



FEMA

OCT 1 2005

A. William Moss
City Manager, City of Marco Island
50 Bald Eagle Drive
Marco Island, Florida 34145

Dear Mr. Moss:

Congratulations! Your community has been verified as a Class 6 in the National Flood Insurance Program's (NFIP) Community Rating System (CRS). This means that NFIP policies issued or renewed for properties in Special Flood Hazard Areas beginning October 1, 2005, will receive a 20 percent premium discount.

This CRS rating and increased premium discount is based on your modified application. These increased savings are a tangible result of the voluntary activities your community has implemented. It should be noted that there are no CRS discounts for Preferred Risk Policies (available for eligible Zones B, C, and X properties); and the discounts in Zones B, C, X, D, AR, and A99 are limited to ten percent in Class 1-6 communities, and five percent in Class 7-9 communities, because the rates for these zones already reflect significant premium reductions. All CRS discounts are applied before the addition of the Federal Policy Fee.

Provided that there are no NFIP compliance actions, the rating will be automatically renewed yearly and a letter will not be sent. This renewal will occur as long as your community continues to implement the activities you certify annually each October. If no additional modifications or new activities are added, your community will not receive another verification visit for five years. Meanwhile, the Federal Emergency Management Agency (FEMA) will periodically send you CRS information to keep your community informed.

You are encouraged to add new activities annually in order to reach a better CRS classification. Each improvement in CRS Class results in greater flood insurance premium savings and brings your community closer to being truly disaster resistant. If you have any questions on the enclosed scoring or need more information, please contact the FEMA Regional Office in Atlanta, Georgia, by telephone at (770) 220-5428.

Sincerely,

A handwritten signature in black ink that reads "David I. Maurstad".

David I. Maurstad
Acting Director
Mitigation Division
Emergency Preparedness
and Response Directorate

Enclosure