

# Understanding Advisory Base Flood Elevations (ABFEs)

**Understanding Advisory Information and the  
Implications for Your Home**

*December 2012*

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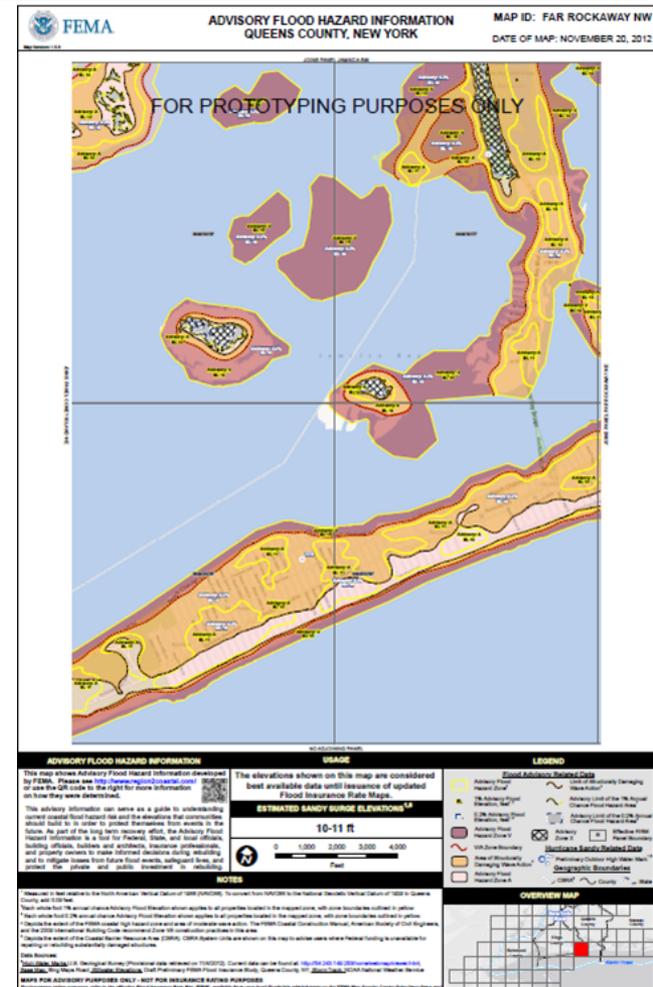
# Why is Updated Flood Hazard Information Needed Post Hurricane Sandy?

- Property and business owners with damage or destroyed property face major decisions about the rebuilding of their homes or businesses.
- Decisions made today can help provide a safer, stronger future for communities, families, and business owners.

*Providing reliable and timely flood hazard data is just one way FEMA is helping decision makers ensure that New Jersey and New York coastal communities recover smarter and stronger in the wake of this devastating event.*

# What is the Updated Information FEMA is Providing? What are ABFEs?

- FEMA is providing the State and our community with updated estimates of the flood elevations (also known as Advisory Base Flood Elevations or ABFEs).
- ABFEs represent the best available information in order to make a determination on how high structures should be elevated to minimize damage from future flood events.
- ABFEs are provided to communities as a tool to support them in recovering in ways that will make them more resilient to future storms.
- In many cases, ABFEs will reflect higher flood elevations than elevations shown on current flood maps.
- In addition to updated flood elevations, the advisory information may also show that portions of our community are in new flood zones which may impact insurance rates and building practices.

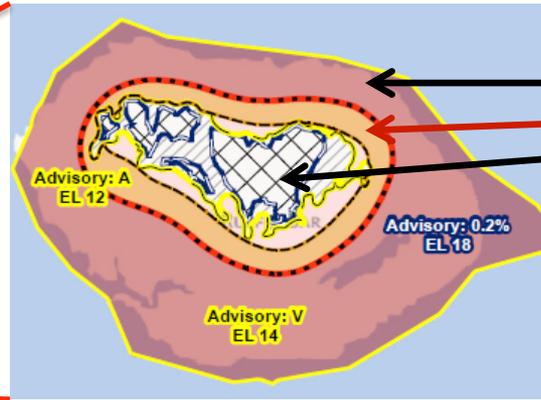
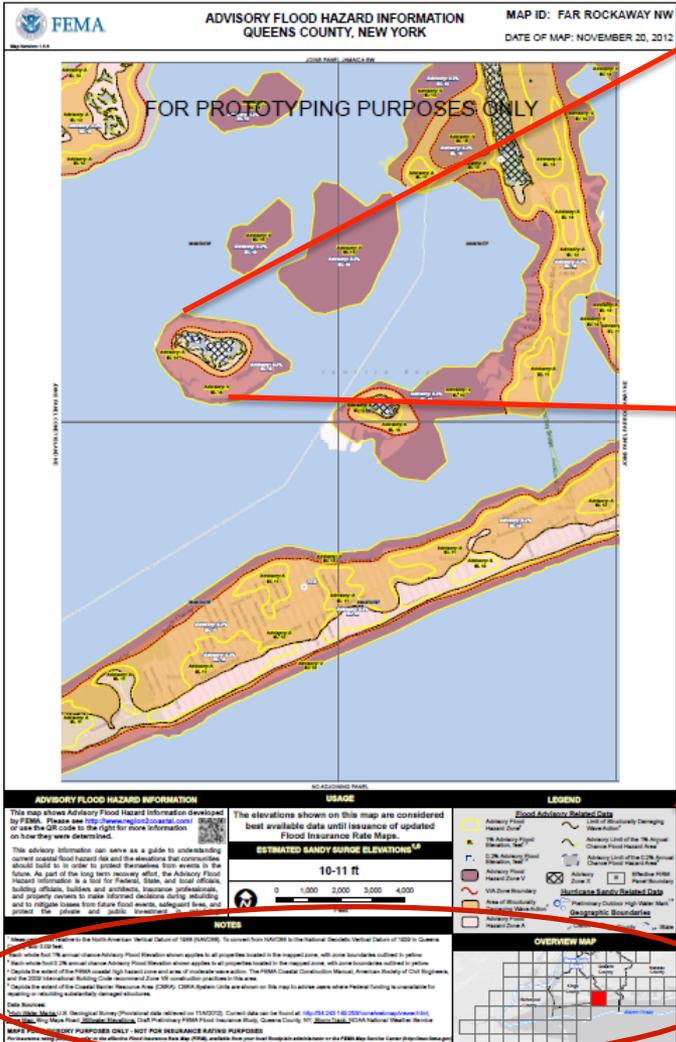


*Prototype for illustrative purposes.*

# What Advisory Information Can I Access?

- FEMA has made the ABFE information, including maps and resources, available through the following site: [www.Region2Coastal.com](http://www.Region2Coastal.com)
- Interested parties can:
  - View the advisory maps reflecting the ABFEs and updated flood zones
  - Type in your address and access the advisory map for your area as well as pull the ABFE for a specific location
  - View and download PDF advisory maps for specific areas
  - View the Geospatial Data Layers reflecting ABFEs
  - View and access resources that can help property owners and our community understand the updated flood elevations and what actions can be taken to rebuild stronger, safer, and less vulnerable

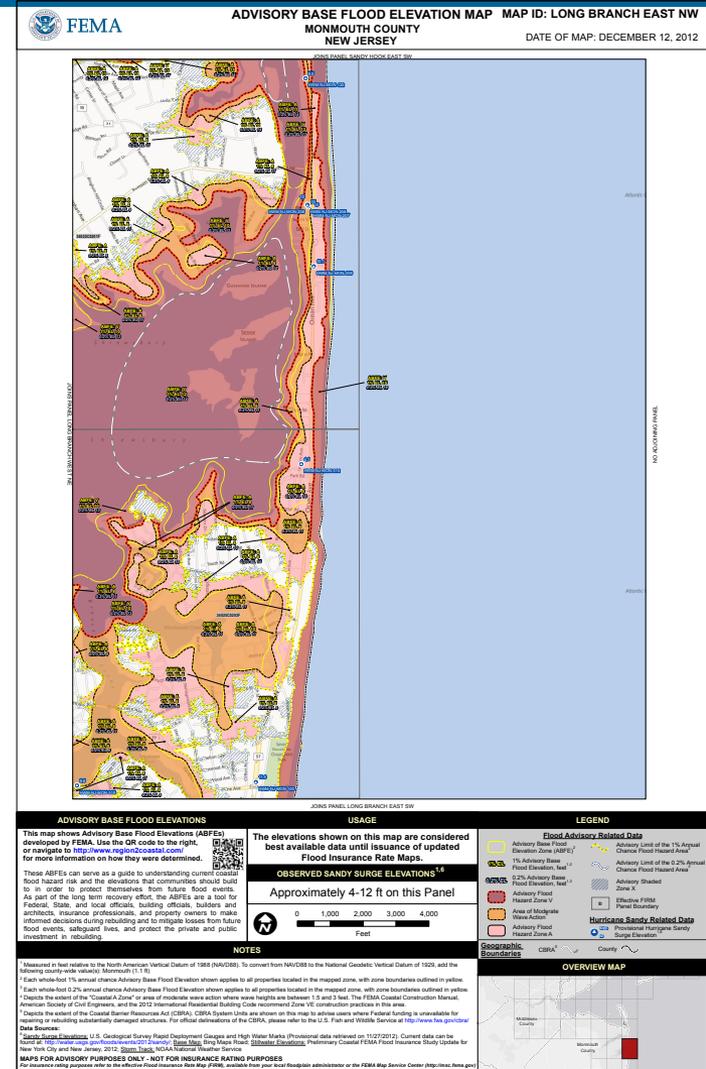
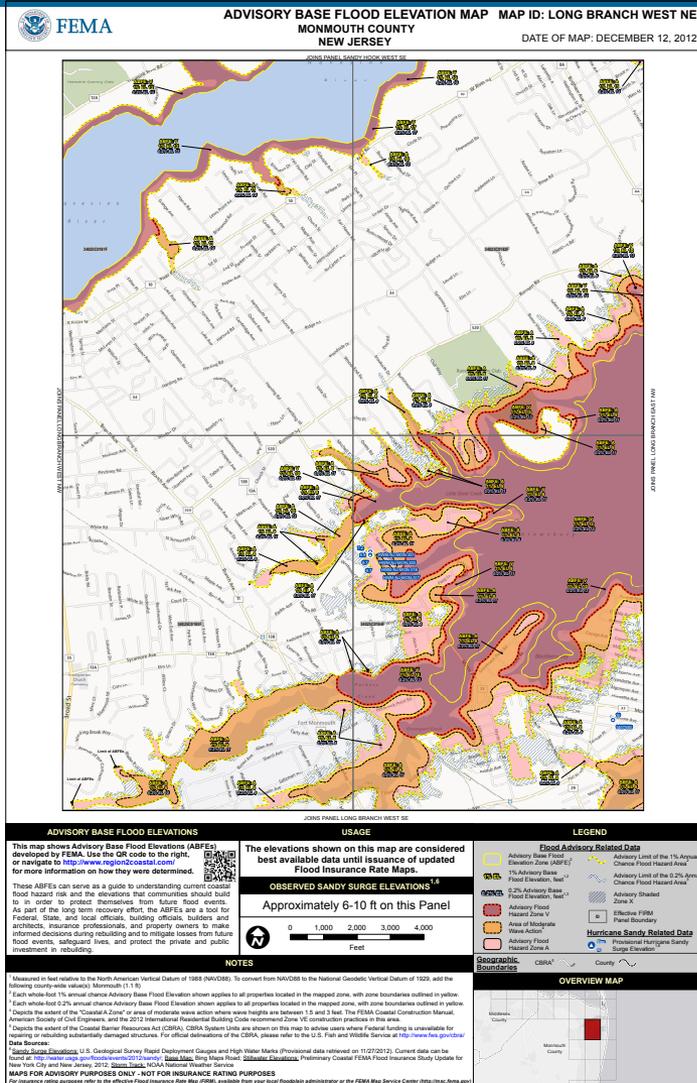
# What Will You See on ABFE Maps?



- Delineated advisory flood hazard zones:
  - Advisory Zone V
  - Advisory Zone A
  - Advisory Zone X
- Advisory Base Flood Elevations for 1% annual chance flood
- Advisory elevations for 0.2% annual chance flood
- Area and limit of structurally damaging wave action
- Preliminary Hurricane Sandy high water marks
- Coastal Barrier Resource Areas

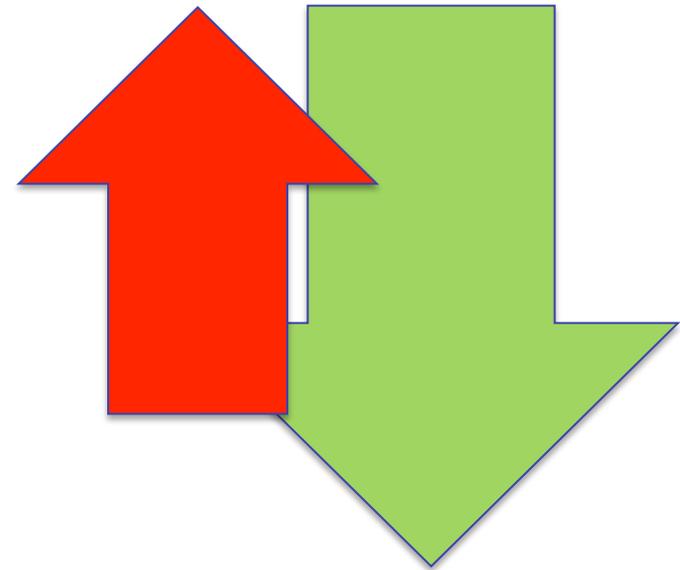
Notes & Overview Map

# City of Long Branch ABFE Map



# How Will I Benefit from Using ABFEs?

- Using ABFEs as recommended elevations for rebuilding and new construction can reduce the vulnerability of structures to flooding and flood damage, thereby potentially decreasing the cost of flood insurance, as well as the potential cost to recover from future storm and flood events
- Rebuilding using ABFEs may have a **higher initial cost**, but will likely result in **lower long term costs**



# Mitigation Results in Real Insurance Cost Savings

**Under the Flood Insurance Reform Act of 2012, You Could Save More than \$90,000 over 10 Years if You Build 3 Feet above Base Flood Elevation\***

**PREMIUM AT 4 FEET BELOW  
BASE FLOOD ELEVATION**

**\$9,500/year  
\$95,000/10 years**



**BFE**

**PREMIUM AT  
BASE FLOOD ELEVATION**

**\$1,410/year  
\$14,100/10 years**



**BFE**

**PREMIUM AT 3 FEET ABOVE  
BASE FLOOD ELEVATION**

**\$427/year  
\$4,270/10 years**



**BFE**

\*\$250,000 building coverage only (does not include contents), AE (high to moderate risk) zone, single-family, one-story structure without a basement at: 4 feet below Base Flood Elevation (BFE); at BFE; and at 3 feet above BFE. (Rating per FEMA flood insurance manual, October 1, 2012). The illustration above is based on a standard National Flood Insurance Program (NFIP) deductible.

# Community Implications: Insurance

- The release of advisory information will not change the current flood insurance premiums which will continue to be based on the official flood maps in effect.
- Adopting standards based on ABFEs will not change the current zones or elevations.
- By elevating your home or business to the ABFEs your property will be better protected from future flooding events and you may benefit from lower flood insurance premiums.
- Insurance agents and property owners 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.



<http://www.fema.gov/national-flood-insurance-program-2/increased-cost-compliance-coverage>



# Community Implications: Floodplain Management

- If a community decides to enforce ABFEs it will need to amend its floodplain management regulations and building codes. FEMA strongly encourages communities' use of this data when rebuilding.
- A community participating in the NFIP is not required to use the advisory maps and ABFEs.
- 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.



# Community Implications: Recovery and Mitigation Grants

- FEMA recovery and mitigation activities and programs must use the best flood hazard data available prior to obligation of Federal funds.
- FEMA will use ABFEs to determine the flood zone boundaries and minimum flood elevations required for project design and performance standards.



# Mitigation Resources

- Visit [www.Region2Coastal.com](http://www.Region2Coastal.com) for many resources, including:
  - [Increased Cost of Compliance: How You Can Benefit](#)
  - [Changes in the Flood Insurance Program: Preliminary Considerations for Rebuilding](#)
  - [FEMA Building Science Resources to Assist with Reconstruction after Hurricane Sandy](#)
  - [Hurricane Sandy Advisory Base Flood Elevations in New Jersey and New York](#)
  - [Advisory Base Flood Elevations \(ABFE\) Frequently Asked Questions](#)
- **Flood Insurance**
  - Call the National Flood Insurance Program Help Center at 1-800-427-4661 or contact us through the [online form](#) on the Region2Coastal site
- **Disaster Assistance**
  - Apply online at <http://www.disasterassistance.gov/> or through a mobile device at [m.fema.gov](http://m.fema.gov)
  - Call 1-800-621-FEMA or 1-800-462-7585 (TTY) for hearing and speech impaired
  - Visit a [Disaster Recovery Center](#) in your area

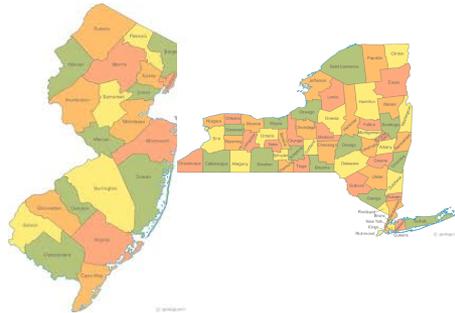
# Conclusion: Community Resilience

FEMA Provides  
Best Available  
Data (ABFEs)

Communities  
Adopt Higher  
Standards

Property  
Owners Build  
to Higher  
Standards

More Resilient  
Communities  
Created



**Together, we all can create stronger and safer communities that are better equipped to handle the next major storm**

# ABFE Implications: Flood Insurance & Freeboard

Elevating above the Regulatory BFE has substantial implications on flood insurance premiums for property owners

Flood Insurance Rates for \$250,000 Residential Coverage in Zone AE *		
Floor Elevation	Annual Insurance Premium	Impact
3' above	\$376	73% savings
2' above	\$448	66% savings
1' above	\$660	51% savings
At 100-year flood	\$1,359	
1' below	\$4,527	333% increase
2' below	\$5,924	435% increase
3' below	\$7,204	530% increase

\* May 2010 FEMA flood insurance rates.

# General Background – Why Base Flood Elevations (BFEs) are Important

- To obtain access to Federal Flood Insurance for their citizens, communities adopt FEMA flood maps into their building ordinances.
- Specifically, communities are required at a minimum to adopt into their codes the established Base Flood Elevation (BFE) for construction heights (elevations)
- A communities flood risks change over time. The BFEs adopted by communities are dated in most NY/NJ coastal communities
- Once a new BFE is developed by FEMA and a community adopts that new standard, building requirements will change, as may your flood insurance rates
- A primary way to reduce or avoid future flood losses is to raise your building above the Base Flood Elevation (BFE)
- If you rebuild to pre-flood conditions, your flood insurance premium could increase dramatically in the future.

