

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 our last newsletter, we described how to design buildings to meet resilient standards, whether by elevating and/or wet floodproofing a home, or by dry floodproofing a non-residential building. However, the high cost of these improvements can make it challenging for residents and business owners to incorporate measures that reduce risk of damage from flooding. In this newsletter, we offer some ideas that answer a question we heard:

How can I make my building more resilient through small changes?

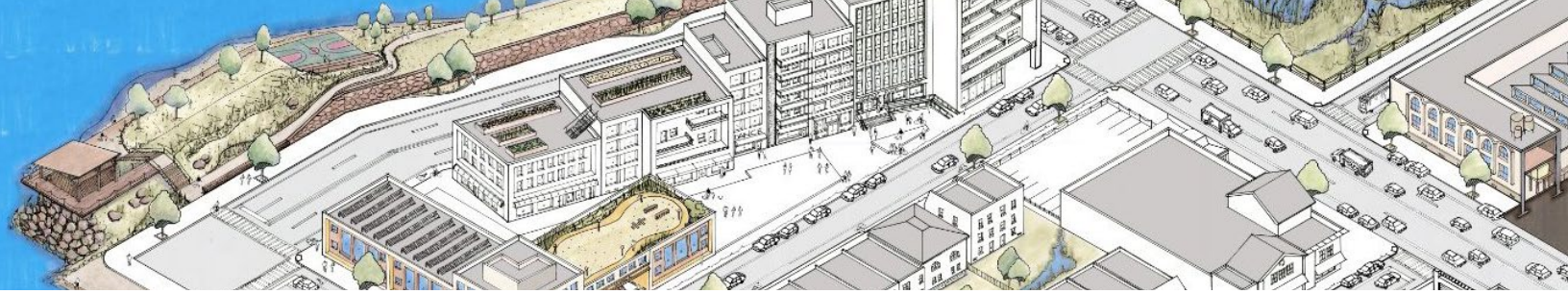
Investing in small changes, or “partial mitigations”, to your building can reduce the risk of damage from flooding, while being less costly than elevating or fully floodproofing a structure. These changes may not result in significant savings on flood insurance premiums, but may substantially reduce the cost of damages in the event of flooding.

Did you know?

Raising the mechanical equipment in your home could save you between \$100 and \$200 per year in your premium. Learn more about this and other mitigation options at: floodhelpny.org/en/resiliency

Partial Mitigations That May Lower Your Flood Insurance Premium and Can Help Your Building’s Resiliency

- Filling in your basement, cellar, or crawl space to ground level can substantially reduce flood insurance premiums. Even an inch of space below grade significantly increases insurance rates for residential buildings. Any portion that remains above ground level must be wet floodproofed with at least two flood openings or vents to allow water to enter and exit the structure. Greater savings on flood insurance results when the first occupiable floor is close to or above the Base Flood Elevation (BFE).
- Relocating your mechanical and plumbing systems, electrical utilities and other building system components in your home above the Design Flood Elevation (DFE) can improve the building’s resiliency, but may only result in minor reductions to your premium. These components can be placed either elsewhere in the home or in yards. Dry floodproofing these systems is also an option for non-residential buildings.
- Deploying freestanding flood barriers around an entire non-residential site to protect from short-term flooding may reduce your premium. These barriers will only reduce premiums for existing non-residential buildings and are not allowed for any new or substantially improved buildings.



Partial Mitigations That Will Not Lower Your Flood Insurance Premium, but Can Help Your Building's Resiliency

- Installing backwater valves in your sewage line to prevent dirty water from flowing back into your home. Depending on your home's location and plumbing fixtures, you may qualify for a free backwater valve installation. Learn more at www.floodhelpNY.org.
- Installing sump pumps in your basement or crawlspace, which remove accumulated water and keep low lying areas dry.
- Installing flood damage resistant materials below the DFE, such as tiles instead of carpets, to allow for easier cleanup after a flood event. This strategy works better if the space is also wet floodproofed.
- Investing in property improvements such as permeable pavement and plantings to help the ground absorb more rainwater.

Before undertaking any partial mitigations, check with your insurance agent to find out how the changes may affect your flood insurance premium. While most of these partial mitigations are relatively simple, compared to meeting full resilient standards by wet or dry floodproofing, they may face zoning challenges. For example, if you want to fill in sub-grade space and replace this lost space by adding another story, you may face zoning restrictions to doing so. City Planning is working to address this issue and others through an update to the Flood Text. If you have tried to elevate your home or make it more resilient, but have experienced zoning or other regulatory barriers to doing so, we hope you'll share your story with us.

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

Looking for more specific examples?

Check out *Retrofitting Buildings for Flood Risk*, a report from City Planning, for a step-by-step approach to retrofitting 10 different building types that are common in NYC's floodplain. Learn more at nyc.gov/retrofitting.