

South Florida Water Management District

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**Community Rating System
Flood Credit Program Assistance
Assessment**

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Introduction

The South Florida Water Management District's (SFWMD) service area includes all of Broward, Miami-Dade, Lee, Monroe, Collier, Glades, Hendry, St. Lucie, Martin, and Palm Beach Counties and parts of Charlotte, Highlands, Okeechobee, Orange, Osceola, and Polk Counties. The area has a population base of more than six million residents based on the 2000 Census. This geographic region covers 17,930 square miles and includes vast areas of agricultural lands, water conservation areas, and areas of enormous urban growth and development. The service area is one of the most densely populated areas of the state, and development will continue to expand, causing increased demands for adequate flood protection and floodplain management.

Local governments have the primary responsibility for determining and regulating land uses in floodplains and flood prone areas and play an important role in the emergency management arena. SFWMD complements local efforts by implementing regional programs for flood protection and floodplain management through the regulation of new development via the state's Environmental Resource Permitting (ERP) program. The ERP is administered by SFWMD's Department of Environmental Resource Regulation, whose mission is to manage and protect the region's water resources. Their main objective is to provide a balance by integrating responsible development with the goals of natural enhancement and protection.

In June 2004, as part of ongoing efforts to provide flood protection and floodplain management assistance to local governments, SFWMD initiated the Flood Credit Assistance Program. The intent of the program is to provide communities within SFWMD with appropriate data for credits for Community Rating System (CRS) activities that SFWMD implements. The CRS, described in *Overview* section below, is a federally sponsored program that encourages local governments to enhance flood protection for their citizens.

As part of the 2004 effort, SFWMD completed an overview of the CRS and a review of local government participation in Lee, Collier, Glades, and Hendry counties; and the portions of Okeechobee and Charlotte counties within District boundaries. The review also included the municipalities of Cape Coral, Sanibel, Punta Gorda, Naples, Fort Myers, Marco Island, and the Town of Fort Myers Beach. The assessment revealed that SFWMD could provide appropriate data and documentation on a number of activities for which local governments could receive CRS credit. SFWMD proceeded to provide such data to both Hendry and Okeechobee counties through a consultant.

The following assessment is intended to provide SFWMD with a general evaluation of the needs and resource availability for implementation of the Flood Credit Assistance Program for CRS crediting on a Districtwide basis. The assessment also provides a specific determination of the extent, type, target and resource requirements

for providing such assistance to each of the local governments within SFWMD that have not been previously assessed.

Overview

The Community Rating System

Communities that regulate new development in their floodplains are able to join the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP), which provides federally-backed flood insurance for properties in participating communities. In Florida, there are over 2 million policies in force, more 40% of the nearly 5 million policies in effect nationwide.

The Community Rating System (CRS), a part of the NFIP, is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. For CRS participating communities, flood insurance premium rates are discounted in increments of 5%; i.e., a Class 1 community would receive a 45% premium discount, while a Class 9 community would receive a 5% discount (a Class 10 is not participating in the CRS and receives no discount). The CRS classes for local communities are based on 18 creditable activities, organized under four categories: (i) Public Information, (ii) Mapping and Regulations, (iii) Flood Damage Reduction, and (iv) Flood Preparedness.

A community's classification is thus based on the number of credits it receives for its floodplain management activities. The 5% insurance rate reduction is awarded every time 500 credits are accumulated. The goals of the CRS are to reduce flood losses, facilitate accurate insurance rating, and promote the awareness of flood insurance.

To participate in the CRS a community must have been in the regular phase of the NFIP for at least one year, and the FEMA regional office must confirm in writing that the community is in full compliance with the minimum requirements of the NFIP. No fee is charged for a community to apply for participation in the CRS. The only costs the community incurs are those of implementing creditable floodplain management activities and the staff time needed to prepare the CRS Application.

Each year the community must recertify that it is continuing to perform the activities that are being credited by the CRS. In addition, the community must periodically verify its program. The verifications are performed on a cyclical basis and involve a verification visit from a CRS specialist. The CRS specialists are employees of the Insurance Services Office (ISO) which is an independent company annually contracted to perform this service through the federal government.

SFWMD is now able to assist local governments through their flood credit assistance program in two ways. First, the program provides communities within the District appropriate data for what are termed "uniform minimum credits" for CRS activities

that the SFWMD implements. “Uniform minimum credits” are automatically awarded to participating communities for activities that a state or regional agency (e.g. SFWMD) is implementing on behalf of the communities it serves. For example, all communities within SFWMD’s jurisdiction automatically receive credits for the stormwater management regulations that SFWMD implements. Yvette Bonilla, SFWMD Regulatory Coordinator within the Department of Environmental Resource Regulation, provides the annual certification letter to ISO verifying the uniform credits available from SFWMD.

Second, SFWMD can provide credits on a community-by-community basis for specific assistance provided to that community. Some examples of this type of assistance include providing outreach documents, library materials, or Geographic Information Systems (GIS) maps of special flood hazard areas.

Participating CRS Communities

There are currently 217 communities in Florida that are eligible to participate in the CRS program, representing more than 20% of the over 1038 communities participating nationwide. Within SFWMD, there are currently 92 eligible communities, or more than 40% of all participating communities in Florida. All counties within SFWMD, with the exception of Glades County, are currently participating in the Community Rating System.

Community Rating System Activities

A community may apply for credit for eighteen separate floodplain management activities categorized under public information (300 series), mapping and regulations (400 series), flood damage reduction (500 series), or flood preparedness (600 series). For regulatory activities in the 400 series there is a special adjustment to reflect the community’s average growth rate. This community growth rate (Activity 710) is applied by multiplying the number of credits by the average growth rate. The growth rate adjustment is an added incentive for growing communities to more carefully regulate new development in the floodplain.

A description of each activity, excerpted from the CRS Coordinators manual, is listed below. In addition, an evaluation of the type of assistance that SFWMD can provide is listed below each activity. The activities are grouped under each of the four major categories of public information, mapping and regulations, flood damage reduction, and flood preparedness.

Public Information

The Community Rating System (CRS) will credit those local activities that advise people about the flood hazard, flood insurance and flood protection measures. The

activities can be directed toward floodplain residents, property owners, insurance agents, real estate agents, or other segments of the local populace.

One activity, 310 (Elevation Certificates), is mandatory for CRS classification. Establishing whether a building is insurable is key to CRS public information activities.

310 Elevation Certificates (162 credits) – Credit is provided if the community maintains FEMA elevation certificates for new and substantially improved construction. To participate in the CRS, a community must maintain completed FEMA elevation certificates on all buildings constructed, substantially improved, or placed in the SFHA after its initial date of application for the CRS. The community must agree to use the certificate and make copies available to any inquirer. All discussions about elevation certificates also apply to FEMA's floodproofing certificate and the residential basement floodproofing certificate.

Credits are available to communities that maintain any or all of the following:

- elevation certificates on buildings built before the date of entry to the CRS but after the initial date of the Flood Insurance Rate Map (FIRM) (56 pts)
- elevation certificates on buildings built before the initial date of the FIRM (15 pts)
- elevation certificates in computer format (15 pts)
- maintaining elevation certificates on a Web site (20pts)

Evaluation: Maintaining elevation certificates is exclusively a local government duty. All participating communities are currently receiving the minimum of 56 credits for maintaining certificates since the date of entry to the CRS. Additional credits are available for maintaining certificates for both pre- and post-Flood Insurance Rate Map (FIRM) buildings, for maintaining the certificates in computer format, and providing access to this data on a Web site.

This activity is a local government responsibility for which SFWMD has no jurisdiction. Direct assistance is not possible; however SFWMD can encourage maximum participation for this activity by local governments.

320 Map Information (140 credits) – Credit is awarded or applied for providing inquirers with information from the community's Flood Insurance Rate Map (FIRM), including whether a property is in a Special Flood Hazard Area (SFHA), which zone, and its base flood elevation. Credit depends on publicizing this service and advising inquirers about the flood insurance purchase requirement.

Evaluation: As of 2004, only the Town of South Palm Beach and the Village of Wellington were not receiving credit for this activity. All other participating communities in SFWMD are receiving full credits for this activity. This activity is

another local government responsibility for which SFWMD has no jurisdiction. Direct assistance is likely not possible; however SFWMD can contact the Town of South Palm Beach and the Village of Wellington to assess the possibility of assistance for these two communities.

330 Outreach Projects (315 credits) – Credit is provided for advising people of the flood hazard, the availability of flood insurance, and or flood protection methods. This activity credits public information projects that reach out to people, rather than as a service to respond to inquiries. Communities may do one or more of four types of projects to receive credit. These include:

- Sending written flood protection information to all properties in the community through a newsletter, utility bill, telephone book, or other document that is sent to all properties. (60 credits)
- Sending notices directly to properties in floodprone areas. (130 credits)
- Conduct other outreach projects, such as a “flood awareness week,” or flyers inserted in local newspapers, that will reach some of the population (60 credits).
- Conduct projects pursuant to a locally prepared public information program strategy. (125 credits as an alternative to project 3)

Many specific examples of prospective projects are included in the CRS Coordinators Manual.

Evaluation: This is an activity that SFWMD could likely provide valuable assistance, as follows:

1. A master flood protection information packet can be developed and provided to communities. SFWMD already has a flood protection and assistance brochure that can be modified to meet the requirements of the CRS. SFWMD can also tailor the information to a particular community and even submit it to the local telephone book publisher directly for credits.
2. Through GIS and/or property tax records it may be possible to identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to the local government. Again, once a master information packet has been developed it should be relatively simple to modify it for a particular community’s needs.
3. Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.
4. Activities would be similar to previously described but could be tied to the local public information strategy.

340 Hazard Disclosure (81-101 credits) – Credit is provided if real estate agents advise prospective property purchasers of the flood hazard. Credits are provided as follows:

- Disclosure of the Flood Hazard (DFH) 46 points are provided if real estate agents notify those interested in purchasing properties located in the Special -- Flood Hazard Area (SFHA) about the flood hazard and the flood insurance purchase requirement.

An additional 20 points are provided if there is a State law requiring real estate agents to ensure that potential purchasers of properties in the SFHA are notified of the flood hazard.

- Other Disclosure Requirements (ODR) 15 points are provided for each other disclosure method required by law.
- Real Estate Agents' Brochure (REB) 10 points are provided if real estate agents are providing brochures or handouts that advise potential buyers to investigate the flood hazard for a property.
- Disclosure of Other Hazards (DOH) 10 points are provided if the notification to prospective buyers includes disclosure of other flood-related hazards, such as erosion, subsidence, or wetlands.

Evaluation: Only seven of the participating communities are currently receiving any credits, with the Miami-Dade County being the most successful (46 credits). This is a difficult activity for local governments to either require of real estate agents, or to enforce without a specific ordinance mandating such a requirement. In addition, the state Florida does not have a law that requires real estate agents to disclose the flood hazard. SFWMD can encourage participation in this activity by all communities, but since it is both a local government legislative and enforcement issue, the District is not likely to be able provide any direct assistance.

350 Flood Protection Information (66 credits) – Credit is provided for advising people of the flood hazard, the availability of flood insurance, and or flood protection methods. Credit is provided if the local library maintains documents about flood insurance, flood protection, floodplain management, and natural and beneficial functions of floodplains (25 credits), as well as an additional 5 credits if documents are keyed to local conditions or conditions in the state. Finally, up to 36 points are provided for including flood protection information or links to such information on the community's website.

Evaluation: All SFWMD communities with the exception of Lake Park, Palm Beach Gardens, Palm Beach Shores, and the Village of Wellington are receiving some credit for this activity, but none are receiving full credit (range of 3 to 30 credits). The SFWMD library or outreach center could keep the applicable documents on hand and make the availability of these documents known to communities not having library credits. SFWMD staff personnel or contractors could also provide the appropriate

documents directly to the community library, thus ensuring that credit was obtained for the activity. Another option would be to simply advise libraries as to where they can obtain the relevant documents.

SFWMD's information resources personnel could provide technical assistance to local governments interested in providing web-based information and obtaining the associated CRS credits. If SFWMD should choose to maintain the flood protection information on their Web site and make a direct link available to local governments then SFWMD could qualify that assistance as a uniform credit.

360 Flood Protection Assistance (71 credits) – Credit is provided if a community provides technical advice to interested property owners and publicizes the services available. Under this activity, a qualified person must be willing and able to Provide site-specific flood data (10 pts), provide names of contractors (3 pts) and information for selecting a contractor (4 pts), make site visits (35 pts), provide advice on retrofitting techniques (14 pts), and providing training (5 pts).

The 5 pts for training qualifies if the person providing the advice and assistance on retrofitting techniques has graduated from the Retrofitting Floodprone Residential Buildings course at the Emergency Management Institute, OR if the person providing the advice and assistance on retrofitting techniques has successfully completed FEMA's retrofitting home study course (IS-279), or an equivalent field-deployed course that includes a final exam that is a prerequisite to graduation.

Evaluation: Thirty-one of the participating communities are receiving credits for this activity. It was determined from telephone interviews with the CRS Coordinators some of these communities that only approximately five to ten assistance calls come from citizens requesting flood protection assistance. SFWMD has qualified engineers who could provide this technical assistance service to those communities not currently receiving credit. They could also provide site-specific flood data based on information collected by SFWMD. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities.

Mapping and Regulations

The CRS provides credit to communities that enact and enforce regulations that exceed the National Flood Insurance Program's (NFIP) minimum standards so that more flood protection is provided for new development. The activities in this series affect only certain portions of the community and, in some cases, only portions of the floodplain.

410 Additional Flood Data (1373 credits) – Credit is provided for developing floodplain maps and flood data in areas where FEMA did not provide such data. The

new areas mapped must also be managed and mapped to higher standards than the minimum NFIP standards. The elements of this activity include:

- Regulatory flood elevation: up to 250 credits are provided for developing new flood elevations
- Additional data standards: up to 165 credits are provided if the community's new study included a floodway or V-zone
- More restrictive floodway: up to 200 credits are provided based on allowable floodway surcharge
- Non-FEMA share: up to 200 credits are provided if other than FEMA pays for the Flood Insurance Study
- Additional flood data for special hazards: up to 50 credits are provided if the community maps and regulates special flood-related hazards
- Cooperating Technical Partner (CTP): up to 143 points are provided if the community or regional agency has signed a qualifying CTP agreement with FEMA

Evaluation: This category, providing credits worth nearly 3 class changes, is a great opportunity for local governments, though only 7 participants are receiving any credits. SFWMD may be able to provide credits to those communities where SFWMD developed flood data that were not paid for by FEMA. In addition, since SFWMD has signed a CTP agreement with FEMA, uniform credits to communities may be available.

The Insurance Services Office is currently evaluating the CTP process for uniform credit development. They understand that SFWMD is a CTP but they are unsure how to credit their activities. SFWMD should coordinate with FEMA to ensure that communities are credited appropriately for the District's CTP participation.

420 Open Space Preservation (900 credits) – Credit is provided for having floodprone property that is preserved as publicly owned or controlled open space. This activity recognizes wetlands, beaches, and other critical floodplain areas preserved from development. Additional credit is given for parcels of open space that are protected by deed restrictions or that have been preserved in or restored to their natural states, and maintained as open space. The open space credit is doubled within areas of special hazards. The four specific elements in this activity include:

- Preserved open space: up to 725 credits are provided for keeping vacant floodplains open.
- Deed restriction: up to 75 credits are provided if the deeds for parcels preserved as open space have restrictions that prevent future owners from developing them.
- Natural and beneficial functions: up to 100 credits are provided if the lands preserved as open space are in an undeveloped natural state, have

been restored to a natural state, or protect natural and beneficial floodplain functions.

- Special hazard areas preserved as open space: up to 375 credits are provided if the open space is also in an area subject to special flood-related hazards.

Evaluation: This is a credit area for which SFWMD can directly participate. SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in all of the counties within its jurisdiction that would qualify as open space.

Most of these lands within the regulatory floodplain should qualify for open space credit, providing there are no buildings on them within the floodplain. These areas would also likely qualify for natural and beneficial functions credit as they are typically not only in a natural state but will be preserved in or restored to that state. Deed restriction credits may or may not be available as most District deeds do not contain specific restrictions.

Lastly, some District lands that are subject to special flood-related hazards may qualify for those additional credits. Credit documentation can be provided in the form of a letter from SFWMD to the local government, a copy of a map showing the protected area, with a copy sent to the Insurance Services Office (ISO).

430 Higher Regulatory Standards (2720 credits) – Credit is provided for regulations that require that new development be provided more protection than that of the NFIPs minimum requirements. Higher regulatory standards include freeboard, foundation protection, more stringent building improvement rules, protection of critical facilities, preservation of floodplain storage, protecting the natural and beneficial functions of floodplains, limiting building enclosures below the flood level, mapping and regulating areas subject to special flood hazards, and low density zoning.

Evaluation: This is a complex activity that relates to local building codes, and development ordinances and regulations. Existing SFWMD rules for protection of floodplain storage capacity and natural and beneficial functions regulations may qualify for credits. However, they would only qualify if the local government has similar rules for development that it regulates.

Areas in which special development criteria exist, such as those adjacent to Outstanding Florida Waters (OFW), may also receive credit.

430LD Land Development Criteria (700 credits) – This activity has two elements that provide up to 700 points for managing the development of land in ways that minimize construction of buildings in the floodplain.

- Up to 100 points for regulations that require or encourage appropriate uses in the floodplain and/or discourage construction of buildings in floodprone areas. Additional credit is provided under Activity 420 (Open Space Preservation) as open space is set aside through the regulations credited here.
- Up to 600 points are provided for low-density zoning. Low density is considered a minimum of 1 acre per building or unit. Maximum credit is provided for a 10-acre or larger minimum lot size. The credit points are calculated by multiplying the minimum lot size by 60. Credit is provided for up to three different zoning densities.

Evaluation: Land development and zoning regulations are a local government responsibility for which SFWMD has no jurisdiction; consequently there is no direct assistance that can be provided. However, SFWMD indirectly assists local governments during Comprehensive Plan and Development if Regional Significance reviews made by District planning staff. It is during these reviews that the District has the opportunity to encourage development outside of the regulatory floodplain.

440 Flood Data Maintenance (239 credits) – Credit is provided for making the community's floodplain maps and elevation data more current, useful, or accurate in order to improve local regulations, planning, disclosures, and property appraisals.

Evaluation: SFWMD's GIS specialists have the technical skills and appropriate map information to provide digitized mapping services to local governments; though it is a labor intensive undertaking. However, since SFWMD is now a CTP with FEMA, such mapping, that previously had to be performed directly by a local government, may now be creditable even if SFWMD performs the mapping. An important logistical consideration is that the data for which maps is generated must be updated at least annually.

There are 45 communities currently receiving credit for this activity, ranging from 24 to 175 points. SFWMD may consider assisting the more than 40 other communities that currently receive no credit for this activity. First, SFWMD should consult with the Insurance Services Office to evaluate the efficacy of this assistance by SFWMD.

450 Stormwater Management (670 credits) – Credit is provided for regulating new developments to minimize their impact on surface water drainage, runoff, and water quality.

The five elements include:

- Stormwater management regulations (up to 225 credits) for:
 - size of development (up to 25 credits) that is regulated

- the design storm used for the determination of runoff (up to 90 credits). The smallest storm for which credit is given is the 10-year storm.
- public responsibility for maintenance of private stormwater facilities (up to 110 credits).
- Stormwater master planning, up to 225 credits are provided for regulating developments according to a master plan
- Freeboard regulations, up to 150 credits are provided for requiring all new buildings to be protected from local drainage problems
- Erosion and sediment control regulations, up to 45 credits are provided for minimizing erosion during construction
- Water Quality regulations, up to 25 credits are provided for regulations that improve the quality of stormwater runoff.

Evaluation: The credits that local governments receive for SFWMD stormwater management regulations varies community-by-community according to the size of development that the community regulates, the design storm used for calculations, and how stringent those regulations are. SFWMD only regulates developments above a certain threshold, therefore credit determinations are based on the community regulations not directly on those of SFWMD.

The “public maintenance” credit is provided if the community assumes maintenance responsibility for all private facilities or if the community maintains all private stormwater facilities at least annually and has regulatory authority to require the owners to perform the appropriate maintenance. SFWMD has monitoring and inspection requirements, and maintenance requirements for all stormwater management systems that require inspections at least every two years. However, the CRS requirements call for yearly inspections, therefore no credits are provided. If SFWMD revised their rules to require yearly inspections, then up to 110 credits could be gained.

For stormwater master planning, SFWMD already provides technical assistance and/or funding for such initiatives. SFWMD can encourage communities to prepare their master plans in accordance with CRS requirements to maximize their credits.

Freeboard regulations are strictly a local government issue for which SFWMD has no direct control.

SFWMD requires erosion and sediment control as a general condition for Environmental Resource Permits (ERP). If communities have the same requirements in local ordinances then 45 credits should be available.

Generally, communities receive a uniform credit from the District for the enforcement of regulations to minimize erosion from land due to construction or farming and

credit for enforcement of regulations that improve the quality of stormwater runoff. In order to receive these credits, SFWMD annually certifies by letter that such regulations are still in force.

Flood Damage Reduction

This series of activities addresses flood damage affecting existing buildings. It complements the previous series that dealt with preventing damage to new development. Recognized damage reduction measures include acquiring, relocating, or retrofitting existing buildings and maintaining drainageways and retention basins.

Planning is the backbone of the CRS community mitigation programs. Plans are required if a community has 10 or more repetitive losses, and in order to improve better than a Class 5. CRS floodplain management planning criteria has been expanded and updated to meet the planning requirements of the Disaster Mitigation Act of 2000, allowing communities to adopt one all-hazard plan for multiple (and other Federal agency) programs.

510 Floodplain Management Planning (359 credits) – Credit is provided for preparing, adopting, implementing, evaluating, and updating a comprehensive floodplain management plan. The Community Rating System (CRS) does not specify what must be in a plan, but it only credits plans that have been prepared and kept updated according to the standard planning process. Credit is also provided for implementing a habitat conservation plan. A Category C repetitive loss community must prepare a floodplain management plan that covers at least all of its repetitive loss areas.

Evaluation: Floodplain management planning was a new activity in 1999 and only 10 communities have developed credits for the activity. The floodplain management plan must be developed using a standard, step-by-step planning process and the CRS has a separate publication of example plans that has a detailed discussion of the requirements for the planning document. SFWMD currently provides limited technical planning assistance to local governments; however this is another complex activity with ten different credit areas.

From a review of the planning steps it seems more labor intensive than SFWMD may be able to provide. It is recommended that District assistance be provided on a request-only basis. Nevertheless, if SFWMD is funding development of stormwater master plans or floodplain management plans it would be a simple process to require that local government to adhere to the plan outline of the CRS. Such a requirement in this type of funding request could be worth up to 294 points to a local government.

520 Acquisition and Relocation (3200 credits) – Credit is provided for acquiring, relocating, or otherwise clearing buildings out of the flood hazard area.

Evaluation: Currently only 2 communities are receiving for this activity. SFWMD could assist by providing acquisition assistance through the land acquisition department; however this activity is really a local government responsibility. The most useful assistance would probably be through direct funding for acquisition of floodprone properties which would involve the Governing Board and should be included in the District's 5-year acquisition plan.

530 Retrofitting (2800 credits) – Credit is provided for protecting buildings from flood damage by retrofitting the buildings so that they suffer no or minimal damage when flooded, or by constructing small, flood control projects that keep flood waters from reaching the buildings or lower the level of flood waters.

Credit is based on the number of insurable buildings in the area of the regulated floodplain that have been retrofitted since the date of the community's original FIRM.

Evaluation: There are no communities receiving credit for this activity. Any requirements for retrofitting must come from a local government. SFWMD can encourage and support retrofitting through other activities such as Outreach Projects, or through the Flood Protection Information section. In addition, funding assistance for retrofitting could be made available but should be tied to meeting the CRS requirements.

540 Drainage System Maintenance (330 credits) – Credit is provided for keeping the channels and retention basins of a community's drainage system clear of debris in order to maintain its flood carrying and storage capacity. Under this activity, a community receives credit for inspecting its drainage system, removing debris, and correcting drainage problem sites. Credits are also given for maintaining stream dumping regulations and providing coastal erosion protection maintenance (if applicable).

Evaluation: Most communities are already receiving close to the maximum credits for this activity. Only Hillsborough Beach and Palm Beach Gardens are not receiving credit. For those communities receiving less than the maximum credits possible, SFWMD should consult with the local government CRS coordinator or ISO specialist to determine ways to maximize participation in the activity.

Flood Preparedness

610 Flood Warning Program (225 credits) – Communities must have a flood threat recognition system that identifies an impending flood in order to receive credit. A program that provides timely identification of impending flood threats, disseminates warning to appropriate floodplain occupants, and coordinates flood response activities will qualify for credits.

Evaluation: SFWMD could review community plans to identify ways to enhance the credit totals for each community, then disseminate that information to the respective communities. There is also a CRS publication on flood warning programs that communities can obtain that provides an example community flood warning program. Since flood-warning programs need to be tailored to the local flood hazard it is not likely that uniform credits can be provided by SFWMD. Also, since each local flood condition is different, assistance would have to be provided on a community-by-community basis.

620 Levee Safety (900 credits) – This activity provides credit to communities protected by levees that are properly maintained and operated but are not high enough to meet the criteria for base flood levees.

Evaluation: Although there are some levee systems in Florida, the intent of this credit is for major systems like the Mississippi River levee. As such, this activity does not apply in Florida, and no credits are available. SFWMD cannot provide any assistance.

630 Dam Safety (175 credits) – This activity provides credit for any community in a state with a dam safety program that has submitted the necessary documentation of its program to FEMA.

Evaluation: All eligible communities within SFWMD currently receive the uniform minimum credit of 67 credits. Additional credits are not available because not all of the regulated floodplains in the State are subject to dam failure regulations. SFWMD cannot provide any assistance.

Community Growth Adjustment

710 Community Growth Adjustment – The philosophy of the CRS is that activities related to new development are more important in growing communities than in communities with little or no pressure for future development in floodplains. Therefore, regulatory activities in the 400 series category are adjusted to reflect the community's average growth rate.

Evaluation: The community growth adjustment is based on U.S. Census and is calculated independent of any actions that SFWMD can take. However, SFWMD assistance with activities 420 and 450 can be extremely beneficial with the added bonus of the growth adjustment.

CRS Activity Recommendations

Based on the previous evaluations, the CRS activities can be separated into 4 levels of potential assistance by SFWMD. Level 1 activities are those that SFWMD can

provide uniform credit assistance on a districtwide basis. Level 2 activities are those that SFWMD is likely to provide on a community-by-community basis. Level 3 activities are those that SFWMD can provide only limited assistance, and Level 4 activities are those that SFWMD either cannot assist or is unlikely to assist.

The relevant activities, listed in numerical order by assistance level are as follows:

Level One: Districtwide Activities

- 360 Flood Protection Assistance
- 420 Open Space Preservation
- 450 Stormwater Management

Level Two: Community-Specific Activities

- 330 Outreach Projects
- 350 Flood Protection Information
- 610 Flood Warning System

Level Three: Limited Assistance Activities

- 320 Map Information
- 410 Additional Flood Data
- 440 Flood Data Maintenance
- 510 Floodplain Management Planning

Level Four: Extremely Limited Assistance or Non-Participatory Activities

- 310 Elevation Certificates
- 340 Hazard Disclosure
- 430 Higher Regulatory Standards
- 520 Acquisition and Relocation
- 530 Retrofitting
- 540 Drainage System Maintenance
- 620 Levee Safety
- 630 Dam Safety
- 710 Growth Adjustment

Prioritization of Local Government Assistance Efforts

Non-participating CRS Communities

Any community that is enrolled in the NFIP is eligible to participate in the CRS program. However, some communities, for whatever reasons are not currently participating CRS communities. In order to participate in the CRS, a prospective community is required to have a Community Assessment Visit (CAV) prior to applying for CRS credit. To accomplish this, the CEO of the community (town

manager, town administrator, town council chairman, etc.) must request the CAV. The request can be via e-mail or by letter. The request should be directed to Robert Durrin, FEMA Mitigation Division, 3003 Chamblee-Tucker Road, Atlanta, GA. 30341. E-mail: robert.durrin@dhs.gov. Mr. Durrin would then set up a CAV with the community. This could take anywhere from 1 to 3 months, depending on their scheduling.

Once the CAV has been completed, then an ISO/CRS specialist meets with the community and actually prepares their first Application with them. The ISO/CRS specialist is generally available to visit that community within 3-4 weeks of notification. At this point in the process SFWMD can assist with development of outreach projects, mapping assistance, and a variety of other activities mentioned previously.

Active CRS Communities

All CRS communities must undergo periodic verification visits by an ISO specialist, therefore it is logical to assist communities in order of their verification due date. Assistance can be further prioritized by focusing SFWMD efforts on those communities that are likely to accumulate the 500 credits necessary for an insurance rate reduction during their verification.

Table 1 lists all CRS communities in SFWMD sorted alphabetically by county then alphabetically by community within each county. Individual credits for each activity are also listed. Following the table are individual evaluations of CRS assistance for all participating communities in SFWMD, excluding the LWCR and Okeechobee County. The communities are listed alphabetically by county and grouped according to the Fiscal Year in which a cycle visit is anticipated. The first fiscal year for evaluation is FY 2007 as those are the first communities likely to receive assistance from SFWMD. The evaluation of each community shows the potential credits that the District may provide for Level One-Districtwide Activities, and Level Two-Community-Specific Activities.

Table 1. CRS Communities in the South Florida Water Management District, sorted alphabetically by County, then in ascending order by Cycle Year

Community Name	County	Cycle Year	CL	310	320	330	340	350	360	410	420	430	440	450	510	520	530	540	610	620	630	710	Credit Points
Hallandale Beach, City Of	Broward	2004	8	56	140	18	5	22	66	0	112	112	0	210	0	0	0	300	40	0	67	1.24	1148
Lauderdale By-The-Sea, City Of	Broward	2004	9	56	140	33	0	15	35	0	0	37	0	0	0	0	0	330	0	0	67	1.22	713
Coconut Creek, City Of	Broward	2005	7	56	140	206	0	22	59	0	260	163	39	214	0	0	0	330	125	0	67	1.22	1681
Coral Springs, City Of	Broward	2005	8	56	140	95	0	19	0	0	66	52	123	173	0	0	0	255	0	0	67	1.22	1046
Deerfield Beach, City Of	Broward	2005	8	56	140	108	0	22	0	0	90	153	99	61	0	0	0	230	55	0	67	1.22	1081
Fort Lauderdale, City Of	Broward	2005	8	56	140	68	0	18	0	15	161	166	68	122	0	0	0	280	0	0	67	1.22	1161
Hollywood, City Of	Broward	2005	8	56	140	80	0	22	0	0	244	131	24	193	0	0	0	300	15	0	67	1.22	1272
Margate, City Of	Broward	2005	8	56	140	153	0	25	3	0	106	150	83	116	0	0	0	230	0	0	67	1.22	1129
Tamarac, City Of	Broward	2005	8	56	140	60	0	26	59	0	124	37	78	101	0	0	0	330	0	0	67	1.22	1078
Broward County	Broward	2006	8	45	140	121	0	20	59	0	58	197	28	136	0	0	0	265	0	0	67	1.26	1136
Cooper City, City Of	Broward	2006	8	56	140	107	0	26	0	0	110	158	71	207	0	0	0	265	0	0	67	1.26	1207
Lauderhill, City Of	Broward	2006	9	56	140	15	0	20	0	0	110	176	0	0	0	0	0	330	0	0	67	1.26	914
Plantation, City Of	Broward	2006	7	112	140	166	15	30	66	0	101	185	146	183	0	0	0	330	0	0	67	1.26	1541
Sunrise, City Of	Broward	2006	7	56	140	100	5	30	7	0	101	507	86	373	0	0	0	330	0	0	67	1.26	1802
Dania Beach, City Of	Broward	2007	9	56	140	0	0	23	0	0	0	38	0	0	0	0	0	250	0	0	67	1.26	574
Lighthouse Point, City Of	Broward	2007	8	56	140	132	0	19	66	0	47	11	25	0	0	0	0	330	140	0	67	1.24	1067
Miramar, City Of	Broward	2007	8	56	140	49	0	26	59	0	214	137	60	76	10/1/03	0	0	280	0	0	67	1.26	1164

Table 1. CRS Communities in the South Florida Water Management District, sorted alphabetically by County, then in ascending order by Cycle Year

Community Name	County	Cycle Year	CL	310	320	330	340	350	360	410	420	430	440	450	510	520	530	540	610	620	630	710	Credit Points
North Lauderdale, City Of	Broward	2007	9	56	140	8	0	25	0	0	47	0	32	180	0	0	0	330	0	0	67	1.24	764
Pembroke Pines, City Of	Broward	2007	7	71	140	88	0	26	66	0	132	410	105	227	64	0	0	330	0	0	67	1.26	1726
Pompano Beach, City Of	Broward	2007	8	56	140	64	0	24	0	0	146	60	115	227	0	0	0	330	0	0	67	1.26	1229
Davie, City Of	Broward	2008	9	56	140	40	0	18	0	0	56	0	124	0	0	0	0	300	0	0	67	1.24	801
Hillsboro Beach, Town Of	Broward	2008	9	66	140	139	0	22	10	0	117	0	0	0	0	0	0	0	0	0	67	1.24	561
Oakland Park, City Of	Broward	2008	9	56	140	46	0	21	0	0	56	29	0	43	0	0	0	330	20	0	67	1.24	808
Charlotte County	Charlotte	2005	5	56	140	242	0	30	71	43	336	263	175	221	126	100	0	330	165	0	67	1.26	2605
Punta Gorda, City Of	Charlotte	2005	6	56	140	252	0	30	63	0	376	119	173	219	0	10	0	330	130	0	67	1.25	1672
Naples, City Of	Collier	2006	6	92	140	204	10	26	66	14	567	98	165	170	0	0	0	330	115	0	67	1.5	2064
Collier County	Collier	2008	7	56	140	127	0	18	35	0	302	81	65	184	104	0	0	330	133	0	67	1.35	1538
Marco Island, City Of	Collier	2008	7	131	140	152	0	22	59	0	521	70	34	149	0	0	0	330	120	0	67	1.35	1795
Hendry County	Hendry	2004	8	56	140	0	0	22	0	0	46	338	0	81	0	0	0	250	0	0	67	1.29	1000
Highlands County	Highlands	2008	9	56	140	0	0	17	0	0	0	121	0	117	0	0	0	300	0	0	67	1.44	818
Cape Coral, City Of	Lee	2004	8	56	140	98	10	30	0	0	343	124	116	0	0	0	0	300	110	0	67	1.2	1394
Lee County	Lee	2004	6	90	140	122	20	30	4	0	240	479	179	126	175	15	0	321	185	0	67	1.2	2193
Sanibel, City Of	Lee	2004	5	56	140	230	66	30	49	50	543	347	210	77	116	25	0	330	180	0	67	1.28	2588
Fort Myers, City Of	Lee	2007	8	56	140	20	0	18	35	0	46	110	120	77	0	0	0	315	0	0	67	1.28	1004
Fort Myers Beach, Town Of	Lee	2008	7	56	140	122	5	13	49	48	83	192	126	150	98	0	0	330	180	0	67	1.5	1659

Table 1. CRS Communities in the South Florida Water Management District, sorted alphabetically by County, then in ascending order by Cycle Year

Community Name	County	Cycle Year	CL	310	320	330	340	350	360	410	420	430	440	450	510	520	530	540	610	620	630	710	Credit Points
Jupiter Island, Town Of	Martin	2004	8	56	140	160	0	18	0	30	229	36	77	0	0	0	0	300	33	0	67	1.2	1146
Martin County	Martin	2004	7	56	140	33	0	17	0	0	689	66	24	214	0	0	0	300	38	0	67	1.2	1644
Sewalls Point, Town Of	Martin	2004	8	56	140	57	0	22	66	0	0	36	0	342	0	0	0	300	130	0	67	1.2	1216
North Miami, City Of	Miami-Dade	2003	5	71	140	277	20	30	62	0	379	224	150	450	173	20	0	330	160	0	67	1.07	2553
Aventura, City Of	Miami-Dade	2004	8	56	140	38	0	19	0	0	194	80	0	305	0	0	0	300	115	0	67	1.07	1314
Bay Harbor Islands, Town Of	Miami-Dade	2004	7	75	140	177	0	18	0	0	46	60	137	330	0	0	0	330	130	0	67	1.2	1510
Miami Shores Village	Miami-Dade	2004	8	71	140	38	0	15	0	0	305	130	0	342	0	0	0	280	33	0	67	1.2	1421
Bal Harbour, Village Of	Miami-Dade	2005	8	45	140	85	0	22	0	0	175	48	76	342	0	0	0	280	100	0	67	1.2	1380
Key Biscayne, Village Of	Miami-Dade	2005	6	56	140	234	0	27	63	0	455	46	55	328	159	0	0	280	130	0	67	1.15	2040
Miami Beach, City Of	Miami-Dade	2005	7	85	140	111	0	20	0	0	202	149	0	342	0	0	0	300	100	0	67	1.2	1516
Miami-Dade County	Miami-Dade	2005	5	56	140	219	46	25	64	29	627	215	108	347	107	0	0	330	121	0	67	1.15	2501
Coral Gables, City Of	Miami-Dade	2006	8	56	140	53	0	17	0	0	323	69	0	328	0	0	0	250	33	0	67	1.15	1336
South Miami, City Of	Miami-Dade	2006	8	45	140	182	0	19	59	0	41	58	55	328	0	0	0	280	0	0	67	1.15	1274
Hialeah, City Of	Miami-Dade	2007	8	56	140	49	0	22	0	0	41	219	64	347	0	0	0	280	0	0	67	1.15	1285
North Miami Beach, City Of	Miami-Dade	2007	8	71	140	31	0	22	35	0	62	79	64	328	0	0	0	330	70	0	67	1.15	1299
Surfside, Town Of	Miami-Dade	2007	8	56	140	83	0	22	0	0	151	89	55	328	0	0	0	265	0	0	67	1.15	1256
Miami, City Of	Miami-Dade	2008	8	45	140	50	0	17	0	0	54	0	24	330	0	0	0	330	0	0	67	1.2	1057

Table 1. CRS Communities in the South Florida Water Management District, sorted alphabetically by County, then in ascending order by Cycle Year

Community Name	County	Cycle Year	CL	310	320	330	340	350	360	410	420	430	440	450	510	520	530	540	610	620	630	710	Credit Points
Key Colony Beach, City Of	Monroe	2006	8	56	140	109	0	26	0	0	66	124	0	61	0	0	0	280	160	0	67	1.02	1089
Layton, Town Of	Monroe	2006	8	56	140	88	0	19	0	0	39	552	0	0	0	0	0	30	40	0	67	1.07	1031
Okeechobee County	Okeechobee	2004	8	56	140	24	0	0	4	0	199	393	0	130	0	0	0	0	0	0	67	1.15	1013
Orange County	Orange	2005	6	56	140	87	5	20	35	71	564	137	132	328	107	0	0	330	29	0	67	1.2	2108
Orlando, City Of	Orange	2007	8	56	140	34	0	19	35	19	177	298	114	221	0	0	0	280	0	0	67	1.28	1460
Kissimmee, City Of	Osceola	2004	8	71	140	49	0	17	0	0	50	178	67	95	0	0	0	330	0	0	67	1.39	1064
Osceola County	Osceola	2007	7	71	140	0	0	17	0	56	377	295	175	163	0	0	0	255	0	0	67	1.48	1616
St. Cloud, City Of	Osceola	2007	8	56	140	118	5	26	39	0	194	175	0	203	0	0	0	300	0	0	67	1.48	1323
Gulf Stream, Town Of	Palm Beach	2003	8	56	140	10	0	22	0	0	428	49	0	0	0	0	0	300	40	0	67	1.23	1112
Boynton Beach, City Of	Palm Beach	2004	8	56	140	69	0	26	63	0	57	55	18	31	0	0	0	330	105	0	67	1.23	1017
Cloud Lake, Town Of	Palm Beach	2004	8	56	140	170	0	19	0	0	0	295	0	0	0	0	0	280	90	0	67	1.23	1117
Delray Beach, City Of	Palm Beach	2004	9	56	140	0	0	12	0	0	109	39	0	36	0	0	0	300	0	0	67	1.45	759
Glen Ridge, Town Of	Palm Beach	2004	8	56	140	170	0	19	0	0	0	295	0	0	0	0	0	280	90	0	67	1.23	1117
Hypoluxo, Town Of	Palm Beach	2004	8	56	140	175	0	19	0	0	0	167	0	0	0	0	0	330	100	0	67	1.45	1054
Lake Park, Town Of	Palm Beach	2004	9	108	140	0	0	0	0	0	108	36	0	12	0	0	0	250	0	0	67	1.23	721
Lake Worth, City Of	Palm Beach	2004	9	56	140	0	0	19	0	0	54	37	0	0	0	0	0	315	0	0	67	1.23	688
Boca Raton, City Of	Palm Beach	2005	8	56	140	43	0	22	35	0	154	121	114	92	0	0	0	280	160	0	67	1.23	1284
Juno Beach, Town Of	Palm Beach	2005	5	127	140	290	0	28	48	0	932	58	206	203	177	0	0	300	110	0	67	1.27	2686
Palm Beach County	Palm Beach	2005	7	56	140	147	0	30	13	0	250	91	37	81	132	0	0	330	130	0	67	1.23	1504

Table 1. CRS Communities in the South Florida Water Management District, sorted alphabetically by County, then in ascending order by Cycle Year

Community Name	County	Cycle Year	CL	310	320	330	340	350	360	410	420	430	440	450	510	520	530	540	610	620	630	710	Credit Points
West Palm Beach, City Of	Palm Beach	2005	7	56	140	63	0	22	0	0	531	89	96	92	0	0	0	280	85	0	67	1.23	1521
Atlantis, City Of	Palm Beach	2006	8	56	140	124	0	28	0	0	323	13	0	76	0	0	0	280	90	0	67	1.27	1197
Manalapan, Town Of	Palm Beach	2006	9	56	140	54	0	3	0	0	94	128	0	0	0	0	0	280	0	0	67	1.27	822
Ocean Ridge, Town Of	Palm Beach	2006	8	56	140	68	0	26	0	0	168	248	0	32	0	0	0	250	125	0	67	1.27	1180
Palm Beach, Town Of	Palm Beach	2006	7	56	140	262	0	20	35	0	382	60	0	89	102	0	0	330	155	0	67	1.27	1183
Palm Springs, Village Of	Palm Beach	2006	8	56	140	61	0	2	35	0	46	279	0	32	0	0	0	280	120	0	67	1.27	1118
Tequesta, Village Of	Palm Beach	2006	7	56	140	254	0	17	0	0	232	315	51	127	0	0	0	300	145	0	67	1.27	1572
Highland Beach, Town Of	Palm Beach	2007	9	56	140	3	0	0	0	0	46	38	0	127	0	0	0	250	0	0	67	1.27	727
Palm Beach Gardens, City Of	Palm Beach	2007	9	56	140	46	0	0	0	0	83	38	61	32	0	0	0	0	0	0	67	1.27	523
South Palm Beach, Town Of	Palm Beach	2007	9	56	0	57	0	20	0	0	0	38	0	32	0	0	0	250	0	0	67	0	520
Wellington, Village Of	Palm Beach	2007	9	56	0	45	0	0	0	0	0	318	0	32	0	0	0	280	0	0	67	1.27	798
Jupiter, Town Of	Palm Beach	2008	7	56	140	184	0	20	39	0	310	185	96	103	0	0	0	330	130	0	67	1.23	1660
Lake Clarke Shores, Town Of	Palm Beach	2008	9	56	140	18	0	18	0	0	0	0	0	0	0	0	0	300	0	0	67	1.23	599
Lantana, Town Of	Palm Beach	2008	9	66	140	0	0	17	0	0	0	0	0	0	0	0	0	300	0	0	67	1.23	590
Mangonia Park, Town Of	Palm Beach	2008	9	56	140	0	0	19	0	0	0	0	0	0	0	0	0	300	0	0	67	1.23	582
North Palm Beach, Village Of	Palm Beach	2008	8	45	140	22	0	18	0	0	345	16	0	0	0	0	0	300	125	0	67	1.45	1078

Table 1. CRS Communities in the South Florida Water Management District, sorted alphabetically by County, then in ascending order by Cycle Year

Community Name	County	Cycle Year	CL	310	320	330	340	350	360	410	420	430	440	450	510	520	530	540	610	620	630	710	Credit Points
Palm Beach Shores, Town Of	Palm Beach	2008	9	56	140	0	0	0	0	0	0	0	38	0	0	0	0	300	160	0	67	1.46	761
Polk County	Polk	2005	7	71	140	70	5	20	0	25	119	500	132	115	89	45	0	140	0	0	67	1.14	1538
Port St. Lucie, City Of	St. Lucie	2004	8	71	140	0	0	20	0	0	136	138	38	200	0	0	0	300	0	0	67	1.25	1110
Fort Pierce, City Of	St. Lucie	2005	8	56	140	2	0	22	0	0	94	49	129	160	0	0	0	282	0	0	67	1.25	1001
St. Lucie County	St. Lucie	2008	8	112	140	0	10	17	0	0	228	114	0	177	0	0	0	300	20	0	67	1.5	1185

FY 2007 Cycle Year

City of Cooper City: Class 8, 1207 current credits

NFIP#120032

CRS Entry Date:	1992
Flood Insurance Policies	8187
Premiums in Force	\$2,774,050
Credits required to achieve a class change	293

CRS Coordinator Matthew Wood, Dir. of Growth Management
(954) 434-4300

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 107, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Cooper City. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Cooper City.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 26, potentially 41 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Cooper City to come up with the additional 41 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Cooper City. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 110, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Cooper City then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 207, potential credits = 670

Cooper City is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Cooper City is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Cooper City could obtain that provides an example community flood warning program.

City of Dania Beach: Class 9, 574 current credits

NFIP#120034

CRS Entry Year:	1993
Flood Insurance Policies	4,539
Premiums in Force	\$1,512,821
Credits required to achieve a class change	474

CRS Coordinator Laurence Leeds, Director, Community Development,
(954) 924-3640

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 0, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Dania Beach. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Dania Beach.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 23, potentially 43 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Dania Beach to come up with the additional 43 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Dania Beach. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 0, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Dania Beach then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Dania Beach could receive uniform credits for District regulations; however the City's own regulations are not creditable at this time. This precludes the addition of SFWMD uniform credits. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Dania Beach is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Dania Beach could obtain that provides an example community flood warning program.

City of Lauderhill: Class 9, 914 current credits

NFIP#120044

CRS Entry Year:	1992
Flood Insurance Policies	9,855
Premiums in Force	\$2,811,082
Credits required to achieve a class change	86

CRS Coordinator Bob Schankweiler, CRS Coordinator
(954) 730-3051

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 15, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Lauderhill. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Lauderhill.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 20, potentially 46 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Lauderhill to come up with the additional 46 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Lauderhill. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 110, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Lauderhill then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Lauderhill could receive uniform credits for District regulations; however the City's own regulations are not creditable at this time. This precludes the addition of SFWMD uniform credits. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Lauderhill is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Lauderhill could obtain that provides an example community flood warning program.

City of Lighthouse Point: Class 8, 1067 current credits

NFIP#125125

CRS Entry Year:	1993
Flood Insurance Policies	3,830
Premiums in Force	\$1,576,349
Credits required to achieve a class change	433

CRS Coordinator John Lavisky, City Administrator
(954) 943-6500

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 132, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Lighthouse Point. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Lighthouse Point.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 19, potentially 47 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Lighthouse Point to come up with the additional 47 credits.

Activity 360 Flood Protection Assistance, current credits = 66, potential credits = 71.

SFWMD is not likely to be able to provide additional points.

Activity 420 Open Space Preservation, current credits = 47, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Lighthouse Point then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Lighthouse Point could receive uniform credits for District regulations; however the City's own regulations are not creditable at this time. This precludes the addition of SFWMD uniform credits. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 140, potential credits = 225

SFWMD could review City plans to identify ways to provide additional credits to the City. There is a CRS publication on flood warning programs that Lighthouse Point could obtain that provides an example community flood warning program.

City of Miramar: Class 8, 1164 current credits

NFIP#120048

CRS Entry Year:	1993
Flood Insurance Policies	25,832
Premiums in Force	\$8,139,253
Credits required to achieve a class change	336

CRS Coordinator Brij Garg, Public Works / Utilities Director
(954) 538-6801

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 49, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Miramar. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Miramar.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 26, potentially 40 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Miramar to come up with the additional 40 credits.

Activity 360 Flood Protection Assistance, current credits = 59, potential credits = 71.

Based on the credits that Miramar already has for this activity SFWMD is unlikely to be of further assistance.

Activity 420 Open Space Preservation, current credits = 214, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Miramar then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 76, potential credits = 670

Cooper City is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Miramar is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Miramar could obtain that provides an example community flood warning program.

City of North Lauderdale: Class 9, 764 current credits

NFIP#120049

CRS Entry Year:	1993
Flood Insurance Policies	6,788
Premiums in Force	\$1,930,624
Credits required to achieve a class change	236

CRS Coordinator William Peck, Supt. of Public Works
(954) 724-7070

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 8, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to North Lauderdale. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to North Lauderdale
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 25, potentially 41 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to North Lauderdale to come up with the additional 41 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Lauderdale. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 47, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in North Lauderdale then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits =180, potential credits = 670

North Lauderdale is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Miramar is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Miramar could obtain that provides an example community flood warning program.

City of Pembroke Pines: Class 7, 1726 current credits

NFIP#120053

CRS Entry Year: 1994

Flood Insurance Policies 40,267
Premiums in Force \$10,803,835
Credits required to achieve a class change 274

CRS Coordinator Joseph McLaughlin, Assistant Director of Public Services
(954) 435-6511

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 88, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Pembroke Pines. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Pembroke Pines.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 26, potentially 40 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Pembroke Pines to come up with the additional 40 credits.

Activity 360 Flood Protection Assistance, current credits = 66, potential credits = 71.

Based on the credits that Pembroke Pines already has for this activity SFWMD is unlikely to be of further assistance.

Activity 420 Open Space Preservation, current credits = 132, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Pembroke Pines then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 227, potential credits = 670

Pembroke Pines is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Pembroke Pines is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Pembroke Pines could obtain that provides an example community flood warning program.

City of Pompano Beach: Class 8, 1229 current credits

NFIP#120055

CRS Entry Year:	1993
Flood Insurance Policies	29,056
Premiums in Force	\$7,637,410
Credits required to achieve a class change	271

CRS Coordinator Larry Schuster, Planner
(954) 786-4654

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 64, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Pompano Beach. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Pompano Beach.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 24, potentially 42 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Pompano Beach to come up with the additional 42 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Pompano Beach. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a

program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 146, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Pompano Beach then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 227, potential credits = 670

North Lauderdale is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Pompano Beach is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Pompano Beach could obtain that provides an example community flood warning program.

City of Hialeah: Class 8, 1285 current credits

NFIP#120643

CRS Entry Year:	1993
Flood Insurance Policies	25,148
Premiums in Force	\$5,986,576
Credits required to achieve a class change	215

CRS Coordinator Juan Gutierrez, Building Official
(305) 883-5830

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits =49, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Hialeah. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Hialeah.

- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 22, potentially 44 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Hialeah to come up with the additional 44 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Hialeah. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 41, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Hialeah then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 347, potential credits = 670

Hialeah is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Hialeah is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Hialeah could obtain that provides an example community flood warning program.

City of North Miami Beach: Class 8, 1299 current credits

NFIP#120656

CRS Entry Year:	1993
Flood Insurance Policies	7,511
Premiums in Force	\$1,736,760
Credits required to achieve a class change	201

CRS Coordinator Sharon Ragoonan, Assistant Director
(305) 957-3605

Activity 330 Outreach Projects, current credits = 31, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to North Miami Beach. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to North Miami Beach.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 22, potentially 44 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to North Miami Beach to come up with the additional 44 credits.

Activity 360 Flood Protection Assistance, current credits = 35, potential credits = 71.

Based on the credits that North Miami Beach already has for this activity SFWMD is unlikely to be of further assistance.

Activity 420 Open Space Preservation, current credits = 62, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in North Miami Beach then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 328, potential credits = 670

North Miami Beach is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 70, potential credits = 225

North Miami Beach is currently receiving limited credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that North Miami Beach could obtain that provides an example community flood warning program.

City of South Miami: Class 8, 1274 current credits

NFIP#120658

CRS Entry Year: 1993
Flood Insurance Policies 1,607
Premiums in Force \$825,771
Credits required to achieve a class change 226

CRS Coordinator Luis Kruger, Permit Facilitator
(305) 663-6331

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 182, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to South Miami. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to South Miami.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 19, potentially 47 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to South Miami to come up with the additional 47 credits.

Activity 360 Flood Protection Assistance, current credits = 59, potential credits = 71.

Based on the credits that South Miami already has for this activity SFWMD is unlikely to be of further assistance.

Activity 420 Open Space Preservation, current credits = 41, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in South Miami then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 328, potential credits = 670

South Miami is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 70, potential credits = 225

South Miami is currently receiving limited credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that South Miami could obtain that provides an example community flood warning program.

Town of Surfside: Class 8, 1256 current credits

NFIP#120659

CRS Entry Year:	1993
Flood Insurance Policies	3,038
Premiums in Force	\$1,247,023
Credits required to achieve a class change	244

CRS Coordinator Harry Munoz, Building Official
(305) 861-4863

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 83, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Surfside. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Surfside.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 22, potentially 44 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Surfside to come up with the additional 44 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Surfside. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 151, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Surfside then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 328, potential credits = 670

Surfside is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Surfside is currently receiving no credits for this activity. SFWMD could review Town plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Surfside could obtain that provides an example community flood warning program.

City of Key Colony Beach: Class 8, 1089 current credits

NFIP#125121

CRS Entry Year:	1992
Flood Insurance Policies	1,260
Premiums in Force	\$755,248
Credits required to achieve a class change	411

CRS Coordinator Edward A. Borysiewicz, Building Official
(305) 289-1212

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 109, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Key Colony Beach. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS.

SFWMD could even submit it to the local telephone book publisher directly for credits.

- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Key Colony Beach.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 26, potentially 40 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Key Colony Beach to come up with the additional 40 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Key Colony Beach. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 66, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Key Colony Beach then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 61, potential credits = 670

Key Colony Beach is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 160, potential credits = 225

Key Colony Beach is currently receiving 160 credits for this activity. SFWMD could review City plans to identify ways to provide additional credits. There is a CRS publication on flood warning programs that Key Colony Beach could obtain that provides an example community flood warning program.

Town of Layton: Class 8, 1031 current credits

NFIP#120169

CRS Entry Year: 2001

Flood Insurance Policies 102

Premiums in Force \$86,988
Credits required to achieve a class change 469

CRS Coordinator Tom Bray, Building Official
(305) 664-4746

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 88, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Layton. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Layton.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 19, potentially 47 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Layton to come up with the additional 47 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Layton. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 39, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Layton then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Layton could receive uniform credits for District regulations; however the Town's own regulations are not creditable at this time. This precludes the addition of SFWMD uniform credits. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 40, potential credits = 225

Layton is currently receiving 40 credits for this activity. SFWMD could review Town plans to identify ways to provide additional credits. There is a CRS publication on flood warning programs that Layton could obtain that provides an example community flood warning program.

City of Orlando: Class 8, 1460 current credits

NFIP#120186

CRS Entry Year:	1993
Flood Insurance Policies	5,494
Premiums in Force	\$1,733,595
Credits required to achieve a class change	40

CRS Coordinator Richard Howard, City Engineer
(407) 246-3222

ISO Specialist Heidi Liles

Activity 330 Outreach Projects, current credits = 34, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Orlando. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Orlando.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 19, potentially 47 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Orlando to come up with the additional 47 credits.

Activity 360 Flood Protection Assistance, current credits = 35, potential credits = 71.

Based on the credits that Orlando already has for this activity SFWMD is unlikely to be of further assistance.

Activity 420 Open Space Preservation, current credits = 177, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Orlando then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 221, potential credits = 670

Orlando is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Orlando is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Orlando could obtain that provides an example community flood warning program.

Osceola County: Class 7, 1616 current credits

NFIP#120189

CRS Entry Year:	1994
Flood Insurance Policies	5,864
Premiums in Force	\$1,952,501
Credits required to achieve a class change	384

CRS Coordinator David Nicholson, Floodplain Coordinator
(407) 343-2600

ISO Specialist Heidi Liles

Osceola County is only partially within the SFWMD. Therefore potential credits would need to be apportioned based on the percentage of the County within SFWMD boundaries.

Activity 330 Outreach Projects, current credits = 0, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Osceola County. SFWMD can quickly develop a flood protection and assistance

brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.

- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to the County.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 17, potentially 49 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Osceola County to come up with the additional 49 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Osceola County. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 377, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 163, potential credits = 670

Orlando is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Orlando is currently receiving no credits for this activity. SFWMD could review County plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Orlando could obtain that provides an example community flood warning program.

City of St. Cloud: Class 8, 1323 current credits

NFIP#120191

CRS Entry Year:	1993
Flood Insurance Policies	524
Premiums in Force	155,319

Credits required to achieve a class change 177

CRS Coordinator Thomas Hurt, CRS Coordinator
(407) 957-7236

ISO Specialist Heidi Liles

Activity 330 Outreach Projects, current credits = 118, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to St. Cloud. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to St. Cloud.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 26, potentially 40 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to St. Cloud to come up with the additional 40 credits.

Activity 360 Flood Protection Assistance, current credits = 39, potential credits = 71.

Based on the credits that St. Cloud already has for this activity SFWMD is unlikely to be of further assistance.

Activity 420 Open Space Preservation, current credits = 194, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 203, potential credits = 670

St. Cloud is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

St. Cloud is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that St. Cloud could obtain that provides an example community flood warning program.

Town of Highland Beach: Class 9, 727 current credits

NFIP#125111

CRS Entry Year:	1993
Flood Insurance Policies	4,219
Premiums in Force	\$648,090
Credits required to achieve a class change	273

CRS Coordinator Robert Dawson, Building Official
(561) 278-4540

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 3, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Highland Beach. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Highland Beach.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 0, potentially 66 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Highland Beach to come up with the 66 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Highland Beach. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 46, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Highland Beach then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 127, potential credits = 670

Highland Beach is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Highland Beach is currently receiving no credits for this activity. SFWMD could review the Town's plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Highland Beach could obtain that provides an example community flood warning program.

Town of Manalapan: Class 9, 822 current credits

NFIP#120215

CRS Entry Year:	1992
Flood Insurance Policies	249
Premiums in Force	\$163,863
Credits required to achieve a class change	178

CRS Coordinator Mark Hull, Utilities Director
(561) 586-2487

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 54, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Manalapan. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Manalapan.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 3, potentially 63 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Manalapan to come up with the 63 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Manalapan. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 94, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Manalapan then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Manalapan could receive uniform credits for District regulations; however the Town's own regulations are not creditable at this time. This precludes the addition of SFWMD uniform credits. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Manalapan is currently receiving no credits for this activity. SFWMD could review Town plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Manalapan could obtain that provides an example community flood warning program.

Town of Ocean Ridge: Class 8, 1359 current credits

NFIP#125134

CRS Entry Year:	1992
Flood Insurance Policies	1,352
Premiums in Force	\$540,524
Credits required to achieve a class change	141

CRS Coordinator Bill Mathis, Town Manager
(561) 732-2635

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 68, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Ocean Ridge. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Ocean Ridge.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 26, potentially 40 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Ocean Ridge to come up with the additional 40 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Ocean Ridge. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 168, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Ocean Ridge then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 32, potential credits = 670

Ocean Ridge could receive uniform credits for District regulations; however the Town's own regulations appear to be not fully creditable at this time. This precludes the addition of SFWMD uniform credits. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 125, potential credits = 225

Ocean Ridge currently has a limited flood warning program and is one of the few communities receiving credit. SFWMD should review the Town's flood warning program to see how it could be adapted to other communities. It would also enable the District to assess ways to increase the current credits for Ocean Ridge.

City of Palm Beach Gardens: Class 9, 523 current credits

NFIP#120221

CRS Entry Year:	2003
Flood Insurance Policies	3,396
Premiums in Force	\$1,199,024
Credits required to achieve a class change	476

CRS Coordinator	Kara Irwin, Senior Planner (561) 799-4242
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ISO Specialist	Sue Hopfensperger
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Activity 330 Outreach Projects, current credits = 46, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Palm Beach Gardens. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Palm Beach Gardens.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 0, potentially 66 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Palm Beach Gardens to come up with the 66 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Palm Beach Gardens. Even if there were many requests, 71 credits,

if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 83, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Palm Beach Gardens then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 32, potential credits = 670

Palm Beach Gardens could receive uniform credits for District regulations; however the City's own regulations appear to be creditable on a very limited basis. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Palm Beach Gardens is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Palm Beach Gardens could obtain that provides an example community flood warning program. Also, since Palm Beach County receives credit for this activity Palm Beach Gardens also qualify under the County. SFWMD can investigate this possibility.

Village of Palm Springs: Class 8, 1118 current credits

NFIP#120223

CRS Entry Year:	1992
Flood Insurance Policies	1,509
Premiums in Force	\$305,322
Credits required to achieve a class change	382

CRS Coordinator Bette Lowe, Land Development Director
(561) 965-4010

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 61, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Palm Springs. SFWMD can quickly develop a flood protection and assistance

brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.

- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Palm Springs.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 2, potentially 64 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Palm Springs to come up with the 64 credits.

Activity 360 Flood Protection Assistance, current credits = 35, potential credits = 71.

Based on the credits that Palm Springs already has for this activity SFWMD is unlikely to be of further assistance.

Activity 420 Open Space Preservation, current credits = 46, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Palm Springs then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 32, potential credits = 670

Palm Springs could receive uniform credits for District regulations; however the Village's own regulations appear to be creditable on a very limited basis. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 125, potential credits = 225

Palm Springs currently has a limited flood warning program and is one of the few communities receiving credit. SFWMD should review the Village's flood warning program to see how it could be adapted to other communities. It would also enable the District to assess ways to increase the current credits for Palm Springs.

Town of South Palm Beach: Class 9, 520 current credits

NFIP#120227

CRS Entry Year:	1993
Flood Insurance Policies	1,534
Premiums in Force	\$261,622
Credits required to achieve a class change	480

CRS Coordinator Joseph Crisafulle, Building Official – Consultant
(561) 588-8889

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 57, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to South Palm Beach. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to South Palm Beach.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 20, potentially 46 credits are available.

The SFWMD library or outreach center could provide the applicable documents to South Palm Beach to come up with the 46 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to South Palm Beach. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 0, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in South Palm Beach then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 32, potential credits = 670

South Palm Beach could receive uniform credits for District regulations; however the City's own regulations appear to be creditable on a very limited basis. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

South Palm Beach is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that South Palm Beach could obtain that provides an example community flood warning program. Also, since Palm Beach County receives credit for this activity South Palm Beach may also qualify under the County. SFWMD can investigate this possibility.

Village of Wellington: Class 9, 798 current credits

NFIP#125157

CRS Entry Year:	2003
Flood Insurance Policies	470
Premiums in Force	\$183,155
Credits required to achieve a class change	202

CRS Coordinator Doug Wise, Building Official
(561) 753-2430

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 45, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Wellington. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Wellington.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 0, potentially 66 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Wellington to come up with the 66 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Wellington. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 0, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Wellington then they could be creditable under this activity. In addition, SFWMD may be able to provide mapping assistance of Wellington's own open space. A lack of GIS services in Wellington may be the reason they are receiving no credit for this activity.

Activity 450 Stormwater Management, current credits = 32, potential credits = 670

Wellington could receive uniform credits for District regulations; however the Village's own regulations appear to be creditable on a very limited basis. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Wellington is currently receiving no credits for this activity. SFWMD could review the Village plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Wellington could obtain that provides an example community flood warning program. Also, since Palm Beach County receives credit for this activity Wellington may also qualify under the County. SFWMD can investigate this possibility.

FY 2008 Cycle Year

City of Davie: Class 7, 1508 current credits (evaluation credits need to be revised)

NFIP#120035

CRS Entry Year:	1994
Flood Insurance Policies	18,760
Premiums in Force	\$5,920,977
Credits required to achieve a class change	492

CRS Coordinator Phillip Holste, Program Manager
(954) 797-1102

Activity 330 Outreach Projects, current credits = 40, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Davie. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Davie.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 18, potentially 48 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Davie to come up with the 48 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Davie. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 56, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Davie then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Davie could receive uniform credits for District regulations; however the City's own regulations appear to be not creditable. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Davie is currently receiving no credits for this activity. SFWMD could review the City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Davie could obtain that provides an example community flood warning program.

Town of Hillsborough Beach: Class 9, 523 current credits

NFIP#120040

CRS Entry Year:	2001
Flood Insurance Policies	2,104
Premiums in Force	\$660,852
Credits required to achieve a class change	472

CRS Coordinator Larry B. Fink, CRS Coordinator
(954) 427-7343

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 139, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Hillsborough Beach. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Hillsborough Beach.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 22, potentially 44 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Hillsborough Beach to come up with the 44 credits.

Activity 360 Flood Protection Assistance, current credits = 10, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Hillsborough Beach. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental

basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 117, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Hillsborough Beach then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Hillsborough Beach could receive uniform credits for District regulations; however the City's own regulations appear to be not creditable. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Hillsborough Beach is currently receiving no credits for this activity. SFWMD could review the City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Hillsborough Beach could obtain that provides an example community flood warning program.

City of Oakland Park: Class 8, 1145 current credits

NFIP#120050

CRS Entry Year:	1994
Flood Insurance Policies	7,539
Premiums in Force	\$2,342,465
Credits required to achieve a class change	355

CRS Coordinator Rick Buckeye, Senior Planner
(954) 561-6253

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 46, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Oakland Park. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Oakland Park.

- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 21, potentially 45 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Oakland Park to come up with the 45 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Oakland Park. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 56, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Oakland Park then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 43, potential credits = 670

Oakland Park could receive uniform credits for District regulations; however the City's own regulations appear to be only minimally creditable. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 20, potential credits = 225

Oakland Park is currently receiving minimal credits for this activity. SFWMD could review the City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Oakland Park could obtain that provides an example community flood warning program.

Highlands County: Class 8, 1017 current credits

NFIP#120111

CRS Entry Year:	1994
Flood Insurance Policies	1,000
Premiums in Force	\$319,957
Credits required to achieve a class change	483

CRS Coordinator Helen McKinney, CRS Coordinator
(863) 402-6644

ISO Specialist Heidi Liles

Activity 330 Outreach Projects, current credits = 0, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Highlands County. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Highlands County.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 17, potentially 49 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Highlands County to come up with the 49 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Highlands County. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 0, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Oakland Park then they could be creditable under this activity. In addition, SFWMD may be able to provide GIS mapping assistance for identification of the County's own open space floodplains.

Activity 450 Stormwater Management, current credits = 117, potential credits = 670

Highlands County is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Highlands County is currently receiving no credits for this activity. SFWMD could review the County plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Highlands County could obtain that provides an example community flood warning program.

City of Miami: Class 8, 1177 current credits

NFIP#120650

CRS Entry Year:	1993
Flood Insurance Policies	40,040
Premiums in Force	\$16,158,082
Credits required to achieve a class change	323

CRS Coordinator Hector Lima, CRS Coordinator
(305) 416-1102

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 50, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Miami. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Miami.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 17, potentially 49 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Miami to come up with the 49 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Miami. Even if there were many requests, 71 credits, if awarded as

a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 54, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Miami then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 330, potential credits = 670

Miami is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Miami is currently receiving no credits for this activity. SFWMD could review the City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Miami could obtain that provides an example community flood warning program.

Town of Gulf Stream: Class 8, 1328 current credits

NFIP#125109

CRS Entry Year:	2001
Flood Insurance Policies	382
Premiums in Force	\$241,726
Credits required to achieve a class change	172

CRS Coordinator Bill Thrasher, Accountant
(561) 276-5116

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 10, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Gulf Stream. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Gulf Stream.

- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 22, potentially 44 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Gulf Stream to come up with the 44 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Gulf Stream. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 428, potential credits = 900.

Based on the number of credits that Gulf Stream has for this activity, it appears the SFWMD will not be able to provide further assistance.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Gulf Stream could receive uniform credits for District regulations; however the Town's own regulations appear to be not creditable. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 40, potential credits = 225

Gulf Stream is currently receiving minimal credits for this activity. SFWMD could review the Town plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Gulf Stream could obtain that provides an example community flood warning program.

Town of Jupiter: Class 7, 1812 current credits

NFIP#125119

CRS Entry Year:	1995
Flood Insurance Policies	9,350
Premiums in Force	\$2,398,315
Credits required to achieve a class change	88

CRS Coordinator Robert H. Lecky, Building Official
(561) 746-5134

Activity 330 Outreach Projects, current credits = 184, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Jupiter. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Jupiter.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 20, potentially 46 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Jupiter to come up with the 46 credits.

Activity 360 Flood Protection Assistance, current credits = 39, potential credits = 71.

Based on the credits that Jupiter already has for this activity SFWMD is unlikely to be of further assistance.

Activity 420 Open Space Preservation, current credits = 310, potential credits = 900.

Based on the number of credits that Jupiter has for this activity, it appears the SFWMD will not be able to provide further assistance.

Activity 450 Stormwater Management, current credits = 103, potential credits = 670

Jupiter is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 130, potential credits = 225

Jupiter is currently receiving minimal credits for this activity. SFWMD could review the Town plans to identify other ways to provide credits. There is a CRS publication on flood warning programs that Jupiter could obtain that provides an example community flood warning program.

Town of Lake Clarke Shores: Class 9, 599 current credits

NFIP#120211

CRS Entry Year: 1994
Flood Insurance Policies 268
Premiums in Force \$97,214
Credits required to achieve a class change 401

CRS Coordinator Joseph Iagrossi, Building Official
(561) 964-1515

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 18, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Lake Clarke Shores. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Lake Clarke Shores.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 18, potentially 48 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Lake Clarke Shores to come up with the 48 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Lake Clarke Shores. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 0, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Lake Clarke Shores then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Lake Clarke Shores could receive uniform credits for District regulations; however the Town's own regulations appear to be not creditable. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Lake Clarke Shores is currently receiving no credits for this activity. SFWMD could review the Town plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Lake Clarke Shores could obtain that provides an example community flood warning program.

Town of Lantana: Class 9, 812 current credits

NFIP#120214

CRS Entry Year:	1994
Flood Insurance Policies	1,232
Premiums in Force	\$477,962
Credits required to achieve a class change	188

CRS Coordinator Carl Perdue, Building Official
(561) 540-5785

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 0, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Lantana. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Lantana.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 17, potentially 49 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Lantana to come up with the 49 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Lantana. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 0, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Lantana then they could be creditable under this activity. SFWMD may also be able to provide GIS assistance to develop open space maps of the Town's open space.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Lantana could receive uniform credits for District regulations; however the Town's own regulations appear to be not creditable. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Lantana is currently receiving no credits for this activity. SFWMD could review the Town plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Lantana could obtain that provides an example community flood warning program.

Town of Mangonia Park: Class 9, 625 current credits

NFIP#120216

CRS Entry Year:	1994
Flood Insurance Policies	41
Premiums in Force	\$33,763
Credits required to achieve a class change	375

CRS Coordinator Sherry Albury, Town Clerk
(561) 848-1235

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 0, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Mangonia Park. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Mangonia Park.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 19, potentially 47 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Mangonia Park to come up with the 47 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Mangonia Park. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 0, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Mangonia Park then they could be creditable under this activity. SFWMD may also be able to provide GIS assistance to develop open space maps of the Town's open space.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Mangonia Park could receive uniform credits for District regulations; however the Town's own regulations appear to be not creditable. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Mangonia Park is currently receiving no credits for this activity. SFWMD could review the Town plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Mangonia Park could obtain that provides an example community flood warning program.

Village of North Palm Beach: Class 8, 1370 current credits

NFIP#120217

CRS Entry Year:	1994
Flood Insurance Policies	4,052
Premiums in Force	\$816,819
Credits required to achieve a class change	170

CRS Coordinator Don Jacobowitz, Public Services Director
(561) 691-3440

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 22, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to North Palm Beach. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to North Palm Beach
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 18, potentially 48 credits are available.

The SFWMD library or outreach center could provide the applicable documents to North Palm Beach to come up with the 48 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to North Palm Beach. Even if there were many requests, 71 credits, if

awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 345, potential credits = 900.

Based on the number of credits that North Palm Beach has for this activity, it appears that SFWMD will not be able to provide further assistance.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

North Palm Beach could receive uniform credits for District regulations; however the Town's own regulations appear to be not creditable. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 125, potential credits = 225

North Palm Beach is currently receiving a fair number of credits for this activity. SFWMD could review the Village plans to identify additional ways to provide credits. There is a CRS publication on flood warning programs that North Palm Beach could obtain that provides an example community flood warning program.

Town of Palm Beach Shores: Class 9, 615 current credits

NFIP#125137

CRS Entry Year:	1994
Flood Insurance Policies	972
Premiums in Force	\$240,023
Credits required to achieve a class change	385

CRS Coordinator Carolyn Gangwer, Town Clerk
(561) 844-3457

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 0, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Palm Beach Shores. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS.

SFWMD could even submit it to the local telephone book publisher directly for credits.

- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Palm Beach Shores.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 0, potentially 66 credits are available.

The SFWMD library or outreach center could provide the applicable documents to Palm Beach Shores to come up with the 66 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Palm Beach Shores. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 0, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Palm Beach Shores then they could be creditable under this activity. SFWMD may also be able to provide GIS assistance to develop open space maps of the Town's open space.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Palm Beach Shores could receive uniform credits for District regulations; however the Town's own regulations appear to be not creditable. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 160, potential credits = 225

Palm Beach Shores is currently receiving a fair number of credits for this activity. SFWMD could review the Town plans to identify additional ways to provide credits. There is a CRS publication on flood warning programs that Palm Beach Shores could obtain that provides an example community flood warning program.

St. Lucie County: Class 8, 2588 current credits

NFIP#120285
CRS Entry Year: 1994
Flood Insurance Policies 11,738
Premiums in Force \$3,089,882
Credits required to achieve a class change 412

CRS Coordinator David Kelly, Planning Manager
(772) 462-2822

ISO Specialist Heidi Liles

Activity 330 Outreach Projects, current credits = 0, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to St. Lucie County. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to St. Lucie County.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 17, potentially 49 credits are available.

The SFWMD library or outreach center could provide the applicable documents to St. Lucie County to come up with the 49 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to St. Lucie County. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 228, potential credits = 900.

SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in St. Lucie County that should be creditable under this activity. SFWMD can

provide GIS maps of those open space areas to enable St. Lucie to receive additional credits.

Activity 450 Stormwater Management, current credits = 177, potential credits = 670

St. Lucie County is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 20, potential credits = 225

St. Lucie County is currently receiving minimal credits for this activity. SFWMD could review the County plans to identify other ways to provide credits. There is a CRS publication on flood warning programs that St. Lucie County could obtain that provides an example community flood warning program.

FY 2009 Cycle Year

City of Hallandale Beach: Class 7, 1695 current credits

NFIP#125110

CRS Entry Year:	1994
Flood Insurance Policies	16,836
Premiums in Force	\$3,005,579
Credits required to achieve a class change	305

CRS Coordinator Antonio Gonzalez, Building Official
(954) 457-1385

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 18, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Hallandale Beach. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Hallandale Beach.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 22, potentially 44 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Hallandale Beach to come up with the additional 44 credits.

Activity 360 Flood Protection Assistance, current credits = 66, potential credits = 71.

Based on the credits that Hallandale Beach already has for this activity SFWMD is unlikely to be of further assistance.

Activity 420 Open Space Preservation, current credits = 112, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Hallandale Beach then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 210, potential credits = 670

Hallandale Beach is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 40, potential credits = 225

Hallandale Beach is currently receiving minimal credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Hallandale Beach could obtain that provides an example community flood warning program.

Town of Lauderdale-by-the-Sea: Class 8, 1088 current credits

NFIP#125123

CRS Entry Year:	2000
Flood Insurance Policies	1,548
Premiums in Force	\$405,448
Credits required to achieve a class change	412

CRS Coordinator William Mason, Public Works Director
(954) 776-0576

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 33, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Lauderdale-by-the-Sea. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Lauderdale-by-the-Sea.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 15, potentially 51 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Lauderdale-by-the-Sea to come up with the additional 51 credits.

Activity 360 Flood Protection Assistance, current credits = 35, potential credits = 71.

Based on the credits that Lauderdale-by-the-Sea already has for this activity SFWMD is unlikely to be of further assistance.

Activity 420 Open Space Preservation, current credits = 0, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Lauderdale-by-the-Sea then they could be creditable under this activity. SFWMD may also be able to provide GIS assistance to develop open space maps of the Town's open space.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Lauderdale-by-the-Sea could receive uniform credits for District regulations; however the City's own regulations appear to be not creditable. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 40, potential credits = 225

Lauderdale-by-the-Sea is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Lauderdale-by-the-Sea could obtain that provides an example community flood warning program.

Town of Jupiter Island: Class 8, 1351 current credits
NFIP#120162

CRS Entry Year:	1995
Flood Insurance Policies	421
Premiums in Force	\$302,492
Credits required to achieve a class change	149

CRS Coordinator Jeffrey C. Newell, Building Official
(772) 545-0151

ISO Specialist Heidi Liles

Activity 330 Outreach Projects, current credits = 160, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Jupiter Island. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Jupiter Island.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 20, potentially 46 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Jupiter Island to come up with the additional 46 credits.

Activity 360 Flood Protection Assistance, current credits = 39, potential credits = 71.

Based on the credits that Jupiter Island already has for this activity SFWMD is unlikely to be of further assistance.

Activity 420 Open Space Preservation, current credits = 310, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Jupiter Island then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 103, potential credits = 670

Jupiter Island is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 130, potential credits = 225

Jupiter Island is currently receiving some credits for this activity. SFWMD could review Town plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Jupiter Island could obtain that provides an example community flood warning program.

Town of Sewall's Point: Class 8, 1087 current credits

NFIP#120164

CRS Entry Year:	1996
Flood Insurance Policies	415
Premiums in Force	\$390,251
Credits required to achieve a class change	413

CRS Coordinator Gene Simmons, Chief Building Official
(772) 287-2455

ISO Specialist Heidi Liles

Activity 330 Outreach Projects, current credits = 57, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Sewalls Point. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Sewalls Point.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 22, potentially 44 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Sewalls Point to come up with the additional 44 credits.

Activity 360 Flood Protection Assistance, current credits = 66, potential credits = 71.

Based on the credits that Sewalls Point already has for this activity SFWMD is unlikely to be of further assistance.

Activity 420 Open Space Preservation, current credits = 0, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Sewalls Point then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 342, potential credits = 670

Sewalls Point is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 130, potential credits = 225

Sewalls Point is currently receiving some credits for this activity. SFWMD could review Town plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Sewalls Point could obtain that provides an example community flood warning program.

City of Aventura: Class 7, 1655 current credits

NFIP#120676

CRS Entry Year:	2000
Flood Insurance Policies	5,207
Premiums in Force	\$537,669
Credits required to achieve a class change	345

CRS Coordinator Joanne Carr, Planning Director
(305) 466-8940

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 38, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Aventura. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Aventura.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 19, potentially 47 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Aventura to come up with the additional 47 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Aventura. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 194, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Aventura then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 305, potential credits = 670

Aventura is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 115, potential credits = 225

Aventura is currently receiving some credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Aventura could obtain that provides an example community flood warning program.

Town of Bay Harbor Islands: Class 7, 1589 current credits

NFIP#120637

CRS Entry Year:	1994
Flood Insurance Policies	1,866
Premiums in Force	\$716,433
Credits required to achieve a class change	401

CRS Coordinator J.C. Jimenez, Assistant to the Manager
(305) 866-6241

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 177, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Bay Harbour Islands. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Bay Harbour Islands.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 18, potentially 48 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Bay Harbour Islands to come up with the additional 48 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Bay Harbour Islands. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 46, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Bay Harbour Islands then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 330, potential credits = 670

Bay Harbour Islands is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 130, potential credits = 225

Bay Harbour Islands is currently receiving some credits for this activity. SFWMD could review Town plans to identify ways to provide credits. There

is a CRS publication on flood warning programs that Bay Harbour Islands could obtain that provides an example community flood warning program.

Village of Miami Shores: Class 8, 1285 current credits

NFIP#120652

CRS Entry Year:	2000
Flood Insurance Policies	1,068
Premiums in Force	\$594,920
Credits required to achieve a class change	215

CRS Coordinator Al Berg, Planning & Zoning Director
(305) 795-2207

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 38, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Miami Shores. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Miami Shores.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 15, potentially 51 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Miami Shores to come up with the additional 51 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Miami Shores. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 305, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Miami Shores then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 342, potential credits = 670

Miami Shores is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 33, potential credits = 225

Miami Shores is currently receiving some credits for this activity. SFWMD could review Village plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Miami Shores could obtain that provides an example community flood warning program.

City of Kissimmee: Class 8, 1207 current credits

NFIP#120190

CRS Entry Year:	1996
Flood Insurance Policies	974
Premiums in Force	\$390,226
Credits required to achieve a class change	293

CRS Coordinator Eric Gurr, Engineer
(407) 518-2177

ISO Specialist Heidi Liles

Activity 330 Outreach Projects, current credits = 38, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Kissimmee. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Kissimmee.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 15, potentially 51 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Kissimmee to come up with the additional 51 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Kissimmee. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 305, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Kissimmee then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 342, potential credits = 670

Kissimmee is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 33, potential credits = 225

Kissimmee is currently receiving some credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Kissimmee could obtain that provides an example community flood warning program.

City of Boynton Beach: Class 8, 1315 current credits

NFIP#120196

CRS Entry Year:	1991
Flood Insurance Policies	9,461
Premiums in Force	\$2,661,094
Credits required to achieve a class change	185

CRS Coordinator Don Johnson, Building Official
(561) 742-6366

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 69, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Boynton Beach. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Boynton Beach.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 26, potentially 40 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Boynton Beach to come up with the additional 40 credits.

Activity 360 Flood Protection Assistance, current credits = 63, potential credits = 71.

Based on the credits that Boynton Beach already has for this activity SFWMD is unlikely to be of further assistance.

Activity 420 Open Space Preservation, current credits = 57, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Boynton Beach then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 31, potential credits = 670

Boynton Beach is already receiving some uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 105, potential credits = 225

Boynton Beach is currently receiving some credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Boynton Beach could obtain that provides an example community flood warning program.

Town of Cloud Lake: Class 8, 1338 current credits

NFIP#120198

CRS Entry Year: 1994

Flood Insurance Policies 15
Premiums in Force \$5,865
Credits required to achieve a class change 162

CRS Coordinator Dorothy Gravelin, Town Clerk
(561) 683-8296

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 170, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Cloud Lake. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Cloud Lake.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 19, potentially 47 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Cloud Lake to come up with the additional 47 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Cloud Lake. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 0, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Cloud Lake then they could be creditable under this activity. SFWMD may also be able to provide GIS assistance to develop open space maps of the Town's open space.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Cloud Lake could receive uniform credits for District regulations; however the Town's own regulations appear to be not creditable. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 90, potential credits = 225

Cloud Lake is currently receiving 90 credits for this activity. SFWMD could review Town plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Cloud Lake could obtain that provides an example community flood warning program.

City of Delray Beach: Class 9, 575 current credits

NFIP#125102

CRS Entry Year:	1994
Flood Insurance Policies	8,631
Premiums in Force	\$3,045,544
Credits required to achieve a class change	425

CRS Coordinator George Diaz, Building Official
(561) 243-7207

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 0, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Delray Beach. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Delray Beach.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 12, potentially 54 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Delray Beach to come up with the additional 54 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Delray Beach. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 90, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Delray Beach then they could be creditable under this activity. SFWMD may also be able to provide GIS assistance to develop open space maps of the City's open space.

Activity 450 Stormwater Management, current credits = 36, potential credits = 670

Delray Beach is already receiving some uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Delray Beach is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Delray Beach could obtain that provides an example community flood warning program.

Town of Glen Ridge: Class 8, 1207 current credits

NFIP#120200

CRS Entry Year:	1994
Flood Insurance Policies	22
Premiums in Force	\$7,755
Credits required to achieve a class change	293

CRS Coordinator Lee Leffigwell, Town Administrator
(561) 588-1208

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 170, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Glen Ridge. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Glen Ridge.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 19, potentially 47 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Glen Ridge to come up with the additional 47 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Glen Ridge. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 0, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Glen Ridge then they could be creditable under this activity. SFWMD may also be able to provide GIS assistance to develop open space maps of the Town's open space.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Glen Ridge could receive uniform credits for District regulations; however the Town's own regulations appear to be not creditable. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 90, potential credits = 225

Glen Ridge is currently receiving 90 credits for this activity. SFWMD could review Town plans to identify ways to provide additional credits. There is a

CRS publication on flood warning programs that Glen Ridge could obtain that provides an example community flood warning program.

Town of Hypoluxo: Class 8, 1204 current credits

NFIP#120207

CRS Entry Year:	1994
Flood Insurance Policies	1,054
Premiums in Force	\$244,009
Credits required to achieve a class change	296

CRS Coordinator Barbara Searls-Ross, Town Clerk-Assistant Administrator
(561) 582-0155

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 175, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Hypoluxo. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Hypoluxo.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 19, potentially 47 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Hypoluxo to come up with the additional 47 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Hypoluxo. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 0, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Hypoluxo then they could be creditable under this activity. SFWMD may also be able to provide GIS assistance to develop open space maps of the Town's open space.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Hypoluxo could receive uniform credits for District regulations; however the Town's own regulations appear to be not creditable. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 110, potential credits = 225

Hypoluxo is currently receiving some credits for this activity. SFWMD could review Town plans to identify ways to provide additional credits. There is a CRS publication on flood warning programs that Hypoluxo could obtain that provides an example community flood warning program.

Town of Lake Park: Class 9, 873 current credits

NFIP#120212

CRS Entry Year:	1992
Flood Insurance Policies	1,144
Premiums in Force	\$222,163
Credits required to achieve a class change	117

CRS Coordinator Patrick Sullivan, Community Development Director
(561) 881-3318

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 0, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Lake Park. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Lake Park.

- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 0, potentially 66 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Lake Park to come up with the additional 66 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Lake Park. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 108, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Lake Park then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 12, potential credits = 670.

Lake Park could receive uniform credits for District regulations; however the Town's own regulations appear to be only minimally creditable. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Lake Park is currently receiving no credits for this activity. SFWMD could review Town plans to identify ways to provide additional credits. There is a CRS publication on flood warning programs that Lake Park could obtain that provides an example community flood warning program.

City of Lake Worth: Class 9, 708 current credits

NFIP#120213

CRS Entry Year:	1996
Flood Insurance Policies	1,893
Premiums in Force	\$772,378
Credits required to achieve a class change	292

CRS Coordinator William Bucklew, Building and Zoning Director
(561) 586-1644

Activity 330 Outreach Projects, current credits = 0, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Lake Worth. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Lake Worth.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 19, potentially 47 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Lake Worth to come up with the additional 47 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Lake Worth. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 54, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Lake Worth then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 0, potential credits = 670

Lake Worth could receive uniform credits for District regulations; however the City's own regulations appear to be not creditable. This probably precludes the addition of SFWMD uniform credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Lake Worth is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide additional credits. There is a CRS publication on flood warning programs that Lake Worth could obtain that provides an example community flood warning program.

FY 2010 Cycle Year

City of Tamarac: Class 7, 1524 current credits

NFIP#120058

CRS Entry Year:	1992
Flood Insurance Policies	15,208
Premiums in Force	\$4,017,506
Credits required to achieve a class change	476

CRS Coordinator Gary Jones, Building Official
(954) 724-1250

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 60, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Tamarac. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Tamarac.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 26, potentially 40 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Tamarac to come up with the additional 40 credits.

Activity 360 Flood Protection Assistance, current credits = 59, potential credits = 71.

Based on the credits that Tamarac already has for this activity SFWMD is unlikely to be of further assistance.

Activity 420 Open Space Preservation, current credits = 124, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Tamarac then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 101, potential credits = 670

Tamarac is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Tamarac is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Tamarac could obtain that provides an example community flood warning program.

City of Homestead: Class 8, 1077 current credits

NFIP#120645

CRS Entry Year:	2006
Flood Insurance Policies	7,875
Premiums in Force	\$3,457,536
Credits required to achieve a class change	413

CRS Coordinator Sally Woods, Zoning Associate

ISO Specialist Sue Hopfensperger

The City of Homestead was entered into the CRS program on May 1, 2006. The credit tally for Homestead was not yet available at the time of this report.

Communities with Cycle Year beyond 2010

Communities that were scheduled for either 2005 or 2006 were placed after 2010 as the next cycle visit schedule did not include an exact date for their respective reviews.

City of Coconut Creek: Class 7, 1681 current credits

NFIP#120031

CRS Entry Year:	1992
Flood Insurance Policies	5,269
Premiums in Force	\$1,025,853
Credits required to achieve a class change	1319

CRS Coordinator Osama Elshami, CRS Coordinator

(954) 973-6786

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 206, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Coconut Creek. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Coconut Creek.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 22, potentially 44 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Coconut Creek to come up with the additional 44 credits.

Activity 360 Flood Protection Assistance, current credits = 59, potential credits = 71.

Based on the credits that Coconut Creek already has for this activity SFWMD is unlikely to be of further assistance.

Activity 420 Open Space Preservation, current credits = 260, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Coconut Creek then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 214, potential credits = 670

Coconut Creek is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 125, potential credits = 225

Coconut Creek is currently receiving a large proportion of the available credits for this activity. SFWMD is not likely to be able to assist with this activity.

City of Coral Springs: Class 8, 1046 current credits

NFIP#120033

CRS Entry Year:	1992
Flood Insurance Policies	27,381
Premiums in Force	\$8,294,632
Credits required to achieve a class change	454

CRS Coordinator Peter Moore, PE, City Engineer
(954) 344-1169

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 95, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Coral Springs. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Coral Springs.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 19, potentially 47 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Coral Springs to come up with the additional 47 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Coral Springs. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 66, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Coral Springs then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 173, potential credits = 670

Coral Springs is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Coral Springs is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Coral Springs could obtain that provides an example community flood warning program.

City of Deerfield Beach: Class 8, 1081 current credits

NFIP#125101

CRS Entry Year:	1992
Flood Insurance Policies	7,390
Premiums in Force	\$ 2,124,139
Credits required to achieve a class change	419

CRS Coordinator Carlos Baia, Economic Development Director
(954) 480-4222

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 108, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Deerfield Beach. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Deerfield Beach.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 22, potentially 44 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Deerfield Beach to come up with the additional 44 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Deerfield Beach. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 90, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Deerfield Beach then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 61, potential credits = 670

Deerfield Beach is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 55, potential credits = 225

Deerfield Beach is currently receiving a large proportion of the available credits for this activity. SFWMD is not likely to be able to assist with this activity.

City of Fort Lauderdale: Class 8, 1161 current credits

NFIP#125105

CRS Entry Year:	1992
Flood Insurance Policies	44,607
Premiums in Force	\$14,929,310
Credits required to achieve a class change	339

CRS Coordinator Terry Sharp, Finance Director
(954) 828-5165

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 68, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Fort Lauderdale. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Fort Lauderdale.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 18, potentially 48 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Fort Lauderdale to come up with the additional 48 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Fort Lauderdale. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 161, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Fort Lauderdale then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 122, potential credits = 670

Fort Lauderdale is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Fort Lauderdale is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Fort Lauderdale could obtain that provides an example community flood warning program.

City of Margate: Class 8, 1129 current credits

NFIP#120057

CRS Entry Year: 1992

Flood Insurance Policies 13,063
Premiums in Force \$3,431,224
Credits required to achieve a class change 371

CRS Coordinator Emilio C. Esteban, Director of DEES
(954) 972-0828

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 153, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Margate. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Margate.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 25, potentially 41 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Margate to come up with the additional 41 credits.

Activity 360 Flood Protection Assistance, current credits = 3, potential additional credits = 68.

SFWMD has qualified engineers who could provide this technical assistance service to Margate. Even if there were many requests, 68 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 68 credits.

Activity 420 Open Space Preservation, current credits = 106, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Margate then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 116, potential credits = 670 credits.

Margate is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225 credits

Margate is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Margate could obtain that provides an example community flood warning program.

Martin County: Class 7, 1644 current credits

NFIP#120161

CRS Entry Year:	1992
Flood Insurance Policies	17,907
Premiums in Force	\$6,337,550
Credits required to achieve a class change	356

CRS Coordinator Don G. Donaldson, PE, County Engineer
(712) 288-5927

ISO Specialist Heidi Liles

Activity 330 Outreach Projects, current credits = 33, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Martin County. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Martin County.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 17, potentially 49 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Martin County to come up with the additional 49 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Martin County. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 689, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Martin County then they could be creditable under this activity.

Activity 450 Stormwater Management, current credits = 214, potential credits = 670

Martin County is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 38, potential credits = 225

Martin County is currently receiving a large proportion of the available credits for this activity. SFWMD is not likely to be able to assist with this activity.

Miami-Dade County: Class 5, 2501 current credits

NFIP#120635

CRS Entry Year: 1994

Flood Insurance Policies 231,662

Premiums in Force \$63,226,704

Credits required to achieve a class change 499

CRS Coordinator Dorian Valdes, P.E., Acting Assistant Director
(305) 372-6795

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 219, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, however it will require a specific review of Miami-Dade's credits per activity as they have a high credit count already.

Activity 350 Flood Protection Information, current credits = 25, potentially 41 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Miami-Dade to come up with the additional 41 credits.

Activity 360 Flood Protection Assistance, current credits = 64, potential credits = 71.

SFWMD is likely not able to provide additional assistance.

Activity 420 Open Space Preservation, current credits = 627, potential credits = 900.

SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Miami-Dade County that is currently being credited under this activity.

Activity 450 Stormwater Management, current credits = 347, potential credits = 670

Miami-Dade County is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 121, potential credits = 225

Miami-Dade County is currently receiving a large proportion of the available credits for this activity. SFWMD is not likely to be able to assist with this activity.

Orange County: Class 6, 2108 current credits

NFIP#120179

CRS Entry Year:	1991
Flood Insurance Policies	11,487
Premiums in Force	\$3,734,960
Credits required to achieve a class change	392

CRS Coordinator M. Krishnamurthy, P.E., Manager, Stormwater Mgt. Division,
(407) 836-7991

ISO Specialist Heidi Liles

Activity 330 Outreach Projects, current credits = 33, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Orange County. SFWMD can quickly develop a flood protection and assistance

brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.

- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Orange County.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 20, potentially 46 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Orange County to come up with the additional 46 credits.

Activity 360 Flood Protection Assistance, current credits = 35, potential credits = 71.

SFWMD is likely not able to provide additional assistance.

Activity 420 Open Space Preservation, current credits = 564, potential credits = 900.

SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Orange County that is currently being credited under this activity.

Activity 450 Stormwater Management, current credits = 328, potential credits = 670

Orange County is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 29, potential credits = 225

Orange County is currently receiving very limited credits for this activity. SFWMD could review County plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Orange County could obtain that provides an example community flood warning program.

Town of Juno Beach: Class 5, 2686 current credits

NFIP#120208

CRS Entry Year:	1993
Flood Insurance Policies	1,797
Premiums in Force	\$322,648
Credits required to achieve a class change	314

CRS Coordinator Andrea Jost, Project Coordinator
(561) 626-1122

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 290, potential credits = 315

The Juno Beach credit total for this activity is the highest of all communities in SFWMD. Their activities could be used as a model for assistance to other communities. It is unlikely the SFWMD can provide any additional credits.

Activity 350 Flood Protection Information, current credits = 28, potentially 38 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Juno Beach to come up with the additional 38 credits.

Activity 360 Flood Protection Assistance, current credits = 48, potential credits = 71.

SFWMD is likely not able to provide additional assistance.

Activity 420 Open Space Preservation, current credits = 932, potential credits = 900.

SFWMD cannot provide any additional assistance for this activity.

Activity 450 Stormwater Management, current credits = 203, potential credits = 670

Juno Beach is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 110, potential credits = 225

Juno Beach is currently receiving a large proportion of the available credits for this activity. SFWMD is not likely to be able to assist with this activity.

Palm Beach County: Class 7, 1504 current credits

NFIP#120192

CRS Entry Year:	1991
Flood Insurance Policies	71,518
Premiums in Force	\$20,484,355
Credits required to achieve a class change	496

CRS Coordinator John Tatum, CRS Coordinator
(561) 712-6322

ISO Specialist Sue Hopfensperger

SFWMD provided assistance to Palm Beach County during their last cycle visit. Among the assistance provided was a map of SFWMD open space floodplains.

Activity 330 Outreach Projects, current credits = 147, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Palm Beach County. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Palm Beach County.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 30, potentially 36 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Palm Beach County to come up with the additional 36 credits.

Activity 360 Flood Protection Assistance, current credits = 13, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Palm Beach County. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 250, potential credits = 900.

SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Palm Beach County and has provided maps that are creditable under this activity.

Activity 450 Stormwater Management, current credits = 81, potential credits = 670

Palm Beach County is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 130, potential credits = 225

Palm Beach County is currently receiving a large proportion of the available credits for this activity. SFWMD is not likely to be able to assist with this activity.

City of West Palm Beach: Class 7, 1521 current credits

NFIP#120229

CRS Entry Year:	1992
Flood Insurance Policies	7,545
Premiums in Force	\$1,969,998
Credits required to achieve a class change	479

CRS Coordinator Neil Melick, Building Official
(561) 659-8014

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 63, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to West Palm Beach. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to West Palm Beach.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 22, potentially 44 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to West Palm Beach to come up with the additional 44 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to West Palm Beach. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 232, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in West Palm Beach then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 127, potential credits = 670

West Palm Beach is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 145, potential credits = 225

West Palm Beach is currently receiving a large proportion of the available credits for this activity. SFWMD is not likely to be able to assist with this activity.

Polk County: Class 7, 1538 current credits

NFIP#120261

CRS Entry Year:	1992
Flood Insurance Policies	6,776
Premiums in Force	\$2,392,187
Credits required to achieve a class change	462

CRS Coordinator Dawn Burkhart, CRS Coordinator
(863) 534-6767

ISO Specialist Heidi Liles

Only a portion of Polk County lies within the boundaries of SFWMD. Therefore, any credits derived by SFWMD will be scaled proportionately to the land area within SFWMD. However, if some of the activities listed below are undertaken by SFWMD and used throughout the County, then full credits will be provided.

Activity 330 Outreach Projects, current credits = 70, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Polk County. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.

- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Polk County.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 20, potentially 46 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Polk County to come up with the additional 46 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Polk County. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 119, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Polk County then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 115, potential credits = 670

Polk County is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Polk County is currently receiving no credits for this activity. SFWMD could review County plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Polk County could obtain that provides an example community flood warning program.

City of Port St. Lucie: Class 8, 1110 current credits

NFIP#120287

CRS Entry Year:	1991
Flood Insurance Policies	5,200
Premiums in Force	\$1,451,176
Credits required to achieve a class change	390

CRS Coordinator Steve Lane, CRS Coordinator, (772) 873-6462

ISO Specialist Heidi Liles

Activity 330 Outreach Projects, current credits = 0, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Port St. Lucie. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Port St. Lucie.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 20, potentially 46 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Port St. Lucie to come up with the additional 46 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Port St. Lucie. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 136, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Port St. Lucie then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 200, potential credits = 670

Port St. Lucie is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Port St. Lucie is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Port St. Lucie could obtain that provides an example community flood warning program.

Broward County: Class 8, 1136 current credits

NFIP#120093

CRS Entry Year:	1992
Flood Insurance Policies	37,967
Premiums in Force	\$12,816,427
Credits required to achieve a class change	314

CRS Coordinator John Crouse, PE, Engineer IV-EPD
(954) 519-1264

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 121, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Broward County. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Broward County.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 20, potentially 46 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Broward County to come up with the additional 46 credits.

Activity 360 Flood Protection Assistance, current credits = 59, potential credits = 71.

SFWMD is not likely to be able to provide additional credits for this activity.

Activity 420 Open Space Preservation, current credits = 58, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Broward County then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 136, potential credits = 670

Broward County is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Broward County is currently receiving no credits for this activity. SFWMD could review County plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Broward County could obtain that provides an example community flood warning program.

City of Hollywood: Class 8, 1272 current credits

NFIP#125113

CRS Entry Year:	1992
Flood Insurance Policies	27,229
Premiums in Force	\$9,972,437
Credits required to achieve a class change	228

CRS Coordinator James Rusnak, CFM, Engineer City of Hollywood
(954) 921-3302

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 80, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Hollywood. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Hollywood.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 22, potentially 44 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Hollywood to come up with the additional 44 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Hollywood. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 244, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Hollywood then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 193, potential credits = 670

Hollywood is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 15, potential credits = 225

Hollywood is currently receiving minimal credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Hollywood could obtain that provides an example community flood warning program.

City of Plantation: Class 7, 1541 current credits

NFIP#120054

CRS Entry Year:	1992
Flood Insurance Policies	23,036
Premiums in Force	\$6,639,177
Credits required to achieve a class change	459

CRS Coordinator	Brett Butler, City Engineer (954) 797-2282
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ISO Specialist	Sue Hopfensperger
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Activity 330 Outreach Projects, current credits = 166, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Plantation. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Plantation.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 30, potentially 36 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Plantation to come up with the additional 36 credits.

Activity 360 Flood Protection Assistance, current credits = 66, potential credits = 71.

SFWMD is not likely to be able to provide additional credits.

Activity 420 Open Space Preservation, current credits = 101, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Plantation then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 183, potential credits = 670

Plantation is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Plantation is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Plantation could obtain that provides an example community flood warning program.

City of Sunrise: Class 7, 1802 current credits

NFIP#120328

CRS Entry Year:	1992
Flood Insurance Policies	21,527
Premiums in Force	\$5,425,832
Credits required to achieve a class change	198

CRS Coordinator Sean Dinneen, Acting City Engineer
(954) 746-3285

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 100, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Sunrise. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Sunrise.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 30, potentially 36 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Sunrise to come up with the additional 36 credits.

Activity 360 Flood Protection Assistance, current credits = 7, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Sunrise. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 101, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Sunrise then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 373, potential credits = 670

Sunrise is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Sunrise is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Sunrise could obtain that provides an example community flood warning program.

Village of Bal Harbour: Class 8, 1380 current credits

NFIP#120636

CRS Entry Year:	1996
Flood Insurance Policies	2,132
Premiums in Force	\$627,540
Credits required to achieve a class change	120

CRS Coordinator Daniel Nieda, CRS Coordinator
(305) 865-7525

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 85, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Bal Harbour. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Bal Harbour.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 22, potentially 44 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Bal Harbour to come up with the additional 44 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Bal Harbour. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a

program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 175, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Bal Harbour then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 342, potential credits = 670

Bal Harbour is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 100, potential credits = 225

Bal Harbour is currently receiving substantial credits for this activity. SFWMD could review Village plans to identify ways to provide additional credits.

City of Coral Gables: Class 8, 1336 current credits

NFIP#120639

CRS Entry Year:	1993
Flood Insurance Policies	3,700
Premiums in Force	\$1,861,667
Credits required to achieve a class change	164

CRS Coordinator Manuel Z. Lopez, Building Official
(305) 460-5242

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 53, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Coral Gables. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Coral Gables.

- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 17, potentially 49 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Coral Gables to come up with the additional 49 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Coral Gables. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 323, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Coral Gables then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 328, potential credits = 670

Coral Gables is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 33, potential credits = 225

Coral Gables is currently receiving minimal credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Coral Gables could obtain that provides an example community flood warning program.

Village of Key Biscayne: Class 6, 2040 current credits

NFIP#120648

CRS Entry Year:	1998
Flood Insurance Policies	7,485
Premiums in Force	\$2,162,385
Credits required to achieve a class change	460

CRS Coordinator Peter Kory, CRS Coordinator
(305) 361-9414

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 234, potential credits = 315

This is an activity that SFWMD could likely provide only limited assistance. SFWMD would need to review the specific credits to assess the assistance that could be provided.

Activity 350 Flood Protection Information, current credits = 27, potentially 39 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Key Biscayne to come up with the additional 39 credits.

Activity 360 Flood Protection Assistance, current credits = 63, potential credits = 71.

SFWMD is not likely to be able to provide additional credits.

Activity 420 Open Space Preservation, current credits = 455, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Key Biscayne then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 328, potential credits = 670

Key Biscayne is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 130, potential credits = 225

SFWMD could review Village plans to identify ways to provide additional credits.

City of Miami Beach: Class 7, 1516 current credits

NFIP#120651

CRS Entry Year:	1996
Flood Insurance Policies	44,419
Premiums in Force	\$14,137,169
Credits required to achieve a class change	484

CRS Coordinator Moshen Jarahpour, Chief Engineering Inspector
(305) 673-7000

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 111, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Miami Beach. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Miami Beach.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 20, potentially 46 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Miami Beach to come up with the additional 46 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Miami Beach. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 202, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Miami Beach then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 342, potential credits = 670

Miami Beach is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 130, potential credits = 225

Miami Beach is already receiving substantial credits for this activity. SFWMD could review City plans to identify ways to provide additional credits.

City of North Miami: Class 5, 2750 current credits

NFIP#120655

CRS Entry Year:	1994
Flood Insurance Policies	7,108
Premiums in Force	\$2,430,634
Credits required to achieve a class change	250

CRS Coordinator Jeff Geimer, Transportation Manager
(305) 893-6511

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 277, potential credits = 315

This is an activity that SFWMD could likely provide only limited assistance. SFWMD would need to review the specific credits to assess the assistance that could be provided.

Activity 350 Flood Protection Information, current credits = 30, potentially 36 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to North Miami to come up with the additional 36 credits.

Activity 360 Flood Protection Assistance, current credits = 62, potential credits = 71.

SFWMD is not likely to be able to provide additional credits.

Activity 420 Open Space Preservation, current credits = 379, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in North Miami then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 450, potential credits = 670

North Miami is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 160, potential credits = 225

SFWMD could review City plans to identify ways to provide additional credits.

City of Atlantis: Class 8, 1197 current credits

NFIP#120193

CRS Entry Year: 1992
Flood Insurance Policies 332
Premiums in Force \$87,350
Credits required to achieve a class change 303

CRS Coordinator Mo Thornton, City Manager
(561) 965-1744

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 124, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Atlantis. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Atlantis.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 28, potentially 38 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Atlantis to come up with the additional 38 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Atlantis. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 323, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Atlantis then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 76, potential credits = 670

Atlantis is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 90, potential credits = 225

SFWMD could review City plans to identify ways to provide additional credits.

City of Boca Raton: Class 8, 1284 current credits

NFIP#120195

CRS Entry Year:	1992
Flood Insurance Policies	15,028
Premiums in Force	\$4,413,730
Credits required to achieve a class change	216

CRS Coordinator Carmen Annunziato, Planning & Zoning Director
(561) 393-7781

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 43, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Boca Raton. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Boca Raton.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 22, potentially 44 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Boca Raton to come up with the additional 44 credits.

Activity 360 Flood Protection Assistance, current credits = 35, potential credits = 71.

SFWMD is not likely to be able to provide additional credits.

Activity 420 Open Space Preservation, current credits = 154, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Boca Raton then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 92, potential credits = 670

Boca Raton is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 160, potential credits = 225

SFWMD could review City plans to identify ways to provide additional credits.

Town of Palm Beach: Class 7, 1183 current credits

NFIP#120220

CRS Entry Year:	1992
Flood Insurance Policies	7,689
Premiums in Force	\$3,231,314
Credits required to achieve a class change	317

CRS Coordinator Karen Temme, Risk Coordinator
(561) 838-5496

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 262, potential credits = 315

SFWMD is not likely to provide further credits as Palm Beach already has substantial credits.

Activity 350 Flood Protection Information, current credits = 20, potentially 46 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Palm Beach to come up with the additional 46 credits.

Activity 360 Flood Protection Assistance, current credits = 35, potential credits = 71.

SFWMD is not likely to be able to provide additional credits.

Activity 420 Open Space Preservation, current credits = 382, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Palm Beach then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 89, potential credits = 670

Palm Beach is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 155, potential credits = 225

SFWMD could review Town plans to identify ways to provide additional credits.

Village of Tequesta: Class 7, 1572 current credits

NFIP#120228

CRS Entry Year:	1992
Flood Insurance Policies	1,313
Premiums in Force	\$361,669
Credits required to achieve a class change	428

CRS Coordinator Catherine Harding, Director of Community Development,
(561) 575-6223

ISO Specialist Sue Hopfensperger

Activity 330 Outreach Projects, current credits = 254, potential credits = 315

SFWMD is not likely to provide further credits as Tequesta already has substantial credits.

Activity 350 Flood Protection Information, current credits = 17, potentially 49 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Tequesta to come up with the additional 49 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Tequesta. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 232, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Tequesta then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 127, potential credits = 670

Tequesta is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 145, potential credits = 225

SFWMD could review Village plans to identify ways to provide additional credits.

City of Fort Pierce: Class 8, 1001 current credits

NFIP#120286

CRS Entry Year:	1992
Flood Insurance Policies	5,145
Premiums in Force	\$1,512,650
Credits required to achieve a class change	499

CRS Coordinator Wendy Clark, CRS Coordinator
(772) 460-2200

ISO Specialist Heidi Liles

Activity 330 Outreach Projects, current credits = 2, potential credits = 315

This is an activity that SFWMD could likely provide valuable assistance, as follows:

- A master flood protection information packet can be developed and provided to Fort Pierce. SFWMD can quickly develop a flood protection and assistance brochure that could be modified to meet the requirements of the CRS. SFWMD could even submit it to the local telephone book publisher directly for credits.
- Through GIS and/or property tax records it may be possible identify all properties in floodprone areas and either notice those property owners directly or simply provide the appropriate information to Fort Pierce.
- Other outreach projects can be coordinated and/or sponsored by SFWMD either on a community-by-community basis or as a districtwide initiative.

Activity 350 Flood Protection Information, current credits = 22, potentially 44 more credits are available.

The SFWMD library or outreach center could provide the applicable documents to Fort Pierce to come up with the additional 44 credits.

Activity 360 Flood Protection Assistance, current credits = 0, potential credits = 71.

SFWMD has qualified engineers who could provide this technical assistance service to Fort Pierce. Even if there were many requests, 71 credits, if awarded as a uniform credit, could be justification enough to sponsor such a program. SFWMD may consider providing this service on an experimental basis to selected counties or municipalities. SFWMD can potentially provide 71 credits.

Activity 420 Open Space Preservation, current credits = 161, potential credits = 900.

If SFWMD owns lands within the 100-year floodplain (A-zone on FIRMs) in Fort Pierce then maps of those areas are creditable under this activity.

Activity 450 Stormwater Management, current credits = 122, potential credits = 670

Fort Pierce is already receiving uniform credits for District regulations. SFWMD is probably unable to provide further credits.

Activity 610 Flood Warning Program, current credits = 0, potential credits = 225

Fort Pierce is currently receiving no credits for this activity. SFWMD could review City plans to identify ways to provide credits. There is a CRS publication on flood warning programs that Fort Pierce could obtain that provides an example community flood warning program.

SFWMD Resource Requirements & Potential Community Savings for FY2007

The SFWMD staff time required for implementing the Flood Credit Assistance Program is going to depend upon the nature and extent of activities SFWMD chooses to participate in. The determination of staff time would therefore come about through experimentation as more or less assistance in different areas is provided.

If SFWMD decided to contract out any flood credit assistance then the only staff time required would be that of a program manager and that of staff providing directed assistance. Examples of directed activity might be that of a GIS analyst creating an open space floodplain map (Activity 420), or a District engineer providing flood protection assistance (Activity 360). The use of a contractor would allow for provision of services on an as-needed basis and would not require a new full time employee (FTE).

Another approach is to determine the potential savings to taxpayers as a result of SFWMD assistance and delegate resources based on the cost-benefit of the assistance provided. These savings can be quantified by combining the potential credits provided by SFWMD with current FEMA flood insurance premium data. In this way an actual dollar figure can be calculated for the assistance provided. Listed below are the potential savings for all communities with cycle visits scheduled for FY 2007. The potential credits for each community are only those estimates for Activities 330, 350, and 360 to yield a true conservative estimate of the assistance. The sum total for all communities is discussed at the end of the section.

City of Cooper City: (potential credits from SFWMD = 545)

\$2,774,050 in premiums/8187 policy holders = Average policy costs \$339

Cooper City currently has 1207 credits, and needs another 293 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$16.94 in savings to each policy holder.

If Cooper City realizes all the potential credits from SFWMD (545 credits), then at least one class change (500 credits) could be attained, with an additional 338 credits available for future use.

The proportion of SFWMD's 293 credits/500 credits is thus equivalent to \$9.93 in savings to each policy holder, or,

\$81,271 per year, total for all policy holders in the City

City of Dania: (potential credits from SFWMD = 744)

\$1,512,821 in premiums/4539 policy holders = Average policy costs \$333

Dania currently has 574 credits, and needs another 474 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$16.66 in savings to each policy holder.

If Dania realizes all the potential credits from SFWMD (744 credits), then at least one class change (500 credits) could be attained, with an additional 270 credits available for future use.

The proportion of SFWMD's 474 credits/500 credits is thus equivalent to \$15.79 in savings to each policy holder, or,

\$71,688 per year, total for all policy holders in the City

City of Lauderhill: (potential credits from SFWMD = 418)

\$2,811,082 in premiums/9855 policy holders = Average policy costs \$285

Lauderhill currently has 914 credits, and needs another 86 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$14.26 in savings to each policy holder.

If Lauderhill realizes all the potential credits from SFWMD (418 credits), then at least one class change (500 credits) could be attained, with an additional 332 credits available for future use.

The proportion of SFWMD's 86 credits/500 credits is thus equivalent to \$2.72 in savings to each policy holder, or,

\$26,765 per year, total for all policy holders in the City

City of Lighthouse Point: (potential credits from SFWMD = 231)

\$1,576,349 in premiums/3830 policy holders = Average policy costs \$412

Lauderhill currently has 1067 credits, and needs another 433 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$20.57 in savings to each policy holder.

If Lighthouse Point realizes all the potential credits from SFWMD (231 credits), then they will only require an additional 202 credits for a class change.

Assuming Lighthouse Point acquires the additional credits they will be eligible for a class change.

The proportion of SFWMD's 231 credits/500 credits is thus equivalent to \$6.59 in savings to each policy holder, or,

\$25,232 per year, total for all policy holders in the City

City of Miramar: (potential credits from SFWMD = 307)

\$8,139,253 in premiums/25,832 policy holders = Average policy costs \$315

Miramar currently has 1164 credits, and needs another 336 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$15.75 in savings to each policy holder.

If Miramar realizes all the potential credits from SFWMD (307 credits), then they will only require an additional 29 credits for a class change.

Assuming Miramar acquires the additional credits they will be eligible for a class change.

The proportion of SFWMD's 307 credits/500 credits is thus equivalent to \$9.67 in savings to each policy holder, or,

\$249,808 per year, total for all policy holders in the City

City of North Lauderdale: (potential credits from SFWMD = 420)

\$1,930,624 in premiums/6788 policy holders = Average policy costs \$284

North Lauderdale currently has 764 credits, and needs another 236 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$14.22 in savings to each policy holder.

If North Lauderdale realizes all the potential credits from SFWMD (420 credits), then at least one class change (500 credits) could be attained, with an additional 184 credits available for future use.

The proportion of SFWMD's 236 credits/500 credits is thus equivalent to \$6.71 in savings to each policy holder, or,

\$45,559 per year, total for all policy holders in the City

City of Pembroke Pines: (potential credits from SFWMD = 268)

\$10,803,835 premiums/40,267 policy holders = Average policy costs \$268

Pembroke Pines currently has 1726 credits, and needs another 274 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$13.42 in savings to each policy holder.

If Pembroke Pines realizes all the potential credits from SFWMD (268 credits), then they will only require an additional 6 credits for a class change.

Assuming Pembroke Pines acquires the additional credits they will be eligible for a class change.

The proportion of SFWMD's 268 credits/500 credits is thus equivalent to \$7.19 in savings to each policy holder, or,

\$289,519 per year, total for all policy holders in the City

City of Pompano Beach: (potential credits from SFWMD = 365)

\$7,637,410 premiums/29,056 policy holders = Average policy costs \$263

Pompano Beach currently has 1229 credits, and needs another 271 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$13.14 in savings to each policy holder.

If Pompano Beach realizes all the potential credits from SFWMD (365 credits), then at least one class change (500 credits) could be attained, with an additional 94 credits available for future use.

The proportion of SFWMD's 365 credits/500 credits is thus equivalent to \$9.59 in savings to each policy holder, or,

\$278,710 per year, total for all policy holders in the City

City of Hialeah: (potential credits from SFWMD = 382)

\$5,986,576 premiums/25,148 policy holders = Average policy costs \$238

Hialeah currently has 1285 credits, and needs another 215 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$11.9 in savings to each policy holder.

If Hialeah realizes all the potential credits from SFWMD (382 credits), then at least one class change (500 credits) could be attained, with an additional 167 credits available for future use.

The proportion of SFWMD's 215 credits/500 credits is thus equivalent to \$5.12 in savings to each policy holder, or,

\$128,682 per year, total for all policy holders in the City

City of North Miami Beach: (potential credits from SFWMD = 329)

\$1,736,760 premiums/7511 policy holders = Average policy costs \$231

North Miami Beach currently has 1299 credits, and needs another 201 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$11.56 in savings to each policy holder.

If North Miami Beach realizes all the potential credits from SFWMD (329 credits), then at least one class change (500 credits) could be attained, with an additional 128 credits available for future use.

The proportion of SFWMD's 201 credits/500 credits is thus equivalent to \$4.65 in savings to each policy holder, or,

\$34,905 per year, total for all policy holders in the City

City of South Miami: (potential credits from SFWMD = 181)

\$825,771 premiums/1607 policy holders = Average policy costs \$514

South Miami currently has 1274 credits, and needs another 226 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$25.69 in savings to each policy holder.

If South Miami realizes all the potential credits from SFWMD (181 credits), then they will only require an additional 45 credits for a class change.

Assuming South Miami acquires the additional credits, they will be eligible for a class change.

The proportion of SFWMD's 181 credits/500 credits is thus equivalent to \$9.30 in savings to each policy holder, or,

\$14,945 per year, total for all policy holders in the City

City of Surfside: (potential credits from SFWMD = 348)

\$1,247,023 premiums/3038 policy holders = Average policy costs \$410

Surfside currently has 1256 credits, and needs another 244 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$20.52 in savings to each policy holder.

If Surfside realizes all the potential credits from SFWMD (348 credits), then at least one class change (500 credits) could be attained, with an additional 104 credits available for future use.

The proportion of SFWMD's 244 credits/500 credits is thus equivalent to \$10.01 in savings to each policy holder, or,

\$30,421 per year, total for all policy holders in the City

City of Key Colony Beach: (potential credits from SFWMD = 318)

\$755,248 premiums/1260 policy holders = Average policy costs \$599

Key Colony Beach currently has 1089 credits, and needs another 411 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$29.95 in savings to each policy holder.

If Key Colony Beach realizes all the potential credits from SFWMD (318 credits), then they will only require an additional 182 credits for a class change.

Assuming Key Colony Beach acquires the additional credits, they will be eligible for a class change.

The proportion of SFWMD's 318 credits/500 credits is thus equivalent to \$19.05 in savings to each policy holder, or,

\$24,000 per year, total for all policy holders in the City

Town of Layton: (potential credits from SFWMD = 346)

\$86,988 premiums/102 policy holders = Average policy costs \$853

Layton currently has 1031 credits, and needs another 469 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$42.64 in savings to each policy holder.

If Layton realizes all the potential credits from SFWMD (346 credits), then they will only require an additional 123 credits for a class change.

Assuming Layton acquires the additional credits, they will be eligible for a class change.

The proportion of SFWMD's 346 credits/500 credits is thus equivalent to \$29.51 in savings to each policy holder, or,

\$3,010 per year, total for all policy holders in the Town

City of Orlando: (potential credits from SFWMD = 329)

\$1,733,595 premiums/5494 policy holders = Average policy costs \$316

Orlando currently has 1460 credits, and needs another 40 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$15.78 in savings to each policy holder.

If Orlando realizes all the potential credits from SFWMD (329 credits), then at least one class change (500 credits) could be attained, with an additional 289 credits available for future use.

The proportion of SFWMD's 40 credits/500 credits is thus equivalent to \$1.26 in savings to each policy holder, or,

\$6,935 per year, total for all policy holders in the City

Osceola County: (potential credits from SFWMD = 436)

\$1,952,501 premiums/5864 policy holders = Average policy costs \$333

Osceola County currently has 1616 credits, and needs another 384 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$16.65 in savings to each policy holder.

If Osceola County realizes all the potential credits from SFWMD (436 credits), then at least one class change (500 credits) could be attained, with an additional 52 credits available for future use.

The proportion of SFWMD's 384 credits/500 credits is thus equivalent to \$12.79 in savings to each policy holder, or,

\$74, 984 per year, total for all policy holders in the County

St. Cloud: (potential credits from SFWMD = 238)

\$155,319 premiums/524 policy holders = Average policy costs \$296

St. Cloud currently has 1323 credits, and needs another 177 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$14.82 in savings to each policy holder.

If St. Cloud realizes all the potential credits from SFWMD (238 credits), then at least one class change (500 credits) could be attained, with an additional 61 credits available for future use.

The proportion of SFWMD's 238 credits/500 credits is thus equivalent to \$7.05 in savings to each policy holder, or,

\$3,696 per year, total for all policy holders in the City

Town of Highland Beach: (potential credits from SFWMD = 450)

\$648,090 premiums/4219 policy holders = Average policy costs \$154

St. Cloud currently has 727 credits, and needs another 273 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$7.68 in savings to each policy holder.

If Highland Beach realizes all the potential credits from SFWMD (450 credits), then at least one class change (500 credits) could be attained, with an additional 177 credits available for future use.

The proportion of SFWMD's 273 credits/500 credits is thus equivalent to \$4.19 in savings to each policy holder, or,

\$17,691 per year, total for all policy holders in the Town

Town of Manalapan: (potential credits from SFWMD = 396)

\$163,863 premiums/249 policy holders = Average policy costs \$658

Manalapan currently has 822 credits, and needs another 178 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$32.90 in savings to each policy holder.

If Manalapan realizes all the potential credits from SFWMD (396 credits), then at least one class change (500 credits) could be attained, with an additional 218 credits available for future use.

The proportion of SFWMD's 178 credits/500 credits is thus equivalent to \$11.71 in savings to each policy holder, or,

\$2,916 per year, total for all policy holders in the Town

Town of Ocean Ridge: (potential credits from SFWMD = 361)

\$540,524 premiums/1352 policy holders = Average policy costs \$400

Ocean Ridge currently has 1359 credits, and needs another 141 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$20 in savings to each policy holder.

If Ocean Ridge realizes all the potential credits from SFWMD (361 credits), then at least one class change (500 credits) could be attained, with an additional 220 credits available for future use.

The proportion of SFWMD's 141 credits/500 credits is thus equivalent to \$5.64 in savings to each policy holder, or,

\$7,625 per year, total for all policy holders in the Town

City of Palm Beach Gardens: (potential credits from SFWMD = 407)

\$1,199,024 premiums/3396 policy holders = Average policy costs \$353

Palm Beach Gardens currently has 523 credits, and needs another 476 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$17.65 in savings to each policy holder.

If Palm Beach Gardens realizes all the potential credits from SFWMD (407 credits), then they will only require an additional 69 credits for a class change.

Assuming Palm Beach Gardens acquires the additional credits, they will be eligible for a class change.

The proportion of SFWMD's 407 credits/500 credits is thus equivalent to \$14.37 in savings to each policy holder, or,

\$48,790 per year, total for all policy holders in the City

Village of Palm Springs: (potential credits from SFWMD = 319)

\$305,322 premiums/1509 policy holders = Average policy costs \$202

Palm Springs currently has 1118 credits, and needs another 382 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$10 in savings to each policy holder.

If Palm Springs realizes all the potential credits from SFWMD (319 credits), then they will only require an additional 63 credits for a class change.

Assuming Palm Springs acquires the additional credits, they will be eligible for a class change.

The proportion of SFWMD's 319 credits/500 credits is thus equivalent to \$6.38 in savings to each policy holder, or,

\$9,627 per year, total for all policy holders in the City

Town of South Palm Beach: (potential credits from SFWMD = 376)

\$261,622 premiums/1534 policy holders = Average policy costs \$171

South Palm Beach currently has 520 credits, and needs another 480 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$8.53 in savings to each policy holder.

If South Palm Beach realizes all the potential credits from SFWMD (376 credits), then they will only require an additional 104 credits for a class change.

Assuming South Palm Beach acquires the additional credits, they will be eligible for a class change.

The proportion of SFWMD's 376 credits/500 credits is thus equivalent to \$6.41 in savings to each policy holder, or,

\$9,840 per year, total for all policy holders in the City

Village of Wellington: (potential credits from SFWMD = 408)

\$183,155 premiums/470 policy holders = Average policy costs \$390

Wellington currently has 798 credits, and needs another 202 credits to achieve a class change, an additional 5% premium reduction.

A 5% reduction in premiums (i.e. 500 credits) = \$19.48 in savings to each policy holder.

If Wellington realizes all the potential credits from SFWMD (408 credits), then at least one class change (500 credits) could be attained, with an additional 206 credits available for future use.

The proportion of SFWMD's 202 credits/500 credits is thus equivalent to \$7.87 in savings to each policy holder, or,

\$3,698 per year, total for all policy holders in the Village

Summary

The previous calculations show that if all the estimated credits are obtained for the communities listed for FY2007, and the respective class changes are achieved, then a total savings of \$1,409,317 would be realized by the respective flood insurance policy holders on those communities. If only 10% of the potential credits were realized, there would still be a benefit of over \$140,000.

The calculations also show that a greater return on effort would be achieved by assisting communities or counties with larger populations that possess flood insurance. That is an issue to be considered in prioritizing the assistance potentially offered by SFWMD.

In either case, there are definitely potential savings that policy holders may achieve through SFWMD CRS assistance. The amount of savings generated could justify the creation of a new FTE position, but it also justifies providing assistance on an as-needed or requested basis for an outside contractor.

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