



March 14, 2024

The Honorable Justin Fischer
Novi Mayor
45175 Ten Mile Road
Novi, Michigan 48375

Dear Mayor Fischer:

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 5-year cycle verification. The field verification report is enclosed for your records.

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that the City of Novi will increase to a Class 7 in the NFIP CRS. The floodplain management activities implemented by your community qualify it for a 15 percent discount on flood insurance premiums for most NFIP policies issued or renewed on or after October 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 5-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 V Office, CRS Coordinator Eric Kuklewski at (312) 408-5230.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser". The signature is written in a cursive, slightly stylized font.

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

Enclosure

cc: Mr. Charles Boulard, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

City of Novi, MI

Verified Class 7

NFIP Number: 260175

Cycle

Date of Verification Visit: August 10, 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 1784 credit points are verified which results in a recommendation that the community improve from a CRS Class 8 to a CRS Class 7. The community has met all Class 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, flood depth data 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 and general outreach projects. These projects are disseminated annually. (160 points)

Activity 340 – Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards. Credit is also provided for 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 Novi Public Library. Credit is also provided for floodplain information displayed on the community's website. (33 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. (55 points)

Activity 370 – Flood Insurance Promotion: Credit is provided for assessing the community's current level of flood insurance coverage. (15 points)

Activity 410 – Floodplain Mapping: Credit is provided for conducting and adopting flood studies for areas not included on the FIRMs and that exceed minimum mapping standards. (48 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 52 percent of the Special Flood Hazard Area (SFHA) as open space. (792 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require development limitations, freeboard for new construction and substantial improvement, foundation protection, protection of critical facilities and local drainage protection. Credit is also provided for a Building Code Effectiveness Grading Schedule (BCEGS®) Classification. (204 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. Credit is also provided for establishing and maintaining a system of benchmarks and maintaining copies of all previous FIRMs and Flood Insurance Study reports. (169 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, soil and erosion control, and water quality. (162 points)

Section 502 - Repetitive Loss Category: The City of Novi, MI is a Category A community for CRS purposes and no action is required. (No credit points are applicable to this section)

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 Oakland County, MI is 1.05.

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

CEO Name / Address:

Honorable Justin Fischer
Mayor of Novi
45175 Ten Mile Road
Novi, Michigan 48375

CRS Coordinator Name / Address:

Charles Boulard
Community Development Director
45175 Ten Mile Road
Novi, Michigan 48375
(248) 347-0456

Date Report Prepared: January 8, 2024

Community : City of Novi, MI

NFIP Number : 260175

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:				Credit
c310	38			38
c320	90			90
c330	160			160
c340	18			18
c350	33			33
c360	55			55
c370	15			15
c410	46	x CGA	1.05 =	48
c420	754	x CGA	1.05 =	792
c430	194	x CGA	1.05 =	204
c440	161	x CGA	1.05 =	169
c450	154	x CGA	1.05 =	162
c510				
c520				
c530				
c540				
c610				
c620				
c630				

Community Classification Calculation:

cT = total of above	cT = 1784
Community Classification (from Table 110-1):	Class = 7

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