

General Messages

- Decisions made today on rebuilding can help provide a safer, stronger future for communities, families, and business owners.
- 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 financial impacts often felt from a flood disaster.
- Flood risk changes over time due to change in climate, population development in and around the community, and other factors. Because risk changes over time, insurance premiums also change to reflect those risks.
- FEMA is working with the State to provide updated flood elevation data to support rebuilding and recovery efforts in coastal New Jersey.
- Advisory information can serve as a guide to understanding current coastal flood hazard risk and assist communities in building back safer, protecting themselves from future flooding.
- Providing reliable and timely flood hazard data is just one way FEMA is helping decision makers ensure that New Jersey coastal communities recover smarter and stronger in the wake of this devastating event.

Property Owners

- Decisions made today can help provide a safer, stronger future for families, home owners, and business owners.
- It is important to understand the long-term costs and benefits when considering your options for repairing, rebuilding, or relocating.
- Should you decide to rebuild your home or business to pre-flood conditions, your flood insurance premiums could increase dramatically and put you in a vulnerable position against potential future flood events.
- Using the Advisory Base Flood Elevations (ABFEs) can reduce the vulnerability of structures and could reduce the cost to recover from future storm and flood events as well as decrease the cost of your flood insurance premiums.
- For information on ABFEs and other useful resources for property owners please visit www.Region2Coastal.com.
- Before re-building property owners should consult their local building officials to fully understand the requirements for elevating their home. In some situations communities may adopt and enforce elevations higher than those provided by FEMA.
- The financial consequences of not having flood insurance coverage could be devastating if another flood event occurs. Be prepared and visit www.floodsmart.gov to learn more about insuring your property and its contents through the National Flood Insurance Program.

Local Community Key Messages

- Decisions made today on rebuilding can provide a safer, stronger future for communities.
- While adoption of the Advisory Base Flood Elevations (ABFEs) is not mandatory, FEMA strongly encourages communities to rebuild using this data. By adopting ABFEs now communities ensure that rebuilding efforts more closely align to the current coastal flood risk.
- ABFEs should not delay the progress of recovery, only encourage smarter and safer building to help make communities more resilient to potential future flood events.
- While the initial cost to rebuild to ABFEs may be slightly higher, communities will see long-term savings, creating structures that are more resistant to costly flood damage.
- Residents and business owners should explore all options available through their flood insurance policy, Federal government, and the State to help offset some of the increased cost to elevating higher. Some examples of the options available are: Utilizing Increase Cost of Compliance coverage provided under a standard flood insurance policy and Hazard Mitigation Assistance.
- The risk you faced yesterday might not be the same risk you face today or in the future. Communities may also consider recommendations to build higher than the elevations provided by FEMA. Talk with your local Floodplain Administrator to decide if this is right for your community.
- Working together with State and local officials, FEMA will continue to provide technical assistance in adopting and implementing ABFEs and advisory maps. Working together we will build New Jersey and New York coastal towns back safer and stronger.
- Information regarding ABFEs and other useful resources for local officials can be found by visiting www.Region2Coastal.com.

Insurance Industry Key Messages

- Decisions made today on rebuilding can provide a safer, stronger future for property owners.
- One way to reduce future flood losses is to raise buildings above the minimum required elevation standards or to flood proof non-residential buildings.
- By elevating your home or business to the Advisory Base Flood Elevations (ABFEs) your property will be better protected from future flooding events and you may benefit from lower flood insurance premiums.
- The release of advisory information will not change the current flood insurance premiums, which will continue to be based on the official flood map currently in effect.
- Insurance agents and the property owners that they serve should be aware of future changes to the National Flood Insurance Program. Over time, some flood insurance subsidies and discounts will be phased out and eventually eliminated.
- Starting January 1, 2013 premium rates for subsidized non-primary residents will begin increasing at a rate of 25% per year until they reflect the full risk-rate.
- For more information regarding insurance changes please visit http://www.nfipiservice.com/Bulletin_2012.html.

Insurance Industry: Additional Key Messages for NFIP Policy Holders

- FEMA's Increased Cost of Compliance (ICC) may be used by a National Flood Insurance Policy (NFIP) holder to elevate a building or home to the ABFE or the elevation that the community has adopted and is enforced throughout the community.
- ICC provides up to \$30,000 to help property owners reduce the risk of damage from future floods by elevating, flood proofing (for non-residential structures), demolishing, or relocating their building or home to meet the requirements of a local community's building ordinances.
- For more information regarding ICC please visit <http://www.fema.gov/national-flood-insurance-program-2/increased-cost-compliance-coverage>.

State Agency Key Messages

- Decisions made today on rebuilding can help provide a safer, stronger future for communities, families, and business owners in your State.
- State agencies can use Advisory Base Flood Elevations (ABFEs) as a long term recovery tool.
- ABFEs help state agencies make informed decisions and assist local communities to mitigate future flood events losses, safeguard lives, and protect the private and public investment in rebuilding.
- Communities should be aware that FEMA will use ABFEs for FEMA Recovery and Mitigation activities and programs.
- It is the agency's responsibility to ensure a Federal investment is wise, sound, and based on the best scientific information available and ABFE maps are a reflection of that, providing communities with the best information to build back stronger and safer.
- As more information and resources related to ABFEs becomes available, State agencies can support local communities in relaying this information to property owners.
- For more information about ABFEs and other useful resources, including factsheets and presentations, please visit www.Region2Coastal.com.

Floodplain Administrators & Building Code Officials Key Messages

- Your adoption and enforcement of the advisories will help build back safer and stronger communities that are less vulnerable to potential future flood events.
- By adopting ABFEs now communities ensure that rebuilding efforts more closely align to the current coastal flood risk.
- While adoption of the Advisory Base Flood Elevations (ABFEs) by communities participating in the National Flood Insurance Program (NFIP) is not mandatory, FEMA strongly encourages communities' use of this data when rebuilding.
- Communities should be aware that FEMA will use the best flood hazard information available for FEMA Recovery and Mitigation activities and programs.
- The risk you faced yesterday might not be the same risk you face today or in the future. Communities may also consider recommendations to build higher than the elevations provided by FEMA.
- Should a community decide to use ABFEs, floodplain administrators/building code officials will be required to adopt and enforce the amended floodplain management regulations.
- Some options that communities and property owners have to provide additional protection are to adopt or use freeboard on top of ABFEs or use pile/column foundations to elevate residential buildings.
- For more information regarding ABFEs visit www.Region2Coastal.com or download the "FEMA Building Science Resources to Assist with Reconstruction after Hurricane Sandy" at <http://www.fema.gov/library/viewRecord.do?id=6651>.
- FEMA will continue to provide technical assistance to communities in adopting and implementing ABFEs and advisory maps. Working together we will build New Jersey and New York coastal towns back safer and stronger.