



FEMA

April 1, 2017

Mr. Bruce McArthur, Township Administrator
Township of Bernards
1 Collyer Lane
Basking Ridge, NJ 07920

Dear Mr. McArthur:

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that Bernards Township will increase to a Class 7 in the National Flood Insurance Program (NFIP) Community Rating System (CRS). The floodplain management activities implemented by your community qualifies it for a 15 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after May 1, 2017. This increase is based on a field verification of your five-year cycle CRS application.

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. 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, Marianne Luhrs, by telephone at (347) 515-4874.

Sincerely,

A handwritten signature in black ink that reads "William H. Larson".

Enclosure

cc: Valerie Spies, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Township of Bernards, NJ

Verified Class 7

NFIP Number: 340428

Cycle

Date of Verification Visit: June 21, 2016

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 1539 credit points are verified which results in a recommendation that the community improve from a CRS Class 8 to a CRS Class 7. The following is a summary of our findings with the total credit points for each activity noted in parenthesis:

Activity 310 – Elevation Certificates: The Engineering Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (38 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects that include FEMA brochures available at the Engineering office and a targeted outreach projects that includes the repetitive loss area outreach letter. These projects are disseminated annually. (34 points)

Activity 340 – Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards. (10 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Morris County Library system. Credit is also provided for floodplain information displayed on the community's website. (46 points)

Activity 410 – Floodplain Mapping: Credit is provided for conducting and adopting flood studies for areas that exceed minimum mapping standards. (137 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 49 percent of the Special Flood Hazard Area (SFHA) as open space, protecting open space land with deed restrictions. (785 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require freeboard for new and substantial improvement construction and local drainage protection. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 4/3, and state mandated regulatory standards. (110 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. Credit is also provided for maintaining copies of all previous FIRMs. (110 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, low impact development, soil and erosion control, and water quality. (269 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of April 30, 2015, the Township of Bernards, NJ has 7 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 710 – County Growth Adjustment: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Somerset County is 1.08.

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:

Valeire Spies, PE
Assistant Township Engineer
277 S Maple Avenue
Basking Ridge, New Jersey 07920
(908) 204-3007

Date Report Prepared: August 23, 2016

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 38	38
c320 _____	_____
c330 34	34
c340 10	10
c350 46	46
c360 _____	_____
c370 _____	_____
c410 127 x CGA 1.08 =	137
c420 727 x CGA 1.08 =	785
c430 102 x CGA 1.08 =	110
c440 102 x CGA 1.08 =	110
c450 249 x CGA 1.08 =	269
c510 _____	_____
c520 _____	_____
c530 _____	_____
c540 _____	_____
c610 _____	_____
c620 _____	_____
c630 _____	_____

Community Classification Calculation:

cT = total of above	cT = <u>1539</u>
Community Classification (from Table 110-1):	Class = <u>7</u>

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