

Community Rating System (CRS) and the Raritan River Watershed

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Conference
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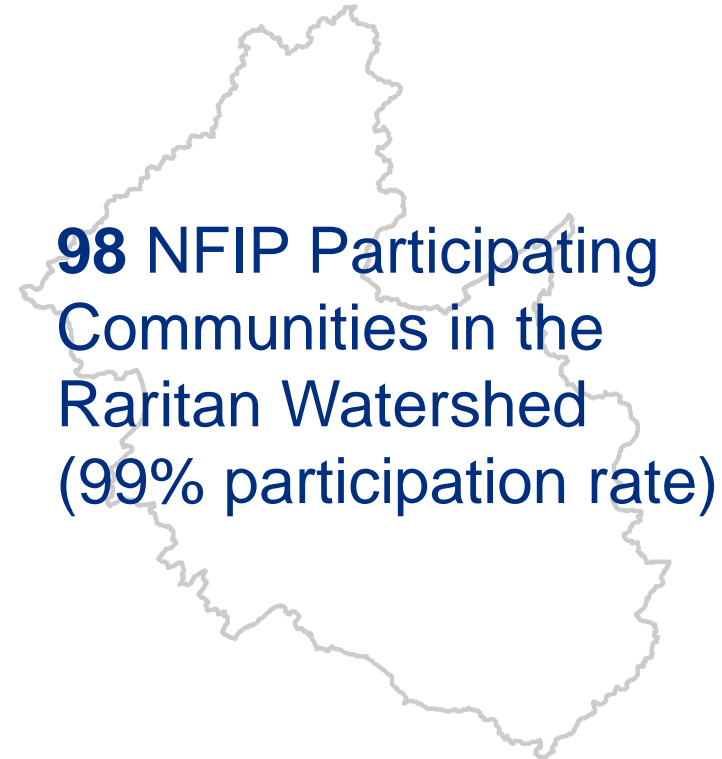
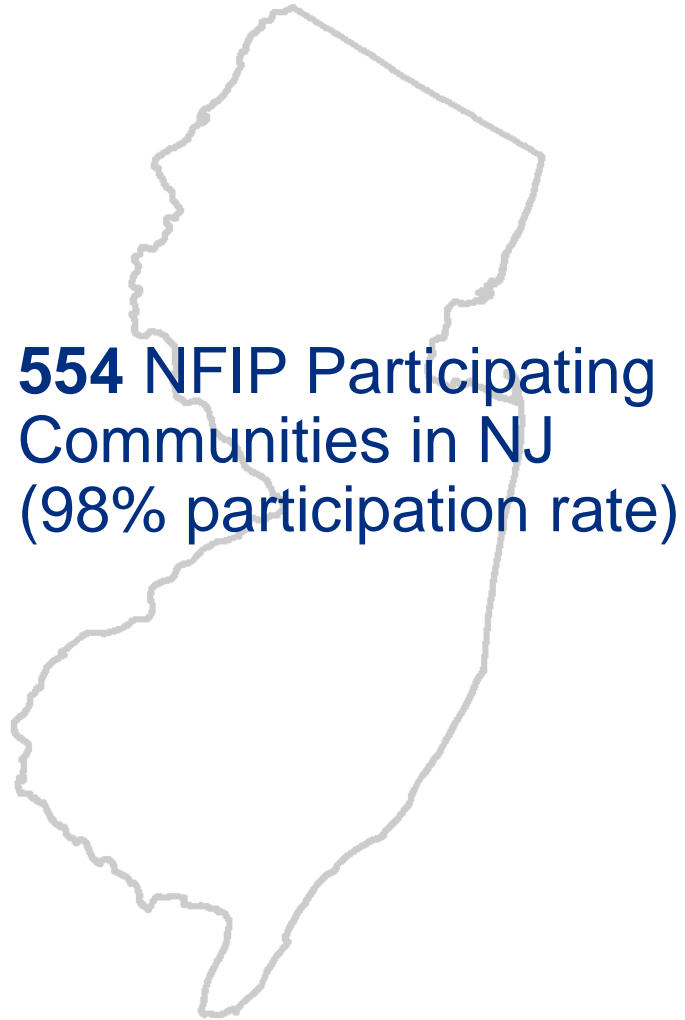
Participation in the NFIP

Community in Good Standing with the NFIP:

A voluntary program based on a mutual agreement between the Federal government and the local community: In exchange for adopting and *enforcing* a Flood Damage Prevention Ordinance, Federally-backed flood insurance is made available to property owners throughout the community.



NJ & Raritan Watershed Participation in the NFIP



The NFIP CRS Program

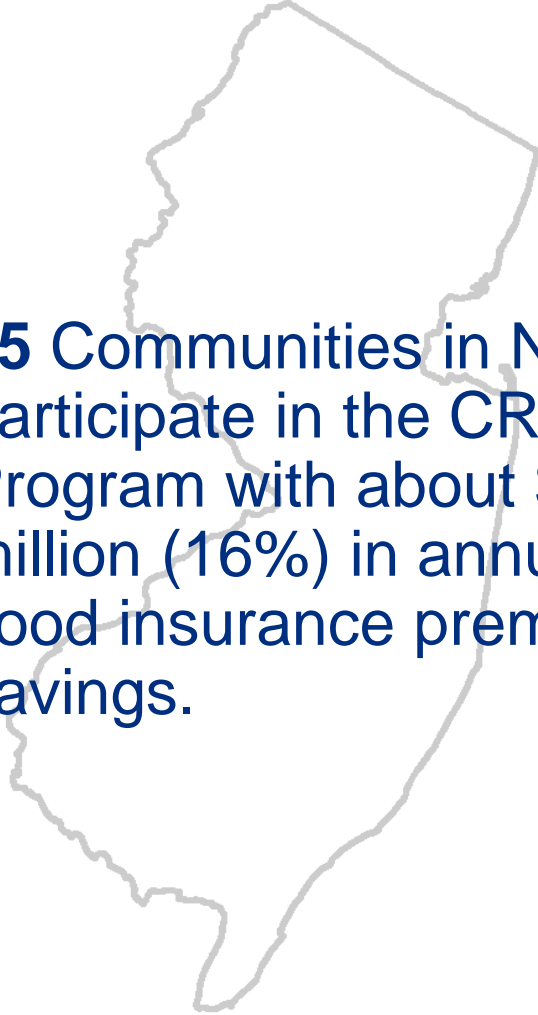
The Community Rating System (CRS) Program rewards communities with insurance discounts based on implementation of local mitigation activities, higher floodplain management standards, outreach & educational activities that go beyond the minimum NFIP requirements.

- ❑ Voluntary program for NFIP participating communities,
- ❑ Recognizes flood loss reduction activities,
- ❑ Offers up to 45% premium discounts on flood insurance.

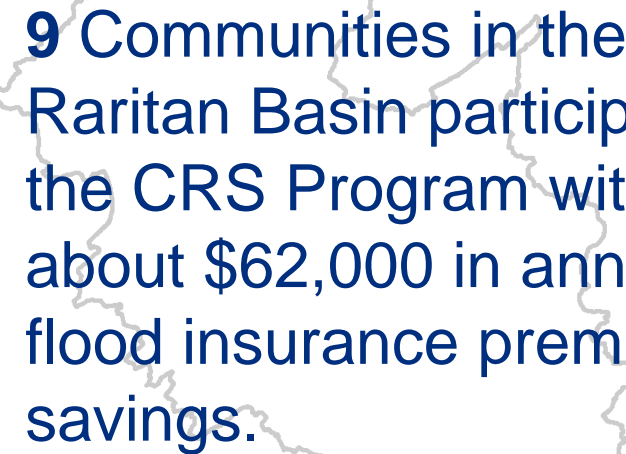
Credit Points	CRS Class	Premium Discount
4,500+	1	45%
4,000-4,499	2	40%
3,500-3,999	3	35%
3,000-3,499	4	30%
2,500-2,999	5	25%
2,000-2,499	6	20%
1,500-1,999	7	15%
1,000-1,499	8	10%
500-999	9	5%
0-499	10	0



NJ & Raritan Watershed Participation in CRS



95 Communities in NJ participate in the CRS Program with about \$35 million (16%) in annual flood insurance premium savings.



9 Communities in the Raritan Basin participate in the CRS Program with about \$62,000 in annual flood insurance premium savings.



Goals of the CRS Program

1. Reduce flood loss damages to insurable properties,
2. Strengthen and support the insurance aspects of the NFIP, and
3. Encourage a comprehensive approach to floodplain management.



CRS Users Groups



Any Questions?

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