



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

City of Palm Coast, FL

Verified Class 4

NFIP Number: 120684

Cycle

Date of Verification Visit: April 28, 2016

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 3061 credit points are verified which results in a recommendation that the community improve from a CRS Class 5 to a CRS Class 4. The community has met the Class 4 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 4/3. All other Class 4 prerequisites have been met as well. Please see Attachment A. Class 4 summary 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 – Elevation Certificates: The Building Division maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (35 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, 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 state provided guides, general outreach projects that include mailings and public events, and targeted outreach projects that include a mailing to residents in the Special Flood Hazard Areas (SFHA). These projects are disseminated annually. Credit is also provided for having a pre-flood plan for public information. (242 points)

Activity 340 – Hazard Disclosure: Credit is provided for community regulations requiring disclosure of flood hazards. (5 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Flagler County Library. Credit is also provided for floodplain information displayed on the community's website. (74 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 420 – Open Space Preservation: Credit is provided for preserving approximately 59 percent of the SFHA as open space, protecting open space land with deed restrictions, and preserving open space land in a natural state. (1073 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require development limitations, freeboard for new and substantial improvement construction, cumulative substantial improvement and local drainage protection. Credit is also provided for the enforcement of building codes, a BCEGS Classification of 4/3, state mandated regulatory standards and regulations administration. (231 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps and parcel records in the day to day management of the floodplain. (143 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, soil and erosion control, and water quality. Credit is also provided for watershed master planning. (264 points)

Section 502 - Repetitive Loss Category: The City of Palm Coast, FL is a Category A community for CRS purposes and no action is required. (No credit points are applicable to this section)

Activity 510 – Floodplain Management Planning: Credit is provided for the adoption and implementation of the Flagler County 2016 Local Mitigation Strategy adopted May 17, 2016. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2021. Credit is also provided for the adoption and implementation of a Natural Floodplains Functions Plan. (333 points)

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. Credit is also provided for listing problem sites that are inspected more frequently, and for implementing an ongoing Capital Improvements Program. The community enforces a regulation prohibiting dumping in the drainage system and annually publicizes the regulation. (277 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. (239 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 Flagler County is 1.07.

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

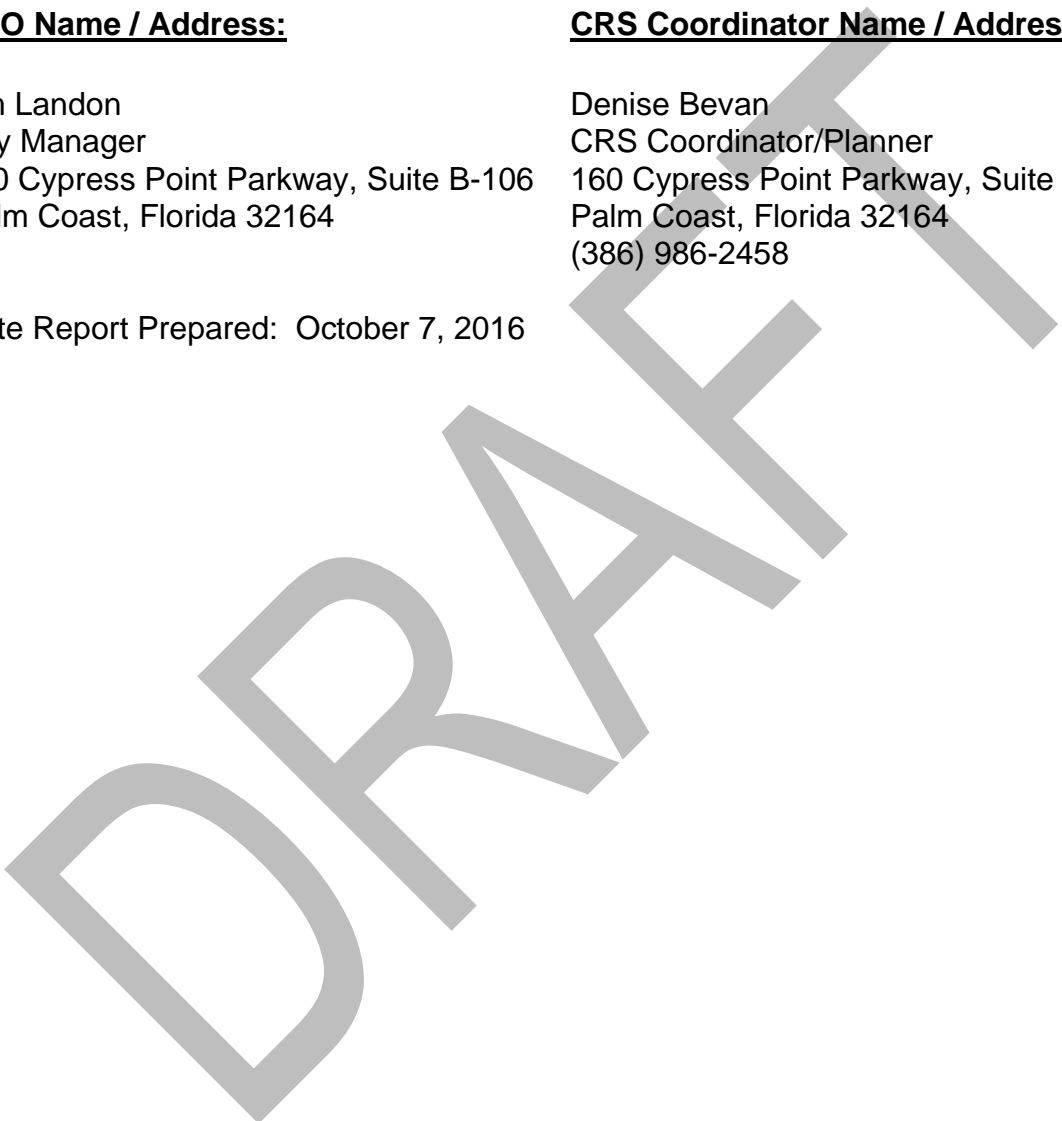
CEO Name / Address:

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CRS Coordinator Name / Address:

Denise Bevan
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(386) 986-2458

Date Report Prepared: October 7, 2016



720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:				Credit
c310	35			35
c320	90			90
c330	242			242
c340	5			5
c350	74			74
c360	55			55
c370				
c410		x CGA	=	
c420	1003	x CGA	1.07 =	1073
c430	216	x CGA	1.07 =	231
c440	134	x CGA	1.07 =	143
c450	247	x CGA	1.07 =	264
c510	333			333
c520				
c530				
c540	277			277
c610	239			239
c620				
c630				

Community Classification Calculation:

cT = total of above	cT = <u>3061</u>
Community Classification (from Table 110-1):	Class = <u>4</u>

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