



Module 5:
NJDEP Land Use Regulations
- and -
Other Resources of Interest

images courtesy of NJDEP

Stream Encroachment

- What is stream encroachment?
 - Stream encroachment in the Land Use Program is a term that refers to development, construction and/or disturbance within the flood plain.
 - "Development" means any construction activity or other manmade land disturbance.



Before you Buy, Before you Build

Anyone thinking of buying property by a river for a new office building, store or shopping center?

Or maybe building a little cottage by a pond, lake or stream?

Maybe expanding an existing building or home and a small stream is in the way, or crossing a stream with your new driveway.

In all these cases you are most likely in a flood plain and you probably need a Stream Encroachment Permit before you build. In New Jersey and throughout the country, building in areas subject to flooding is regulated to protect lives, property, and the environment.



Flood Plain Regulations

- New Jersey regulates construction in the flood plain under the Flood Hazard Control Act ([N.J.S.A. 58:16A-50](#) et seq)....

58:16A-1. Short title; declaration of advisability

a. This act shall be known and may be cited as the "State Flood Control Facilities Act."

b. It is hereby declared that the State deems it advisable to participate in a program of flood control in the State of New Jersey in the manner hereinafter described.

58:16A-2. Receipt of moneys from Federal Government, counties and municipalities for reimbursement

The State Treasurer is hereby authorized to receive from the Federal Government any moneys which the Federal Government shall offer to the State of New Jersey for reimbursement for expenditures or otherwise in connection with any Federal flood control project in the State of New Jersey. The treasurer is also authorized to receive from any county or municipality of the State reimbursement for expenditures made by the State in the first instance for flood control projects, the cost of which expenditures is to be borne by the counties or municipalities of the State as hereinafter described. The treasurer is authorized, upon the receipt of any allotment of moneys from the Federal Government for reimbursement of expenditures or otherwise in connection with a flood control project and upon the receipt of any money from a county or municipality of the State in connection with a flood control project, to deposit such moneys to the credit of the general fund.

58:16A-3 to 58:16A-4. Repealed by L. 1979, c. 358.

58:16A-4.1. Flood control facilities; authorization to plan, acquire, construct and operate

The Commissioner of Environmental Protection is authorized to plan, acquire, construct and operate flood control facilities upon concluding that the public safety, health and welfare can best be assured by the acquisition or construction of such a facility and that the flood control facility will contribute to the overall management of the surface water of the river basin or subbasin to be affected by such a facility. The commissioner may construct any such facility either separately or in conjunction with the Federal Government or with any municipality, county or any agency or instrumentality of any of the above.

58:16A-5. Authority of commissioner of environmental protection

The Commissioner of Environmental Protection is hereby authorized and directed for and in behalf of the State to carry out the State's participation in a Federal program of flood control, if and when such program shall be authorized by law, to sign all necessary agreements, and to do and perform all necessary acts in connection therewith to consummate the intent and purpose running with the approval by the Federal Government of flood control projects in the State of New Jersey and the allotment of moneys for such projects, if, as and when made by the Federal Government. He is authorized and empowered, notwithstanding any other law of this State, to carry out the provisions of this act and to perform and do such other and further acts not hereby specifically provided in this act as may be necessary to carry out the projects herein authorized and so as to conform with the act and the rules, regulations and requirements of the Federal Government made to govern the expenditures. Work, except work which shall be done under and pursuant to section 7 of this act, may be carried out by contract or by department forces or by a combination of these two methods.

Flood Plain Regulations

•and the implementing rules at [N.J.A.C. 7:13](#)

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Flood Plain Regulations

In legal terms...

It is in the interest of the safety, health, and general welfare of the people of the State that legislative action be taken to empower the Department of Environmental Protection to delineate and mark flood hazard areas, to authorize the Department of Environmental Protection to adopt land use regulations for the flood hazard area, to control stream encroachments, to coordinate effectively the development, dissemination, and use of information on floods and flood damages that may be available, to authorize the delegation of certain administrative and enforcement functions to county governing bodies and to integrate the flood control activities of the municipal, county, State and Federal Governments.

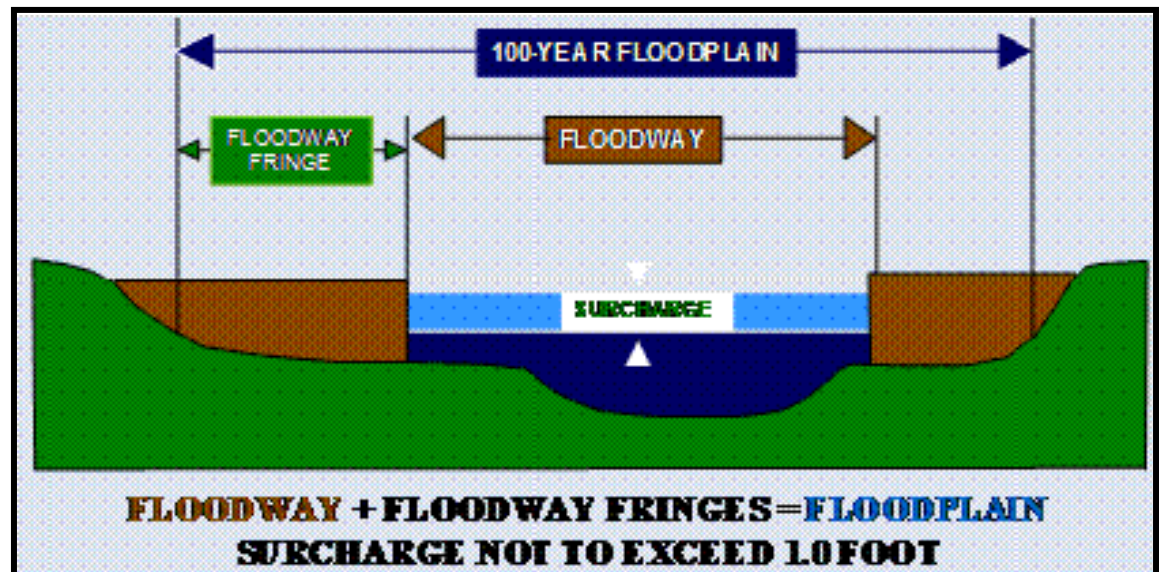


New Jersey Department of
Environmental Protection

So what is the Flood Plain?

"Flood plain" means the area inundated by the regulatory flood including the watercourse that creates it. The extent of the flood plain is determined by the area that would flood in a 100 year storm.

(A 100 year storm is a storm that has a 1 in 100 chance of occurring during any particular year)



Why does the Floodplain matter?

There are two main reasons the state regulates work in the floodplain.

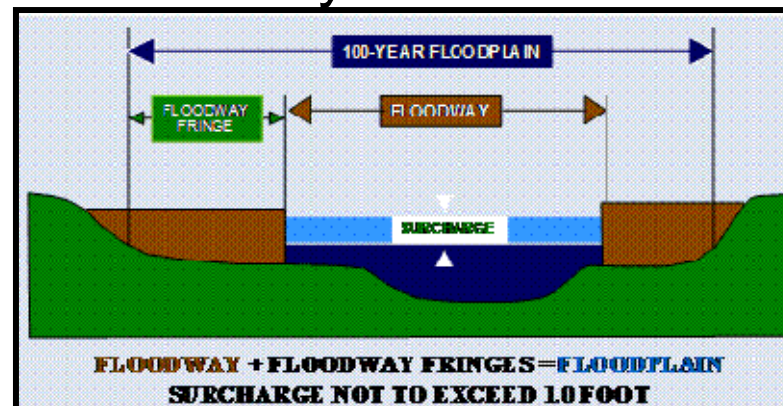
1. To minimize losses due to the estimated \$690 million in losses paid in NJ since 1978.
2. When you build on a flood plain and the waters begin to rise, the buildings on your property displace water thus increasing the height of the rising waters and making the flooding worse everywhere along the banks.



New Jersey Department of
Environmental Protection

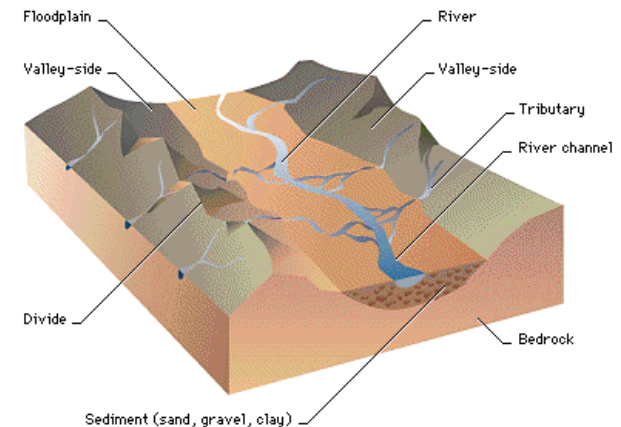
Definitions

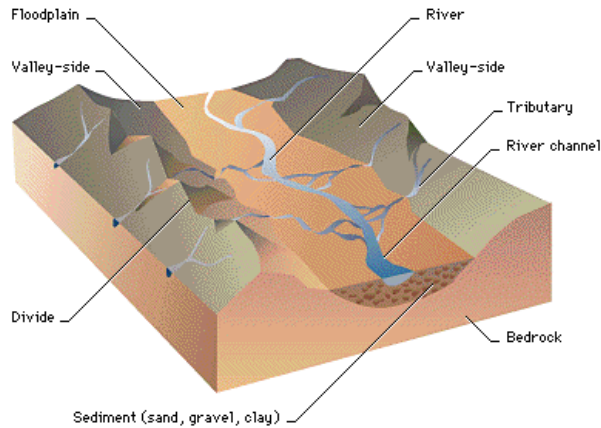
- The **floodway** - the channel and portions of the flood plain adjoining the channel which are reasonably required to carry and discharge the regulatory flood. For the purpose of this chapter the term floodway shall refer to both the delineated floodway on State Adopted Studies and the area between the encroachment lines located on both sides of a non-delineated watercourse.
- The **flood fringe** - means that portion of the flood plain outside of the floodway or encroachment lines.



How to Determine if a Property is in the Floodplain

- Every body of water has a floodplain.
 - If there is a stream, lake, pond, or river on or near the property, it is likely in a flood plain.
 - If the land near the water body is flat it is more likely to be in the flood plain.
 - If there are steep slopes around the water bodies, the flood plain may be smaller and more restricted.





Since a flood plain's size depends on so many factors, it can be accurately determined only through a detailed engineering analysis, in which an engineer calculates and maps the flood plain based on water movement and topography.

Streams, Lakes or Ponds

If your stream, lake, or pond is not already mapped, you can obtain a jurisdictional determination from the DEP. To determine who to call, click the link below and locate the appropriate number for your county.



<http://www.state.nj.us/dep/landuse/contact.html>

Obtaining FIRMs

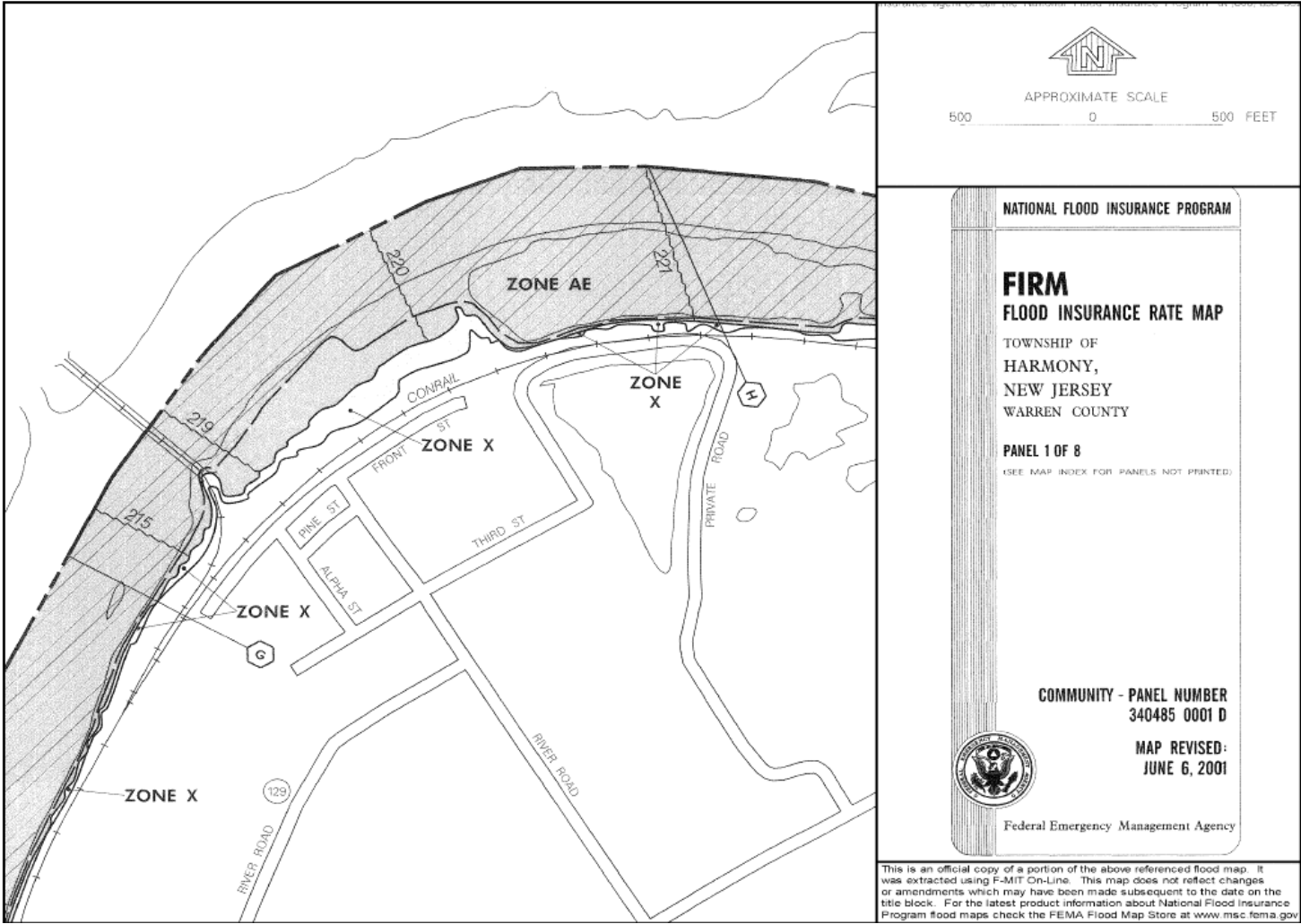
- These maps should always be available at municipal offices. They are also available at the the FEMA website:

www.msc.fema.gov

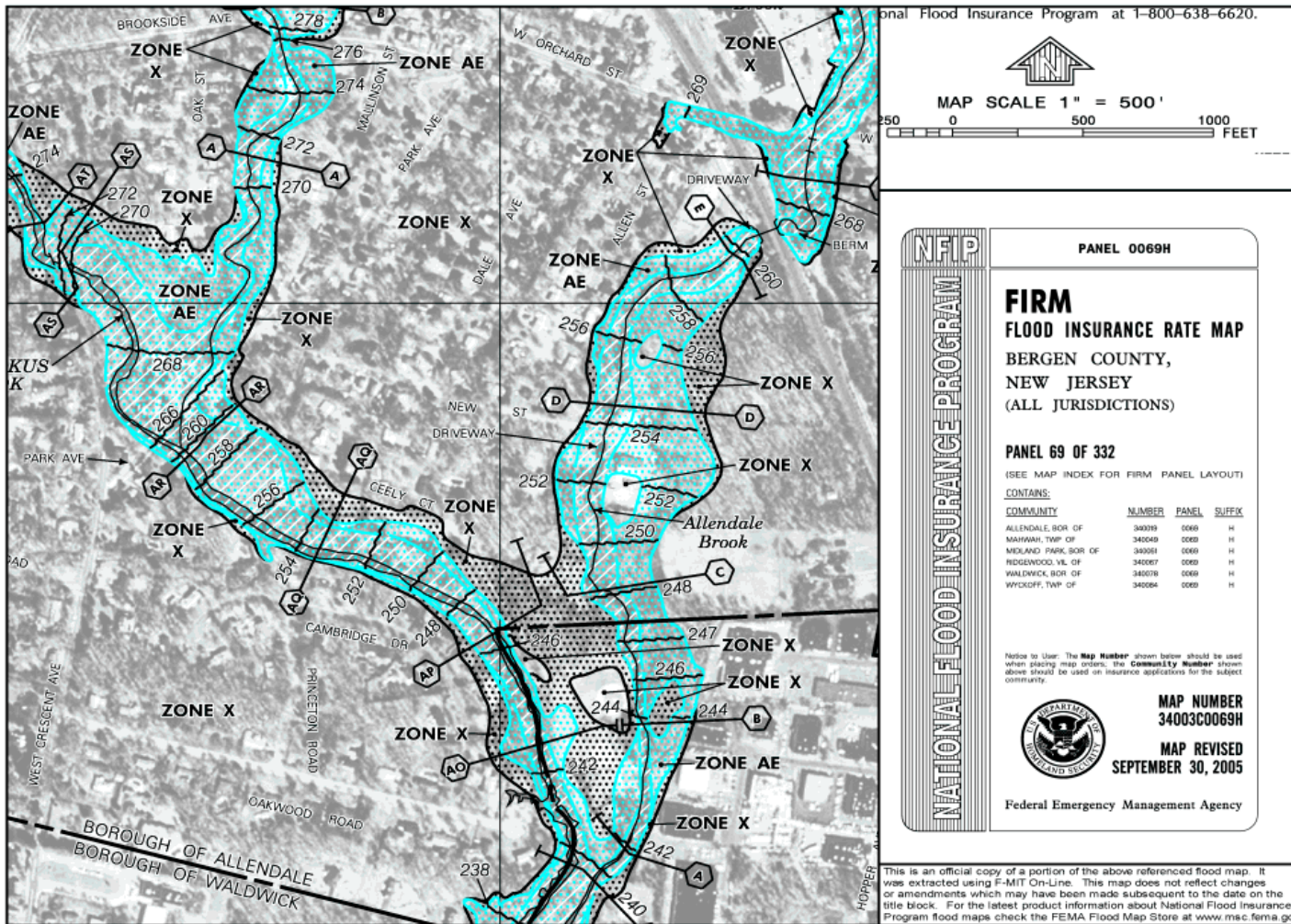
- You can search for maps by address on the site by clicking on the FEMA Flood Map Store icon.



Sample Flood Insurance Rate Map



Digital Flood Insurance Rate Map



Does being in the Floodplain mean nothing can be built?

Building in the Flood Plain requires a permit.
There are two types of permits:
major and minor



Regulatory Definitions

- A flood hazard area exists along every regulated water that has a drainage area of 50 acres or more. If a regulated water has a drainage area of less than 50 acres, the water does not have a flood hazard area that is regulated under this chapter. The flood hazard area is comprised of a flood fringe and a floodway, except for the Atlantic Ocean and other non-linear tidal waters such as bays and inlets, which do not have a floodway.
- Therefore, the entire flood hazard area along these tidal waters is considered to be a flood fringe.
- A riparian zone exists along every regulated water, except there is no riparian zone along the Atlantic Ocean nor along any manmade lagoon, stormwater management basin, or oceanfront barrier island, spit or peninsula. The regulated water itself is also part of the riparian zone.

Determining the Presence of a Floodway

There are six methods for determining the flood hazard area and floodway: along a regulated water:

Method 1 (Department delineation method) 2

Method 2 (FEMA tidal method)

Method 3 (FEMA fluvial method)

Method 4 (FEMA hydraulic method)

Method 5 (approximation method)

Method 6 (calculation method)

Building in a Floodplain requires permits:

- **Minor Permits** - a minor permit is required if the flooding impacts are easy to determine.

- **Examples:**

- Utility Lines
- Single Family Homes

- **Major Permits** - a major permit is required if the flooding impacts or the project are complex

- **Examples**

- Roads over streams
- Complex projects

Applying for a permit

- A form can be obtained from the NJ DEP website at <http://www.state.nj.us/dep/landuse/forms/index.html#SE>
- An engineer would most likely prepare the permit application of the proposed work.

Summary of Permit By Rule

Permit-by-Rule is a category of permits for developments, which the Department has determined have minimal potential for environmental impact.

Table A

SUMMARY OF PERMITS-BY-RULE

This Table is for informational purposes only. See N.J.A.C. 7:13-7.2(a) through (f) for specific applicable limits and requirements for each permit-by-rule

(a) Activities that require 14-day prior notice to the Department
1. Reconstructing a lawfully existing structure outside a floodway
2. Constructing in a disturbed riparian zone or at or below grade in a flood hazard area
3. Elevating a building above the flood hazard area design flood elevation
4. Constructing an addition to a building of no more than 300 square feet outside a floodway
5. Removing a major obstruction from a regulated water with machinery
6. Constructing a boat launching ramp of no more than 1,000 square feet
7. Constructing an aquatic habitat enhancement device
8. Constructing a USGS-approved flow gauge or weir

Summary of General Permits

Table B
SUMMARY OF GENERAL PERMITS

This Table is for informational purposes only. See N.J.A.C. 7:13-8.3 through 8.12 for specific applicable limits and requirements for each general permit

Permit	Description	Citation
1	Channel cleaning by a public entity under the Stream Cleaning Act	8.3
2A	Agricultural: Soil erosion control, bank stabilization or bank restoration	8.4(c)1
2B	Agricultural: Channel cleaning	8.4(c)2
2C	Agricultural: Constructing a roadway across a water	8.4(c)3
2D	Agricultural: Filling a manmade water for freshwater wetlands restoration	8.4(c)4
2E	Agricultural: Creating a ford across a water to manage livestock	8.4(c)5
2F	Agricultural: Constructing a fence across or along a water to manage livestock	8.4(c)6
2G	Agricultural: Constructing a pump or water intake along a water for livestock	8.4(c)7
3	Bridge or culvert scour protection by a public entity	8.5
4	Stormwater maintenance by a public entity	8.6
5	Relocating a building to reduce flood damage	8.7
6	Reconstructing a damaged or destroyed residence	8.8
7	Residential construction in a tidal flood hazard area	8.9
8	Utility line across or along a water draining less than 50 acres	8.10
9	Roadway or footbridge across a water draining less than 50 acres	8.11
10	Stormwater outfall along a water draining less than 50 acres	8.12

Summary Continued

(b) General construction and maintenance activities
1. Conducting normal property maintenance in a riparian zone
2. Removing a lawfully existing structure outside a floodway
3. Placing no more than 5 cubic yards of fill material outside a floodway
4. Repairing a lawfully existing structure
5. Constructing a fence
6. Construction in a tidal flood fringe that does not need a coastal permit
7. Constructing an addition above a building outside a floodway
8. Constructing a non-habitable building of no more than 150 square feet outside a floodway
9. Constructing an open structure with a roof outside a floodway (e.g., car port, patio, pole barn)
10. Constructing an aboveground recreational structure (e.g., bleacher, picnic table, backstop)
11. Constructing an aboveground swimming pool outside a floodway
12. Constructing an in-ground swimming pool
13. Constructing an open deck attached to a building
14. Constructing an open dock of no more than 1,000 square feet on an impounded water
15. Placing an aboveground fuel tank of no more than 2,000 gallons outside a floodway
16. Placing an underground fuel tank
17. Filling an abandoned raceway
18. Maintaining a manmade canal that passes through a regulated area
(c) Activities associated with utilities
1. Placing a utility pole
2. Placing an open-frame utility tower outside a floodway
3. Jacking an underground utility line beneath a water
4. Placing an underground utility line beneath existing pavement
5. Attaching a utility line to the downstream face of a roadway that crosses a water
6. Placing an underground utility line in a flood hazard area outside a riparian zone
(d) Activities associated with roadways and parking areas
1. Repaving a roadway or parking area outside a floodway
2. Placing an open guardrail along a public roadway
3. Removing sediment by hand adjacent to a bridge, culvert or outfall along a public roadway
4. Reconstructing a bridge superstructure above a flood hazard area
(e) Activities associated with the storage of unsecured material
1. Temporary storage of construction material outside a floodway
2. Incidental storage of material associated with a residence
3. Incidental storage of material associated with a non-residence
4. Operating an existing business that stores and distributes material
5. Operating an existing hazardous waste facility
6. Operating an existing solid waste facility
(f) Agricultural activities
1. Continuing ongoing agricultural activities that result in no fill
2. Commencing new agricultural activities that result in no fill
3. Undertaking soil conservation practices outside a floodway
4. Constructing an agricultural building of no more than 1,000 square feet outside a floodway

What is a Riparian Zone?



The riparian area of a watershed consists of the vegetation immediately adjacent to, and directly influenced by a stream, river or lake. The riparian area is very important to the health of the aquatic area and in general, the more intact the riparian area, the healthier the aquatic area, such as a stream.

Riparian Zone Protection

- 300 feet on both sides of Category One water and upstream tributaries within the same HUC-14 watershed; (Hydrologic Unit Codes for 970 sub-watersheds);
- 150 feet on both sides of an upstream tributary to a trout production water not in the HUC-14 watershed;
- A trout maintenance water body and all upstream tributaries within one mile;
- Any segment of water flowing through an area containing documented habitat for a threatened or endangered species of plant or animal;
- Any segment of water flowing through an area containing acid producing soils.
- 50 feet along both sides of all other waters.

Allowed Riparian Disturbances

The allowed riparian zone disturbances range from 300 square feet for reconstruction of a driveway in a 50-foot riparian zone to 5,000 square feet for construction of a private residence in a 300-foot buffer that received preliminary or final subdivision approval before October 2, 2006 and that meets the Stormwater Management Regulations.



Riparian Zone Disturbance Will Only be Allowed if:

- The basic purpose of the project cannot be accomplished on site without disturbing vegetation in the riparian zone;
- Disturbance to the riparian zone is eliminated where possible and minimized where not possible by relocating the project, reducing the size of the project, or situating the project in portions of the riparian zone where previous development or disturbance has occurred;
- Any temporarily cleared area of vegetation must be replanted with indigenous, non-invasive vegetation;
- An applicant must also meet the additional requirements for the specific proposed activity. The riparian zone regulations also set a limit on the amount of disturbance allowed for 69 specific activities.

Requirements for a Regulated Activity in a Riparian Zone

Table C
MAXIMUM ALLOWABLE DISTURBANCE TO RIPARIAN ZONE VEGETATION

Proposed Regulated Activity		See Paragraph Below for Further Detail	Maximum Area of Vegetation Disturbance Based on the Width of the Riparian Zone		
			50-foot Riparian Zone	150-foot Riparian Zone	300-foot Riparian Zone
• Railroad or public roadway					
New	Crossing a water	(e)	5,000 ft ²	15,000 ft ²	30,000 ft ²
	Not crossing a water		2,000 ft ²	6,000 ft ²	12,000 ft ²
Reconstructed	Crossing a water	(f)	2,500 ft ²	7,500 ft ²	15,000 ft ²
	Not crossing a water		1,000 ft ²	3,000 ft ²	6,000 ft ²
• Private roadway that serves as a driveway to one private residence					
New	Crossing a water	(g)	1,500 ft ²	4,500 ft ²	9,000 ft ²
	Not crossing a water		600 ft ²	1,800 ft ²	3,600 ft ²
Reconstructed	Crossing a water	(h)	750 ft ²	2,250 ft ²	4,500 ft ²
	Not crossing a water		300 ft ²	900 ft ²	1,800 ft ²
• All other private roadways					
New	Crossing a water	(g)	3,000 ft ²	9,000 ft ²	18,000 ft ²
	Not crossing a water		1,200 ft ²	3,600 ft ²	7,200 ft ²
Reconstructed	Crossing a water	(h)	1,500 ft ²	4,500 ft ²	9,000 ft ²
	Not crossing a water		600 ft ²	1,800 ft ²	3,600 ft ²
• Bank stabilization or channel restoration					
Accomplished with vegetation alone		(i)	No limit if disturbance is justified		
Other permanent disturbance			2,000 ft ²	2,000 ft ²	2,000 ft ²
Other temporary disturbance			1,000 ft ²	3,000 ft ²	6,000 ft ²
• Stormwater discharge (including pipe and conduit outlet protection)					
Permanent disturbance		(i)	1,000 ft ²	1,000 ft ²	1,000 ft ²
Temporary disturbance			1,000 ft ²	3,000 ft ²	6,000 ft ²
• Utility line (temporary disturbance only)					
Crossing a water		(k)	2,000 ft ²	6,000 ft ²	12,000 ft ²
Not crossing a water		(l)	800 ft ²	2,400 ft ²	4,800 ft ²
• Other projects					
Private residence		(m)	2,500 ft ²	5,000 ft ²	5,000 ft ²
Addition, garage, barn or shed		(n)	1,000 ft ²	2,000 ft ²	2,000 ft ²
Flood control project		(o)	3,000 ft ²	9,000 ft ²	18,000 ft ²
Public accessway or public access area		(p)	No limit if disturbance is justified		
Water dependent development		(q)	No limit if disturbance is justified		
All other regulated activities		(r)	1,000 ft ²	3,000 ft ²	6,000 ft ²

C1 designation "targets water bodies that provide drinking water, habitat for Endangered and Threatened species, and popular recreational and/or commercial species, such as trout or shellfish. Waterways can be designated Category One because of exceptional ecological significance, exceptional water supply significance, exceptional recreational significance, exceptional shellfish resource, or exceptional fisheries resource. "

Category 1 Waters



clean and plentiful
water

Restricted Time Periods for Waters with Fisheries Resources

Water and classification	Time period (inclusive) during which activities are prohibited
1. Trout Waters	
• All trout production waters except rainbow trout	September 15 through March 15
• Rainbow trout production waters	February 1 through April 30
• Trout stocked waters • Trout maintenance waters • Any water located within 1 mile upstream of a trout stocked or a trout maintenance water	March 15 through June 15
2. Non-Trout Waters	
• Waters that support general game fish	May 1 through June 30
• Waters that support pickerel	Ice out through April 30
• Waters that support walleye	March 1 through May 30
3. Anadromous Waters	
• All unimpeded tidal waters open to the Atlantic Ocean or any coastal bay • All waters identified as anadromous migratory pathways	April 1 through June 30
• Delaware River upstream of U.S. Route 202	April 1 through June 30 and September 1 through November 30
• Delaware River between U.S. Route 202 and Interstate 276 (Pennsylvania Turnpike Bridge)	March 1 through June 30
• Delaware River between Interstate 276 (Pennsylvania Turnpike Bridge) and Interstate 295 (Delaware Memorial Bridge) • Tidal portions of Raccoon, Rancocas Creek, Crosswicks Creeks and Cooper River	March 1 through June 30 and September 1 through November 30
• All unimpeded tidal waters open to the Delaware River downstream of Interstate 295 (Delaware Memorial Bridge) • Tidal portions of the Maurice River, Cohansey River and Salem River	March 1 through June 30 and October 1 through November 30

A number of permits allow disturbance in the riparian zone only 25 feet from the top of bank, including:

- New private residences on a lot that received preliminary or final approval before October 2, 2006;
- An addition to an existing building or construction of a building appurtenant to an existing building;
- A public access way along a tidal water;
- Construction of a water dependent project that requires clearing, cutting, removing vegetation in the riparian zone.



Waivers

The New Jersey Department of Environmental Protection (NJDEP) will issue hardship waivers for projects that go beyond the limits set for riparian zone projects. The applicants must

- Provide 2:1 compensation in the form of re-vegetation;
- Place a deed restriction on the compensation area.



- The Stream Encroachment Administrative Checklist, found at <http://www.state.nj.us/dep/landuse/forms/chkstream.doc> is required for permits and guides you through the requirements for obtaining one

	State of New Jersey Department of Environmental Protection	
STREAM ENCROACHMENT ADMINISTRATIVE CHECKLIST Revised: April 5, 2006 Website: www.state.nj.us/dep/landuse		
A stream encroachment permit is required for most construction activities along streams and in floodplains. Examples of regulated activities include new buildings, roads, bridges, utility lines and stormwater discharges. Storing material, placing fill and clearing vegetation can also be regulated. Some minor activities are exempt.		
To apply for a permit complete this checklist and send the material required below to the following address:		
Postal Mailing Address: NJDEP Division of Land Use Regulation P.O. Box 439 Trenton, NJ 08625	Street Address (For courier service and hand deliveries only): NJDEP Division of Land Use Regulation 501 East State Street, Station Plaza Five, 2nd Floor Trenton, NJ 08609	
CONTACT A STREAM ENCROACHMENT ENGINEER AT (609) 292-0060 IF YOU HAVE ANY QUESTIONS		
PART A: The following is required for all projects (please do not send more copies of items than required):		
<input type="checkbox"/> One completed copy of this checklist. <input type="checkbox"/> One completed LURP-1 application form with original signatures (available from DEP website above). <input type="checkbox"/> Check or money order for the project review fee payable to: <i>Treasurer, State of New Jersey</i> (see Part F). <input type="checkbox"/> Two sets of location maps (USGS quad map is required; local tax, county soil and flood maps where available). <input type="checkbox"/> Two sets of color photographs showing the entire project area (mounted on 8 1/2" by 11" paper). <input type="checkbox"/> Three copies of an environmental report (see Part E) including State plane coordinates of the site. <input type="checkbox"/> Six sets of individually folded, signed and sealed construction plans referencing 1929 NGVD. Show all proposed work and provide soil erosion/sediment control plans, cross-sections, profiles and details as appropriate.		
PART B: The following is required for certain projects depending on your answers in Part C below:		
<input type="checkbox"/> One copy of proof of local notice to all parties listed at N.J.A.C. 7:13-4.2 (see Part C question 1). <input type="checkbox"/> One copy of a signed and sealed engineering report (see Part D). <input type="checkbox"/> One copy of a hardship waiver request, if the project does not meet all regulations (see N.J.A.C. 7:13-4.8).		
PART C: Please answer the following questions:		
1. Proof of local notice (under N.J.A.C. 7:13-4.2) is required if any of the following occur (check all that apply): <ul style="list-style-type: none"> <input type="checkbox"/> The project includes one or more major element under Part F. <input type="checkbox"/> The project will disturb the channel or buffer of a trout-associated water (see question 3 below for buffer widths). <input type="checkbox"/> The project will expose acid-producing soils. <input type="checkbox"/> The project involves a hardship waiver request (see N.J.A.C. 7:13-4.8). 		
2. In most cases the extent of the floodplain must be known in order to issue a permit (check one of the following): <ul style="list-style-type: none"> <input type="checkbox"/> Floodplain was taken from a State flood hazard area delineation (get State maps at (609) 292-2296). <input type="checkbox"/> Floodplain was taken from a tidal FEMA map that shows flood elevations (get FEMA maps at (800) 358-9616). <input type="checkbox"/> Floodplain was taken from a non-tidal FEMA map that shows flood elevations in a fully developed watershed. <input type="checkbox"/> Floodplain is unknown and calculations have been submitted to delineate it (see question 5 below). <input type="checkbox"/> Floodplain is unknown and does not need to be delineated for the project (explain why). 		
3. All streams have a buffer (measured from the top of the bank) within which vegetation is protected as follows: <ul style="list-style-type: none"> <input type="checkbox"/> 300 ft Along Category-One waters if stormwater management does apply under question 6 below. <input type="checkbox"/> 50 ft Along Category-One waters if stormwater management does not apply under question 6 below. <input type="checkbox"/> 50 ft Along waters that are trout-associated associated with threatened or endangered species <input type="checkbox"/> 50 ft Along waters associated with threatened or endangered species. <input type="checkbox"/> 50 ft Along waters where acid-producing soils will be exposed. <input type="checkbox"/> 25 ft Along all waters not listed above. 		

Other Regulations?

In addition, the following regulatory programs administered by other agencies may affect projects in New Jersey flood plains:











- NJ -IRC (International Residential Code) and NJ - IBC (International Building Code)
- Local flood damage prevention ordinances.
- The Federal Emergency Management Agency (FEMA) provides FIRMs Call (800) 358-9616. For flood insurance information call (888) 379-9531
- Federal Wetlands Program (404 Program). In some parts of New Jersey, in addition to a DEP freshwater wetlands permit, you may also need a federal wetlands permit, issued by the U.S. Army Corps of Engineers under Section 404 of the Clean Water Act. An Army Corps permit is needed in the Hackensack Meadowlands area, Greenwood Lake, and in any tidally flowed waters or wetlands. Contact the U.S. Army Corps of Engineers in Philadelphia at (215) 656-6500, or New York City at (212) 264-4185



Electronic Forms Available Online:

<http://www.state.nj.us/dep/landuse/forms/index.html#SE>

FLOOD HAZARD AREA FORMS & DOCUMENTS

Description	Format	Size	Updated
Flood Hazard Area Applicability Determination Checklist	Word Doc 	203KB	11/5/2007
Flood Hazard Area General Permit #1 Checklist	Word Doc 	210KB	5/15/2008
Flood Hazard Area General Permit #2-10 Checklist	Word Doc 	211KB	5/15/2008
Flood Hazard Area Individual Permit Checklist	Word Doc 	222KB	11/5/2007
Flood Hazard Area Verification Checklist	Word Doc 	209KB	11/5/2007
Flood Hazard Area GP Certification Form - coming soon			
Flood Hazard Area Technical Manual - coming soon			
List Of Threatened and Endangered Species that are Critically Dependent on Regulated Waters for Survival	Adobe Pdf 	88KB	5/15/2008
Completion Report	Adobe Pdf 	3KB	N/A
Construction Report	Adobe Pdf 	3KB	N/A
Acceptance of Revocable Construction Permit	Adobe Pdf 	3KB	N/A
Stormwater Review Fee Worksheet	Word Doc 	140KB	1/3/2006

General Information about NJDEP Land Use Regulations

The screenshot shows the homepage of the NJDEP Division of Land Use Regulation. At the top, there is a navigation bar with links for 'njhome', 'citizen', 'business', 'government', 'services A to Z', and 'departments'. Below this is the NJDEP logo and the text 'new jersey department of environmental protection'. The main header features a large green banner with the text 'Division of Land Use Regulation' and a search box. Below the banner, there is a sidebar on the left with a vertical menu of links: 'DLUR Home', 'About DLUR', 'Freshwater Wetlands Program', 'Forms & Checklists', 'Frequently Asked Questions', 'Stream Encroachment Program', 'Notices & Announcements', 'Coastal Permitting', 'Laws & Regulations', and 'Contact DLUR'. The main content area is titled 'Important information for Agents/Consultants!' and contains several paragraphs and bullet points. The first paragraph states: 'The management of New Jersey's lands plays an important role in the DEP's overall environmental protection strategy. What we do to our land is intimately tied to our drinking water quality, wildlife habitat, potential for flooding, our recreational open space and tourism, and many other important quality of life issues.' The second paragraph says: 'If you are buying land; or building a home, store, or marina; you may be impacted by one or more of the protective programs administered by the Division of Land Use Regulation. To learn more about these programs and how they protect our environment, access the links below:'. The third paragraph lists three programs: 'Freshwater Wetlands', 'Stream Encroachment/Flood Plain', and 'Coastal Permitting'. The fourth paragraph lists two more programs: 'Tidelands' and 'DLUR does NOT handle the following programs:'. The fifth paragraph lists four items: 'Septic system approvals: (609) 292-0407', 'Land Use Enforcement: (609) 292-1240', 'Dredging & marinas (tidal or inland): (609) 292-1250', and 'Threatened or endangered species: [Endangered & Nongame Species Program](#)'. On the right side of the page, there is a 'Recent News' section with a list of dates and titles, and an 'Application Information' section with text about permit applications and contact information. There is also a small image of a wetland area.

[njhome](#) | [citizen](#) | [business](#) | [government](#) | [services A to Z](#) | [departments](#)

new jersey department of environmental protection

Division of Land Use Regulation

[njdep home](#) | [home](#) | [faq's](#) | [forms](#) | [contact dlur](#)

DLUR Home | **Important information for Agents/Consultants!**

About DLUR | The management of New Jersey's lands plays an important role in the DEP's overall environmental protection strategy. What we do to our land is intimately tied to our drinking water quality, wildlife habitat, potential for flooding, our recreational open space and tourism, and many other important quality of life issues.

Freshwater Wetlands Program | If you are buying land; or building a home, store, or marina; you may be impacted by one or more of the protective programs administered by the Division of Land Use Regulation. To learn more about these programs and how they protect our environment, access the links below:

Forms & Checklists

Frequently Asked Questions

Stream Encroachment Program

Notices & Announcements

Coastal Permitting

Laws & Regulations

Contact DLUR

Freshwater Wetlands - Wetlands are commonly referred to as swamps, marshes, or bogs. Previously misunderstood as wastelands, wetlands are now being recognized for their vital ecological and socioeconomic contributions.

Stream Encroachment/Flood Plain - The state regulates work in flood plains to protect the loss of life and property during flood events. The program minimizes flood damage by ensuring that buildings are placed in safe areas, and are constructed to withstand high water.

Coastal Permitting (includes CAFRA, Waterfront Development and Coastal Wetlands) - New Jersey's coastline is a rich, diverse fabric of natural wonders that improve our quality of life and enrich our economy. Businesses, tourists, and residents are drawn to New Jersey's coast for its many economic and recreational opportunities. Hasty, uncoordinated development along the New Jersey shore has already had an impact on this fragile ecosystem.

Tidelands - Tidelands, also known as riparian lands, are all those lands now or formerly flowed by the mean high tide of a natural waterway. These lands are owned by the people of the State of New Jersey. As a result, you must get permission from the State to use these lands, in the form of a tidelands license, lease, or grant.

LUR does NOT handle the following programs:

- Septic system approvals: (609) 292-0407
- Land Use Enforcement: (609) 292-1240
- Dredging & marinas (tidal or inland): (609) 292-1250
- Threatened or endangered species: [Endangered & Nongame Species Program](#)

Recent News

- [2/1/2007: Notice of Form Changes](#)
- [10/4/2006: Notice of Rule Amendment Adoption](#)
- [10/2/2006: Draft Flood Mitigation Rules Proposed](#)
- [1/3/2006: New Fee Schedule for Stream Encroachment Applications](#)
- [9/6/2005: Coastal Permit Program Rules, N.J.A.C. 7:27](#)
- [9/6/2005: Freshwater Wetlands Protection Act Rules, N.J.A.C. 7:27A-11](#)
- [8/1/2005: Proposed Re Adoption of the Flood Hazard Area Control Rules \(without amendment\)](#)
- [7/18/2005: Proposed Re Adoption of the 30-day Construction Permits Rules with Amendments](#)


[\[All Notices & Announcements\]](#)

Application Information

Has your permit application been accepted or approved? Check the DEP Bulletin or call our Application Support Unit at (609) 777-0456.

Do you have a question about an application that you have already submitted? You should have received a letter from LUR (within 3 weeks of our receiving the application), including a file number and the name of a project review officer. Please contact the project review

www.state.nj.us/dep/landuse/index.html



Other Floodplain Resources of Interest

Titusville, NJ - Spring 2005

The point of this next section is to familiarize you with other resources that are available. Please take the time to click on and follow each of the links provided.





Disaster Information

Types of Disasters

Flood

Flood Maps

Flood Terms

Before a Flood

During a Flood

After a Flood

Flood

Floods are one of the most common hazards in the United States. Flood effects can be local, impacting a neighborhood or community, or very large, affecting entire river basins and multiple states.

However, all floods are not alike. Some floods develop slowly, sometimes over a period of days. But flash floods can develop quickly, sometimes in just a few minutes and without any visible signs of rain. Flash floods often have a dangerous wall of roaring water that carries rocks, mud, and other debris and can sweep away most things in its path. Overland flooding occurs outside a defined river or stream, such as when a levee is breached, but still can be destructive. Flooding can also occur when a dam breaks, producing effects similar to flash floods.

Be aware of flood hazards no matter where you live, but especially if you live in a low-lying area, near water or downstream from a dam. Even very small streams, gullies, creeks, culverts, dry streambeds, or low-lying ground that appear harmless in dry weather can flood. Every state is at risk from this hazard.

[What is the history of flooding where I live?](#)

How can I protect myself from a flood?

- [Know your flood terms](#)
- [What to do before a flood](#)
- [What to do during a flood](#)
- [What to do after a flood](#)

Fast Facts

[Learn about flood risk and flood insurance](#)

Solutions

[Repair Flood Damage](#)

[Buy Flood Insurance](#)

Online Tools

[Map Service Center](#)

Related Topics

[Flood Photos](#)

[Floodplain Management](#)

[Flood Hazard Mapping](#)

Click Here

www.fema.gov/hazard/flood/index.shtm

What is Floodplain Management?

Floodplain management is the operation of a community program of corrective and preventative measures for reducing flood damage. These measures take a variety of forms and generally include requirements for zoning, subdivision or building, and special-purpose floodplain ordinances.

A community's agreement to adopt and enforce floodplain management ordinances, particularly with respect to new construction is an important element in making flood insurance available to home and business owners. Currently over 20,100 communities voluntarily adopt local floodplain management ordinances that provide additional building standards for new and existing developments.

To help State and local officials in implementing these programs, see our

- "NFIP Policy Keyword Index"
- [NFIP Floodplain Management Requirements](#)

To encourage communities to establish sound floodplain management programs that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements the [Community Rating System](#) (CRS) was created. This program provides communities with discounts to flood insurance rates.

Additional [floodplain management resources](#) are available to download or can be ordered from the FEMA Publication Distribution Center by calling 1-800-480-2520 and requesting the publication by its FEMA number.

[▲ Back To Top](#)

Community Assistance Program

The [Community Assistance Program](#) (CAP) is a product-oriented financial assistance program directly related to the flood loss reduction objectives of the National Flood Insurance Program (NFIP). States that are participating in the NFIP are eligible for this Federally-funded assistance. The CAP is intended to help States identify, assist, and



Use the Key Word Index to get FEMA's definition of important floodplain management words

Floodplain Management Publications

- [Above the Flood: Elevating Your Floodprone House](#)
- [Addressing Your Community's Flood Problems](#)
- [After a Flood: The First Steps](#)
- [Alluvial Fans: Hazards and Management](#)
- [Answers to Questions About Substantially Damaged Buildings](#)
- [Answers to Questions About the National Flood Insurance Program](#)
- [A Report - Mitigation of Flood and Erosion Damage to Residential Buildings in Coastal Areas](#)
- [A Unified National Program for Floodplain Management](#)
- [Below-Grade Parking Requirements](#)
- [Coastal Construction Manual: Principles and Practices of Planning, Siting, Designing, Constructing, and Maintaining Residential Buildings in Coastal Areas](#)
- [Corrosion Protection for Metal Connectors in Coastal Areas](#)
- [Crawlspace Construction for Buildings Located in Special Flood Hazard Areas](#)
- [Design and Construction Guidance for Breakaway Walls Below Elevated Coastal Buildings](#)
- [Design Guidelines for Flood Damage Reduction](#)
- [Elevation Certificate Cover and Bulletin - FEMA 467-1](#)
- [Elevated Residential Structures](#)
- [Elevator Installation](#)
- [Engineering Principles and Practices of Retrofitting Floodprone Residential Structures](#)
- [Ensuring that Structures Built on Fill In or Near Special Flood Hazard Areas are Reasonably Safe From Flooding](#)
- [Federal Programs Offering Non-structural Flood Recovery and Floodplain Management Alternatives](#)
- [Flood Insurance Program Community Status Book](#)
- [Floodplain Management in the United States: An Assessment Report Summary and Volume 2: Full Report](#)
- [Floodproofing Non-Residential Structures \(Full Document\)](#)
- [Floodproofing Non-Residential Structures \(Technical Bulletin\)](#)
- [Flood-Resistant Materials Requirements](#)
- [Free-of-Obstruction Requirements](#)
- [Hazard Mitigation Grant Program Desk Reference](#)
- [Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding](#)
- [Manufactured Home Installation in Flood Hazard Areas](#)
- [Non-Residential Floodproofing -- Requirements and Certification](#)
- [Openings in Foundation Walls](#)
- [Protecting Building Utilities from Flood Damage](#)
- [Protecting Floodplain Resources - A Guidebook for Communities](#)
- [Property Acquisition Handbook for Local Communities](#)
- [Reducing Damage from Localized Flooding](#)
- [Repairing Your Flooded Home](#)

Additional
printed
resources can
be found at this
FEMA website:
[www.fema.gov/pl
an/prevent/flood
plain/publication
s.shtm](http://www.fema.gov/pl
an/prevent/flood
plain/publication
s.shtm)

Available Technical Bulletins

As of March 1998, the following Technical Bulletins are available:

- **Guide-01 User's Guide to Technical Bulletins** -- ([PDF 174 KB](#))
Provides a list of available technical bulletins, a key word/subject reference index for all the bulletins, and information about how to obtain copies of the bulletins.
- **1-93 Openings in Foundation Walls** -- ([PDF 137 KB](#))
Provides guidance on the NFIP regulations concerning the requirement for openings in below-Base Flood Elevation foundation walls for buildings located in Zones A, AE, A1-A30, AR, AO, and AH.
- **2-93 Flood-Resistant Materials Requirements** -- ([PDF 465 KB](#))
Provides guidance on the NFIP regulations concerning the required use of flood-damage resistant construction materials for building components located below the Base Flood Elevation in Special Flood Hazard Areas (both A and V zones).
- **3-93 Non-Residential Floodproofing -- Requirements and Certification** -- ([PDF 150 KB](#))
Provides guidance on the NFIP regulations concerning watertight construction and the required certification for floodproofed non-residential buildings in Zones A, AE, A1-A30, AR, AO, and AH whose lowest floors are below the Base Flood Elevation.
- **4-93 Elevator Installation** -- ([PDF 93 KB](#))
Provides guidance on the NFIP regulations concerning the installation of elevators below the Base Flood Elevation in Special Flood Hazard Areas (both A and V zones).
- **5-93 Free-of-Obstruction Requirements** -- ([PDF 102 KB](#))
Provides guidance on the NFIP regulations concerning obstructions to flood waters below elevated buildings and on building sites in Coastal High Hazard Areas (Zones V, VE, and V1-V30).
- **6-93 Below-Grade Parking Requirements** -- ([PDF 111 KB](#))
Provides guidance on the NFIP regulations concerning the design of below-grade parking garages beneath buildings located in Zones A, AE, A1-A30, AR, AO, and AH.
- **7-93 Wet Floodproofing Requirements** -- ([PDF 158 KB](#))
Provides guidance on the NFIP regulations concerning wet floodproofing of certain types of structures located in Zones A, AE, A1-A30, AR, AO, and AH.
- **8-96 Corrosion Protection for Metal Connectors in Coastal Areas** -- ([PDF 881 KB](#))

Technical
Bulletins can be
found at this
FEMA website:
[www.fema.gov/pl
ain/prevent/flood
plain/publication
s.shtm](http://www.fema.gov/plain/prevent/floodpublications.shtm)

These are just
an example of
some of the
ones available.

FEMA: Flood Hazard Mapping

The screenshot shows the FEMA website's navigation and content. The top navigation bar includes links for 'Contact Us', 'Site Map', 'Frequently Asked Questions', and 'Español'. Below this is a search bar with a 'Go' button. A secondary navigation bar contains links for 'Home', 'Get Disaster Info', 'Plan Ahead', 'Apply for Assistance', 'Recover & Rebuild', 'See All Audiences', and 'About Us'. The main content area is divided into three columns. The left column is a sidebar with a 'Flood Hazard Mapping' section containing links for 'User Groups', 'Map Modernization', 'Cooperating Technical Partners', 'Status of Map Change Requests', 'Forms, Documents and Software', 'Online Tutorials', and 'FAQs'. The middle column is titled 'National Flood Insurance Program' and 'Welcome to Flood Hazard Mapping'. It contains a paragraph about the Mitigation Division's role, a 'User Groups' section with links for 'Engineers/Surveyors', 'Floodplain Managers', 'Homeowners', and 'Insurance Professionals and Lenders', a 'Map Modernization' section, and a 'Multi-Year Flood Hazard Identification Plan (MHIP)' section. The right column is titled 'References' and contains links for 'Flood Hazard Mapping Resources', 'Flood Insurance Resources', and 'Floodplain Management Resources'. A large green arrow points from the 'Click Here' text towards the 'Flood Hazard Mapping Resources' link.

FEMA: National Flood Insurance Program

Contact Us | Site Map | Frequently Asked Questions | Español

FEMA

Advanced Search

Home | Get Disaster Info | Plan Ahead | Apply for Assistance | Recover & Rebuild | See All Audiences | About Us

National Flood Insurance Program

Flood Hazard Mapping

- User Groups
- Map Modernization
- Cooperating Technical Partners
- Status of Map Change Requests
- Forms, Documents and Software
- Online Tutorials
- FAQs

National Flood Insurance Program

Welcome to Flood Hazard Mapping

The Mitigation Division maintains and updates the National Flood Insurance Program maps. Visit [What's New](#) to keep up with the latest developments in flood hazard mapping, and to subscribe to the Flood Map News e-mail bulletin. If you don't find what you need here, you may [e-mail a Map Specialist](#) or talk to one at [1-877-FEMA MAP](#).

User Groups

- [Engineers/Surveyors](#)
These pages outline products, services, and publications available to engineers and surveyors.
- [Floodplain Managers](#)
Overview of the types of resources FEMA makes available to Floodplain Managers including, guidance documents, contacts and training resources.
- [Homeowners](#)
These pages help homeowners locate and obtain copies of their floodmaps, understand how to read them, and request a map change they believe is warranted.
- [Insurance Professionals and Lenders](#)
Insurance professionals and lenders are an important part of the National Flood Insurance Program (NFIP). There are many sources of information available specifically for Insurance Professionals and Lenders involved with the NFIP.

Map Modernization

Map Modernization transforms the Nation's flood maps into more reliable, easier-to-use, and readily available maps.

[Multi-Year Flood Hazard Identification Plan \(MHIP\)](#)
The Multi-Year Flood Hazard Identification Plan (MHIP) describes the strategy, schedule, and budget developed by

References

- [Flood Hazard Mapping Resources](#)
- [Flood Insurance Resources](#)
- [Floodplain Management Resources](#)

Click Here

www.fema.gov/plan/prevent/fhm/index.shtm


[Contact Us](#) | [Site Map](#) | [Frequently Asked Questions](#) | [Español](#)

[Home](#) | [Get Disaster Info](#) | [Plan Ahead](#) | [Apply for Assistance](#) | [Recover & Rebuild](#) | [See All Audiences](#) | [About Us](#)

[National Flood Insurance Program](#)
[Flood Insurance](#)
[Floodplain Management](#)
[Flood Hazard Mapping](#)
[User Groups](#)
[Map Modernization](#)
[Cooperating Technical Partners](#)
[Status of Map Change Requests](#)
[Forms, Documents and Software](#)
[Online Tutorials](#)
[FAQs](#)

Floodplain Managers

- [Guidance Documents](#)
- [Floodplain Manager Resources](#)

The work of Floodplain Managers is fundamental to effectively manage floodplain resources and mitigate floods. The following is an overview of the types of resources FEMA makes available to Floodplain Managers.

You can find additional information on the [Floodplain Management](#) section of the National Flood Insurance Program Website.

Quick Picks:

Other Links of Interest:

Guidance Documents

- [Guidance Documents for Community Officials](#)
- [Guidelines and Specifications for Flood Hazard Mapping Partners](#)
- [Questions and Answers Regarding the New Rules at 44 CFR Part 65](#)
- [Managing Floodplain Development in Approximate Zone A Areas](#)

[▲ Back To Top](#)

Floodplain Manager Resources

- [2005 Biennial Report Online Submittal Form](#)
- [ASFPM Certified Floodplain Manager Course](#)
- [FEMA Sponsored Training](#)
- [Emergency Management Institute Training](#)
- [Online Tutorials](#)
- [FEMA Floodplain Management Publications](#)

Fast Facts

Through the implementation of local floodplain ordinances alone, approximately \$1.1 billion in flood damages are prevented annually.

Approximately 38% of all National Flood Insurance Program claims are repetitive loss claims.

Communities that participate in the Community Rating System may receive up to a 45% premium discount on their flood insurance.

Tools

- [Floodplain Management \(FPM\) Tutorial](#)
- [Introduction to GIS](#)
- [Is the Cooperating Technical Partners \(CTP\) Program Right for You?](#)

Related Topics

- [Engineers & Surveyors](#)
- [Homeowners](#)
- [Insurance Professionals and Lenders](#)


Government Links

- [Floodplain Management](#)
- [National Flood Insurance Program](#)



Click here

www.fema.gov/plan/prevent/fhm/fpmain.shtm


FEMA

[Contact Us](#) | [Site Map](#) | [Frequently Asked Questions](#) | [Español](#)

Advanced Search

[Home](#) | [Get Disaster Info](#) | [Plan Ahead](#) | [Apply for Assistance](#) | [Recover & Rebuild](#) | [See All Audits](#)

National Flood Insurance Program

Flood Insurance

- [Ask the Expert](#)
- [Flood Insurance Library](#)
- [Flood Insurance Publications](#)
- [Flood Insurance Statistics](#)
- [Flood Insurance Workshops & Training](#)
- [FloodSmart](#)

[Floodplain Management](#)

[Flood Hazard Mapping](#)

The National Flood Insurance Program

Flood Insurance

Audience

- [Claims Adjusters](#)
- [Homeowners and Renters](#)
- [Insurance Professionals](#)
- [Lenders](#)
- [State & Local Officials](#)
- [Surveyors](#)

Featured Topics

- [Continuing Education Credits for the Basic Agent Tutorial\(BAT\)](#)
Links to list of States that have approved the BAT for Continuing Education Credit.
- [Education and Training - FIRA 2004](#)
Links for State Actions for Flood Insurance Training and Requirements for Flood Insurance Agents.

Last Modified: Tuesday, 06-Feb-2007 13:54:59 EST

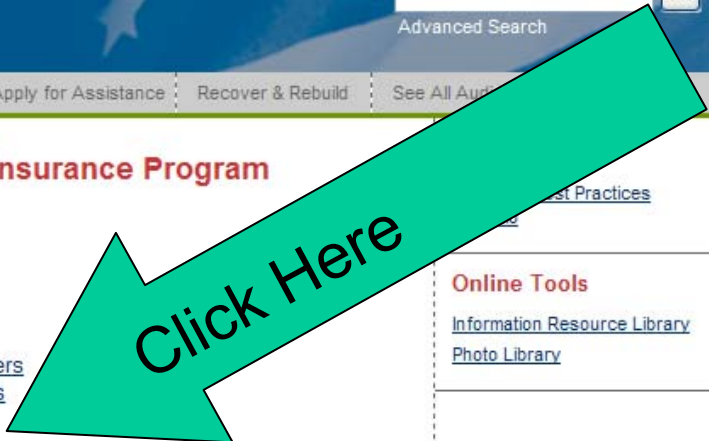
[Best Practices](#)

Online Tools

- [Information Resource Library](#)
- [Photo Library](#)

[Home](#) | [Contact Us](#) | [Privacy Policy](#) | [Important Notices](#) | [FOIA](#) | [No FEAR Act Data](#) | [USA.gov](#) | [DHS](#)

FEMA 500 C Street SW, Washington, D.C. 20472
 Disaster Assistance: (800) 621-FEMA, TTY (800) 462-7585



www.fema.gov/business/nfip/



FEMA

Contact Us | Site Map | Frequently Asked Questions | Español

Advanced Search

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National Flood Insurance Program

Flood Insurance

- Ask the Expert
- Flood Insurance Library
- Flood Insurance Publications
- Flood Insurance Statistics
- Flood Insurance Workshops & Training
- FloodSmart

Floodplain Management

Flood Hazard Mapping

Information for State & Local Officials

- [Coastal Barrier Resource System](#)
- [Community Rating System](#)
A voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted.
- [Community Status Book](#)
A list of communities, by state, that participate in the NFIP.
- [Flood Map Information](#)
Provides a variety of links to Mapping, Map Mod, & Map Service Center.
- [Forms](#)
- [Insurance Outreach Toolkit for Flood Map Updates](#)
A comprehensive toolkit designed to help community officials, insurance agents, realtors and others communicate effectively about flood map changes and their impact on insurance requirements.
- [Publications](#)
- [Regional Offices](#)

Last Modified: Thursday, 26-Oct-2006 16:10:54 EDT

Any of the links on this page might be helpful to you

www.fema.gov/business/nfip/infosl.shtm

Select FEMA Manuals

Answers to Questions About Substantially Damaged Buildings

www.fema.gov/hazard/flood/pubs/lib213.shtm

Protecting Building Utilities From Flood Damage

<http://www.fema.gov/hazard/flood/pubs/pbuffd.shtm>

Reducing Damage from Localized Flooding

<http://www.fema.gov/hazard/flood/pubs/flood-damage.shtm>

Increased Cost of Compliance Coverage

<http://www.fema.gov/plan/prevent/floodplain/ICC.shtm>

Repairing Your Flooded Home

www.redcross.org/services/disaster/0,1082,0_570_,00.html

Community Rating System

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS: (1) reduce flood losses; (2) facilitate accurate insurance rating; and (3) promote the awareness of flood insurance



National Flood Insurance Program

Flood Insurance

- Ask the Expert
- Flood Insurance Library
- Flood Insurance Publications
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- Flood Insurance Workshops & Training
- FloodSmart

Floodplain Management

Flood Hazard Mapping

Community Rating System

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS: (1) reduce flood losses; (2) facilitate accurate insurance rating; and (3) promote the awareness of flood insurance.

For CRS participating communities, flood insurance premium rates are discounted in increments of 5%; i.e., a Class 1 community would receive a 45% premium discount, while a Class 9 community would receive a 5% discount (a Class 10 is not participating in the CRS and receives no discount). The CRS classes for local communities are based on 18 creditable activities, organized under four categories: (i) Public Information, (ii) Mapping and Regulations, (iii) Flood Damage Reduction, and (iv) Flood Preparedness.

The [CRS Resource Center](#) is now available.

CREDIT POINTS EARNED, CLASSIFICATION AWARDED, AND PREMIUM REDUCTIONS GIVEN FOR COMMUNITIES IN THE NATIONAL FLOOD INSURANCE PROGRAM COMMUNITY RATING SYSTEM.			
		PREMIUM REDUCTION	
CREDIT POINTS	CLASS	SFHA*	NON-SFHA**
4,500+	1	45%	10%
4,000 – 4,499	2	40%	10%
3,500 – 3,999	3	35%	10%
3,000 – 3,499	4	30%	10%
2,500 – 2,999	5	25%	10%
2,000 – 2,499	6	20%	10%
1,500 – 1,999	7	15%	5%
1,000 – 1,499	8	10%	5%
500 – 999	9	5%	5%

www.fema.gov/business/nfip/crs.shtm

CRS Resource Center

Emergency Management Institute

USFA FEMA DEPARTMENT OF HOMELAND SECURITY

EMI Home Help Site Map FEMA Home Accessibility POC 2/19/2007

Community Rating System Resource Center

The CRS rewards communities that undertake floodplain activities beyond the requirements of the National Flood Insurance Program.

The CRS is a point system program that reduces flood insurance premiums for the citizens of participating communities.

NFIP/CRS

Getting Started Resources Index Help

Introduction | Procedures | Application Process | Activity 300 | Activity 400 | Activity 500 | Activity 600 | Impact Adjustments

www.training.fema.gov/EMIWeb/CRS/

[Know the Facts](#) | [NFIP Resources](#) | [Insurance Center](#) | [Weather Events](#)

EVERYONE IS AT RISK.
Get the Facts. Be Flood Smart.

- 1 Learn the Basics
- 2 What's Your Flood Risk?
- 3 NFIP In Your Community
- 4 Estimate Your Premium
- 5 Find an Agent

Prepare ▶
The Cost of Flooding.
See how much damage a few inches of water can cause with our [interactive demo](#). Also, view our [Risk Scenarios](#) to determine your risk.

Participate ▶
Get involved.
Learn how [community participation](#) is the cornerstone of the National Flood Insurance Program.

Protect ▶
Get covered.
To find out what kind of flood insurance coverage you may need, [find an agent serving your area](#).

Weather Events
Protect yourself, your family and your property from seasonal flood risks in your area.
[West Coast Rainy Season](#)


Press Room ▶
Visit the [FloodSmart Press Room](#), for news and information about the NFIP, the FloodSmart program, flood insurance, and more!
FEMA News Flash
[Visit FEMA.gov](#) for the latest news on weather, disaster recovery and flood-related relief efforts.

Secure Site for Agents ▶
The FloodSmart [agent secure site](#) offers you better, more convenient agents-only resources, tools and services.
It's easy to register!
Simply complete the online registration form to create your user ID and password, then login to take advantage of agent tools and resources.

REGISTER TODAY!

This website has great information that you may wish to share with community members

www.floodsmart.gov




Association of State Floodplain Managers

Home | ASFPM Foundation | Links | Contact Us
Corporate Partners | Agency Partners

The Organization	Certification	Committees	No Adverse Impact	Policy	Conferences, Calendar	State Contacts	Awards	Publications
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[About ASFPM](#)

The Association of State Floodplain Managers is an organization of professionals involved in floodplain management, flood hazard mitigation, the National Flood Insurance Act, and emergency preparedness, warning and recovery. ASFPM has become a respected authority on floodplain management practice and policy in the United States because it represents the flood hazard specialists of local, state and federal government, the insurance industry, and the fields of engineering, hydrology, forecasting, emergency response, water resources, and others.




2007 National Conference

[Gulf Coast Floods Recovery Workshop: MISSION MITIGATION](#)

[Membership](#)

[Certification](#)


[Job Corner](#)



Click here to learn about becoming certified as a State Floodplain Manager

New/Urgent	Legislation	Mitigation	NAI / Legal Issues
<p>National Flood Insurance Act and Policies in Review - 2007 - Draft (.pdf) 7/07</p> <p>Map Modernization</p> <p>ASFPM Letter to FEMA Regarding Floodplain Boundary Standard Audit Procedures 9/06</p> <p>Flood Map Modernization Mid-Course Adjustment 5/06</p> <p>ASFPM Comments to FEMA on MHIP 1.5 7/05</p> <p>ASFPM & State MHIP Response & Comments</p> <p>State Business Plans</p>	<p>ASFPM Letter to House Authorizing Committees Supporting the Compromise FEMA and DHS Agreement 9/06</p> <p>ASFPM Testimony Before the Senate Environment & Public Works Committee on Stafford Act (.pdf) 7/06</p> <p>ASFPM Memo Regarding SB 3589, NFIP Reform Bill, and Premium Rate</p>	<p>ASFPM Demo-Rebuild White Paper (.pdf) 9/06</p> <p>ASFPM BCA Draft Discussion White Paper (.pdf) 6/06</p> <p>Please provide your comments to ASFPM via email.</p> <p>ASFPM Pre-Disaster Mitigation White Paper (.pdf) 3/06</p> <p>Multihazard Mitigation Council - Natural Hazard Mitigation Saves: An Independent Study to Assess the Future</p>	<p>Coastal NAI Handbook 11/06</p> <p>What the Rapanos - Carabell Wetlands Decisions Mean to Floodplain and Stormwater Managers (.pdf) 10/06</p> <p>NAI - Liability for Water Control Structure Failure Due to Flooding (.pdf) 9/06</p> <p>ASFPM Brief of Amicus Curiae Submitted in Mansoldo v. State of</p>


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Association of State Floodplain Managers

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The Organization	Certification	Committees	No Adverse Impact	Policy	Conferences, Calendar	State Contacts	Awards	Publications
<p>About ASFPM</p> <p>The Association of State Floodplain Managers is an organization of professionals involved in flood hazard mitigation, the National Flood Insurance Program, flood hazard awareness, warning and recovery. ASFPM has become a respected management practice and policy in the United States because it represents the expertise of flood hazard specialists of local, state and federal government, the insurance industry, and the fields of engineering, hydrologic forecasting, emergency response, water resources, and others.</p>	<ul style="list-style-type: none"> About the Program ▶ To Apply ▶ Exam Info ▶ Maintaining Certification ▶ Online Training – Red Vector List of CFMs Board of Regents ▶ 							



In this section you will learn all about the certification process and the steps to maintain your certification.



- On behalf of the JCNERR we hope that you have learned from the information provided and will be able to use it in your profession.
- Your last quiz will be a survey to gauge your feelings about the course.
- Thank you for your participation!

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