

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.

In New York City, 3 out of 4 homeowners in high-risk flood zones are overpaying for their flood insurance because they don't have an Elevation Certificate. Since the rising cost of flood insurance was a concern shared with us at public events in coastal communities, we wanted to share information on how obtaining an Elevation Certificate may help reduce your premium.

What is an elevation certificate?

An Elevation Certificate is used by FEMA to determine your flood risk and flood insurance premium in the flood zone based on the 2007 Flood Insurance Rate Maps (FIRMs). (Check to see if you're in the flood zone at www.FloodHelpNY.org.) In order to obtain an Elevation Certificate, a licensed engineer or surveyor needs to identify the existing conditions and characteristics of your building, including its location within the flood zone, the height of the lowest floor (including basements), the number of flood vents installed, and the location of mechanical equipment. If the height of the lowest floor is above the expected level of flooding denoted on the FIRMs – the Base Flood Elevation (BFE) - you have less risk and lower rates; if this floor is below the expected flood height, you are at

Did you know?

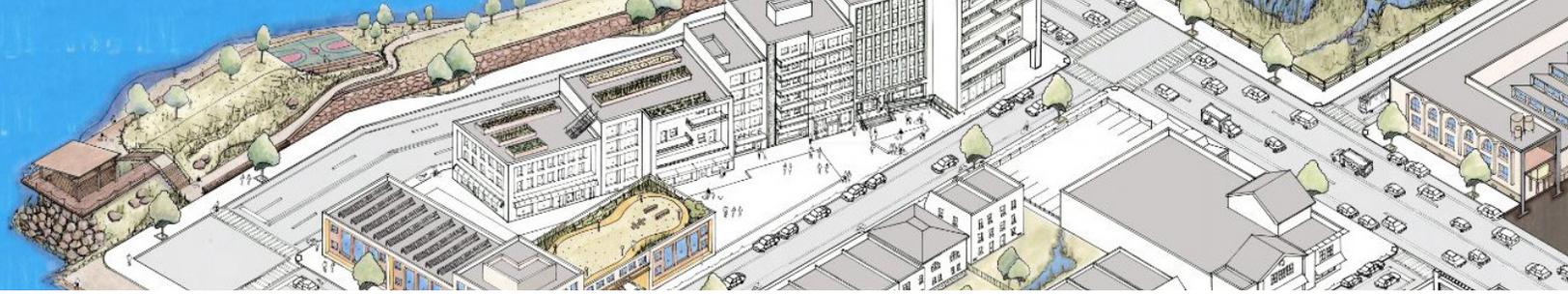
The elevation certificate can help you qualify for lower flood insurance premiums—while actual savings will vary depending on your property's characteristics, a typical household can save \$1,200 per year!

higher risk and may pay higher rates. See FEMA's Fact Sheet on Elevation Certificates for more information at <https://bit.ly/2nQRANg>.

While Elevation Certificates are not required for all homes within the flood zone, they can be used to understand your full-risk rate. In some cases, an Elevation Certificate can help achieve a cheaper rate on your flood insurance premiums. For example, if your home was constructed prior to 1983 when NYC adopted its first flood maps, you may be eligible for a subsidized flood insurance rate and do not need an Elevation Certificate in order to purchase coverage. However, these rates are being phased out, and in many cases your full-risk rate could be lower if you obtain an Elevation Certificate. Regardless, your insurance agent will charge you the lowest of the two rates.



The Center for new York City Neighborhoods has a video to teach you “Everything You Need to Know About Elevation Certificates”. Watch it at <https://youtu.be/VvmRkppAclK>



Did you know?

You might be eligible for a free Elevation Certificate as part of the Home Resiliency Audit Program (valued at over \$1,800). To see if you're in a qualifying neighborhood visit www.FloodHelpNY.org.

Once you have this important document, you should share it with your insurance agent within 90 days and, if your property has flood vents installed, be sure to include photographs of the vents to show they were properly installed, as well as engineering documentation that shows the vents meet FEMA and NFIP requirements.

An Elevation Certificate is a helpful tool for understanding your risk to flooding today, and how future resiliency investments in your home can reduce this risk and lower your insurance premium. City Planning would like to learn whether you are considering making any resiliency improvements to your building. As part of our work to update the Flood Resilience Zoning Text, we want to ensure that zoning is not an impediment, whether you're considering elevating your entire home, or whether you're looking to elevate your mechanical equipment. We hope you'll 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 resiliency 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 more about our work
and check out our video!*

