



## ABFE – QUESTIONS & ANSWERS

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January 2013

### **What if I've already begun rebuilding below the Advisory Base Flood Elevations (ABFEs)?**

- Your home's first floor may no longer be located above the Advisory Base Flood Elevation. As a result, you may be subject to future flood insurance increases and your property will remain vulnerable to future flood damage.
- If you would like to learn more about elevating your home, and the possible options for financial assistance to do so, contact your local floodplain manager. You can also visit [www.Region2Coastal.com](http://www.Region2Coastal.com) for additional resources that can assist you as you make rebuilding decisions.

### **Why is this advisory data being rolled out in phases? Why isn't my property's ABFE available on the website?**

- The advisory elevation data is being released as quickly as possible to ensure communities have the information they need to make smart rebuilding decisions.
- If you have questions about your property, contact your local floodplain management official.

### **How do ABFEs affect current/ongoing Public Assistance projects?**

- FEMA recovery and mitigation activities and programs must use the Advisory Base Flood Elevations as the best available data to guide recovery decisions.
- Contact your Public Assistance liaison if you have questions about how the ABFEs affect a specific Public Assistance project.

### **There are a number of major business developments already underway in the affected communities. How will this advisory data affect these projects?**

- Through the adoption of the ABFEs, there may be new requirements for these structures to adhere to.
- Visit [www.Region2Coastal.com](http://www.Region2Coastal.com) to learn the property's advisory base flood elevation and what it means for the construction of the building.
- While the initial cost to rebuild to ABFEs may be slightly higher, communities and property and business owners will save money over the long term by having structures that are more resistant to costly flood damage, and lower flood insurance premiums as a result.

### **Won't this hurt local economies trying to recover after the storm?**

- While the initial cost to rebuild to ABFEs may be slightly higher, property owners will save money over the long term by having structures that are more resistant to costly flood damage while benefitting from lower flood insurance premiums.

**Will this information push residents to leave the community due to the increased cost of rebuilding?**

- While the initial cost to rebuild to the new elevations may be higher, property owners will save money over the long term by having structures that are more resistant to costly flood damage while benefitting from lower flood insurance premiums.
- There may be programs available through the federal government and state that can help offset the increased cost.

**How are flood insurance premiums changing under the Biggert-Waters Reform Act and who will it impact?**

- The new law passed last year by Congress requires FEMA to take immediate steps to eliminate a variety of existing flood insurance subsidies. As a result, flood insurance premium rates on many properties in Special Flood Hazard Areas will increase to reflect the full flood risk.
- The phase out of subsidies began in January 2013 and will continue into 2014. For more information about this new law and its impact on your flood insurance premium, talk to your insurance agent or visit [www.Region2Coastal.com](http://www.Region2Coastal.com) and reference the document "Changes in the Flood Insurance Program: Preliminary Considerations for Rebuilding."

**How was climate change taken into consideration when developing the Advisory Base Flood Elevations?**

- Since Advisory Base Flood Elevations are developed to reflect today's flood risk, any potential climate changes were not taken into account.

**Isn't the implementation of these ABFEs going to slow down recovery?**

- Advisory Base Flood Elevations were developed to inform and assist recovery efforts.
- This information reflects the best and most current flood hazard data to inform safer, more resilient rebuilding efforts in communities affected by Hurricane Sandy.
- Coming back stronger doesn't have to take longer.

**How will this advisory flood hazard information impact the cost of flood insurance? Will costs be going up in areas where a greater flood risk was identified?**

- This information is advisory in nature and will not impact flood insurance costs or change federal flood insurance purchase requirements at this time.
- The advisory data does give an indication of future changes to the official maps used for insurance rating purposes. By taking the advisory information into account now as property owners rebuild, it allows them to make informed decisions that may substantially lower their flood insurance costs in the long term.
- It is important to note that banks can at any time require the purchase of flood insurance under their own authority; however, there are no federal or state insurance requirements as a result of this advisory data.

### **How will those maps impact the community?**

- The current priority is ensuring the advisory data gets to those who need it so they can make more informed recovery decisions now.

### **If this data was produced outside of the normal mapping process, how do we know it isn't flawed?**

- The advisory information is based on sound engineering and science. The advisory elevations issued represent the most current, best available flood hazard data.
- Under the new flood insurance law passed in 2012, there is much more risk in building exactly to the minimum standards allowed. Flood hazards change over time, and insurance rates will be updated to reflect the full risk of the property.
- Generally, the higher you rebuild, the lower your flood insurance premium will be, and the more resilient your home will be in future flood events.