



September 17, 2020

Mr. Kirk Blouin  
Palm Beach Town Manager  
360 South County Road  
Palm Beach, Florida 33480

Dear Mr. Blouin:

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 5-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 Palm Beach 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 qualify it for a 20 percent discount on flood insurance premiums for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2020. 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 Class 1–6 communities and 5 percent in Class 7–9 communities. The rates for the above-mentioned policies already reflect significant premium reductions.

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 5-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 by telephone at (770) 220-8835.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser". The signature is written in a cursive style with a large, prominent "W" and "L".

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

Enclosure

cc: Wayne Bergman, CRS Coordinator



COMMUNITY  
RATING  
SYSTEM

VERIFICATION  
REPORT

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**Town of Palm Beach, FL**

**Verified Class 6**

NFIP Number: 120220

Cycle

Date of Verification Visit: December 17, 2019

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 2019 credit points are verified which results in a recommendation that the community improve from a CRS 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. (32 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 information about special flood related hazards, 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, general outreach projects, and targeted outreach projects. These projects are disseminated annually. (168 points)

**Activity 340 – Hazard Disclosure:** Credit is provided for state regulations requiring disclosure of flood hazards. (10 points)

**Activity 350 – Flood Protection Information:** Documents relating to floodplain management are available in the reference section of the Palm Beach County Library. Credit is also provided for floodplain information displayed on the community's website. (62 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 34 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. (514 points)

**Activity 430 – Higher Regulatory Standards:** Credit is provided for enforcing regulations that require freeboard for new and substantial improvement construction, foundation protection, and local drainage protection. Credit is also provided for the enforcement of building codes, a BCEGS Classification of 3/3, state mandated regulatory standards, and regulations administration. (245 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 maintaining copies of all previous FIRMs and Flood Insurance Study Reports. (138 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for soil and erosion control, and water quality. (31 points)

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of February 21, 2017, the Town of Palm Beach, FL has 91 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 Palm Beach County Local Mitigation Plan, adopted December 10, 2019. A progress report must be submitted on an annual basis. (293 points)

**Activity 540 – Drainage System Maintenance:** Credit is provided for listing problem sites that are inspected more frequently and for implementing an ongoing Capital Improvements Program. (80 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/Tsunami Ready Community by the National Weather Service. (301 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 Palm Beach County, FL. is 1.03.

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

**CEO Name / Address:**

Kirk Blouin  
Town Manager  
360 South County Road  
Palm Beach, Florida 33480

**CRS Coordinator Name / Address:**

Wayne Bergman  
Assistant Director  
360 South County Road  
Palm Beach, Florida 33480  
(561) 227-6426

Date Report Prepared: May 8, 2020

**720 COMMUNITY CREDIT CALCULATIONS (Cycle):**

**CALCULATION SECTION :**

Verified Activity Calculations:	Credit
c310      32	32
c320      90	90
c330      168	168
c340      10	10
c350      62	62
c360      55	55
c370	
c410                      x CGA                      =	
c420      499                      x CGA      1.03                      =	514
c430      238                      x CGA      1.03                      =	245
c440      134                      x CGA      1.03                      =	138
c450      30                      x CGA      1.03                      =	31
c510      293	293
c520	
c530	
c540      80	80
c610      301	301
c620	
c630	

**Community Classification Calculation:**

cT = total of above	cT = <u>2019</u>
Community Classification (from Table 110-1):	Class = <u>6</u>

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