

**MONMOUTH COUNTY BOARD OF CHOSEN FREEHOLDERS**

Freeholder Meeting Venue:

Date: Mar 13, 2014 - 7:00 PM

Location: Eastern Branch Library  
Meeting Room  
1001 Route 35  
Shrewsbury, NJ 07702

Agenda: Resolution supporting the incorporation of guidelines for community assistance with the Community Assistance Rating System (CRS) Program

Official Document #	Res# 2014-0201						
Meeting Date	03/13/2014						
Introduced Date	03/13/2014						
Adopted Date	03/13/2014						
Agenda Item	16						
FREEHOLDER	DiMaso	Arnone	Curley	Rich	Burry		
	✓		✓		✓		
	✓				✓		
	✓			✓	✓		
	✓				✓		

**CERTIFICATION**

I HEREBY CERTIFY THE ABOVE TO BE A TRUE COPY OF A RESOLUTION ADOPTED BY THE BOARD OF CHOSEN FREEHOLDERS OF THE COUNTY OF MONMOUTH AT A MEETING HELD

March 13, 20 14

*Marcia Masquil*  
CLERK

Administrator

RESOLUTION SUPPORTING THE INCORPORATION OF GUIDELINES  
FOR COMMUNITY ASSISTANCE WITH THE COMMUNITY  
RATING SYSTEM (CRS) PROGRAM

WHEREAS, the National Flood Insurance Program (NFIP) was created by Congress in 1968 to help provide a means of financial protection for property owners who have ownership of property located in high risk for flooding areas; and

WHEREAS, the Biggerts-Waters Act of 2012 was passed by Congress to reflect true flood risk and to make the National Flood Insurance Program more sustainable and financially sound by encouraging advanced floodplain management regulations to reduce future flood damages; and

WHEREAS, on October 29, 2013, New Jersey was impacted by Superstorm Sandy, one of the most damaging storms to affect Monmouth County and the Jersey Shore in recent decades; and

WHEREAS, many communities in Monmouth County experienced a natural disaster that resulted in millions of dollars in flood damages to public and private property as well as gravely affected the lives of many residents and disrupted businesses; and

WHEREAS, the implementation of Biggerts-Waters Act of 2012 is anticipated to significantly increase the cost of flood insurance for NFIP policy holders; and

WHEREAS, the Community Rating System (CRS) as part of the National Flood Insurance Program, incentivizes communities to work toward minimizing the cost of flood insurance for themselves and policy holders through the implementation of flood hazard mitigation measures to better protect against future storm events; and

WHEREAS, municipal participation in the CRS program is voluntary; and

WHEREAS, municipalities must complete a variety of activities to become eligible to receive the benefit of increased NFIP premium discounts for policy holders in their locale; and

WHEREAS, municipalities engaged in the NFIP CRS program are held entirely accountable for their role in the management and implementation of credited activities to keep their CRS classification status as defined by the program requirements presented in the CRS Coordinator's Manual; and

WHEREAS, some municipalities face certain hardships that may impede their ability to meet the strenuous requirements necessary to participate in the CRS program; and

WHEREAS, Monmouth County seeks to encourage municipal participation and advancement in the NFIP CRS program as a means to offset some of the insurance premium costs for residents and businesses alike; and

WHEREAS, Monmouth County seeks to promote awareness and knowledge of the NFIP CRS program among municipal officials and residents who are ultimately responsible for the implementation of local flood hazard mitigation activities.

NOW THEREFORE BE IT RESOLVED, the Board of Chosen Freeholders authorizes the Monmouth County Division of Planning in cooperation with the Monmouth County Office of Emergency Management to encourage municipal participation in the NFIP CRS program by providing certain professional and technical assistance to municipalities that are in need of such assistance.

BE IT FURTHER RESOLVED that Monmouth County municipalities are invited and encouraged to participate in the newly established Monmouth County CRS Users Group as a means of advancing knowledge and understating of the NFIP CRS program.

BE IT FURTHER RESOLVED, that municipalities receiving assistance from the County to advance their participation in the NFIP CRS program must follow the established

**Agenda Item# 16**

Monmouth County Community Rating System Assistance Program Guidelines attached hereto.

BE IT FURTHER RESOLVED that a copy of this resolution and attached guidelines shall be sent to each Mayor, municipal Administrator, and local OEM official in Monmouth County for their thoughtful review and consideration.

Introduced on: March 13, 2014  
Adopted on: March 13, 2014  
Official Resolution#: 2014-0201

**MONMOUTH COUNTY COMMUNITY RATING SYSTEM ASSISTANCE  
PROGRAM GUIDELINES**

- 1. Management of local CRS programs is the responsibility of the participating municipality.**
  - a. Municipal participation in the NFIP CRS program is voluntary;
  - b. Once a community receives its initial CRS classification, municipalities are responsible for continuing to implement their credited activities in order to keep, maintain, and improve upon their CRS classification as specified in Section 114.b of the NFIP CRS Coordinators Manual (FIA-12/2013);
  - c. The County is not obligated to provide services to municipalities in order to retain, maintain, or improve upon their status in the CRS program.
- 2. Assistance from the County must satisfy a specific CRS Activity as identified in the National Flood Insurance Program Community Rating System Coordinator's Manual (FIA-12/2013).**
  - a. Municipal requests for assistance must reference a specific Activity by NFIP Activity Number and Element;
  - b. All requests to the County must be submitted in writing or e-mail to either the Office of Emergency Management CRS Coordinator or the Division of Planning CRS Coordinator;
    - i. Municipalities shall provide the County with a clear description of the type of assistance being requested;
    - ii. The County will provide municipalities with a response as to the level of assistance available for each request made;
    - iii. Municipalities may be asked to provide additional information or data in order to process a specific request;
- 3. The Monmouth County CRS Assistance Program is intended to promote awareness of the NFIP CRS program among municipal officials responsible for implementing local mitigation activities.**
  - a. Requests for assistance must come directly from the municipal Administrator, Construction Official, OEM Coordinator or the designated community CRS Coordinator who shall act in the capacity of the community's authorized CRS requestor;
  - b. Communities relying upon professional consultative services to manage and/or coordinate their CRS program must make all requests through the municipal Administrator;
  - c. A municipal Administrator relying upon professional consultative services to manage and/or coordinate the community's CRS program must;
    - i. provide requests for assistance in accordance with these guidelines (see Guideline #2);
    - ii. provide requests for assistance on municipal letterhead or from the Administrator's municipal e-mail account;
    - iii. Act solely in the capacity as the community's authorized requestor,
  - d. The County will only provide requested data and/or information to a community's authorized requestor in accordance with these guidelines.

- 4. The Monmouth County CRS Assistance Program is intended to help municipalities that may not have access to knowledge or technical capability to successfully participate and/or advance in the NFIP CRS program.**
- a. The Monmouth County CRS Users Group is open to municipalities seeking to advance their knowledge and understanding of the NFIP CRS program;
  - b. Due to limited County resources, assistance will be prioritized based on a community's technical capacity and professional capabilities;
  - c. The County will not provide duplicative consultative services, data, or analysis for those communities relying upon professional consultative services to manage and/or coordinate their CRS program.