



FEMA



Hurricane Sandy Advisory Base Flood Elevations (ABFEs)

As communities begin to recover from the devastating effects of Hurricane Sandy, it is important to recognize lessons being learned and to employ mitigation actions that ensure structures are rebuilt stronger, safer, and less vulnerable to future flooding events.

Prior to Hurricane Sandy, the Federal Emergency Management Agency (FEMA), as administrator of the National Flood Insurance Program (NFIP), was restudying areas of the New Jersey and New York coastlines to update Flood Insurance Rate Maps (FIRMs). These updated maps were set to be delivered to state and local officials in mid-2013. Since existing FIRMs for these areas were developed more than 25 years ago, and because updated FIRMs are yet to be finalized, it is vital to provide near-term Advisory Base Flood Elevations (ABFEs) to support reconstruction efforts.

The ABFEs are based on sound science and engineering, and are derived from more recent data and improved study methodologies compared to existing FIRMs. Based on an assessment following recent storm events, including Hurricane Sandy, FEMA has determined that the base flood elevations shown on some existing FIRMs do not adequately reflect the current coastal flood hazard risk. In most cases, ABFEs reflect a higher flood elevation than the current regulatory FIRMs. Property and business owners should check with their local building official to fully understand any requirements for using ABFEs in rebuilding efforts.

ABFEs will be available to communities in the following areas:

- New Jersey Counties: Atlantic, Bergen, Burlington, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union.
- New York Counties: Bronx, Kings, New York, Richmond, Queens, and Westchester.

Available Resources

- For information about Hurricane Sandy Recovery, visit: www.fema.gov/sandy
- To apply for Disaster Assistance, visit: <http://www.disasterassistance.gov/>
- Additional information on Advisory Base Flood Elevations will be available in December 2012 on FEMA Region II's Coastal Website, visit: www.Region2Coastal.com
- To ask questions and get information about flood insurance and general information about Advisory Base Flood Elevations, call the National Flood Insurance Program Help Center at 1-800-427-4661
- To learn how to build safer and stronger and potentially decrease your flood insurance premiums download the *FEMA Building Science Resources to Assist with Reconstruction After Hurricane Sandy* factsheet by visiting <http://www.fema.gov/library/viewRecord.do?id=6651>
- To see if you are eligible for Hazard Mitigation grants and loans, visit: www.fema.gov/hazard-mitigation-assistance
- To learn more about the National Flood Insurance Program or find an insurance agent, visit: www.FloodSmart.gov or call 1-888-229-0437
- For information about local building code and permit requirements, contact your community officials

Geospatial data layers and maps for these areas will be available via FEMA Region II's Coastal Website, www.Region2Coastal.com, in December 2012. This information will be accompanied by guidance to inform Federal, state, and local officials and to assist them in making informed decisions about rebuilding.

ABFEs were successfully used in rebuilding efforts after Hurricane Katrina (2005). Many communities in Louisiana and Mississippi adopted ABFEs, which led home and business owners to rebuild higher and safer, and in some cases resulted in flood insurance premium discounts for policy holders in high-risk areas.

In New Jersey and New York, Federal, state and local officials, builders, architects, insurance professionals, property and business owners should use ABFEs to make informed decisions about rebuilding, and to mitigate the impact of future flood events. Those opting not to use ABFEs will miss a significant opportunity to mitigate their future flood risk.

Additionally, communities participating in the NFIP's Community Rating System can receive credit for adopting standards higher than

NFIP minimum requirements, resulting in premium discounts for policyholders in high-risk areas.



ABFEs prototype for illustrative use only

NFIP policyholders should also be aware of recent legislation that could affect their future insurance rates. The Biggert-Waters Flood Insurance Reform Act of 2012 calls for the NFIP to eliminate flood insurance subsidies and discounts and to increase rates to reflect actual flood risk. These provisions may have a significant future impact on rates for properties not compliant with NFIP requirements, and properties that are not compliant with future base flood elevations will see significant premium increases.

The information used to develop the ABFEs will be part of what is used to update FIRMs. Insurance premium rates will not rise, and the mandatory purchase requirements will not apply until the revised base flood elevations have been subject to review, comment, and adoption by local governments. Communities are strongly encouraged to use ABFEs to rebuild stronger, safer, and with reduced vulnerability to future flooding events. Providing reliable and timely flood hazard data is just one way



FEMA is helping decision makers ensure that New York and New Jersey coastal communities recover smarter and stronger in the wake of this devastating event.

For additional information regarding ABFEs information please visit www.Region2Coastal.com in December 2012. In addition, it will be important for property and business owners to work with their local officials to fully understand any requirements for using ABFEs in rebuilding. Decisions property and business owners make now can help provide a safer, stronger future for their family or business.

Before building, property and business owners should consult their local government officials to determine the mandatory elevations for their home or building.