

CHRISTIE ADMINISTRATION FILES RULE PACKAGE ESTABLISHING NEW ELEVATION STANDARD FOR NEW JERSEY

Action uses latest FEMA Elevation Standards to Ensure Resiliency in Future Storms and Protect Residents from Rising Flood Insurance Costs

(13/P26) TRENTON - The Christie Administration has filed with the Office of Administrative Law an adoption package supporting final rules that will make permanent new statewide elevation standards based on Federal Emergency Management Agency (FEMA) flood maps. This action, taken Monday, provides clear direction for residents as they rebuild from the devastating effects of Superstorm Sandy.

The Department of Environmental Protection's (DEP) filing of documents supporting amendments to the state's Flood Hazard Area Control Act keeps in place an emergency rule the Administration authorized in January. The emergency rule and its final amendments utilize FEMA's recently released Advisory Base Flood Elevation (ABFE) maps as the statewide standard for elevation of homes in flood zones.

Those maps, updated in New Jersey's coastal counties for the first time in more than two decades, are based on the best available data to best protect lives and property from the most severe storm surges. The elevations are on average two to four feet higher than standards that had been in effect under the significantly outdated FEMA flood maps.

DEP Commissioner Bob Martin stressed that setting new elevation standards now will protect property and lives in future storms and help residents avoid the shock of significant flood insurance premiums when FEMA formally adopts new federal guidance for flood insurance.

"We must never allow ourselves to forget the scope of destruction from Sandy," Commissioner Martin said. "It is absolutely critical that we rebuild stronger and more resilient in the aftermath of this historic storm.

"By basing our new flood elevation standard on the best available data - remember, these are FEMA's maps - we are providing our residents with a clear path that will help them get back on their feet more quickly, make their lives much safer, and help protect them from significant increases in flood insurance premiums in the long run," Commissioner Martin said.

It is important to note that these are advisory FEMA maps. The state and FEMA anticipate changes to these maps - and possible reductions to the numbers of properties that will be required to elevate to new heights - as the federal mapping process is finalized.

At the same time, the Administration is working to help property owners offset the cost of elevating to these new standards, allocating money from the state's initial federal Community Development Block Grant to help property owners reconstruct, mitigate and elevate.

The Rehabilitation, Reconstruction, Elevation and Mitigation (RREM) Program will provide eligible homeowners up to \$150,000 for reconstruction, rehabilitation, elevation and/or mitigation of damaged homes.

Priority will be given to homes in the nine most impacted counties that are deemed by a municipality's floodplain manager to be substantially damaged

(damages equal or exceed 50 percent of a structure's market value.)

Commissioner Martin reminded residents and local officials of the following:

* If and when to rebuild and elevate is entirely up to each homeowner. They can wait for the FEMA maps to be finalized. If they want to rebuild, they can start now. The DEP will continue to adjust state elevation requirements for each municipality as FEMA moves through the process of finalizing its maps as part of its formal adoption process.

* Homeowners can start by going to their local construction office and securing local building permits. They do not need a DEP permit if they build to the state elevation standard and build on the same footprint. (Some exceptions will be granted for adjusting the footprint, particularly if this puts a structure in a safer position.)

* If a home did not sustain 50 percent damage, the owner does not have to do anything now but is likely to face significantly higher flood insurance costs when FEMA adopts the final flood maps and if the homeowner does not elevate.

* If a home sustained 50 percent or more damage, the owner must elevate to the ABFE plus one foot. The additional foot is required under an existing requirement in the Flood Hazard Area Control Act rule.

In many cases, FEMA flood maps for coastal areas of New Jersey were more than two decades old and did not reflect real hazards. FEMA was in the process of updating the flood insurance maps, upon which the ABFEs are based, when Sandy struck.

The agency released the ABFEs December 15, 2012 for some 200 communities affected by tidal waters to help the state plan its recovery from Sandy. For online maps and more information, visit:
<http://www.region2coastal.com/sandy/abfe>

Congressional reforms to the National Flood Insurance Program require flood insurance rates to reflect actual risk. Those who rebuild in a manner that does not conform to updated base flood elevations will likely see significant premium increases.

Under the rule amendments, property owners who rebuild to the ABFEs (plus one additional foot) will be able to do so by a permit by rule. This eliminates the need to apply for DEP's Flood Hazard Area permits, resulting in savings in permit fees and design and engineering costs, and allowing reconstruction to begin without waiting for DEP review.

The rule also allows "wet flood-proofing" for non-residential buildings. Wet flood-proofing means that a building may flood but will structurally withstand the water. This enables reconstruction in urban areas in a safe and less costly manner than requiring elevations or dry flood-proofing.

This is especially important in highly developed areas like Hoboken or Jersey City. Without this change, residents and small businesses would have to comply with the existing rules, which could significantly drive up costs and make some redevelopment impossible.

The rule also eliminates requirements that currently allow certain building foundations to have only three walls - a potentially unsafe construction method.

The final rule will be published in the New Jersey Register. For FAQs on the rule, please visit: <http://www.nj.gov/dep/special/hurricane-sandy/docs/rebuilding-after-sandy-factsheet.pdf>