



State Senator Velmanette Montgomery

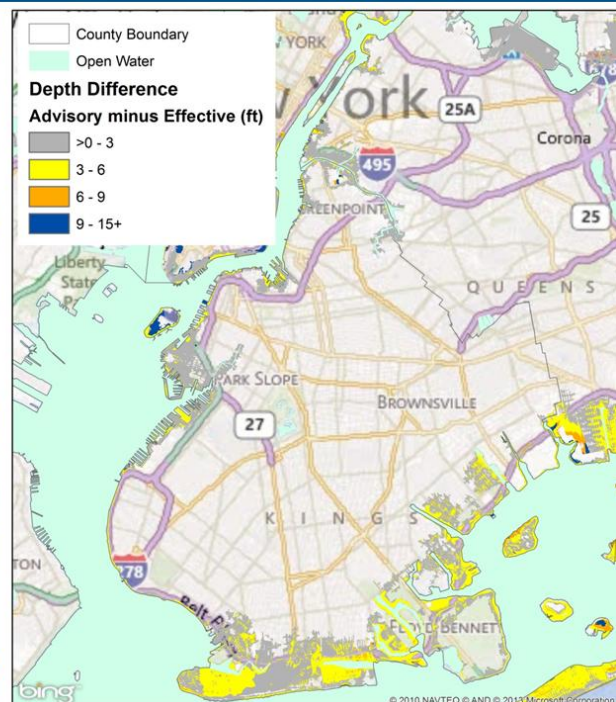
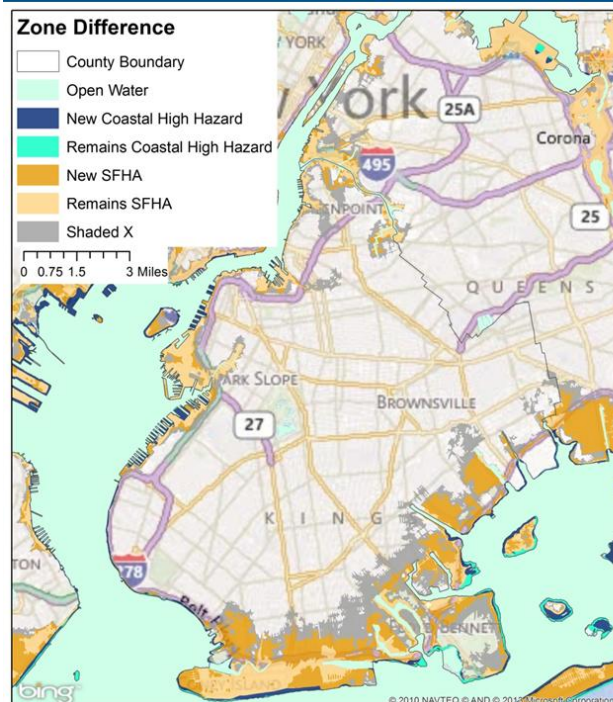
25th New York Senatorial District

Ranking Democratic Conference Member, Children & Families

For Property Owners in Red Hook, Sunset Park, and Gowanus

A Guide to New National Flood Maps & New National Flood Insurance Program Premiums and Requirements

Kings County (Brooklyn)



From the FEMA video, FEMA Region 2 Coastal Outreach.

http://www.youtube.com/watch?feature=player_embedded&v=LJfKunR3Aml

"If you live or work in a coastal area, you have a responsibility to know your risk, know your role, and take action to reduce your flood risk."

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This Guide can be downloaded from
<http://www.montgomery.nysenate.gov>
and can also be found on
<http://www.facebook.com/NYStateSenatorVelmanetteMontgomery>



State Senator Velmanette Montgomery

25th New York Senatorial District

Ranking Democratic Conference Member, Children & Families

Dear Neighbors,

At the time that super storm SANDY hit our communities, FEMA was in the process of updating the nation's flood maps for the first time in over 25 years. Many things have changed in that time, including where people have chosen to live and, more importantly, weather patterns and the increasing likelihood of sea rise from global warming. The new maps are still under official review and will not be officially in use for two years, but I feel property owners in affected areas need to know right now what is being planned because it will greatly impact your plans for rebuilding.

In this guide you will find:

- A short summary of what FEMA is proposing, and why
- What this will mean to future flood insurance rates
- What this will mean to your rebuilding options
- A paper from FEMA explaining the new map procedures in more detail, along with links to other documents and an excellent tool for examining your precise elevation requirements
- Slides from a recent FEMA presentation that can inform your understanding of the challenging choices ahead.

What FEMA is Proposing

The FEMA maps upon which National Flood Insurance Program rates rely are called Flood Insurance Rate Maps (FIRM.) Some of these maps are over 25 years old. New FIRM maps are being developed by FEMA. FEMA has issued preliminary elevation maps that will be part of the process of developing new maps; these are called Advisory Base Flood Elevations (ABFE.)

The process for developing the new maps will take several years, but preliminary maps are expected to be issued in late summer. This will be followed by a 90 day public comment period. FEMA will then analyze feedback and develop the new Flood Insurance Rate Maps. The new maps will provide a much better picture of current flood risk than the existing maps.

The new guidelines will apply not only to areas near the shore, but to areas near inland waterways like the Hudson and East Rivers, and the Gowanus Canal.

What This Will Mean to Your Insurance Rates

As a result of the Biggert-Waters Act, in several years the National Flood Insurance program will no longer be subsidized by the Federal government to the extent it is today. That in itself is going to lead to higher premiums. But your NFIP rates are going to be based on how you respond to the new Base Flood Elevations. **As the name implies, these maps will detail how high you should elevate your property above the expected flood levels.**

From the FEMA presentation (section 3 of this document):

- If properties are rebuilt to pre-flood conditions, flood insurance premiums could increase dramatically in the future:

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*



What This Will Mean to Your Rebuilding Options

As you can see from the above illustration, your flood insurance premiums are totally dependent on how you react to the new elevations levels being proposed by FEMA. Yes, they are saying that **you should, if possible, elevate your building**. The Base Flood Elevation is measured from the base of your building, as though it was constructed on a platform. It could be elevated on pillars. This may not be practical for many structures in our area.

I Have a Row House: How Can I Elevate That?

FEMA is proposing that structures that cannot be physically raised to 3 feet above the Base Flood Elevation be “elevated” by sacrificing the basement of the structure, and perhaps more. **The areas that are sacrificed could not be left empty: they would have to be filled in with channels left in them from front to back for the flood waters to run through**, as shown in the above illustration.

To make up for this sacrificed space New York City is relaxing the zoning requirements to allow property owners to build additional space on top of their buildings.

As you can see already, there is much to be considered in response to the new maps in development. In the material that follows you will find a lot to think about, and many resources you can call on with questions. If my office can be of service please reach out to us!

Sincerely,

Senator Velmanette Montgomery

Senator Velmanette Montgomery

25th Senate District



FEMA

Monday, February 25, 2013

DR-4085-NY

FEMA Helpline: 800-621-FEMA (3362)

FEMA News Desk 571-449-1621

Fact Sheet

ABFE 101

What is an Advisory Base Flood Elevation (ABFE)?

- Advisory Base Flood Elevations (ABFEs) provide a better picture of current flood risk than the existing Flood Insurance Rate Maps (FIRMs), which in some cases are more than 25-years old. The new ABFEs are the recommended elevation of the lowest floor of a building. Some communities may require that the lowest floor be built above the ABFE.
- New York's ABFEs are based on FEMA coastal studies that were completed before Hurricane Sandy. The studies include data that has been collected and analyzed over a number of years. Though advisory now, eventually information used to develop the ABFEs will be incorporated into official Flood Insurance Rate Maps.

Where do I find my ABFE?

- FEMA Region II created a website with a tool to help you find the ABFE for your property. It is at www.region2coastal.com/sandy/table

Will I be able to find my exact base flood elevation?

- You can find the ABFE, or recommended lowest floor elevation for your home, at www.region2coastal.com/sandy/table . If the ABFE marker on the website does not find your exact house address, but it is close, click on the marker and drag it over your home's location to find the ABFE.

How can I determine my current home elevation?

- A. It can be found on your elevation certificate (if you have a certificate).
- B. FEMA encourages you to consult your local building officials who may have existing elevations from the original building permit for your house.
- C. Hire a surveyor to determine your current home elevation level.

If I don't elevate, will my flood insurance go up?

- If your home is substantially damaged or destroyed, and you rebuild to the Base Flood Elevation on the currently effective FIRM, your insurance premiums will not increase for now. However, when the ABFEs become part of the next version of the flood maps (1-2 years), you may have to pay significantly higher premiums.

How am I going to pay for this?

Possibilities include:

- If you had a flood insurance policy before Hurricane Sandy you may be eligible for the Increased Cost of Compliance (ICC) benefit. This can help cover some of the costs of complying with your community's floodplain ordinance, including elevating your home. ICC Fact Sheet is available at www.fema.gov/library/viewRecord.do?id=1477.
- A Small Business Administration loan could provide additional financial assistance to elevate. There are no stand-alone loans for mitigation. You must apply first for a physical damage loan to be considered for a mitigation loan. Call the SBA Customer Service Center at 800-659-2955. (www.sba.gov); www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans
- Ask your local officials if they plan to apply for Hazard Mitigation Grant Program (HMGP) funds; you might be able to use HMGP funds for residential elevations.


Now I know how much I need to elevate my house, where do I start?

- Contact your local building official to determine **exactly** what you are required to do to meet or exceed floodplain management and other reconstruction requirements.
- Take advantage of the technical documents FEMA and others have prepared to assist homeowners in making home rebuilding decisions. There are many publications; some related to rebuilding and available for download are listed below.
- Consult an architect, engineer and/or building construction professional. Professionals can guide you through the complexities of home elevation.

FEMA Technical Documents

Publication #	Publication Title	Link
FEMA P-312	Homeowner's Guide to Retrofitting	www.fema.gov/library/viewRecord.do?id=1420
FEMA P-499	Home Builder's Guide to Coastal Construction	www.fema.gov/library/viewRecord.do?id=2138
FEMA P-550	Recommended Residential Construction for the Coastal Areas: Building on Strong and Safe Foundations	www.fema.gov/library/viewRecord.do?id=1853
FEMA P-787	Catalog of FEMA Wind, Flood, and Wildfire Publications, Training Courses, and Workshops	www.fema.gov/library/viewRecord.do?id=3184
FEMA P-798	Natural Hazards and Sustainability for Residential Buildings	www.fema.gov/library/viewRecord.do?id=4347
FEMA P-804	Wind Retrofit Guide for Residential Buildings	www.fema.gov/library/viewRecord.do?id=4569
FEMA P-259	Engineering Principles and Practices of Retrofitting Floodprone Residential Structures	www.fema.gov/library/viewRecord.do?id=1645
FEMA P-55	Coastal Construction Manual: Principles and Practices of Planning, Siting, Designing, Constructing, and Maintaining Residential Buildings in Coastal Areas	www.fema.gov/library/viewRecord.do?id=1671

Explanatory Briefing Slides

 **FEMA**

Advisory Base Flood Elevations Briefing

February 25, 2013

RiskMAP
Increasing Resilience Together

What impact has occurred for the communities?
Will the standards be able to live at the same time as the other communities?

Agenda

- **General Background**
 - ABFE Need and Objective
 - Why Base Flood Elevations (BFEs) are Important
- **Advisory Base Flood Elevations (ABFE) Overview**
 - What is an ABFE?
 - When and Where: Areas Where Maps Will Be Available
 - Progress Since January 28 – Phase 1 Release
 - Examples of Changes: ABFE vs. Older Mapping
 - What it means for Communities
 - How Community Officials and the Public Can Access Information
- **Community Outreach & Support**
 - Available Resources
- **Map Demonstration**
- **Q & A**

 **FEMA**

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Explanatory Briefing Slides

What would you like to see in your community?

Why is updated flood hazard information needed post-Sandy?



- State and local officials face major decisions as they plan rebuilding and recovery efforts in local communities.
- Property and business owners with damaged 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, New York State, and NYC are helping decision makers ensure that our coastal communities recover stronger in the wake of this devastating event.*

ABFE Objective:

- **Quickly produce coastal flood hazard data for recovery**
 - Concern about accuracy of NFIP study from 1980s
 - National Flood Insurance Coastal study for NYC and Westchester was already underway
- **Deliver new map products for improved understanding and action**
- **Utilize the mapping for FEMA-funded projects**
- **Provide support and guidance to communities**

Why Are Base Flood Elevations (BFEs) Important?

- Federal Flood Insurance is made available to citizens in communities that adopt FEMA Flood Insurance Rate Maps with BFEs into their local codes for floodplain management.
- A community's flood risks change over time. The BFEs previously adopted by communities are outdated in most NY coastal communities.
- A primary way to reduce or avoid future flood losses is to raise structures above the BFE. Cost comparisons are available in FEMA publications online.



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Why Are Base Flood Elevations (BFEs) Important? (continued)

- If properties are rebuilt to pre-flood conditions, flood insurance premiums could increase dramatically in the future:

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*



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What is an Advisory Base Flood Elevation (ABFE)?

What are ABFEs?

- ABFEs provide current coastal flood hazards information for communities recovering from disaster.
- ABFEs are advisory information for recovery. Communities are encouraged to adopt the ABFEs as the best available flood hazard information, but are not required to as a condition of participation in the NFIP.
- ABFEs are updated information vs. BFEs shown on the current effective Flood Insurance Rate Maps (FIRMs).

How were ABFEs developed?

- ABFEs were developed using updated methodologies and data, and leverage work already underway to update Flood Insurance Rate Maps (FIRMs), planned for preliminary release in mid-2013.



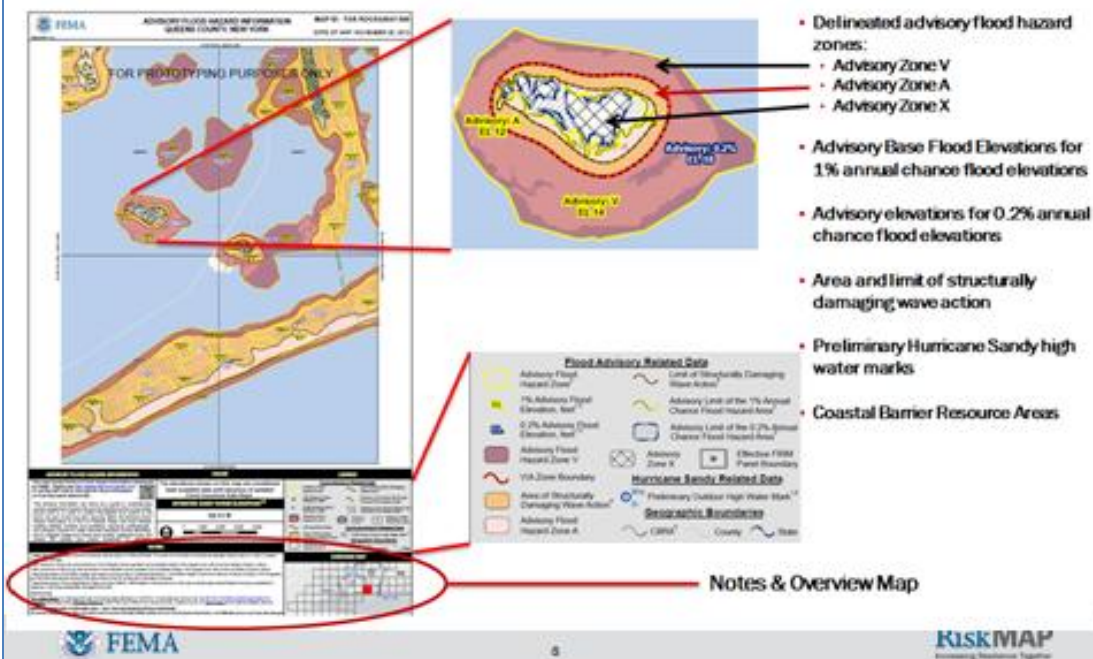
Prototype for illustrative purposes.



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What Will You See on ABFE Maps?



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Where Are ABFEs Available?

Data developed and will be available for coastal areas of six New York Counties:

- Bronx County
- Kings County
- New York County
- Richmond County
- Queens County
- Westchester County



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When & Where Will ABFEs be Available?

Phase 1 Release – January 28th

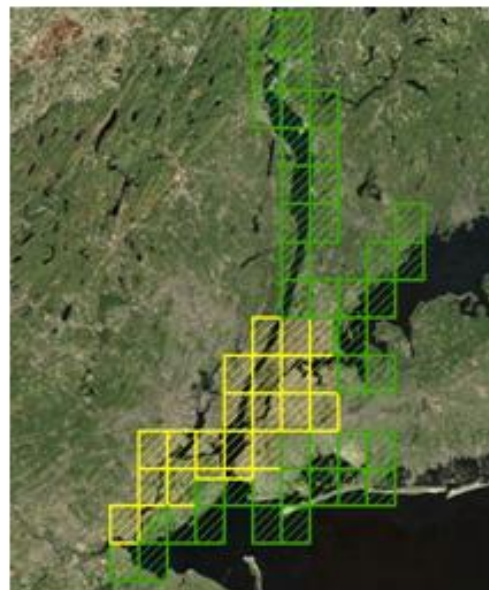
Green Panels Including:

- Westchester - All Coastal Areas
- New York City, about half of Coastal Areas
 - Open coast/water areas

Phase 2 Release – February 24th

Yellow Panels Including:

- Sheltered watered areas of New York City
- Impacts all 5 boroughs
- No revisions to Phase 1 data



Additional Help

- **400,000+ views of the Region2Coastal.com site (~125,000 unique visitors)**
- **200,000+ views of the FEMA Geoportal**
- **Ask the Expert mailbox available on website**
 - Help reading/interpreting the ABFE data
 - "What does a V11 zone mean?"
 - Building requirements and elevating homes
 - "How high should I elevate my home?"
 - General Flood Insurance questions
 - "Will my insurance rate go up once the ABFE map is released?"
- **Local outreach being conducted**
 - Disaster Recovery Centers
 - Local and Neighborhood Meetings
 - FEMA Corps leveraging technology to assist survivors



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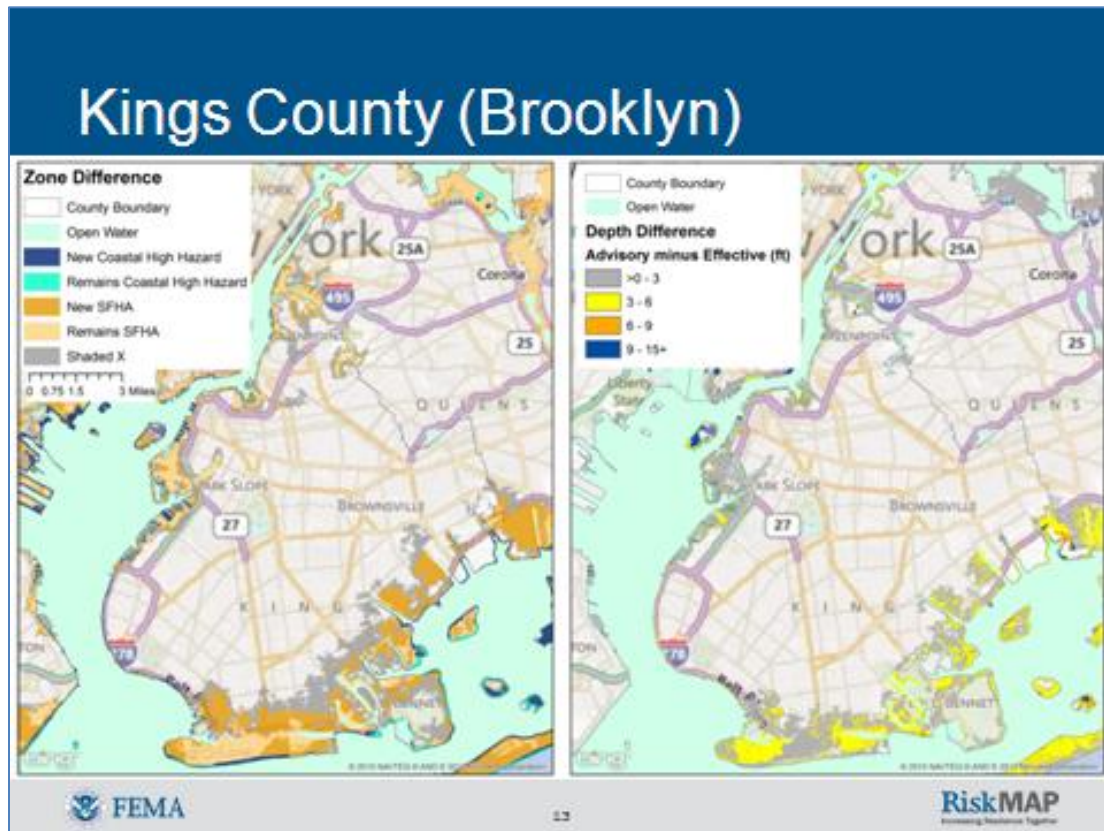
Example Differences Maps

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What it means for Communities?

- Using ABFEs as recommended elevations for rebuilding and new construction can:
 - Reduce the vulnerability of structures to future flooding and flood damage.....faster recovery
 - Potentially decrease the cost of flood insurance
- Rebuilding using ABFEs may have a **higher initial cost**, but will likely result in **lower long term costs**
 - Tens of thousands invested now could result in hundreds of thousands saved over 10 years.
- Adopting ABFEs makes **Increased Cost of Compliance (ICC) benefits** available to more insurance policy holders

FEMA RiskMAP

Explanatory Briefing Slides

How to Access the Data

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Access to Information: www.region2coastal.com

FEMA Region II
Coastal Analysis and Mapping

Home HURRICANE SANDY Project Overview Communities Affected Coastal Mapping Basics FAQs Additional Resources Contacts

Hurricane Sandy Advisory Base Flood Elevations (ABFEs)
ABFE Toolkit for Community Officials
What is my ABFE?

Get the latest information on Hurricane Sandy recovery efforts and Hurricane Sandy Advisory Base Flood Elevations available to support rebuilding efforts in coastal New Jersey and New York.

Site News
"Reflections on Sandy" Presentation Scheduled for December 13th at the Nurture Nature Center Gary Szatkowski, chief meteorologist at the National Weather Service Forecast Office in Mt. Holly, NJ/Philadelphia, PA will give a presentation on Hurricane Sandy, how the NWS worked to

FEMA RiskMAP
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Explanatory Briefing Slides

www.region2coastal.com

Note: People with accessibility needs may call 1-800-427-4661 or use our [online form](#) to request and receive assistance in identifying and interpreting the Advisory Base Flood Elevation information for their property.

Enter your address here: LaGuardia International Airport [Get Details](#) [Clear Details](#)

Approximate Address Identified: [LaGuardia Airport \(LGA\), Building, New York, NY 11371, USA](#)



Advisory Base Flood Elevation Information
This information is for advisory purposes for rebuilding activities. The information in the Advisory Base Flood Elevation table does not identify elevations to rate your property's insurance policy.

Attribute Name	Attribute Value
Will Advisory Base Flood Elevation be available for my property?	Yes
What is my property's Advisory Base Flood Elevation (ABFE)?	13 feet (NAVD83)
What is my property's Advisory Flood Zone?	A
Is my Property in the Area of Moderate Wave Action?	Yes
What does my ABFE Map Look Like?	Link to ABFE Map PDF



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Advisory Base Flood Elevation Information
This information is for advisory purposes for rebuilding activities. The information in the Advisory Base Flood Elevation table does not identify elevations to rate your property's insurance policy.

Attribute Name	Attribute Value
Will Advisory Base Flood Elevation be available for my property?	Yes
What is my property's Advisory Base Flood Elevation (ABFE)?	13 feet (NAVD83)
What is my property's Advisory Flood Zone?	A
Is my Property in the Area of Moderate Wave Action?	Yes
What does my ABFE Map Look Like?	Link to ABFE Map PDF
View your property on our Interactive Web Tool	Link to Web Tool
Where can I get the GIS data for my property area?	Link to ABFE GIS Shapefiles

Effective Flood Insurance Data
This information is from the effective Flood Insurance Rate Map for your community. It is used to determine who must buy flood insurance and how much it costs. It is also used by your community to regulate development in flood prone areas.

Attribute Name	Attribute Value
What is my property's current effective Base Flood Elevation?	13.9 feet (NAVD83)
What is my property's current effective Flood Zone?	VE



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Explanatory Briefing Slides

www.region2coastal.com
ABFE Map PDF



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Advisory Base Flood Elevation Information

This information is for advisory purposes for rebuilding activities. The information in the Advisory Base Flood Elevation table does not identify elevations to rate your property's insurance policy.

Attribute Name	Attribute Value
Will Advisory Base Flood Elevation be available for my property?	Yes
What is my property's Advisory Base Flood Elevation (ABFE)?	15 feet (NAVD83)
What is my property's Advisory Flood Zone?	A
Is my Property in the Area of Moderate Wave Action?	Yes
What does my ABFE Map Look Like?	Link to ABFE Map PDF
View your property on our Interactive Web Tool	Link to Web Tool
Where can I get the GIS data for my property area?	Link to ABFE GIS Shapefiles

Effective Flood Insurance Data

This information is from the effective Flood Insurance Rate Map for your community. It is used to determine who must buy flood insurance and how much it costs. It is also used by your community to regulate development in flood prone areas.

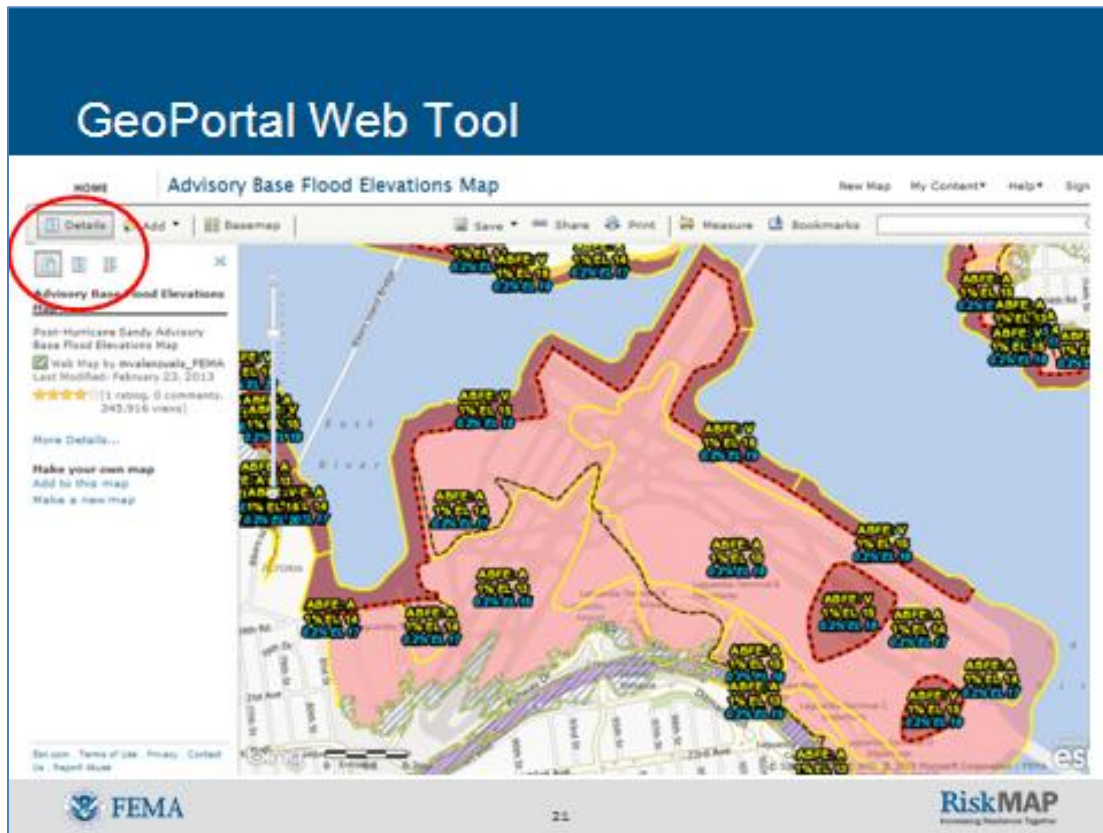
Attribute Name	Attribute Value
What is my property's current effective Base Flood Elevation?	13.3 feet (NAVD83)
What is my property's current effective Flood Zone?	VE



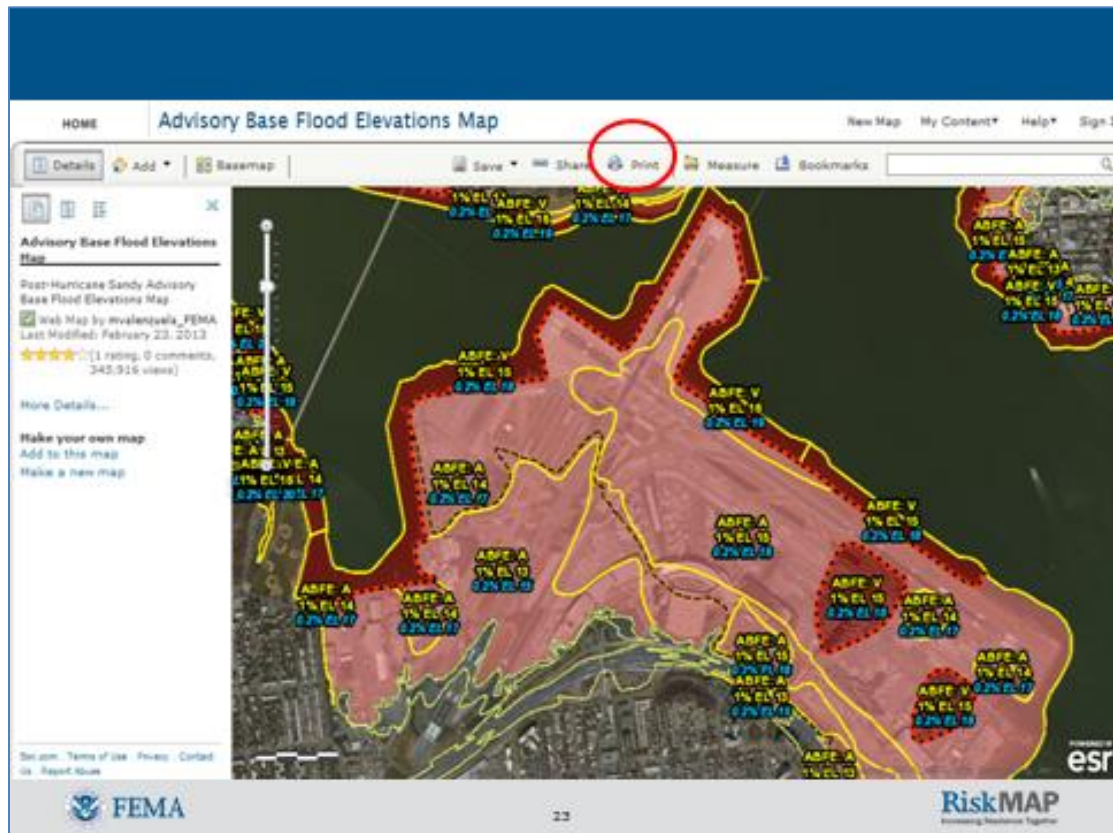
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Explanatory Briefing Slides



Explanatory Briefing Slides



Community Outreach

- **Westchester County**
 - 3 meetings held with Upper Hudson River communities, Lower Hudson River communities, and Long Island Sound Communities on 1/22 and 1/23
- **New York City**
 - Phase 1:
 - Congressional Briefings - 1/25/13
 - Borough Presidents Meetings - 1/25/13
 - Phase 2:
 - Congressional Briefings - 2/26/13
 - Borough Presidents Meetings - 2/25/13 and 2/26/13
- **Post-Release Media Coordination & Ongoing Local Government Support**

Explanatory Briefing Slides

Public Outreach & Support

FEMA Region II has set up an ABFE Site

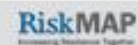
- Information on Advisory Flood Hazard Data
- Links to Resources
 - Frequently Asked Questions (ABFEs and changes to NFIP)
 - Brochures & fact sheets on building back stronger
 - How-to Videos
 - "Ask the Expert" email box
 - 1-800-427-4661 Help Line



<http://www.Region2Coastal.com/sandy/abfe>



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Map Demonstration

<http://FEMAmaps.arcgis.com/home/>

<http://www.region2coastal.com/sandy/table>



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Recovery Resources

The NYS Department of Financial Service has activated a **Disaster Hotline to answer consumer questions and help with problems. The Disaster Hotline number is 800-339-1759.** It is currently staffed 8 a.m. to 8 p.m. on weekdays and 10 a.m.- 5 p.m. on weekends.

Homeowners unable to resolve disputes with insurers can file complaints at <http://www.dfs.ny.gov/consumer/fileacomplaint.htm>.

Storm Recovery Assistance Scams

- **Form completion services.** Beware of people charging a fee to help you complete disaster assistance forms, such as FEMA or SBA, or obtaining assistance checks. These services are provided free through FEMA and the Red Cross.
- **Phony Inspectors.** Never let anyone in until you have verified they have the appropriate credentials. Always ask for a telephone number so you can confirm the inspector is working for an authorized agency.
- **Government Grant Offers.** Be aware of entities offering "free grant money" for flood repair or disaster relief. A true grant is free and never requires any upfront fees or repayment. Check with a regional or state economic development office to see if they know of grant programs for which you might qualify, or contact your local social service agency for information or assistance.
- **Advance Fee Loans.** Advance fee loans are illegal. Ignore any company that "guarantees" you will receive a loan. Dishonest operators will charge a processing fee, and then promise they will find a lender. It is illegal to charge an up-front fee.
- **Water Testing & Purifiers.** Monitor local news media for instructions from health authorities regarding water safety and purification. Avoid offers for "free" home water testing, and be skeptical of claims that an in-home test shows your water is unsafe. If you have questions about the safety of your water, contact your local public health authority.

I hope you find this information useful and encouraging as you evaluate your options and make your personal recovery plans.

The most positive things to emerge from SANDY are the demonstrations of resiliency and generosity in our wonderful communities. We got through SANDY, and we can handle whatever may come our way, together. Please do not hesitate to reach out to my office with any questions or problems you may have.

Committees: Children & Families (Ranking Democratic Conference Member,) Crime Victims, Crime & Correction, Agriculture, Education, Finance, Health, Rules

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