

CRS State Profile: New Jersey

This is a profile for communities in your state that are participating in the Community Rating System (CRS). This profile is intended to provide information to the State NFIP Coordinator and others as general information and for those who may wish to increase community participation in the CRS or to improve the CRS classifications of communities that are already participating.

The CRS provides a discount in flood insurance premiums to property owners in participating communities. CRS credit points are given for a wide range of floodplain management activities, and the total of these points determines the amount of the discount.

The data in this report include community CRS classifications as of May 1, 2013. NFIP Insurance policies in force are as of May 1, 2013. Insurance premiums and CRS discounts are estimates for May 1, 2013 based on policies in force on May 1, 2013.

Table 1 shows the number of NFIP flood insurance policies in CRS communities in your state. Table 1 also shows the amount of premium paid for those policies and the savings those property owners will realize from their community's participation in the CRS. Policies for properties within the SFHA in communities in Class 9 and better communities receive a discount of 5% per class. Thus, the premium for a property in the SFHA in a CRS Class 7 community is reduced 15%. The premium for property outside the SFHA is reduced by 10 % for Class 1-6 communities, and 5 % for Class 7-9 communities. Preferred Risk Policies do not receive a CRS discount because they already receive a favorable rate.

Table 1. Policies, Premiums and CRS Savings for CRS Communities in New Jersey

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
134,050	\$117,031,309	\$18,347,577

Table 2 shows the CRS credit each of your communities is receiving for each activity. For a detailed description of each CRS activity, refer to the *2007 CRS Coordinator's Manual*. This manual is available for download at <http://training.fema.gov/EMIWeb/CRS/> or it may be ordered at no cost from:

Flood Publications
NFIP/CRS
PO Box 501016
Indianapolis, IN 46250-1016
317-848-2898

Table 3 shows the current CRS discount being received by NFIP policyholders in your state by community. Altogether, about 5% of all NFIP communities participate, representing about two-thirds of all NFIP policies. If you have communities with a large number of NFIP policies that are not participating in the CRS, you might assist them in applying for the CRS. These discounts are real dollars that are staying in the pockets of your taxpayers.

Additional benefits a community realizes from participation in the CRS include:

1. The CRS floodplain management activities provide enhanced public safety, a reduction in damage to property and public infrastructure, avoidance of economic disruption and losses, reduction of human suffering, and protection of the environment.
2. A community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
3. Technical assistance in designing/implementing some activities is available at no charge.
4. A CRS community's flood program benefits from having an added incentive to maintain its flood programs over the years. The fact that the community's CRS status could be affected by the elimination of a flood-related activity or a weakening of the regulatory requirements for new development, should be taken into account by the governing board when considering such actions. A similar system used in fire insurance rating has had a strong impact on the level of support local governments give to their fire protection programs.
5. Implementing some CRS activities, such as floodplain management planning, can help a community qualify for certain federal assistance programs.

Please note that the community points for each activity may not add up to the total points shown, and these figures may not be those for which your communities are currently receiving CRS credit. This is because some activity credits are increased by a population growth factor. Also, these credits are those currently effective through May 1, 2013 and do not reflect more recent activity. In addition note that the percent savings will not exactly equal the class discounts of 5%, 10%, etc. since the total premium paid includes the federal policy fee which is not discounted. Also, as mentioned above, Preferred Risk Policies do not receive a CRS discount.

Figure 1 shows average credit for each activity for your state's communities and the national average for each activity. You might use this as a way to target activities for which your communities need assistance.

For example, the nation-wide average for Activity 330, Outreach Projects, is 99 points. If your state's average is significantly lower than 99 points, you might consider helping all of your communities with outreach. If your state's average is significantly higher than 99 points, you might want to put your efforts in some other activity. If one or more of your communities is significantly higher in an activity, it might be used as a model for other communities in your state your that activity.

Figure 2 shows the percentage of communities participating in each CRS activity for your state and for the nation. If your state's communities are low in an activity, you might consider what needs to be done to improve this. For example, some states have statutory requirements for regulatory standards that are eligible for CRS credit. If it is verified that communities within those states are applying a state regulatory standard, all of the communities in that state will receive credit for that standard.

If you have any questions on this report, please contact Cristina Martinez, CFM at 303-443-1695.

COMMUNITY RATING SYSTEM

Activity Descriptions

The following is a brief description of the eighteen (18) activities that receive credit under the Community Rating System. Only the activity numbers shown as (310, 320, ...) appear in the charts and graphs on the following pages.

➤ 300 Series - Public information

- 310 - Elevation Certificates
- 320 - Map Information Service
- 330 - Outreach Projects
- 340 - Hazard Disclosure
- 350 - Flood Protection Information
- 360 - Flood Protection Assistance

➤ 400 Series - Mapping and Regulations

- 410- Additional Flood Data
- 420 - Open Space Preservation
- 430 - Higher Regulatory Standards
- 440 - Flood Data Maintenance
- 450 - Stormwater Management

➤ 500 Series - Flood Damage Reduction

- 510- Floodplain Management Planning
- 520 - Acquisition and Relocation
- 530 - Flood Protection
- 540 - Drainage System Maintenance

➤ 600 Series - Flood Preparedness

- 610 - Flood Warning
- 620 - Levee Safety
- 630 - Dam Safety

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Aberdeen	56	0	0	0	18	0	0	36	249	0	55	0	0	0	0	0	0	74	518
Atlantic City	46	0	114	0	3	0	44	46	226	5	60	161	0	0	0	160	0	74	970
Avalon	71	140	211	10	64	71	0	424	234	86	170	99	0	34	280	135	0	74	2,103
Barnegat Light	50	0	124	0	19	0	0	368	219	84	55	0	0	0	0	105	0	67	1,214
Bay Head	48	140	126	0	21	59	0	254	155	61	20	0	0	0	225	110	0	67	1,368
Beach Haven	56	140	136	10	72	62	44	212	191	182	255	120	0	33	280	135	0	74	2,108
Bedminster	56	140	47	0	23	62	128	54	804	46	55	206	0	0	226	0	0	74	2,117
Berkeley	60	0	27	5	29	0	150	445	248	84	103	152	0	4	0	0	0	67	1,550
Bernards	56	0	10	0	50	0	64	181	325	99	150	0	0	0	0	0	0	74	1,158
Bradley Beach	112	140	130	0	21	10	10	703	155	0	55	0	0	0	30	0	0	74	1,523
Brigantine	56	140	208	0	58	0	0	543	170	10	150	177	0	0	330	0	0	67	2,023
Burlington	49	140	182	0	24	10	150	120	219	89	80	0	0	0	192	0	0	67	1,382
Cape May City	56	140	30	0	21	10	0	215	230	0	45	0	0	0	255	110	0	67	1,179
Cape May Point	56	140	207	0	0	64	0	322	187	54	80	0	0	0	280	90	0	67	1,547
Denville	56	0	30	0	27	3	76	44	180	0	155	135	0	0	0	0	0	74	826
Fairfield	56	140	149	10	37	49	262	286	279	97	155	115	110	0	210	100	0	74	2,129
Franklin	56	140	46	0	21	35	86	319	285	97	125	206	5	0	0	0	0	74	1,658
Garfield	56	0	49	0	26	0	76	36	241	0	80	64	0	0	0	0	0	74	712
Greenwich	45	140	2	0	15	0	76	90	252	0	80	0	0	0	0	0	0	74	834
Hackensack Meadowlands	56	140	8	0	36	0	116	294	352	92	155	0	0	0	265	0	0	74	1,619
Amliton	56	140	0	0	16	0	76	196	300	32	158	0	0	0	15	0	0	74	1,093
Harvey Cedars	68	140	161	0	59	0	0	90	176	100	55	143	0	0	250	0	0	67	1,380
Hazlet	56	140	8	0	32	0	90	36	265	69	201	0	0	0	0	0	0	74	1,030
Lambertville	56	140	94	0	28	0	76	123	233	122	175	110	0	0	0	0	0	74	1,268
Lavallette	65	140	232	10	64	59	0	102	155	81	35	0	0	0	86	0	0	74	1,166
Linden	56	140	64	0	45	48	169	122	178	58	260	0	0	0	166	0	0	74	1,395
Litte Falls	56	0	0	0	38	0	143	36	237	10	55	137	75	0	0	40	0	74	919
Long Beach	71	140	211	0	76	61	44	76	310	115	255	128	0	84	268	205	0	74	2,214
Longport	74	140	192	10	48	61	0	51	507	121	60	170	0	84	230	155	0	74	2,074
Manasquan	56	140	64	0	21	63	150	120	179	5	55	139	0	21	255	185	0	67	1,566
Mantoloking	56	140	164	10	67	49	75	183	496	189	240	109	0	84	230	110	0	74	2,419
Margate City	56	140	152	10	62	49	50	51	347	48	270	161	0	0	330	145	0	74	2,007
Middletown	70	140	9	5	22	0	66	269	232	78	126	138	0	0	0	40	0	74	1,338
National Park	56	140	0	0	0	0	76	36	246	69	80	0	0	0	0	0	0	74	838

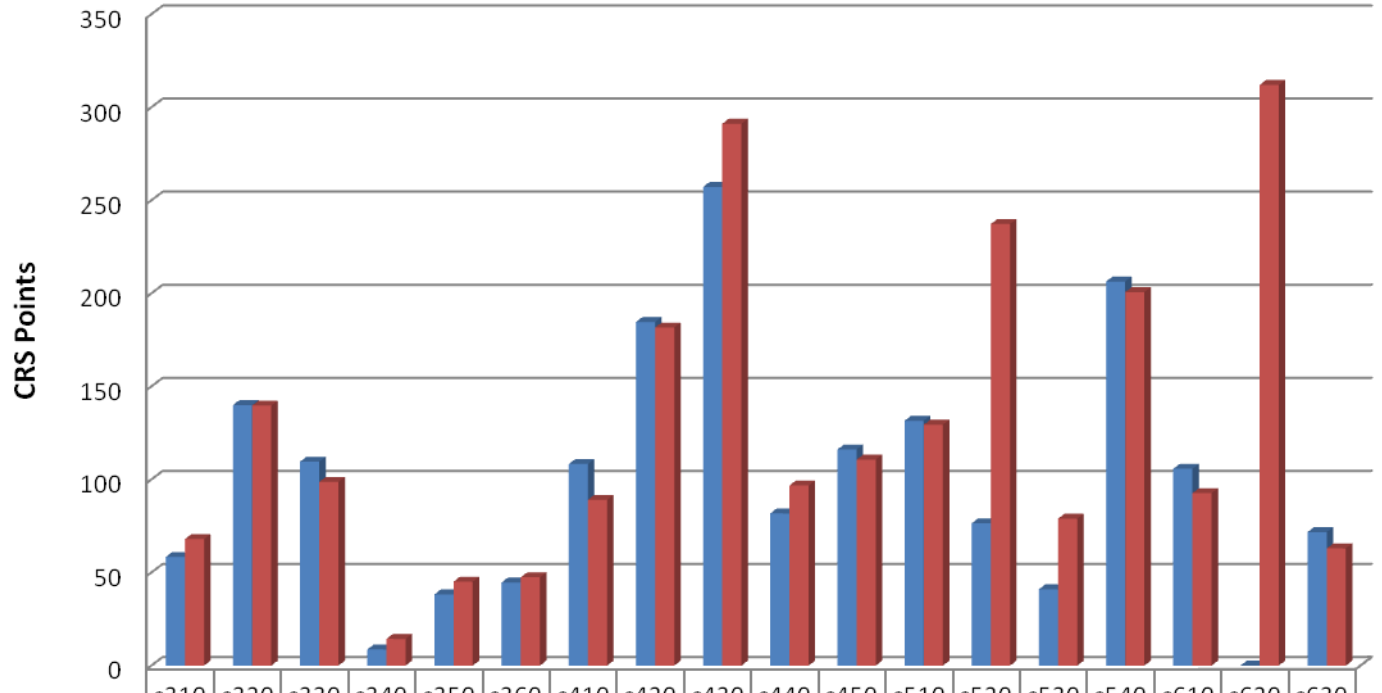
Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
North Plainfield	56	140	128	0	27	3	150	167	171	15	55	206	0	0	0	0	0	67	1,286
North Wildwood	50	140	126	0	15	10	0	274	237	170	145	0	0	0	280	110	0	67	1,624
Ocean City	56	140	101	0	28	0	0	347	284	10	80	146	0	0	280	140	0	74	1,686
Oceanport	56	140	116	5	48	0	0	95	165	61	80	139	0	0	253	65	0	74	1,333
Palmyra	56	140	143	5	15	47	60	119	329	16	43	0	0	0	0	0	0	74	1,098
Pequannock	61	140	69	0	60	3	66	102	358	50	80	145	85	0	243	0	0	74	1,602
Point Pleasant Beach	56	0	48	0	15	0	0	80	210	54	55	152	0	0	0	0	0	67	805
Point Pleasant	56	140	50	0	20	0	0	36	160	0	55	0	0	0	30	0	0	74	663
Pompton Lakes	56	140	161	10	68	51	284	102	667	90	175	121	140	0	228	110	0	74	2,504
Rahway	56	140	167	0	55	59	260	225	299	146	260	121	25	0	80	0	0	74	2,003
Ridgewood	74	140	104	0	54	49	263	253	222	143	121	51	0	0	238	65	0	74	1,870
Riverdale	56	140	0	0	0	0	150	36	121	55	80	0	0	0	180	0	0	67	930
Rochelle Park	56	140	68	0	31	64	76	218	195	145	155	64	0	0	15	6	0	74	1,347
Roselle	56	140	113	0	16	49	126	290	245	135	155	91	0	0	30	0	0	74	1,549
Sea Isle City	56	140	146	10	40	49	94	210	355	102	275	146	0	0	300	100	0	74	2,097
Seaside Park	56	140	100	10	45	0	0	153	177	90	105	0	5	21	30	0	0	74	1,069
Ship Bottom	65	140	165	0	52	62	0	72	169	161	95	143	0	21	280	0	0	67	1,576
Spring Lake	52	140	44	0	46	45	0	450	174	0	55	0	0	0	190	0	0	67	1,325
Stafford	50	140	179	0	70	49	154	250	286	84	155	60	0	84	240	90	0	74	2,076
Stone Harbor	60	140	154	0	49	59	0	212	264	38	135	101	0	0	270	90	0	67	1,639
Surf City	60	140	198	0	56	66	0	124	164	146	145	0	15	21	280	110	0	67	1,691
Toms River	56	140	62	0	47	0	66	214	223	113	136	50	0	0	0	0	0	74	1,272
Union Beach	54	140	137	0	21	10	10	80	207	15	80	0	5	0	255	100	0	67	1,216
Upper	86	140	46	10	48	49	50	371	280	68	126	146	0	4	30	0	0	74	1,528
Ventnor	56	140	170	0	60	59	50	211	238	71	80	161	0	0	268	110	0	74	1,800
Warren	56	0	4	0	21	0	135	36	190	55	55	206	0	0	0	0	0	74	916
Wayne	50	140	0	0	31	0	150	36	301	89	55	80	300	38	0	0	0	67	1,362
Wildwood Crest	56	140	150	0	56	0	0	202	195	110	55	0	0	0	265	40	0	67	1,336
New Jersey Average Credit	58	140	110	9	38	45	108	185	257	82	116	132	77	41	206	106	0	72	1,459
New Jersey % of Communities	100%	84%	90%	24%	95%	58%	66%	100%	100%	87%	100%	61%	16%	21%	68%	45%	0%	100%	
National Average Credit	68	140	99	14	45	47	89	182	291	97	111	129	237	79	201	93	312	63	1,528
National % of Communities	100%	93%	89%	75%	92%	47%	50%	91%	99%	90%	90%	49%	25%	13%	78%	40%	0.1%	91%	

Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Aberdeen	140	\$115,326	\$4,647
Atlantic City	8,310	\$6,751,158	\$341,250
Avalon	5,281	\$3,456,066	\$801,231
Barnegat Light	1,039	\$946,239	\$100,544
Bay Head	661	\$1,014,424	\$103,417
Beach Haven	2,485	\$2,693,865	\$649,876
Bedminster	55	\$50,366	\$8,677
Berkeley	2,372	\$1,769,671	\$276,803
Bernards	144	\$112,818	\$8,466
Bradley Beach	273	\$121,092	\$3,456
Brigantine	7,637	\$5,158,173	\$1,221,373
Burlington	1,051	\$1,362,437	\$139,979
Cape May City	2,759	\$2,370,396	\$234,150
Cape May Point	443	\$389,844	\$59,846
Denville	412	\$691,576	\$33,929
Fairfield	1,133	\$1,727,497	\$399,968
Franklin	232	\$158,474	\$13,349
Garfield	231	\$430,111	\$21,593
Greenwich	385	\$454,126	\$22,514
Hackensack Meadowlands	2,658	\$2,974,876	\$501,021
Amilton	689	\$771,549	\$72,248
Harvey Cedars	1,080	\$1,056,868	\$112,331
Hazlet	498	\$299,824	\$19,558
Lambertville	254	\$337,589	\$30,591
Lavallette	2,027	\$2,069,876	\$215,295
Linden	256	\$363,919	\$32,814
Litte Falls	776	\$804,360	\$39,306
Long Beach	7,338	\$7,854,812	\$1,889,566
Longport	1,471	\$1,317,890	\$317,182
Manasquan	1,514	\$1,854,760	\$303,099
Mantoloking	496	\$836,634	\$204,199
Margate City	5,770	\$4,998,700	\$1,194,682
Middletown	2,713	\$2,066,066	\$174,366
National Park	96	\$95,311	\$4,610
North Plainfield	432	\$711,377	\$72,629
North Wildwood	6,399	\$3,844,329	\$640,928
Ocean City	17,327	\$11,364,397	\$1,892,927
Oceanport	703	\$751,664	\$74,797
Palmyra	241	\$216,664	\$20,962
Pequanock	882	\$1,351,273	\$227,938
Point Pleasant Beach	1,737	\$2,515,442	\$127,828
Point Pleasant	1,753	\$1,585,969	\$75,698
Pompton Lakes	677	\$917,508	\$273,928
Rahway	596	\$766,468	\$168,162
Ridgewood	348	\$573,765	\$92,426
Riverdale	73	\$114,964	\$5,553
Rochelle Park	478	\$617,967	\$61,039
Roselle	271	\$373,622	\$59,234

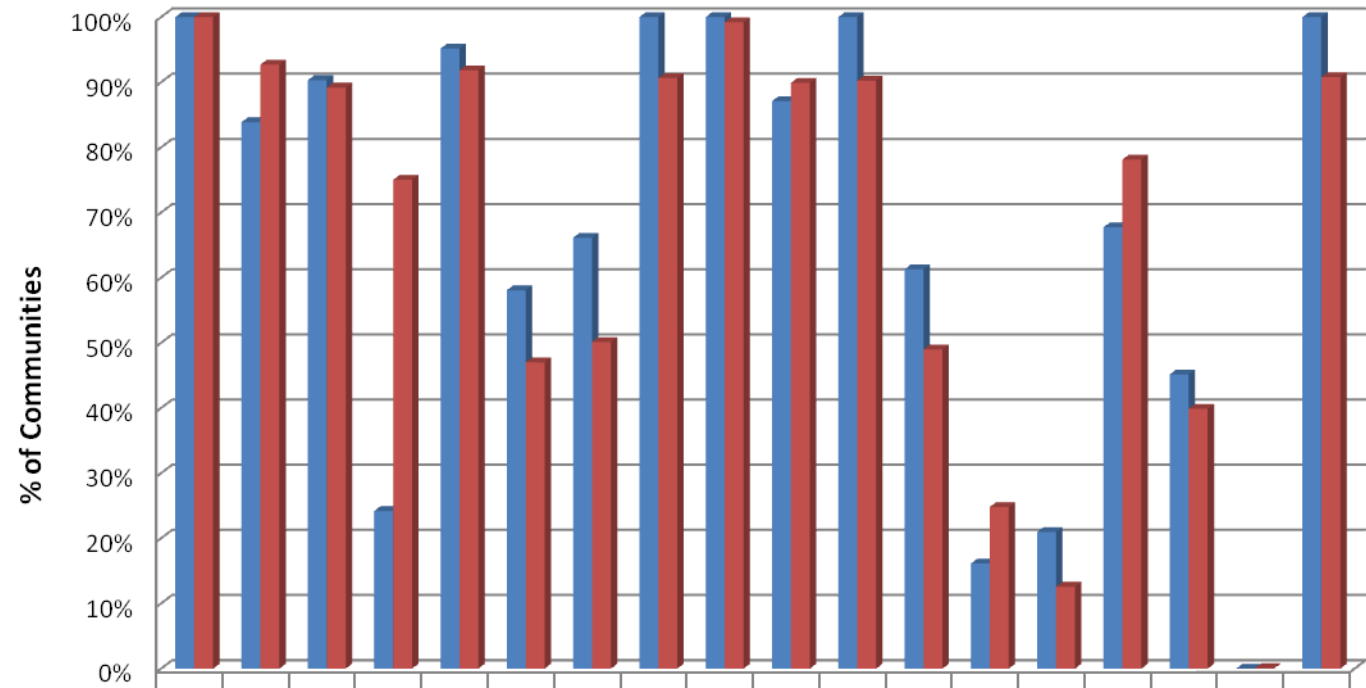
Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Sea Isle City	6,422	\$3,437,171	\$794,075
Seaside Park	1,399	\$1,573,689	\$164,784
Ship Bottom	1,634	\$1,678,534	\$284,587
Spring Lake	665	\$454,672	\$33,948
Stafford	3,675	\$3,335,839	\$777,326
Stone Harbor	2,729	\$2,313,280	\$389,304
Surf City	1,706	\$1,865,639	\$316,678
Toms River	8,888	\$8,485,857	\$869,063
Union Beach	1,186	\$1,434,096	\$147,870
Upper	645	\$662,807	\$101,855
Ventnor	4,770	\$4,139,586	\$658,639
Warren	93	\$89,885	\$3,571
Wayne	1,150	\$1,796,667	\$185,046
Wildwood Crest	4,492	\$2,581,484	\$270,845
CRS Communities	134,050	\$117,031,309	\$18,347,577
Non-CRS Communities	104,688	\$101,340,528	\$0
All Communities	238,738	\$218,371,837	\$18,347,577

Figure 1. State and National Average Points per Activity



■ New Jersey Average Credit	58	140	110	9	38	45	108	185	257	82	116	132	77	41	206	106	0	72
■ National Average Credit	68	140	99	14	45	47	89	182	291	97	111	129	237	79	201	93	312	63

Figure 2. State and National % of Communities for Each Activity



■ New Jersey % of Communities	100%	84%	90%	24%	95%	58%	66%	100%	100%	87%	100%	61%	16%	21%	68%	45%	0%	100%
■ National % of Communities	100%	93%	89%	75%	92%	47%	50%	91%	99%	90%	90%	49%	25%	13%	78%	40%	0.1%	91%