



April 11, 2022

Mr. Dana Souza  
Sanibel City Manager  
800 Dunlop Road  
Sanibel, Florida 33957

Dear Mr. Souza:

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.

I am pleased to inform you that the Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that the City of Sanibel will retain its current rating as 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, 2022. 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,

A handwritten signature in black ink that reads "William H. Lesser". The signature is written in a cursive, slightly stylized font.

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

Enclosure

cc: Mr. Harold Law, CRS Coordinator



COMMUNITY  
RATING  
SYSTEM

VERIFICATION  
REPORT

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**City of Sanibel, FL**

**Verified Class 5**

NFIP Number: 120402

Cycle-Phone Verification

Date of Verification Visit: August 26, 2021

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 2763 credit points are verified which results in a recommendation that the community remain 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. (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 offering information about problems not shown on the FIRM, 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. Credit is enhanced by having a Program for Public Information (PPI) and by having the information disseminated by stakeholders outside the local government. A progress report for the PPI must be submitted on an annual basis. (274 points)

**Activity 340 – Hazard Disclosure:** Credit is provided for state regulations requiring disclosure of flood hazards. (10 points)

**Activity 350 – Flood Protection Information:** Documents relating to floodplain management are available in the reference section of the Sanibel Public Library. Credit is also provided for floodplain information displayed on the community's website. Credit is enhanced by having a PPI. (97 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. The service is publicized annually and records are maintained. 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. Credit is provided for the development of a coverage improvement plan. (30 points)

**Activity 420 – Open Space Preservation:** Credit is provided for preserving approximately 47 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. (894 points)

**Activity 430 – Higher Regulatory Standards:** Credit is provided for enforcing freeboard for new construction and substantial improvement 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. (169 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. (177 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for soil and erosion control, and water quality. (58 points)

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of February 2, 2021, the City of Sanibel, FL has 70 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 Lee County Joint Unified Local Mitigation Strategy, adopted on April 7, 2021. A progress report must be submitted on an annual basis. (193 points)

**Activity 520 – Acquisition and Relocation:** Credit is provided for acquiring and relocating 2 buildings from the community's regulatory floodplain. (15 points)

**Activity 530 – Flood Protection:** Credit is provided for 63 buildings that have been elevated or otherwise modified to protect them from flood damage. (151 points)

**Activity 540 – Drainage System Maintenance:** Credit is provided for the regular inspection and maintenance of the community's natural drainage system and identified problem sites. The community enforces a regulation prohibiting dumping in the drainage system and annually publicizes the regulation. Credit is enhanced by having a PPI. (202 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. 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. (280 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, FL is 1.16.

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

**CEO Name / Address:**

Steve Chaipel  
Acting City Manager  
800 Dunlop Road  
Sanibel, Florida 33957

**CRS Coordinator Name / Address:**

Harold Law  
Building Official  
800 Dunlop Road  
Sanibel, Florida 33957  
(239) 472-4555

Date Report Prepared: January 14, 2022

Community : City of Sanibel, FL

NFIP Number : 120402

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**720 COMMUNITY CREDIT CALCULATIONS (Cycle-Phone Verification):**

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**CALCULATION SECTION :**

Verified Activity Calculations:				Credit
c310	38			38
c320	90			90
c330	274			274
c340	10			10
c350	97			97
c360	85			85
c370	30			30
c410		x CGA	=	
c420	771	x CGA	1.16 =	894
c430	146	x CGA	1.16 =	169
c440	153	x CGA	1.16 =	177
c450	50	x CGA	1.16 =	58
c510	193			193
c520	15			15
c530	151			151
c540	202			202
c610	280			280
c620				
c630				

**Community Classification Calculation:**

cT = total of above	cT =	<u>2763</u>
Community Classification (from Table 110-1):	Class =	<u>5</u>

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