NOV 2 0 2014



U.S. Department of Homeland Security 500 C Street, SW Washington, DC 20472

FEMA

Mr. Richard Singerland Village Manager, Village of Mamaroneck 23 Mamaroneck Avenue Mamaroneck, NY 10543

Dear Mr. Singerland:

I want to congratulate your community on its application to the National Flood Insurance Program (NFIP) Community Rating System (CRS). The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has verified that the voluntary floodplain management actions undertaken by your community exceed the minimum standards of the NFIP and meet the criteria for a CRS Class 8 rating.

The floodplain management activities implemented by your community qualify it for a 10 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2014. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage. I am enclosing the field verification report showing the results of your application review for your records.

Please note that Preferred Risk Policies, applicable in Zones B, C, and X on your community's NFIP Flood Insurance Rate Map, are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of 10 percent in CRS Class 1–6 communities and 5 percent in CRS Class 7–9 communities. The rates for these zones already reflect significant premium reductions.

If your community remains in compliance with NFIP floodplain management regulations, the CRS rating 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 5-year cycle. FEMA will periodically send the *NFIP/CRS Update* newsletter and other notices to your CRS Coordinator.

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

If you have any questions or need additional information, please contact the FEMA Region II Office, CRS Coordinator, Crystal Tramunti, by telephone at (212) 680 – 3625.

Sincerely,

David L. Miller

Associate Administrator

Federal Insurance and Mitigation Administration

Enclosure

cc: Bill Gerety, Building Inspector



COMMUNITY RATING SYSTEM

VERIFICATION REPORT

Village of Mamaroneck, NY

Verified Class 8

NFIP Number: 360916

New Application

Date of Verification Visit: November 19, 2013

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 1003 credit points are verified which results in a recommendation that the community improve from a CRS Class 10 to a CRS Class 8. The following is a summary of our findings with the total credit points for each activity noted in parenthesis:

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

<u>Activity 320 – Map Information Service:</u> 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, information about problems not shown on the FIRM and flood depth data. The service is publicized annually and records are maintained. (90 points)

<u>Activity 330 – Outreach Projects:</u> Credit is provided for an informational outreach project of handouts at the village offices and library, and a targeted outreach project of a letter to the repetitive loss areas. These projects are disseminated annually. (42 points)

<u>Activity 340 – Hazard Disclosure:</u> Credit is provided for state and community regulations requiring disclosure of flood hazards. (15 points)

<u>Activity 350 – Flood Protection Information:</u> Documents relating to floodplain management are available in the Mamaroneck Public Library. Credit is also provided for floodplain information displayed on the community's website. (17 points)

<u>Activity 360 – Flood Protection Assistance:</u> Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. (55 points)

Village of Mamaroneck, NY NFIP #: 360916

<u>Activity 420 – Open Space Preservation:</u> Credit is provided for preserving approximately 13 percent of the Special Flood Hazard Area (SFHA) as open space, and preserving open space land in a natural state. (209 points)

<u>Activity 430 – Higher Regulatory Standards:</u> Credit is provided for state mandated regulatory standards and regulations administration. (12 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps / parcel records in the day to day management of the floodplain. Credit is also provided for a Continuously Operating Reference System (CORS). (163 points)

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

<u>Section 502 – Repetitive Loss Category:</u> Based on the updates made to the NFIP Report of Repetitive Losses as of August 31, 2013, the Village of Mamaroneck, NY has 228 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 Mamaroneck, NY Multi-Hazard Mitigation Plan adopted 4/30/2012. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2017. (192 points)

Activity 630 - Dams: Credit is provided for a State Dam Safety Program. (30 points)

<u>Activity 710 – County Growth Adjustment</u>: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Village of Mamaroneck, NY is 1.05.

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

CEO Name / Address:

CRS Coordinator Name / Address:

Richard Singerland Village Manager 23 Mamaroneck Avenue Mamaroneck, New York 10543 Bill Gerety
Building Inspector
23 Mamaroneck Avenue
Mamaroneck, New York 10543
914-777-7731

Date Report Prepared: April 28, 2014

720 COMMUNITY CREDIT CALCULATIONS (New Application):

CALCULATION SECTION:

Verified Activity Calculations:							Credit	
c310	38							38
c320	90	_						90
c330	42	_						42
c340	15	_						15
c350	17	-						17
c360	55	- _						55
C370		_						
c410		x CGA		=				
c420	199	x CGA	1.05	_ =				209
c430	11	x CGA	1.05	_ =				12
c440	155	x CGA	1.05	_ =				163
c450	133	x CGA	1.05	_ =				140
c510	192	_						192
c520		_						
c530		_						
c540		- -						
c610								
c620		_						
c630	30	-						30

Community Classification Calculation:

cT = total of above cT = 1003 Community Classification (from Table 110-1): Class =

CEO Name/Address:

CRS Coordinator Name/Address:

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Date Report Prepared: April 28, 2014