

Over the last year, the Department of City Planning met with you and other community members from across the floodplain to discuss strategies to make buildings resilient to flooding. We heard many of you express an interest in learning more about flood resilience more broadly. This newsletter addresses some of the most common questions.

Did you know that if you are in a flood zone, there is a 1 in 4 chance your building will flood over the life of a 30-year mortgage?

Floods have the potential to destroy homes and businesses, damage subways and utilities, and threaten safety. In New York City, the primary causes of flooding are hurricanes, tropical storms, nor'easters, intense rain storms, and even extreme high tides. With climate change and sea level rise, these risks are expected to increase in the future.

What does it mean to be in a “flood zone”?

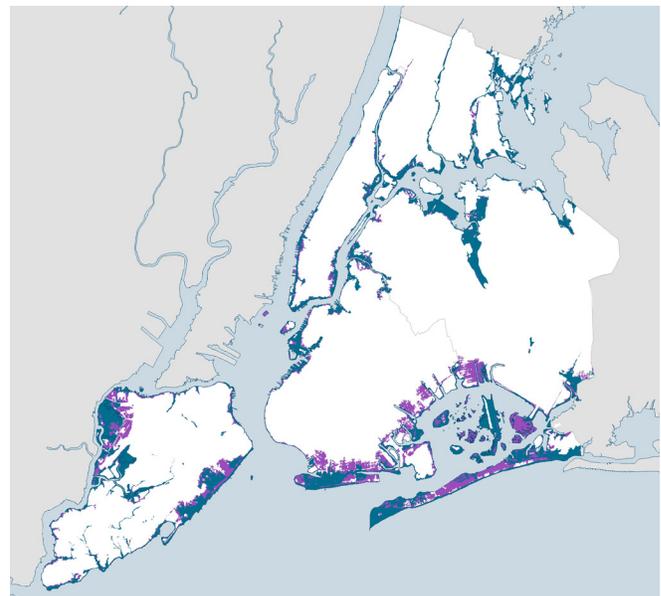
While flooding may affect areas across the city, you are at a particularly high risk of flooding if you are in a **flood zone**, which is a geography defined by FEMA on flood maps, known formally as the **Flood Insurance Rate Maps (FIRMs)**. These maps show the area that will flood during an event that has a 1% annual chance of occurring. The height waters are expected to rise is labeled the **Base Flood Elevation (BFE)** on the maps. You can check to see if you are in a flood zone at www.FloodHelpNY.org.

Did you know?

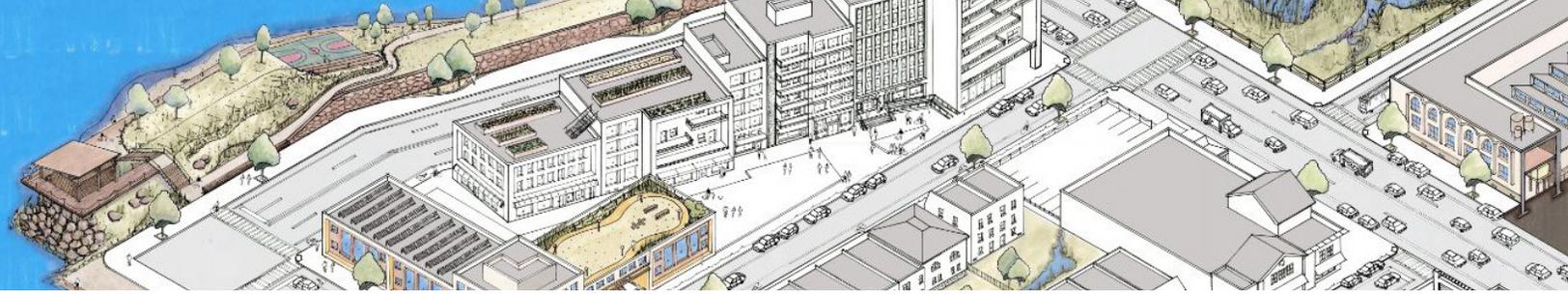
400,000 New Yorkers live in the preliminary flood zone. That's more than the population of Cleveland, OH.

You may also hear the flood zone referred to as the **Special Flood Hazard Area** or the 100-year floodplain. But the latter term is misleading, since these floods can occur multiple times within 100 years.

The first flood maps were adopted in New York City in 1983, and small updates were released in 2007. The 2007 FIRMs are used today for flood insurance purposes. (And within this area, if you own a property with a federally-backed mortgage, purchase of flood insurance is required.) As part of the process to create updated maps, FEMA released the **Preliminary Flood Insurance Rate Maps (PFIRMs)** in 2015, which are used today for building code and zoning.



■ FEMA 2007 FIRMs 100-year floodplain
■ FEMA 2015 PFIRMs 100-year floodplain



Did you know?

If you are within a flood zone, you are also within NYC's evacuation zone, but this is a different geography defined by NYC Emergency Management. There are six hurricane evacuation zones, ranked by the risk of storm surge impact, with zone 1 being the most likely to flood. Even if you are not in a flood zone, you may still be in an evacuation zone. You can find out at www.nyc.gov/knowyourzone

If you are in the flood zone, on either the 2007 FIRMS or the 2015 PFIRMS, there are special zoning regulations in place that enable and encourage flood resistant building construction. These regulations are referred to as the Flood Resilience Zoning Text (the "Flood Text"), which was adopted after Hurricane Sandy on a temporary, emergency basis. The Flood Text removes zoning barriers to resiliency investments, whether these investments are required by Building Code, or if they are being done proactively to protect against future storms. At the Department of City Planning, we are currently undergoing an effort to make these regulations permanent, but we have also identified opportunities for improvement based on lessons learned during the Sandy recovery process.

One issue we've found is that buildings may not be able to design for higher flood waters in order to be prepared for sea level rise since zoning allowances refer to FEMA's flood maps, which do not currently take climate change into account. Have you tried to elevate your building above today's expected flood heights and experienced zoning or other regulatory barriers to doing so? If so, we invite you to write to us and share your story.

Why DCP developed this newsletter

Over the last year, the NYC Department of City Planning met with community members from across the floodplain to discuss strategies to make buildings resilient to flooding. At these meetings, we heard valuable input that will help shape our climate resiliency initiatives, and we are planning to release a draft proposal to update the Flood Resilience Zoning Text later this year.

We also heard many of you express an interest in learning more about flood resilience more broadly. So we've put together this newsletter to begin addressing some of the most common questions. In the coming months, you can expect to learn from this newsletter about the importance of flood insurance, the City's plans for coastal resiliency, and how zoning can promote flood-resistant building design.

We hope you'll stay engaged by sharing this newsletter with friends and colleagues, and e-mailing us ideas for future topics at: ResilientNeighborhoods@planning.nyc.gov

Learn about "Planning a Resilient NYC" in this short, 6 minute video

