

**Board of Chosen Freeholders  
Morris County, New Jersey**

**Resolution No. 2**

**Adopted: October 13, 2016**

**WHEREAS**, on March 14, 2012, in accordance with Resolution 44, the Flood Mitigation Program was created by the Morris County Board of Chosen Freeholders to assist our municipalities' floodplain acquisition and flood mitigation efforts; and

**WHEREAS**, the National Flood Insurance Program (NFIP) was created by Congress in 1968 to provide a means of financial protection for property owners with properties located in high risk flood areas; and

**WHEREAS**, the Biggert-Waters Act of 2012 (BW-12), and the Homeowners Flood Insurance Affordability Act (HFIAA) of 2014 were passed by Congress to reflect true flood risk and make the NFIP more sustainable and financially sound by encouraging advanced floodplain management practices and regulations to reduce future flood damages; and

**WHEREAS**, increased, repetitive flooding in Morris County, especially recovery from the excessive flooding of Hurricane Irene in 2011, which resulted in millions of dollars in flood damages to public and private property as well as gravely affecting the lives of many residents and disrupting businesses has led the County to take a more active role in assisting with municipal floodplain management efforts; and

**WHEREAS**, the implementation of BW-12 and HFIAA has significantly increased the cost of flood insurance for NFIP policy holders in the private, business and public sectors; and

**WHEREAS**, the Community Rating System (CRS) as part of the NFIP, incentivizes communities to work toward minimizing the cost of flood insurance for themselves, their residents and businesses through the implementation of flood hazard mitigation measures to better communicate and protect against future flood events; and

**WHEREAS**, municipal participation in the CRS program is voluntary; and

**WHEREAS**, municipalities must complete a variety of specific "Activities" to become eligible to receive the benefit of NFIP premium discounts, through CRS "Classification" rankings for policyholders in their locale; and

**WHEREAS**, municipalities engaged in the NFIP CRS program are held entirely accountable for their role in the management and implementation of credited Activities to keep their CRS Classification status as defined by the program requirements presented in the NFIP CRS Coordinator's Manual; and

**WHEREAS**, some municipalities lack of certain resources may impede their ability to meet the strenuous requirements necessary to participate in the CRS program; and

**WHEREAS**, Morris County seeks to promote awareness and knowledge of the NFIP CRS program among municipal officials and property owners who are ultimately responsible for the implementation of local flood hazard mitigation activities.

**NOW, THEREFORE, BE IT RESOLVED** by the Board of Chosen Freeholders of the County of Morris in the State of New Jersey, as follows:

1. To authorize the Morris County Division of Planning & Preservation in cooperation with the Morris County Office of Emergency Management to encourage municipal participation in the NFIP CRS program by providing certain professional and technical support to municipalities that are in need of such aid through the creation of a Morris County CRS Assistance Program.

2. Morris County municipalities are invited and encouraged to participate in the newly formed Morris County CRS Users Group as a means of advancing knowledge and understanding of the NFIP CRS program.
3. Morris County municipalities receiving assistance from the County to advance their participation in the NFIP CRS program must follow the Morris County CRS Assistance Program rules and regulations attached hereto.
4. A copy of this resolution and attached rules and regulations shall be sent to each Morris County municipality's Mayor, Administrator, OEM official, Engineer and Floodplain Manager for their review and consideration.
5. This resolution shall take effect immediately.

*I hereby certify the above to be a true copy of a resolution adopted by the Board of Chosen Freeholders of the County of Morris at a regular meeting on October 13, 2016.*

A handwritten signature in black ink, appearing to read "Diane M. Ketchum", written over a horizontal line.

Diane M. Ketchum, Clerk of the Board