



Appendix J. Community Rating System Tables



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The National Flood Insurance Program (NFIP) Community Rating System (CRS) was implemented in 1990 as a voluntary program for recognizing and encouraging community floodplain management activities exceeding the minimum NFIP standards. Any community in full compliance with the minimum NFIP floodplain management requirements may apply to join the CRS.

Nearly 3.8 million policyholders in 1,211 communities participate in the CRS. In New Jersey, 82 communities participate in the CRS (62 are current; 20 are rescinded). The CRS uses a class rating system to determine flood insurance premium reductions for residents. CRS classes are rated from 10 to 1. A community that does not apply for the CRS for that does not maintain the minimum number of credit points is considered a Class 10 community. Most communities that enter at a Class 9 rating, which entitles residents in Special Flood Hazard Areas (SFHAs) to a 5% discount on their flood insurance premiums. As a community engages in additional mitigation activities, residents become eligible for a greater discount. Each CRS Class improvement produces a 5% greater discount on flood insurance premiums for properties in the SFHA, with a Class 1 community receiving the maximum 45% discount.

This Appendix includes information regarding the CRS status of communities in New Jersey. The following table (Table J-1) provides a list of all CRS eligible communities in New Jersey and their discounts. Those communities with a status of 'C' are current and those with a status of 'R' are rescinded. Following this table, a summary of the state unified credit is provided for information. Lastly, the state CRS profile is provided to indicate an overview of the number of points garnered per community in each of the CRS categories. It is noted that this summary is dated October 2013, and it is in the process of being updated. However, as updated information in Table J-2 of the profile is available as of the date of this plan, it has been included to indicate the most recent summary information.

Table J-1. CRS Eligible Communities in New Jersey

| Community # | Community | CRS Entry Date | Current Effective Date | Current Class | % Discount for SFHA | % Discount for Non-SFHA | Status |
|-------------|-------------------------------|----------------|------------------------|---------------|---------------------|-------------------------|--------|
| 340312 | Aberdeen, Township of | 5/1/2010 | 5/1/2010 | 9 | 5 | 5 | C |
| 345278 | Atlantic City, City of | 10/1/1992 | 10/1/2000 | 9 | 5 | 5 | C |
| 345279 | Avalon, Borough of | 10/1/1996 | 10/1/2007 | 6 | 25 | 10 | C |
| 345280 | Barneget Light, Borough of | 10/1/1992 | 10/1/2001 | 8 | 10 | 5 | C |
| 340396 | Barneget, Township of | 10/1/1992 | 10/1/1997 | 10 | 0 | 0 | R |
| 345281 | Bay Head, Borough of | 10/1/1993 | 10/1/1998 | 6 | 20 | 10 | C |
| 345282 | Beach Haven, Borough of | 10/1/1991 | 5/1/2011 | 5 | 25 | 10 | C |
| 340427 | Bedminster, Township of | 10/1/1996 | 5/1/2007 | 6 | 20 | 10 | C |
| 340459 | Berkeley Heights, Township of | 10/1/1994 | 4/1/1999 | 10 | 0 | 0 | R |
| 340369 | Berkeley, Township of | 10/1/1992 | 10/1/2008 | 6 | 20 | 10 | C |
| 340428 | Bernards, Township of | 10/1/2010 | 10/1/2010 | 8 | 10 | 5 | C |
| 340178 | Bloomfield, Township of | 10/1/1992 | 10/1/1997 | 10 | 0 | 0 | R |
| 340289 | Bradley Beach, Borough of | 10/1/1995 | 10/1/2000 | 7 | 15 | 5 | C |
| 345286 | Brigantine, City of | 10/1/1992 | 10/1/2009 | 6 | 20 | 10 | C |
| 345287 | Burlington, City of | 4/1/1998 | 10/1/2003 | 8 | 10 | 5 | C |



| Community # | Community | CRS Entry Date | Current Effective Date | Current Class | % Discount for SFHA | % Discount for Non-SFHA | Status |
|-------------|-----------------------------------|----------------|------------------------|---------------|---------------------|-------------------------|--------|
| 345288 | Cape May City, City of | 10/1/1994 | 10/1/2013 | 6 | 20 | 10 | C |
| 345289 | Cape May Point, Borough of | 10/1/1993 | 10/1/2013 | 6 | 20 | 10 | C |
| 345292 | Denville, Township of | 10/1/2011 | 10/1/2011 | 9 | 5 | 5 | C |
| 340031 | Englewood, City of | 10/1/1991 | 10/1/2001 | 10 | 0 | 0 | R |
| 345295 | Fairfield, Township of | 5/1/2013 | 5/1/2013 | 6 | 20 | 10 | C |
| 340434 | Franklin, Township of | 5/1/2010 | 5/1/2010 | 7 | 15 | 5 | C |
| 340037 | Garfield, City of | 5/1/2012 | 5/1/2012 | 9 | 5 | 5 | C |
| 340204 | Greenwich, Township of | 5/1/2007 | 5/1/2007 | 9 | 5 | 5 | C |
| 340246 | Hamilton, Township of | 10/1/1992 | 10/1/2002 | 8 | 10 | 5 | C |
| 345296 | Harvey Cedars, Borough of | 10/1/1991 | 10/1/1999 | 8 | 10 | 5 | C |
| 340298 | Hazlet, Township of | 5/1/2011 | 10/1/2013 | 6 | 20 | 10 | C |
| 340376 | Lacey, Township of | 10/1/1992 | 10/1/1993 | 10 | 0 | 0 | R |
| 340237 | Lambertville, City of | 5/1/2012 | 5/1/2012 | 8 | 10 | 5 | C |
| 340379 | Lavallette, Borough of | 5/1/2004 | 10/1/2013 | 6 | 20 | 10 | C |
| 345300 | Lincoln Park, Borough of | 10/1/1991 | 10/1/2006 | 10 | 0 | 0 | R |
| 340467 | Linden, City of | 10/1/1991 | 10/1/2002 | 8 | 10 | 5 | C |
| 340401 | Little Falls, Township of | 5/1/2010 | 5/1/2010 | 9 | 5 | 5 | C |
| 340046 | Little Ferry, Borough of | 10/1/1993 | 10/1/1994 | 10 | 0 | 0 | R |
| 340047 | Lodi, Borough of | 10/1/1992 | 10/1/1993 | 10 | 0 | 0 | R |
| 345301 | Long Beach, Township of | 10/1/1992 | 10/1/2013 | 5 | 25 | 10 | C |
| 345302 | Longport, Borough of | 10/1/1995 | 10/1/2013 | 5 | 25 | 10 | C |
| 345303 | Manasquan, Borough of | 10/1/1992 | 10/1/2009 | 7 | 15 | 5 | C |
| 340383 | Mantoloking, Borough of | 10/1/1992 | 10/1/2013 | 5 | 25 | 10 | C |
| 345304 | Margate City, City of | 10/1/1992 | 10/1/2013 | 5 | 25 | 10 | C |
| 340313 | Middleton Township | 5/1/2012 | 10/1/2013 | 6 | 20 | 10 | C |
| 340188 | Montclair, Township of | 10/1/1994 | 10/1/1995 | 10 | 0 | 0 | R |
| 340517 | Mullica, Township of | 10/1/1994 | 5/1/2008 | 10 | 0 | 0 | R |
| 340209 | National Park, Borough of | 10/1/2012 | 10/1/2012 | 9 | 5 | 5 | C |
| 340570 | New Jersey Meadowlands Commission | 10/1/1992 | 5/1/2009 | 7 | 15 | 5 | C |
| 345307 | North Plainfield, Borough of | 10/1/1992 | 10/1/2009 | 8 | 10 | 5 | C |
| 345308 | North Wildwood, City of | 10/1/2000 | 10/1/2000 | 7 | 15 | 5 | C |
| 345309 | Oakland, Borough of | 10/1/1995 | 10/1/1996 | 10 | 0 | 0 | R |
| 345310 | Ocean City, City of | 10/1/1992 | 10/1/2013 | 6 | 20 | 10 | C |
| 340518 | Ocean, Township of | 10/1/1995 | 5/1/2012 | 10 | 0 | 0 | R |
| 340320 | Oceanport, Borough of | 5/1/2010 | 5/1/2010 | 8 | 10 | 5 | C |



| Community # | Community | CRS Entry Date | Current Effective Date | Current Class | % Discount for SFHA | % Discount for Non-SFHA | Status |
|-------------|------------------------------------|----------------|------------------------|---------------|---------------------|-------------------------|--------|
| 340110 | Palmyra, Borough of | 10/1/2009 | 10/1/2009 | 8 | 10 | 5 | C |
| 340355 | Parsippany-Troy Hills, Township of | 10/1/1991 | 5/1/2009 | 10 | 0 | 0 | R |
| 340512 | Pennsville, Township of | 10/1/1992 | 10/1/1997 | 10 | 0 | 0 | R |
| 345311 | Pequanock, Township of | 10/1/1991 | 10/1/2011 | 7 | 15 | 5 | C |
| 345312 | Plainfield, City of | 10/1/1991 | 10/1/1998 | 10 | 0 | 0 | R |
| 340388 | Point Pleasant Beach, Borough of | 10/1/1992 | 5/1/2009 | 9 | 5 | 5 | C |
| 345313 | Point Pleasant, Borough of | 10/1/1993 | 10/1/2013 | 8 | 10 | 5 | C |
| 345528 | Pompton Lakes, Borough of | 10/1/1991 | 5/1/2013 | 5 | 25 | 10 | C |
| 345314 | Rahway, City of | 10/1/1992 | 5/1/2013 | 6 | 20 | 10 | C |
| 340067 | Ridgewood, Village of | 10/1/1992 | 10/1/2002 | 7 | 15 | 5 | C |
| 340359 | Riverdale, Borough of | 10/1/1994 | 10/1/1994 | 9 | 5 | 5 | C |
| 340070 | Rochelle Park, Township of | 10/1/2006 | 10/1/2006 | 8 | 10 | 5 | C |
| 340472 | Roselle, Borough of | 10/1/1992 | 5/1/2013 | 7 | 15 | 5 | C |
| 340474 | Scotch Plains, Township of | 10/1/1994 | 10/1/1995 | 10 | 0 | 0 | R |
| 345317 | Sea Bright, Borough of | 10/1/1992 | 10/1/1997 | 10 | 0 | 0 | R |
| 345318 | Sea Isle City, City of | 10/1/1992 | 10/1/2013 | 5 | 25 | 10 | C |
| 345319 | Seaside Park, Borough of | 10/1/1992 | 10/1/2006 | 8 | 10 | 5 | C |
| 345320 | Ship Bottom, Borough of | 10/1/1992 | 5/1/2009 | 7 | 15 | 5 | C |
| 340329 | Spring Lake, Borough of | 10/1/1994 | 10/1/1999 | 8 | 10 | 5 | C |
| 340393 | Stafford, Township of | 10/1/1991 | 5/1/2008 | 6 | 20 | 10 | C |
| 345323 | Stone Harbor, Borough of | 10/1/1994 | 5/1/2009 | 7 | 15 | 5 | C |
| 345324 | Surf City, Borough of | 10/1/1992 | 10/1/2008 | 7 | 15 | 5 | C |
| 345293 | Toms River, Township of | 10/1/1992 | 5/1/2013 | 8 | 10 | 5 | C |
| 340395 | Tuckerton, Borough of | 10/1/1993 | 10/1/1998 | 10 | 0 | 0 | R |
| 340331 | Union Beach, Borough of | 10/1/2003 | 10/1/2003 | 8 | 10 | 5 | C |
| 340159 | Upper Township | 10/1/2011 | 10/1/2013 | 6 | 20 | 10 | C |
| 345326 | Ventnor, City of | 10/1/1992 | 5/1/2010 | 7 | 15 | 5 | C |
| 340446 | Warren, Township of | 5/1/2010 | 5/1/2010 | 9 | 5 | 5 | C |
| 345327 | Wayne, Township of | 10/1/1991 | 10/1/2000 | 8 | 10 | 5 | C |
| 345328 | West Wildwood, Borough of | 10/1/1993 | 10/1/2005 | 10 | 0 | 0 | R |
| 345330 | Wildwood Crest, Borough of | 10/1/1993 | 10/1/2003 | 8 | 10 | 5 | C |
| 345331 | Woodbridge, Township of | 10/1/1992 | 10/1/1997 | 10 | 0 | 0 | R |

Table J-2 shows the mitigation activities and their credit points. Each activity has one or more elements. Elements are the basic credit level for the CRS. The maximum credit can be earned when all elements within



the activity are being implemented and all credit criteria are met. The average points are based on the number of applicants for each activity. The CRS Uniform Minimum Credit (UMC) for certain state laws, regulations, and standards that support floodplain management and have proven effective in reducing flood damage. UMC credit available to all New Jersey communities is also included in this table. The credit is based on the 2013 CRS Coordinator’s Manual.

Table J-2. Credit Points Awarded for CRS Activities

| CRS Credit Points Awarded for CRS Activities | | Maximum Possible Points ¹ | Maximum Points Earned ² | Average Points Earned ³ | % Communities Credited ⁴ | New Jersey Uniform Minimum Credits Available because of State Actions | | |
|--|------------------------------|---------------------------------------|------------------------------------|------------------------------------|-------------------------------------|---|----------|---------|
| 300 Public Information | | | | | | | | |
| 310 | Elevation Certificates | 116 | 116 | 46 | 100 | | | |
| 320 | Map Information Services | 90 | 70 | 63 | 93 | | | |
| 330 | Outreach Projects | 350 | 175 | 63 | 90 | | | |
| 340 | Hazard Disclosures | 80 | 57 | 14 | 68 | | | |
| 350 | Flood Protection Information | 125 | 98 | 33 | 92 | | | |
| 360 | Flood Protection Assistance | 110 | 65 | 49 | 41 | | | |
| 370 | Flood Insurance Promotion | 110 | 0 | 0 | 0 | | | |
| 400 Mapping and Regulations | | | | | | | Riverine | Coastal |
| 410 | Additional Flood Data | 802 | 585 | 65 | 50 | Higher Study Standards | 15-80 | 0 |
| | | | | | | Floodway Standards | 0-90 | 0 |
| | | | | | | New Studies | Variable | |
| | | | | | | State Review | Variable | |
| 420 | Open Space Preservation | 2,020 | 1,548 | 474 | 68 | | | |
| 430 | Higher Regulatory Standards | 2,042 | 784 | 214 | 98 | Building Codes | 40 | 40 |
| | | | | | | Freeboard | 7.5-100 | 7.5-100 |
| | | | | | | Other Higher Standards | 5 | 5 |
| | | | | | | State Mandated Standards | 19.5-20 | 18-20 |
| | | | | | | Development Limitations ⁷ | 0-130 | 0 |
| | | | | | | Additional Building Codes ⁷ | 10 | 10 |
| | | | | | | Local Drainage Protection ⁷ | 10 | 10 |
| | | State Mandated Standards ⁷ | 2-20 | 2-20 | | | | |
| 440 | Flood Data Maintenance | 222 | 171 | 54 | 87 | | | |
| 450 | Storm-water Management | 755 | 540 | 119 | 83 | Erosion & Sediment Control | 40 | 40 |
| | | | | | | Water Quality | 20 | 20 |
| | | | | | | Watershed Master Planning ⁷ | 0-120 | 0-120 |
| | | | | | | Stormwater Management Regulations ⁷ | 0-129 | 0-129 |
| 500 Flood Damage Reduction | | | | | | | | |
| 510 | Floodplain Management | 622 | 273 | 123 | 43 | | | |



| CRS Credit Points Awarded for CRS Activities | | Maximum Possible Points ¹ | Maximum Points Earned ² | Average Points Earned ³ | % Communities Credited ⁴ | New Jersey Uniform Minimum Credits Available because of State Actions | | |
|--|-----------------------------|--------------------------------------|------------------------------------|------------------------------------|-------------------------------------|---|----------|----------|
| | Planning | | | | | | | |
| 520 | Acquisition and Relocation | 1,900 | 1,701 | 136 | 23 | | | |
| 530 | Flood Protection | 1,600 | 632 | 52 | 11 | | | |
| 540 | Drainage System Maintenance | 570 | 449 | 214 | 78 | | | |
| 600 Flood Preparedness | | | | | | | | |
| 610 | Flood Warning Program | 395 | 353 | 144 | 37 | | | |
| 620 | Levees | 235 | 0 | 0 | 0 | | | |
| 630 | Dams | 160 | 0 | 0 | 0 | State Dam Safety ⁷ | 0-45 | 0-45 |
| | Total points | 12,304 | 7,617 | 1,863 | - | | - | - |
| <p><i>1 The maximum possible points are based on the 2013 Coordinator's Manual.</i></p> <p><i>2 The maximum points earned are converted to the 2013 Coordinator's Manual from the highest credits attained by a community as of October 1, 2011. Growth adjustments and new credits for 2013 are not included.</i></p> <p><i>3 The average points earned are converted to the 2013 Coordinator's Manual, based on communities' credits as of October 1, 2011. Growth adjustments and new credits for 2013 are not included.</i></p> <p><i>4 The percentage of communities credited is as of October 1, 2011 (nationwide).</i></p> <p><i>5 Activity 370 (Flood Insurance Promotion) is a new activity in 2013. No community has earned these points.</i></p> <p><i>6 Activities 620 and 630 were so extensively revised that the old credits cannot be converted to the 2013 Coordinator's Manual.</i></p> <p><i>7 Additional Potential Additional Credit</i></p> | | | | | | | | |