FEMA

December 13, 2021

Mr. Vince Conti
Berlin Town Administrator
108 Shed Road
Berlin, Vermont 05602

Dear Mr. Conti:

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 the Town of Berlin will increase to a Class 7 in the NFIP CRS. The floodplain management activities implemented by your community qualify it for a 15 percent discount on flood insurance premiums for most NFIP policies issued or renewed on or after April 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 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 I Office, CRS Coordinator Katie Rand at (617) 832-4716.

Sincerely,

John F. Lyons, Policy Branch Chief
Flood Plain Management Division
Mitigation Directorate

Enclosure
cc: Mr. Thomas Badowski, CRS Coordinator

Town of Berlin, VT   **Verified Class 7**

NFIP Number: 500106   Cycle-Phone Verification

Date of Verification Visit: May 3, 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 1812 credit points are verified which results in a recommendation that the community improve from a CRS Class 9 to a CRS Class 7. The community has met all Class 7 prerequisites. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

Activity 310 – Elevation Certificates: 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 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 and a targeted outreach project. These projects are disseminated annually. (45 points)

Activity 350 – Flood Protection Information: Credit is provided for floodplain information displayed on the community's website. (11 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 79 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. (1286 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require freeboard for new construction and substantial improvement. (22 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. (166 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of May 12, 2021, 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 Town of Berlin All-Hazard Mitigation Plan Update, adopted on June 2, 2020, a progress report must be submitted on an annual basis. (126 points)

Activity 520 – Acquisition and Relocation: Credit is provided for acquiring and relocating 1 building from the community's regulatory floodplain. (3 points)

Activity 630 – Dams: Credit is provided for a State Dam Safety Program.
(45 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, VT is 1.07.

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

CEO Name / Address: **CRS Coordinator Name / Address:**

Vince Conti   Thomas Badowski
Town Administrator   Assistant Town Administrator
108 Shed Road   108 Shed Road
Berlin, Vermont 05602   Berlin, Vermont 05602
                                                                      (802) 229-2529

Date Report Prepared: July 23, 2021

720 COMMUNITY CREDIT CALCULATIONS (Cycle-Phone Verification):

CALCULATION SECTION :

Verified Activity Calculations: Credit

c310	38				38
c320	70				70
c330	45				45
c340					
c350	11				11
c360					
c370					
c410		x CGA		=	
c420	1202	x CGA	1.07	=	1286
c430	21	x CGA	1.07	=	22
c440	155	x CGA	1.07	=	166
c450		x CGA		=	
c510	126				126
c520	3				3
c530					
c540					
c610					
c620					
c630	45				45

Community Classification Calculation:

cT = total of above   cT =   1812

Community Classification (from Table 110-1):   Class =   7

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