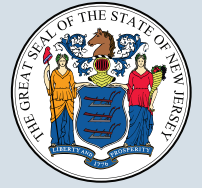


FACT SHEET: REBUILDING AFTER SANDY



New Jersey is committed to rebuilding coastal areas to be safer and more resilient following the unprecedented devastation from Superstorm Sandy. To protect lives and property, the Department of Environmental Protection (DEP) has adopted amendments to its Flood Hazard Area Control Act rule that establish new elevation standards for new and reconstructed buildings. These FAQs will guide you through the process of rebuilding and help you understand the rule and the benefits of elevating. For more information on the DEP's Sandy recovery efforts, visit www.state.nj.us/dep/special/hurricane-sandy/

DO I HAVE TO ELEVATE MY HOME AND/OR BUILD TO NEW CONSTRUCTION STANDARDS?

Under a recently adopted DEP rule, you are required to elevate and/or meet new construction standards if your house is located in a flood zone and was declared substantially damaged by your local floodplain administrator or is new construction. You have no legal obligation to elevate if your home was not declared substantially damaged or is not in a flood zone.

WHAT IS THE DEFINITION OF SUBSTANTIAL DAMAGE?

Substantial damage means damage of any origin sustained by a structure in which the cost of restoration of the structure to its condition before damage would equal or exceed 50 percent of the market value of the structure before the damage occurred. Your local floodplain administrator makes this determination.

TO WHAT ELEVATION MUST I REBUILD?

Property owners must use the best available state or FEMA flood elevation. In addition, New Jersey Flood Hazard Area Control Act rules, in effect since 2007, require the lowest floor of each building in flood hazard areas to be constructed at least one foot above this elevation.

After Sandy hit, the best available elevation standard that applied to most people was the Advisory Base Flood Elevation (ABFEs) released by FEMA in December 2012 as it developed new National Flood Insurance Program maps for coastal New Jersey. The previous effective maps were in many places outdated and did not always accurately show the potential for flooding. In order to support and guide New Jersey's recovery efforts, FEMA released the ABFEs on an advisory basis.

FEMA HAS RELEASED NEW WORK MAPS FOR ATLANTIC, HUDSON, MONMOUTH AND OCEAN COUNTIES. WHAT DO CHANGES TO THESE MAPS MEAN TO ME IF I LIVE IN ONE OF THESE COUNTIES?

The state and FEMA anticipated changes to these maps as the federal flood insurance mapping process progressed. These work maps replace the ABFE maps for these counties. They include wave height calculations that had not been previously completed when the ABFEs were released. FEMA expects to release work maps for additional coastal counties this year.

Since these work maps replace the ABFE maps, people planning to construct, reconstruct or elevate a building should now use the flood elevation and zone designation shown on the work maps. (Note: In rare circumstances in which the flood elevation on any FEMA map in effect for a particular area is higher than the work map or ABFE, the higher elevation on the effective map governs.)

I WAS PREVIOUSLY IN A V-ZONE FOLLOWING THE DECEMBER 2012 RELEASE OF THE ABFES. I AM NO LONGER IN A V-ZONE UNDER THE NEW WORKING MAPS BUT I AM STILL IN A FLOOD ZONE. DO I STILL HAVE TO ELEVATE?

Yes, any person planning to construct, reconstruct, or elevate a building in a flood hazard area, as well as any person with a building that is substantially damaged, must set or elevate the lowest floor of the building at least one foot above the flood elevation shown on the work maps. The change from V- zone to A- zone means that FEMA has determined that the wave height at your property, previously estimated to be greater than 3 feet, was recently calculated to be less than 3 feet.

This change in zone designation means that you may be able to construct a masonry foundation, such as a crawl space, below the lowest floor of the building rather than elevate the building on pilings. Foundation types and other construction standards are established in New Jersey's Uniform Construction Code, which is adopted by the Department of Community Affairs and administered through your local construction official.

SHOULD I WAIT TO SEE IF THE ABFE OR WORK MAPS CHANGE BEFORE REBUILDING?

Deciding when to rebuild is entirely up to you. DEP will continue to provide input as FEMA continues to develop final flood maps.

WHAT HAPPENS WHEN FEMA FINALIZES THE FLOOD MAPS?

Your flood insurance premiums are likely to increase, in some cases significantly, depending on how your building's floor elevation compares to FEMA's final flood elevation. The higher you elevate now, the lower your premiums will be in the future. For example, reconstructing or elevating a \$250,000 building in an A-zone so that its lowest floor is three feet above FEMA's final flood elevation will cost an estimated \$376 a year to insure, based on FEMA actuarial tables. In comparison, the same building situated three feet below this elevation could cost \$7,204 a year to insure.

WHAT'S THE DIFFERENCE BETWEEN FEMA'S A-ZONE AND V-ZONE?

Both zones lie within FEMA's 100-year floodplain. V-zones apply only in tidal floodplains and denote hazards associated with storm-induced waves of at least three feet in height. Construction standards in the V-zone are more stringent in order to account for the increased risk of damage from storm surges.

WHAT DO I DO IF I DON'T AGREE WITH FEMA'S V-ZONE DESIGNATION OR FLOOD ELEVATION?

While there is no appeal process for the ABFEs or work maps, you may appeal FEMA mapping as part of the agency's review process when flood maps are formally proposed. If you don't want to wait, you may hire an engineering consultant to calculate your design flood elevation or V-zone designation. You should note that a detailed, site-specific analysis is expensive and may not result in significant changes. Doing this independent analysis will not protect you from higher insurance premiums if the final flood map elevations are higher than the elevation you build to.

WHAT'S THE BENEFIT OF ELEVATING NOW IF I'M NOT REQUIRED?

In addition to ensuring that your structure and all of its contents are better protected, many property owners will find that they will recoup the cost of elevating through lower insurance premiums over a matter of years.

WHEN CAN I GET STARTED?

You can begin immediately. The DEP rule provides people who must rebuild and elevate a high level of confidence that they will be in compliance with the flood elevation standards that FEMA will be adopting. There is no need to wait for FEMA to formally propose flood insurance rate maps.

HOW DO I GET STARTED?

You can get started by talking to your municipal floodplain administrator. You should also contact your municipality to see what local approvals you may need and what construction standards you have to build to. **In most cases, you will not need to go through the DEP for a Flood Hazard Area permit but may proceed through a process known as permit by rule.**

For a copy of the Flood Hazard Area Control Act rule amendments, visit:
www.nj.gov/dep/rules/adoptions.html