



FEMA

October 31, 2016

Mr. Howard Kunik  
City Manager, City of Punta Gorda  
326 West Marion Avenue  
Punta Gorda, FL 33950

Dear Mr. Kunik:

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), Federal Insurance and Mitigation Administration (FIMA), has determined that your community will increase to a Class 5 in the National Flood Insurance Program (NFIP) Community Rating System (CRS).

The floodplain management activities implemented by your community qualifies it for a 25 percent discount of the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2016. This increase in CRS class is based on a field verification of your 3-year cycle CRS application. I am enclosing the field verification report showing the results of your application review for your records.

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 CRS Class 1–6 communities and 5 percent in CRS Class 7–9 communities. The rates for these zones already reflect significant premium reductions.

If your community does not change its floodplain management practices, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify each October. 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 for Class 5 or better communities. FEMA will periodically send the *NFIP/CRS Update* newsletter and other notices to your CRS Coordinator.

I commend you on your community's actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, protects property, preserves 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, Janice Mitchell, by telephone at (770) 220 - 5441.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser".

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

Enclosure

cc: John Smith, CRS Coordinator



COMMUNITY  
RATING  
SYSTEM

VERIFICATION  
REPORT

---

**City of Punta Gorda, FL**

**Verified Class 5**

NFIP Number: 120062

Cycle

Date of Verification Visit: October 27, 2015

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 2759 credit points are verified which 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 2/2. 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. (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, and historical flood information. The service is publicized annually and records are maintained. (70 points)

**Activity 330 – Outreach Projects:** Credit is provided for informational outreach projects that include brochures, general outreach projects that include phonebook, Public Service Announcements, street signage, decals in English/Spanish, and targeted outreach projects that include a letter to Repetitive Loss Areas. These projects are disseminated annually. Credit is also provided for having a pre-flood plan for public information. (234 points)

**Activity 340 – Hazard Disclosure:** Credit is provided for real estate agents providing a brochure advising prospective buyers about insurance and checking property flood hazards. (8 points)

**Activity 350 – Flood Protection Information:** Documents relating to floodplain management are available in the reference section of the Charlotte County Library. Credit is also provided for floodplain information displayed on the community's website. (88 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 53 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 and protect natural shorelines and channels. (1030 points)

**Activity 430 – Higher Regulatory Standards:** Credit is provided for enforcing regulations that require freeboard for new and substantial improvement construction, foundation protection, cumulative substantial improvement, and local drainage protection. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 3/3, state mandated regulatory standards, and regulations administration. (167 points)

**Activity 440 – Flood Data Maintenance:** Credit is provided for maintaining and using digitized maps and parcel records 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. (139 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for stormwater management, soil and erosion control, and water quality. (152 points)

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of October, 2015, the City of Punta Gorda has 9 repetitive loss properties and is a Category B community for CRS purposes. All requirements for a Category B community have been met. (No credit points are applicable to this section)

**Activity 510 – Floodplain Management Planning:** Credit is provided for the adoption and implementation of the Charlotte County/City of Punta Gorda LMS adopted on July 8, 2015. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2020. (207 points)

**Activity 520 – Acquisition and Relocation:** Credit is provided for acquiring and relocating 4 buildings from the community's regulatory floodplain. (30 points)

**Activity 540 – Drainage System Maintenance:** A portion of the community's drainage system is inspected regularly throughout the year and maintenance is performed as needed. Credit is also provided for implementing an ongoing Capital Improvements Program. The community enforces a regulation prohibiting dumping in the drainage system, and annually publicizes the regulation and has appropriate signs posted. (263 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. (278 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 Charlotte County is 1.04.

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

**CEO Name / Address:**

Howard Kunik  
City Manager  
326 West Marion Avenue  
Punta Gorda, Florida 33950

**CRS Coordinator Name / Address:**

John Smith  
Chief Building Inspector  
326 West Marion Avenue  
Punta Gorda, Florida 33950  
(941) 575-3380

Date Report Prepared: January 27, 2016

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

**CALCULATION SECTION :**

Verified Activity Calculations:				Credit
c310	38			38
c320	70			70
c330	234			234
c340	8			8
c350	88			88
c360	55			55
c370				
c410		x CGA	=	
c420	990	x CGA	1.04 =	1030
c430	161	x CGA	1.04 =	167
c440	134	x CGA	1.04 =	139
c450	146	x CGA	1.04 =	152
c510	207			207
c520	30			30
c530				
c540	263			263
c610	278			278
c620				
c630				

**Community Classification Calculation:**

cT = total of above	cT = <u>2759</u>
Community Classification (from Table 110-1):	Class = <u>5</u>

**CEO Name/Address:**

Howard Kunik  
 City Manager  
 326 West Marion Avenue  
 Punta Gorda, Florida 33950

**CRS Coordinator Name/Address:**

John Smith  
 Chief Building Inspector  
 326 West Marion Avenue  
 Punta Gorda, Florida 33950  
 (941) 575-3380

Date Report Prepared: January 27, 2016