

The Coast Star (01/17/2013): Boro will not adopt advisory base flood elevation maps

By Haley Behre

LAKE COMO — The borough announced at its Tuesday night council meeting that it would not be adopting the advisory base flood elevation [ABFE] maps the Federal Emergency Management Agency [FEMA] released late last year.

Mayor Mike Ryan said the borough has decided not to adopt these maps because they would like to wait until they get additional information, which could come with the new base flood elevation [BFE] maps.

According to the mayor, the base flood elevation maps are expected to come out sometime this summer and the borough is waiting until those maps come out to take action. Mayor Ryan noted he is unsure whether the new maps will show any change, but the borough would like to wait and see if there are changes.

“We don’t want to overreact and then have to go back and repair something,” he said.

The mayor said one of the reasons they are not acting until the new maps come out is because the borough was “concerned” Silver Lake, which is in Belmar, was not in a flood zone. During Hurricane Sandy, Silver Lake met the ocean and flooded from about 10th Avenue to Third Avenue and as far west as Main Street.

“I have a real hard time with that,” the mayor said about Silver Lake not being in a flood zone.

By waiting to take action until the maps come out sometime this summer, the borough feels they will have a “better handle” on what to do to help residents rebuild, Mayor Ryan said. At that time, the borough will look at those maps and see “which way we need to go to help the people,” he said.

Until those maps come out, the borough is asking residents to be cautious if they choose to rebuild before then, he said.

If they choose to rebuild prior to those maps coming out, “do it in a way that will reduce [insurance] cost in the future should things change,” Mayor Ryan said.

The ABFE maps include recommended building elevations for areas in flood zones. The elevation on the map is the height above sea level a house must be built to, to comply with the National Flood Insurance Program [NFIP].

The new flood elevations only apply to houses being substantially or completely reconstructed. Substantially reconstructed generally means if repairs to a house total 50 percent or more than the assessed value of the home, that structure must be brought up to current code — which includes raising the home to the new ABFEs.

Developing properties at the advisory elevations will save money on flood insurance, as NFIP rates are directly correlated with flood elevations. If a home or business does not meet the flood elevation requirements and the owners wish to participate in the NFIP, they could pay significantly more to insure their home or business against flood in the future.

The BFE maps are expected to come out sometime this summer, although that is subject to change.