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Elevation FAQ

Why does my home need to be elevated?

Elevating your home can protect it from future flood damage. All one-to-four family homes that are determined by Build it Back to be “substantially damaged” by Hurricane Sandy are required to be elevated to comply with the NYC Building Code. “Substantially damaged” means that the cost to repair the storm damage to your home is greater than 50% of the pre-storm market value of your home as determined by the NYC Department of Finance. This calculation uses the value of your home only and does not include the land.

Additionally, elevating your home could reduce your flood insurance costs. Please contact an insurance professional to discuss specific rates.

How high will my home be elevated?

The height of your home’s elevation is based on FEMA flood elevation requirements and the NYC Building Code. According to FEMA, the Base Flood Elevation (BFE) is how high your home must be elevated to protect against flood levels that could damage your home. For added protection, your home will be elevated slightly higher than Base Flood Elevation to comply with the NYC Building Code. The Design Flood Elevation (DFE) is equal to the BFE plus the height of the freeboard.

As a general rule of thumb, your home will be elevated about 2 feet higher than your high water mark.

What are the benefits of elevating my home?

FEMA’s new flood maps show that much more of New York City is at risk of coastal flooding than previously estimated. Elevating your home will lower your risk of future flood damage. Elevating your home to the Design Flood Elevation height (described above) may significantly reduce the cost of your flood insurance premium. Also, elevating high risk homes is important to maintaining the long term safety and resilience of our neighborhoods.

When will I find out how high my home needs to be elevated?

Your Build it Back Design Specialist will discuss the height and design of your elevation at your Elevation Consultation. This happens after the Option Selection Agreement is signed, and after some initial surveys are performed on your home.

Whom will I meet with from Build it Back to discuss elevating my home?

First, a licensed land surveyor will inspect conditions around your home to determine how high your home must be elevated. They may also need to take samples of the soil around your home during a follow-up visit. Next, a Build it Back Design Specialist, who is either an architect or engineer, will inspect and take detailed measurements of the inside and outside of your home and discuss how your home might be elevated.

You will meet at your Build it Back Design Specialist's office to review technical elevation drawings. The Design Specialist will show you how you will access your elevated home, where your mechanical equipment will go and what your home will look like after elevation. You must sign a form so that the drawings can be submitted to the NYC Department of Buildings for approval.

What happens if the Design Specialist determines that my home cannot be elevated?

One of the first steps in the Repair with Elevation pathway is determining the feasibility of the elevation of your home. If the Design Specialist determines that the elevation of your home is not feasible, s/he will recommend that your pathway be changed to the Rebuild Program.

How can I use the space below my elevated home?

Elevated buildings cannot have any living spaces below the Design Flood Elevation. All basements and cellars will be filled in to the level of the land outside your home during home elevation. After elevation, the space below the lowest elevated floor of your home can only be used for access, storage and parking.

Will you elevate my mechanical equipment as well?

All mechanical equipment will be raised above Design Flood Elevation during home elevation.

Will I lose my basement or cellar space?

Build it Back will not replace any basement or cellar space unless it is a legal apartment. Build it Back will rebuild legal basement apartments as part of the elevated home whenever feasible.

Will I lose my rear deck?

In most cases it is not possible to keep the rear deck. However, Build it Back will attempt to incorporate your existing rear deck into the elevation design, but will never elevate an existing deck. If the deck must be removed during elevation, Build it Back will attempt to construct a landing and staircase from the existing doorway.

My unit is attached to another and I don't think elevation is possible, what are my options?

Your Design Specialist is a New York State licensed engineer or architect and will analyze and discuss possible options with you once you begin the Elevation Design process. There are a number of solutions for attached homes depending on the exact circumstances. The final result will depend on the actual conditions surrounding your home.

Will I have to move out during elevation?

Yes, you will have to make arrangements to stay somewhere else while your home is being elevated. Relocation dates will be discussed with your Build it Back Design Specialist and Contractor during your Design Consultation, and will be included in your Tri-Party Agreement. Exact relocation duration depends on many factors, but as a general rule of thumb you should plan to be out of your house for approximately 2 to 3 months.

Build it Back does NOT pay for relocation while your home is being elevated.

Once the home is elevated and the foundation is complete and has passed inspection, you may be able to move back in the home while the rest of the repairs are being completed.

Will I have to move out all of my belongings?

You should remove any personal items since you will not be able to access your home during the elevation process, which could take up to 3 months. In certain conditions, you may be able to leave large furniture items, such as couches and beds. Your Design Team and Contractor will discuss with you which items must be removed, and your Contractor will move and store items larger than 3 cubic feet (about the size of a microwave). You will be responsible for removing and storing smaller items and valuables.

Are storage costs a reimbursed expense?

If it is necessary to remove large furniture and objects from the home, Build it Back may pay for the storage. You will be responsible for your personal items.

What does Build it Back pay for?

Build it Back pays for all costs associated with design and construction, including engineering and permitting costs, and the cost of storing larger personal items (described above). Any storm damage will be repaired and your home will be elevated in compliance with all building codes. Build it Back does not pay for relocation costs, as described previously.

What if I'm not sure if I want my home elevated? When do I have to make a final decision?

If your home has been determined to be “substantially damaged” it must be elevated to comply with NYC Building Code requirements. If you choose not to elevate, Build it Back is unable to perform any other repairs to your home. Elevating your home could significantly reduce your flood insurance costs, so Build it Back recommends that you consult with an insurance professional to fully understand these costs before deciding that you do not want to elevate.

If you are unsure about elevation because you are concerned about how the new height and design will impact your home, Build it Back recommends that you proceed with the initial Elevation Consultation and attend the Schematic Design Review Meeting with your Build it Back architect or engineer. During this meeting you will gain a better idea of how your home will look after elevation. After this meeting, you must make a decision as to whether or not to proceed by signing your NYC Department of Buildings permit application, which will allow the program to continue with your elevation plan.

If I choose to elevate, are there any resale or other restrictions?

When you sign the Build it Back Grant Agreement, you agree to maintain ownership of your home for a minimum of 1 year after completing construction. You will also be required to carry flood insurance in an amount at least equal to your grant amount, which is equal to your elevation and construction costs.