



**FEMA**

**OCT 12 2010**

Bruce McArthur  
Bernards Township Administrator  
One Collyer Lane  
Basking Ridge, New Jersey 7920

Dear Mr. McArthur:

I want to congratulate your community on its application to the National Flood Insurance Program (NFIP) Community Rating System (CRS). The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has verified that the voluntary actions undertaken by your community exceed the minimum standards of the NFIP and meet the criteria for a CRS Class 8 rating. The floodplain management activities implemented by your community qualify it for a 10 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2010. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage. I am enclosing the field verification report showing the results of your application review for your records.

Please note Preferred Risk Policies, applicable in Zones B, C, and X, on your community's NFIP Flood Insurance Rate Map are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of ten percent in Class 1-6 communities and five percent in Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If there are no NFIP noncompliance actions, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify each October. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established five-year cycle or three-year cycle for CRS Class 5 or better communities. 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 II Office, CRS Coordinator, Rich Einhorn, by telephone at (212) 680-8503.

Sincerely,

A handwritten signature in black ink that reads "Sandra K. Knight".

Sandra K. Knight, PhD, PE  
Deputy Federal Insurance and  
Mitigation Administrator, Mitigation

Enclosure

cc: Thomas Timko, CRS Coordinator



COMMUNITY  
RATING  
SYSTEM

VERIFICATION  
REPORT

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**Bernards Township, NJ**

**Verified Class 8**

NFIP Number: 340248

New Application

Date of Verification Visit: February 4, 2010

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 1158 credit points are verified which results in a recommendation that the community improve from a CRS Class 10 to a CRS Class 8. The following is a summary of our findings with the total credit points for each activity noted in parenthesis:

**Activity 310 – Elevation Certificates:** The Department of Engineering Services maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (56 points)

**Activity 330 – Outreach Projects:** The community provides flood information through displays at public offices and by the annual mailing of flood information sent to the repetitive loss areas. (10 points)

**Activity 350 – Flood Protection Information:** Documents relating to floodplain management are available in the Bernards Township Library. Credit is also provided for floodplain information displayed on the community's website. (50 points)

**Activity 410 – Additional Flood Data:** Credit is provided for conducting and adopting flood studies for areas not included on the flood insurance rate maps and that exceed minimum mapping standards. (76 points)

**Activity 420 – Open Space Preservation:** Credit is provided for preserving approximately 439 acres in the Special Flood Hazard Area (SFHA) as open space. (214 points)

**Activity 430 – Higher Regulatory Standards:** Credit is provided for enforcing regulations that require freeboard for new and substantial improvement construction, protection of floodplain storage capacity, protection of floodplain natural and beneficial functions, low density zoning, and state mandated regulatory standards. Credit is also provided for enforcement of flood provisions of the International Code Series and for a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 3/3. (384 points)

**Activity 440 – Flood Data Maintenance:** Credit is provided for maintaining and using digitized maps / parcel records in the day to day management of the floodplain. Credit is also provided for maintaining copies of all previous FIRMs. (117 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for stormwater management, positive drainage away from a building site, and soil and erosion control. (177 points)

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of 11/30/2009, Bernards Township has 5 repetitive loss properties and is a Category B community for CRS purposes. All requirements for a Category B community have been met. (No credit points are applicable to this section)

**Activity 630 – Dam Safety:** All New Jersey communities currently receive CRS credit for the state's dam safety program. (74 points)

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

**CEO Name / Address:**

Bruce McArthur  
Township Administrator  
1 Collyer Lane  
Basking Ridge, New Jersey 07920

**CRS Coordinator Name / Address:**

Thomas Timko, P.E.  
Assistant Township Engineer  
277 South Maple Avenue  
Basking Ridge, New Jersey 07920  
(908) 204-3007

Date Report Prepared: June 9, 2010

Community : Bernards Township, NJ

NFIP Number : 340248

**720 COMMUNITY CREDIT CALCULATIONS (New Application):**

**CALCULATION SECTION :**

Verified Activity Calculations:				Credit
c310	<u>56</u>			<u>56</u>
c320	<u>          </u>			<u>          </u>
c330	<u>10</u>			<u>10</u>
c340	<u>          </u>			<u>          </u>
c350	<u>50</u>			<u>50</u>
c360	<u>          </u>			<u>          </u>
c410	<u>64</u>	x CGA	<u>1.18</u> =	<u>76</u>
c420	<u>181</u>	x CGA	<u>1.18</u> =	<u>214</u>
c430	<u>325</u>	x CGA	<u>1.18</u> =	<u>384</u>
c440	<u>99</u>	x CGA	<u>1.18</u> =	<u>117</u>
c450	<u>150</u>	x CGA	<u>1.18</u> =	<u>177</u>
c510	<u>          </u>			<u>          </u>
c520	<u>          </u>			<u>          </u>
c530	<u>          </u>			<u>          </u>
c540	<u>          </u>			<u>          </u>
c610	<u>          </u>			<u>          </u>
c620	<u>          </u>			<u>          </u>
c630	<u>74</u>			<u>74</u>

**722 Community Classification Calculation:**

cT = total of above	cT = <u>1158</u>
Community Classification (from Appendix C):	Class = <u>8</u>

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