



NY Rising Housing Recovery Programs

Floodplain Guidance

Aug 15, 2014

Your property's floodplain status is an important element of the NY Rising Housing Recovery Program, and helps determine what work you are allowed to do, and required to do, in the process of repairing or reconstructing your home.

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

The following brief guidance is intended to familiarize you with certain basic floodplain terminology. Far more detailed guidance and information regarding floodways and floodplains is located on FEMA's website and <https://www.floodsmart.gov/floodsmart/>. The Federal Government has developed definitions related to the 100-year Floodplain and the Floodway. Below is a basic description and explanation of these definitions:

Floodplain (or "Base Flood"): 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.

Floodway: 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 homes in these areas are NOT eligible for the NY Rising Housing Recovery Program.

Coastal High Hazard Areas (also known as "V Zones"): 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).