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March 21, 2013

The Honorable Tom Carper  
513 Hart Senate Office Building  
Washington, DC 20510

Dear Chairman Carper:

On behalf of the National Association of REALTORS® (NAR), thank you for conducting a Homeland Security and Governmental Affairs Committee oversight hearing on “Hurricane Sandy: Getting the Recovery Right and the Value of Mitigation.” NAR applauds your leadership in providing for the most effective and coordinated federal response to one of the most devastating and costly natural disasters in American history.

To aid the Sandy response, NAR has raised \$2.3 million with the REALTORS® Relief Fund and supported supplemental funding for federal agencies involved in the recovery. As trusted leaders on the ground in every affected community, REALTORS® are often the first to hear from property owners about concerns with the federal relief efforts. Our members share your interest in seeing these issues quickly and efficiently resolved with a minimum of confusion or disruption.

Enclosed are some of the questions our members are getting from property owners in Sandy devastated areas. While the federal response has generally improved over time, property owners are still not able to get a single, direct answer to even basic questions about mitigation assistance, elevation standards and the new advisory flood insurance rate maps. We respectfully request that your staff consider these in your ongoing investigation of the federal relief and rebuilding effort.

Thank you again for the hearing and any assistance you can provide in this matter. We stand ready to assist you and your staff in your investigation and oversight of federal agencies coordinating the Sandy response.

Sincerely,

Gary Thomas  
2013 President, National Association of REALTORS®



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## **QUESTIONS FROM SUPERSTORM SANDY-DEVASTATED HOMEOWNERS**

### **Mitigation Assistance**

1. Is federal assistance to repair a person's home calculated separately from rental assistance they may be receiving, or is mitigation assistance decreased based on the amount of rental assistance a family may need?
2. If a property owner begins repair on their home either before applying for or receiving FEMA assistance, does this jeopardize the property owner's ability to obtain federal assistance to cover the cost of repairs?
3. Are there any sources of federal assistance that can be used by property owners to repair or rebuild non-primary residences they may own along the coastline affected by Sandy?

### **Elevation Standards**

1. For properties that have basements and that have to be elevated under the new FEMA maps, how is the basement figured into the new elevation requirements?
2. While property owners have 4 years to elevate their homes, does this mean that their flood insurance rates will not increase until the four years have passed? Or will their rates increase before the property is elevated, even if the work will be done within the four year timeline to receive federal assistance for the costs of raising a home?
3. If a property in either a "V" zone or "A" zone had no damage whatsoever, what requirements exist for it in terms of elevation standards?

### **Advisory Flood Insurance Rate Maps**

1. There are many questions about what data is included in the ABFE maps, as well as when the preliminary maps will be available for many counties that were in Sandy's path. The ABFE maps include the best available detail about grade elevations and proximity to water bodies, but do not take into account structures such as bulkheads, breakwaters and dunes, and do not consider the placement and density of permanent structures such as houses and other buildings and other raised elements that restrict wave transmission. Can clarification be provided as to what data is included in the ABFE maps and what data will be added in developing the preliminary BFP maps?
2. Many sources indicate that the preliminary maps will be available by summer yet the FEMA website shows the target date for preliminary map release as October 2013. What is the anticipated release date of these maps?
3. Can municipalities, states or the general public contest classifications of properties on the ABFE maps, or must they wait until the preliminary BFE maps are issued?
4. What are the alternatives available to a property owner, beyond paying thousands of dollars to raise a property located in a "V" zone that has never flooded, including during Superstorm Sandy? Is there any possibility of grandfathering the base flood elevation below the advisory map level at least temporarily, given that these are "advisory" maps and there are no flood losses in that property?