Hurricane Sandy – Flooding Victims Information FAQ’s

Touro Law Center—Hurricane Emergency Assistance & Referral Team (TLC-HEART)  

What is the National Flood Insurance Program (NFIP)?

The NFIP is a federal program created by Congress to help lessen flood losses nationwide through locally-enforced building and zoning regulations and to provide access to affordable, federally-backed flood insurance protection for property owners.

Who manages and administers the NFIP?

The Federal Emergency Management Agency is responsible for the management of the NFIP.

Does the NFIP provide insurance and financial assistance to people living in areas prone to flooding?

Yes, however it depends on whether or not your local jurisdiction enforces standards designed to reduce the risks for future flooding events. The NFIP provides an insurance alternative to disaster assistance by meeting the increasing costs of repairing damage to buildings and their contents caused by floods. Participation in the NFIP is based on an agreement between local communities and the United States government. Areas that participate in the program enforce construction standards in Special Flood Hazard Areas (SFHAs) that reduce risk for future floods and, in return, the United States government will make flood insurance available within the community as a financial protection against flood losses.

How do I know if my area participates in the NFIP?

Almost every area of the country that is susceptible to serious flooding participates in the program. To verify participation for your area visit http://www.fema.gov/cis/NY.html

What is a Special Flood Hazard Area (SFHA)?

In support of the NFIP, FEMA identifies flood hazard areas throughout the United States. Most areas of flood hazard are identified on Flood Insurance Rate Maps (FIRMs). Some areas of significant hazards are identified on these maps as Special Flood Hazard Area (SFHA). The SFHA is a high-risk area defined as any land that would be inundated by a flood having a 1-percent chance of occurring in a given year (this is also referred to as the base flood).

I have heard that there are changes to the regional flood maps a result of Hurricane Sandy. What has changed and how do I know if it impacts me?

Yes, there are changes being made to flood maps throughout the region as a result of Hurricane Sandy. The Flood Insurance Rate Maps (FIRMs) are changing. The maps used prior to Hurricane Sandy were last updated in the 1980’s. Even before Sandy hit, FEMA was restudying coastal areas in New York to

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update the maps. These updated maps were scheduled to be delivered to state and local officials in mid-2013. Because existing FIRMs for these areas were developed more than 25 years ago, and updated FIRMs are not finalized, FEMA determined that a temporary measure must be put in place.

**What is the temporary measure that FEMA has adopted?**

FEMA has decided to issue Advisory Base Flood Elevations (ABFEs) to support reconstruction efforts. Advisory Base Flood Elevations (ABFEs) provide a better picture of current flood risk than the existing Flood Insurance Rate Maps (FIRMs), which are still not yet completed. 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.

**How does FEMA determine what the ABFE for a certain area should be?**

The 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 the new, official FIRMs.

**How do I know what the ABFE is for the area in which I live?**

You can find the ABFE, or recommended lowest floor elevation for your home, at [www.region2coastal.com/sandy/table](http://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 do I know what the elevation of my home is?**

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

**If I don’t elevate my house, will my insurance rates be increased?**

It depends. If your home is substantially damaged or destroyed, and you rebuild to the Base Flood Elevation according to the current FIRM, your insurance premiums will not increase for now. However, when the ABFEs become part of the next version of the flood maps (likely in the next 1.5 - 2 years), you may have to pay significantly higher premiums.

**If I decide to elevate my home, how can I pay for it?**

There are several options available for you to consider

- 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. An ICC Fact Sheet is available at [www.fema.gov/library/viewRecord.do?id=1477](http://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

Are there other resources available for me to reference?

Homeowner's Guide to Retrofitting (FEMA P-312)

Home Builder's Guide to Coastal Construction (FEMA P-499)

Recommended Residential Construction for Coastal Areas: Building on Strong and Safe Foundations (FEMA P-550)

Catalog of FEMA Wind, Flood, and Wildfire Publications, Training Courses, and Workshops (FEMA P-787)

Natural Hazards and Sustainability for Residential Buildings (FEMA P-798)

Wind Retrofit Guide for Residential Buildings (FEMA P-804)

Engineering Principles and Practices of Retrofitting Floodprone Residential Structures (FEMA P-259)