



NY Rising Housing Program

Floodplain and Flood Zone Guidance

August 28, 2017

NY Rising Housing Program (applies to all Programs)

This guidance is intended to familiarize you with basic floodplain and flood zone terminology. Your properties floodplain status is an important element of the NY Rising Housing Recovery Program. For more detailed guidance and information regarding floodways and floodplains, please visit the FEMA website or <https://www.floodsmart.gov/floodsmart/>.

Program requirements related to your location within a floodplain include:

- If your property is located in a floodway, federal regulations prohibit receipt of CDBG-DR funds, and your property is, therefore, ineligible for the NY Rising Housing Recovery Program.
- If your property is located in the 100-year floodplain you must:
 - (a) show that you have a current flood insurance policy; and
 - (b) if your property was substantially damaged in the storm, you must elevate your property pursuant to FEMA regulations and the New York State Building Code, and demonstrate compliance with these provisions by obtaining an elevation certificate.
- If your property is located in the 100-year floodplain and it was not substantially damaged by the storm, you may be eligible for optional elevation.
- If your property is located in a Coastal High Hazard Area – a special section of the 100-year floodplain with heightened risks - you must:
 - (a) show that you have a current flood insurance policy; and
 - (b) if your property was substantially damaged in the storm, provide documentation demonstrating compliance with the Coastal High Hazard Area building standards, including obtaining an elevation certificate.

Frequently Asked Questions

What is a Floodplain?

The floodplain (or “base flood”) is the low, flat, periodically flooded lands adjacent to rivers, lakes and oceans and subject to land-shaping and water flow processes. The 100-year Floodplain is the land that is predicted to flood during a storm which has a 1% chance of occurring in any year. The 100-year Floodplain is used by FEMA to administer the Federal flood insurance program.



ANDREW M. CUOMO
Governor

What is the Floodway?

The floodway is the portion of the floodplain effective in carrying flow where flood hazard is generally the greatest, and water velocity is the highest. In the floodway, fill or other development is likely to divert flow and contribute to increased water depths during a flood. Ideally, floodways should be undeveloped areas that can accommodate flood flows with minimal risk. Federal regulations prohibit the vast majority of activities and, thus, properties in these areas are NOT eligible for the NY Rising Housing Recovery Program.

What are Coastal High Hazard Areas?

Coastal high hazard areas (also known as "V Zones") are the areas subject to high velocity waters, including but not limited to hurricane wave wash or tsunami as designated by the Flood Insurance Rate Map (FIRM) under FEMA regulations as Zone V 1-30, VE or V (V Zones).

What is a Special Flood Hazard Area AKA "Flood zone"?

Flood hazard areas identified on the Flood Insurance Rate Map are identified as a Special Flood Hazard Area (SFHA). A SFHA is defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to as the base flood or 100-year flood. The land area covered by the floodwaters of the base flood is the Special Flood Hazard Area (SFHA) on NFIP maps. This area is commonly referred to as the 100-year floodplain.

How do I know if my home is located in a SFHA?

One of the easiest ways to determine if your home is in a flood zone is to follow this link:

<https://msc.fema.gov/portal>

What is the Base Flood Elevation?

The base flood elevation (BFE) is the computed elevation to which floodwater is anticipated to rise during the base flood. BFEs are shown on Flood Insurance Rate Maps (FIRMs). The BFE is the regulatory requirement for the elevation or floodproofing of structures. The relationship between the BFE and a structure's elevation determines the flood insurance premium. If your dwelling structure is located within the 100-year floodplain and was determined to be either substantially damaged or substantially improved during repairs, NYS Residential Code requires that your dwelling be elevated at least two feet above the base flood elevation (BFE) for your location or that your first floor be repurposed for non-residential use.