

FAQs from the New York and New Jersey Coastal Flood Insurance Study Update Webinars

December 14–18, 2015

Q: Can you provide a resource on construction methods within coastal hazard areas?

A: Please visit the following links for resources on flood-resilient construction:

- *FEMA P-55, Coastal Construction Manual: Principles and Practices of Planning, Siting, Designing, Constructing, and Maintaining Residential Buildings in Coastal Areas*, available at <http://www.fema.gov/media-library/assets/documents/3293>
- *FEMA P-312, Homeowner's Guide to Retrofitting*, available at: <http://www.fema.gov/media-library/assets/documents/480>
- *Hurricane Sandy Recovery Advisories*, available at: <http://www.fema.gov/media-library/assets/documents/30966>

Q: If FEMA denies a municipality's appeal, will it provide an explanation?

A: Yes, FEMA will issue an appeal resolution letter to the submitter of the appeal, stating whether the appeal was approved or denied and the reasons why.

Q: Will revised mapping information affect construction standards?

A: Communities where revised preliminary Flood Insurance Rate Maps (FIRMs) have been issued may adopt those changes into their local flood damage prevention ordinances as best available information. However, if the currently effective FIRM shows a more restrictive flood hazard zone or Base Flood Elevation (BFE), that information must be used until the new maps become effective.

Q: How long will it take for the New York City appeal to be resolved?

A: We expect the Independent Review Panel to take several months. We hope to have the New York City appeal resolved by late spring 2016 and will be in touch with Region II coastal communities again in the spring to provide an update.

Q: When the revised preliminary FIRMs are released, will another appeal period take place?

A: If revised preliminary FIRMs are issued, there will be a 30-day comment period for communities to provide comments.

New York and New Jersey Coastal Flood Insurance Study Update

FEMA Region II provided webinars for the following counties and their communities to provide an update on the coastal flood study and the New York City technical appeal:

- Atlantic County, NJ
- Burlington County, NJ
- Bergen County, NJ
- Camden County, NJ
- Cape May County, NJ
- Cumberland County, NJ
- Essex County, NJ
- Gloucester County, NJ
- Hudson County, NJ
- Middlesex County, NJ
- Monmouth County, NJ
- Ocean County, NJ
- Salem County, NJ
- Union County, NJ
- Westchester County, NY

More information about these webinars can be obtained by contacting:

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Q: Are there any anticipated insurance implications for homeowners who rebuilt their structures to a zone with a higher elevation standard even though their property will be shown on the revised FIRM in a zone with a lower elevation standard?

A: By constructing to a higher elevation and stricter standards, homeowners are ensuring the long-term resiliency of their structure and securing a lower flood insurance policy premium.

Q: Are there any insurance implications for building to a lower effective elevation if a higher elevation may be shown on the revised FIRM?

A: It is exceedingly unlikely that this will occur. After all appeals and comments are resolved and the revised preliminary FIRMs are developed where applicable and appropriate, FEMA will be in direct contact with communities to discuss any and all changes in the mapped flood hazards and any impact they may have on flood insurance requirements and rates.