



APPENDIX H. COMMUNITY RATING SYSTEM TABLES



APPENDIX H COMMUNITY RATING SYSTEM TABLES

The National Flood Insurance Program (NFIP) Community Rating System (CRS) was implemented in 1990 as a voluntary program for recognizing and encouraging community floodplain management activities exceeding the minimum NFIP standards. Any community in full compliance with the minimum NFIP floodplain management requirements may apply to join the CRS.

In New Jersey, 108 communities participate in the CRS (92 are current; 16 are rescinded). The CRS uses a class rating system to determine flood insurance premium reductions for residents. CRS classes are rated from 10 to 1. A community that does not apply for the CRS for that does not maintain the minimum number of credit points is considered a Class 10 community. Most communities that enter at a Class 9 rating, which entitles residents in Special Flood Hazard Areas (SFHAs) to a 5% discount on their flood insurance premiums. As a community engages in additional mitigation activities, residents become eligible for a greater discount. Each CRS Class improvement produces a 5% greater discount on flood insurance premiums for properties in the SFHA, with a Class 1 community receiving the maximum 45% discount.

This Appendix includes information regarding the CRS status of communities in New Jersey. The following table (Table J-1) provides a list of all CRS eligible communities in New Jersey and their discounts. Those communities with a status of 'C' are current and those with a status of 'R' are rescinded. Following this table, a summary of the state unified credit is provided for information. Lastly, the state CRS profile is provided to indicate an overview of the number of points garnered per community in each of the CRS categories. It is noted that this summary is dated October 2013, and it is in the process of being updated. However, as updated information in Table J-2 of the profile is available as of the date of this plan, it has been included to indicate the most recent summary information.

Table H-1 CRS Eligible Communities in New Jersey

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFF. DATE	CLASS	% DISCOUNT FOR SFHA	% DISCOUNT FOR NON-SFHA	STATUS
340312	Aberdeen, Township of	05/1/10	10/1/15	8	10	5	C
340001	Absecon, City of	10/1/14	10/1/14	8	10	5	C
345278	Atlantic City, City of	10/1/92	05/1/18	6	20	10	C
345279	Avalon, Borough of	10/1/96	10/1/13	5	25	10	C
340287	Avon-by-the-Sea, Borough of	10/1/16	10/1/16	6	20	10	C
340396	Barneгат, Township of	05/1/14	05/1/14	7	15	5	C
345280	Barneгат Light, Borough of	10/1/92	10/1/01	8	10	5	C
345281	Bay Head, Borough of	10/1/93	10/1/13	6	20	10	C
345282	Beach Haven, Borough of	10/1/91	10/1/13	5	25	10	C
340427	Bedminster, Township of	10/1/96	05/1/07	6	20	10	C
345283	Belmar, Borough of	05/1/15	05/1/15	6	20	10	C



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340369	Berkeley, Township of	10/1/92	10/1/13	6	20	10	C
340459	Berkeley Heights, Township of	10/1/94	05/1/99	10	-	-	R
340428	Bernards, Township of	10/1/10	05/1/17	7	15	5	C
340178	Bloomfield, Township of	10/1/92	10/1/97	10	-	-	R
345284	Bloomington, Borough of	10/1/16	10/1/16	8	10	5	C
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345285	Brick, Township of	05/1/17	05/1/17	6	20	10	C
345286	Brigantine, City of	10/1/92	10/1/15	5	25	10	C
345287	Burlington, City of	05/1/98	10/1/03	8	10	5	C
345288	Cape May City, City of	10/1/94	10/1/13	6	20	10	C
345289	Cape May Point, Borough of	10/1/93	10/1/13	6	20	10	C
345291	Cranford Township	10/1/16	10/1/16	7	15	5	C
345292	Denville, Township of	10/1/11	05/1/16	6	20	10	C
340026	Dumont, Borough of	10/1/17	10/1/17	9	5	5	C
340007	Egg Harbor, Township of	10/1/17	10/1/17	5	25	10	C
340031	Englewood, City of	10/1/91	10/1/01	10	-	-	R
345295	Fairfield, Township of	05/1/13	05/1/13	6	20	10	C
340434	Franklin, Township of	05/1/10	05/1/15	6	20	10	C
340037	Garfield, City of	05/1/12	10/1/14	10	-	-	R
340204	Greenwich, Township of	05/1/07	05/1/07	9	5	5	C
340246	Hamilton, Township of	10/1/92	10/1/02	8	10	5	C
345296	Harvey Cedars, Borough of	10/1/91	10/1/99	8	10	5	C
340298	Hazlet, Township of	05/1/11	10/1/13	6	20	10	C
340303	Keansburg, Borough of	05/1/15	05/1/15	7	15	5	C



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340376	Lacey, Township of	10/1/92	10/1/93	10	-	-	R
340237	Lambertville, City of	05/1/12	05/1/17	7	15	5	C
340379	Lavallette, Borough of	05/1/04	10/1/13	6	20	10	C
345300	Lincoln Park, Borough of	05/1/16	05/1/16	5	25	10	C
340467	Linden, City of	10/1/91	10/1/02	8	10	5	C
340011	Linwood, City of	10/1/14	10/1/14	7	15	5	C
340380	Little Egg Harbor, Township of	05/1/18	05/1/18	6	20	10	C
340401	Little Falls, Township of	05/1/10	05/1/16	6	20	10	C
340046	Little Ferry, Borough of	10/1/15	10/1/15	7	15	5	C
340047	Lodi, Borough of	10/1/92	10/1/93	10	-	-	R
345301	Long Beach, Township of	10/1/92	10/1/13	5	25	10	C
340307	Long Branch, City of	05/1/18	05/1/18	7	15	5	C
340356	Long Hill, Township of	10/1/17	10/1/17	7	15	5	C
345302	Longport, Borough of	10/1/95	10/1/13	5	25	10	C
345303	Manasquan, Borough of	10/1/92	05/1/18	5	25	10	C
340383	Mantoloking, Borough of	10/1/92	10/1/13	5	25	10	C
340437	Manville, Borough of	10/1/14	10/1/14	7	15	5	C
345304	Margate City, City of	10/1/92	10/1/13	5	25	10	C
340313	Middletown, Township of	05/1/12	10/1/13	6	20	10	C
340315	Monmouth Beach, Borough of	10/1/17	10/1/17	8	10	5	C
340188	Montclair, Township of	10/1/94	10/1/95	10	-	-	R
340517	Mullica, Township of	10/1/94	05/1/08	10	-	-	R
340209	National Park, Borough of	10/1/12	10/1/17	8	10	5	C
340317	Neptune, Township of	05/1/15	05/1/15	6	20	10	C



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340570	New Jersey Sports and Exposition Authority	10/1/92	05/1/09	7	15	5	C
345307	North Plainfield, Borough of	10/1/92	10/1/09	8	10	5	C
345308	North Wildwood, City of	10/1/00	05/1/17	6	20	10	C
345309	Oakland, Borough of	05/1/17	05/1/17	7	15	5	C
345310	Ocean City, City of	10/1/92	05/1/16	5	25	10	C
340518	Ocean, Township of	05/1/14	05/1/14	6	20	10	C
340319	Ocean Township	10/1/17	10/1/17	8	10	5	C
340320	Oceanport, Borough of	05/1/10	10/1/15	7	15	5	C
340110	Palmyra, Borough of	10/1/09	05/1/15	7	15	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	05/1/09	10	-	-	R
340512	Pennsville, Township of	10/1/16	10/1/16	8	10	5	R
345311	Pequanock, Township of	10/1/91	10/1/16	5	25	10	C
340272	Perth Amboy, City of	10/1/17	10/1/17	9	5	5	C
345312	Plainfield, City of	10/1/91	10/1/98	10	-	-	R
340015	Pleasantville, City of	10/1/14	10/1/14	7	15	5	C
345313	Point Pleasant, Borough of	10/1/93	10/1/15	7	15	5	C
340388	Point Pleasant Beach, Borough of	10/1/92	10/1/15	6	20	10	C
345528	Pompton Lakes, Borough of	10/1/91	05/1/13	5	25	10	C
345314	Rahway, City of	10/1/92	05/1/13	6	20	10	C
340067	Ridgewood, Village of	10/1/92	10/1/02	7	15	5	C
340359	Riverdale, Borough of	10/1/94	05/1/14	8	10	5	C
340070	Rochelle Park, Township of	10/1/06	10/1/06	8	10	5	C
340472	Roselle, Borough of	10/1/92	05/1/13	7	15	5	C
340473	Roselle Park, Borough of	10/1/15	10/1/15	8	10	5	C



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340474	Scotch Plains, Township of	10/1/94	10/1/95	10	-	-	R
345317	Sea Bright, Borough of	10/1/92	10/1/97	10	-	-	R
345318	Sea Isle City, City of	10/1/92	05/1/18	3	35	10	C
340389	Seaside Heights, Borough of	05/1/17	05/1/17	8	10	5	C
345319	Seaside Park, Borough of	10/1/92	05/1/17	7	15	5	C
345320	Ship Bottom, Borough of	10/1/92	05/1/09	7	15	5	C
340017	Somers Point, City of	05/1/18	05/1/18	6	20	10	C
340280	South River, Borough of	10/1/14	10/1/14	6	20	10	C
340329	Spring Lake, Borough of	10/1/94	05/1/14	6	20	10	C
340393	Stafford, Township of	10/1/91	10/1/13	5	25	10	C
345323	Stone Harbor, Borough of	10/1/94	05/1/14	5	25	10	C
345324	Surf City, Borough of	10/1/92	05/1/18	6	20	10	C
345293	Toms River, Township of	10/1/92	05/1/13	8	10	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	-	-	R
340331	Union Beach, Borough of	10/1/03	10/1/16	6	20	10	C
340159	Upper, Township of	10/1/11	05/1/17	5	25	10	C
345326	Ventnor City, City of	10/1/92	05/1/18	5	25	10	C
340446	Warren, Township of	05/1/10	05/1/15	8	10	5	C
345327	Wayne, Township of	10/1/91	05/1/15	7	15	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/05	10	-	-	R
340081	Westwood, Borough of	10/1/16	10/1/16	8	10	5	C
345329	Wildwood, City of	05/1/16	05/1/18	5	25	10	C
345330	Wildwood Crest, Borough of	10/1/93	05/1/14	6	20	10	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	-	-	R



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340412	Woodland Park, Borough of	10/1/16	10/1/16	8	10	5	C

Table J-2 shows the mitigation activities and their credit points. Each activity has one or more elements. Elements are the basic credit level for the CRS. The maximum credit can be earned when all elements within the activity are being implemented and all credit criteria are met. The average points are based on the number of applicants for each activity. The CRS Uniform Minimum Credit (UMC) for certain state laws, regulations, and standards that support floodplain management and have proven effective in reducing flood damage. UMC credit available to all New Jersey communities is also included in this table.

Table H-2 Credit Points Awarded for CRS Activities

CRS Credit Points Awarded for CRS Activities	Maximum Possible Points ¹	Maximum Points Earned ²	Average Points Earned ³	% Communities Credited ⁴	New Jersey Uniform Minimum Credits Available because of State Actions			
300 Public Information								
310	Elevation Certificates	116	116	46	100			
320	Map Information Services	90	70	63	93			
330	Outreach Projects	350	175	63	90			
340	Hazard Disclosures	80	57	14	68			
350	Flood Protection Information	125	98	33	92			
360	Flood Protection Assistance	110	65	49	41			
370	Flood Insurance Promotion	110	0	0	0			
400 Mapping and Regulations								
							<i>Riverine</i>	<i>Coastal</i>
410	Additional Flood Data	802	585	65	50	Higher Study Standards	15-80	0
						Floodway Standards	0-90	0
						New Studies	Variable	Variable
						State Review	Variable	Variable
420	Open Space Preservation	2,020	1,548	474	68			
430	Higher Regulatory Standards	2,042	784			Building Codes	40	40
						Freeboard	7.5-100	7.5-100
						Other Higher Standards	5	5
						State Mandated Standards	19.5-20	18-20



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CRS Credit Points Awarded for CRS Activities		Maximum Possible Points ¹	Maximum Points Earned ²	Average Points Earned ³	% Communities Credited ⁴	New Jersey Uniform Minimum Credits Available because of State Actions		
440	Flood Data Maintenance	222	171	54	87	Development Limitations ⁷	0-130	0
						Additional Building Codes ⁷	10	10
						Local Drainage Protection ⁷	10	10
						State Mandated Standards ⁷	2 - 20	2 - 20
450	Stormwater Management	755	540	119	83	Erosion & Sediment Control	40	40
						Water Quality	20	20
						Watershed Master Planning ⁷	0 - 120	0 - 120
						Stormwater Management Regulations ⁷	0 - 129	0 - 129
500 Flood Damage Reduction								
510	Floodplain Management Planning	622	273	123	43			
520	Acquisition and Relocation	1,900	1,701	136	23			
530	Flood Protection	1,600	632	52	11			
540	Drainage System Maintenance	570	449	214	78			
600 Flood Preparedness								
610	Flood Warning Program	395	353	144	37			
620	Levees	235	0	0	0			
630	Dams	160	0	0	0	State Dam Safety ⁷	0 - 45	0 - 45
	Total Points	12,304	7,617	1,863	0			

1 The maximum possible points are based on the 2013 Coordinator's Manual.
 2 The maximum points earned are converted to the 2013 Coordinator's Manual from the highest credits attained by a community as of October 1, 2011. Growth adjustments and new credits for 2013 are not included.
 3 The average points earned are converted to the 2013 Coordinator's Manual, based on communities' credits as of October 1, 2011. Growth adjustments and new credits for 2013 are not included.
 4 The percentage of communities credited is as of October 1, 2011 (nationwide).
 5 Activity 370 (Flood Insurance Promotion) is a new activity in 2013. No community has earned these points.
 6 Activities 620 and 630 were so extensively revised that the old credits cannot be converted to the 2013 Coordinator's Manual.
 7 Additional Potential Additional Credit

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

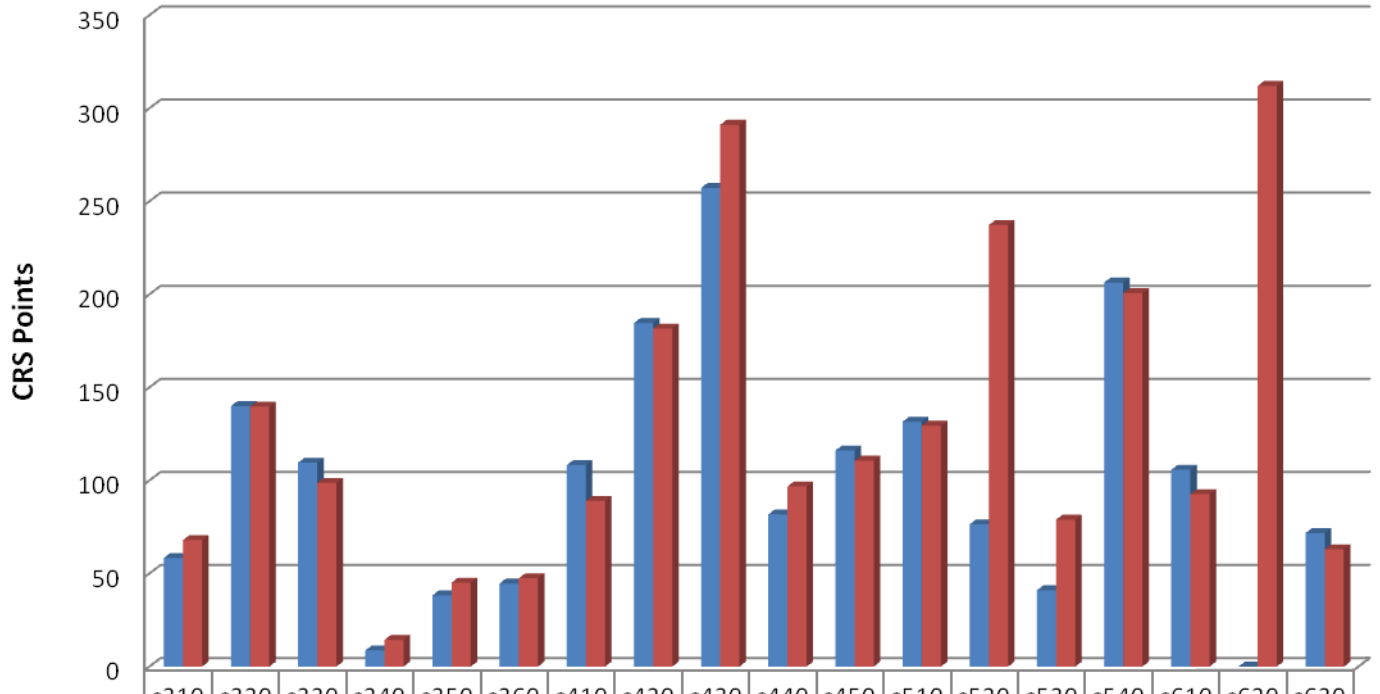
Table 2.

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

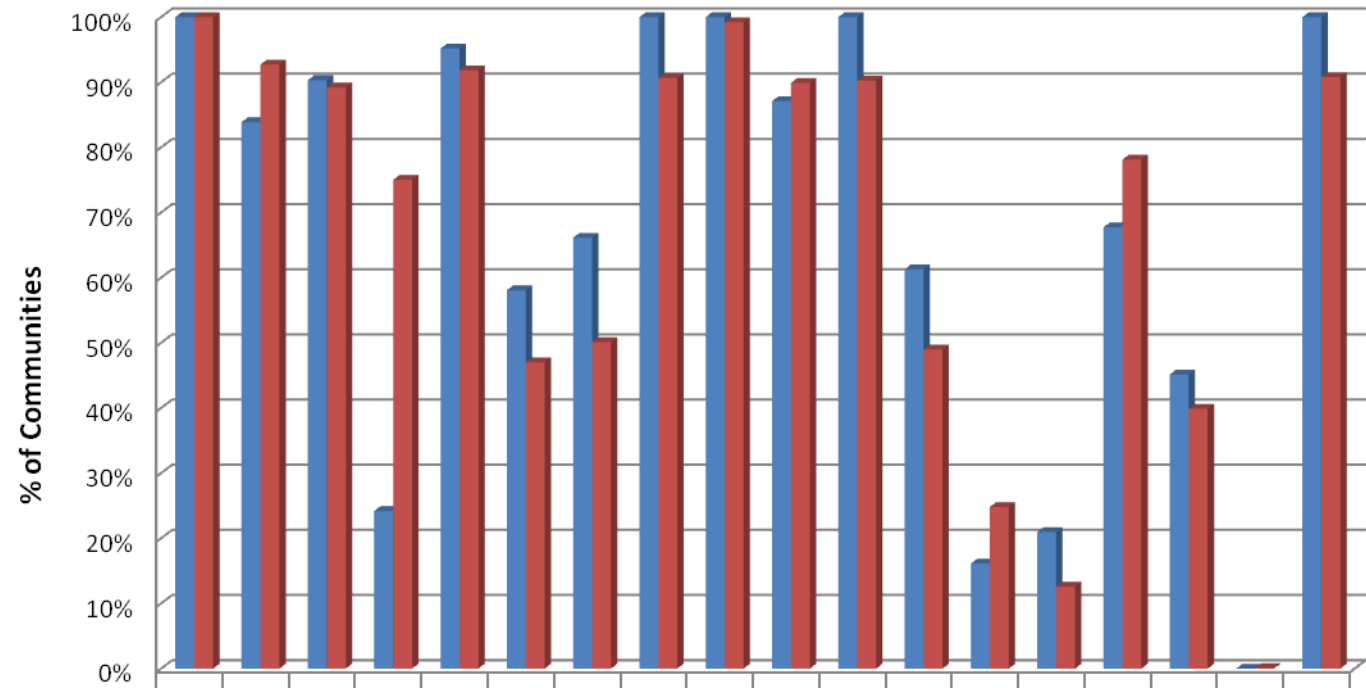
Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Sea Isle City	6,422	\$3,437,171	\$794,075
Seaside Park	1,399	\$1,573,689	\$164,784
Ship Bottom	1,634	\$1,678,534	\$284,587
Spring Lake	665	\$454,672	\$33,948
Stafford	3,675	\$3,335,839	\$777,326
Stone Harbor	2,729	\$2,313,280	\$389,304
Surf 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%