



Re-evaluating the City of Marco Island's participation in the Community Rating System Program.  
Kelli DeFedericis, CFM, Floodplain Coordinator

## 113.a. Credit Points and Classification

A community receives a CRS classification based upon the total credit for its activities. There are 10 CRS classes. Class 1 requires the most credit points and gives the greatest premium reduction or discount. A community that does not apply for the CRS, or does not obtain the minimum number of credit points, is a Class 10 community and receives no discount on premiums. The qualifying community total points, CRS classes, and flood insurance premium discounts are shown in Table 110-1. Table 110-1. CRS classes, credit points, and premium discounts.

CRS Class	Credit Points (cT)	Premium Reduction	
In SFHA		Outside SFHA	
1	4,500+	45%	10%
2	4,000–4,499	40%	10%
3	3,500–3,999	35%	10%
4	3,000–3,499	30%	10%
5	2,500–2,999	25%	10%
6	2,000–2,499	20%	10%
7	1,500–1,999	15%	5%
8	1,000–1,499	10%	5%
9	500–999	5%	5%
10	0–499	0	0

SFHA: Zones A, AE, A1–A30, V, V1–V30, AO, and AH

Outside the SFHA: Zones X, B, C, A99, AR, and D

Preferred Risk Policies are not eligible for CRS premium discounts because they already have premiums lower than other policies. Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage.

Some minus-rated policies may not be eligible for CRS premium discounts.

Premium discounts are subject to change.

Coverage		Deductible	Annual Premium
BUILDING	\$250,000	\$2,000	\$2,760.00
CONTENTS	\$40,500	\$2,000	\$689.00
ANNUAL SUBTOTAL:			\$3,429.00
DEDUCTIBLE DISCOUNT/SURCHARGE:			\$0.00
ICC PREMIUM:			\$49.00
COMMUNITY RATING DISCOUNT:			\$870.00
SUB-TOTAL:			\$2,608.00
RESERVE FUND ASSESSMENT:			\$469.00
PROBATION SURCHARGE:			\$0.00
FEDERAL POLICY SERVICE FEE:			\$50.00
HFIAA SURCHARGE:			\$25.00
TOTAL WRITTEN PREMIUM AND FEES:			\$3,152.00

**THIS IS NOT A BILL**

**DEAR MORTGAGEE**  
The Reform Act of 1994 requires you to notify the WYO company for this policy within 30 days of any changes in the servicer of this loan.  
The above message applies only when there is a mortgagee on the insured location.

Premium Paid by: Insured

**Special Provisions:**  
This policy covers only one building. If you have more than one building on your property, please make sure you are covered within your first mortgagee.

Coverage		Deductible	Annual Premium
BUILDING	\$6,250,000	\$5,000	\$3,931.00
CONTENTS	\$100,000	\$5,000	\$185.00
ANNUAL SUBTOTAL:			\$4,116.00
DEDUCTIBLE DISCOUNT/SURCHARGE:			\$221.00
ICC PREMIUM:			\$8.00
COMMUNITY RATING DISCOUNT:			\$977.00
SUB-TOTAL:			\$2,926.00
RESERVE FUND ASSESSMENT:			\$527.00
PROBATION SURCHARGE:			\$0.00
FEDERAL POLICY SERVICE FEE:			\$2,000.00
HFIAA SURCHARGE:			\$250.00
TOTAL WRITTEN PREMIUM AND FEES:			\$5,703.00

**THIS IS NOT A BILL**

**DEAR MORTGAGEE**  
The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.  
The above message applies only when there is a mortgagee on the insured location.

Premium Paid by: Insured

Leviation Difference: 1

Coverage		Deductible	Annual Premium
BUILDING	\$250,000	\$1,250	\$887.00
CONTENTS	\$100,000	\$1,250	\$223.00
ANNUAL SUBTOTAL:			\$1,110.00
DEDUCTIBLE DISCOUNT/SURCHARGE:			\$22.00
ICC PREMIUM:			\$6.00
COMMUNITY RATING DISCOUNT:			\$274.00
SUB-TOTAL:			\$820.00
RESERVE FUND ASSESSMENT:			\$148.00
PROBATION SURCHARGE:			\$0.00
FEDERAL POLICY SERVICE FEE:			\$50.00
HFIAA SURCHARGE:			\$250.00
TOTAL WRITTEN PREMIUM AND FEES:			\$1,268.00

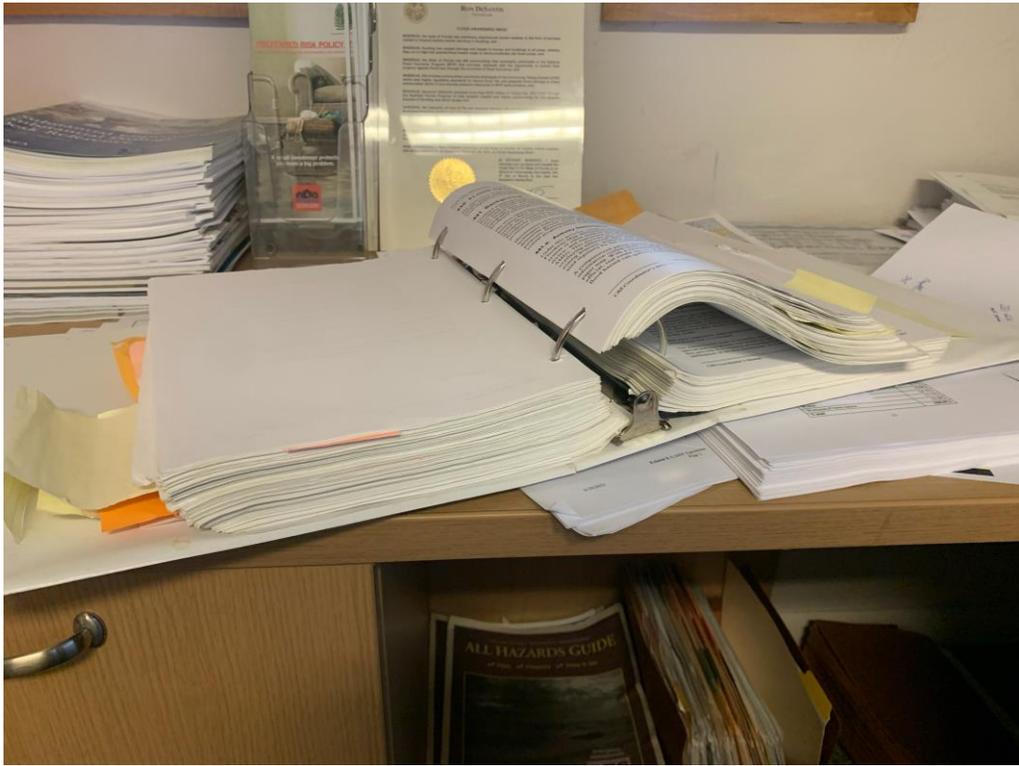
**THIS IS NOT A BILL**

**DEAR MORTGAGEE**  
The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.  
The above message applies only when there is a mortgagee on the insured location.

Premium Paid by: First Mortgagee

**Special Provisions:**

Policies that reflect a true 25% CRS discount. Prior to RR 2.0



This is the CRS manual and my submittal packet for a verification review.

Name	Date modified	Type	Size
210	2/3/2022 10:52 AM	File folder	
310	2/3/2022 4:15 PM	File folder	
320	2/3/2022 4:03 PM	File folder	
330	6/16/2022 11:18 AM	File folder	
340	2/7/2022 1:55 PM	File folder	
350	2/3/2022 4:15 PM	File folder	
360	2/14/2022 8:01 AM	File folder	
370	2/3/2022 4:17 PM	File folder	
420	2/7/2022 2:40 PM	File folder	
430	2/7/2022 3:18 PM	File folder	
440	2/7/2022 10:50 AM	File folder	
450	2/7/2022 9:47 AM	File folder	
510	2/7/2022 3:27 PM	File folder	
520	2/7/2022 3:36 PM	File folder	
530	2/7/2022 11:10 AM	File folder	
Draft	12/30/2022 12:36 PM	File folder	
Request for Additional Information	6/24/2022 9:45 AM	File folder	
Results	6/9/2022 8:28 AM	File folder	
610	1/14/2022 9:48 AM	Shortcut	3 KB
610_documentation_checklist Aug 2015-...	11/18/2021 12:14 PM	Microsoft Word D...	1,851 KB
Crosswalk 111821 Marco Island	11/18/2021 12:09 PM	Microsoft Word 9...	169 KB
Final Determination - class 5	3/13/2023 2:25 PM	Adobe Acrobat D...	265 KB
FL Marco Island Prelim Letter	1/12/2023 10:02 AM	Adobe Acrobat D...	105 KB
Marco Island CRS Verification Cycle Meet...	11/19/2021 10:05 AM	Outlook.File.msg.15	2,263 KB
Marco Island Meeting Notice 2022	11/18/2021 12:09 PM	Microsoft Word 9...	36 KB
template_for_ccmp (3)	11/18/2021 12:12 PM	Microsoft Word D...	41 KB

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



February 27, 2023

Mr. Mike McNees  
Marco Island City Manager  
50 Bald Eagle Drive  
Marco Island, Florida 34145

Dear Mr. McNees:

The purpose of this letter is to provide you with the results of the National Flood Insurance Program (NFIP) Community Rating System (CRS) field verification findings based on your 3-year cycle verification. The field verification report is enclosed for your records.

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that the City of Marco Island will increase to a Class 5 in the NFIP CRS. The floodplain management activities implemented by your community qualify it for a 25 percent discount on flood insurance premiums for most NFIP policies issued or renewed on or after October 1, 2023. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

The CRS rating for your community will automatically be renewed annually as long as there are no NFIP noncompliance actions, so a notification letter will not be sent every year. This annual renewal will take place as long as your community continues to implement the CRS activities you certify in your annual recertification documentation. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established 3-year cycle. In the interim, FEMA will periodically send the *NFIP/CRS 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 Roy McClure at (770) 220-8835.

Sincerely,

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

Enclosure

cc: Ms. Kelli DeFedericis, CRS Coordinator



COMMUNITY  
RATING  
SYSTEM

VERIFICATION  
REPORT

City of Marco Island, FL

NFIP Number: 120426

Date of Verification Visit: February 8, 2022

Verified Class 5

Cycle

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 2655 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 all Class 5 prerequisites. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

**Activity 310 – Construction Certificate Management:** Credit is provided for having written construction certificate management procedures for all new and substantially improved/substantially damaged buildings. Floodplain-related construction certificates are also kept for post-FIRM. (46 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 offering additional FIRM information, information about problems not shown on the FIRM, special flood related hazards, 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, general outreach projects, and targeted outreach projects. These projects are disseminated annually. Credit is also provided for having a pre-flood plan for public information. (216 points)

**Activity 340 – Hazard Disclosure:** Credit is provided for state regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. (18 points)

**Activity 350 – Flood Protection Information:** Documents relating to floodplain management are available in the reference section of the Collier County Public Library. Credit is also provided for floodplain information displayed on the community's website. (67 points)

City of Marco Island, FL  
NFIP #: 120426

Page 2

**Activity 360 – Flood Protection Assistance:** Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. The service is publicized annually and records are maintained. (55 points)

**Activity 370 – Flood Insurance Promotion:** Credit is also provided for providing technical advice regarding flood insurance. The service is publicized annually and records are maintained. (15 points)

**Activity 420 – Open Space Preservation:** Credit is provided for preserving approximately 45 percent of the Special Flood Hazard Area (SFHA) as open space and preserving open space land in a natural state. (818 points)

**Activity 430 – Higher Regulatory Standards:** Credit is provided for enforcing regulations that require freeboard for new construction and substantial improvement, foundation protection, cumulative substantial improvement, enclosure limits, and local drainage protection. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS®) Classification, and regulations administration. (264 points)

**Activity 440 – Flood Data Maintenance:** Credit is provided for maintaining and using additional map data 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. (158 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for stormwater management, soil and erosion control, and water quality. (215 points)

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of February 2022, the City of Marco Island, FL has 2 repetitive loss properties and is a Category B community for CRS purposes. All requirements for a Category B community have been met. (No credit points are applicable to this section)

**Activity 510 – Floodplain Management Planning:** Credit is provided for the Collier County Multi-Jurisdictional Local Mitigation Strategy, adopted on April 28, 2020. A progress report (for each plan) must be submitted on an annual basis. (306 points)

**Activity 520 – Acquisition and Relocation:** Credit is provided for acquiring and relocating 1 building from the community's regulatory floodplain. (9 points)

**Activity 530 – Flood Protection:** Credit is provided for 32 buildings that have been flood proofed, elevated or otherwise modified to protect them from flood damage. (73 points)

City of Marco Island, FL  
NFIP #: 120426

Page 2

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**Activity 510 – Floodplain Management Planning:** Credit is provided for the Collier County Multi-Jurisdictional Local Mitigation Strategy, adopted on April 28, 2020. A progress report (for each plan) must be submitted on an annual basis. (306 points)

**Activity 520 – Acquisition and Relocation:** Credit is provided for acquiring and relocating 1 building from the community's regulatory floodplain. (9 points)

**Activity 530 – Flood Protection:** Credit is provided for 32 buildings that have been flood proofed, elevated or otherwise modified to protect them from flood damage. (73 points)

City of Marco Island, FL  
NFIP #: 120426

Page 3

**Activity 610 – Flood Warning and Response:** Credit is provided for a program that provides timely identification of impending flood threats, disseminates warnings to appropriate floodplain residents, and coordinates flood response activities. Credit is also provided for the designation as a Storm Ready Community by the National Weather Service. A description of the flood exercise or After Action Report from an actual flood event must be submitted on an annual basis. Warning information and safety measures must be publicized annually. (305 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 Collier County, FL is 1.13.

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

**CEO Name / Address:**

Michael A. McNees  
City Manager  
50 Bald Eagle Drive  
Marco Island, Florida 34145

**CRS Coordinator Name / Address:**

Kelli DeFedericis  
Floodplain Coordinator  
50 Bald Eagle Drive  
Marco Island, Florida 34145  
(239) 389-3926

Date Report Prepared: November 11, 2022

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

**CALCULATION SECTION :**

Verified Activity Calculations:	Credit
c310 46	46
c320 90	90
c330 216	216
c340 18	18
c350 67	67
c360 55	55
c370 15	15
c410 _____ x CGA _____ =	
c420 724 x CGA 1.13 =	818
c430 234 x CGA 1.13 =	264
c440 140 x CGA 1.13 =	158
c450 190 x CGA 1.13 =	215
c510 306	306
c520 9	9
c530 73	73
c540 _____	_____
c610 305	305
c620 _____	_____
c630 _____	_____

**Community Classification Calculation:**

cT = total of above	cT = 2655
Community Classification (from Table 110-1):	Class = 5

**CEO Name/Address:**

Michael A. McNeese  
 City Manager  
 50 Bald Eagle Drive  
 Marco Island, Florida 34145

**CRS Coordinator Name/Address:**

Kelli DeFedericis  
 Floodplain Coordinator  
 50 Bald Eagle Drive  
 Marco Island, Florida 34145  
 (239) 389-3926

Date Report Prepared: November 11, 2022

**CRS scores since 2015**

	2015	2018	2022
310 - Elevations Certificates	41	44	46
320 - Map Information Service		30	90
330 - Outreach projects	223	171	216
340 - Hazard Disclosures	23	8	18
350 - Flood Protection Information	72	74	67
360 - Flood Protection Assistance	35		55
370 - Flood Insurance Promotion		15	15
410 - floodplain mapping	38		
420 - Open Spacce Preservation	865	827	818
430 - Higher Regulatory Standards	197	237	264
440 - Flood Data Maintencance	186	178	158
450 - Stormwater Management	42	34	215
510 - Floodpain Management Planning	303	288	306
520 - Acquisition and Relocaiton			9
530 - Flood Protection			73
540 - Drainage System Maintenance	360		
610 - Flood Warning and Response	236	266	305
710 growth rate	1.08	1.12	1.13
Total - Need 2500 or more to be a class 5	2621	2172	2655

Coverage		Deductible	Annual Premium
BUILDING	\$250,000	\$10,000	\$4,506.00
CONTENTS	\$100,000	\$10,000	\$1,906.00
			ICC Premium: \$75.00
			Community Rating Discount: \$15.00
			FULL RISK PREMIUM: \$6,472.00
			Statutory Discounts
			Annual Increased Cap Discount: \$5,405.00
			DISCOUNTED PREMIUM: \$1,067.00
			Reserve Fund Assessment: \$192.00
			Federal Policy Service Fee: \$47.00
			HFIAA Surcharge: \$25.00
TOTAL WRITTEN PREMIUM AND FEES			\$1,331.00

Your property's NFIP flood claims history can affect your premium. For more information contact your insurance agent or company.

**THIS IS NOT A BILL**

Premium Paid by: Insured

Basic Limits					Additional Limits				
Coverage	Total Amount	Amount	Rate	Annual Premium	Amount	Rate	Annual Premium	Deductible Reduce/Increase	Total Premium
Building	250,000	0	0.00	3,765.00	0	0.00	0.00	0.00	3,765.00
Contents	100,000	0	0.00	1,701.00	0	0.00	0.00	0.00	1,701.00
Deductible -Building		1,250					Annual Subtotal		5,466.00
Deductible -Contents		1,000					ICC Premium		75.00
							Reserve Fund Assessment		994.00
							Subtotal		5,541.00
							CRS Disc		-19.00
							Probation Surcharge		0.00
							Federal Policy Fee		47.00
							HFIAA Surcharge		250.00
							Total Premium Amount		6,813.00

PROPOSED COVERAGES (ONE BUILDING PER POLICY) BY LINEAR COVERAGES

Contents Information:			
Lowest floor Only Above Ground Level			
Coverage	Limits:	Deductible:	Premium:
Building	\$250,000	\$2,000	\$4,068.00
Contents	\$100,000	\$2,000	\$1,872.00
ICC Premium:			\$75.00
Mitigation Discount:			\$0.00
CRS Discount:			-\$15.00
Full-Risk Premium:			\$6,000.00
Annual Increase Cap Discount:			\$0.00
Pre-FIRM Discount:			\$0.00
Newly Mapped Discount:			\$0.00
Other Statutory Discounts:			\$0.00
Discounted Premium:			\$6,000.00
Reserve Fund Assessment:			\$1,080.00
HFIAA Surcharge:			\$250.00
Federal Policy Fee:			\$47.00
Probation Surcharge:			\$0.00
Total Annual Payment:			\$7,377.00

Legacy policy on the glide path versus a Risk Rated 2.0 policy.



July 2023

## FLOOD INSURANCE

FEMA's New Rate-  
Setting Methodology  
Improves Actuarial  
Soundness but  
Highlights Need for  
Broader Program  
Reform



MARCO

ISLAND

City of