

POST-STORM REBUILDING GUIDANCE

BASE FLOOD ELEVATIONS (BFEs) VS ADVISORY BASE FLOOD ELEVATIONS (ABFEs)

WHAT IS A BASE FLOOD ELEVATION (BFE)?

“Base flood” means the flood having a 1 percent chance of being equaled or exceeded in any given year (formerly referred to as the “100-year flood”). “Base flood elevation” means the height at which there is a 1 percent or greater chance of flooding in any given year.

HOW ARE BASE FLOOD ELEVATIONS USED?

Base flood elevations are established by the Federal Emergency Management Agency (FEMA) as part of the National Flood Insurance Program (NFIP). Base flood elevations are depicted on Flood Insurance Rate Maps (FIRMs) and represent the minimum standard for building elevation requirements. The NFIP regulations require that new or reconstructed structures be elevated at or above the BFE. These standards also serve as the basis for adoption of floodplain management ordinances by municipalities.

ARE STRUCTURES ELEVATED TO THE BFE SAFE FROM FLOODING?

Not always. Many post-storm damage surveys have documented that structures elevated to the minimum BFE standard often sustain flood damage. This is due to a number of factors that need to be considered between the time the effective BFEs were established and current day conditions. Older flood studies and maps may no longer reflect current conditions, including increased development, changes to topography, expanding floodplains and increasing flood heights due to environmental changes, and changes in rainfall, wind severity, or sea level.

DOES FEMA ENCOURAGE ELEVATING STRUCTURES ABOVE THE BFE?

Yes. The NFIP Regulations at 44 CFR 60.1(d) state that the NFIP criteria are *minimum standards* for the adoption of floodplain management regulations and that communities may exceed the minimum criteria by adopting more comprehensive and stringent floodplain management regulations. In many cases, community officials may have access to information or knowledge of local conditions that require, particularly for human safety, higher standards than these minimum criteria. Therefore, any floodplain management regulations adopted by a State or community, which are more stringent than the NFIP criteria set forth in the flood risk study and FIRM *are encouraged and shall take precedence*.

WHAT ARE ADVISORY BASE FLOOD ELEVATIONS (ABFEs)?

Advisory Base Flood Elevations (ABFEs) include geospatial data layers and maps that represent the new Base Flood Elevation for building and rebuilding. ABFEs provide improved flood hazard data created by FEMA in a post-disaster setting when the information on the effective

FIRM no longer depicts an area's true flood risk. This can be as a result of the severity of the disaster relative to those that occurred in the past, or recent development in coastal and floodplain areas. FEMA uses new or revised data, including important information gathered during the event, to provide the community a more realistic picture of their flood risk, ultimately making them more resilient during future disasters.

Because of the catastrophic nature of Hurricane Sandy, FEMA is committed to providing this information to guide long term recovery in places along the coast where the effective flood hazard maps may no longer represent current conditions. In those instances, FEMA will develop improved flood hazard data to help guide community officials with the long term recovery and rebuilding efforts, until new FEMA Flood Insurance Rate Maps can be issued.

DO AREAS OF NEW JERSEY HAVE ABFEs? FEMA is working with the New Jersey Department of Environmental Protection (NJDEP) to establish ABFEs for a number of communities impacted by Hurricane Sandy. It is anticipated that ABFEs will become available in December 2012. Because of the technical nature of the improved flood hazard information, the release of data may be staggered across the impacted areas; however, all attempts to be both timely and accurate will be made.

HOW CAN ABFEs HELP REBUILDING EFFORTS IN NEW JERSEY?

The ABFEs reflect updated information compared to the existing FIRMs in New Jersey communities, and will better reflect the flood risk to properties. By using this information, community officials, businesses, and property owners will have the best available recommended elevations and flood hazard zones to guide local elevation requirements for new and rebuilt structures. New and rebuilt structures that are elevated to the height identified on the ABFEs will be much less vulnerable to flooding and damages during future storm and flood events.

WHY SHOULD COMMUNITY OFFICIAL AND PROPERTY OWNERS USE ABFEs?

Using ABFEs as the new standard for building and rebuilding can reduce the vulnerability of structures to flooding. This means reduced flood damage, reduced recovery costs, and reduced stress caused by future storm and flood events. While the initial cost to rebuild to ABFE standards will be slightly higher, property owners will save money over the long term. Elevating structures higher could also make property owners eligible for reduced flood insurance premiums. In fact, many property owners with structures that are not built at least to their community's final, adopted BFEs (which will likely reflect elevations in the ABFEs) may see dramatic increases in flood insurance premiums, since Congress recently passed legislation eliminating subsidies for flood insurance premiums over the next few years.

THE ABFEs CAN BE UTILIZED UNDER FOUR FEMA PROGRAMS:

1. Public Assistance Grants

Grants made available to State and local governments for repair, replacement, and/or restoration of publicly owned infrastructure, such as schools, libraries, etc. For more information, visit:

<http://www.fema.gov/public-assistance-local-state-tribal-and-non-profit>

2. Hazard Mitigation Grant Program (HMGP)

Grants made available to State and local governments and some private non-profit organizations for elevation, acquisition, retrofitting, or minor flood control projects. Communities can apply for funds on behalf of individuals and businesses. For more information, visit:

<http://www.fema.gov/hazard-mitigation-grant-program>

NOTE: To get the project grants, the community must have an approved Hazard Mitigation Plan in place.

3. Flood Mitigation Assistance (FMA)

Grants made available to States and communities to be used for planning and projects such as elevation, acquisition, demolition or relocation of NFIP-insured buildings. For more information, visit: <http://www.fema.gov/flood-mitigation-assistance-program>

NOTE: To get the project grants, the community must have a Flood Mitigation Plan in place.

4. Pre-Disaster Mitigation (PDM) Program

Grants made available to States and local governments to be used for cost effective projects, such as elevations, local flood control projects, protection of utilities, relocation, storm water management, structural and non-structural retrofitting, and voluntary acquisitions. For more information, visit: <http://www.fema.gov/pre-disaster-mitigation-grant-program>

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This fact sheet was modified from an original document developed by the Louisiana Sea Grant Law & Policy Program. NJAFM acknowledges and appreciates the work by LSGL&PP.