

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.

Over the course of more than 100 meetings, we made note of more than 70 questions related to flood insurance- more than any other topic- and for that reason will be tackling it first, starting with:

“what is covered in my flood insurance policy?”

Damage from floods is not covered by homeowner or property insurance, and flood insurance must be purchased separately from a private agent.

Covered by Flood Insurance

- Foundation walls, floors, ceilings, anchorage systems, staircases, panels, and cabinets
- Electrical, mechanical, and plumbing systems
- Built-in appliances like refrigerators, stoves, and dishwaters
- Central air conditioners, furnaces, water heaters, fuel tanks, solar energy equipment, and water cisterns
- Personal belongings like clothes, artwork, furniture, and electronic equipment
- Portable appliances like washers and dryers, window air conditioners, and microwaves

Did you know?

The number of flood insurance policies held by new Yorkers has increased by 60% since Hurricane Sandy.

You may be required by federal law to purchase and maintain flood insurance if your property is located in a high-risk flood zone, has a federally-backed mortgage, or has received federal disaster assistance. Ask your insurance agent or broker to learn more. You can check to see if you need flood insurance at FloodHelpNY.org.

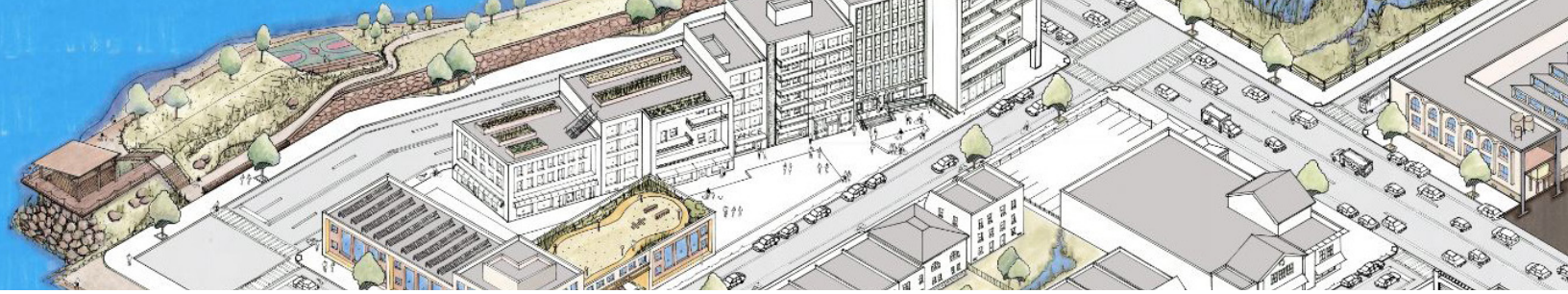
Most flood insurance policies are administered by the National Flood Insurance Program (NFIP) and sold through agents. The NFIP covers direct physical damage by floods to your building and personal property—but what does this mean?

It's important to note that Flood Insurance often doesn't cover basements or cellars. In these spaces, any foundation elements or electrical, mechanical, and plumbing equipment necessary to support your home may be covered, but personal belongings, floors, ceilings, or walls are not.

Not Covered by Flood Insurance

Flood insurance only covers damage was caused by floods, and not by earth movement or by moisture, mildew, or mold.

Flood insurance does not cover living or business expenses incurred while the building is being repaired. Any belongings outside of the building, such as cars, fences, decks, seawalls, or planted vegetation, are also not covered.



Did you know?

In Staten Island Community District 1 (North Shore) most buildings in the floodplain were built before modern zoning and building codes were adopted. Get #floodplainfacts for your neighborhood on our Community Portal at communityprofiles.planning.nyc.gov

The reason that flood insurance is more limited is that basements or cellars are most susceptible to flooding. One way to reduce your risk to flooding and also reduce your flood insurance premium is by elevating your home above the base flood elevation or BFE (you can check your BFE at FloodHelpNY.org).

When your home is elevated, the space below the lowest elevated floor has to be designed in a way that allows water to flow through the structure, and can only be used for parking, minor storage, and access to the building.

However, we recognize losing the basement or cellar space in your home is likely a disincentive to taking on such a project as those spaces are often a crucial part of a home. Therefore, as part of City Planning's efforts to update the Flood Resilience Zoning Text, we are looking at ways to modify building height limits imposed by zoning so that if you do elevate your home, you may be able to recapture some of that space you formerly had in your basement or cellar. If you've tried to elevate your home, but were disappointed to learn you would lose a large portion of your home, please 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 resilience 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!*

