

## FEMA Issues Preliminary Flood Insurance Rate Maps

Although Absecon escaped much of the damage caused by Super Storm Sandy, as a waterfront community, we have a number of homes located in flood hazard areas. Prior to Sandy, in 2010, the Federal Emergency Management Agency (FEMA) began an extended process of reconsidering the base flood elevations of areas determined to have at least a one percent annual chance of flooding. Eligibility for federally subsidized flood insurance and the premium to be applied is dependent upon the elevation of existing structures by comparison to the assigned base flood elevation. In addition, reconstruction, repair of substantial damage or substantial improvement to the structure will require elevation to the new base flood standard plus an minimum one foot of “free board”.

When FEMA issued its first set of advisory Flood Insurance Rate Maps (“FIRM”), certain areas of Absecon were designated as being in “VE” zones, areas of greatest risk due to potential wave damage. This designation would have entailed increased expense to affected homeowners for both flood insurance and future reconstruction. FEMA has now issued a preliminary FIRM which has eliminated all “VE” designations in Absecon. However, there are areas of Absecon included within these flood hazard zones with various ranges of base flood elevation. Homeowners within these areas will bear future flood insurance and reconstruction costs dependent upon their specific base flood elevation.

FEMA has made these preliminary FIRM maps available on line at [www.fema.gov/preliminaryfloodhazarddata](http://www.fema.gov/preliminaryfloodhazarddata). Additionally, copies are on file in the office of the City’s Flood Plain Manager, Michael O’Hagan, at the Municipal Complex at 500 Mill Road. They are available for inspection during normal business hours. Anyone who believes that the preliminary FIRM is scientifically or technically incorrect, may appeal that determination by filing an objection through the City’s Flood Plain Manager who will direct that appeal to FEMA. Any objection must be forwarded to FEMA within 90 days of second publication of FEMA’s public notice in the Press of Atlantic City which occurred on April 1, 2015. The City itself may file an exception; however, our Flood Plain Manager has reviewed the preliminary FIRM and determined that he has not observed any basis to file an objection.

Anyone owning property in Absecon which has been or may likely now be located within the flood hazard areas shown on the preliminary FIRM is welcome to review it and direct any questions to our Flood Plain Manager.