



FEMA

April 1, 2020

Grace Leung
Newport Beach City Manager
100 Civic Center Drive
Newport Beach, California 92660

Dear Ms. Leung:

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 5-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 Newport Beach will increase to a Class 7 in the National Flood Insurance Program (NFIP) Community Rating System (CRS). The floodplain management activities implemented by your community qualify it for a 15 percent discount on flood insurance premiums for NFIP policies issued or renewed in Special Flood Hazard Areas on or after May 1, 2020. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

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 ten percent in Class 1–6 communities and five percent in Class 7–9 communities. The rates for the above-mentioned policies already reflect significant premium reductions.

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 5-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 IX Office, CRS Coordinator, Brian Trushinski, by telephone at (510) 627-7183.

Sincerely,

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

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

Enclosure

cc: Dan Kennedy, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

City of Newport Beach, CA

Verified Class 7

NFIP Number: 060227

Cycle

Date of Verification Visit: October 25, 2017

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 1875 credit points are verified which results in a recommendation that the community improve from a CRS Class 8 to a CRS Class 7. The following is a summary of our findings with the total credit points for each activity noted in parenthesis:

Activity 310 – Elevation Certificates: The Community Development Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (14 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 material that include a FEMA brochure, general outreach projects that include signage and a mailer, and priority audience messages that include a mailer to the repetitive loss area parcels. These projects are disseminated annually. (66 points)

Activity 340 – Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards. (15 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Central Library. (12 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 85 percent of the Special Flood Hazard Area (SFHA) as open space. (1332 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require local drainage protection. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule Classification of 1/1, state mandated regulatory standards, and regulations administration. (147 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. (130 points)

Activity 450 – Stormwater Management: The community enforces regulations for soil and erosion control, and water quality. (32 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of January 31, 2017, the City of Newport Beach, CA has 8 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 630 – Dams: Credit is provided for a State Dam Safety Program. (37 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 Orange County, CA is 1.08.

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

CEO Name / Address:

Grace Leung
City Manager
100 Civic Center Drive
Newport Beach, California 92660

CRS Coordinator Name / Address:

Dan Kennedy
Principal Civil Engineer
100 Civic Center Drive
Newport Beach, California 92660
(949) 644-3279

Date Report Prepared: November 22, 2019

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:				Credit
c310	14			14
c320	90			90
c330	66			66
c340	15			15
c350	12			12
c360				
c370				
c410		x CGA	=	
c420	1233	x CGA	1.08 =	1332
c430	136	x CGA	1.08 =	147
c440	120	x CGA	1.08 =	130
c450	30	x CGA	1.08 =	32
c510				
c520				
c530				
c540				
c610				
c620				
c630	37			37

Community Classification Calculation:

cT = total of above	cT = <u>1875</u>
Community Classification (from Table 110-1):	Class = <u>7</u>

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