

# CRS CEDS (Comprehensive Economic Development Strategy) Update

## Community Rating System for Flood Insurance:

On March 13, 2014, the Monmouth County Board of Chosen Freeholders passed a resolution and municipal program guidelines establishing the Monmouth County Community Rating System (CRS) Assistance Program. The program serves as a planning and outreach support system for Monmouth County municipalities. Specifically, the resolution initiated quarterly CRS Users Group meetings which are facilitated by the County Division of Planning and County Office Emergency Management. The Users Group meetings provide a peer learning forum for municipalities to learn more about the CRS program, exchange strategies and ideas for program advancement, and provides an opportunity to ask the County for professional assistance, with no cost incurred to the municipality. County assistance also includes professional and technical assistance such as GIS mapping services to display buildings and structures located within a Special Flood Hazard Area (SFHA), floodplain management planning, outreach and community engagement, and participation on municipal Program for Public Information (PPI), all of which help municipalities obtain CRS points. In addition to County municipal participation, national and state representatives (FEMA, CRS Coordinators, NJDEP), resiliency stakeholders (Jacques Cousteau National Estuarine Research Reserve), and neighboring jurisdictions (municipalities and counties) have attended the CRS Users Group meetings between June 2014- June 2015.

As of May 2015, 11 municipalities are rated the CRS program (Aberdeen, Belmar, Bradley Beach, Hazlet, Keansburg, Manasquan, Middletown, Neptune Township, Oceanport, Spring Lake, and Union Beach). In 2015, 3 new municipalities joined the National Flood Insurance Program (NFIP) CRS program including Belmar, Keansburg, and Neptune Township. Based 'what if' statements provided by NFIP, policy holders save the following amount in flood insurance premiums:

Municipality	CRS Status	Policy Holder Savings (\$)
Aberdeen Township	9	\$5,298
Belmar Borough*	6	\$51,320
Bradley Beach Borough	7	\$4,341
Hazlet Township	6	\$40,032
Keansburg Borough*	7	\$167,853
Manasquan Borough	7	\$206,274
Middletown Township	6	\$399,695
Neptune Township*	6	\$69,008
Oceanport Borough	8	\$78,867
Spring Lake Borough	6	\$71,464
Union Beach Borough	8	\$146,539
<i>Total Policy Holder Savings</i>		<i>\$1,240,691</i>
<i>Total Policy Holder Savings (new CRS communities)</i>		<i>\$288,181</i>
<i>*denotes new CRS community for 2015 Information based on 2015 'what if' statements provided FEMA CIS website</i>		

In addition, 3 municipalities made new applications to the NFIP CRS program this year.

## Resilient Infrastructure R&D:

To promote resilient infrastructure, Monmouth County began work this year on establishing a regional hub for Sustainable Jersey's Municipal Green Team Meetings, which assists communities to become Sustainable Jersey Certified and hosts events to discuss sustainability and resiliency. One of Sustainable Jersey's Actions (points

towards certification) is Climate Mitigation & Adaptation. This category is designed to help communities identify vulnerability to flooding impacts, and ways to improve a community's overall resiliency.

Monmouth County is also encouraging resilient infrastructure by devoting a chapter of the *Monmouth County Master Plan* update (2016) to Community Resiliency which includes stakeholder strategies for resilient infrastructure and utilities. Two examples of stakeholder strategies, or recommendations made through master plan working groups that are implementable at the local level include (1) encouraging municipalities to work with utility companies and authorities to conduct regular maintenance, repair, cleaning, and inspections for integrated utility systems to ensure proper function before and during storm events, and (2) replace old and failing utilities with more efficient, higher capacity systems to better withstand climate and weather conditions. Additionally, the *Monmouth County Master Plan* update (2016) includes a section identifying stakeholders and partners in Community Resiliency. One such partnership is Jacques Cousteau National Estuarine Research Reserve (JCNERR) which offers municipal tools such as "NJ Flood Mapper" and "Getting to Resilience." These two tools enhance preparedness and influence land use planning decisions with considerations for possible future conditions and risks associated with coastal hazards, climate change, and sea level rise.