



HIGH LEVEL ADVISORY BASE FLOOD ELEVATION Q&As

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

A: We have a plan and it includes building back stronger. Coming back stronger in our community doesn't have to mean taking longer.

Q: *Requiring homeowners to rebuild to higher standards is increasing costs at a time when homeowners can least afford it. Is now really the time to be asking them to take on these sorts of projects?*

A: Decisions made today can help provide a safer, stronger future for our community and its residents. Building back stronger will cost more on the front end for some things, but it saves money and pain over the long term. It will reduce future flood losses and the cost of flood insurance and will make our community more resilient, more livable, and more appealing.

There are also programs available through the Federal government and the State that can help offset the increased cost.

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

A: The information FEMA and the State is sharing is advisory in nature and will not impact flood insurance costs or change Federal flood insurance purchase requirements at this time.

Banks can at any time require the purchase of flood insurance under their own authority; however, there is no Federal or State insurance requirements as a result of this advisory data.

It 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.

Q: *This information is simply "advisory," when can we expect the release of official flood hazard maps? How will those maps impact the community?*

A: No timelines have been set for the release of official maps. FEMA has committed to working closely with the State and local communities as those maps are produced.

The official FEMA maps will eventually impact flood insurance rates and have to be officially adopted into local floodplain management ordinances

Currently, however, our priority is getting this initial advisory information into the hands of those who need it so they can make more informed decisions as they recover from Hurricane Sandy.



Q: *What are the next steps after the data is released?*

A: FEMA, the State, and local governments will use this information to shape recovery plans and make more informed decisions during the rebuilding effort.

Communities will utilize Federal and State programs that can help them emerge from this catastrophe stronger and more resilient.

Q: *This data is being produced outside of FEMA's normal process. Do you think it's fair to force communities to use this new data? What if it is flawed?*

A: The advisory information is based on sound science and engineering. Prior to Hurricane Sandy, work was already underway to re-analyze and update the flood risk information in New York and New Jersey. The advisory information is based on data and methods that are more current and reliable than the data on the current effective flood maps.

Under the new flood insurance law passed in 2012, there is much more risk in building exactly to the minimum standards allowed. Risk changes over time. The risk you faced yesterday might not be the same risk you face today or in the future. In the very near term most insurance rates will be updated to reflect the full risk to the property. Adding an additional factor of safety above the minimum is the best way to avoid substantial increases in flood insurance costs in the future and more importantly safeguard your home from future flood events.

While FEMA will use this data for their grants and disaster assistance programs and activities, communities will need to decide how to use and possibly enforce this advisory information for recovery.