



April 11, 2022

Ms. Alina Hudak  
Miami Beach City Manager  
1700 Convention Center Drive  
Miami Beach, Florida 33139

Dear Ms. Hudak:

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.

I am pleased to inform you that the Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that the City of Miami Beach will retain its current rating as a Class 5 in the NFIP CRS. The floodplain management activities implemented by your community qualify it for a 25 percent discount on flood insurance premiums for most NFIP policies issued or renewed on or after October 1, 2022. 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, slightly slanted style.

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

Enclosure

cc: Mr. Moshen Jarahpour, CRS Coordinator



**City of Miami Beach, FL**

**Verified Class 5**

NFIP Number: 120651

Cycle-Phone Verification

Date of Verification Visit: December 18, 2020

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 2614 credit points are verified which results in a recommendation that the community remain a CRS Class 5. 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:** The Building Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (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 additional FIRM information, information about problems not shown on the FIRM, flood depth data, 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. 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 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 Miami Dade County Library. Credit is also provided for floodplain information displayed on the community's website. (76 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. Credit is also provided for offering advice on financial assistance programs and advisor training at appropriate Emergency Management Institute (EMI) courses. The service is publicized annually and records are maintained. Credit is enhanced by having a PPI. (104 points)

**Activity 370 – Flood Insurance Promotion:** Credit is provided for assessing the community's current level of flood insurance coverage. Credit is provided for the development and implementation of a coverage improvement plan. A progress report must be submitted on an annual basis. The service is publicized annually and records are maintained. Credit for implementing a coverage improvement plan is enhanced by having a PPI. (90 points)

**Activity 420 – Open Space Preservation:** Credit is provided for preserving approximately 20 percent of the Special Flood Hazard Area (SFHA) as open space. (313 points)

**Activity 430 – Higher Regulatory Standards:** Credit is provided for enforcing regulations that require development limitations, freeboard for new construction and substantial improvement, foundation protection, protection of critical facilities, and local drainage protection. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 2/2, other higher standards, and regulations administration. (340 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. (170 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for stormwater management, soil and erosion control, and water quality. (200 points)

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of January 31, 2017, the City of Miami Beach, FL has 74 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 Miami Dade County Local Mitigation Strategy, adopted on September 8, 2020. A progress report must be submitted on an annual basis. (225 points)

**Activity 540 – Drainage System Maintenance:** Credit is provided for the regular inspection and maintenance of the community’s natural drainage system and identified problem sites. 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. (310 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. 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. (298 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, FL is 1.08.

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

**CEO Name / Address:**

Raul J. Aguila  
Interim City Manager  
1700 Convention Center Drive  
Miami Beach, Florida 33139

**CRS Coordinator Name / Address:**

Mohsen Jarahpour  
Floodplain Administrator  
1700 Convention Center Drive  
Miami Beach, Florida 33139  
(305) 673-7610

Date Report Prepared: November 10, 2021

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

**CALCULATION SECTION :**

Verified Activity Calculations:	Credit
c310      38	38
c320      90	90
c330      350	350
c340      10	10
c350      76	76
c360      104	104
c370      90	90
c410                  x CGA                  =	
c420      290      x CGA      1.08      =	313
c430      315      x CGA      1.08      =	340
c440      157      x CGA      1.08      =	170
c450      185      x CGA      1.08      =	200
c510      225	225
c520	
c530	
c540      310	310
c610      298	298
c620	
c630	

**Community Classification Calculation:**

cT = total of above	cT = <u>2614</u>
Community Classification (from Table 110-1):	Class = <u>5</u>

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