

Zoning for Flood Resilience

Zoning for Flood Resilience Workshop Agenda

- Welcome and Overview 20 min
 - Flood Risk
 - Flood Insurance
 - Resilient Buildings
 - Zoning for Flood Resilience
 - Q&A
- 2. Table Activity about building-scale resilience strategies in Howard Beach 50 min
- 3. Report Summary of Table Discussions 20 min



FEMA Flood MapCitywide Flood Risk

NYC's flood risk is high.

The floodplain affects a large geography and most community and council districts.

100 Year Floodplain

FEMA 2015 PFIRM

Population: **400,000 50** of 59 Community Boards Buildings: **71,500 45** of 51 Council Districts



Buildings:

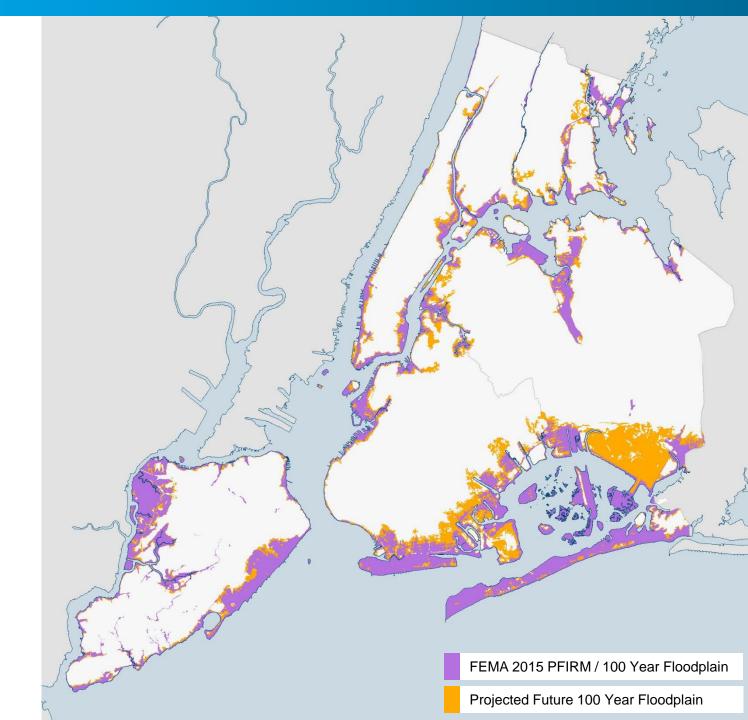
80% 1-4 units7% 5+ units13% nonresidential



Residential

Units:

30% 1-4 units **70%** 5+ units



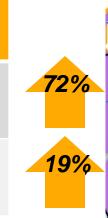


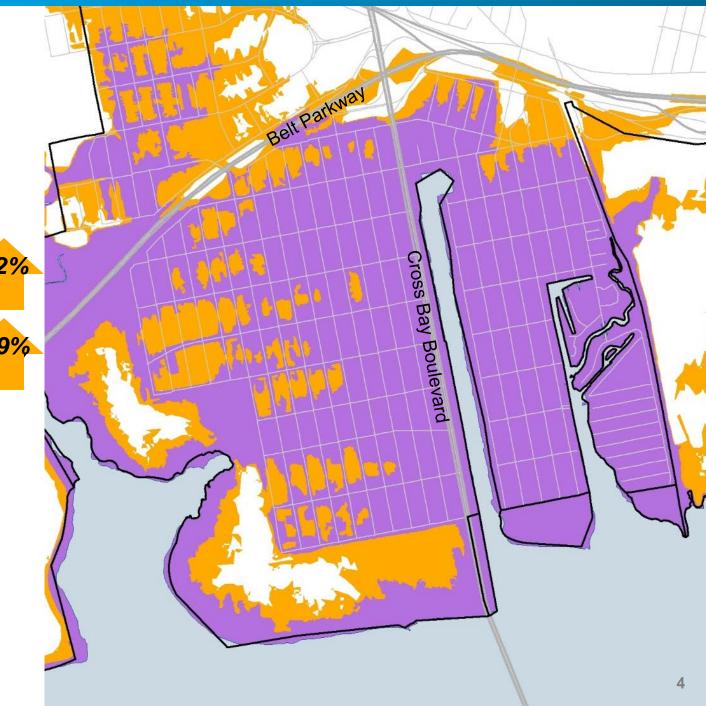
Flood Map Flood Risk in Queens CD 10

Population in Floodplain

Buildings in Floodplain

2015 PFIRMs	2050s Projected
11,910	20,580
5,440	6,500

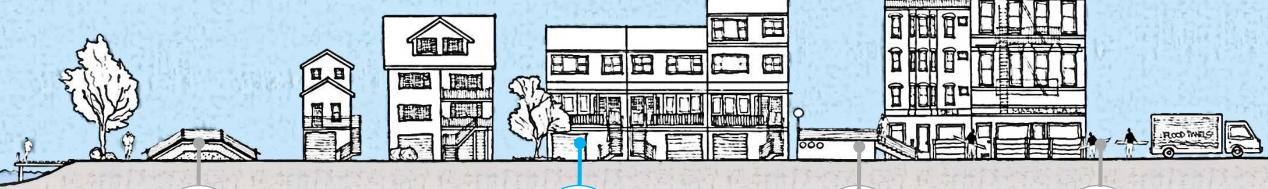






#ONENYC

A more resilient NYC is one where neighborhoods, buildings and infrastructure can withstand and recover quickly from flooding and climate events.





Coastal defenses

are strengthened as first line of defense against flooding



Buildings

are designed to withstand and recover from flooding



Infrastructure is protected from climate hazards



Residents and businesses are prepared

How are buildings in the floodplain regulated?





Flood Insurance Rate Maps (FIRMs)

Determine where floodplain regulations apply



National Flood Insurance Program

Set up Insurance Rates depending on building elevation and other requirements



Construction
Standards (ASCE 24)

<u>Design minimum</u> <u>construction requirements</u> for flood hazard areas





(DOB)

Requires new buildings and substantial improvements to me

substantial improvements to meet FEMA standards

Building Code



Zoning Resolution (DCP)

Zoning <u>accommodates</u> these regulations and improves neighborhood character



Flood insurance rates Set by FEMA

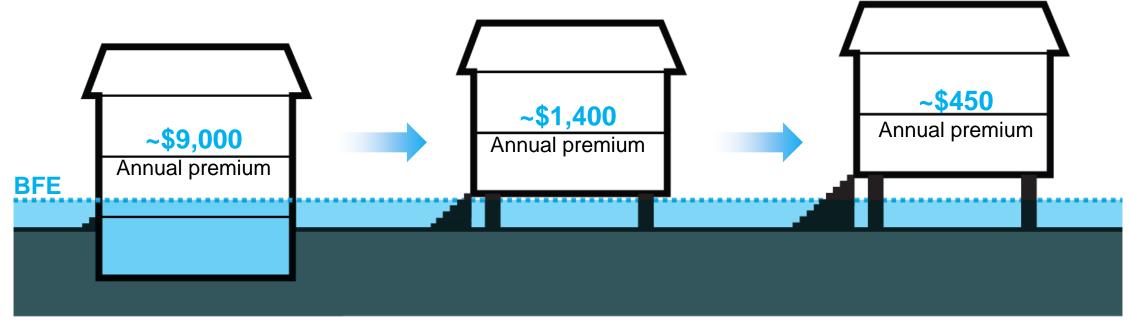
4 FEET OR MORE

BELOW BFE



Raising or retrofitting your building or home will reduce costs

FEMA's flood insurance premiums are lowest when the <u>lowest inhabited floor</u> (any area not used solely for storage, access or parking) is <u>elevated</u> above the **Base Flood Elevation (BFE).**



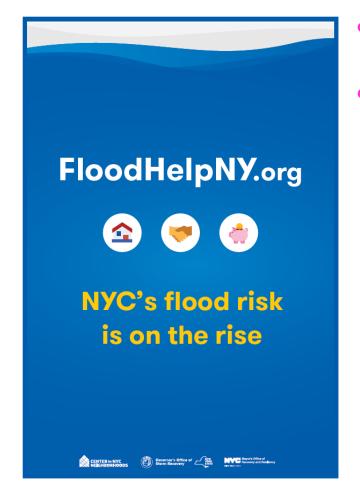


AT BFE

3 FEET OR MORE ABOVE BFE

Resources for Homeowners





- FloodHelpNY.org
- NFIP Preferred Risk Policy (PRP)





Preliminary FIRMs (used for building code/zoning)





NYC Federal Priorities





The Cost and Affordability of Flood Insurance in New York City

Economic Impacts of Rising Premiums and Policy Options for One- to Four-Family Homes

Lloyd Dixon, Noreen Clancy, Benjamin M. Miller, Sue Hoegberg, Michael M. Lewis, Bruce Bender, Samara Ebinger, Mel Hodges, Gayle M. Syck, Caroline Nagy, Scott R. Choquette



Ensure NFIP Affordability

Expand Mitigation Options and Premium Credits

Increase availability of mitigation funding for all building types

Improve communication to agents, real estate, property owners



Key Takeaways for Homeowners



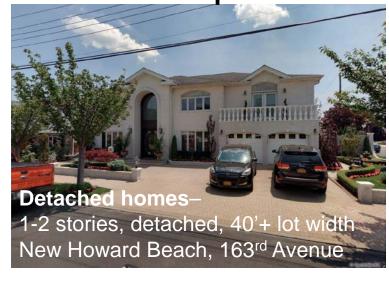
- NYC's flood risk is rising; homeowners insurance does not cover floods
- Until the new maps are issued, flood insurance rates will continue to be based on the 2007 Effective FIRMs
- When revised maps are adopted, new flood insurance requirements will go into effect
- For those outside the high-risk floodplain, flood insurance can be as low as \$500/year
- Flood insurance policy is tied to the property



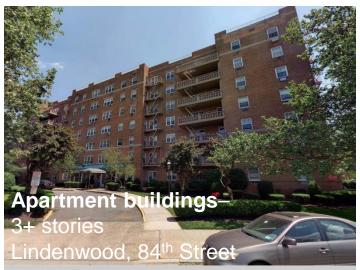
Howard Beach

Building Typologies in the Floodplain













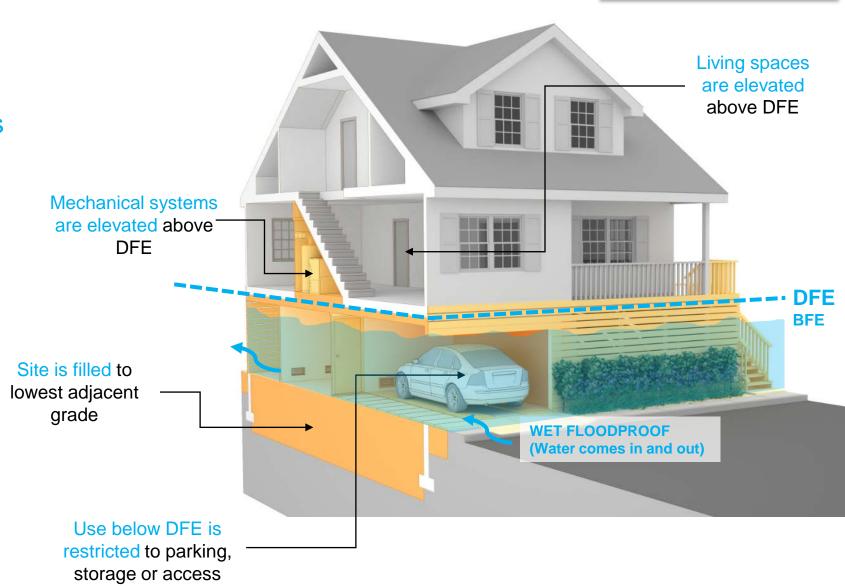


Flood resilient construction

Required by DOB

Flood resilient construction

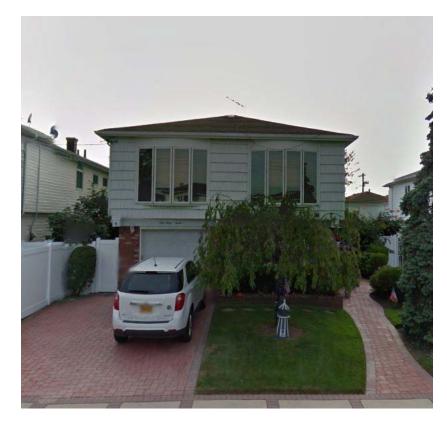
standards require certain buildings to elevate the lowest floor, as well as mechanical equipment, above the Design Flood Elevation (DFE). Building Code (DOB)





Building Code (DOB)

Flood resilient construction Examples of Residential Buildings



Residential Building

Before construction – House on 91st St./161st Ave.

Source: Google Streetview, August 2013



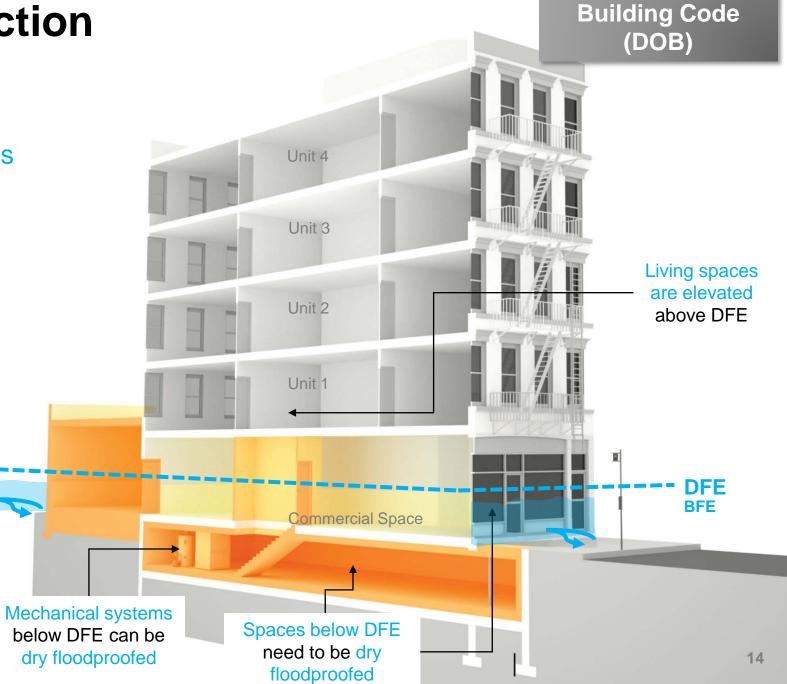
Resilient Residential Building – Elevated to DFE After construction - House on 91st St./161st Ave.



Flood resilient construction Required by DOB

DRY-FLOODPROOF

Flood resilient construction standards require certain buildings to elevate the lowest floor, as well as mechanical equipment, above the Design Flood Elevation (DFE).





Building Code (DOB)

Flood resilient construction Examples of Commercial Buildings



Commercial Ground Floor
Existing Building with access at grade (deployable flood shields)



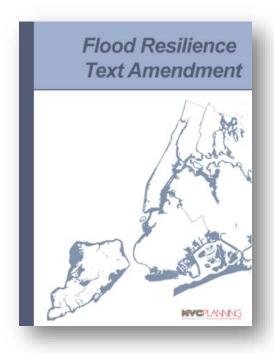
Commercial Ground Floor Elevated to DFE ~ 3 feet



Flood Resilience Zoning

Projects at DCP

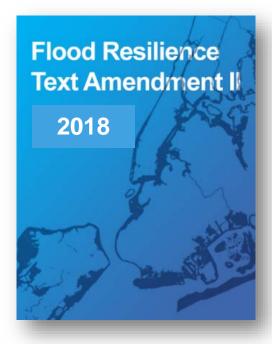




2013
"Flood Text"
initial temporary regulations to facilitate recovery







2018
"Flood Text Update"
improve upon, and make
permanent, the Flood Text



2013 Citywide Flood Text Temporary Rules



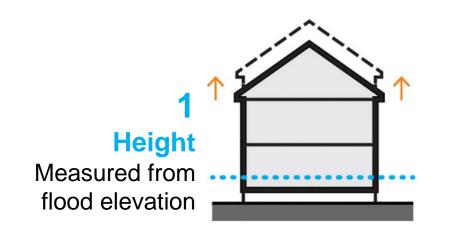
Main Goal
Facilitate Recovery
from Hurricane Sandy

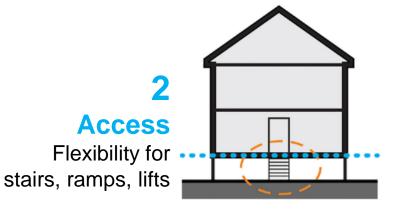
2013: Temporary provisions that allow storm-damaged and new buildings to comply with higher flood elevations and resilient construction requirements by **removing zoning barriers**

2015: Accelerate post-Sandy recovery in certain areas by **simplifying documentation requirements** and removing disincentives to resiliency investments, through 2022.

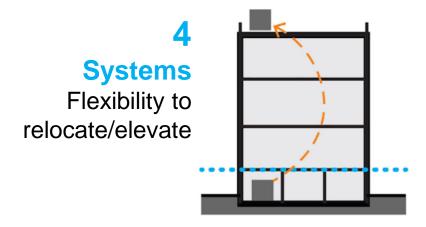


2013 Citywide Flood TextAmended zoning in six key areas

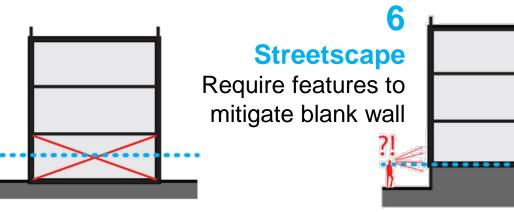








Ground Floors
Account for costs
of new flood risk



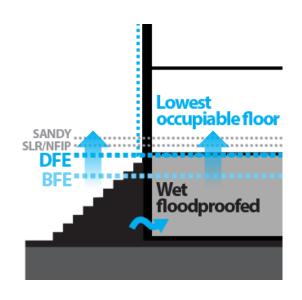


Flood Text Update Permanent Rules





from Future Storms
by making the provisions
of the temporary Flood
Text permanent



Goal 2

Promote Long-Term Resiliency

by encouraging proactive retrofitting and development that is **safe in the long run**



Goal 3

Enhance Neighborhood Character

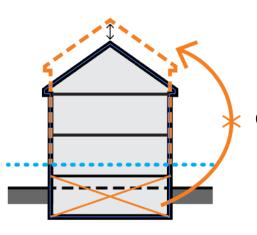
By encourage good resilient design within coastal communities



Flood Text Update Issues identified by DCP and coastal communities

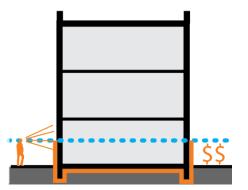


Homeowners may face the loss of subgrade spaces when retrofitting



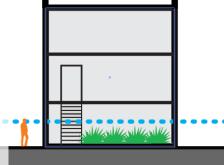
2 Active Uses

Current incentives and use options to keep active ground floors, may not be enough



3 Active Streetscapes

Design requirements may be needed to mitigate the effects of elevated buildings







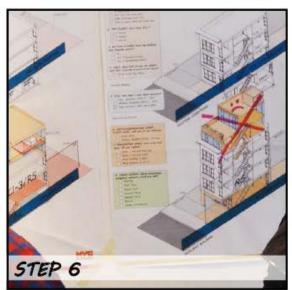
Pick a building in your neighborhood. It can be the place you live, work or are interested in!



Add the zoning envelope that reflects your neighborhood's zoning above the flood level.



Build the existing conditions of your building with available cut-out cards (black and white).



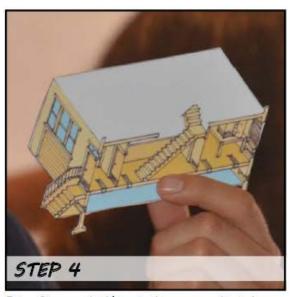
Check if there are any zoning conflicts. Does the retrofitted building fit within the envelope?



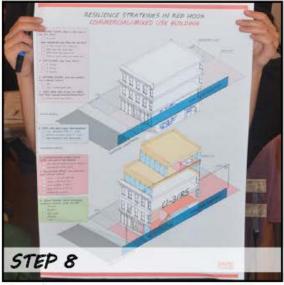
Place your flood elevation (low, medium or high) above existing building and check your risk!



Add your building to the wall and imagine how your neighborhood could look like!



Retrofit your building to become resilient by using available cards (colored).



What do you think about the results? Add a post-it with your thoughts on the wall!



Flood Text Update Overview of DCP's Timeline

DCP plans a robust public engagement process:



As part of this outreach process, DCP has been:

- **Partnering with stakeholders** to educate and promote awareness of flood risk and resiliency issues
- **Explain how zoning tools** relate to resiliency
- **Explore unique neighborhood issues** through in-depth public presentations and workshops
- Develop a proposal through an **iterative process** that is shaped by feedback

