

MAY 24 2014



FEMA

The Honorable Matt Swallows
Mayor, City of Cookeville
45 East Broad Street
Cookeville, TN 38501

Dear Mayor Swallows:

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 floodplain management 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 qualify 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, 2014. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage. I am enclosing the field verification report showing the results of your application review for your records.

Please note that 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 10 percent in CRS Class 1–6 communities and 5 percent in CRS Class 7–9 communities. The rates for these zones already reflect significant premium reductions.

If your community remains in compliance with NFIP regulations, the CRS rating 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 5-year cycle. In the interim, FEMA will send the *NFIP/CRS Update* newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community's actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, protects property, preserves 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, Janice Mitchell, by telephone at (770) 220 - 5441.

Sincerely,

A handwritten signature in blue ink, appearing to read "David L. Miller".

David L. Miller
Associate Administrator
Federal Insurance and Mitigation Administration

Enclosure

cc: Ken Young, City Planner



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

City of Cookeville, TN

Verified Class 9

NFIP Number: 470150

New Application

Date of Verification Visit: November 19, 2012

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 569 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. Elevation Certificates, plans, regulations and other records are maintained in a secure location away from the permit office. (66 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with flood zone information from the community's latest Flood Insurance Rate Map (FIRM), publicizing the service annually and maintaining records. (140 points)

Activity 340 – Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards. (15 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require freeboard for new and substantial improvement construction. Credit is also provided for the adoption and implementation of the International Series of Building Codes. (196 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. (122 points)

Section 502 - Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of November 19, 2012, the City of Cookeville is now a Category A community for CRS purposes and no further action is required. (No credit points are applicable to this section)

Activity 540 – Drainage System Maintenance: The community enforces a regulation prohibiting dumping in the drainage system. (30 points)

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

CEO Name / Address:

Matt Swallows
Mayor of Cookeville
45 East Broad Street
Cookeville, Tennessee 38501

CRS Coordinator Name / Address:

Ken Young
City Planner
45 East Broad Street
Cookeville, Tennessee 38501
(931) 520-5275

Date Report Prepared: October 18, 2013

720 COMMUNITY CREDIT CALCULATIONS (New Application):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 66	66
c320 140	140
c330	
c340 15	15
c350	
c360	
c410 x CGA =	
c420 x CGA =	
c430 170 x CGA 1.15 =	196
c440 106 x CGA 1.15 =	122
c450 x CGA =	
c510	
c520	
c530	
c540 30	30
c610	
c620	
c630	

722 Community Classification Calculation:

cT = total of above	cT = 569
Community Classification (from Appendix C):	Class = 9

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