



August 13, 2025

Mr. David Birchim
St. Augustine City Manager
75 King Street, 4th Floor, Lobby D
St. Augustine, Florida 32084

Dear Mr. Birchim:

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.

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that the City of St. Augustine will increase to a Class 4 in the NFIP CRS. The floodplain management activities implemented by your community qualify it for a 30 percent discount on flood insurance premiums for most NFIP policies issued or renewed on or after April 1, 2026. 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 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 "Shilpa Mulik". The signature is written in a cursive, flowing style.

Shilpa Mulik, CRS Program Manager
Floodplain Management Division
Hazard Mitigation Directorate

Enclosure

cc: Mr. Raymond Deschler, CFM, CRS Coordinator

**Federal Emergency Management Agency (FEMA)
National Flood Insurance Program's (NFIP)
Community Rating System (CRS)**



CRS Cycle Verification Report

Prepared For:
City of St. Augustine, Florida

CID #125145

Report Date: July 25, 2025

Prepared By:
Insurance Services Office, Inc., a subsidiary of Verisk Analytics,
Contractor to the NFIP's Community Rating System

Introduction

The National Flood Insurance Program (NFIP) Community Rating System (CRS) is a national program developed by the Federal Emergency Management Agency (FEMA). The CRS was implemented in 1990 as a voluntary program for recognizing and encouraging community floodplain management activities that exceed minimum NFIP standards. The CRS Program has been developed and maintained in accordance with the 1994 NFIP Reform Act. See Section 1315 of NFIP Act of 1968, as amended by P.L. 103-325, Sec. 541 in 1994.

A community's participation in the CRS allows property owners within the community who purchase NFIP flood insurance to realize a discount on their flood insurance. This discount is based on the classification received following a full verification of all Activities within the program implemented by the community. Discounts range from 5% to 45% and are available to all policyholders within the community. The discounts incentivize communities to maintain existing floodplain management efforts and implement new flood protection activities that help save lives and property when a flood occurs.

The Community Rating System (CRS)

The CRS consists of 104 elements within 19 Activities described in the 2017 CRS Coordinator's Manual and the 2021 Addendum to the CRS Coordinator's Manual. Communities can earn credit through various floodplain management activities that reduce and avoid flood damage to insurable property, strengthen and support the insurance aspects of the NFIP, and foster comprehensive floodplain management. Communities must also meet specific prerequisites to earn higher classifications. The sum of the credit points earned under each Activity, along with the determination of prerequisites met, results in a classification and premium discount for each policyholder in the community. See Table 1 below.

Table 1. CRS Credit Points, Classes, and Premium Discounts		
CRS Credit Points	CRS Class	CRS Discount (Premium Reduction)
4,500+	1	45%
4,000 – 4,499	2	40%
3,500 – 3,999	3	35%
3,000 – 3,499	4	30%
2,500 – 2,999	5	25%
2,000 – 2,499	6	20%
1,500 – 1,999	7	15%
1,000 – 1,499	8	10%
500 – 999	9	5%
0 – 499	10	0

Determining a CRS Classification

A Verisk representative met with the City of St. Augustine, Florida on April 29, 2025, to fully evaluate the program and recommend the community's classification to FEMA for the next 5 years. All credit criteria and credits are assigned and described in the CRS Coordinator's Manual. All required program actions and documentation in the CRS Coordinator's Manual are collected and evaluated by Verisk representatives to produce a new point total, to verify that prerequisites are met, and determine the recommended CRS classification for the community. A final report is then provided to the community to document the evaluation and recommend the community's classification to FEMA. FEMA changes CRS classifications in the Flood Insurance Manual biannually. If FEMA concurs with Verisk's recommendation, the community will receive an official letter from FEMA confirming the classification.

A total of 3221 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 all Class 4 prerequisites. See Appendix A at the end of this report for a review of all class prerequisites. This classification will be effective April 1, 2026.

Annual Requirements

Each year, on May 1, you will be required to recertify your classification and/or submit all required Construction Certificates per the Class 9 prerequisites of the Program. You will be notified 45 days prior to that date with detailed instructions. Please keep your contact information current with us. Based on this verification, the following documentation will be required each year:

Activity 310 – Permit List and Construction Certificates

Activity 320 – Publicity and Records of service (logs)

Activity 430 – Amendment(s) to your Floodplain Development Ordinance(s) that affect CRS credit (if applicable)

Activity 450 – Amendment(s) to your Stormwater Ordinance(s) that affect CRS credit (if applicable)

Activity 502 – Annual Rep Loss outreach letter to all Rep Loss Areas

Activity 510 – Floodplain Management Plan Annual Progress Report

Activity 540 – One inspection and maintenance report for natural drainage system (open channels)

Activity 610 – Annual outreach letter to residents

Activity 610 – After Action Report from annual exercise or actual flooding event

CRS SCORING SUMMARY

Community: City of St. Augustine, Florida

CID: 125145

CRS Activity	Previous Report Date 2019 Verification	Current Report Date 2025 Verification
310 - Elevation Certificates	38	38
320 - Map Information Service	90	90
330 - Outreach Projects	178	200
340 - Hazard Disclosure	0	5
350 - Flood Protection Information	75	94
360 - Flood Protection Assistance	55	12
370 - Flood Insurance Promotion	0	0

	Base x CGA*	Base x CGA*
410 - Floodplain Mapping	0 x 1.25 = 0	0 x 1.31 = 0
420 - Open Space Preservation	1134 x 1.25 = 1418	935 x 1.31 = 1225
430 - Higher Regulatory Standards	142 x 1.25 = 178	171 x 1.31 = 224
440 - Flood Data Maintenance	122 x 1.25 = 153	112 x 1.31 = 147
450 - Stormwater Management	156 x 1.25 = 195	322 x 1.31 = 422

510 - Floodplain Management Planning	165	255
520 - Acquisition and Relocation	0	3
530 - Flood Protection	24	34
540 - Drainage System Maintenance	181	187

610 - Flood Warning Program	275	285
620 - Levees	0	0
630 - Dams	0	0

Total CRS Credit:	3025	3221
Classification:	5	4

** The 400 Series is affected by the County Growth Adjustment (CGA) for a community. The CRS multiplies the base score of Activity by the growth rate (CGA value) to achieve the total Activity score. See Activity 710 in the 2017 CRS Coordinator's Manual for further explanation.*

Understanding the color-coding in this Section:

	Activity score increased from previous verification.
	Element score increased from previous verification.
	Activity score decreased from previous verification.
	Element score decreased from previous verification.



CRS Detailed Scoring & Verification Results

SECTION 230: PROGRAM DATA TABLE	Previous Values (2019)	Current Values (2025)	Explanation
Buildings in the SFHA (bSF):	4457	4563	
Area of Special Flood Hazard Area (aSFHA):	4542	4542	
Area of regulated floodplain (aRF):	4542	4542	
Effective FIRM Date	12/7/2028	12/7/2028	

300 Series: Public Information Activities

ACTIVITY	Previous Credit (2019)	Current Credit (2025)	Verification Detail
310: ELEVATION CERTIFICATES	38	38	
a. Construction certificate management procedures (CCMP) - having written procedures that document how a community collects, reviews, corrects, maintains and makes CCs available to inquirers. <i>[Class 9 prerequisite]</i>	36.00	38.00	
b. Maintaining elevation certificates for post-FIRM buildings (ECPO) - maintaining ECs on buildings built before the date of CRS application but after the initial date of the FIRM			
c. Maintaining elevation certificates for pre-FIRM buildings (ECPR) - maintaining ECs on buildings built before the initial date of the FIRM			
320: MAP INFORMATION	90	90	Maximum score reached for this activity.
a. Basic FIRM information (MI 1) - basic information found on a FIRM that is needed to accurately rate a flood insurance policy	30.00	30.00	
b. Additional FIRM information (MI 2) - providing information that is shown on most FIRMs, such as protected coastal barriers, floodways, or lines demarcating wave action	20.00	20.00	
c. Problems not shown on the FIRM (MI 3) - providing information about flood problems other than those shown on the FIRM	20.00	20.00	
d. Flood depth data (MI 4) - providing information about flood depths		20.00	
e. Special flood-related hazards (MI 5) - providing information about special flood-related hazards, such as erosion, ice jams, or tsunamis			
f. Historical flood information (MI 6) - providing information about past flooding at or near the site in question	20.00	20.00	
g. Natural floodplain functions (MI 7) - providing information about areas that should be protected because of their natural floodplain functions			

ACTIVITY	Previous Credit (2019)	Current Credit (2025)	Verification Detail
330: OUTREACH PROGRAMS	178	200	
a. Outreach projects (OP) - designing and carrying out public outreach projects; credit may be increased if there is a PPI	178.00	200.00	
b. Flood response preparations (FRP) - having a pre-flood plan for public information activities ready for the next flood; may be increased by the PPI multiplier			
c. Program for public information (PPI) - projects that are designed and implemented as part of an overall public information program			
d. Stakeholder delivery (STK) - having information disseminated by people or groups from outside the local government (credit added to OP)			
340: HAZARD DISCLOSURE		5	
a. Disclosure of flood hazard (DFH) - if real estate agents notify potential SFHA buyers about the flood hazard and the flood insurance purchase requirement			
b. Other disclosure requirements (ODR) - each method of flood hazard disclosure required by law		5.00	State Based Credits
c. Real estate agents' brochure (REB) - if real estate agents are providing handouts that advise potential buyers to investigate the flood hazard for a property			
d. Disclosure of other hazards (DOH) - if the notice to prospective buyers includes disclosure of other flood-related hazards, such as erosion, subsidence, or wetlands			
350: FLOOD PROTECTION INFORMATION	75	94	
a. Flood protection library (LIB) - having FEMA publications on flood protection topics housed in the public library	10.00	10.00	
b. Locally pertinent documents (LPD) - having additional references on the community's flood problem or local/state floodplain management programs in the public library	1.00	10.00	
c. Flood protection website (WEB1) - providing flood protection information via the community's website	44.00	44.00	
c. WEB2 - posting real-time gage information on the community website		10.00	
c. WEB3 - posting Elevation Certificates on the community's website	20.00	20.00	
360: FLOOD PROTECTION ASSISTANCE	55	12	Publicity was insufficient
a. Property protection advice (PPA) - providing one-on-one advice about property protection (i.e., retrofitting techniques and drainage improvements)	25.00		No credit awarded due to insufficient publicity.
b. Protection advice provided after a site visit (PPV) - if the property protection advisor makes a site visit before providing the advice	30.00		No credit awarded due to insufficient publicity.
c. Financial assistance advice (FAA) - providing advice on financial assistance programs that may be available		10.00	
d. Advisor training (TNG) - if the person providing the advice has graduated from the EMI courses on retrofitting or grants programs		2.00	

ACTIVITY	Previous Credit (2019)	Current Credit (2025)	Verification Detail
370: FLOOD INSURANCE PROMOTION			Community elected not to pursue credit in this Activity.
a. Flood insurance coverage assessment (FIA) - assessing the community's current level of coverage and identifying shortcomings			
b. Coverage improvement plan (CP) - a plan prepared by a committee that has representation from local insurance agents and lenders			
c. Coverage improvement plan implementation (CPI) - implementing the projects in the Coverage Improvement Plan			
d. Technical assistance (TA) - providing advice about flood insurance			
e. Flood insurance brochure (FIB) - providing flood insurance info with building permits or other direct distribution			
f. Flood insurance meeting (FIM) - community town hall meeting or open house to promote flood insurance			
g. State-required continuing education (SCE) - state requirement for continuing education on flood insurance for insurance agents			

400 Series: Mapping and Regulations

** The ultimate credit for Activities in this Series is affected by the County Growth Adjustment (CGA) for a community. The CRS multiplies the base credit of each Activity by the growth rate (CGA value) to achieve the total Activity score. Only the base credit for each Activity is shown in this Section. The CGA multiplier is added to these base scores on the "Scoring Summary" page.*

ACTIVITY	Previous Credit (2019)	Current Credit (2025)	Verification Detail
410: ADDITIONAL FLOOD DATA			Community elected not to pursue credit in this Activity.
a. New study (NS) - new flood studies that produce base flood elevations or floodways			
b. Leverage (LEV) - points for NS are multiplied by a ratio that reflects how much of the study was financed by non-FEMA funds			
c. State review (SR) - flood studies reviewed and approved by a state or regional agency			
d. Higher study standards (HSS) - if the new study was done to one or more standards that exceed the FEMA mapping criteria			
e. More restrictive floodway standard (FWS) - based on the allowable floodway surcharge used in the study			
f. Floodplain mapping of special flood-related hazards (MAPSH) - if the community maps and regulates coastal erosion or tsunami hazard areas			

ACTIVITY	Previous Credit (2019)	Current Credit (2025)	Verification Detail
420: OPEN SPACE PRESERVATION	1134	935	Maps and OSP were re-calculated to remove duplicates that appeared on last cycle inventory.
a. Open space preservation (OSP) - keeping land vacant through ownership or regulations (a signed statement that land will be free from buildings, fill, or other encroachment to flood flows)	1029.50	826.50	Maps and OSP were re-calculated to remove duplicates that appeared on last cycle inventory.
b. Deed restrictions (DR) - legal restrictions that ensure that parcels credited for OSP will never be developed (language attached to the deed such as buyout properties from FEMA mitigation grant programs)			
c. (1) Natural functions open space (NFOS1) - parcels credited under OSP that are preserved in or restored to their undeveloped natural state.	104.50	108.30	
c. (2) Natural functions open space (NFOS2) - parcels credited under NFOS1 designated in a natural floodplaoon functions plan.			
c. (3) Natural functions open space (NFOS3) - parcels credited under NFOS1 designated as critical habitat for threatened or endangered species.			
c. (4) Natural functions open space (NFOS4) - parcels credited under NFOS1 also in a designated open space corridor.			
d. Special flood-related hazards open space (SHOS) - parcels credited under OSP are subject to one of the special flood-related hazards (e.g., coastal erosion) or if areas of special flood-related hazard are covered by low-density zoning regulations			
e. Coastal erosion open space (CEOS) - if the OSP-credited parcels are subject to coastal erosion			
f. Open space incentives (OSI) - local requirements and incentives that keep flood-prone portions of new development open (e.g., planned unit developments, cluster development, greenway and setback rules, transfers of development rights, etc.)			
g. Low density zoning (LZ) - zoning districts that require lot sizes of 5 acres or larger			
h. Natural shoreline protection (NSP) - programs that protect natural channels and shorelines (setbacks or buffers, programs that restore channels or shorelines to their approximate natural state)			
430: HIGHER REGULATORY STANDARDS	142	171	
a. Development limitations (DL) - prohibiting fill, buildings, and/or outdoor storage of materials (compensatory storage instead of fill, prohibition of hazardous materials)			
b. Freeboard (FRB) - elevation of the lowest floor of the building or to the elevation to which a non-residential building is dry-floodproofed including all utilities, ductwork, and attached garages	28.71	42.14	
c. Foundation protection (FDN) - engineered foundations			
d. Cumulative substantial improvements (CSI) - counting improvements cumulatively			
e. Lower substantial improvements (LSI) - a substantial improvement threshold lower than 50%			

ACTIVITY	Previous Credit (2019)	Current Credit (2025)	Verification Detail
430: HIGHER REGULATORY STANDARDS (Cont.)			
f. Protection of critical facilities (PCF) - protecting facilities that are critical to the community			
g. Enclosure limits (ENL) - limiting enclosures below the base flood elevation			All enclosures below BFE prohibited.
h. Building Code (BC1 and BC2) - adopting and enforcing the International Code Series & BCEGS Rating	68.00	68.00	I-Codes adopted and BCEGS Rating is creditable.
i. Local drainage protection (LDP) - ensuring new buildings are protected from shallow flooding	40.00	40.00	
j. Manufactured home parks (MHP) - removing elevation exemption for manufactured homes placed in existing manufactured home parks			
k. Coastal A zones (CAZ) - enforcing V-zone rules inland from the V-zone boundary			
l. Special flood-related hazards regulations (SHR) - enforcing appropriate construction standards in areas subject to a special flood-related hazard			
m. Tsunami hazard regulations (TSR) - enforcing appropriate construction standards in areas subject to a tsunami			
n. Coastal erosion hazard regulations (CER) - enforcing appropriate construction standards and setbacks in areas subject to significant coastal erosion			
o. Other higher standards (OHS) - other regulations		10.75	
p. State-mandated regulatory standards (SMS) - if a regulatory standard is required by the state			
q. Regulations administration (RA) - having trained staff and administrative procedures that meet specified standards	5.00	10.00	
440: FLOOD DATA MAINTENANCE	122	112	Less maps were submitted than last cycle visit.
a. Additional map data (AMD) - implementing digital or paper systems that improve access, quality, and/or ease of updating flood data within the community	122.00	112.00	Less maps were submitted than last cycle visit.
b. FIRM maintenance (FM) - maintaining copies of <u>all</u> FIRMs that have been issued for the community			
c. Benchmark maintenance (BMM) - a program that maintains benchmarks so surveyors can find them and can depend on them to be accurate			
d. Erosion data maintenance (EDM) - maintaining coastal erosion data			

ACTIVITY	Previous Credit (2019)	Current Credit (2025)	Verification Detail
450: STORMWATER MANAGEMENT	156	322	
a. Stormwater management regulations (SMR) - regulating development on a case-by-case basis to ensure that the peak flow of stormwater runoff from each site will not exceed the pre-development runoff	96.40	117.00	
b. Watershed master plan (WMP) - regulating development according to a watershed management master plan (8 sub-elements)		145.00	
c. Erosion and sedimentation control regulations (ESC) - regulations to minimize erosion from land disturbed due to construction	40.00	40.00	
d. Water quality regulations (WQ) - regulations that improve the quality of stormwater runoff	20.00	20.00	

500 Series: Flood Damage Reduction Activities

ACTIVITY	Previous Credit (2019)	Current Credit (2025)	Verification Detail
501: REPETITIVE LOSS LIST [CLASS 9 PREREQUISITE]			
Category A = 0 RL			
Category B = 1-49 RLs - Describe RL problem, map of RL areas, list of improved properties (AW-501s), annual outreach project to RL properties			
Category C = 50 or more RLs - All of Category B requirements plus a 510 FMP or 510 RLAA	C	C	

510: FLOODPLAIN MANAGEMENT PLANNING	165	255	
a. Floodplain management planning (FMP) - a community-wide floodplain management plan that follows a 10-step planning process (also credits HMAPs)	165.00	255.00	
b. Repetitive loss area analysis (RLAA) - a detailed mitigation plan for a repetitive loss area			
c. (2) Natural floodplain functions plan (NFP1) - adopting plans that protect natural floodplain habitats for the entire SFHA			
c. (3) Natural floodplain functions plan (NFP2) - adopting plans that protect natural floodplain habitats but do not address the entire SFHA			
c. (4) Floodplain species assessment (FSA) – an assessment of all threatened and endangered species everywhere within the community			
c. (5) Floodplain species plan (FSP) - adopting a plan that protects one or more threatened and endangered species within a community			
d. Substantial damage management plan (SDP) - a community plan to prepare for substantial damage estimates and determinations after a flood			

ACTIVITY	Previous Credit (2019)	Current Credit (2025)	Verification Detail
520: ACQUISITION AND RELOCATION		3	
a. Buildings acquired or relocated (bAR) - from the regulatory floodplain		1.00	
b. Buildings on the repetitive loss list (bRL) - that have been acquired or relocated		0.00	
c. Severe repetitive loss properties (bSRL) - that have been acquired or relocated		0.00	
d. Critical facilities (bCF) - that have been acquired or relocated		0.00	
e. Buildings located in the V zone or coastal A zone (bVZ) - that have been acquired or relocated		0.00	
530: FLOOD PROTECTION	24	34	Option 1 chosen, which has a formula that results in 34 points for the 14 structures.
a. Flood protection project technique used (TU_) - retrofitting technique or structural flood control technique	10.00	14.00	
b. Flood protection improvement (FPI) - the difference between the level of flood protection provided before and after the project			
c. Protected buildings (PB) - value of TU is multiplied by the value of FPI for each building and used in the credit calculation			
540: DRAINAGE SYSTEM MAINTENANCE	181	187	
a. Channel debris removal (CDR) - inspecting public and private drainage systems and removing debris as appropriate	116.00	122.00	
b. Problem site maintenance (PSM) - paying special attention to known problem sites, such as those needing more frequent inspections	50.00	50.00	
c. Capital improvement program (CIP) - having a capital improvement program that corrects drainage problems			
d. Stream dumping regulations (SDR) - if the community has and publicizes regulations prohibiting dumping in streams and ditches	15.00	15.00	
e. Storage basin maintenance (SBM) - annually inspecting public and private storage basins and performing the required maintenance			

600 Series: Warning and Response

ACTIVITY	Previous Credit (2019)	Current Credit (2025)	Verification Detail
610: FLOOD WARNING PROGRAM	275	285	
a. Flood threat recognition system (FTR) - a system that predicts flood elevations and arrival times at specific locations within the community	75.00	75.00	
b. Emergency warning dissemination (EWD) - disseminating flood warnings to the public	65.00	65.00	
c. Flood response operations (FRO) - implementation of specific tasks to reduce or prevent threats to health, safety, and property	85.00	85.00	
d. Critical facilities planning (CFP) - coordinating flood warning and response activities with operators of critical facilities	25.00	35.00	
e. StormReady community (SRC) - designation by the National Weather Service as a StormReady community	25.00	25.00	
f. TsunamiReady community (TRC) - designation by the National Weather Service as a TsunamiReady community			
620: LEVEES			
a. Levee maintenance (LM) - if the levee system is maintained and operated according to a written maintenance plan (no credit for levees recognized on the FIRM)			
b. Levee failure threat recognition system (LFR) - having a system to advise the emergency manager when there is a threat of levee's failure or overtopping			
c. Levee failure warning (LFW) - disseminating the warning to the public			
d. Levee failure response operations (LFO) - response actions to be undertaken to reduce or prevent threats to health, safety, and property			
e. Levee failure critical facilities planning (LCF) - coordination of actions with operators of critical facilities			
630: DAMS			
a. State dam safety program (SDS) - credit for the state's program			
b. Dam failure threat recognition system (DFR) - having a system to advise the emergency manager when there is a threat of a dam failure			
c. Dam failure warning (DFW) - disseminating the warning to the public			
d. Dam failure response operations (DFO) - planning and practicing specific tasks to be undertaken to reduce or prevent threats to health, safety, and property			
e. Dam failure critical facilities planning (DCF) - coordination of dam failure warning and response activities with operators of critical facilities			

See CRS Scoring Summary for totals with CGA applied.

APPENDIX A

All CRS Classifications require the community to demonstrate they have met the prerequisites set forth in the 2017 CRS Coordinators Manual and the 2021 Addendum to the CRS Coordinator's Manual for all classifications leading up to and including the one in which the community has the adequate number of points to achieve. The tables below present the prerequisites met for each class and the prerequisites that were not met (if applicable).

Eligible Class: 4

Class Prerequisites

Total Credit: 3221

Prerequisite**	Credit	Met
211.a. Class 9 Prerequisites		
Enough points to warrant the Class (500+)		Yes
Regular Phase of the NFIP for at least one year.		Yes
Pass Community Assistance Visit within previous 12 months		Yes
Activity 310 Elevation Certificates		
Maintain all required floodplain-related construction certificates		Yes
≥ 90% accuracy on construction certificates during annual review		Yes
Credit for construction certificate management procedures (CCMP)	38.00	Yes
If one or more rep loss properties, actions set in Sections 501-504 are met		Yes
All flood insurance policies on community owned properties are maintained		Yes
Coastal Communities		
Community agreed to show any draft LiMWAs on the final FIRM, if applicable.		Yes

211.b. Class 8 Prerequisites		
Enough points to warrant the Class (1,000+)		Yes
Activity 430 Higher Regulatory Standards		
Adopt and enforce 1ft freeboard for all residential buildings in the SFHA		Yes

211.c. Class 6 Prerequisites		
Enough points to warrant the Class (2,000+)		Yes
BCEGS of 5/5 or better		Yes

211.d. Class 4 Prerequisites		
Enough points to warrant the Class (3,000+)		Yes
BCEGS of 4/4 or better		Yes
Activity 430 Higher Regulatory Standards		
1ft Freeboard throughout the SFHA		Yes
≥ 700 pts. in all other 430 elements, including 422.a., f., and g. in 420 Open Space Preservation (after to imp. adj.)	997	Yes
430—Development limitations (DL),	0.00	
430—Freeboard (FRB),	42.14	
430—Cumulative substantial improvements (CSI),	0.00	
430—Lower substantial improvements (LSI),	0.00	

Activity 430 Higher Regulatory Standards – (cont.)		
430—Protection of critical facilities (PCF),	0.00	
430—Enclosure limits (ENL),	0.00	
430—Building codes (BC),	68.00	
430—Local drainage protection (LDP),	40.00	
430—Manufactured home parks (MHP),	0.00	
430—Coastal A Zones (CAZ),	0.00	
430—Special flood-related hazards regulations (SHR),	0.00	
430—Other higher standards (OHS),	10.75	
430—Regulations administration (RA),	10.00	
420—Open space preservation (OSP),	826.50	
420—Open space incentives (OSI),	0.00	
420—Low-density zoning (LZ).	0.00	
Activity 450 Watershed Master Plan (WMP)		
Adopt a Watershed Management Plan		Yes
90 pts. for meeting all WMP prerequisites	90.00	Yes
30 pts. for 452.b.2 (managing all storms up to & including 100-yr. event)	30 pts. for 452.b.2	Yes
rWMP = 0.5 or greater (or show that WMP covers watersheds that comprise at least 50% of its growth)	1.00	Yes
Activity 510 Floodplain Management Plan (FMP)		
Adopt a Floodplain Management Plan		Yes
≥ 50% of the maximum credit under Activity 510 after imp. adj. (≥ 191 pts.)	255.00	Yes
≥ 50% of available pts. in Planning Step 2 (≥ 60 pts.)	90.00	Yes
≥ 50% of available pts. in Planning Step 5 (≥ 26 pts.)	38.00	Yes
≥ 50% of available pts. in Planning Step 8 (≥ 30 pts.)	52.00	Yes
Natural Floodplain Functions		
At least 100 pts. (after impact adjustment) from one or a combination of the following elements:	189	Yes
420 – Natural functions open space (NFOS)	108.30	
420 – Natural shoreline protection (NSP)	0.00	
430 – Prohibition of fill (DL1)	0.00	
440 – Additional map data natural functions layer (AMD12)	14.00	
450 – Managing the volume of stormwater runoff (SMR – DS)	7.00	
450 – Low impact development (LID)	0.00	
450 – Watershed management plan (WMP), Credit point items 3, 5, 6 and 7	0.00	
450 – Erosion and Sediment Control (ESC)	40.00	
450 – Water Quality (WQ)	20.00	
510 – Natural floodplain functions plan (NFP)	0.00	
Life Safety Measures		
610 – obtain some credit under this Activity	285	Yes
620 – meet prerequisite 621.b(2) [map of all areas protected by levees]		N/A
630 – meet prerequisite 631.b(1) [map of all areas flooded by the failure of a high hazard dam and critical facilities that would be flooded.]		N/A

211.e. Class 1 Prerequisites		
Enough points to warrant the Class (4,500+)		No
Pass Community Assistance Visit within previous 12 months		Yes
Activity 370 Promotion of Flood Insurance		
≥ 50% of the buildings in the SFHA covered by a flood insurance policy OR		Yes
≥ 50% of the maximum credit under Activity 370. (≥ 110 pts.)	0	No
"No Adverse Impact" - All Communities		
≥ 150 pts. in 422.e. Open Space Incentives & 432.a. Development Limitations	0	No
Credit for protecting critical facilities, as defined in section 432.f.	0.00	No
Credit in Activity 410 and 430 for all special flood-related hazards identified in community's floodplain management plan.		No
"No Adverse Impact" - Riverine Communities		
rWMP = 0.75 or greater (or show that WMP covers watersheds that comprise at least 75% of its growth)	0.76	Yes
Use future conditions hydrology flood mapping as credited in section 412.d.		No
"No Adverse Impact" - Coastal Communities		
Credit for regulating coastal A Zones under CAZ in section 432.k.	0.00	N/A
Use future conditions hydrology flood mapping as credited in section 412.d., this includes sea level rise.		N/A
Credit in Coastal Erosion Hazards in section 432.n.	0.00	N/A
Section 501 Repetitive Loss List		
≥ 25% of repetitive losses have been mitigated.		No
Must have a multi-hazard mitigation plan approved by FEMA.		Yes
Natural Floodplain Functions		
At least 150 pts. (after impact adjustment) from one or a combination of the following elements:	189	Yes
420 – Natural functions open space (NFOS)	108.30	
420 – Natural shoreline protection (NSP)	0.00	
430 – Prohibition of fill (DL1)	0.00	
440 – Additional map data natural functions layer (AMD12)	14.00	
450 – Managing the volume of stormwater runoff (SMR – DS)	7.00	
450 – Low impact development (LID)	0.00	
450 – Watershed management plan (WMP), Credit point items 3, 5, 6 and 7	0.00	
450 – Erosion and Sediment Control (ESC)	40.00	
450 – Water Quality (WQ)	20.00	
510 – Natural floodplain functions plan (NFP)	0.00	
Life Safety Measures		
620 – obtain some credit under elements in this Activity	0	N/A
630 – obtain some credit under all elements in this Activity (excluding SDS)	0	N/A

** The community may propose alternative approaches to these prerequisites that are more appropriate for local conditions.