

COMMUNITY RATING SYSTEM (CRS) UPDATE FOR MANVILLE

Nicholas Agnoli, P.E.

July 11, 2018

Borough of Manville

Flood Mitigation Fair



AGENDA

- SHORT HISTORY OF FEMA'S CRS
- CURRENT CRS CREDIT FOR MANVILLE
- IMPROVEMENTS PROPOSED
- THE ROAD AHEAD
- QUESTIONS

WHAT IS CRS?

- The National Flood Insurance Program (NFIP) provides federally backed flood insurance within communities that enact and enforce floodplain regulations.
- As of October 1, 2016, there were 5.1 million residential and commercial policies in force, with \$1.25 trillion in written coverage with annual premiums of about \$3.6 billion. From 1978 through March 2016, over 2.2 million losses were paid, totaling over \$54 billion.
- To be covered by a flood insurance policy (for the structure and/or its contents), a property must be in a community that participates in the NFIP.
- To qualify for the NFIP, a community adopts and enforces a floodplain management ordinance to regulate development in flood hazard areas. The objective of the ordinance is to minimize the potential for flood damage to future development. Today, over 22,200 communities in 56 states and territories participate in the NFIP.

WHAT IS CRS?

- 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.
- Nearly 3.6 million policyholders in 1,444 communities participate in the CRS by implementing local mitigation, floodplain management, and outreach activities that exceed the minimum NFIP requirements.
- Under the CRS, flood insurance premium rates are discounted to reward community actions that meet the three goals of the CRS, which are: (1) reduce flood damage to insurable property; (2) strengthen and support the insurance aspects of the NFIP; and (3) encourage a comprehensive approach to floodplain management.

WHAT IS CRS?

- A community accrues points to improve its CRS Class rating and receive increasingly higher discounts.
- Points are awarded for engaging in any of 19 creditable activities, organized under four categories:
 - Public information
 - Mapping and regulations
 - Flood damage reduction
 - Warning and response.



WHAT IS THE CRS?

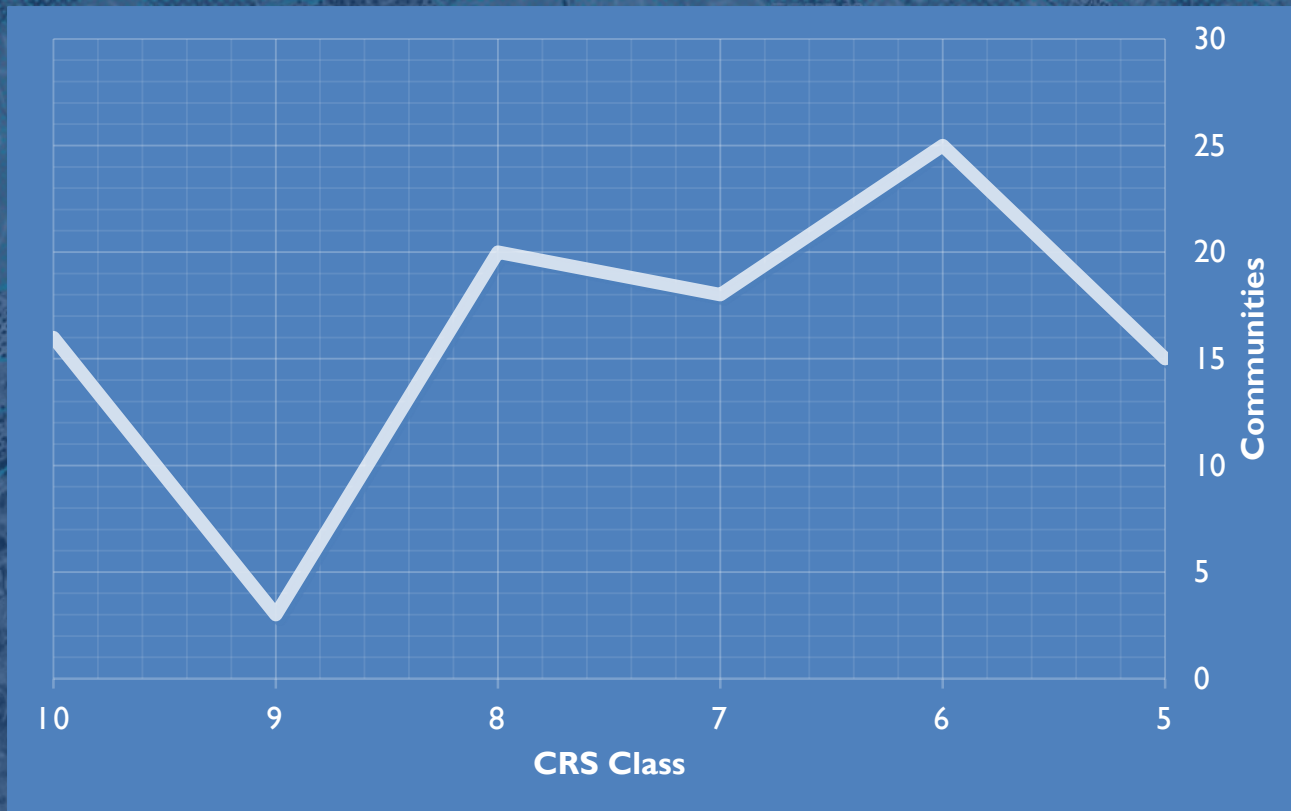
CRS Class	Credit Points (cT)	Premium Reduction	
		In SFHA	Outside SFHA
1	4,500+	45%	10%
2	4,000–4,499	40%	10%
3	3,500–3,999	35%	10%
4	3,000–3,499	30%	10%
5	2,500–2,999	25%	10%
6	2,000–2,499	20%	10%
7	1,500–1,999	15%	5%
8	1,000–1,499	10%	5%
9	500–999	5%	5%
10	0–499	0	0

WHAT IS THE CRS?

JERSEY STRONG

How we do it in Jersey:

- As of Winter 2016: 97 CRS communities in the Garden State.



WHAT IS THE CRS?

**JERSEY
STRONG**

How we do it in Manville

- Per the Somerset County Hazard Mitigation Plan (2013):
 - 1,268 residents live within the 1% annual chance flood area
 - \$176,523,214 (11.5%) of the municipality's general building stock replacement cost value (structure and contents) is located within the 1% annual chance flood area.
- There are 410 NFIP policies in the community with a total premium paid of over \$600,000 per year (source: FEMA, 2017).
 - 283 Repetitive Loss (RL) properties including 73 Severe Repetitive Loss (SRL) properties in the municipality.
 - \$48,755,251 in loss payments!

MANVILLE CURRENTLY

CRS Class 7 (15% Premium Discount)!

- Average insurance policy premium is \$1,600 (some pay a lot more).
- Average savings per year is about **\$250 per structure**. This is about \$7,500 over the life of a mortgage (30-year).

MANVILLE CURRENTLY

HOW?

- Great website with flood information as part of an outreach program
- Providing flood zone determinations and historic flooding information
- Providing technical assistance in person and onsite with John Tamburini, Construction Official. Purchasing / elevating flood prone properties
- Cooperating in the development of a hazard mitigation plan

GREAT WEBSITE

- Increase your productivity, customize your experience, and engage in information you care about.

Your Government

Borough Services


Our Community

Help Center

Borough of
Manville
New Jersey

A New Beginning with a Proud Past

 Site Tools

 Share

Search...



RECREATION
DEPARTMENT



MANVILLE'S NEWS

FLOOD INFORMATION



REPORT A CONCERN



HOME



CODE RED

NEWS & ANNOUNCEMENTS

2018 Final Property Tax Bill Mailing Delayed

Please be advised, due to the delay in receiving certified tax rates from Somerset County, the mailing of the 2018 Final Property Tax Bills has been delayed. Ample notice will be given to all residents regarding a new payment due date.

[Read on...](#)

Manville's Second Annual National Night Out

Tuesday, August 7, 2018, 5:30 pm-- A chance to meet members and equipment from the Manville Police Department, Fire Department, Rescue Squad, Office of Emergency Management and Department of Public Works. Games, food and giveaways will be provided!

[Read on...](#)

CALENDAR OF EVENTS

July 2018

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

Sat Jul. 14

Grass Clipping Drop Off

GREAT WEBSITE

it - Increase your productivity, customize your experience, and engage in information you care about.

Your Government

Borough Services

Our Community

Help Center

Borough of
Manville
New Jersey

A New Beginning with a Proud Past



Site Tools



Share

Search...



Animal Control: Dog & Cat
Licensing

Bureau of Fire Safety

Emergency Management

Fire Department

Health Department

Board of Health Ordinances

2014 Flood Map Changes

Fire Department

Flooding and Flood

You Are Here: [Home](#) > [Your Government](#) > [Public Safety & Health](#) > Flooding and Flood Information

Flooding and Flood Information

- [2016-1175 - Manville Flood Damage Prevention Ordinance](#)
- [2017 Community Rating System Annual Recertification](#)
- [Blue Acres-Frequently Asked Questions](#)
- [Flood Protection Information](#)
- [Mandatory Purchase of Flood Insurance](#)
- [Manville Flood Map](#)
- [Sandy Blue Acres Buyouts - Land Use Guidance](#)
- [Home Elevation Regulations Per FEMA](#)
- [Hazard Mitigation Status Past Projects 2014](#)

Click [HERE](#) for information regarding the Government County Flood

GREAT WEBSITE

Manville

Flood Mitigation Fair

Whether you are confused about flood insurance options or FEMA regulations/requirements, in just one session, our professionals can offer you the guidance you need with on the spot mitigation reporting and Flood Insurance Premium information.



- Review new laws and regulations
- Ask the Flood Plain expert!
- Information on Flood Insurance premiums
- Manville's Acquisition Action Plan

FREE Elevation Certificate Review

WHEN: WEDNESDAY JULY 11, 2018

WHERE: BOROUGH HALL COUNCIL MEETING ROOM,
325 N. MAIN ST, MANVILLE, NJ 08835

TIME: 6:30PM TO 8:30PM

RESERVE A SPOT ONLINE AT:
manvilleoutreach.eventbrite.com
or call us at (866) 599-7065



Proudly Sponsored by:



IF AVAILABLE, BRING THESE 2 DOCUMENTS:

1. Elevation Certificate (E.C.)
2. Current Flood Insurance Policy

Click [HERE](#) for information regarding the Somerset County Flood Mitigation Program.

Click [HERE](#) for the FEMA Website

Clerk [HERE](#) for FEMA Elevation Certificate Form and Instructions

Click [HERE](#) for the New Jersey Office of Emergency Management Website

Clerk [HERE](#) for the NOAA (National Oceanic and Atmospheric Administration) Website

Click [HERE](#) for River Gauges for the Millstone River

Click [HERE](#) for River Gauges for the Raritan River

Click [HERE](#) for Somerset County Department of Health

Click [HERE](#) for Somerset County Emergency Management

Click [HERE](#) for Sustainable Raritan River Initiative Website

MANVILLE CURRENTLY

HOW?

- Top-rated construction office (audited by ISO)
- Well documented enforcement of floodplain regulations that exceeds Federal regulations
- Maintenance of Elevation Certificates on file

SO WHAT, WHAT'S NEXT

WE HAVE:

- Begun developing a Program for Public Information (PPI)
- Modified and enhanced tracking of stormwater system maintenance
- Developed a Repetitive Loss Area Analysis Plan
- Created an excellent GIS (mapping) database for the town of everything from elevations to wetlands to flood boundaries to RL areas.

SO WHAT, WHAT'S NEXT

WE WILL:

- Submit this Modification package to ISO / FEMA to review.
- The target is a CRS 5 (the 16th in New Jersey)
- Your savings would increase to.....25% off your flood insurance premium in the SFHA (regulated flood zone).

THANK YOU



Nicholas (Nick) Agnoli, P.E., P.P.
Agnoli Engineering, LLC
(201) 424-5821
agnoli@agnoligroup.com