



Community Rating System



The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS: (1) reduce flood losses; (2) facilitate accurate insurance rating; and (3) promote the awareness of flood insurance.

For CRS participating communities, flood insurance premium rates are discounted in increments of 5%; i.e., a Class 1 community would receive a 45% premium discount, while a Class 9 community would receive a 5% discount (a Class 10 is participating in the CRS but does not have the minimum points or has lapsed and receives no discount). The CRS classes for local communities are based on 18 creditable activities, organized under four categories: (i) Public Information, (ii) Mapping and Regulations, (iii) Flood Damage Reduction, and (iv) Flood Preparedness.

Credit points earned, classification awarded, and premium reductions given for communities in the National Flood Insurance Program Community Rating System.							
		Premium Reduction				Premium Reduction	
Credit Points	Class	Properties in SFHA*	Properties in Non-SFHA**	Credit Points	Class	Properties in SFHA*	Properties in Non-SFHA**
4,500+	1	45%	10%	2,000 – 2,499	6 (7+)	20%	10%
4,000 – 4,499	2	40%	10%	1,500 – 1,999	7 (15+)	15%	5%
3,500 – 3,999	3	35%	10%	1,000 – 1,499	8 (21+)	10%	5%
3,000 – 3,499	4	30%	10%	500 – 999	9 (10+)	5%	5%
2,500 – 2,999	5	25%	10%	0 – 499	10 (22+)	0	0

* (#) indicates number of New Jersey municipalities in CRS class.

*Special Flood Hazard Area - Darkly shaded area on a Flood Hazard Boundary Map (FHBM) or a Flood Insurance Rate Map (FIRM) that identifies an area that has a 1 percent chance of being flooded in any given year (100-year floodplain). Over a 30-year period, the life of most mortgages, there is at least a 26 percent chance that this area will be flooded. The FIRM identifies these shaded areas as FIRM Zones A, AO, AH, A1-A30, AE, A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO, V, V1-V30, and VE.

**Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage. The Preferred Risk Policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies. The CRS credit for AR and A99 Zones are based on non-Special Flood Hazard Areas (non-SFHAs) (B, C, and X Zones). Credits are: classes 1-6, 10% and classes 7-9, 5%. Premium reductions are subject to change.

CRS Creditable Activities			
Public Information	Mapping and Regulations	Flood Damage Reduction	Flood Preparedness
<ul style="list-style-type: none"> ▪ Elevation Certificates ▪ Map Information ▪ Outreach Projects ▪ Hazard Disclosure ▪ Flood Protection Information ▪ Flood Protection Assistance 	<ul style="list-style-type: none"> ▪ Additional Flood Data ▪ Higher Regulator Standards ▪ Land Development Criteria ▪ Flood Data Maintenance ▪ Stormwater Management 	<ul style="list-style-type: none"> ▪ Repetitive Loss Requirements ▪ Floodplain Management Planning ▪ Acquisition and Relocation ▪ Flood Protection ▪ Drainage System Management 	<ul style="list-style-type: none"> • Flood Warning Program • Levee Safety • Dam Safety

For more information Contact:

- NJDEP Office of Engineering and Construction, Bureau of Dam Safety and Flood Control, P. O. Box 419, Trenton, NJ 08625
David Rosenblatt, Administrator or John H. Moyle, PE, State NFIP Coordinator
 Tele: (609) 292-2296; Fax: (609) 984-1908; Web: www.state.nj.us/dep/floodcontrol
- New Jersey Office of Emergency Management, Division of State Police, P. O. Box 7068, West Trenton, NJ 08628-0068
SFC Robert Little, State Hazard Mitigation Officer
 Telephone: (609) 963-6963; Fax: (609) 530-3649; Email: Little.robert@gw.njsp.org

- There are now 53 local jurisdictions (52 municipalities and the Meadowlands Commission) municipalities in New Jersey receiving flood insurance premium discounts based on a rating of Class 1 through Class 9 and their implementation of local mitigation, outreach, and educational activities that go well beyond minimum NFIP requirements.
- While premium discounts are one of the benefits of participation in CRS, it is more important that these communities are carrying out activities that save lives and reduce property damage.

Current New Jersey Municipalities actively participating in the CRS Program

Municipality	Co.	CID #	Effective Date	Class	% Discount for SFHA	% Discount for Non-SFHA
1. Atlantic City	AT	345278	October 2000	9	5	5
2. Brigantine City	AT	345286	October 2009	6	20	10
3. Longport Boro	AT	345302	October 2002	8	10	5
4. Margate City	AT	345304	October 1999	7	15	5
5. Ventnor City	AT	345326	October 1999	7	15	5
6. Meadowlands Commission	BE	340570	October 2002	7	15	5
7. Ridgewood Village	BE	340067	October 2002	7	15	5
8. Rochelle Park Township	BE	340070	October 2006	8	10	5
9. Burlington City	BU	345287	October 2003	8	10	5
10. Palmyra	BU	340110	October 2009	8	10	5
11. Avalon Boro	CM	345279	October 2007	6	20	10
12. Cape May City	CM	345288	October 1999	8	10	5
13. Cape May Point Boro	CM	345289	October 1994	7	15	5
14. North Wildwood City	CM	345308	October 2002	7	15	5
15. Ocean City	CM	345310	October 2001	7	15	5
16. Stone Harbor Boro	CM	345323	May 2009	7	15	5
17. Wildwood Crest Boro	CM	345330	October 2003	8	10	5
18. Greenwich Township	CU	340204	May 2007	9	5	5
19. Hamilton Township	ME	340246	May 2009	8	10	5
20. Aberdeen	MO	340312	May 2010	9	5	5
21. Bradley Beach Boro	MO	340289	October 2000	7	15	5
22. Hazlet Township	MO	340298	May 2011	8	10	5
23. Manasquan Boro	MO	345303	October 2009	7	10	5
24. Oceanport Borough	MO	340320	May 2010	8	10	5
25. Riverdale Boro	MO	340359	October 1994	9	5	5
26. Spring Lake Boro	MO	340329	October 1999	8	10	5
27. Union Beach Boro	MO	340331	October 2003	8	10	5
28. Barnegat Light Boro	OC	345280	October 2001	8	10	5
29. Bay Head Boro	OC	345281	October 1998	8	10	5
30. Beach Haven Boro	OC	345282	May 2004	6	20	10
31. Berkeley Township	OC	340369	October 2008	7	15	5
32. Harvey Cedars Boro	OC	345296	October 2009	8	10	5
33. Lavalette Boro	OC	340379	May 2005	8	10	5
34. Long Beach Township	OC	345301	October 2008	6	20	10
35. Mantoloking Boro	OC	340383	October 2008	6	20	10
36. Ocean Township	OC	340518	October 1995	9	5	5
37. Point Pleasant Boro	OC	345313	May 2009	9	5	5
38. Pt Pleasant Beach Boro	OC	340388	October 2009	9	5	5
39. Seaside Park Boro	OC	345319	October 2006	8	10	5
40. Ship Bottom Boro	OC	345320	May 2009	7	15	5
41. Stafford Township	OC	340393	May 2008	6	20	10
42. Surf City	OC	345324	October 1998	7	15	5
43. Toms River Township	OC	345293	October 1992	9	5	5
44. Little Falls Township	PA	340401	May 2010	9	5	5
45. Wayne Township	PA	345327	October 2002	8	10	5
46. Bedminster Township	SO	340427	May 2007	6	20	10
47. Bernards Township	SO	340428	October 2010	8	10	5
48. Franklin Township	SO	340434	May 2010	7	15	5
49. North Plainfield Boro	SO	345307	October 2009	8	10	5
50. Warren Township	SO	340446	May 2010	9	5	5
51. Linden City	UN	340467	October 2002	8	10	5
52. Rahway City	UN	345314	May 2009	7	15	5
53. Roselle Boro	UN	340472	January 1998	8	10	5