



Proposal for CRS Program Services: Class Improvement

July 1, 2024



4021 Stirrup Creek Drive
Suite 100
Durham, NC 27703
(919) 325-6497



July 1st, 2024

Ms. Ingrys Farias, CFM
Floodplain Manager
City of Doral
8401 NW 53 Terrace
Doral, Florida 33136

Community Rating System Program Support – Class Improvement

Dear Ms. Farias:

The Community Rating System (CRS) is a program that helps to reduce damage to insurable buildings, saves lives, and reduces the cost of flood insurance for policy holders. WSP USA Environment & Infrastructure Inc. (WSP) is pleased that the City of Doral recognizes the importance of this program to ensure residents are better protected and the cost of flood insurance is reduced even further. As such we have prepared a proposal to provide CRS Program Support for a Cycle Visit Assistance services and a lower CRS classification.

WSP has unparalleled experience and a qualified staff to begin assisting the City of Doral. Our Project Manager, **David Stroud, CFM** has over 30 years of CRS experience. For 18 years, he worked directly for FEMA's CRS Program as the Flood Training Coordinator and lead hazard mitigation planner and for the last eight years, Mr. Stroud has remained as a consultant to the CRS providing technical support and services. The strength of WSP includes:

- **Direct CRS experience.** For 16 years, our Project Manager, David Stroud, taught the CRS Class (E-278) at the FEMA's National Emergency Training Center (N.E.T.C) which means we are uniquely qualified to approach the work with a full understanding of the complete CRS Program. This experience is further supported by FEMA's CRS program who has tasked Mr. Stroud with developing the new guidance manual for Activity 510 – Repetitive Loss Area Analysis (RLAA).
- **Current involvement in CRS Program.** Mr. Stroud holds a current contract with FEMA and ISO for reviewing floodplain management and hazard mitigation plans under the CRS Program and providing other technical support to the program. In addition, Mr. Stroud recently conducted national CRS webinars on CRS Activity 510. Mr. Stroud was also actively involved in changes to the new 2021 CRS Addendum.
- **CRS experience with other local governments.** The WSP team has experience providing CRS Program assistance to other local governments to reach lower CRS classifications through a variety of activities and programs. Our assistance includes cities and counties with complex programs, large flood insurance policy bases and high CRS classifications.

WSP has staff with direct experience working for FEMA's CRS Program which enables us to fully develop CRS Activities that will meet the intent of the CRS Schedule and all necessary submittal and documentation requirements. WSP has assisted the City of Doral in the past by



developing an Activity 510 Repetitive Loss Area Analysis and an Activity 330 Program for Public Information which lowered the City's rating from class 7 to class 6 and a 20% reduction in flood insurance premiums.

WSP prides itself with providing communities with the latest guidance, information, and tools to deliver sound recommendations in the CRS program. Our experience assisting other local governments in improving their CRS classifications will prove valuable to the City of Doral.

Sincerely,

A handwritten signature in blue ink that reads "Amy M. Crowley". The signature is written in a cursive style.

Amy Crowley, PE, CFM, PMP
Water Service Line Lead

A handwritten signature in black ink that reads "David Stroud". The signature is written in a cursive style.

David Stroud, CFM
Hazard Mitigation Lead



Proposal for CRS Program Services

WSP is prepared to assist the City of Doral, FL in their desire to assist in lowering the City’s CRS classification to 5 or better under the guidance of the 2017 CRS Coordinator’s Manual and the 2021 CRS Addendum to the 2017 Manual.

WSP is extremely familiar with the changes made in the 2017 CRS Coordinator’s Manual and the impact these changes have on local programs. Additionally, WSP was involved in developing the 2017 standards and was also involved in some of the changes to the 2021 Addendum to the 2107 Manual. As such, WSP can help the City of Doral achieve the objective outlined above.

The benefit to policy holders by lowering the City’s CRS classification from 6 to 5 will increase the average premium reduction in the SFHA by an additional \$21 per year to \$118.00. The annual discount for all polices will increase from \$306,526.00 to \$372,365.00. If Doral were to achieve a classification 4, the average annual premium discount in the SFHA would be \$158.00 and the total annual discount would increase to \$438,204.00.

Community:	DORAL, CITY OF	State:	FLORIDA
County:	MIAMI-DADE COUNTY	CID:	120041

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF		3,153	2,494	659	0
PREMIUM		\$1,441,954	\$1,053,408	\$388,546	\$0
AVERAGE PREMIUM		\$457	\$422	\$590	\$0
CRS Class					
09	Per Policy	\$28	\$26	\$33	\$0
	Per Community	\$87,425	\$65,839	\$21,586	\$0
08	Per Policy	\$49	\$53	\$33	\$0
	Per Community	\$153,264	\$131,678	\$21,586	\$0
07	Per Policy	\$69	\$79	\$33	\$0
	Per Community	\$219,101	\$197,515	\$21,586	\$0
06	Per Policy	\$97	\$106	\$66	\$0
	Per Community	\$306,526	\$263,354	\$43,172	\$0
05	Per Policy	\$118	\$132	\$66	\$0
	Per Community	\$372,365	\$329,193	\$43,172	\$0
04	Per Policy	\$139	\$158	\$66	\$0
	Per Community	\$438,204	\$395,032	\$43,172	\$0
03	Per Policy	\$160	\$185	\$66	\$0
	Per Community	\$504,041	\$460,869	\$43,172	\$0
02	Per Policy	\$181	\$211	\$66	\$0
	Per Community	\$569,880	\$526,708	\$43,172	\$0
01	Per Policy	\$202	\$238	\$66	\$0
	Per Community	\$635,719	\$592,547	\$43,172	\$0

* SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.
 ** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.
 *** Preferred Risk Policies are not eligible for CRS Premium Discounts.

Current status of CRS credit

The City of Doral is currently a classification 6 with 2,387 credit points and 113 points away from a classification 5. By updating the City’s Repetitive Loss Area Analysis (RLAA) an additional



140 points will move the city to a class 5 or 2,527 credit points. The City of Doral will need an additional 473 points to achieve a classification 4.

Five-Year Update Requirements - Update Activity 330 Program for Public Information (PPI) and Activity 510 Repetitive Loss Area Analysis (RLAA) – Task 1

There are two CRS plans that must be updated every five years. In CRS Activity 330 a Program for Public Information (PPI) and in Activity 510 a Repetitive Loss Area Analysis (RLAA) must be updated every five years. The PPI update is required to maintain the 350 points under activity 330 and the RLAA is required to maintain credit in Activity 510. This proposal will have a Task dedicated to the update of these plans.

Additional on a five-year cycle verification visit period, all CRS activities will need to be verified and the city will need to provide documentation for all activities the city is receiving credit.

Assist with lowering the City's CRS Classification to Classification 4 – Modification – Task 2

The WSP Team will work with the city to prepare for an improvement from CRS Classification 6 to a CRS Classification 4. The first step in this process is to assess the City's current documentation that supports the CRS Class 6. WSP will use the CRS Improvement Strategy Memo to guide the classification improvement. To get to get to a CRS classification 4 it will take 473 points which is almost 1 CRS class and will involve substantial work.

Because the City of Doral has received credit for a compliant stormwater master plan, under CRS Activity 450 Stormwater Management, the City will also need to have accompanying stormwater regulations. These regulations should complement the design storms included in the stormwater master plan. The WSP Team can help craft these regulations to add additional credit to the city's CRS modification.

The City of Doral will be getting a new Flood Insurance Rate Map (FIRM) in the future and may impact credit for Activity 420 Open Space Preservation. Based on the new FIRM, there could be a larger SFHA which means the numerator is going to be larger which can reduce credit, but if the larger SFHA also allows for additional open space parcels to be included, credit can increase. Until then, the WSP will try to find and include additional parcels that may qualify for Activity 420.

WSP will assist each city department in the preparation of documentation to support credit for CRS additional activities needed to reach a class 4. This includes working with the CRS Coordinator and various department representatives. Cooperation must be required from each department that is providing supporting documentation. WSP will prepare a verification manual "electronic file" organized by CRS activity which provides every piece of documentation required to support credit, such as community statements, forms, pages from regulations, maps, etc. WSP



will mark up the documentation to show the element of credit that is being applied and provide the appropriate acronym in the margin as required by ISO.

The modification to a class 4 may require that the city's flood damage prevention ordinance be changed to include Activity 430 Higher Regulatory Standards as well as other CRS activities in order to meet the 473 points needed for a classification 4.

Cost per Task

Task 1	\$9,695.00
Task 2	\$15,338.00
Total Lump Sum Cost	\$25,033.00