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 382 credit points are verified for this modification. Along with the 2468 points previously verified, the community now has a total of 2850 credit points. This modification results in a recommendation that the community improve from a CRS Class 6 to a CRS Class 5. The community has met the Class 5 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 3/3. 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 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 furnishing additional FIRM information. The service is publicized annually and records are maintained. (50 points)

**Activity 330 – Outreach Projects:** Credit is provided for informational outreach projects that include brochures, general outreach projects that include mailers, public service announcements and rack brochures at multiple public locations, and targeted outreach projects that include repetitive loss mailers. 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. (350 points)

**Activity 340 – Hazard Disclosure:** Credit is provided for state regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. **Credit is enhanced by having a PPI.** (22 points)
**Activity 350 – Flood Protection Information:** Documents relating to floodplain management are available in the reference section of the Monroe County Library. Credit is also provided for floodplain information displayed on the community’s website. **Credit is enhanced by having a PPI. (89 points)**

**Activity 360 – Flood Protection Assistance:** Credit is provided for offering one-on-one advice regarding property protection. **Credit is also provided for giving advice on financial assistance. Credit is enhanced by having a PPI. (95 points)**

**Activity 420 – Open Space Preservation:** Credit is provided for preserving approximately 46 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. **(818 points)**

**Activity 430 – Higher Regulatory Standards:** Credit is provided for enforcing freeboard for new and substantial improvement construction, foundation protection, regulations that require enclosure limits, 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. **(258 points)**

**Activity 440 – Flood Data Maintenance:** Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. Credit is also provided for maintaining copies of all previous FIRMs. **(134 points)**

**Activity 450 – Stormwater Management:** The community enforces regulations for stormwater management, soil and erosion control, and water quality. **(181 points)**

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of September 30, 2013, Monroe County, FL has 409 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 Monroe County LMS on November 17, 2015. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2020. **(290 points)**

**Activity 530 – Flood Protection:** Credit is provided for 57 buildings that have been elevated to protect them from flood damage. **(160 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. (365 points)

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

CEO Name / Address: CRS Coordinator Name / Address:

Mayor George Neugent
Commissioner, Monroe County District
500 Whitehead Street
Key West, Florida 33040

Lori Lehr
CRS Coordinator
2798 Overseas Highway
Key West, Florida 33040
(727) 235-3875

Date Report Prepared: April 13, 2017
**Community:** Monroe County, FL  
**NFIP Number:** 125129

## 720 COMMUNITY CREDIT CALCULATIONS  
(Modification):

### CALCULATION SECTION:

Verified Activity Calculations

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### Community Classification Calculation:

\[ cT = \text{total of above} \]

Community Classification (from Table 110-1):

- Class = 5

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Commissioner, Monroe County District  
500 Whitehead Street  
Key West, Florida 33040

### CRS Coordinator Name / Address:

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2798 Overseas Highway  
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AW-720