



**FEMA**

Mr. David G. Brown II, MPA  
Borough Administrator, Borough of Roselle  
210 Chestnut Street  
Roselle, NJ 07023-1284

**JUN 17 2013**

Dear Mr. Brown:

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that your community 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 qualify it for a 15 percent discount of the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after May 1, 2013. 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 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 May. 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. 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, 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, Crystal Tramunti, by telephone at (212) 680-3625.

Sincerely,

A handwritten signature in blue ink, appearing to read "David L. Miller".

David L. Miller  
Associate Administrator  
Federal Insurance and Mitigation Administration

Enclosure

cc: Carl O'Brien, Borough Engineer