



FEMA

September 16, 2019

The Honorable Kimberly Horton
Mayor of Absecon
500 Mill Road
Absecon, NJ 08201

Dear Mayor Horton:

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that Absecon will increase to a Class 7 in the National Flood Insurance Program (NFIP) Community Rating System (CRS). The floodplain management activities implemented by your community qualifies it for a 15% discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2019. This increase is based on a field verification of your five-year cycle CRS application.

Please note 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 ten percent in Class 1-6 communities and five percent in Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If there are no NFIP noncompliance actions, 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 annually. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established five-year cycle. In the interim, FEMA will periodically send the *NFIP/CRS Update* Newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects 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, Marianne Luhrs, by telephone at (347) 515-4874.

Sincerely,

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

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

Enclosure

cc: Michael G. O'Hagan, CRS Coordinator