

The "What is My Base Flood Elevation (BFE)" Address Lookup Tool: A Quick and Easy Way to Get Coastal Flood Risk Information for Your Property

The interactive "What is My BFE?" address lookup tool can help you compare the current effective and revised flood hazard data available for your property. You can access the What is My BFE? tool through the FEMA Region II Coastal Outreach website at http://www.region2coastal.com/sandy/table.

Get information for your property in three easy steps:

1. Enter your address into the field at the top of the tool screen (Figure 1) and click the "Get **Details" button.** (Internet Explorer users: You must click "No" if a security warning pop up window appears on your screen in order for the report to display correctly after clicking the "Get Details" button.)

After you enter your information, you will see an address appear in red below the address field. This is the address located by the program based on the information you entered. The report displays the flood hazard information at this location.

2. A "flag" graphic will be added to the map banner indicating the location for which the tool retrieved information. If the "flag" on the map is not directly on your house, click on the location of your house as shown on the map to reposition the flag. The report will be refreshed automatically with information for the repositioned location.

3. The data fields below the map banner will provide you with data from both the effective Flood Insurance Rate Map (FIRM) and most recent flood hazard data available* for the address entered.

*Depending on the specific location, the most recent flood hazard data available from FEMA may be Advisory Base Flood Elevation (ABFE) data, preliminary work map data, or preliminary Flood Insurance Rate Map (FIRM) data. FEMA encourages communities to reasonably utilize the most recent flood elevation and flood zone information for a specific site, OR the effective FIRM, whichever is the most restrictive.

Additional information about FEMA flood hazard data is available through FEMA's Region 2 Coastal Outreach website at <u>www.region2coastal.com</u>.



The "What is My BFE?" tool provides flood zone and Base Flood Elevation (BFE) information for areas affected by **coastal flood risk**. However, **riverine flood zone** information will also be returned by the tool in communities where preliminary FIRMs have been released.

After you have generated a report using the steps above, you can also click on any other location on the locator map. The report will automatically update and include information for the new location, and the new address will be shown in the address bar field.

To enter a different address after generating a report, first click the "Clear Details" button.

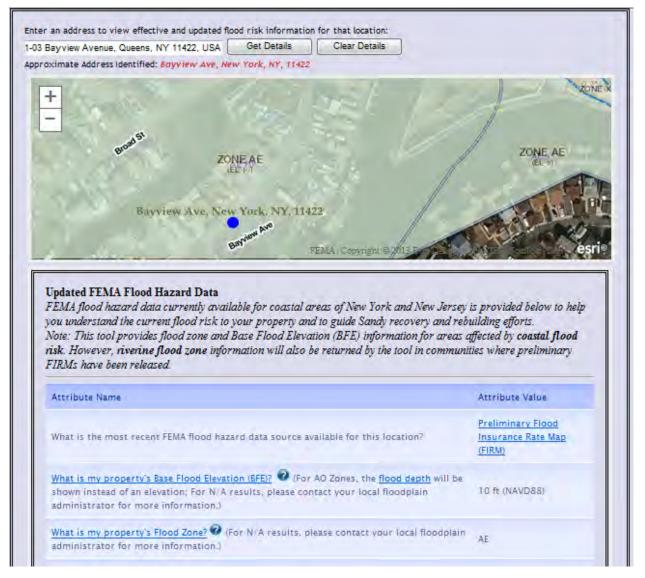


Figure 1



DISCLAIMER: The information generated on each report is dependent on the point location of the flag (graphic). The flood information included in the report tables below is not a determination. Results from this tool are not intended for flood insurance rating purposes and are for information only. The positional accuracy may be compromised in some areas. The address locator is not 100% accurate in identifying your address. Property owners should contact their local floodplain administrator for more information or to view an official copy of the Flood Insurance Rate Maps and discuss the flood elevations and zones in the vicinity of their property prior to starting any reconstruction activity.

Reading the "What is My BFE" report

The report generated by the "What is My BFE" tool is divided into two sections (Figure 2). The first section of the report contains the most recent flood hazard data available from FEMA for your property. The first field of this section will indicate the source of the available flood hazard data (e.g., Advisory, Preliminary Work Map, or Preliminary FIRM information). The second section of the report contains information from the effective FIRM for your community.

To get more information about a question in the report, scroll your mouse over the question mark icon to the right of the question, or click on the hyperlinked question in the left column. The report also contains hyperlinks to view the .pdf map panel your property is located on or to view your property on FEMA's interactive GeoPlatform maps. For GIS software users, data layers for the entire community or county the property is located in are also available for download.



Updated FEMA Flood Hazard Data

FEMA flood hazard data currently available for coastal areas of New York and New Jersey is provided below to help you understand the current flood risk to your property and to guide Sandy recovery and rebuilding efforts. Note: This tool provides flood zone and Base Flood Elevation (BFE) information for areas affected by coastal flood risk. However, riverine flood zone information will also be returned by the tool in communities where preliminary FIRMs have been released.

Attribute Name	Attribute Value
What is the most recent FEMA flood hazard data source available for this location?	<u>Preliminary Work Map</u> Data
What is my property's Base Flood Elevation (BFE)? O (For AO Zones, the flood depth will be shown instead of an elevation; For N/A results, please contact your local floodplain administrator for more information.)	11 ft (NAVD88)
What is my property's Flood Zone? (For N/A results, please contact your local floodplain administrator for more information.)	AE
What is the estimated ground elevation at this location? (See licensed surveyor for actual elevation of your building)	N/A
What does my FEMA Flood Hazard Map Panel Look Like? 😨	Link to Preliminary Work Map PDF
View your property on our Interactive Web Tool	Link to Web Tool
Where can I get the GIS data for my property area?	Link to Preliminary Work Map GIS files

Effective Flood Insurance Data

This information is from the effective Flood Insurance Rate Map for your community. It is used to determine who must buy flood insurance and how much it costs. It is also used by your community to regulate development in flood prone areas.

Attribute Name	Attribute Value
What is my property's current effective Base Flood Elevation?	N/A
What is my property's current effective Flood Zone?	х

Figure 2



Estimated Ground Elevations for Properties in Certain Locations

For certain locations, the What is My BFE? Tool report includes an estimated ground elevation for buildings. This estimated elevation is determined from available topographic data for the location, which is the same data used to create revised coastal flood hazard information. You will need to consult with a licensed surveyor to determine the actual elevation of your home.

In areas where the estimated ground elevation is available, you will need to click directly on top of your building shown in the locator map in the "What is My BFE?" report in order for the estimated elevation to appear in the report. Otherwise, "N/A" will appear in the report in place of an estimated ground elevation.

Visit the <u>What is My BFE? tool homepage</u> for more information about estimated ground elevations provided in the What is My BFE? report.

What Does it Mean if the Report shows "N/A" for All Fields?

The "What is my BFE" tool will return "N/A" results in 2 situations: 1) in cases where ABFE, preliminary work map or preliminary FIRM data has not been developed for a county/community and 2) in cases where ABFE, preliminary work map, or preliminary FIRM data has been released for a particular county/community but the specific location within the county/community is not actually in an updated flood zone. (Note that information for **riverine** flood hazards will typically not be shown on the report unless preliminary FIRM data has been released.) Information about which maps have been released by county/community is available on the <u>What is My BFE? tool homepage</u>. If your property is located in one of these communities and you receive "N/A" results in a coastal area, it is most likely you are not located in an updated coastal flood zone. However, it is recommended that you consult with your community's floodplain administrator for additional details.

If you click on the "Link to Web Tool" in the report, it will bring up the location on the FEMA GeoPlatform map for your location—this is an easy way that you can see your location on the map and any coastal flood zones in the vicinity. Even if you are not actually located in a flood zone, you should still consider <u>purchasing flood insurance</u> if you are in the vicinity of a flood zone to reduce the chance of financial impacts in case a flood does occur in the future.



What Should I Do With The Flood Hazard Information in the Report?

As you make decisions for rebuilding and reconstruction, the information provided by the "What is My BFE?" Tool will provide you with an understanding of the possibility of coastal flooding that can affect your property. Investigations conducted by FEMA and other organizations after major coastal disasters have consistently shown that properly sited, well-designed, and well-constructed coastal residential buildings generally fair well in floods. This information can assist you in your rebuilding efforts and provides a centralized source of risk information for you to discuss permitting requirements with your local building and permitting staff.

- Local building and permitting varies by community. This information will allow you to meet with your local building and permitting authority to discuss your individual property building requirements.
- Consider elevating your home's lowest floor above the updated flood hazard elevation or the Base Flood Elevation (BFE) shown on your community's effective FIRM, whichever is higher. Elevating your structure is a good way to reduce your risk of flooding even if your property is not currently subject to flooding. Elevating your home can also provide a future reduction in flood insurance premiums.
- If your property is subject to coastal wave action, consider breakaway walls and other structural building measures that will allow the building to remain after a storm event.
- Consider relocating your structure (if possible) to minimize the hazards your home or business may encounter.

Before building, property and business owners should consult their local government officials to determine the mandatory elevations and any construction requirements for their home or building.