



FEMA

April 1, 2017

Ms. Dana Hadley, Town Administrator  
Town of Berlin  
108 Shed Road  
Berlin, VT 05602

Dear Ms. Hadley:

I want to congratulate your community on its application to the National Flood Insurance Program (NFIP) Community Rating System (CRS). The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has verified that the voluntary actions undertaken by your community exceed the minimum standards of the NFIP and meet the criteria for a CRS Class 9 rating. The floodplain management activities implemented by your community qualifies it for a 5 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after May 1, 2017. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

Please note 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 these zones already reflect significant premium reductions.

If there are no NFIP noncompliance actions, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify each October. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established five-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 I Office, CRS Coordinator, Chris Markesich, by telephone at (617) 832-4712.

Sincerely,

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

Enclosure

cc: Thomas Badowski, CRS Coordinator



COMMUNITY  
RATING  
SYSTEM

VERIFICATION  
REPORT

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**Town of Berlin, VT**

NFIP Number: 500106

Date of Verification Visit: June 7, 2016

**Verified Class 9**

New Application

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 823 credit points are verified which results in a recommendation that the community improve from a CRS Class 10 to a CRS Class 9. The following is a summary of our findings with the total credit points for each activity noted in parenthesis:

**Activity 310 – Elevation Certificates:** The Planning Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (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 historical flood information, and natural floodplain functions. The service is publicized annually and records are maintained. (70 points)

**Activity 330 – Outreach Projects:** Credit is provided for informational outreach projects that include several brochures in Town Hall and targeted outreach projects that include a letter to residents in the repetitive loss area. These projects are disseminated annually. (46 points)

**Activity 350 – Flood Protection Information:** Credit is provided for floodplain information displayed on the community's website. (20 points)

**Activity 420 – Open Space Preservation:** Credit is provided for preserving approximately 24 percent of the Special Flood Hazard Area (SFHA) as open space, protecting open space land with deed restrictions. (365 points)

**Activity 430 – Higher Regulatory Standards:** Credit is provided for freeboard for new and substantial improvement construction. (76 points)

**Activity 440 – Flood Data Maintenance:** Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. Credit is also provided for maintaining copies of all previous FIRMs and Flood Insurance Study Reports. (124 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for soil and erosion control and water quality. (31 points)

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of February 29, 2016 the Town of Berlin, VT has 3 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 adoption and implementation of the Berlin Local Mitigation Plan, adopted September 25, 2012. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2017 (50 points)

**Activity 520 – Acquisition and Relocation:** Credit is provided for acquiring 1 building from the community's regulatory floodplain. (3 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 Washington County is 1.03.

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

**CEO Name / Address:**

Dana Hadley  
Town Administrator  
108 Shed Road  
Berlin, Vermont 05602

**CRS Coordinator Name / Address:**

Thomas J Badowski  
Assitant Town Administrator  
108 Shed Road  
Berlin, Vermont 05602  
(802) 223-4405

Date Report Prepared: August 11, 2016

**720 COMMUNITY CREDIT CALCULATIONS (New Application):**

**CALCULATION SECTION :**

Verified Activity Calculations:	Credit
c310      38	38
c320      70	70
c330      46	46
c340	
c350      20	20
c360	
c370	
c410                      x CGA      =	
c420      354      x CGA      1.03      =	365
c430      74      x CGA      1.03      =	76
c440      120      x CGA      1.03      =	124
c450      30      x CGA      1.03      =	31
c510      50	50
c520      3	3
c530	
c540	
c610	
c620	
c630	

**Community Classification Calculation:**

cT = total of above	cT = <u>823</u>
Community Classification (from Table 110-1):	Class = <u>9</u>

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