

Transcript from November 29, 2012 Advisor Base Flood Elevation Webinar

>>Welcome and thank you for standing by. Today's conference is being recorded. If you have objections, you may disconnect at this time. I would like to turn the meeting over to Ms. Charlotte porter. You may begin.

>>Thanks very much. Good afternoon everyone. I am assistant external affairs officer for intergovernmental affairs atrophy May's joint field office in New Jersey. Thank you for joining us today so we can provide you with information and time lines on advisory based flood elevation information that will be released in the coming weeks. We'll provide you with a brief overview and we'll be happy to answer questions you may have. Given the urgency anticipated we do understand how interested you are in receiving this information. Today I am joined by a number of mitigation specialists from FEMA and I would like to turn it over to Bill McDonald, hazard branch director for Hurricane Sandy.

>>Good afternoon. Thanks for being on the call and taking time out of your busy day. We have been doing a lot of outreach in the last couple years with regards to our flood insurance rate maps coming out in the middle of next year. Considering the catastrophic event that we just went through, we realize you at the local level have to make decisions now and what you need to do is have best available information and data available to you now. That's why we are coming out with this advisory product so when you are making decisions and issuing permits you are rebuilding your community safer, stronger, more resilient. I would like to turn this over to Ed to describe the advisory product.

>>Thank you, Bill. Thanks everybody for joining us. I'm Ed Curtis, an engineer with FEMA, in the joint field office in New Jersey working on Hurricane Sandy disaster. Myself and Matt buddy will be sharing the presentation today. It's going to last right at a half hour. We're going to have plenty time for questions after that. So please stay with us and save up your questions. We'll have an opportunity at the end for you to ask them and we'll do our best to respond or find a way to get back to you. We are here today to talk about products FEMA is getting out the door as soon as possible to support the reconstruction and rebuilding effort after Hurricane Sandy. The product is an advisory based flood elevation information. It's both geo spatial data in the form of GIS shape files as well as printed maps that will be provided in a PDF file. You will hear more about that. We will be walking through the slides that came with you as an attachment, came to you as an attachment to the meeting invitation. We will be talking out slide numbers as we go along. Now I am just looking at the slide number 2 that's the content. Quickly we are going to give an overview and explain why we are putting out this product, what they are, how they fit into the context of the study work FEMA Region 2 has had underway now for over a couple years to develop updated flood insurance rate maps for New Jersey coast. It's because of the study we are able to get the information out so quickly. We'll tell you where you can go to get the information when it is available which will be coming up as early as next week for some of the New Jersey counties. Where that information is and

what we are covering, I will show you more detail about the maps. We've got a prototype you can look at on the slides and get an idea of what we will be providing. Matt Buddy will take over after that and talk about flood insurance, flood plain management issues related to using the information for the recovery effort. I will start now with slide number 3. Again, why are we putting out this information? What we really recognize is at all levels, at the state level, at the county level, local officials, down to individual property owners, homeowners and business owners a lot of decisions will be made if they haven't been made already. We are expecting most of the decisions will be made soon, certainly in the coming weeks, about how to rebuild. For example would be substantially damaged homes and other structures, how will they be rebuilt and to what elevation should they be rebuilt to be sure they're safe and built back stronger so overall the communities will be more resilient following this Hurricane Sandy disaster. That's a huge incentive for FEMA to put out some reliable and timely flood hazard data and specifically elevation information. If you go to slide number 4, I mention context. Again, Region 2 is in the process of developing updated mapping for the New Jersey Coast as well as the New York Coast. Your current affected maps I am sure as you know were based on information on studies done 20 or 30 years ago. They're out of date. We know from the work that's already been done that the flood elevation information on the maps is out of date, and it's too low. It does not reflect what we would currently consider to be the 1% annual chance or 100 year flood risk. So that project is going to continue as scheduled. By mid 2013 next year, the counties will begin to see the preliminary maps being issued that will ultimately replace your current affected maps. The product we are here to talk about today is an interim product. Again we are calling it advisory, flood hazard maps, advisory base flood elevations. We want to get them delivered to the local officials and the public because we think it is vital to have the information out there to support reconstruction efforts. I will go to slide 5 and explain more about what they are. What you see on the right side is an image of the prototypes, the maps, we'll be producing. I'll get to more detail a couple slides down the line. What I want to cover here is again the advisory base flood elevations we are going to be providing on the maps and in the shape files we are posting on the website, they're based on the same studies and the same methodology that's been done for the New Jersey Coast. So they're derived from updated coastal flood hazard analyses as compared to the information on your current effective flood insurance rate maps. If anybody is not familiar with the term base flood elevation, it's the estimated water level associated with a flood event that has 1% chance of being equal or exceeded in any given year. A lot of folks are familiar with the term 100 year flood event. These maps will use terminology 1% annual chance or 1% flood. The last two bullets here I want to emphasize first that the ABFEs will be higher elevations than BFEs shown on current effective maps. We don't have -- we are currently reviewing the final versions of the BFEs that will be posted on the website next week. **Until base flood elevations more definitive information the best I can say now is we are looking at an on average that the advisory BFEs will be one to four feet higher than current effective BFEs. There may be isolated areas that will see higher increases than that, but we think one to four feet will cover most of the areas of the New Jersey Coast.** That second bullet -- sorry -- the final bullet says that the coastal flood zones will be updated as well. We'll be providing different boundaries, new boundaries updated based on these flood elevations. We expect that these will extend further inland. You will hear

this a couple times during presentation. For flood insurance rating purposes they will continue to be -- policies will continue to be rated based on current effective maps. Those are regulatory maps until Region 2 issues the revised versions of the maps starting next year. These interim maps are a guide to be used to guide the rebuilding process and not for insurance rating purposes. Slide number 6 shows a map of where these ABFEs will be available. It lists the ten counties in New Jersey and eight counties in New York that we're producing data for. For New Jersey coast you will see blue highlighted areas along the coast. Those are the panels that will be provided. Those are the areas that will be paneled and represented on these advisory maps. Slide 7 has a time line. You will see for the first four counties that will have data available he is ex, Hudson, Middlesex, Union, will be posting information in the form of files with a viewer with an address locator and other features that we think will be very helpful starting as early as December 5 next week. So Wednesday of next week. We'll follow that the following week, beginning of the following week by posting the same kind of information for six more of the New Jersey Coastal Counties; Atlantic, Bergen, Burlington, Cape May, Monmouth and Ocean. A week later we'll put up information for the New York counties. I have slide 8 to show you a little bit better about what we will show on the maps as far as base flood elevations. One thing you will see when you look at the map is we have drawn cross hairs across the map dividing it into four quadrants. The maps you are currently working with are one inch equal 500 scale. The maps we'll be issuing are one inch equal 1000th scale. Four of your current flood insurance rate panels are represented if you will on one of these ABFE maps. You will be able to tell and we'll include panel numbers in the four quadrants. You will be able to match them with the existing flood insurance rate maps you are familiar with. Looking at the bullets on the right hand side of the slide again we are going to provide boundaries, delineate advisory flood hazard zone boundaries for B zones, A zones, X zones. If the B and A zone areas we'll provide an advisory base flood elevation to the nearest whole foot. That's the elevation of the 1% annual chance flood. We'll also provide whole foot elevation for 0.2% annual chance flood elevation. That's the 500 year flood elevation. Then we'll also -- this is a new thing for FEMA and for New Jersey. Within the A zones we are going to show a boundary, an area we call structurally damaging wave action. FEMA uses the term coastal A zone for the area. It's the area of the A zone on the coast where the waves are still high enough to cause significant damage to structures. The waves are not as high as V zone but still high enough to cause structural damage. FEMA will recommend that communities adopt construction standards in the coastal A zones that would be the same as V zone construction standards. We'll have more information available later on that. We'll be providing information on the maps to show you where zones, where that would apply. One says preliminary Hurricane Sandy high water marks. Where we have those available we'll put spot elevations on the maps to show elevation of the Hurricane Sandy flood height at that location. Finally, we'll put boundaries of the coastal barrier resource areas. Most communities won't be affected. Some of you will. We want to be sure you are aware of where the boundaries are. I am going to stop there and turn it over to Matt Buddy to carry into the flood insurance and flood plan management issues. Thanks.

>>Thanks. Good afternoon. My name is Matt Buddy. I am a flood plain management and insurance specialist with FEMA working in the JFO in New Jersey. It

seems like we can't talk about flood maps without talking about flood insurance. I want to take a pause on the moment of ABFEs and talk about recent legislation passed earlier this year concerning national flood insurance program. I am on slide 9 now titled changes to the flood insurance program, bigger waters 2012 overview. BW12 overview. This was signed into law by the President on July 6, 2012. The real goal and intent of this legislation was to improve the final stability of the national flood insurance program. One of the first provisions in the bill reauthorizes program for a period of five years so we don't have to worry about any lapses in authority to issue new policies like we have had in the past couple years. Under this new law, flood insurance rate and premiums on almost all buildings that are currently in or will be in a high risk area will be revised over time to reflect the full flood risk rate. In insurance speak, we call that an actual airily rated policy. This will begin to eliminate a variety of the existing discounts on premiums for certain structures that are currently received. Starting as early as January 2013, nonprimary residences will begin to see subsidies being phased out at a rate of 25%. Moving further on into 2013, severe repetitive loss properties, business properties and properties with flood related damages where claims exceed fair market value of the property will also begin to phase out and eventually expire. In the right hand column towards the bottom, policies will also begin to have increased based on a change of ownership or a lapse in insurance coverage. These are moving more towards a full risk rated premium. That third bullet there, a mapped change in a flood risk area. Those are structures that are newly mapped into a high risk area. In the past the national flood insurance program would typically provide a provision for policy to be grandfathered at the zone that they were in when the structure was built and maintain the premium for that zone even if they were brought into a new high risk area. Based on this legislation, that will be going away. Then finally, substantially damaged structures or substantially improved structures, those are where the damage or the improvement exceeds 50% of the market value. For insurance rating purposes again, we'll start moving towards a more actual air Lee based premium. Moving onto slide 10, I think these are the real take away points that you want to remember and hope communicate to residents in your communities. Understand that based on the legislation, new flood insurance rates will reflect the full flood risk and the subsidies and discounts will begin to be phased out and eventually eliminated. Understand that owners can take action in rebuilding now during the recovery phase to reduce their future flood insurance premiums. But also to reduce their future risk. FEMA has grant programs. There are some programs through the insurance policy that I will discuss in a moment that can help homeowners and business owners that were affected, help reduce their risk and save money on future flood insurance. These are kind of the four points that we would like you all in the community to help us get across to the individual property owners. So moving onto slide 11, ABFE implications on flood insurance. As Ed mentioned, flood insurance will continue to be rated off of the current effective flood insurance rate map. These advisory maps are not intended to supercede the elevations or the zones. It is not meant to change the mandatory purchase requirement by lenders on property owners. It is just specifically intended to guide and inform decision making during the rebuilding process. **But given what we know on the bigger waters 2012 legislation and the fact that flood insurance will be rated off of the real risk, and we know that the risk is going up as part of the restudy, the coastal restudy that FEMA Region 2 was working on prior to Sandy, it**

**is in the community's best interest and homeowners' best interest to use advisory information we are putting out now to help in their decision making process and ultimately help them lower their future flood insurance premiums. Understand if you build back to today's standards, what's on your current effective flood insurance rate map, that could lead to significant increases in the future.** Moving onto slide 12, ABFE implications, increased cost of compliance or ICC. ICC is a part of the flood policy. You need a flood policy to tap into ICC. But basically what ICC can provide is up to an additional \$30,000 above a claim. However, it can't exceed policy limits. To bring a structure into compliance with community's current codes and standards. The structure has to be substantially damaged repetitively damaged by flood and it has to be out of compliance with the community's ordinance. ICC can pay for four very specific things. Flood proofing if it is nonresidential, elevation, relocation, or demolition. ICC will pay to elevate to the advisory base flood elevations if and only if a community adopts those advisory elevations into their ordinance and regulates to those ordinances. So it's pretty important that as we go into this recovery phase that the property owners understand that ICC is an option, if they meet the stipulations and that communities have that information when thinking about whether or not they're going to adopt the advisory maps. Moving onto slide 13, ABFE implications on building practices. Again, as Ed mentioned, where this is really going to be a pretty big factor is with substantially damaged structures. These are structures that are damaged over 50% of the market value unless the community has a stricter requirement in their ordinance. If a community adopts the advisory information on those substantially damaged structures the community would require the property owner to build back with their lowest floor elevated to those advisory elevations plus any sort of additional free board that the state requires or that the community requires in their ordinance. Also as Ed mentioned, what we are really going to encourage is V zone construction standards in these coastal A zones. These coastal A zones are probably not something on your current in effect flood insurance rate maps. However, we have seen over past history structures get damaged pretty significantly if they're not built to V zone construction standards. So a community that adopts this type of language into their ordinance would require substantially damaged structures to be rebuilt back to those V zone standards in these coastal A zones. For nonsubstantially damaged structures, you know, there is no requirement for a property owner to elevate. However, if they choose to elevate, they're going to see much lower flood insurance premiums based on the bigger waters 2012 legislation in the future. So it would behoove them to take advantage of all opportunities and SBA loans and grants and things they may have open to them now during this recovery phase to build back to the best available data. Moving onto slide 14, FEMA is going to be a leader moving forward in using this best available data. So we will use the advisory base flood elevations. Or if we run into a situation where a local flood plain ordinance has a more restrictive requirement in their ordinance we will also use that for all grant making decisions. Understanding that while there may be higher initial costs to elevate structures, what we are really looking at is the longterm savings over the course of time in terms of reduced flood insurance premiums. Not only will there be this reduction in flood insurance premiums when property owners choose to elevate the community requires them to elevate, but complying with these advisory base flood elevations will really help reduce the vulnerability of structures to future flooding events. One of the reasons we're

really going to encourage free board is, you know, as Ed mentioned, what we map to on our maps is 1% annual chance event. We can have events that exceed that event as we have recently seen in some places. So that free board is just really adding in an extra level of protection. Then communities that choose not to adopt the advisory base flood elevations could potentially jeopardize some of the FEMA funding for the different grants out there if they do not adopt as I mentioned earlier. FEMA will use the highest standards or most stringent standards for grant decisions in the future. Moving on to the last slide, slide 15, what are your next steps or your best steps? I think really being proactive by adopting the advisory information into your flood damage prevention ordinance, again, that's something we are really going to work with the state on helping you get language or getting you the tools that you need to adopt that into your ordinances as quickly as possible, again, including any sort of free board, either one to two feet that you feel is adequate to provide that additional level of protection for events that exceed the 1% annual chance event and also what we encourage is this adoption of V zone construction standards in the coastal A zones on the advisory maps. I will also make a quick plug for the community rating system or the CRS program. This is a program that provides additional discounts on flood insurance premiums for communities that go above and beyond the minimum standards of the national flood insurance program. And things like free board and adopting coastal A zone -- sorry -- V zone construction standards in coastal A zones are definitely point getters in that CRS program. Understand that your community is not alone. We have been out into the communities and we have seen the damage and we have seen the debris. You guys have a lot going on right now. FEMA and the state are here to be resources for you. Please know that we want to provide any type of technical assistance that we can in understanding these maps and how to use them, and we are going to be working as hard as we can to walk hand in hand with you guys through that process. Then finally, the last bullet there, this may be the most important bullet, the website for where this data is going to be posted. It's the [region2coastal.com](http://region2coastal.com) website. That website will have a tab that says Hurricane Sandy. It just turned on this afternoon so you can go there now and start looking at fact sheets and frequently asked questions and just kind of a background of information. There is also some great tabs on just the on going coastal study work in New York and New Jersey. So check that out. Again, as Ed mentioned, the schedule starting December 5, week of December 5, we'll start posting data to a geo portal, a mapping site where you can put mallet long or even an address and it will take you to the area on the new advisory maps. It is really something that was designed to be user friendly so property owners can go log on and take a look at where they're at. That's all that I have. I will turn it back over to Charlotte.

>>Thanks Matt. Calvin, we can open it up for questions at this time and we'll remind everyone to please identify yourself by name and jurisdiction you are calling from. Thanks.

>>Thank you. At this time if you would through ask a question, please press \* 1 on your telephone keypad. That's \* 1 to ask a question.

>>Our first question comes from Anthony Merchant. Please state your region.

>>I'm the administrator in Middletown Township New Jersey. A couple of questions. One is we had a community meeting last night on this topic. We had nearly 1000 people attend. There is a tremendous amount of interest in the community about what's going on. One of the questions that people have in their minds is if this number is an advisory number at some point because at some later they formally become effective, what is the risk or potential for someone to rely on an elevation provided to them based upon this advisory mapping and building their house or starting to build their house and then it changing before it is finally adopted?

>>The risk is extremely low.

>>Okay.

>>Because we are taking a slightly conservative method to determine these advisory BFEs. The final BFEs that will be on the future effective maps, regulatory maps, will be slightly but not significantly lower than the advisory BFEs we're going to be issuing on these advisory maps.

>>Okay. Then so my next question then is you mentioned earlier that the existing data is based upon existing firm maps based upon data that's been around 20 years or so. Here in this portion of Monmouth County about two years ago there was a specific area redesignated as a flood hazard area and put into an A zone that hadn't been previously. It's a portion of Middletown Township and most of cones bug township which is a neighboring town. It added probably I will say 2 to 3000 properties that hadn't previously been in a flood hazard zone into a flood hazard zone couple years ago. Those people all went through this just recently where they were not required to get flood insurance and all of a sudden were. We went through that process for quite a while. It was fairly painful for a lot of people. The reason that change was made as it was described to us was that area had not been in a designated flood hazard area because of the hurricane protection dyke that existed there built some 30 or maybe 40 years ago. A pumpstation that exists in the area which serves to control flood waters. Now, the determination was made by FEMA at some point that that was no longer really up to standards, was not certified any more so it was placed back into a flood hazard area. After Hurricane Sandy which we are hearing is a 2 or 300 year storm depending who you talk to I guess, that area didn't flood. That area had very little water. The dyke worked. The pumps worked. They had water up to their curbs basically. There was no flooding damage in that area. People in that area are saying why am I paying the same flood insurance rate as somebody who lives on the other side who did get tremendous amount of flooding with this storm. The dyke obviously works to a degree. The pump station works to a degree where Sandy didn't cause flooding in our neighborhood. Why should I pay the same amount of flood insurance rates as other people? At least I have some level of structural protection here. Because those people will now get changed again just two years after they were just first put into a flood zone. Most of them don't think they should be in a flood zone. Based upon what happened with the storm they may have a good point.

>>Anthony, this is Ryan. I think it's important to remember that these are coming out in an advisory fashion.

>>Right.

>>So they're not going to impact flood insurance rates when they come out. They're going to impact flood insurance rates after we go through regulatory process. That's similar to the process your community just went through. Because this is such a localized issue and we've got a call with 10 counties it might be best to work this particular challenge with you offline.

>>The last thing I was going to mention is that. If before the call is over you could give us phone numbers so we can reach out to you, that would be helpful.

>>We'll get you are I do phone number and give you a phone call.

>>Okay. Thank you.

>>Thanks.

>>Our next question comes from Ken Federal. Your line is open. Please state your region.

>>Thank you. This is Ken federal. I am the Mayor in Monmouth County. I just want to give you a little bit of background. You already revised maps in my region last year or two years ago. Actually, I happened to be myself an ocean front homeowner as well as many of my neighbors. They redrew our houses into this V zone. And I have appealed that obviously. My flood insurance bill for example went from \$350 a year to 7000. And my house is at the highest part of town and had absolutely no damage at all nor did any of my immediate neighbors from Hurricane Sandy. No water, no flooding. If you look at the record, it goes back to I think 1973. There has never been a claim on my house or any of the other homes along the ocean front in sea get. Maybe there are some but not in the general area. The problem is the map is not drawn right. The map is just merely a satellite photograph with a blue line drawn on it. How do we get physical inspection of the area? We are happy to have you down here now because now is the best time to take you in my basement. There is no water. There hasn't been water since 1925. How do we also get credit for this way the structure is built? You talked about that earlier. In my case I have a concrete block and steel construction house. It's been there since 1925. I challenge anyone to find any water that got in. \$7000 is a little bit much for each and every resident to have to pay for flood insurance. I will say I have submitted an elevation certificate. I did get the bill reduced somewhat. But I get a form letter back. This is for everybody in my community. It is from Lewis Rodriguez. When are people going to come down and actually look?

>>Mayor fail, this is Ed Curtis. Part of our outreach for this new information, new advisory maps including arranging meetings with local officials. They're going to be

effected and we hope will be taking advantage of the information on the maps to again guide the rebuilding effort. Recognizing there will be some structures that weren't affected by Hurricane Sandy that don't need to be rebuilt but we expect there will be a large number of substantially damaged structures that will have to be rebuilt. These maps will provide what we consider the best available data to elevate those structures to make them safe from future flood event. The methodology that's gone into producing these advisory maps is essentially the same methodology that's been being used by FEMA region here, region 2, to provide coastal update for all the New Jersey coast. I apologize. I am not familiar enough with the previous work that's been done in region 2 in your area and whether it's already been brought up to date, what we would consider compared to the new work that's being done for the remainder of the coast. I want to hold off on trying to respond on anything specific about your community and your house in particular. I apologize. But for the purposes of this call, the best I can tell you, I think, at this point is we will have representatives from our relatively small group here that's producing advisory maps in your county and depending where we can find the most convenient meeting location here in the coming weeks probably within the next couple weeks. We are starting to make arrangements for those meetings. You will have a chance to talk to us. Your officials will have a chance to talk to us directly about your town and your maps.

>>Okay. Well I don't know how we can contact each other. I do think what you are doing is very good because the only place in my town that had a problem was a place, one block that was over developed in the 1970s. It was like putting a house in front of my house. They shouldn't have ever done it. I will say there are folks in my town that did have flooding in the blocks behind them because the water came through. So I think had you been around in the '70s telling people don't build a house there, we would have avoided all the problems we had. We had very minimal or very blessed hear here in sea. We can't going around a map moving a line around and send a bill around for what they paid before. I understand the subsidy has to go away. I inthat. I am more than willing to pay it. But you can't just throw a map out there. There are places in the county where homes in the newspaper, 160 homes in one town had four or more claims in the last 20 years. That's where they shouldn't build. But don't send a bill to people in my community.

>> Again, thank you mayor. I guess I will reiterate the advisory maps will not have any effect on the current flood insurance rating process. I recognize you are not happy with your current map. But we are not proposing changes that will affect flood insurance rates by issuing advisory maps.

>> Who is the contact person that we can meet with?

>> We are going to provide an E-mail address at the end of the call and have you contact us via that.

>> Okay. Thank you.

>> Our next question is from Bob. Your line is open.

>> Thank you for taking our call and for all the information we are getting today. As a construction official if we don't have our new BFE and if we are going on one to four, we should be holding up on permits. We have right now currently 510 homes that have three feet or more of water and 110 homes that are off their foundation or cut in half. So we do have an extreme measure of homes that needs to be rebuilt and places for people to live. So we are in a situation where we need to have information quicker now than ever. We do have a current map from two years ago, 2010. It's digital. We do have free board for one foot in our ordinance. Could we just get within a week or two what elevation and I will adopt whatever needs to be done, we already are in the CRS program. We were working on our rating. We are at 8. We were working to get it down to a 7, how this affects it. We are a small community that got hit in a big way.

>> Thanks, Bob. That's great to hear that you are in the community rating system. That definitely is -- you see a lot of huge reduction in flood damages in these CRS communities. What community did you say you were from, Bob?

>> Union Beach New Jersey.

>> What county? Is that Union County.

>> That's Monmouth County 07735.

>> Okay. On December 10, you will see information on that region 2 coastal.com website that will provide you the advisory elevations.

>> That's great. I was wondering because we have an adoption and we approved the last map, does this automatically need to be adopted because it's advisory or can we just say whatever those numbers are, can we start with out going for another month waiting for the council to make that memorialization of a resolution if you will?

>> I would recommend actually going through the formal adoption process.

>> Okay. That's very helpful. Would it be safe to say then if I am using the digital map from two years ago, when it came out, if I just added the only area that I would have a gray area would be the new A, would I be allowed to then you think have enough information to then start the process for permitting?

>> I think on December 10 when we actually have the data in hand and we can physically look at it and you can see it, that's probably going to be your best opportunity to start making those decisions.

>> Okay. Thank you for your time and for your information. I will wait to hear from you guys.

>> Thank you, Bob.

>> Next question from Christopher Parlow. Your line is open. Please state your community.

>> Lavallette, Ocean county. My concerns are the same as the Mayor from Union Beach. We are eager to adopt the new advisory based flood elevations. We had significant structural and significant flood damage to a number of properties. Probably 80% of the community had first floor flood damage. We are a community of about roughly 2500 properties. The December 10 date for having these advisory base flood elevations provided causes us some concern. We are not going to be able to adopt those standards until some time in February of 2013 because it's going to take a first and second reading. We can't cross years. I am not sure if there is any way I can get that information quicker. My schedule for the government body for this year, remainder of this year, is the 3<sup>rd</sup> and the 17<sup>th</sup> of December. I am not sure if there is any way possible I can get those numbers, the elevations, ahead of time so I can quickly adopt the new standards.

>> We understand that this definitely puts a number of people on the line in a hard spot. We are trying to produce this data as quick as we can. Unfortunately the time line that we've got there is as accelerated as we can do it. If we can get data available sooner we will put it out there. This time line is as soon as we'll have data available.

>> Chris, Bill McDonald. We are working to try to get the ordinance adopted statewide which might help. Some of the other communities that we're saying they're conducting special meetings which if they have it, introduce once, have a reading, have a second meeting and they adopt. Is that helping in.

>> This means that we will have to have a special meeting if we are going to adopt it before the end of this year.

>> Okay.

>> Next question comes from Jason Fischter.

>> Jason L. Fichter, PE, PP says: will "coastal A zones" be "regulated" to be constructed by v-zone standards, or will it continue to be merely "recommended"?

>> This is Matt. It is just a recommended standard. There will be no requirement.

>> Dorothy F. McCrosson says: Dorothy McCrosson, Ocean City. Tonight's City Council agenda includes a zoning ordinance mandating BFE + 2 construction. Will the Advisory BFE make this proposed ordinance instantly obsolete or irrelevant?

>>With that, we will be sending additional information over the course of the next couple weeks. As you have heard today there will be outreach happening. Please keep an eye out for that. With that, we will conclude the call. Thank you.