



ADVISORY BASE FLOOD ELEVATIONS (ABFE)

In an effort to reduce loss of life and property damage during future catastrophic flooding events such as Super Storm Sandy, New Jersey has adopted new Advisory Base Flood Elevation (ABFE) maps for the purpose of guiding construction in specific counties within the State. These include Atlantic, Bergen, Burlington, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union.

Governor Christie signed emergency regulations requiring that these FEMA rendered maps be adopted for the purposes of new construction or rehabilitation of substantially damaged properties.

The maps provide ABFE levels that will guide rebuilding in such a way that NJ communities will be better protected and resilient in the aftermath of future storms.

The new ABFE's, coupled with the recent reforms of the Biggert Waters Act (removes flood insurance subsidies for properties that were grandfathered or pre-FIRM and then subsequently redesignated a Special Flood Hazard Area (SFHA)), are going to require many NJ residents to pay substantially higher premiums for their flood insurance coverage. Note that while the ABFE's affect only certain counties in the State, the Biggert Waters Act affects all of New Jersey, as well as the entire country.

What classifies a home as Pre-firm or Grandfathered?

- Pre-Firm - a structure that was built in a SFHA before any FIRMs were released. Often these properties are not compliant with the base flood elevation.
- Grandfathered - a structure that was in compliance with the effective flood map at the time of construction, but was subsequently rendered non-compliant by a new FIRM.

What are ABFEs?

- Advisory Base Flood Elevation (ABFE) maps are digital flood hazard area maps usually released after a catastrophic flooding event like Super Storm Sandy. They are updated assessments of flood elevations and are meant to provide guidance for new/re-construction in the affected area
- ABFE's have no effect on current flood insurance premiums or requirements.
- These maps should NOT to be confused with the current regulatory (effective) FIRMs

What are the differences between the effective FIRMs and the ABFEs?

- The main difference from a regulatory stand point is that the effective FIRMs are used for insurance rating purposes while the ABFEs are not. ABFEs are the pre cursor to new effective FIRMs, but won't be used to rate insurance until they are made operative.
- Both effective FIRMs and ABFEs are developed using the best available methodologies and data at the time they were created. Since many effective FIRMs were created years ago, they are now outdated (new data, methodologies and historical storm data has since become available). The ABFEs take these updated factors into consideration and therefore should more accurately reflect flood hazards in the mapped areas.
- While the ABFEs represent the best available data, they are not complete and will likely change before they become effective.

What is the Biggert Waters Act?

- The Biggert Waters Act is a Federal law that, among other provisions, removes subsidies for Pre-Firm/Grandfathered properties which were newly placed in a SFHA. These properties will see an insurance increase to reflect actuarial rates over the next several years.

What is the relationship between the new reforms of the National Flood Insurance Program (Biggert Waters Act) and the ABFEs

- ABFEs and the Biggert Waters Act are not officially connected. While the Biggert Waters Act is phasing out subsidized insurance rates for certain properties in New Jersey, the ABFEs are advisory, and therefore not effective (current) Flood Insurance Rate Maps (FIRMS).

Will they ever be connected?

- Yes. ABFEs are the precursor to effective flood insurance rate maps. Once adopted, they change from advisory to effective, and any property whose flood zone changes to a Special Hazard Flood Area will not be eligible for subsidized insurance rates because of the Biggert Waters Act.

How are the ABFEs going to affect my property and what is Freeboarding?

- This depends on your situation. If you were not substantially damaged (50% of fair market value of home) you are not required to elevate to the ABFE construction standards. If you were, it is now required by state law that you build/rebuild to a minimum of the ABFE flood elevations.

- Certain Municipalities have adopted even stricter standards (known as freeboarding); which would require you to build to the higher local elevation standards.
- Freeboard represents a safety factor expressed in feet above a known flood elevation and tends to compensate for the many unknown factors that could contribute to flood heights greater than the height calculated for a 100 year storm. **CHECK WITH YOUR LOCAL OFFICIALS FOR YOUR LOCAL STANDARDS.**

Since the ABFEs are not effective for flood insurance purposes, why are they being used to guide rebuilding elevations?

- Governor Christie mandated that these ABFE maps be used in the rebuilding of NJ's coastal communities because they represent the best available flood mapping data. This mandate also allows communities to begin rebuilding immediately and sustainably.
- Using the ABFE maps as a guideline will ensure that affected structures and communities will be better protected and resilient.

If I'm in a SFHA but I don't have a mortgage, do I need flood insurance?

- No. As per the National Disaster Protection Act of 1973 the mandatory purchase of flood insurance for a property in a SFHA is only applicable when there is a mortgage on the property. If you purchased your home outright (or have paid off your mortgage) you are not required to obtain flood insurance. **However, it is strongly recommended that you obtain flood insurance to cover costs associated with flood-related losses.**