



September 17, 2020

Ms. Corri Spiegel
Davenport City Administrator
226 West 4th Street
Davenport, Iowa 52801

Dear Ms. Spiegel:

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 City of Davenport will increase to a Class 7 in the National Flood Insurance Program (NFIP) Community Rating System (CRS). The floodplain management activities implemented by your community qualify it for a 15 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 VII Office, CRS Coordinator Todd Tucker by telephone at (816) 283-7515.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser". The signature is written in a cursive, slightly slanted style.

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

Enclosure

cc: Meghan Overton, CRS Coordinator



City of Davenport, IA

Verified Class 7

NFIP Number: 190242

Modification

Date of Verification Visit: October 31, 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. The modified activity elements are shown in bold text within the activity statement.

A total of 65 credit points are verified for this modification. Along with the 1496 points previously verified, the community now has a total of 1561 credit points. This modification results in a recommendation that the community improve from a CRS Class 8 to a CRS Class 7. The following is a summary of our findings based on the submitted modification with the total modified points noted in parenthesis:

Activity 310 – Elevation Certificates: The Community Planning and Economic Development Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (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, and historical flood information. The service is publicized annually and records are maintained. (points)

Activity 330 – Outreach Projects: Credit is provided for informational material that include flood information brochures, general outreach projects that include social media efforts and signage, and priority audience messages that include a mailer to the repetitive loss areas. These projects are disseminated annually. **Credit is also provided for having a pre-flood plan for public information. (250 points)**

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

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

NFIP #:

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 420 – Open Space Preservation: Credit is provided for preserving approximately 17 percent of the Special Flood Hazard Area (SFHA) as open space and protecting open space land with deed restrictions. (points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require development limitations, foundation protection, cumulative substantial improvement, lower substantial improvement, and local drainage protection. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule Classification of 4/4, other higher standards, and regulations administration. (points)

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

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

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of May 31, 2018, the , has 85 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 Scott County Hazard Multi-Jurisdictional Hazard Mitigation Plan, adopted November 21, 2017. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2022. (points)

Activity 520 – Acquisition and Relocation: Credit is provided for acquiring and relocating 135 buildings from the community's regulatory floodplain. (points)

Activity 530 – Flood Protection: Credit is provided for 2 buildings that have been flood proofed, elevated or otherwise modified to protect them from flood damage. (points)

Activity 630 – Dams: Credit is provided for a State Dam Safety Program. (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 Scott County, IA is 1.06.

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NFIP #:

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

CEO Name / Address:

Corri Spiegel
City Administrator
226 West 4th Street
Davenport, Iowa 52801

CRS Coordinator Name / Address:

Meghan Overton
Neighborhood Development Coordinator
226 West 4th Street
Davenport, Iowa 52801
(563) 888-3204

Date Report Prepared: December 28, 2019

720m COMMUNITY CREDIT CALCULATIONS (Modification) :

CALCULATION SECTION :

Verified Activity Calculations

	Previous Score		Modified Score		Current Credit		Activity Total
c310	38	c310		c310	38		38
c320	70	c320		c320	70		70
c330	200	c330	250	c330	250		250
c340	10	c340		c340			10
c350	40	c350		c350			40
c360		c360		c360			
c370		c370	15	c370	15		15
c410		c410		c410		x CGA	=
c420	247	c420		c420	247	x CGA	1.06 = 262
c430	171	c430		c430	171	x CGA	1.06 = 181
c440	115	c440		c440	115	x CGA	1.06 = 122
c450	103	c450		c450	103	x CGA	1.06 = 109
c510	239	c510		c510	239		239
c520	190	c520		c520	190		190
c530	5	c530		c530	5		5
c540		c540		c540			
c610		c610		c610			
c620		c620		c620			
c630	30	c630		c630	30		30

Community Classification Calculation:

cT = total of above

cT = 1561

Community Classification (from Table 110-1):

Class = 7

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