



FEMA

Advisory Base Flood Elevations: What Your Community Needs to Know

Information for Floodplain Managers and Local Officials

RiskMAP

Increasing Resilience Together

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Why is updated flood hazard information needed post Sandy?

- State and local officials face major decisions as they plan the rebuilding and recovery efforts throughout local communities.
- Property and business owners with damage or destroyed property face major decisions about the rebuilding of their homes or businesses.
- Decisions made today can help provide a safer, stronger future for communities, families, and business owners.

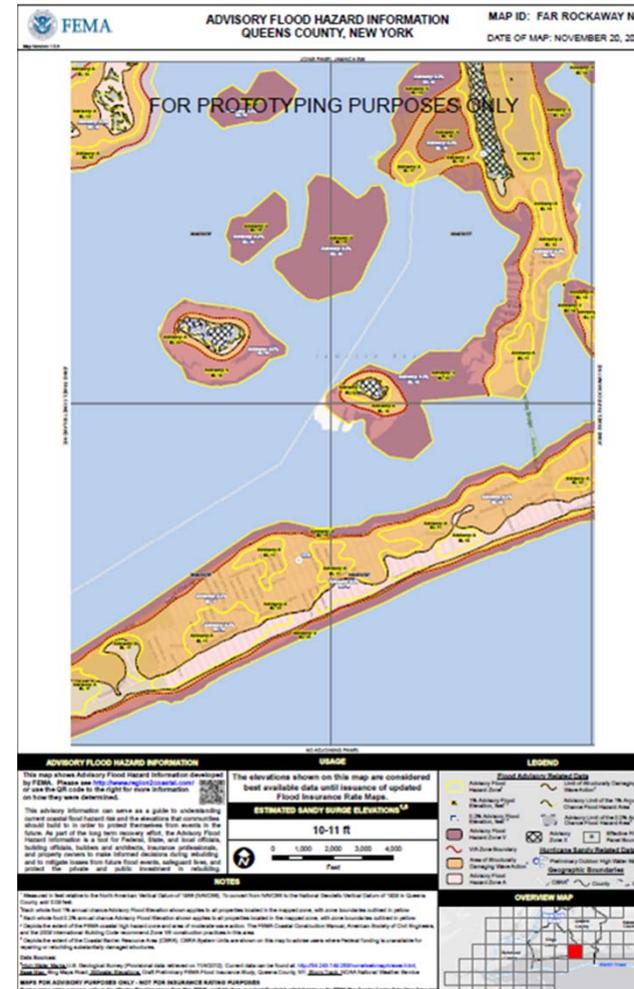
Providing reliable and timely flood hazard data is just one way FEMA is helping decision makers ensure that New Jersey and New York coastal communities recover smarter and stronger in the wake of this devastating event.

Context

- **Prior to Sandy, FEMA was performing a restudy of the New Jersey and New York coastline with anticipated products to be delivered in mid-2013.**
- **Since the effective information for many of the areas of NJ and NY do not currently reflect the best available data and the regulatory products have not been finalized to be delivered to local officials and the public, FEMA believes it is vital to provide near-term Advisory Base Flood Elevations (ABFEs) to support reconstruction efforts.**

What is an Advisory Base Flood Elevation (ABFE)?

- ABFEs are based on sound engineering and science
- ABFEs are derived from updated coastal flood analyses and data as compared to the coastal elevations shown on the current effective Flood Insurance Rate Maps (FIRMs)
- ABFEs are updated estimates of the 1% annual chance flood elevations. These are estimated water levels associated with a flood event that has a 1% of being equaled or exceeded in any given year
- ABFEs will reflect higher elevations than BFEs shown on current effective FIRMs
- Coastal flood zones updated using ABFEs may extend further inland than Special Flood Hazard Areas (SFHAs) shown on current effective FIRMs



Prototype for illustrative purposes.

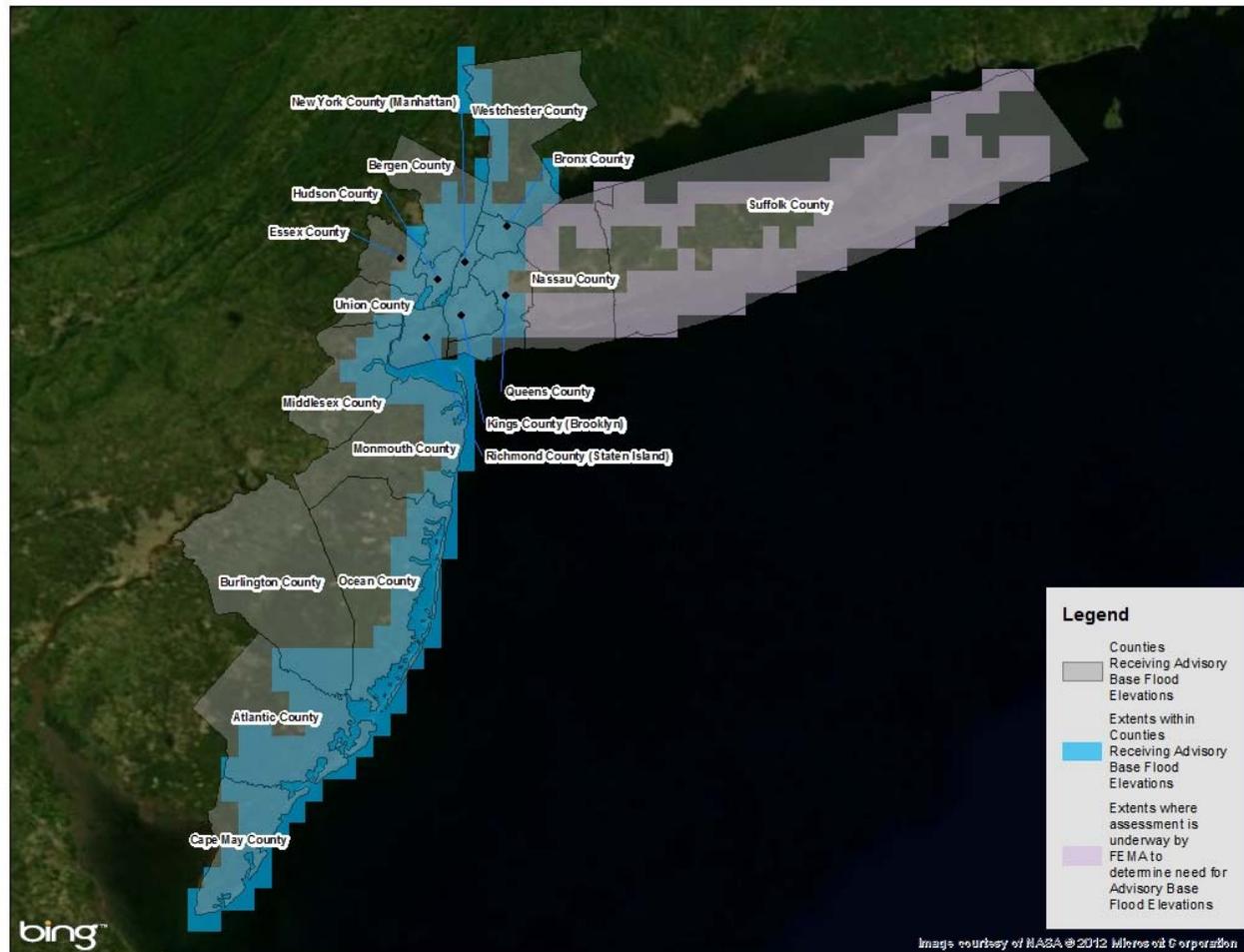
Where will ABFEs be available?

■ New Jersey (10 Counties)

- Atlantic County, NJ
- Bergen County, NJ
- Burlington County, NJ
- Cape May County, NJ
- Essex County, NJ
- Hudson County, NJ
- Middlesex County, NJ
- Monmouth County, NJ
- Ocean County, NJ
- Union County, NJ

■ New York (8 Counties)

- Bronx County, NY
- Kings County, NY
- New York County, NY
- Queens County, NY
- Richmond County, NY
- Westchester County, NY
- Nassau County, NY*
- Suffolk County, NY*



* Recent updated FIRM in effect. FEMA is currently reviewing the analysis used to produce the updated FIRMs for Nassau and Suffolk to determine if the effects of Hurricane Sandy would impact those elevations.

When will ABFEs be available?

Week of
12/5/2012

New Jersey Counties

Essex

Hudson

Middlesex

Union

Week of
12/10/2012

New Jersey Counties

Atlantic

Bergen

Burlington

Cape May

Monmouth

Ocean

Week of
12/17/2012

New York Counties

Bronx

Kings

New York

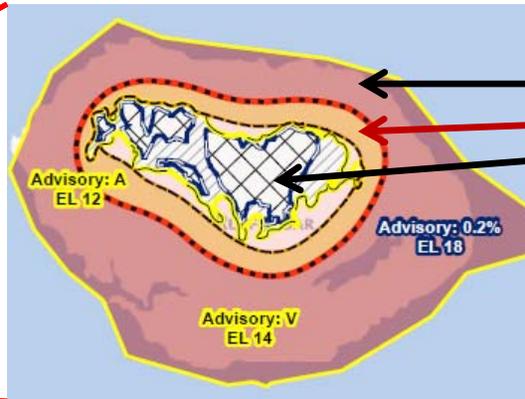
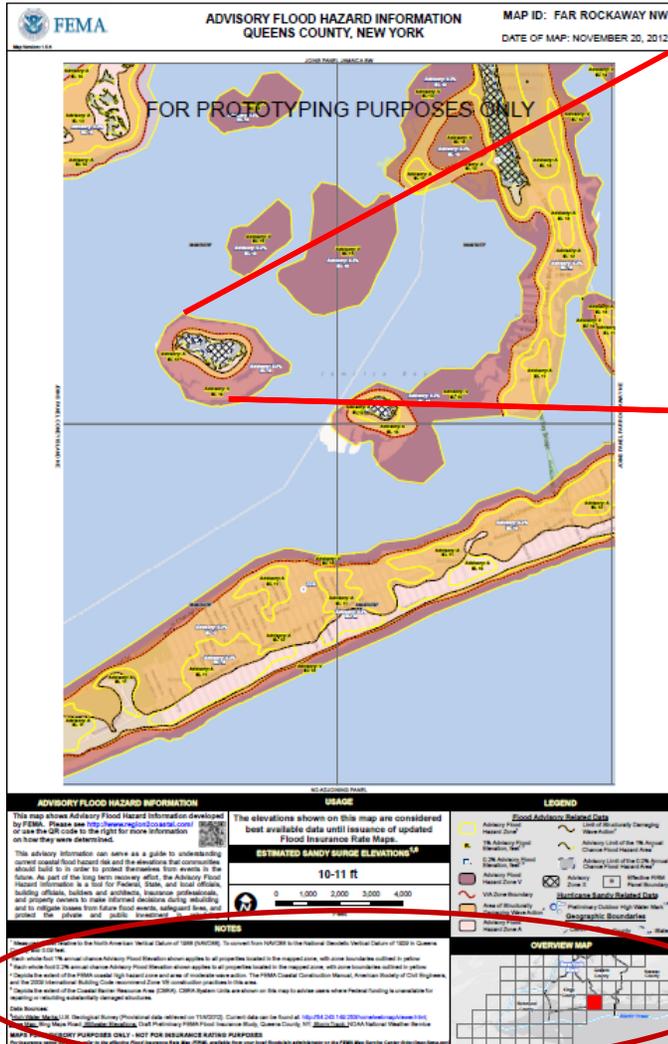
Richmond

Queens

Westchester

* Dates above reflect dates on which data will be made available to local officials. Engagement with local government officials will occur prior to and after release of ABFEs.

What will you see on ABFE Maps?



- Delineated advisory flood hazard zones:
 - Advisory Zone V
 - Advisory Zone A
 - Advisory Zone X
- Advisory Base Flood Elevations for 1% annual chance flood elevations
- Advisory elevations for 0.2% annual chance flood elevations
- Area and limit of structurally damaging wave action
- Preliminary Hurricane Sandy high water marks
- Coastal Barrier Resource Areas

Flood Advisory Related Data	
	Advisory Flood Hazard Zone ¹
	1% Advisory Flood Elevation, feet ^{1,2}
	0.2% Advisory Flood Elevation, feet ²
	Advisory Flood Hazard Zone V
	V/A Zone Boundary
	Area of Structurally Damaging Wave Action ⁴
	Advisory Flood Hazard Zone A
	Limit of Structurally Damaging Wave Action ⁴
	Advisory Limit of the 1% Annual Chance Flood Hazard Area ²
	Advisory Limit of the 0.2% Annual Chance Flood Hazard Area ²
	Advisory Zone X
	Effective FIRM Panel Boundary
Hurricane Sandy Related Data	
	Preliminary Outdoor High Water Mark ^{1,6}
Geographic Boundaries	
	CBRA ⁵
	County
	State

Notes & Overview Map

Changes in the Flood Insurance Program: Biggert-Waters 2012 (BW-12) Overview

- **Signed into law by the President:**

- July 6, 2012

- **What it does:**

- Reauthorized the National Flood Insurance Program (NFIP) for five years
- Eliminates a variety of existing flood insurance discounts and subsidies.

- **Results of the law:**

- Subsidies will be phased out for the following types of properties: non-primary residences, severe repetitive loss properties, business properties, and properties that have incurred flood-related damages where claims payments exceed the fair market value of the property.
- Policy rates will also increase based on one or all of the following circumstances:
 - A change of ownership;
 - A lapse in insurance coverage;
 - A mapped change in flood risk; or
 - Substantial damage or improvement to a building

BW-12: The Bottom Line

- **The new rates will reflect the full flood risk of an insured building**
- **Some insurance subsidies and discounts will be phased-out and eventually eliminated**
- **Owners can take actions in rebuilding to reduce their future flood insurance costs and reduce risk**
- **FEMA has programs to help owners reduce their risk and save money on flood insurance**

ABFE Implications: Flood Insurance

Implications on Insurance Premiums

- Advisory BFEs will not supersede the zones or elevations currently in effect; premiums will continue to be rated based on the current, effective flood insurance rate map (FIRM)
- Advisory flood elevations and flood risk zones may be reflected in future Flood Insurance Rate Maps, affecting minimum building requirements and flood insurance premiums.

Flood Insurance Changes

- BW-12 provides long-term changes to the National Flood Insurance Program
- Insurance premiums adjust to reflect changing risks

Call toll free: 1-888-379-9531 or have us call you

Search FloodSmart.gov

FloodSmart.gov
The official site of the NFIP

HOME

- FLOODING & FLOOD RISKS
- ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM
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- COMMERCIAL COVERAGE
- PREPARATION & RECOVERY

RESOURCES

- > Agent Site
- > Agent Locator
- > Community Resources
- > File Your Claim
- > Frequently Asked Questions
- > Glossary
- > Flood Facts
- > Media Resources
- > Toolkits
- > Email Updates

LATEST NEWS
The Biggert-Waters Flood Insurance Reform Act of 2012, signed into law Friday July 6, 2012

Real Life Flood Stories: See What a Flood is Really Like

Watch the devastating stories of those who have experienced a flood and learn what they would have faced if they didn't have flood insurance.

SEE ALL VIDEO TESTIMONIALS

FEATURED STORY

- The Day The Levee Breached**
A levee breach almost cost the Lusks everything.
- Atlanta's Unending Rainstorms**
Two Looks at the same flood — with and without flood insurance.
- The Little Creek That Grew**
A creek's rising waters nearly ravaged his investment.

Hurricanes & Tropical Storms | Levee Simulator | New Flood Maps | Video Testimonials

One-Step Flood Risk Profile

HOW CAN I GET COVERED?

Down & Base Trim & Windows \$400
Electrical & Plumbing \$150
Finished Floor - Wood \$7,800

Manage Your Future Risk

If your home or business was damaged or destroyed by Sandy, you face major decisions about your property. Do you repair? Do you rebuild? Do you relocate?

The decisions you make now can help provide a safer, stronger future for you and your family if you decide to repair or rebuild, here are some points to consider:

- The risk you faced yesterday might not be the same risk you face today or in the future.
- By rebuilding higher, you can reduce — or perhaps avoid — future flood loss and reduce the impact on your finances.
- The financial consequences of not having flood insurance coverage could be devastating if another flood occurs.

Reduce Your Risk, Reduce Your Premium

A primary way to reduce or avoid future flood losses is to raise your building above the Base Flood Elevation (BFE). As the graphic below shows, you could reduce your flood insurance premiums by 45 percent or more — and save thousands of dollars over the life of your home or business. It is important to understand the long-term costs and benefits when considering your options for repairing, rebuilding, or relocating.

Insurance Considerations:

- How elevating your home or business can help reduce your rate
- Future premiums increases for all homes and businesses
- Options for insuring your building and its contents
- Changes in rates for secondary homes
- Other circumstances that could increase your rate

Building Considerations:

- Meeting building code requirements and current best practices
- Revised Flood Insurance Rate Maps and advisory flood risk products
- Hazard mitigation grant programs
- Other grant programs and loans to help rebuild or acquire your home or business

Under the Flood Insurance Reform Act of 2012, You Could Save More than \$90,000 over 10 Years if You Build 3 Feet above Base Flood Elevation*

PREMIUM AT 4 FEET BELOW BASE FLOOD ELEVATION	PREMIUM AT BASE FLOOD ELEVATION	PREMIUM AT 3 FEET ABOVE BASE FLOOD ELEVATION
\$9,500/year \$95,000/10 years	\$1,410/year \$14,100/10 years	\$427/year \$4,270/10 years

Before you build, consult your local government officials to determine the mandatory elevations for your home or building.

Base Flood Elevation (BFE) — The elevation shown on the Flood Insurance Rate Map (FIRM) for high-risk flood zones ("A" and "V" zones) indicates the water surface elevation resulting from a flood that has a 1 percent chance of equalling or exceeding that level in any given year.

*This is an illustration for a typical single-family home without a basement in a high-risk flood zone. Your premiums can vary depending on your home's characteristics. Talk to a flood insurance agent to understand your potential premiums.

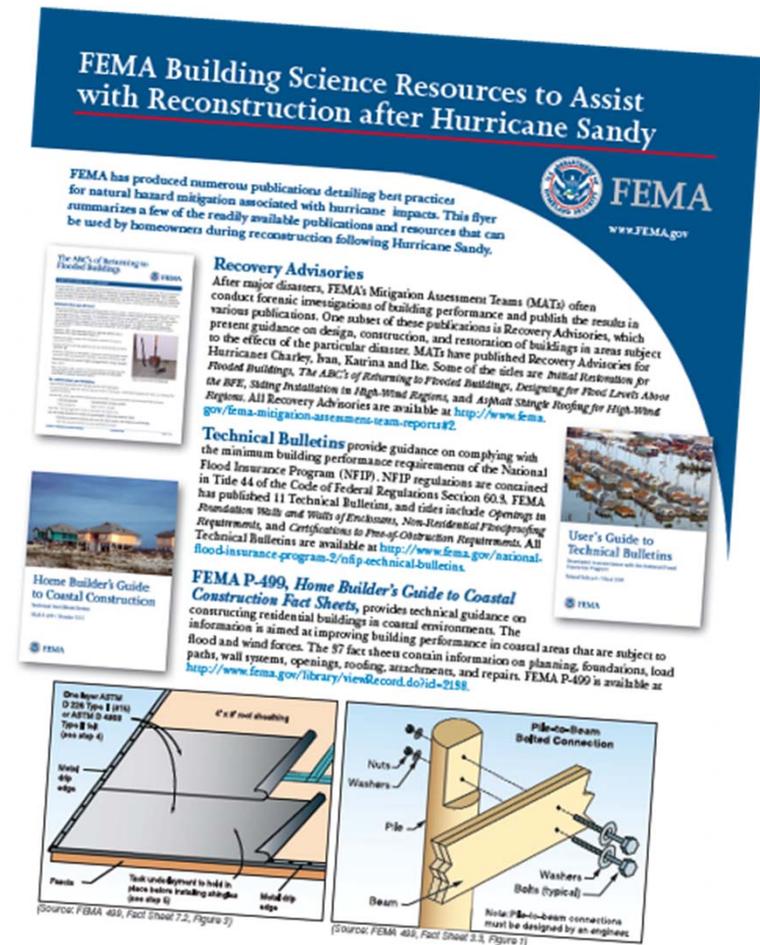
ABFE Implications: Increase Cost of Compliance (ICC)

- **Current NFIP flood insurance policyholders in high-risk areas might get up to \$30,000 to help bring their home or business into compliance with their community's floodplain ordinance**
 - If their structure has been declared substantially damaged from a flooding event
 - ICC funds can help pay for floodproofing, elevation, relocation, or demolition
- **ICC benefit only allows a homeowner to build to compliance with the community's current ordinance**
 - Property owners can only access ICC funding for the cost of elevating to Advisory BFEs if their community adopts the Advisory Maps

ABFE Implications: Building Practices

- **Implications on Building Practices When Community Adopts Advisory Maps**

- Substantially Damaged Structures
 - Must be rebuilt with lowest floors elevated to the Advisory BFE plus freeboard
 - Must be rebuilt to V zone standards if located in V or Coastal A Zones
- Non-Substantially Damaged Structures
 - Owners who voluntarily elevate to or above Advisory BFEs will recoup higher construction costs by lowering their insurance premiums



ABFE Implications: Floodplain Management

- **FEMA will use the highest floodplain management standard in grant decisions**
- **Advisory BFEs may have**

↑ higher initial costs
but lower long term costs ↓



- **Compliance will reduce the vulnerability of structures to flooding and flood damage**
- **Building to lower floodplain standards could jeopardize FEMA funding**

What are my best steps as a Community Official?

- **Be proactive** by adopting the Advisory Maps into your local Flood Damage Prevention Ordinance
 - Include a freeboard standard in your ordinance that requires lowest floors to be elevated at least 2 feet above the Advisory BFEs shown on the maps
 - Include a requirement that requires V zone construction standards in the Coastal A zones shown on the Advisory Maps
- **Your Community is Not Alone.** Your state officials and FEMA will continue working to provide technical assistance to local communities to help resolve issues related to the use of new Advisory BFEs.
- **For more information on ABFEs**, please visit www.region2coastal.com/sandy starting in December 2012