



FEMA

April 1, 2017

The Honorable Peter Simmons, Mayor  
City of Bonita Springs  
9101 Bonita Beach Road  
Bonita Springs, FL 34135

Dear Mayor Simmons:

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that Bonita Springs will increase to a Class 5 in the National Flood Insurance Program (NFIP) Community Rating System (CRS). The floodplain management activities implemented by your community qualifies it for a 25 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after May 1, 2017. This increase is based on a field verification of your three-year cycle CRS application.

Please note Preferred Risk Policies, applicable in Zones B, C, and X, on your community's NFIP Flood Insurance Rate Map are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of ten percent in Class 1-6 communities and five percent in Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If there are no NFIP noncompliance actions, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify each October. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established three-year cycle. In the interim, FEMA will periodically send the *NFIP/CRS Update* Newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region IV Office, CRS Coordinator, Janice Mitchell, by telephone at (770) 220-5441.

Sincerely,

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

Enclosure

cc: John Gucciardo, CRS Coordinator



COMMUNITY  
RATING  
SYSTEM

VERIFICATION  
REPORT

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**City of Bonita Springs, FL**

**Verified Class 5**

NFIP Number: 120680

Cycle

Date of Verification Visit: June 7, 2016

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 2603 credit points are verified which results in a recommendation that the community improve from a CRS Class 6 to a CRS Class 5. The community has met the Class 6 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 4/4. The following is a summary of our findings with the total credit points for each activity noted in parenthesis:

**Activity 310 – Elevation Certificates:** The Building Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (38 points)

**Activity 320 – Map Information Service:** Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community furnishing additional FIRM information, historical flood information, and natural floodplain functions. The service is publicized annually and records are maintained. (90 points)

**Activity 330 – Outreach Projects:** Credit is provided for informational outreach projects that include Florida UMC brochures, general outreach projects that include Florida UMC Public Service Announcements, and targeted outreach projects that include a letter to the Rep Loss areas, letters to real estate, insurance agents and lenders, and brochures given to all permit applicants. These projects are disseminated annually. Credit is also provided for having a pre-flood plan for public information. Credit is enhanced by having a Program for Public Information (PPI), and by having the information disseminated by stakeholders outside the local government. (350 points)

**Activity 340 – Hazard Disclosure:** Credit is also provided for state and community regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. Credit is enhanced by having a PPI. (22 points)

**Activity 350 – Flood Protection Information:** Documents relating to floodplain management are available in the reference section of the Lee County Public Library. Credit is also provided for floodplain information displayed on the community's website. Credit is enhanced by having a PPI. (81 points)

**Activity 360 – Flood Protection Assistance:** Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. Credit is enhanced by having a PPI. (85 points)

**Activity 370 – Flood Insurance Promotion:** Credit is provided for assessing the community's current level of flood insurance coverage and assessing shortcomings. Credit is also provided for development and implementation of a coverage improvement plan, and providing technical advice regarding flood insurance. Credit for implementing a coverage improvement plan is enhanced by having a PPI and stakeholder involvement. (90 points)

**Activity 420 – Open Space Preservation:** Credit is provided for preserving approximately 32 percent of the Special Flood Hazard Area (SFHA) as open space, protecting open space land with deed restrictions, and preserving open space land in a natural state. Credit is also provided for regulations and incentives that minimize development in the SFHA. (567 points)

**Activity 430 – Higher Regulatory Standards:** Credit is provided for enforcing regulations that require cumulative substantial improvement, and local drainage protection. Credit is also provided for the enforcement of building codes, a BCEGS Classification of 4/4, and state mandated regulatory standards. (162 points)

**Activity 440 – Flood Data Maintenance:** Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. Credit is also provided for establishing and maintaining a system of benchmarks and maintaining copies of all previous FIRMs and Flood Insurance Study Reports. (183 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for stormwater management, soil and erosion control, and water quality. (140 points)

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of June 18, 2015, the City of Bonita Springs, FL has 62 repetitive loss properties and is a Category C community for CRS purposes. The community is required to submit either a Repetitive Loss Area Analysis or Floodplain Management Plan. (No credit points are applicable to this section)

**Activity 510 – Floodplain Management Planning:** Credit is provided for the adoption and implementation of the Lee County Local Mitigation Strategy, adopted on February 9, 2012. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2017. (158 points)

**Activity 520 – Acquisition and Relocation:** Credit is provided for acquiring and relocating 4 buildings from the community's regulatory floodplain. (24 points)

**Activity 530 – Flood Protection:** Credit is provided for 2 buildings that have been flood proofed, elevated or otherwise modified to protect them from flood damage. (5 points)

**Activity 540 – Drainage System Maintenance:** All of the community's drainage system is inspected regularly throughout the year and maintenance is performed as needed. Credit is also provided for listing problem sites that are inspected more frequently, and for implementing an ongoing Capital Improvements Program. The community enforces a regulation prohibiting dumping in the drainage system, and annually publicizes the regulation. Credit is enhanced by having a PPI. (337 points)

**Activity 610 – Flood Warning and Response:** Credit is provided for a program that provides timely identification of impending flood threats, disseminates warnings to appropriate floodplain residents, and coordinates flood response activities. (271 points)

**Activity 710 – County Growth Adjustment:** All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Lee County is 1.05.

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

**CEO Name / Address:**

Peter Simmons  
Mayor of Bonita Springs  
9101 Bonita Beach Road  
Bonita Springs, Florida 34135

**CRS Coordinator Name / Address:**

Arleen Hunter  
Assistant City Manager  
9101 Bonita Beach Road  
Bonita Springs, Florida 34135  
(239) 949-6237

Date Report Prepared: December 24, 2016

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

**CALCULATION SECTION :**

Verified Activity Calculations:	Credit
c310      38	38
c320      90	90
c330      350	350
c340      22	22
c350      81	81
c360      85	85
c370      90	90
c410                      x CGA      =	
c420      540      x CGA      1.05      =	567
c430      154      x CGA      1.05      =	162
c440      174      x CGA      1.05      =	183
c450      133      x CGA      1.05      =	140
c510      158	158
c520      24	24
c530      5	5
c540      337	337
c610      271	271
c620	
c630	

**Community Classification Calculation:**

cT = total of above	cT = <u>2603</u>
Community Classification (from Table 110-1):	Class = <u>5</u>

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