



FEMA

October 31, 2016

The Honorable Paul Smith, Jr.
Mayor, Borough of Union Beach
650 Poole Avenue
Union Beach, NJ 07735

Dear Mayor Smith:

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), Federal Insurance and Mitigation Administration (FIMA), has determined that your community will increase to a Class 6 in the National Flood Insurance Program (NFIP) Community Rating System (CRS).

The floodplain management activities implemented by your community qualifies it for a 20 percent discount of the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2016. This increase in CRS class is based on a field verification of your 5-year cycle CRS application. 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 does not change its floodplain management practices, the CRS rating for your community 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: Robert Howard, Jr., Borough Administrator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Borough of Union Beach, NJ

Verified Class 6

NFIP Number: 340331

Cycle

Date of Verification Visit: June 25, 2014

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 2046 credit points are verified which results in a recommendation that the community improve from a CRS Class 8 to a CRS Class 6. The community has met the Class 6 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 3/3. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

Activity 310 – Elevation Certificates: The Construction Office maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (28 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). The service is publicized annually and records are maintained. (30 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects that include brochures in public buildings, general outreach projects that include information on the community website and at the Monmouth County Fair, and targeted outreach project that includes a newsletter to the floodplain residents. These projects are disseminated annually. (60 points)

Activity 340 – Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards. (10 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Monmouth County Library. (10 points)

Activity 410 – Floodplain Mapping: Credit is provided for conducting and adopting flood studies for areas not included on the flood insurance rate maps and that exceed minimum mapping standards. (18 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 4 percent of the Special Flood Hazard Area (SFHA) as open. (61 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require development limitations, freeboard for new and substantial improvement construction, local drainage protection. Credit is also provided for the enforcement of building codes, a BCEGS Classification of 3/3, and state mandated regulatory standards. This activity includes credit earned for adoption of the ABFE or Preliminary Maps under the FEMA approved option offered to encourage communities to adopt higher reconstruction standards in the recovery phase of Superstorm Sandy. (1299 points)

Activity 440 – Flood Data Maintenance: Credit is provided for establishing and maintaining a system of benchmarks. (28 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, low impact development, soil and erosion control and water quality. (293 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of April 1, 2014, the Borough of Union Beach, NJ has 80 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)

Activity 510 – Floodplain Management Planning: Credit is provided for the adoption and implementation of the Monmouth County Multi-Jurisdictional Natural Hazards Mitigation Plan, adopted November 13, 2014. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2019. (209 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 Monmouth County is 1.05.

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

CEO Name / Address:

The Honorable Paul J. Smith, Jr.
Mayor of Union Beach
650 Poole Avenue
Union Beach, New Jersey 07735

CRS Coordinator Name / Address:

Robert M. Howard, Jr.
Borough Administrator
650 Poole Avenue
Union Beach, New Jersey 07735
(732) 264-3026

Date Report Prepared: May 11, 2016

Community : Borough of Union Beach, NJ

NFIP Number : 340331

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:

Credit

c310	<u>28</u>				<u>28</u>
c320	<u>30</u>				<u>30</u>
c330	<u>60</u>				<u>60</u>
c340	<u>10</u>				<u>10</u>
c350	<u>10</u>				<u>10</u>
c360	<u> </u>				<u> </u>
c370	<u> </u>				<u> </u>
c410	<u>17</u>	x CGA	<u>1.05</u>	=	<u>18</u>
c420	<u>58</u>	x CGA	<u>1.05</u>	=	<u>61</u>
c430	<u>1237</u>	x CGA	<u>1.05</u>	=	<u>1299</u>
c440	<u>27</u>	x CGA	<u>1.05</u>	=	<u>28</u>
c450	<u>279</u>	x CGA	<u>1.05</u>	=	<u>293</u>
c510	<u>209</u>				<u>209</u>
c520	<u> </u>				<u> </u>
c530	<u> </u>				<u> </u>
c540	<u> </u>				<u> </u>
c610	<u> </u>				<u> </u>
c620	<u> </u>				<u> </u>
c630	<u> </u>				<u> </u>

Community Classification Calculation:

cT = total of above

cT = 2046

Community Classification (from Table 110-1):

Class = 6

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