



# Monmouth County Community Rating System(CRS) Assistance Program

Division of Planning &  
Office of Emergency Management

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# Community Rating System (CRS)



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## About CRS

The National Flood Insurance Program's (NFIP's) Community Rating System (CRS) is a voluntary incentive program that recognizes communities for implementing floodplain management practices that exceed the Federal minimum requirements of the NFIP to provide protection from flooding.

In exchange for a community's proactive efforts to reduce flood risk, policyholders can receive reduced flood insurance premiums for buildings in the community. These reduced premiums reflect the reduced flood risk resulting from community efforts toward achieving the three CRS goals:

1. Reduce flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Encourage a comprehensive approach to floodplain management



**HOW ARE YOU MAKING  
YOUR COMMUNITY  
FLOODSMART?**

# MC Community Rating System Assistance Program

## Community Rating System (CRS)

- Partnership
  - Planning (Government Administration)
  - Office of Emergency Management (Hazard Mitigation)
- **Mission:** provide Monmouth County municipalities with professional and technical assistance to either enter or advance their status in the NFIP CRS program
- First Step: develop an *internal* proposal to justify the program
  - Build our own organizational knowledge and understanding about the NFIP CRS program and how it could *benefit both the county & towns*
  - The County WOULD NOT administer CRS program
  - List the reasons WHY the County should do this program



# MC Community Rating System Assistance Program

## Community Rating System (CRS)

- Marketing the program benefits:
  - Increase the number of CRS participating municipalities
  - Allows all 53 towns to participate at least at a CRS 9 Classification
  - Helps coordinate local mitigation efforts into a regional context
  - Lowers NFIP policy holders cost (residents and business owners)
  - Keeps the money saved by policy holders in the community
  - Economy of scale
  - Advances professional development and capacity of staff to assist towns with floodplain management
  - Participation in CRS is voluntary

# MC Community Rating System Assistance Program

## Community Rating System (CRS)

- Presented CRS proposal to the MC Planning Board (6/13)
- E-278-FEMA Training NFIP/CRS Rating System (7/13)
- **First CRS User Group** meeting held immediately following E-278 to help identify needs for communities new to CRS (7/24/13)
- Identified actions in the CRS manual County agencies could assist towns with
- Monmouth County Department Head “**Buy-in**” Presentation (9/13)
  - **Planning:** mapping, analysis, open space, research, ordinance, master plan assistance, outreach
  - **OEM:** mitigation strategies (HMP), critical facilities planning, training, outreach, warning system
  - **Economic Development:** outreach projects, speakers/training through Grow Monmouth
  - **PW&E:** remediation projects, drainage maintenance, facilities inventory, flood inventories
  - **Public Information:** brochures, press releases, website info, outreach
  - **Library:** onsite brochures and reports, catalog materials, links to municipal website
  - **Counsel:** review of agreements (if any); review policy
  - **Shared Services:** shared service agreements with municipalities if necessary
  - **County Clerk:** filing legal documents (unidentified)

# MC Community Rating System Assistance Program

## Community Rating System (CRS)

- Second CRS Users meeting was open to existing CRS communities (10/13).
  - Established peer/mentor relationship
  - Conversation began about formalizing program guidelines
  - County was to develop a CRS webpage for dissemination of information
  - County to provide follow up with municipal requests for assistance
- Subsequent CRS User Group meetings were then opened to communities outside of Monmouth County
- Presentations, guest speakers, CRS user updates
- CRS webpage developed with dedicated e-mail



# MC Community Rating System Assistance Program

## Community Rating System (CRS)

- Board of Chosen Freeholders adopts a CRS Assistance Program (3/13/14)
  - Guidelines were developed by the Planning Division & OEM
  - Define expectations for both municipalities and the county
  - Resolution clearly states the reasons why the County is offering this program
- Four Key provisions:
  1. Management of the CRS program is a local responsibility at the municipal level
  2. Assistance provided by the county must satisfy a specified CRS activity
  3. To promote awareness among municipal officials responsible for the implementation of local mitigation activities (accountability)
  4. To help municipalities successfully participate or advance in the NFIP CRS program (staff, knowledge or technical capability)



## Monmouth County Division of Planning

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### Monmouth County Community Rating System Assistance Program

Monmouth County is honored to be recognized as a National Association of Counties (NACo) 2016 Achievement Award Winner in the Category of *County Resiliency: Infrastructure, Energy & Sustainability* for the "Monmouth County Community Rating System Assistance Program".



### [High Water Mark Initiative Story Map](#)

The CRS program which is run by FEMA through the National Flood Insurance Program (NFIP) scores communities on their effectiveness in dealing with flood mitigation as well as flood plain management and development. Flood insurance policy holders in participating CRS communities are eligible for discounts in Special Flood Hazard Areas based on their community's CRS rating. The Monmouth County Division of Planning and the Monmouth County Office of Emergency Management have partnered to offer their professional and technical expertise in hazard mitigation, community planning, public outreach, and GIS mapping to municipalities that wish to participate in the Monmouth County Community Rating System Assistance Program.

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On March 13, 2014, the Monmouth County Board of Chosen Freeholders passed [Resolution #2014-0201](#) establishing the Monmouth County CRS Assistance Program including program guidelines for municipalities. Under these guidelines, municipalities may seek technical assistance as it relates to a specific CRS activity identified by the NFIP CRS Coordinator's Manual. Although the County is assisting municipalities with their individual activities, the County is not responsible for managing municipal CRS programs. Once a municipality receives its initial CRS classification from ISO (Insurance Services Office), they are responsible for continuing to implement their credited activities in order to keep, maintain, and improve upon their classification.



The County also facilitates a quarterly CRS User Group that is open to all municipalities whether they are already in the NFIP CRS program or wish to learn more about the CRS program. These meetings provide towns an opportunity to discuss their approaches and action steps with one another. It also provides a regional forum for discussion about common obstacles that confront program implementation. This tool has proven to be a valuable peer mentoring experience as some of the more advanced towns often provide recommendations or give their insight to towns that are just starting in the CRS program. It also provides towns an opportunity to ask specific questions about the CRS program which the County can then take directly to the State, ISO or third party representatives such as the [New Jersey Association for Floodplain Management](#). In order to accommodate towns between meetings, the County has developed this CRS program web page that functions as an information portal with links to CRS resources as a "go to" place for all things CRS including a dedicated e-mail, [crs@co.monmouth.nj.us](mailto:crs@co.monmouth.nj.us), to directly submit information or questions. For the current edition of the CRS Newsletter, click [here](#).

**Next CRS Users Group Meeting will be held on Thursday, April 13, 2017 at 10:00AM, in the Monmouth County Planning Board Conference Room, Hall of Records Annex, 2nd Floor, 1 East Main Street, Freehold, NJ.**

Please visit the [Office of Emergency Management CRS website](#) for more information on the CRS program including important links to resources to get your community started in this program.

**[Click here](#) for Important Notices and Updates**

[Why Participate in the Community Rating System?](#) | [Important Program Resources](#) | [Supporting Documents for CRS Activities](#) | [Events and Training](#) | [User Group Meetings](#) | [Storm Preparedness Information](#)

# MC Community Rating System Assistance Program Community Rating System (CRS)

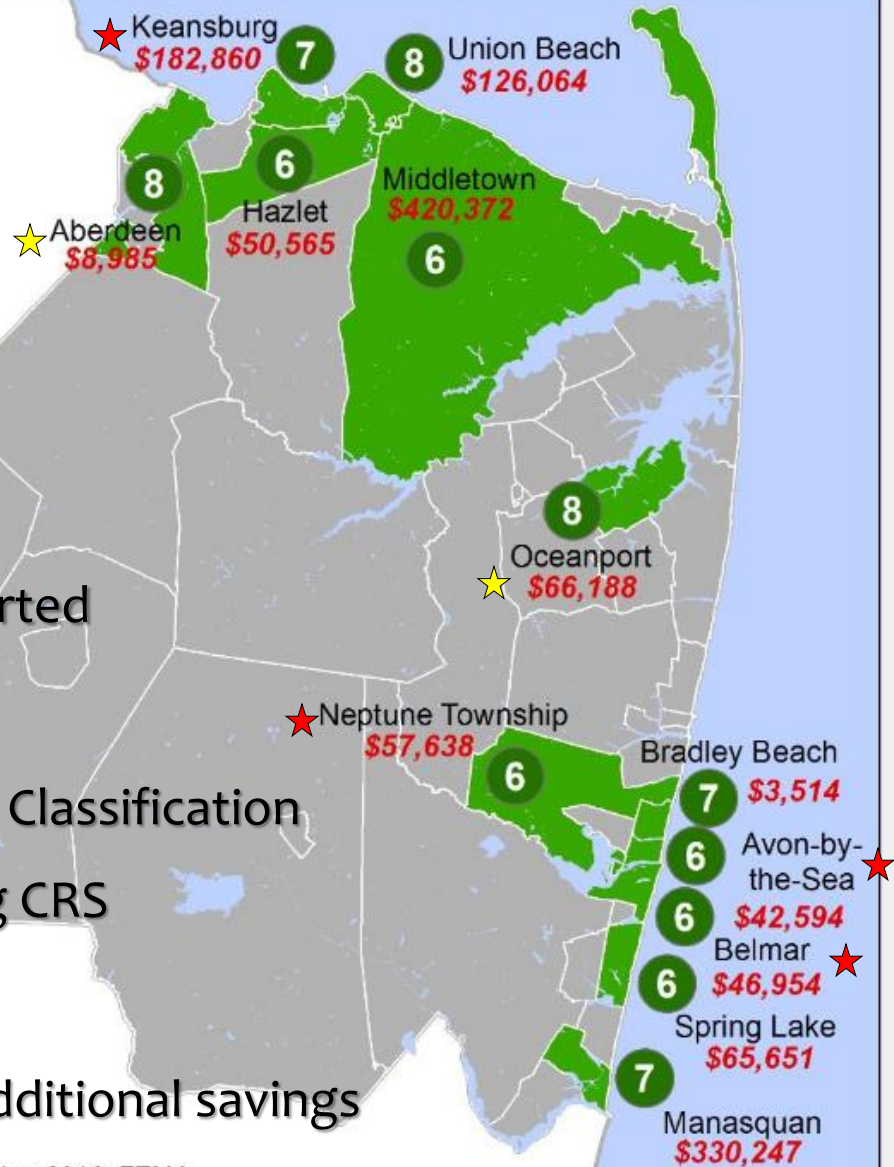
## Monmouth County, New Jersey Community Rating System (CRS) Classifications & Savings

● CRS Classification\*

\$ Total Annual Flood Insurance  
Premium Savings (in dollars)\*

Total Annual Saving for  
Monmouth County:  
\$1,401,632\*

- 8 towns in CRS when we started
- ★ 4 new towns now in CRS
- ★ 2 towns improved their CRS Classification
- four towns actively perusing CRS
- \$1.4 million in total savings
- Approximately \$333,000 additional savings



\*As of December 2016, FEMA



# MC Community Rating System Assistance Program

## Community Rating System (CRS)

- The Monmouth County team attends municipal ISO (Insurance Services Office) meetings with towns
- Provide towns with all their mapping and analysis requirements, developed GIS templates, field questions, and get back to towns with answers.
- We've participated in outreach efforts that earned our towns additional CRS points, identified outreach brochures, reformatted documents for filing with the County Clerk, placed all required FEMA documents at the County library, towns that link to the library webpage get CRS credit.
- The CRS program has been incorporated into our new Master Plan (12.0 Community Resiliency), our Natural Hazard Mitigation Plan (HMP), and our Comprehensive Economic Development Strategy (CEDS)
- Developed a High Water Mark Program (HWM) open to all towns in the county
- Working with Monmouth University and Sea Grant Consortium on educational program materials and HWM Story Maps for CRS program
- Ready to launch the Monmouth County Multijurisdictional Coastal Evacuation Plan (CRS 610)

# High Water Mark Initiative - Remembering Irene & Sandy

## Introduction

*Use the "buttons" on the left or scroll down to learn more.*

The High Water Mark (HWM) Initiative, a component of the National Flood Insurance Program (NFIP), aims to increase local communities' awareness of flood risk and encourage risk mitigation actions. The HWM Initiative uses signs on public and private buildings to show the high water mark from past flooding events, like Hurricane Irene in 2011 and Superstorm Sandy in 2012.





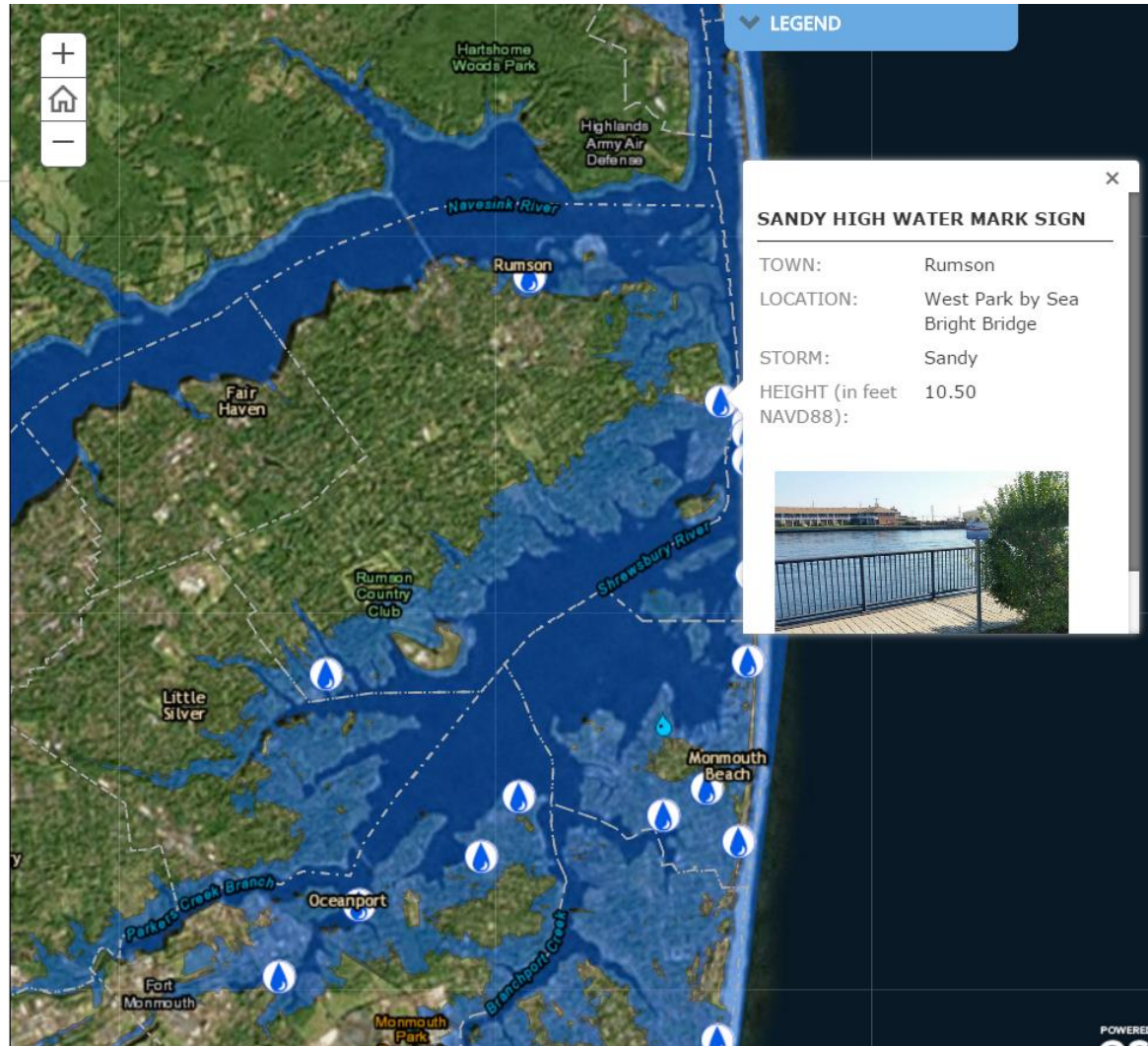


# High Water Mark Initiative - Remembering Irene & Sandy

## Superstorm Sandy

*Use the "buttons" on the left or scroll up/down to learn more.*

Superstorm Sandy made landfall near Atlantic City, NJ on October 29, 2012. Wind-driven storm surge and high winds inflicted widespread damage along the entire heavily populated NJ coastline. Sandy Hook experienced the highest reported storm surge in NJ of 8.57 feet measured by a National Ocean Service tide gage, which failed and stopped working during the storm (National Hurricane Center). Sandy Hook also faced the highest high water mark of 8.9 feet above ground level at the U.S. Coast Guard Station (National Hurricane Center). Keyport on the southern side of the Raritan Bay experienced a high water mark of 7.9 feet above ground level and Sea Bright recorded levels as high of 4 to 5 feet above ground level (National Hurricane Center). Many homes were destroyed and residents were left without power in freezing cold temperatures. A USGS tide gage at the Raritan Bay in Keansburg recorded peak storm-tide elevations of greater than 13 feet (USGS). Peak storm-tide elevations at many Monmouth County gage locations exceeded the 500-year recurrence interval (USGS).





MONMOUTH COUNTY MULTI-JURISDICTIONAL  
COASTAL FLOOD EVACUATION PLAN



JANUARY 2017

Monmouth County Sheriff's Office  
Office of Emergency Management  
2000 Kozloski Road  
Freehold, NJ 07728



MONMOUTH COUNTY  
OFFICE OF EMERGENCY MANAGEMENT

