



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Borough of Palmyra, NJ

Verified Class 7

NFIP Number: 340110

Cycle

Date of Verification Visit: January 15, 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 1520 credit points are verified which results in a recommendation that the community improve from a CRS Class 8 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 Construction Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are 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. The service is publicized annually and records are maintained. (50 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects that include brochures in Borough Hall and at community events and targeted outreach projects that include outreach to the repetitive loss areas and outreach to the floodplain residents. These projects are disseminated annually. Credit is also provided for having a pre-flood plan for public information. (76 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. (13 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Burlington County 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 FIRM and that exceed minimum mapping standards. (81 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 37 percent of the Special Flood Hazard Area (SFHA) as open space and preserving open space land in a natural state. (625 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require freeboard for new and substantial improvement construction 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. (157 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. Credit is also provided for establishing and maintaining a system of benchmarks. (110 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, low impact development, soil and erosion control, and water quality. (267 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of December 31, 2011, the Borough of Palmyra, NJ has 3 repetitive loss properties and is a Category B community for CRS purposes. All requirements for a Category B community have been met. (No credit points are applicable to this section)

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 the Burlington County, NJ is 1.03.

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

CEO Name / Address:

The Honorable Karen Scheffler
Mayor of Palmyra
20 West Broad Street
Palmyra, New Jersey 08065

CRS Coordinator Name / Address:

Tracy Kilmer, CFM
Floodplain Manager
20 West Broad Street
Palmyra, New Jersey 08065
(856) 829-1096

Date Report Prepared: July 8, 2014

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 38	38
c320 50	50
c330 76	76
c340 13	13
c350 48	48
c360 55	55
C370	
c410 79 x CGA 1.03 =	81
c420 607 x CGA 1.03 =	625
c430 152 x CGA 1.03 =	157
c440 107 x CGA 1.03 =	110
c450 259 x CGA 1.03 =	267
c510	
c520	
c530	
c540	
c610	
c620	
c630	

Community Classification Calculation:

cT = total of above	cT = <u>1520</u>
Community Classification (from Table 110-1):	Class = <u>7</u>

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 Mayor of Palmyra
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