



INSURANCE SERVICES OFFICE, INC.

EUGENE KOHLS, CFM 241 FERRY LANDING CIRCLE., PORTSMOUTH, RHODE ISLAND 02871
PHONE 305-202-1780, EMAIL: EKOHLS@ISO.COM

April 17, 2015

Benjamin McDougal
Code Enforcement Officer
320 Beach House Road
Cape Elizabeth, ME 04107

Dear Mr. McDougal:

Enclosed are the preliminary results regarding credits for your Community Rating System (CRS) Application.

At the present time, I have verified 1276 credit points for Cape Elizabeth, ME. This results in a CRS Class 8. Attached are a draft verification report and a draft credit calculations worksheet AW-720 which contains an overall point summary. **The information provided is subject to acceptance by DHS/FEMA.**

This classification will be effective for your community, starting October 1, 2015, for the next five years, unless you submit a modification. As a reminder, you may submit a modification to increase your community's classification at any time.

Thank you for your cooperation during my visit. If you have any questions or when I can be of future assistance, please do not hesitate to contact me.

Sincerely,

Eugene Kohls, CFM
ISO/CRS Specialist

cc: Mr. Michael McGovern, Town Manager
Mr. Chris Markesich, FEMA Region 1
Ms. Sue Baker, State NFIP Coordinator



Town of Cape Elizabeth, ME

Verified Class 8

NFIP Number: 230043

Date of Verification Visit: June 25, 2014

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 1276 credit points are verified which results in a recommendation that the community improve from a CRS Class 9 to a CRS Class 8. The following is a summary of our findings with the total credit points for each activity noted in parenthesis

Activity 310 – Elevation Certificates: The Building 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). The service is publicized annually and records are maintained. (30 points)

Activity 330 – Outreach Projects: The community provided flood information through a targeted outreach to its repetitive loss areas. (30 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Cape Elizabeth Library. (4 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. (60 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 53 percent of the Special Flood Hazard Area (SFHA) as open space. (823 points)

Activity 430 – Higher Regulatory Standards: Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 4/4 and state mandated regulatory standards. (68 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. (123 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, soil and erosion control, and water quality. (100 points)

Section 502 - Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses before June 25, 2014, the Town of Cape Elizabeth has 1 repetitive loss property 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)

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

CEO Name / Address:

Michael McGovern
Town Manger
PO Box 6260, 320 Beach House Road
Cape Elizabeth, Maine 04107

CRS Coordinator Name / Address:

Benjamin McDougal
Code Enforcement Officer
PO Box 6260, 320 Beach House Road
Cape Elizabeth, Maine 04107
(207) 799-1619

Date Report Prepared: March 26, 2015

Community : Town of Cape Elizabeth, ME

NFIP Number : 230043

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 38	38
c320 30	30
c330 30	30
c340	
c350 4	4
c360 60	60
c370	
c410 x CGA =	
c420 769 x CGA 1.07 =	823
c430 64 x CGA 1.07 =	68
c440 115 x CGA 1.07 =	123
c450 93 x CGA 1.07 =	100
c510	
c520	
c530	
c540	
c610	
c620	
c630	

Community Classification Calculation:

cT = total of above

cT = 1276

Community Classification (from Table 110-1):

Class = 8

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