



Frequently Asked Questions

Advisory Flood Elevations and Disaster Assistance

In order to ensure that communities affected by major disasters are rebuilt stronger, safer and less vulnerable to damages from future flooding disasters, FEMA will require communities to adhere to the elevation requirements established by Advisory Base Flood Elevations (ABFEs) in order to be eligible for FEMA-funding for certain mitigation and recovery projects. Following catastrophic disasters, when the situation warrants, FEMA conducts new flood risk assessments to analyze the most current and accurate flood-risk data available. ABFEs are based on those assessments.

Q: What are advisory base flood elevations (ABFEs) and how do they differ from the current base flood elevations?

A: After Hurricanes Katrina and Rita struck the Gulf Coast, FEMA conducted a new flood frequency analysis and determined that the current base flood elevations, or BFEs, for many communities impacted by the hurricane are too low. The analysis took into account data from Hurricane Katrina, as well as additional tide and storm data from other events that have occurred over the past 25 years. In order to help these communities reduce their vulnerability to damages from future flooding, FEMA is issuing advisory base flood elevations that more closely reflect post-storm conditions. The ABFEs are significantly higher than the base flood elevations (BFEs) shown on pre-Katrina flood maps, and extend farther inland than the Special Flood Hazard Areas on the existing maps. A base flood elevation is the height, relative to the mean sea level, that has a one percent chance of being equaled or exceeded by flood waters in a given year. It is one of the key building standards required for communities participating in the National Flood Insurance Program (NFIP).

Q: For what areas have ABFEs been released?

A: To date, ABFEs exist for Hancock, Harrison and Jackson counties in Mississippi; and Calcasieu, Cameron, Iberia, Lafourche, St. Charles, St. John the Baptist, St. Mary, St. Tammany, Tangipahoa, Terrebonne and Vermilion parishes in Louisiana. Additional ABFEs are being developed for four Louisiana parishes, Orleans, Jefferson, St. Bernard and Plaquemines, protected by levees, including the city of New Orleans. FEMA is working closely with State and local officials, and the Army Corps of Engineers to analyze the situation and provide the best information for the four remaining parishes.

Q: Why have ABFEs not been released for other storms?

A: Hurricane Katrina was an exceptionally strong storm that caused flood waters to far exceed the one percent chance of flooding. FEMA's preliminary post-storm analysis showed that the current base flood elevations were too low, and that significant changes to the floodplains resulting from the storm necessitated the new advisory elevations. FEMA responded to local officials' requests for more accurate rebuilding data by developing these ABFEs.



Q: Will this requirement cost local communities more money to rebuild?

A: Rebuilding to higher elevation standards may require additional local funds because FEMA programs covered by the new policy are conducted on a cost-share basis with grantees. However recovery projects based on ABFE criteria have been shown to be cost-effective and provide longer-term protection against future disasters. FEMA conducted benefit cost analyses on replacing five types of typical public assistance projects: elementary school, middle school, high school, police station, and fire station. In each case, it was assumed that the structure incurred greater than 50 percent damage and therefore required replacement. The analyses used the most expensive project option (relocation of the facilities, including acquisition of land), and the most conservative calculation of benefits in terms of losses avoided.

Additionally, the Multihazard Mitigation Counsel of the National Institute of Building Sciences conducted a study on the benefits of FEMA-funded mitigation projects and concluded that they were successful and cost-effective, saving society, on the average, \$4 for every dollar spent. Put simply, these studies show that although building higher and safer can be initially more costly, over time it saves money because future storms cause less damage to properly mitigated buildings.

Q: How does FEMA decide where to release ABFEs?

A: Following Katrina, and in response to requests from local communities, FEMA developed ABFEs in areas where the effects of the storm had significantly altered the floodplain, or demonstrated that current base flood elevations were outdated. ABFEs will only be released for areas where a Presidential disaster declaration has been made, and then only when FEMA officials determine that the base flood elevations on the current flood maps no longer reasonably reflect the actual risk.

Q: What FEMA programs are affected?

A: Funds from the following programs will be required to adhere to the ABFEs:

- Public Assistance Grant Program – provides funds for the repair, replacement and restoration of public facilities
- Hazard Mitigation Grant Program (HMGP) – provides grants to fund mitigation projects after a disaster strikes to enable mitigation measures to be implemented during the recovery process
- Flood Mitigation Assistance (FMA) program – provides grants to mitigate future flood damages for structures insured under the NFIP
- Pre-Disaster Mitigation (PDM) program – awards nationally competitive grants to fund hazard mitigation projects
- Executive Order 11988 Floodplain Management – requires Federal agencies to consider floodplain implications for all Federal construction projects



Q: Are communities required to use the ABFEs in their rebuilding efforts?

A: Any rebuilding project that is FEMA-funded, through a Public Assistance or mitigation grant, is required to build to the Advisory Base Flood Elevations. The ABFEs represent the best available data and are the standard to which communities should rebuild in order to reduce their vulnerability to future disaster events. Communities can choose not to implement the ABFEs on such projects, but FEMA funding for those projects will not be available.

Q: How does this affect people living in the areas affected by the Gulf Coast Hurricanes?

A: Individuals who live in the Katrina- and Rita- affected areas that are covered by the new ABFEs will be required to build to the new, higher level if they receive FEMA funding to assist in their rebuilding (such as a Hazard Mitigation Grant).

Q: What is Increased Cost of Compliance (ICC) coverage and how is it related to Public Assistance and mitigation projects?

A: Flood insurance policyholders may be eligible for Increased Cost of Compliance (ICC) coverage benefits. ICC coverage is an important part of most flood insurance policies. The coverage provides up to \$30,000 to help property owners reduce the risk of damage from future floods by elevating, floodproofing (for nonresidential structures), demolishing, or relocating their building or home. This coverage is in addition to the building coverage for the repair of the actual physical damages from flooding. However, the total claims payments cannot exceed statutory limits.

An ICC coverage claim is filed separately from a flood insurance claim. ICC money may be used as part of the non-Federal match needed to apply for a Hazard Mitigation Grant. This is beneficial to policyholders because in many cases the cost of elevation or other eligible mitigation activities may be more than the \$30,000 available through ICC coverage. Their community can pay for the additional cost of the project with the mitigation grant funds.

More information on ICC coverage is available at www.fema.gov/nfip/icc.

Q: Why can a homeowner with flood insurance receive ICC funds to elevate a substantially damaged structure below the ABFE, but a mitigation grant recipient must elevate to the ABFE?

A: ICC coverage is part of most flood insurance policies. It is a private contract between the insured and the insurance company. This is why ICC coverage can be used as part of the non-Federal match to receive an HMGP grant. Because ICC is part of the flood insurance policy, it is subject to the floodplain regulations currently being enforced by the community. If a community chooses to adopt and enforce the ABFEs, then ICC coverage will pay to elevate to that level. Otherwise, ICC coverage pays to elevate to the level being currently enforced by the community, which is the elevation shown on the current Flood Insurance Rate Map (FIRM).

FEMA is in the process of updating the FIRMs, and new maps are scheduled to be released for the Hurricane Katrina-affected areas beginning in summer 2006.



Q: If ICC coverage is used as part of the non-Federal match for an HMGP grant, does the structure have to be elevated to the ABFE?

A: Yes, as explained above, use of the ABFEs is required for projects receiving FEMA mitigation grants. The policyholder will receive the full ICC payment, *plus* FEMA grant funds to help cover the costs of building higher.

Q: What types of Public Assistance Grant Program projects must be built utilizing available ABFEs?

A: Any type of project where base flood elevations would be a design consideration – for example elevating a public building – must utilize them.

Q: Will Public Assistance Grants projects that have already had funds obligated have to use the ABFEs?

A: No. However, Public Assistance Program grant recipients are encouraged to review the planned scope of work for the project and incorporate the ABFEs in its design when possible.