



## What You Need To Know About FEMA's New Flood Maps

*Fewer Homes Listed In Highest Risk "V Zone" Areas*

The Federal Emergency Management Agency (FEMA) today issued updated flood hazard maps for four of the hardest hit counties recovering from Super Storm Sandy: Atlantic, Hudson, Ocean and Monmouth.

### **What Are The New FEMA Flood Maps:**

Called Preliminary Work Maps, the new flood maps replace FEMA's previously released Advisory Base Flood Elevation (ABFE) maps, which were adopted by the state by emergency rule for rebuilding efforts in the immediate aftermath of the storm.

The release of these revised flood work maps, which are based on a full analysis by FEMA to more accurately reflect flood risk, were released for these counties so that homeowners and business owners have the best information available in order to rebuild stronger and safer.

The new work maps are an interim step in the federal regulatory process of developing preliminary Flood Insurance Rate Maps. Communities can review and comment on these work maps to FEMA before they are finalized. Preliminary Work Maps do not affect flood insurance rates until FEMA formally finalizes the maps.

### **What Do The New Maps Do:**

- The maps reflect FEMA's best available data to help communities better protect themselves in future storms;
- They help homeowners in the affected counties determine how to construct and how high they must elevate their homes to comply with the National Flood Insurance Program standards; and
- Allow communities to identify their flood risk and plan for mitigation opportunities to become more resilient.

### **What Do The Maps Tell You: Fewer Homes In The "V Zone"**

While the maps show an increase in overall flood risk as compared to the previously released official FEMA Flood Insurance Rate maps, the revised maps show a significant *reduction* in the number of homes in the highest risk flood zones (the velocity or "v" zones) when compared to the ABFE maps released as an emergency measure by FEMA in the aftermath of Super Storm Sandy. *This means a greater number of homeowners may be spared a spike in flood insurance rates in the future.*

- In Atlantic County, the number of acres defined as V-zones decreased to 9,567 acres in the new preliminary working maps, down from 46,749 acres in the ABFE maps.
- In Monmouth, the V-zone acreage was cut in half to 2,698 from 5,003 in the ABFE maps.
- In Hudson County, only 480 acres are considered V-zone under the new maps, compared with 2,030 acres in the older maps.
- In Ocean County, the V-zone acreage dropped to 20,808 from 38,012.

### **Taking The Next Step:**

Homeowners in the affected counties can get more information on the Preliminary Work Maps can be found by visiting: [www.Region2Coastal.com](http://www.Region2Coastal.com) or calling: 1-877-287-9804.

Additional information on New Jersey's recovery from Super Storm Sandy can be found on the Office of Recovery and Rebuilding website: <http://nj.gov/gorr/>