



NY Rising Housing Recovery Program: Rental Properties Program Flood Zones Explained

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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. FEMA is undertaking a nationwide effort to produce new digitized flood maps for hundreds of communities over the next five years.

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

One of the easiest ways to determine if your dwelling is in a flood zone is to follow this link:
<https://msc.fema.gov/webapp/wcs/stores/servlet/FemaWelcomeView?storeId=10001&catalogId=10001&langId=-1&userType=G>

You can also go to this link for additional information:

http://stormrecovery.ny.gov/sites/all/themes/nysandyredesign/files/SMART_Rebuild_FS2.pdf

When you apply for NY Rising, your dwelling address is mapped to determine which floodplain your home lies in. If NY Rising maps show that your dwelling is located outside of the 100-year floodplain but that a portion of your site property is located in the 100-year floodplain you may, upon request, still qualify for NY Rising-funded elevation.

So what does this have to do with elevating my dwelling?

The NYS Residential Code requires that your dwelling be elevated two feet above the Base Flood Elevation (BFE) published for the location of your dwelling or that your first floor be repurposed for non-residential use if it is in the 100 year floodplain, and it is determined to be substantially damaged or substantially improved during repairs. The BFE is shown on the Flood Insurance Rate Map for your neighborhood.

http://stormrecovery.ny.gov/sites/all/themes/nysandyredesign/files/SMART_Rebuild_FS11.pdf



What is the Base Flood Elevation?

A Base Flood is the flood having a one percent chance of being equaled or exceeded in any given year. This is the regulatory standard also referred to as the “100-year flood.” The base flood is the national standard used by the National Flood Insurance Program (NFIP) and all Federal agencies for the purposes of requiring the purchase of flood insurance and regulating new development.

The Base Flood Elevation is the computed elevation to which floodwater is anticipated to rise during the base flood. Base Flood Elevations (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.