

From: DiPasqua, Joseph <JDipasqua@DunedinFL.Net>

Sent: Thursday, July 6, 2023 6:52 AM

To: Bramley, Jennifer <JBramley@DunedinFL.Net>

Cc: Kinney, George <GKinney@DunedinFL.Net>; Pitt, Charles <CPitt@DunedinFL.Net>; McHale, Joan <JMcHale@DunedinFL.Net>; Clark, Wayne <WClark@DunedinFL.Net>; Monteclaro, Michelle <MMonteclaro@DunedinFL.Net>; Lori Lehr <lori@lorilehrinc.com>; Bennett, Janice <JBennett@DunedinFL.Net>; Bennett, Janice <JBennett@DunedinFL.Net>; Bartlett, Sue <SBartlett@DunedinFL.Net>

Subject: CRS Results from ISO/FEMA

Jennifer,

You should have recently received a notification from the Insurance Services Office (ISO) on behalf of FEMA with respect to our Community Rating System (CRS) 3-year cycle verification, which took place on March 30, 2023.

I'm very pleased to report that we will retain our current rating as a Class 5 community in the NFIP CRS. This accomplishment is the result of staff's continued efforts to effectively administer floodplain management regulations in Dunedin. We have a great team who worked very hard to retain this excellent rating. A special thanks to George, Chuck Pitt, Joan McHale, Wayne Clark and Michelle Monteclaro along with our consultant, Lori Lehr, who were all key to this success.

In sum, we received 3,109 credit points this cycle, which is an increase of 209 points above our last cycle visit in 2019 when we received 2,900 points. Below is a summary of what this means to Dunedin policy holders.

This superb rating puts Dunedin in the top 11.6% and only 25 of 1,504 communities nationally hold a higher rating, and in Florida, only 5 communities hold a higher rating. More importantly, this entitles Dunedin policy holders to a hefty 25% premium discount. Specifically, there are 3,399 flood insurance policies in effect in Dunedin. The average policy premium for property in flood areas is reduced by \$325 annually where risk and premiums are higher and \$54 annually in areas of lower risk for a total savings to policy holders in Dunedin of approximately \$900,000 each year!

At this time, we have earned enough credit points for a Class 4 rating so now we need to satisfy a particular prerequisite involving updating our watershed management plan in order to move up. But rest assured, we've already begun the work of meeting that prerequisite for our next verification cycle.

A blog about this notable achievement is forthcoming as well.

If you have questions or need additional information, please let me know.

Sincerely,

Joseph A. DiPasqua, CBO, CFM, CCEA
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