

October 31, 2016

The Honorable Andis Kalnins
Mayor, Township of Cranford
8 Springfield Avenue
Cranford, NJ 07016



FEMA

Dear Mayor Kalnins:

I want to congratulate your community on its application to the National Flood Insurance Program (NFIP) Community Rating System (CRS). The Department of Homeland Security, Federal Emergency Management Agency (FEMA), Federal Insurance and Mitigation Administration (FIMA), has verified that the voluntary floodplain management actions undertaken by your community exceed the minimum standards of the NFIP and meet the criteria for a CRS Class 7 rating.

The floodplain management activities implemented by your community qualify it for a 15 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2016. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage. I am enclosing the field verification report showing the results of your application review for your records.

Please note that Preferred Risk Policies, applicable in Zones B, C, and X on your community's NFIP Flood Insurance Rate Map, are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of 10 percent in CRS Class 1–6 communities and 5 percent in CRS Class 7–9 communities. The rates for these zones already reflect significant premium reductions.

If your community remains in compliance with NFIP floodplain management regulations, the CRS rating will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify each October. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established 5-year cycle. FEMA will periodically send the *NFIP/CRS Update* newsletter and other notices to your CRS Coordinator.

I commend you on your community's actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, protects property, preserves the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region II Office, CRS Coordinator, Jason Fenn, by telephone at (212) 680 - 3624.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser".

William H. Lesser
CRS Program Coordinator
Federal Insurance and Mitigation Administration

Enclosure

cc: Terence Wall, Business Administrator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Township of Cranford, NJ

NFIP Number: 345291

Date of Verification Visit: November 25, 2015

Verified Class 7

New Application

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 1537 credit points are verified which results in a recommendation that the community improve from a CRS Class 10 to a CRS Class 7. The following is a summary of our findings with the total credit points for each activity noted in parenthesis:

Activity 310 – Elevation Certificates: The Engineering Department reviews and maintains all elevation certificates for new and substantially improved buildings. Copies of elevation certificates will be made available upon request. (38 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community furnishing additional FIRM information, flood depths, and historical flood information. The service is publicized annually and records are maintained. (90 points)

Activity 330 – Outreach Projects: Credit is provided for a community wide newsletter as a general and informational outreach project, and a targeted outreach project that includes a letter to all repetitive loss area properties. These projects are disseminated annually. (78 points)

Activity 340 – Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. (18 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Cranford Township Public Library. Credit is also provided for floodplain information displayed on the community's website. (48 points)

Activity 360 – Flood Protection Assistance: Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. (55 points)

Activity 410 – Floodplain Mapping: Credit is provided for conducting and adopting flood studies for areas not included on the FIRMs and that exceed minimum mapping standards. (113 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 22 percent of the Special Flood Hazard Area (SFHA) as open space, protecting open space with deed restrictions. (349 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require freeboard for new construction and substantial improvement and local drainage protection. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 3/3, state mandated regulatory standards, and regulations administration. (199 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. (104 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, low impact development, soil and erosion control, and water quality. (322 points)

Section 502 - Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of August 11, 2015, the Township of Cranford, NJ, has 273 repetitive loss properties and is a Category C community for CRS purposes. The community is required to submit either a Repetitive Loss Area Analysis or Floodplain Management Plan. (No credit points are applicable to this section)

Section 510 – Floodplain Management Planning: Credit is provided for the adoption and implementation of the Union County Hazard Mitigation Plan, adopted on March 26, 2013. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2018. (123 points)

Activity 710 – County Growth Adjustment: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Union County, NJ is 1.06.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

CEO Name / Address:

Andis Kalnins
Mayor of Cranford
8 Springfield Avenue
Cranford, New Jersey 07016

CRS Coordinator Name / Address:

Terence Wall
Business Administrator
8 Springfield Avenue
Cranford, New Jersey 07016
908-709-7200

Date Report Prepared: May 5, 2016

720 COMMUNITY CREDIT CALCULATIONS (New Application):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 38	38
c320 90	90
c330 78	78
c340 18	18
c350 48	48
c360 55	55
c370	
c410 107 x CGA 1.06 =	113
c420 329 x CGA 1.06 =	349
c430 188 x CGA 1.06 =	199
c440 98 x CGA 1.06 =	104
c450 304 x CGA 1.06 =	322
c510 123	123
c520	
c530	
c540	
c610	
c620	
c630	

Community Classification Calculation:

cT = total of above	cT = <u>1537</u>
Community Classification (from Table 110-1):	Class = <u>7</u>

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