

**CITY OF CORAL GABLES, FLORIDA**

**RESOLUTION NO. 2018-24**

A RESOLUTION AUTHORIZING THE ACCEPTANCE AND EXECUTION OF THE FISCAL YEAR 2017-2018 EMERGENCY MEDICAL SERVICES (EMS) COUNTY GRANT #C6013 LETTER OF UNDERSTANDING AND AGREEMENT FROM THE MIAMI-DADE COUNTY BOARD OF COUNTY COMMISSIONERS AND THE STATE OF FLORIDA DEPARTMENT OF HEALTH; AND AMENDING THE FISCAL YEAR 2017-2018 ANNUAL BUDGET TO RECOGNIZE THE \$2,190 GRANT AWARD AS REVENUE AND APPROPRIATE SUCH FUNDS TO COVER THE COST OF THE GRANT EXPENDITURES.

**WHEREAS**, the Florida Department of Health is authorized by Chapter 401, Part II, Florida Statutes to provide grants to Boards of County Commissioners for the purpose of improving and expanding pre-hospital emergency medical services; and

**WHEREAS**, Miami-Dade County grants are awarded only to Boards of County Commissioners, but may subsequently be distributed to municipalities and other agencies or organizations involved in the provision of EMS pre-hospital care; and

**WHEREAS**, Miami-Dade County is responsible for the application and distribution process of the State EMS County Grant; and

**WHEREAS**, the distribution of grant funds to each participating department is based on the percentage of combined total EMS calls for the calendar year prior to the new grant's fiscal year; and

**WHEREAS**, the application for the EMS County Grant #C6013 for Fiscal Year 2017-2018 was approved by the Miami-Dade County Board of County Commissioners and the Florida Department of Health-Bureau of EMS; and

**WHEREAS**, the grant in the amount of two thousand one hundred ninety dollars (\$2,190) has been approved for the City of Coral Gables' 2017-2018 work plan projects; and

**WHEREAS**, in order to qualify for the grant, the City of Coral Gables must submit an approved Letter of Understanding/ Agreement which provides the basis for the disbursement and reporting responsibilities; and

**WHEREAS**, a budget amendment to the Fiscal Year 2017-2018 Annual Budget is required to recognize the \$2,190 EMS Grant as revenue and appropriate such funds to cover the cost of the grant expenditures;

**NOW, THEREFORE, BE IT RESOLVED BY THE COMMISSION OF THE CITY OF CORAL GABLES:**

**SECTION 1.** That the foregoing “Whereas” clauses are hereby ratified and confirmed as being true and correct and are hereby made a specific part of this Resolution upon adoption hereof.

**SECTION 2.** That the City Commission does hereby authorize the City to execute and submit a Letter of Understanding / Agreement to Miami-Dade County Fire Rescue Department as required for disbursement of payment of the new grant funds in the amount of two thousand one hundred ninety dollars (\$2,190).

**SECTION 3.** That the City Commission does hereby authorize amending the Fiscal Year 2017-2018 Annual Budget to recognize the \$2,190 EMS Grant as revenue and appropriate such funds to cover the cost of the grant expenditures.

**SECTION 4.** That this Resolution shall become effective upon the date of its passage and adoption herein.

PASSED AND ADOPTED THIS TWENTY-THIRD DAY OF JANUARY, A.D., 2018.

(Moved: Lago / Seconded: Quesada)

(Unanimous Voice Vote)

(Agenda Item: D-1)

ATTEST:



WALTER J. FOEMAN  
CITY CLERK

APPROVED:



RAUL VALDÉS-FAULI  
MAYOR

APPROVED AS TO FORM  
AND LEGAL SUFFICIENCY:



MIRIAM SOLER RAMOS  
CITY ATTORNEY



National Flood Insurance Program  
**Community Rating System**

A Local Official's Guide to  
Saving Lives

Preventing Property Damage

Reducing the Cost of Flood Insurance

FEMA B-573 / May 2015



**FEMA**

# How the Community Rating System Works

Every year, flooding causes hundreds of millions of dollars' worth of damage to homes and businesses around the country. Standard homeowners and commercial property policies do not cover flood losses. So, to meet the need for this vital coverage, the Federal Emergency Management Agency (FEMA) administers the National Flood Insurance Program (NFIP).

The NFIP offers reasonably priced flood insurance in communities that comply with minimum standards for floodplain management.

The NFIP's Community Rating System (CRS) recognizes community efforts beyond those minimum standards by reducing flood insurance premiums for the community's property owners. The CRS is similar to — but separate from — the private insurance industry's programs that grade communities on the effectiveness of their fire suppression and building code enforcement.

CRS discounts on flood insurance premiums range from 5% up to 45%. Those discounts provide an incentive for new flood protection

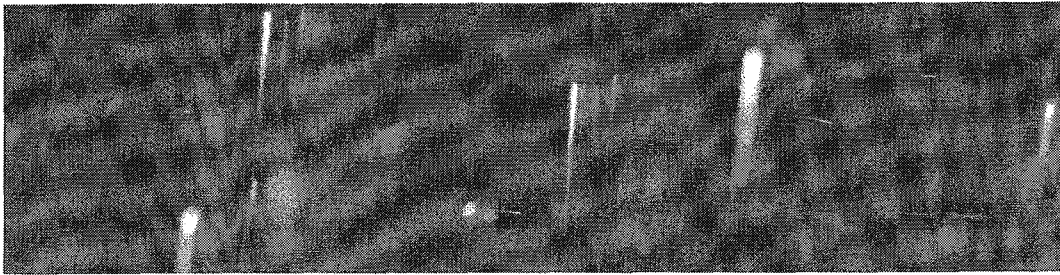
activities that can help save lives and property in the event of a flood.

To participate in the CRS, your community can choose to undertake some or all of the 19 public information and floodplain management activities described in the *CRS Coordinator's Manual*.

You're probably already doing many of these activities. To get credit, community officials will need to prepare an application documenting the efforts.

The CRS assigns credit points for each activity. Table 2 lists the activities and the possible number of credit points for each one. The table also shows the average number of credit points communities earn for each activity. These averages may give a better indication than the maximums of what your community can expect.

To be eligible for a CRS discount, your community must do Activity 310, Elevation Certificates. If you're a designated repetitive loss community, you must also do Activity 510,



Floodplain Management Planning.  
All other activities are optional.

Based on the total number of points your community earns, the CRS assigns you to one of ten classes. Your discount on flood insurance premiums is based on your class.

For example, if your community earns 4,500 points or more, it qualifies for Class 1, and property owners

in the floodplain get a 45% discount. If your community earns as little as 500 points, it's in Class 9, and property owners in the floodplain get a 5% discount. If a community does not apply or fails to receive at least 500 points, it's in Class 10, and property owners get no discount.

Table 1, below, shows the number of points required for each class and the corresponding discount.

Table 1:

**How much discount property owners in your community can get**

Rate Class	Discount		Credit Points Required
	SFHA*	Non-SFHA**	
1	45%	10%	4,500 +
2	40%	10%	4,000 - 4,499
3	35%	10%	3,500 - 3,999
4	30%	10%	3,000 - 3,499
5	25%	10%	2,500 - 2,999
6	20%	10%	2,000 - 2,499
7	15%	5%	1,500 - 1,999
8	10%	5%	1,000 - 1,499
9	5%	5%	500 - 999
10	0%	0%	0 - 499

\* Special Flood Hazard Area  
 \*\* 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. The Preferred Risk Policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies. Although they are in SFHAs, Zones AR and A99 are limited to a 5% discount. Premium reductions are subject to change.

Table 2:

**What You Can Do to Get Credit**

The CRS grants credit for 19 different activities that fall into four series:

Series 300	Public Information	Maximum Points*	Average Points*
	This series credits programs that advise people about the flood hazard, flood insurance, and ways to reduce flood damage. The activities also provide data that insurance agents need for accurate flood insurance rating.		
<b>310</b>	<b>Elevation Certificates</b> • Maintain FEMA elevation certificates for new construction in the floodplain. (At a minimum, a community must maintain certificates for buildings built after the date of its CRS application.)	<b>116</b>	<b>46</b>
<b>320</b>	<b>Map Information Service</b> • Provide Flood Insurance Rate Map (FIRM) information to people who inquire, and publicize this service.	<b>90</b>	<b>63</b>
<b>330</b>	<b>Outreach Projects</b> • Send information about the flood hazard, flood insurance, flood protection measures, and/or the natural and beneficial functions of floodplains to flood-prone residents or all residents of a community.	<b>350</b>	<b>63</b>
<b>340</b>	<b>Hazard Disclosure</b> • Real estate agents advise potential purchasers of flood-prone property about the flood hazard. • Regulations require notice of the hazard.	<b>80</b>	<b>14</b>
<b>350</b>	<b>Flood Protection Information</b> • The public library and/or community's website maintains references on flood insurance and flood protection.	<b>125</b>	<b>33</b>
<b>360</b>	<b>Flood Protection Assistance</b> • Give inquiring property owners technical advice on how to protect their buildings from flooding, and publicize this service.	<b>110</b>	<b>49</b>
<b>370</b>	<b>Flood Insurance Promotion</b>	<b>110</b>	<b>0</b>
<b>Series 300</b>	<b>Total</b>	<b>981</b>	<b>268</b>

\*Maximum and average points are subject to change. See the current *CRS Coordinator's Manual* for the latest information.

Series 400	Mapping and Regulations	Maximum Points*	Average Points*	
	This series credits programs that provide increased protection to new development.			
410	<b>Floodplain Mapping</b> <ul style="list-style-type: none"> <li>• Develop new flood elevations, floodway delineations, wave heights, or other regulatory flood hazard data for an area not mapped in detail by the flood insurance study.</li> <li>• Have a more restrictive mapping standard.</li> </ul>	802	65	
420	<b>Open Space Preservation</b> <ul style="list-style-type: none"> <li>• Guarantee that currently vacant floodplain parcels will be kept free from development.</li> </ul>	2,020	474	
430	<b>Higher Regulatory Standards</b> <ul style="list-style-type: none"> <li>• Require freeboard.</li> <li>• Require soil tests or engineered foundations.</li> <li>• Require compensatory storage.</li> <li>• Zone the floodplain for minimum lot sizes of 1 acre or larger.</li> <li>• Require coastal construction standards in AE Zones.</li> <li>• Have regulations tailored to protect critical facilities or areas subject to special flood hazards (for example, alluvial fans, ice jams, subsidence, or coastal erosion).</li> </ul>	2,042	214	
440	<b>Flood Data Maintenance</b> <ul style="list-style-type: none"> <li>• Keep flood and property data on computer records.</li> <li>• Use better base maps.</li> <li>• Maintain elevation reference marks.</li> </ul>	222	54	
450	<b>Stormwater Management</b> <ul style="list-style-type: none"> <li>• Regulate new development throughout the watershed to ensure that post-development runoff is no worse than pre-development runoff.</li> <li>• Regulate new construction to minimize soil erosion and protect or improve water quality.</li> </ul>	755	119	
<b>Series 400</b>		<b>Total</b>	<b>5,841</b>	<b>926</b>

Series 500	Flood Damage Reduction	Maximum Points*	Average Points*
	This series credits programs that reduce the flood risk to existing development.		
510	<b>Floodplain Management Planning</b> <ul style="list-style-type: none"> <li>• Prepare, adopt, implement, and update a comprehensive flood hazard mitigation plan using a standard planning process. (This is a minimum requirement for all repetitive loss communities.)</li> </ul>	622	123
520	<b>Acquisition and Relocation</b> <ul style="list-style-type: none"> <li>• Acquire and/or relocate flood-prone buildings so that they are out of the floodplain.</li> </ul>	1,900	136
530	<b>Flood Protection</b> (Protection of existing floodplain development by floodproofing, elevation, or minor structural projects.)	1,600	136
540	<b>Drainage System Maintenance</b> <ul style="list-style-type: none"> <li>• Conduct periodic inspections of all channels and retention basins, and remove debris as needed.</li> </ul>	570	214
Series 500	Total	4,692	609



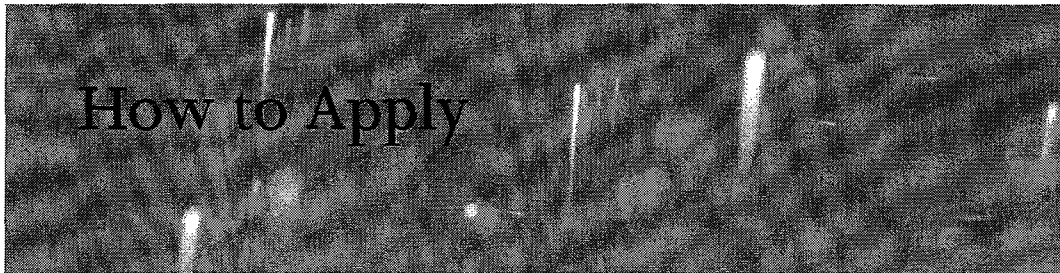
Series 600	Flood Preparedness	Maximum Points*	Average Points*
	This series credits flood warning, levee safety, and dam safety projects.		
610	<b>Flood Warning and Response</b> • Provide early flood warnings to the public, and have a detailed flood response plan keyed to flood crest predictions.	395	144
620	<b>Levee Safety</b> • Maintain existing levees not otherwise credited in the flood insurance rating system that provide some flood protection.	235	0
630	<b>Dam Safety</b> (Communities in a state with an approved dam safety program that have at least one building subject to inundation from the failure of a high-hazard-potential dam receive some credit.)	160	0
Series 600	Total	790	144
All Series	Total	12,304	1,947

## Extra Credit

Your community can get extra credit for regulating development outside the SFHA to the same standards as development inside the SFHA. Also, if your community faces growth pressures, the mapping and regulation activities in Series 400 receive extra credit. See the *CRS Coordinator's Manual* for full details.

Many communities can qualify for what the CRS calls "uniform minimum credit," based on the activities a state or regional agency implements on behalf of its communities. For example, some states have disclosure laws eligible for credit under Activity 340, Hazard Disclosure. Any community in those states can receive the uniform minimum credit.

Your community may want to consider floodplain management activities not listed in the *CRS Coordinator's Manual*. You should evaluate these activities for their ability to increase public safety, reduce property damage, avoid economic disruption and loss, and protect the environment. In addition, you can request a review of these activities to determine whether they should be eligible for CRS credit. FEMA welcomes innovative ways to prevent or reduce flood damage.



Participation in the CRS is voluntary. If your community is in full compliance with the rules and regulations of the NFIP, you may apply. There's no application fee, and all CRS publications are free.

Your community's chief executive officer (that is, your mayor, city manager, or other top official) must appoint a CRS coordinator to handle the application work and serve as the liaison between the community and FEMA. The coordinator should know the operations of all departments that deal with floodplain management and public information. And the coordinator should be able to speak for the community's chief executive officer.

The first step in the application process is to get a copy of the CRS Application, which contains all the instructions and procedures you need for preparing and submitting your community's initial application for a CRS classification. The CRS Application includes easy-to-follow worksheets that provide credits for applicable activities. The CRS Application also identifies the documentation you must submit to support the credits you are requesting.

You may also want to order a copy of the *CRS Coordinator's Manual*, which describes the program in full and provides specific information, including eligible activities, required documentation, and resources for assistance.

Your designated CRS coordinator should fill out and submit your application. Help is also available through the contact information below. The CRS will verify the information and arrange for flood insurance premium discounts.

To order CRS publications at no charge, fax the order form on the following page to 201-748-1936, or mail to the address below. You can also e-mail your request to [nfipcrs@iso.com](mailto:nfipcrs@iso.com). Both the CRS Application and the *CRS Coordinator's Manual* are also available at FEMA's CRS Resource Center website — [www.training.fema.gov/emiweb/crs](http://www.training.fema.gov/emiweb/crs).

For more info, write, phone, or fax:

NFIP/CRS  
P.O. Box 501016  
Indianapolis, IN 46250-1016  
Telephone: 317-848-2898  
Fax: 201-748-1936  
E-mail: [nfipcrs@iso.com](mailto:nfipcrs@iso.com)

## Order Form

**Fax to: 201-748-1936**

Please send me these CRS publications:

No. of Copies	Document
_____	CRS Coordinator's Manual
_____	CRS Application
_____	

Name \_\_\_\_\_ Phone \_\_\_\_\_

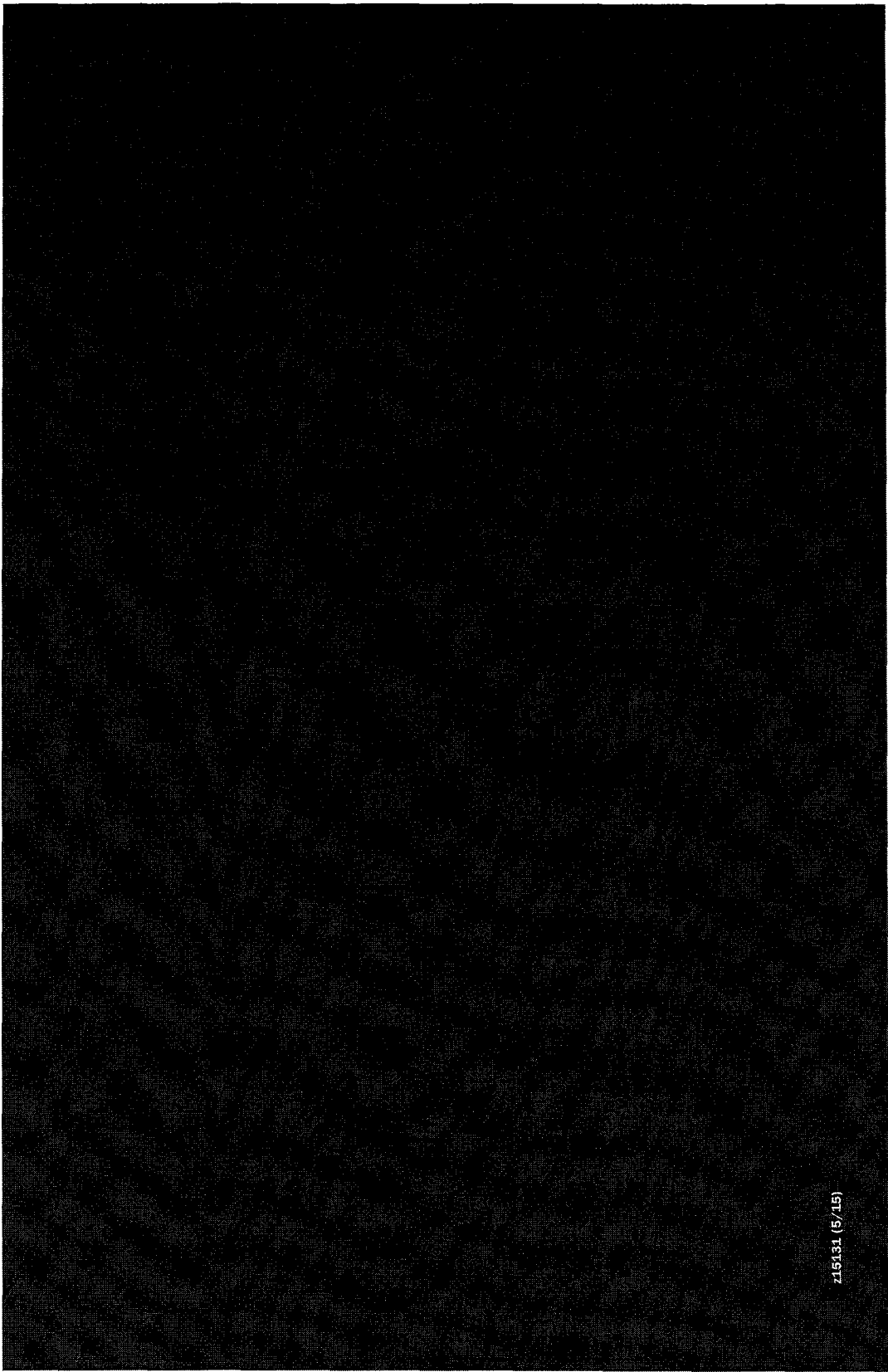
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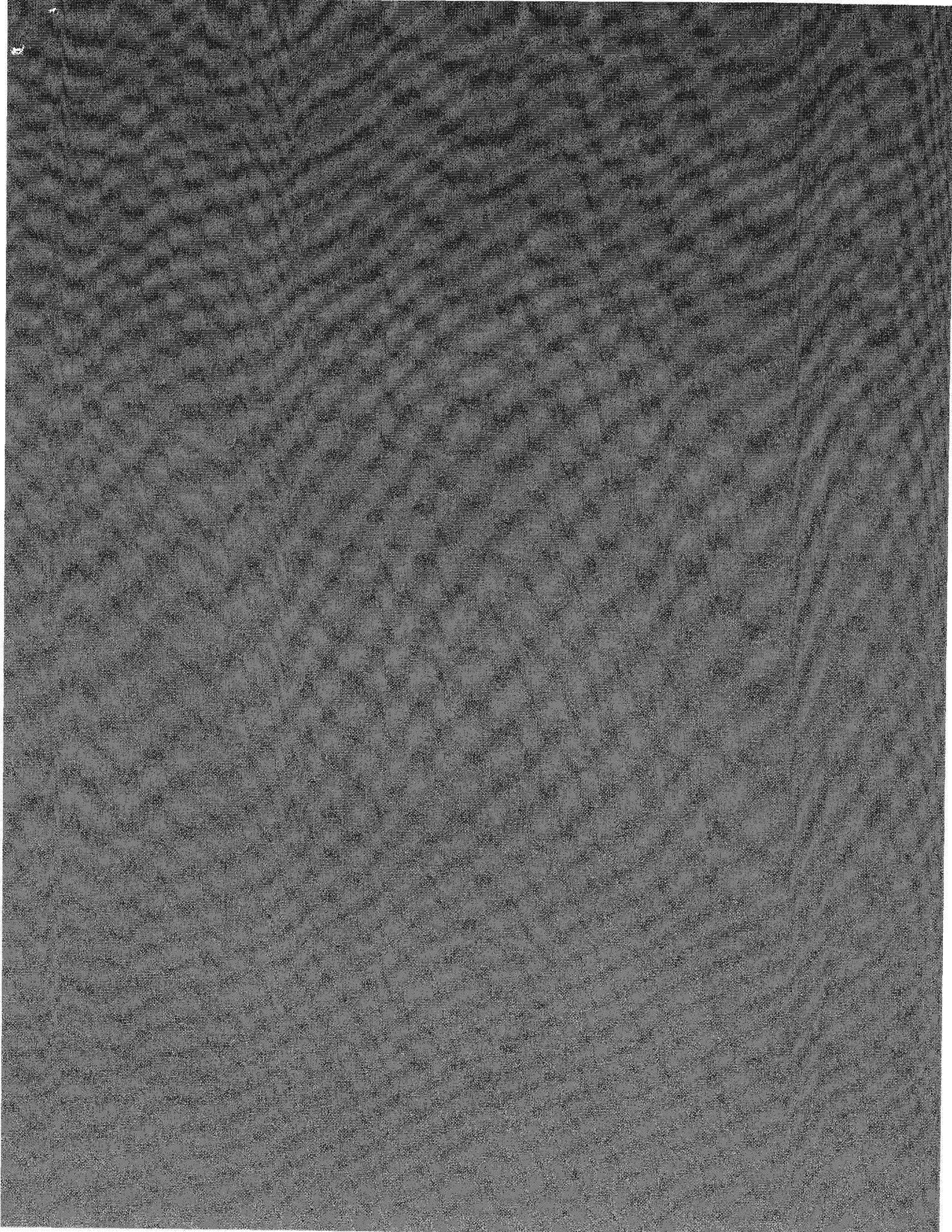
Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Community Name \_\_\_\_\_ NFIP Number \_\_\_\_\_  
(if applicable) (if applicable)







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