



June 28, 2023

Ms. Jennifer K. Bramley  
Dunedin City Manager  
737 Loudon Avenue  
Dunedin, Florida 34698

Dear Ms. Bramley:

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 Dunedin 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 April 1, 2024. 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 slanted style.

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

Enclosure

cc: Mr. Joseph A. DiPasqua, CRS Coordinator



COMMUNITY  
RATING  
SYSTEM

VERIFICATION  
REPORT

---

**City of Dunedin, FL**

**Verified Class 5**

NFIP Number: 125103

Cycle

Date of Verification Visit: March 30, 2023

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 3109 credit points are verified. The community has not met all Class 4 prerequisites; therefore it is recommended 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 additional FIRM information, 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. (169 points)

**Activity 340 – Hazard Disclosure:** Credit is provided for state regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. (18 points)

**Activity 350 – Flood Protection Information:** Documents relating to floodplain management are available in the reference section of the Dunedin Public Library. Credit is also provided for floodplain information displayed on the community's website. (57 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. (55 points)

**Activity 420 – Open Space Preservation:** Credit is provided for preserving approximately 66 percent of the Special Flood Hazard Area (SFHA) as open space and preserving open space land in a natural state. (1154 points)

**Activity 430 – Higher Regulatory Standards:** Credit is provided for enforcing regulations that require freeboard for new construction and substantial improvement, foundation protection, cumulative substantial improvement, local drainage protection, and elevation of new and replacement homes in existing manufactured home parks. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS®) Classification, and regulations administration. (171 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. (151 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for stormwater management, soil and erosion control, and water quality. (166 points)

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of November 8, 2022, the City of Dunedin, FL has 79 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 Pinellas County Multi-Hazard Local Mitigation Strategy, adopted on June 18, 2020. A progress report must be submitted on an annual basis. Credit is also provided for the adoption of a Natural Floodplains Functions Plan. (340 points)

**Activity 520 – Acquisition and Relocation:** Credit is provided for acquiring and relocating 1 building from the community's regulatory floodplain. (9 points)

**Activity 530 – Flood Protection:** Credit is provided for 21 buildings that have been flood proofed, elevated or otherwise modified to protect them from flood damage. (81 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, and records are maintained. The community enforces a regulation prohibiting dumping in the drainage system and annually publicizes the regulation. (275 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. 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. (335 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 Pinellas County, FL is 1.05.

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

**CEO Name / Address:**

Jennifer K. Bramley  
City Manager  
737 Loudon Avenue  
Dunedin, Florida 34698

**CRS Coordinator Name / Address:**

Joseph A. DiPasqua  
Assistant Director of Community Development  
737 Loudon Avenue  
Dunedin, Florida 34698  
(727) 298-3193

Date Report Prepared: June 7, 2023

**720 COMMUNITY CREDIT CALCULATIONS (Cycle):**

**CALCULATION SECTION :**

Verified Activity Calculations:	Credit
c310      38	38
c320      90	90
c330      169	169
c340      18	18
c350      57	57
c360      55	55
c370	
c410                      x CGA                      =	
c420      1099      x CGA      1.05      =	1154
c430      163      x CGA      1.05      =	171
c440      144      x CGA      1.05      =	151
c450      158      x CGA      1.05      =	166
c510      340	340
c520      9	9
c530      81	81
c540      275	275
c610      335	335
c620	
c630	

**Community Classification Calculation:**

cT = total of above	cT = <u>3109</u>
Community Classification (from Table 110-1):	Class = <u>5*</u>

\* CRS Class 5 applies in lieu of Class 4 due to outstanding Class 4 prerequisites.

**CEO Name/Address:**

Jennifer K. Bramley  
 City Manager  
 737 Loudon Avenue  
 Dunedin, Florida 34698

**CRS Coordinator Name/Address:**

Joseph A. DiPasqua  
 Assistant Director of Community Development  
 737 Loudon Avenue  
 Dunedin, Florida 34698  
 (727) 298-3193

Date Report Prepared: June 7, 2023