

New Jersey Highlands Council **Letter 21**

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Attributes

<b>Response Type:</b>	1 - Letter
<b>Delivery Type:</b>	W - Web-based submission
<b>IP Address:</b>	[REDACTED]
<b>Form Letter:</b>	

Web Response

Recently found about about a FEMA program concerning reduced flood insurance premiums through a CRS; Citizens rating System. The more points the more overall reduction in insurance payments. Asking the question would adoption of the regional Master Plan qualify a municipality for more points in the CRS rating system; received this reply: my expert replied that the answer is no unless there are specific actions that qualify under the CRS. There would be no automatic insurance reduction. The NJ Highlands Coalition should work to make this a definite yes in the CRS rating system in places like Parsippany and other flood prone regions of the Highlands. This may help advance voluntary compliance in demonstrating reduced rates for all in flood insurance. A Municipality would simply have to do the work in acquiring the credits and or promoting Regional Conformance leading to these benefits..See The Great Swamp Watershed Association Across the Watershed Spring Summer 2014 publication.page 20 Deciphering Flood Insurance; for complete details of program..

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<b>Created On</b>	11/10/2014 10:18:00 AM