress report for the PPI must be submitted on an annual basis. (350 points)

**Activity 340 – Hazard Disclosure:** Credit is provided for community and state 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 Miami-Dade County Library. Credit is also provided for floodplain information displayed on the community's website. Credit is enhanced by having a PPI. (98 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. The service is publicized annually and records are maintained. Credit is enhanced by having a PPI. (85 points)

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

**Activity 420 – Open Space Preservation:** Credit is provided for preserving approximately 44 percent of the Special Flood Hazard Area (SFHA) as open space and preserving open space land in a natural state. Credit is also provided for regulations and incentives that minimize development in the SFHA. (791 points)

**Activity 430 – Higher Regulatory Standards:** Credit is provided for enforcing regulations that require freeboard for new construction and substantial improvement, foundation protection, cumulative substantial improvement, lower substantial improvement, protection of critical facilities, enclosure limits and local drainage protection. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS®) Classification and regulations administration. (443 points)

**Activity 440 – Flood Data Maintenance:** Credit is provided for maintaining and using additional map data 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. (215 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for stormwater management and soil and erosion control. Credit is also provided for watershed master planning. (297 points)

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of January 20, 2018, the Town of Cutler Bay, FL has 32 repetitive loss properties and is a Category B community for CRS purposes. All requirements for a Category B community have been met. (No credit points are applicable to this section)

**Activity 510 – Floodplain Management Planning:** Credit is provided for the Town of Cutler Bay FL Flood Mitigation Plan, adopted on November 17, 2021, and for conducting a repetitive loss area analysis. A progress report for each plan must be submitted on an annual basis. (509 points)

**Activity 540 – Drainage System Maintenance:** Credit is provided for the regular inspection and maintenance of the community's natural drainage system, identified problem sites, and storage basins and records are maintained. Credit is provided for implementing an ongoing Capital Improvements Program. The community enforces a regulation prohibiting dumping in the drainage system and annually publicizes the regulation. Credit is enhanced by having a PPI. (400 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. A description of the flood exercise or After Action Report from an actual flood event must be submitted on an annual basis. Warning information and safety measures must be publicized annually. (230 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 Miami-Dade County, FL is 1.08.

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

**CEO Name / Address:**

Rafael Casals  
Town Manager  
10720 Caribbean Boulevard, Suite 105  
Cutler Bay, Florida 33189

**CRS Coordinator Name / Address:**

Alfredo Quintero, Jr.  
Public Works Director  
10720 Caribbean Boulevard, Suite 105  
Cutler Bay, Florida 33189  
(305) 234-4262

Date Report Prepared: March 2, 2022

**720 COMMUNITY CREDIT CALCULATIONS (Cycle-Phone Verification):**

**CALCULATION SECTION :**

Verified Activity Calculations:	Credit
c310      38	38
c320      70	70
c330      350	350
c340      15	15
c350      98	98
c360      85	85
c370      15	15
c410                      x CGA                      =	
c420      732                      x CGA      1.08                      =	791
c430      410                      x CGA      1.08                      =	443
c440      199                      x CGA      1.08                      =	215
c450      275                      x CGA      1.08                      =	297
c510      509	509
c520	
c530	
c540      400	400
c610      230	230
c620	
c630	

**Community Classification Calculation:**

cT = total of above	cT = <u>3556</u>
Community Classification (from Table 110-1):	Class = <u>3</u>

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## ATTACHMENT A

### Class 4 Prerequisites

Cutler Bay, Town of, FL (120218)  
Five Year Cycle conducted October 6, 2021  
Cycle completed March 2, 2022  
Cycle Verification Credit Points = 3556

**Class 4 Prerequisites:** In order for a community to be a Class 3 under the Community Rating System (CRS), the community must meet or exceed the following prerequisites:

- **Demonstrate that it has enough points to warrant the Class.** The Town of Cutler Bay was verified with 3556 points.
- **Have a Building Code Effectiveness Grading Schedule (BCEGS®) classification of 4/4 or better.** The Town of Cutler Bay currently has met the BCEGS classification requirement.
- **Under Activity 430 (Higher Regulatory Standards) receive credit for a minimum of 1-foot of freeboard (FRB) and receive credit for an additional minimum of 700 points under other elements of Activity 430 and Activity 420.** The Town of Cutler Bay has a 1-foot freeboard requirement. After the impact adjustment, Cutler Bay receives 1061 points for FRB (56), CSI (34), LSI (11), PCF (17), ENL (134), BC (78), LDP (50), RA (30), OSP (638), OSI (13).
- **Under activity 450 (Stormwater Management) receive 90 points for meeting all credit criteria for WMP, receive 30 points for managing the runoff for all storms up to and including the 100-year event and have an impact adjustment ratio for Watershed Master Plan (WMP) of 0.5 or greater (rWMP).** Under Activity 450, the Town of Cutler Bay receives 120 points for WMP; 90 points for meeting credit criteria and 30 points for managing runoff. The impact adjustment for the area covered by WMP is 1.00.
- **Under Activity 510 (Floodplain Management Planning) receive at least 50% of the maximum credit for this activity and receive at least 50% of the available points under Steps 2, 5 and 8.** Under Activity 510, the Town of Cutler Bay met the minimum number of points needed to meet the Class 4 requirements and have been awarded 369 points. They also meet the 50% requirement in step 2 (120 points), step 5 (51 points) and step 8 (55 points).
- **Obtain a minimum of 100 points from elements that credit protecting natural floodplain functions.** The Town of Cutler Bay has met this minimum requirement with a total of 107 points which includes NFOS (68), AMD12 (14), LID (15) and ESC (10).
- **Follow life safety measures by obtaining credit under Activity 610 (Flood Warning and Response).** The Town of Cutler Bay receives 230 points under Activity 610.
- **Follow life safety measures by mapping all levees and areas protected by levees, having an inventory of the types of buildings and the critical facilities that would be exposed to flooding should the levee overtop or fail.** The Town of Cutler Bay has no levees.

- Follow life safety measures by having a description of the dam failure threat, including a map of all areas **inundated by a high-hazard-potential dam break, having an inventory of the types of buildings and critical facilities that would be flooded.** The Town of Cutler Bay has no dams.

In summary, the Town of Cutler Bay has met or exceeded all the Class 3 prerequisites as outlined in the 2017 CRS Coordinators Manual and the 2021 Addendum to the 2017 CRS Coordinator's Manual.