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Introduction to the National Flood Insurance Program

1-hour

June 25, 2025

Course Information

This course has been approved by the Department of State for In-Service Training credit as follows:

- 1 hour, Topic 2 – Uniform Code

Course number: T02-07-2948

Workshop Overview

- NFIP Background & Goals
- Roles & Responsibilities
- Important Definitions
- FIRMs & FIS
- Development Requirements
- Flood Insurance
- Takeaways & Resources
- Wrap-up & Questions

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Regional Floodplain Coordinators

Region 1 – Eric Star/Ryan Porciello

Region 2 – Jean Occidental

Region 3 North – Jacob Addeo

Region 3 South – Berhanu Gonfa

Region 4 – Dave Sherman

Region 5 North – Madisen Hetman/William Bastian

Region 5 South – Danielle Baldwin

Region 6 – Gavin Denison

Region 7 North – Devin Prine

Region 7 South – Dan Fuller/Ben Girtain-Plowe

Region 8 North – Jonathan Tamargo

Region 8 South – Brad Chaffee

Region 9 – Taylor West/Erin Kane

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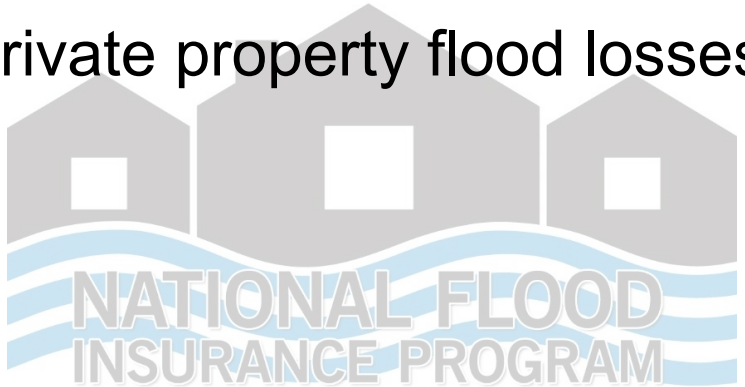
National Flood Insurance Program

Background & Goals

The National Flood Insurance Program

- Identify flood-prone areas within the U.S.
- Establish flood-risk zones within those areas.
- Require new and substantially improved buildings be constructed in ways that minimize flood damage.
- Transfer cost of private property flood losses from taxpayer to property owner.



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Accomplishing NFIP Goals

Require	Require new construction and substantial improvements to be flood resistant
Guide	Guide future development away from flood hazard areas
Transfer	Transfer flood loss costs from taxpayers to floodplain property owners
Prohibit	Prohibit new development in designated floodways that would increase flood heights

Roles & Responsibilities

Federal Government

- Risk Identification and mapping
- Flood insurance
- Assess community compliance
- Enforcement

FEMA

US Army Corps of Engineers®

FDIC

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State Government

- Establish state regulatory requirements
- Provide technical assistance
- Assess community compliance
- Administers Hazard Mitigation Grants

Local Municipality

- Adopts local flood damage prevention ordinance
- Ensures all development is compliant with state and NFIP

Poll Question #1

True or False?

The NYSDEC Permit Unit considers local floodplain regulations and NFIP requirements during the review of **ALL** permit applications.

Important Definitions

Definitions

Development
Special Flood Hazard Area (SFHA)
Base Flood
Floodway
Lowest Floor
Basement
Substantial Damage
Substantial Improvement

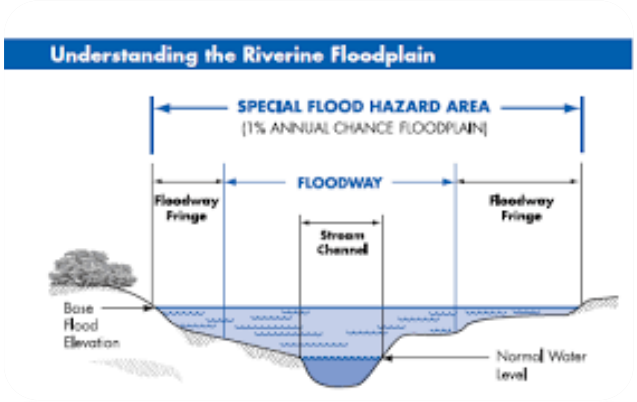
Sources: 2020 BCNYS Section 202 and 44 CFR §59.1

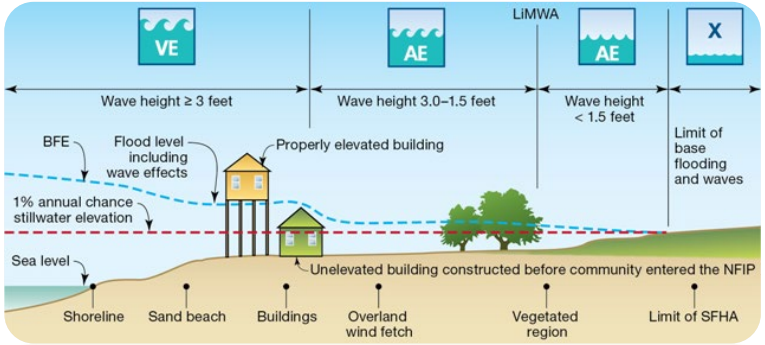
Development

Any man-made change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials.

Special Flood Hazard Area

Is the land in the floodplain within a community subject to a 1 percent or greater chance of flooding in any given year. Zones A, AO, AH, A1-30, AE, A99, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, VO, or V1-30, VE, or V.





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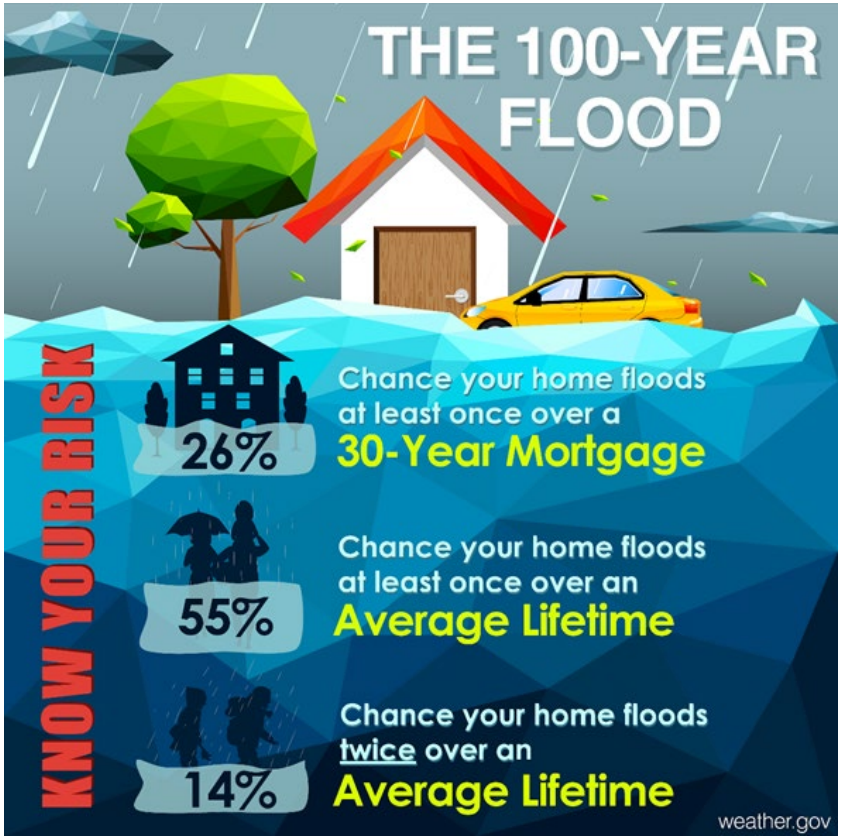
Base Flood

The flood having a one percent chance of being equaled or exceeded in any given year.



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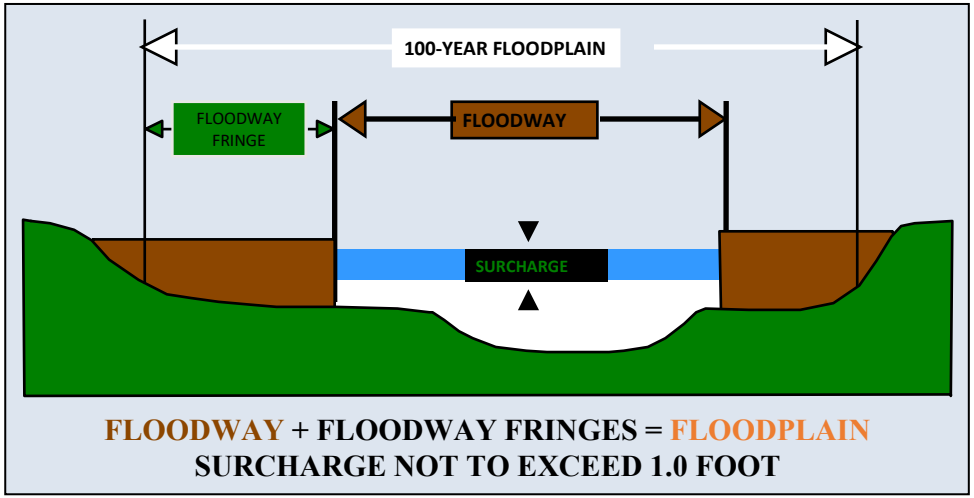
Floodway

The channel of the river, creek or other watercourse and the adjacent land areas that must be reserved in order to discharge the *base flood* without cumulatively increasing the water surface elevation more than a designated height.

Referred to as a Regulatory Floodway in 44 CFR Part 59.1

Floodway Schematic



Lowest Floor

Lowest Floor means the lowest floor of the lowest enclosed area (including basement). An unfinished or flood resistant enclosure, usable solely for parking of vehicles, building access or storage in an area other than a basement area is not considered a building's lowest floor; *Provided,* that such enclosure is not built so as to render the structure in violation of the applicable non-elevation design requirements of §60.3.

Basement

Basement or Cellar is that portion of a building having its floor subgrade (below ground level) on all sides.

A walkout basement is not a basement in the NFIP, provided that:

- One whole side of the “basement” is above ground.
- The basement is only used for storage and building access
- Utilities are raised above the BFE
- Flood resistant materials

Single Story Slab on Grade

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Image: Appendix C: Lowest Floor Guide, April 2020 NFIP Flood Insurance Manual

Single Story with Basement

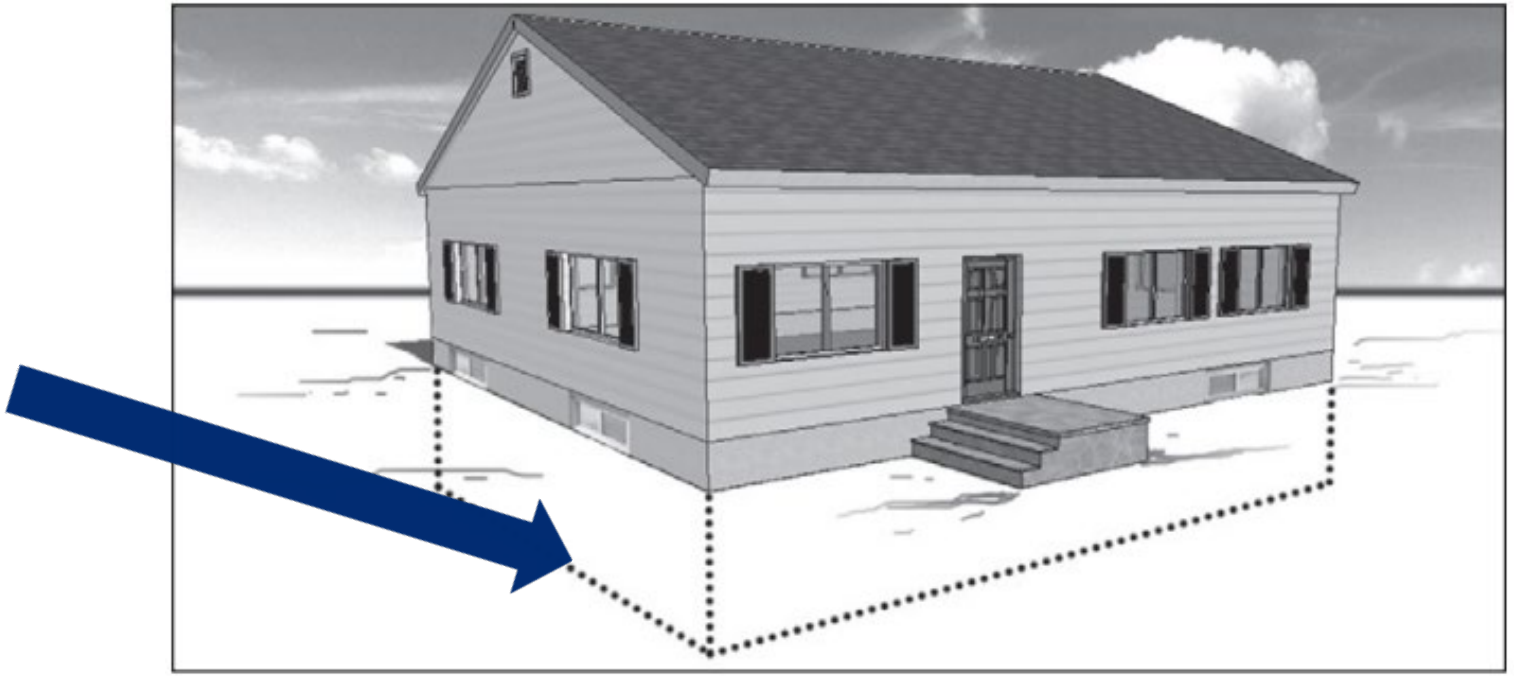

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Image: Appendix C: Lowest Floor Guide, April 2020 NFIP Flood Insurance Manual

Mobile Home with Vinyl/Aluminum Skirting

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Image: Appendix C: Lowest Floor Guide, April 2020 NFIP Flood Insurance Manual

Two Story Elevated on Crawlspace

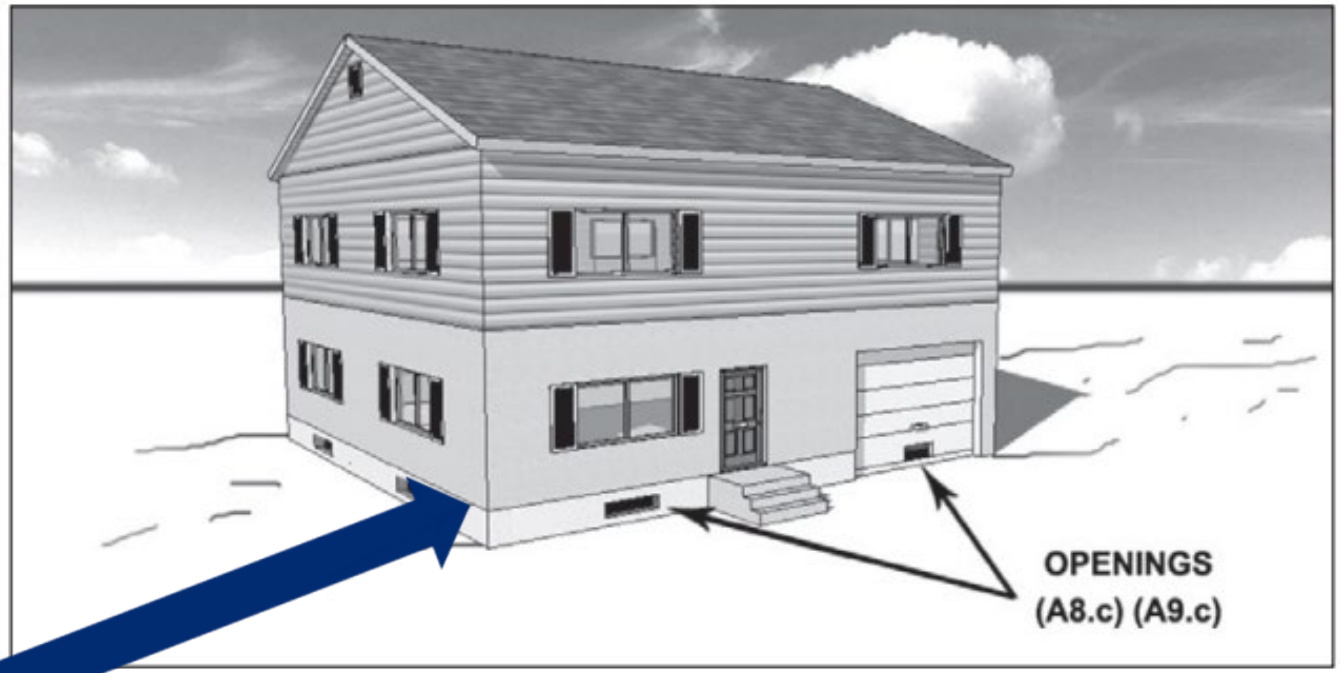

Image: Appendix C: Lowest Floor Guide, April 2020 NFIP Flood Insurance Manual

Elevated on Piers, Posts, Piles, of Columns

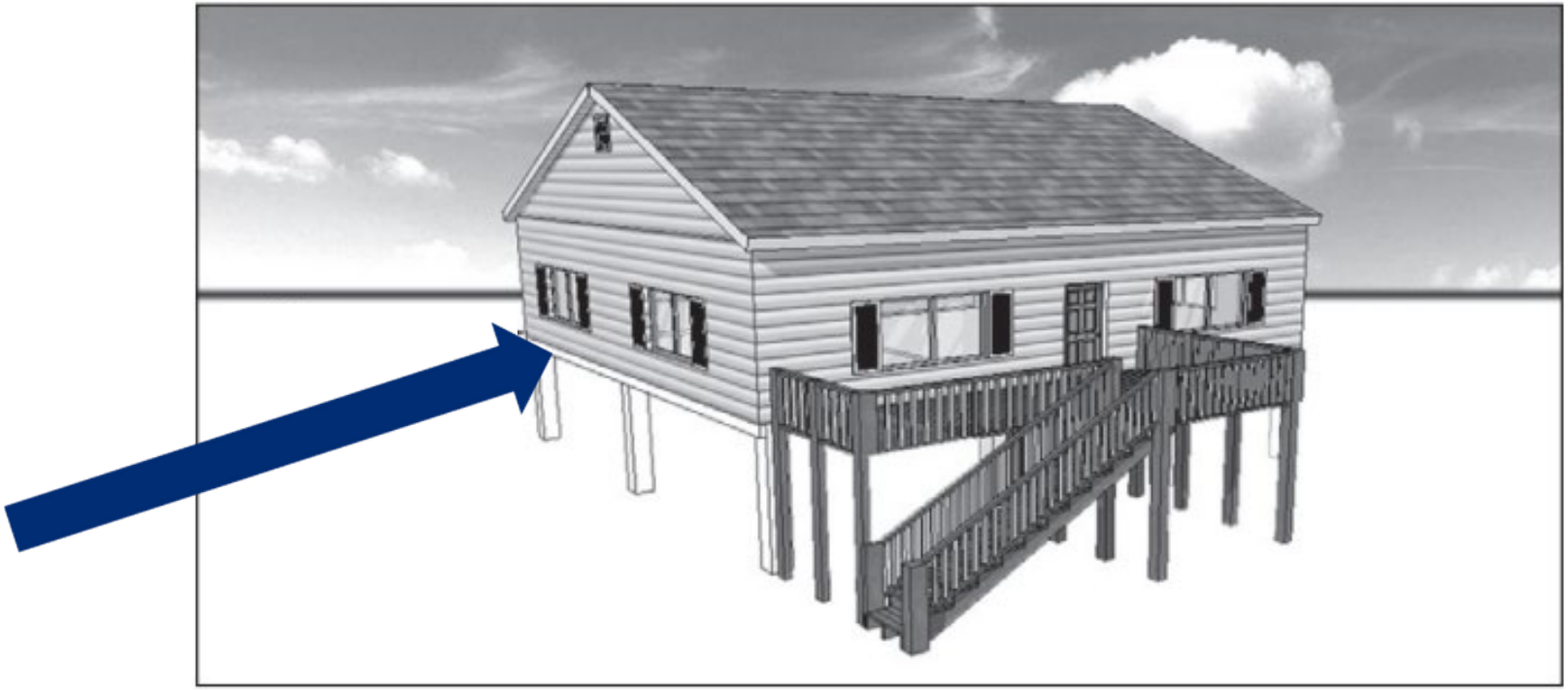

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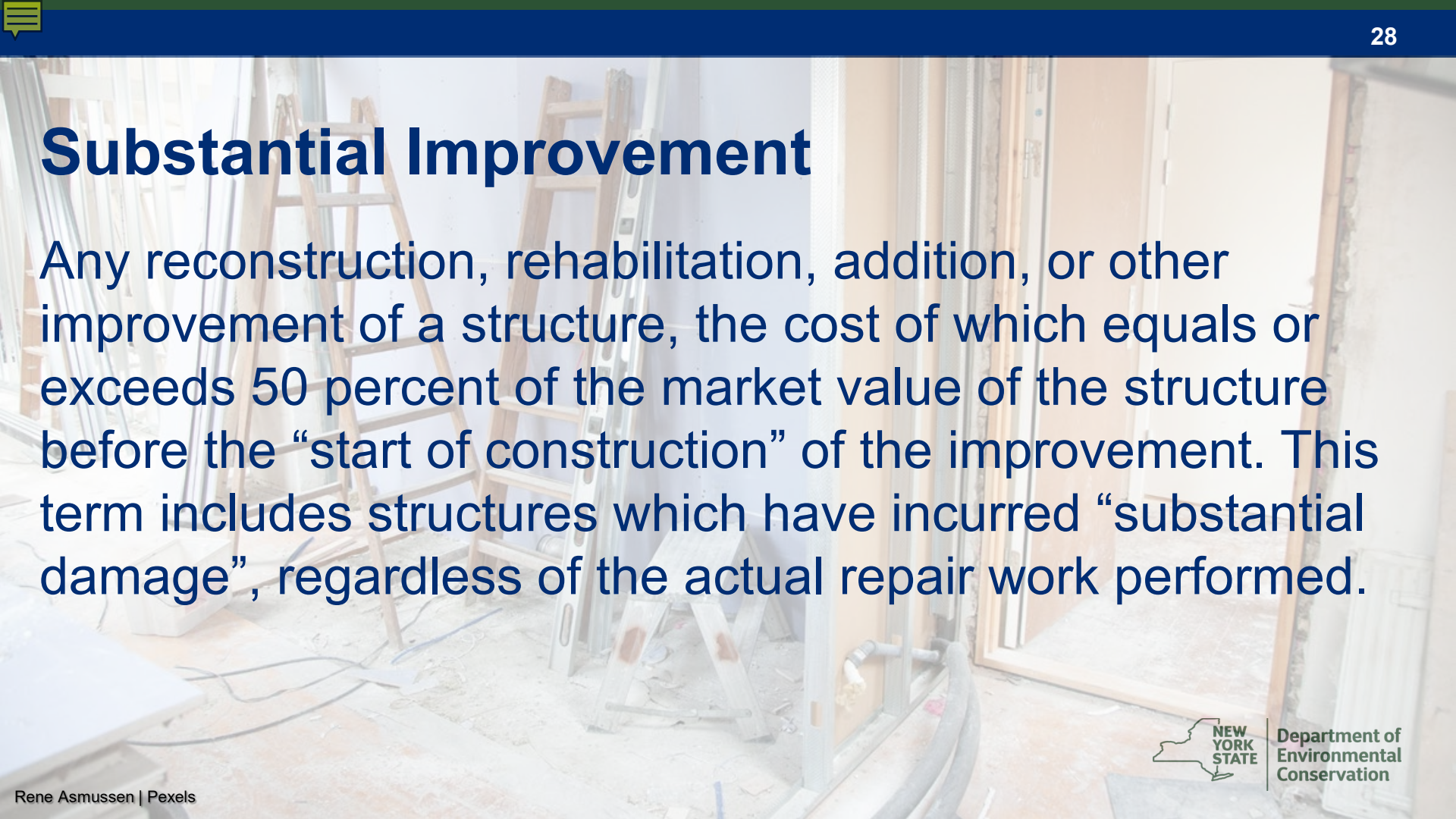
Image: Appendix C: Lowest Floor Guide, April 2020 NFIP Flood Insurance Manual

Substantial Damage

Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

Substantial Improvement

Any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the “start of construction” of the improvement. This term includes structures which have incurred “substantial damage”, regardless of the actual repair work performed.



Rene Asmussen | Pexels

The term does not, however, include either:

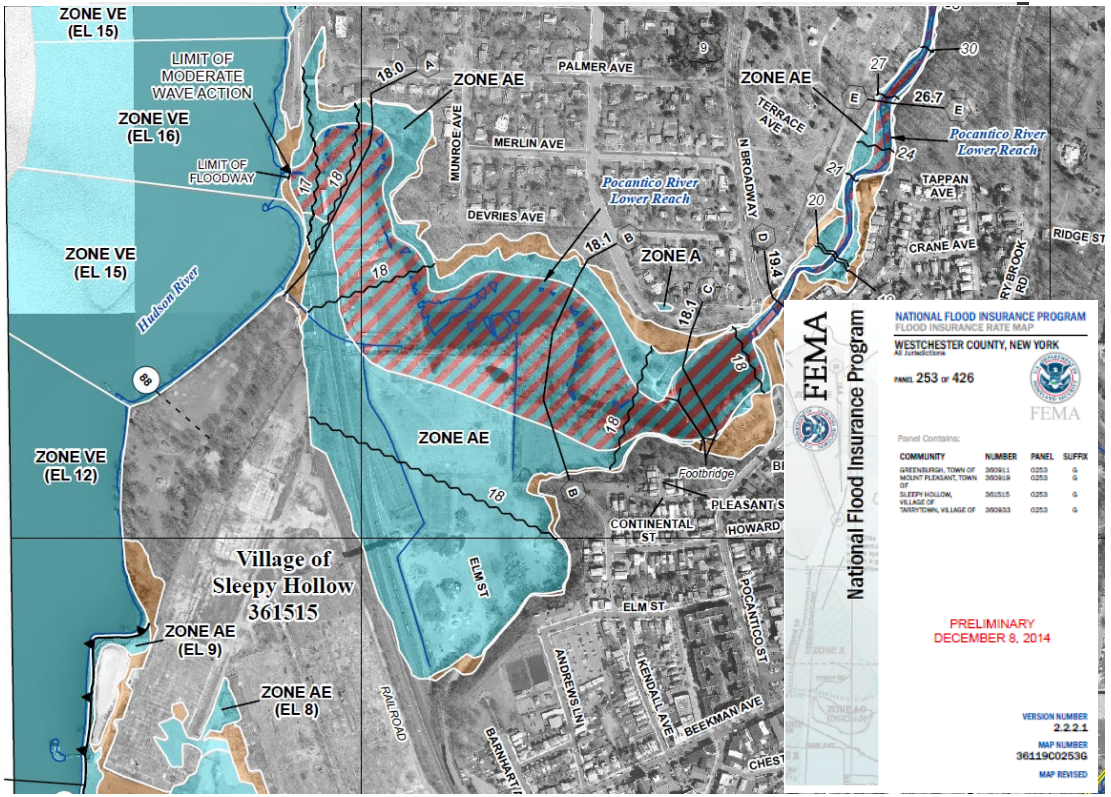
1. Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions or
2. Any alteration of a “historic structure”, provided that the alteration will not preclude the structure's continued designation as a “historic structure”.

Poll Question #2

A structure could be considered substantially damaged due to a…

A. Fire
B. Flood
C. Tree falling on the structure
D. All of the above

Flood Insurance Studies and Maps



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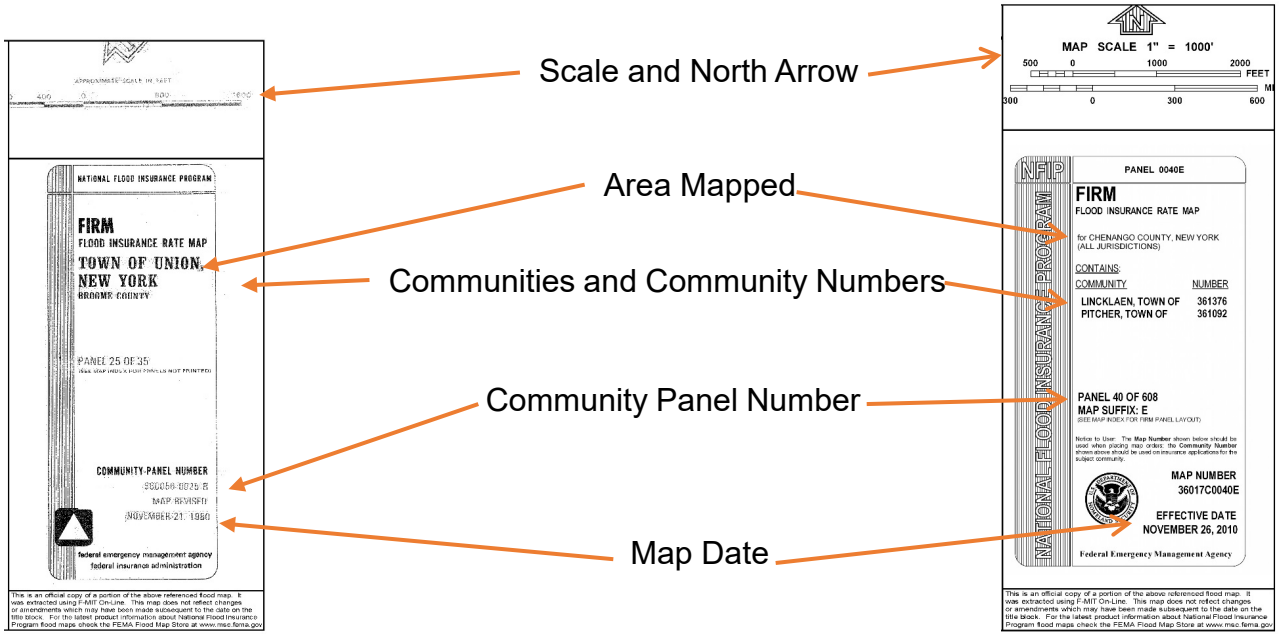
Map Panel Information



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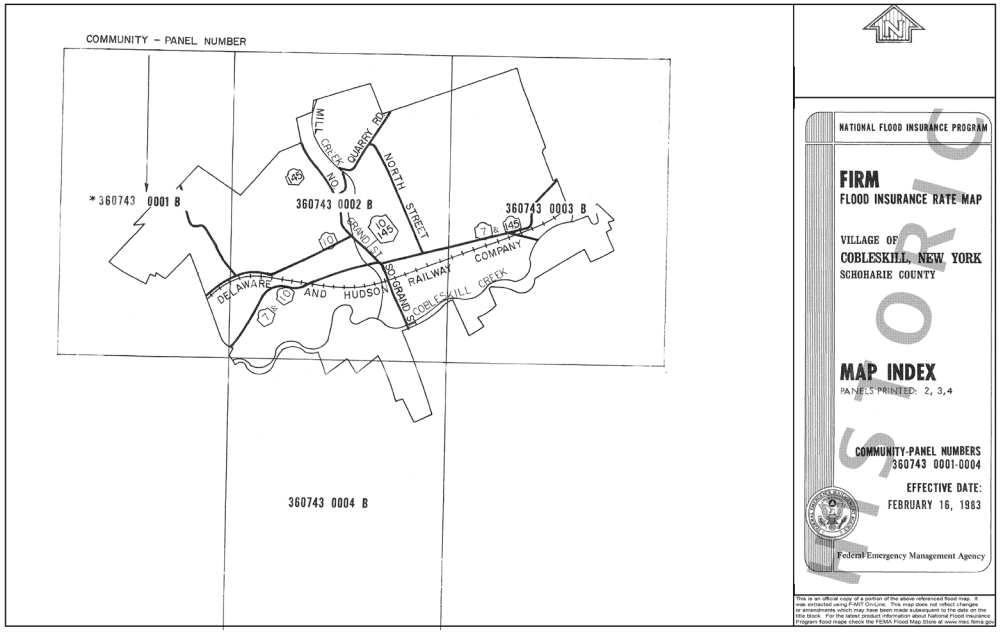
Reading a FIRM

Open Map Index and Find Panel



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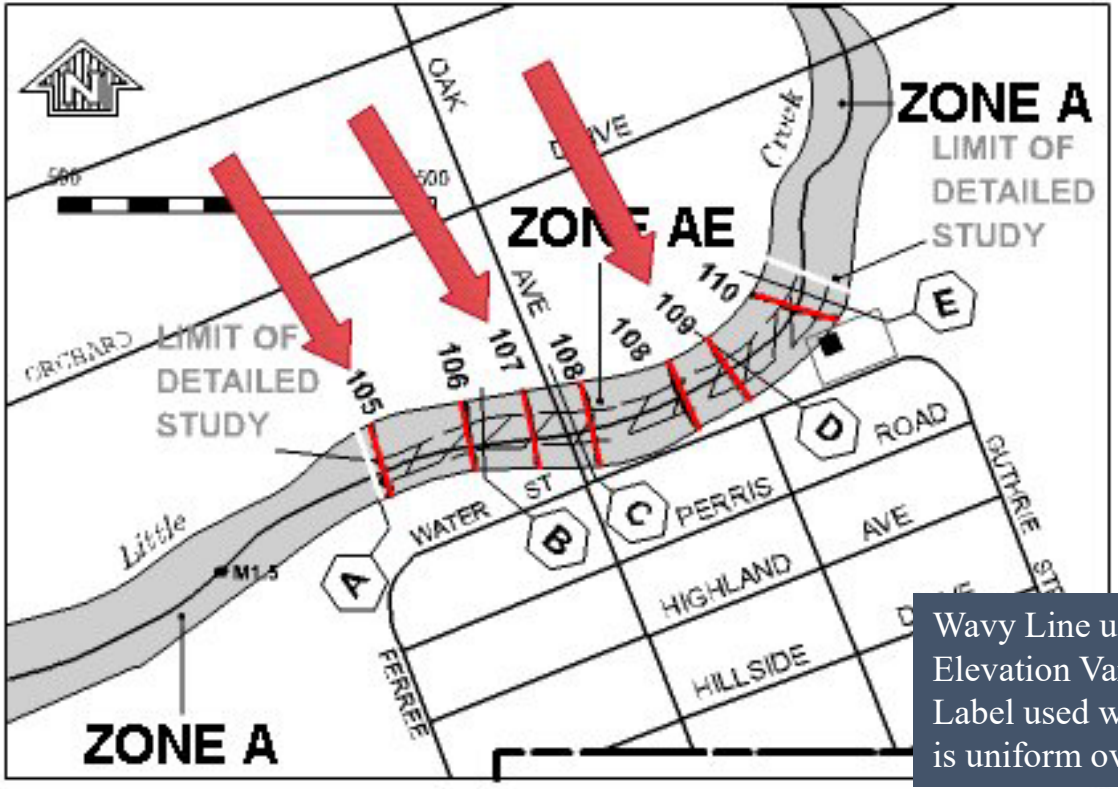
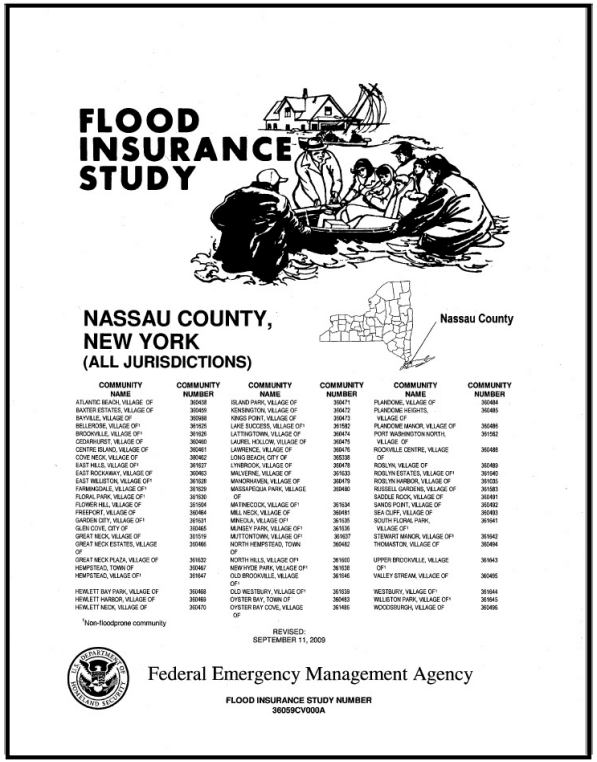
Some Map Features



Wavy Line used when Flood Elevation Varies along Watercourse; Label used when flood elevation is uniform over large area.

Flood Insurance Study (FIS)



FLOOD INSURANCE STUDY

NASSAU COUNTY, NEW YORK
(ALL JURISDICTIONS)

Nassau County

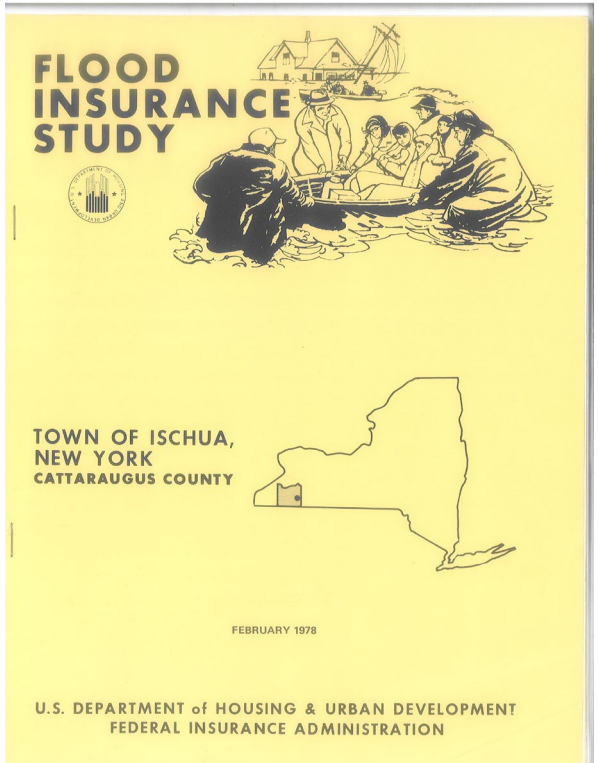
COMMUNITY NAME	COMMUNITY NUMBER	COMMUNITY NAME	COMMUNITY NUMBER	COMMUNITY NAME	COMMUNITY NUMBER
ATLANTIC BEACH, VILLAGE OF	360408	ISLAND PARK, VILLAGE OF	360471	PLANDOME, VILLAGE OF	360484
BAXTER ESTATES, VILLAGE OF	360455	KENSINGTON, VILLAGE OF	360472	PLANDOME HEIGHTS, VILLAGE OF	360485
BAYVILLE, VILLAGE OF	360488	KINGS POINT, VILLAGE OF	360473	PLANDOME MANOR, VILLAGE OF	360486
BELLEROSE, VILLAGE OF[1]	361625	LAKE SUCCESS, VILLAGE OF[1]	361582	PORT WASHINGTON NORTH, VILLAGE OF	361582
BROOKVILLE, VILLAGE OF[1]	361626	LATTINGTOWN, VILLAGE OF	360474	ROCKVILLE CENTRE, VILLAGE OF	360488
CEDARHURST, VILLAGE OF	360462	LAUREL HOLLOW, VILLAGE OF	360475	ROSLYN, VILLAGE OF	360489
CENTRE ISLAND, VILLAGE OF	360461	LAWRENCE, VILLAGE OF	360476	ROSLYN ESTATES, VILLAGE OF[1]	361640
COVE NECK, VILLAGE OF	360462	LONG BEACH, CITY OF	365238	ROSLYN HARBOR, VILLAGE OF	361631
EAST HILLS, VILLAGE OF[1]	361627	LYNBROOK, VILLAGE OF	360478	RUSSELL GARDENS, VILLAGE OF	361583
EAST ROCKAWAY, VILLAGE OF	360463	MALVERNE, VILLAGE OF	361633	SADDLE ROCK, VILLAGE OF	360491
EAST WILLISTON, VILLAGE OF[1]	361628	MANORHAVEN, VILLAGE OF	360479	SANDS POINT, VILLAGE OF	360492
FARMINGDALE, VILLAGE OF[1]	361629	MASSAPEQUA PARK, VILLAGE OF	360480	SEA CLIFF, VILLAGE OF	360493
FLORAL PARK, VILLAGE OF[1]	361630	MATINECOCK, VILLAGE OF[1]	361634	SOUTH FLORAL PARK, VILLAGE OF[1]	361641
FLOWER HILL, VILLAGE OF	361504	MILL NECK, VILLAGE OF	360481	STEWART MANOR, VILLAGE OF[1]	361642
FREEPORT, VILLAGE OF	360464	MINEOLA, VILLAGE OF[1]	361635	THOMASTON, VILLAGE OF	360494
GARDEN CITY, VILLAGE OF[1]	361521	MUNSEY PARK, VILLAGE OF[1]	361636	UPPER BROOKVILLE, VILLAGE OF[1]	361643
GLEN COVE, CITY OF	360465	MUTTONTOWN, VILLAGE OF[1]	361637	VALLEY STREAM, VILLAGE OF	360495
GREAT NECK, VILLAGE OF	361519	NORTH HEMPSTEAD, TOWN OF	360482	WESTBURY, VILLAGE OF[1]	361644
GREAT NECK ESTATES, VILLAGE OF	360466	NORTH HILLS, VILLAGE OF[1]	361600	WILLISTON PARK, VILLAGE OF[1]	361645
GREAT NECK PLAZA, VILLAGE OF	361632	NEW HYDE PARK, VILLAGE OF[1]	361638	WOODSBURGH, VILLAGE OF	360496
HEMPSTEAD, TOWN OF	360467	OLD BROOKVILLE, VILLAGE OF[1]	361646		
HEMPSTEAD, VILLAGE OF[1]	361647	OLD WESTBURY, VILLAGE OF[1]	361639		
HEWLETT BAY PARK, VILLAGE OF	360468	OYSTER BAY, TOWN OF	360483		
HEWLETT HARBOR, VILLAGE OF	360469	OYSTER BAY COVE, VILLAGE OF	361486		
HEWLETT NECK, VILLAGE OF	360470				

[1]Non-floodprone community

REVISED:
SEPTEMBER 11, 2009

Federal Emergency Management Agency

FLOOD INSURANCE STUDY NUMBER
36059CV000A



FLOOD INSURANCE STUDY

TOWN OF ISCHUA,
NEW YORK
CATTARAUGUS COUNTY

FEBRUARY 1978

U.S. DEPARTMENT of HOUSING & URBAN DEVELOPMENT
FEDERAL INSURANCE ADMINISTRATION

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FIS Stillwater Elevations

TABLE 5 - SUMMARY OF STILLWATER ELEVATIONS

Flooding Source and Location	Elevation (feet) 10-Percent-Annual Chance	2-Percent-Annual Chance	1-Percent-Annual Chance	0.2-Percent-Annual Chance
Cayuga Lake	384.1	385.4	385.8	386.8
Cross Lake	*	*	381.0	*
Lake Ontario	Not utilized	Not utilized	248.9	249.6
Owasco Lake	714.76	716.41	716.92	717.98

(Reference datum NAVD 88)
*Data not available

FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER SURFACE ELEVATION			
CROSS SECTION	DISTANCE	WIDTH (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY	WITHOUT FLOODWAY (FEET NGVD)	WITH FLOODWAY	INCREASE (FEET)
ANGELICA CREEK								
A	19,460[1]	94	386	11.6	1,375.9	1,375.9	1,375.9	0.0
B	21,600[1]	106	402	11.1	1,402.9	1,402.9	1,402.9	0.0
C	27,400[1]	89	365	11.5	1,433.8	1,433.8	1,433.8	0.0
TRIBUTARY A-1								
A	900[2]	60	126	6.4	1,451.4	1,451.4	1,451.4	0.0
B	2,600[2]	25	79	10.1	1,493.9	1,493.9	1,493.9	0.0

[1]Feet above confluence with the Genesee River

[2]Feet above confluence with Angelica Creek

TABLE 2

FEDERAL EMERGENCY MANAGEMENT AGENCY

VILLAGE OF ANGELICA, NY

(ALLEGANY CO.)

FLOODWAY DATA

ANGELICA CREEK AND TRIBUTARY A-1

FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER-SURFACE ELEVATION (FEET NAVD)			
CROSS SECTION	DISTANCE[1]	WIDTH (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY	WITHOUT FLOODWAY	WITH FLOODWAY	INCREASE
Pinnacle Creek								
A	136	28	83	7.1	550.3	546.0[2]	547.0	1.0
B	476	28	66	8.9	552.4	552.4	552.8	0.4
C	704	19	63	9.4	559.1	559.1	559.7	0.6
D	879	26	246	2.4	569.5	569.5	570.1	0.6
E	1,419	26	168	3.5	569.5	569.5	570.5	1.0
F	1,647	50	179	3.3	571.3	571.3	572.3	1.0
G	2,207	33	81	7.3	576.2	576.2	576.2	0.0

TABLE 9

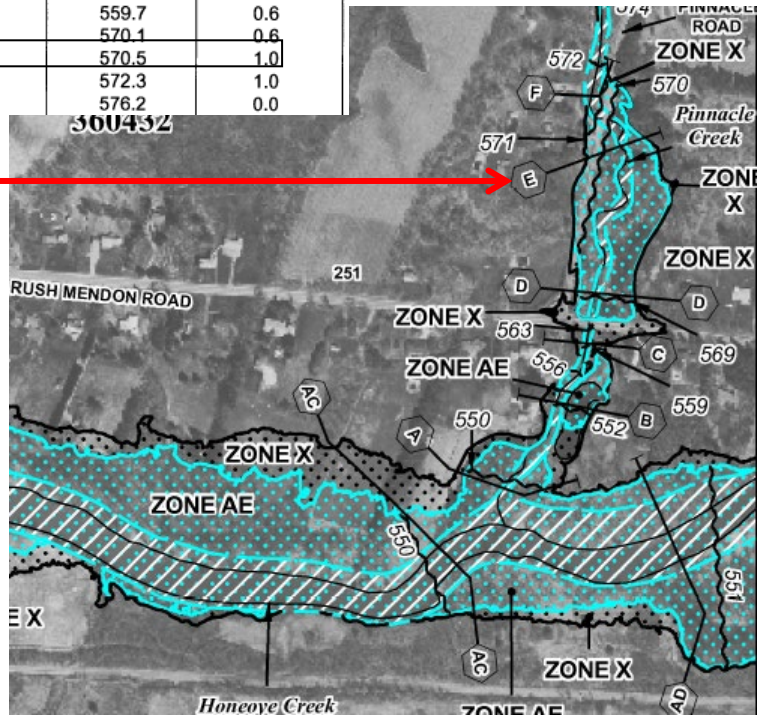
FEDERAL EMERGENCY MANAGEMENT AGENCY

MONROE COUNTY, NY
(ALL JURISDICTIONS)

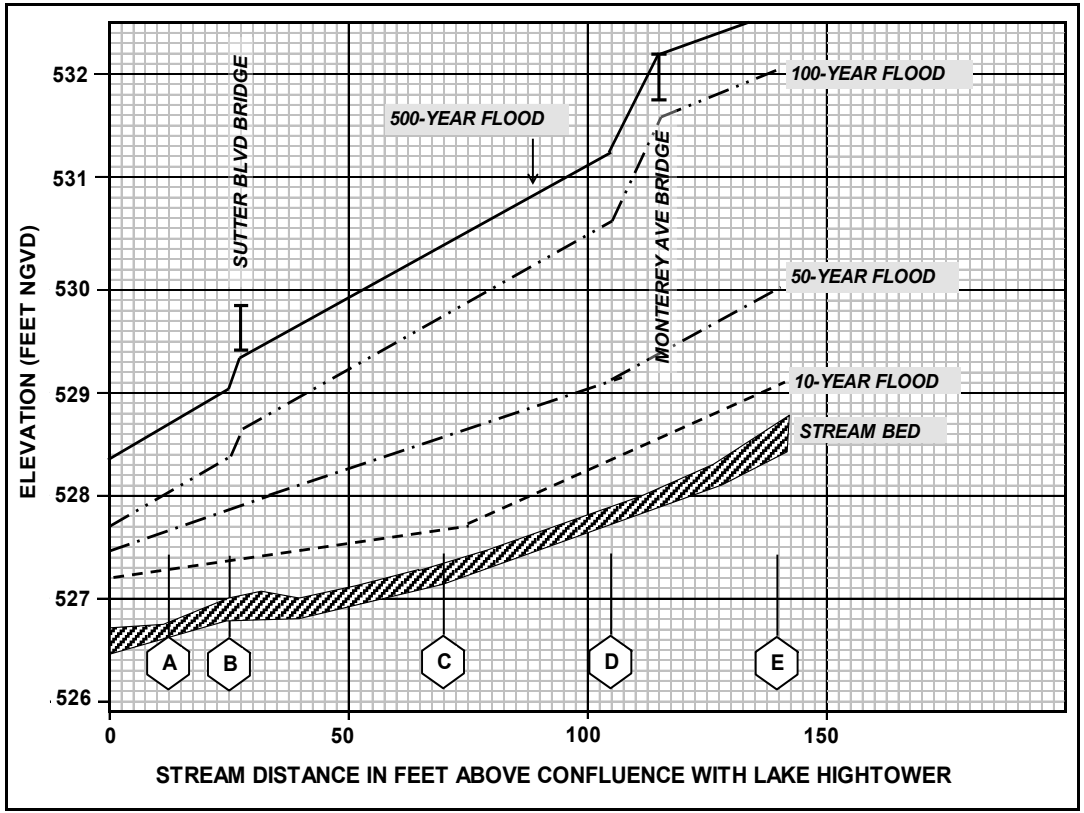
FLOODWAY DATA

PINNACLE CREEK

[1]Feet above confluence with Honeoye Creek
[2]Elevation computed without consideration of backwater effects from Honeoye Creek



Flood Profile Example



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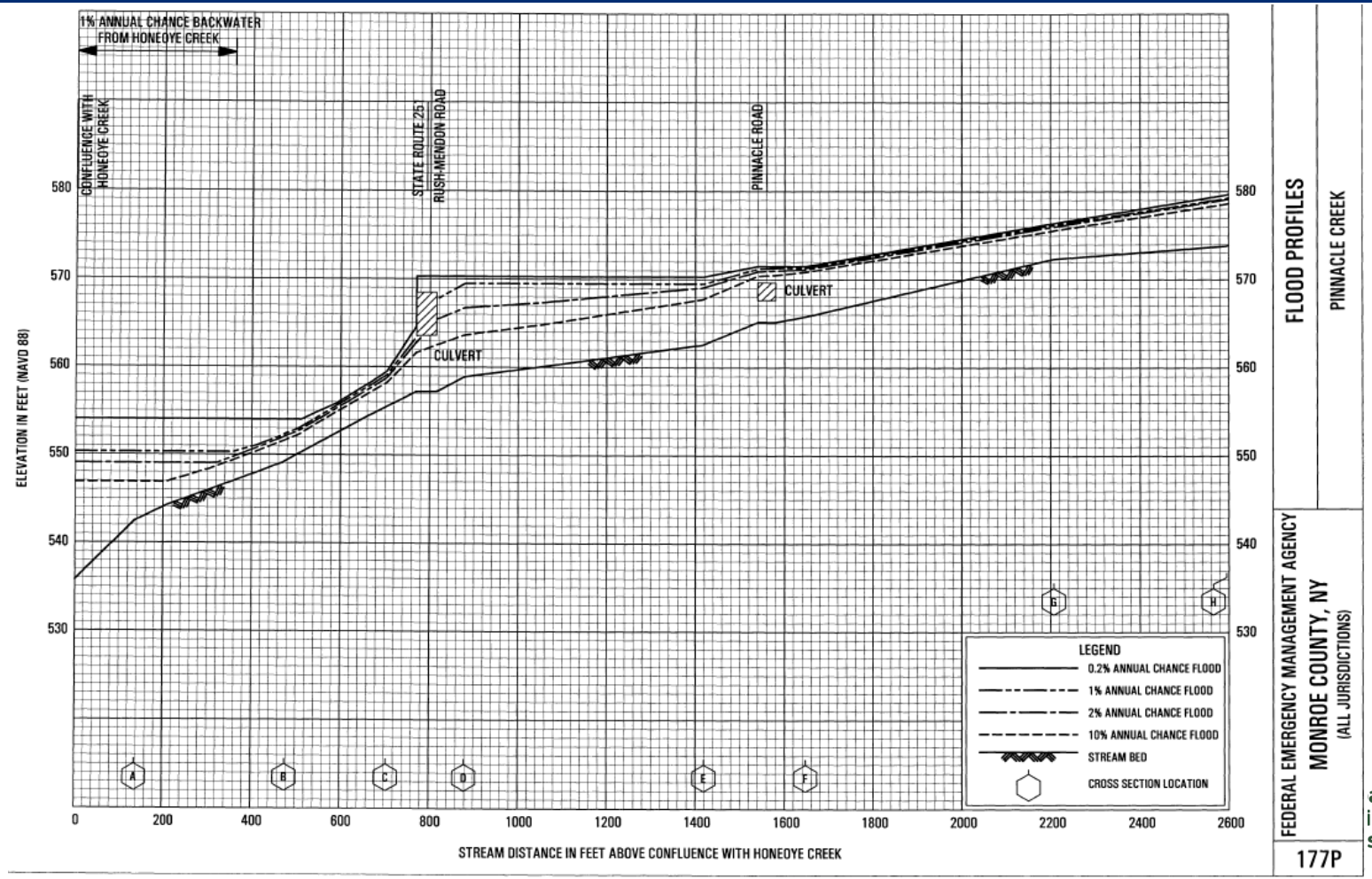

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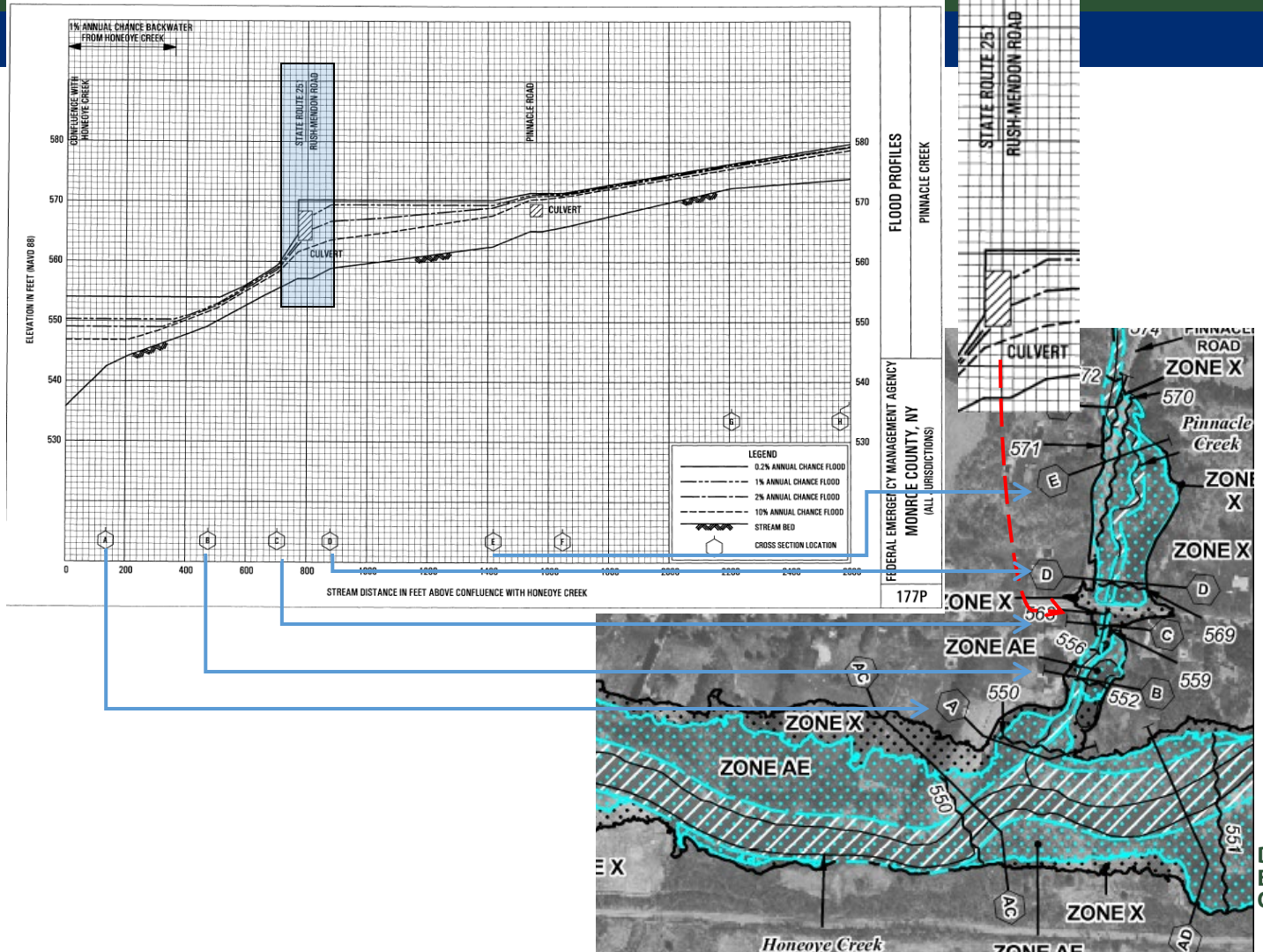

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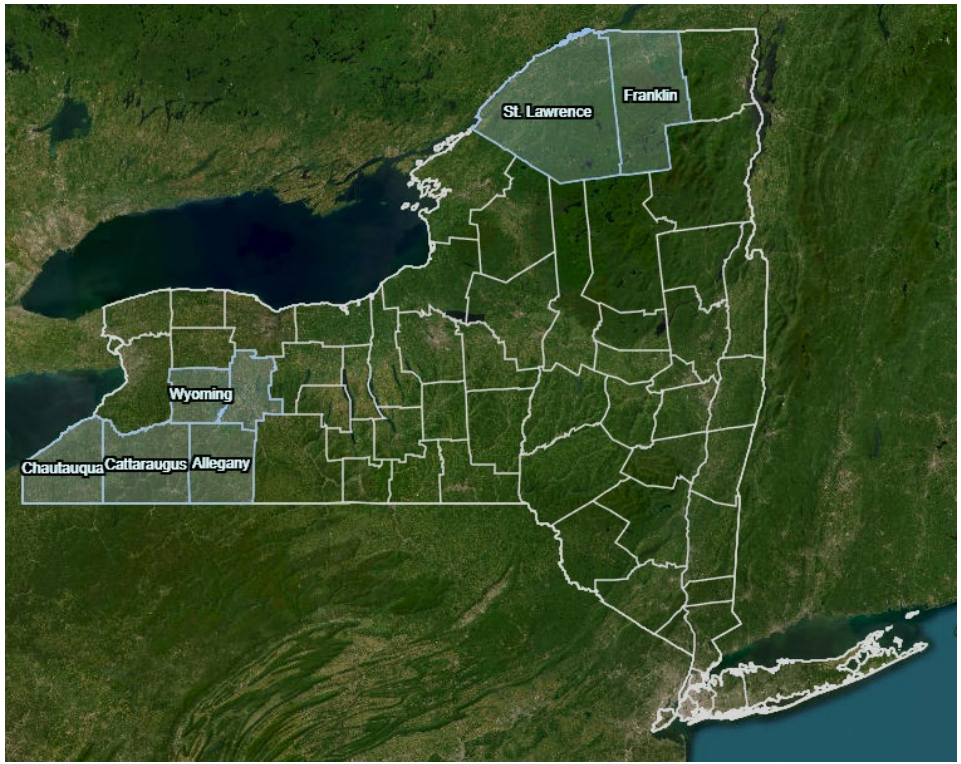
Base Level Engineering (BLE)



[Base Level Engineering (BLE) in Region 2 | Region II Mitigation Portal (arcgis.com)]

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What is BLE?

- BLE is an engineering method that combines high-resolution ground elevation data and the latest modeling software to generate watershed-wide flood hazard information
- As part of the BLE output, peak discharges and flood hazard data for the 50%, 10%, 4%, 2%, 1%, 1%+,1%-, and 0.2% flood events were produced
- This data does not replace a community's FIRM and will not affect flood insurance rates or the federal requirement to purchase flood insurance in designated areas.

How can BLE be used?

- As best available information in areas where BFEs have not been determined
- To support an application for a Letter of Map Amendment (LOMA), Letter of Map Revision Based on Fill (LOMR-F) in Zone A
- Hazard Mitigation Planning
- Community Planning, Land Use, and Zoning
- Emergency Management
- Risk Communication

Where to Find Map Products

- Online: Google “FEMA Map Service Center.” or http://www.msc.fema.gov
- Contact a Map Specialist at 1-877-336-2627
- View at:
  - Local Government Offices
  - County and Regional Planning Offices
  - DEC HQ and Regional Offices

Poll Question #3

Where do you get the Base Flood Elevation (BFE) to the nearest tenth of a foot in a riverine floodplain?

A. The Flood Insurance Rate Map (FIRM)
B. The flood profile in the back of the Flood Insurance Study(FIS)
C. The Summary of Stillwater Elevations Table
D. USGS river gauges

Development Requirements

Who Must Get Local Floodplain Development Permits

- Private Developers
- Counties
- Cities, Towns or Villages
- School Districts
- Public Improvement Districts

Established by Section 36-0107 of Environmental Conservation Law

Elevation Requirements - Residential

- All new construction and substantial improvement shall have the Lowest Floor, including basement, elevated to or above the BFE plus 2 feet of freeboard.
- Obtain and reasonably use data available from a federal, state or other source and add 2 feet, of freeboard.
- Determine the design flood elevation in accordance with accepted hydrologic and hydraulic engineering practices to define special flood hazard areas and add 2 feet of freeboard.
- For subdivisions or other developments over 50 lots or 5 acres, applicant must provide flood elevation data and build accordingly.

Elevation Options

- Open foundation (posts, piles, columns, or piers)
- Stem wall
- Full-story foundation walls
- Crawlspace
- Fill pad

Technical Bulletin

Crawlspace Construction

for Buildings Located in Special Flood H
National Flood Insurance Program Interi

FEMA TB-11 / November 2001

FEMA

Reasonably Safe from Flooding Requirement for Building on Filled Land

Removed From the Special Flood Hazard Area in Accordance with the National Flood Insurance Program

NFIP Technical Bulletin 10 / March 2023

FEMA

Requirements for Flood Openings in Foundation Walls and Walls of Enclosures

Below Elevated Buildings in Special Flood Hazard Areas In Accordance with the National Flood Insurance Program

NFIP Technical Bulletin 1 / March 2020

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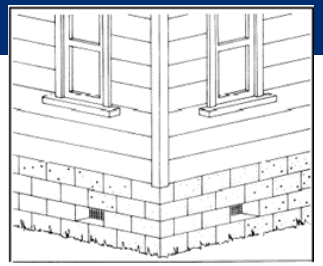


Openings in Crawlspace

- Nonengineered Openings: Min 1 square inch per 1 square foot of enclosed floor space; measured along exterior of the enclosure walls
- Louvers, blades, or screens shall allow automatic flow of floodwater and shall be accounted for in the determination of the net open area
- At least two openings on two different sides
- The bottom of each opening shall not be more than 12 in. above grade (interior or exterior whichever is higher)

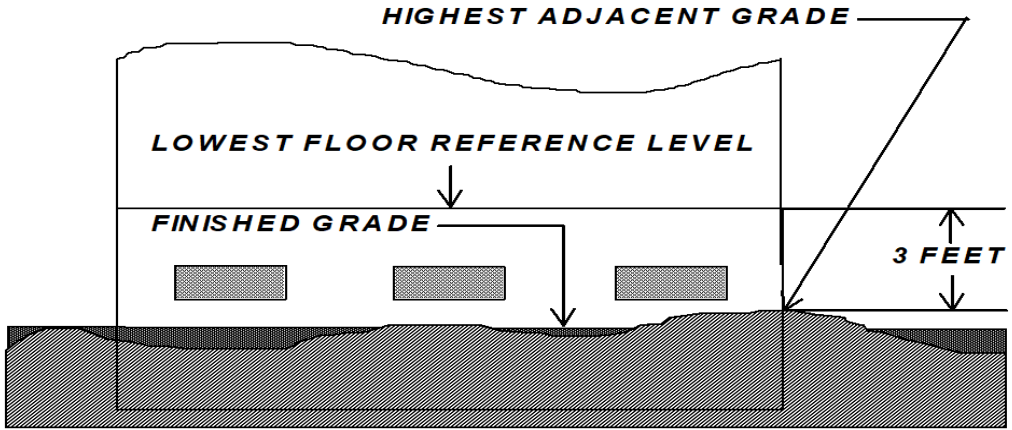
Elevation Requirements - Non-Residential

- All new construction or substantial improvement, shall have the lowest floor, including basement, elevated to the design flood elevation plus freeboard
  - Exception: at least three feet above the highest adjacent grade.

- For subdivisions or other development over 50 lots or 5 acres, applicant must provide flood elevation data and build accordingly.

Unnumbered A ZONE REFERENCE LEVELS

(DEPTH 3 FEET)



HIGHEST ADJACENT GRADE - HIGHEST NATURAL GRADE ADJACENT TO THE FOOTPRINT OF THE BUILDING PRIOR TO CONSTRUCTION.

Non-Residential Floodproofing

Require that all new construction and substantial improvements of non-residential structures within Zones A1-30, AE and AH zones on the community's FIRM

(i) have the lowest floor (including basement) elevated to or above the base flood level or,

(ii) together with attendant utility and sanitary facilities, be designed so that below the base flood level the structure is watertight with walls substantially impermeable to the passage of water and with structural components having the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy

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44 CFR 60.3(c)(3)

NFIP Technical Bulletin #3

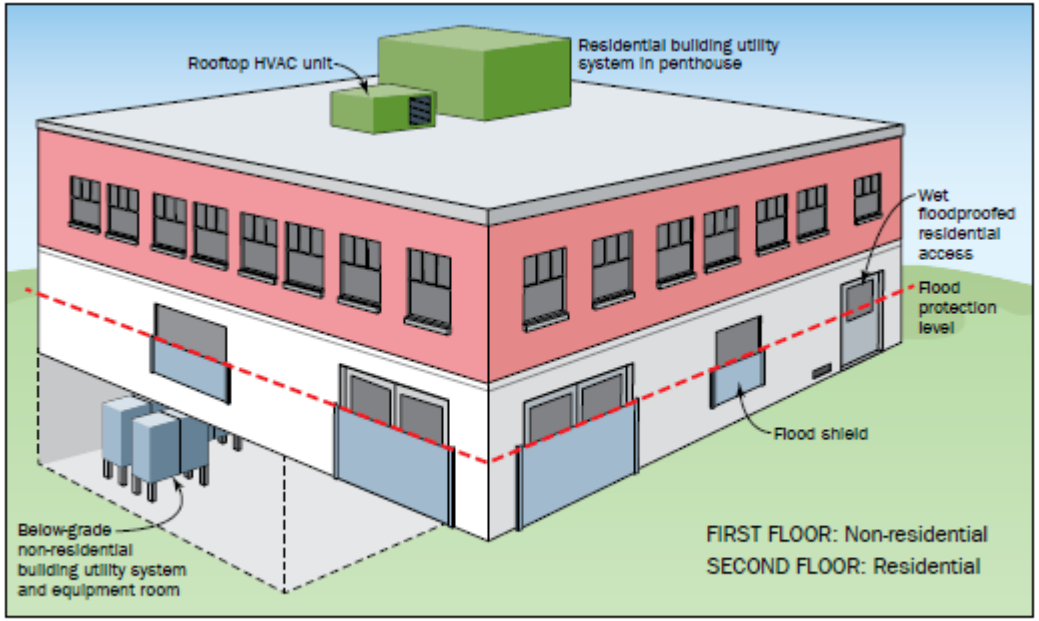


Figure 5: Mixed-use building with non-residential building utility systems and equipment in a dry floodproofed below-grade equipment room and elevated systems that serve the residential uses

Requirements for the Design and Certification of Dry Floodproofed Non-Residential and Mixed-Use Buildings

Located in Special Flood Hazard Areas
in Accordance with the National Flood Insurance Program

NFIP Technical Bulletin 3 / January 2021

FEMA

NEW YORK STATE | Department of Environmental Conservation

Utilities

Elevate 2 feet above the BFE, or:

- Designed and installed to prevent water from entering or accumulating within the components and resist hydrostatic and hydrodynamic loads including effects of buoyancy
- Electrical wiring below the 2 feet elevation must conform to provisions for electrical code for wet locations
- Elevate or waterproof electric meters standards apply to replacement components only when new construction or substantial improvement
- Can not be mounted on or penetrate breakaway walls

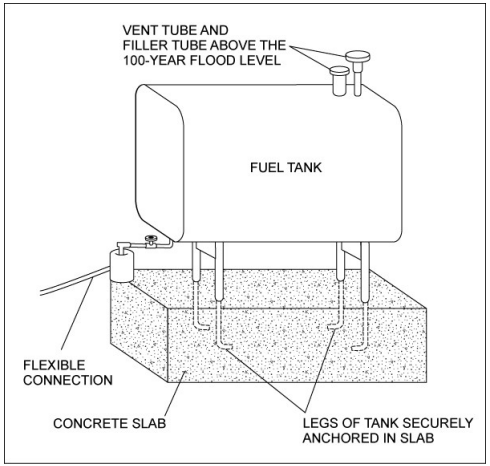
Storage Tanks

Underground Tanks:

- Anchor against flotation, collapse and lateral movement

Above-Ground Tanks

- Install at or above BFE plus freeboard
- Anchor



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Accessory Structures

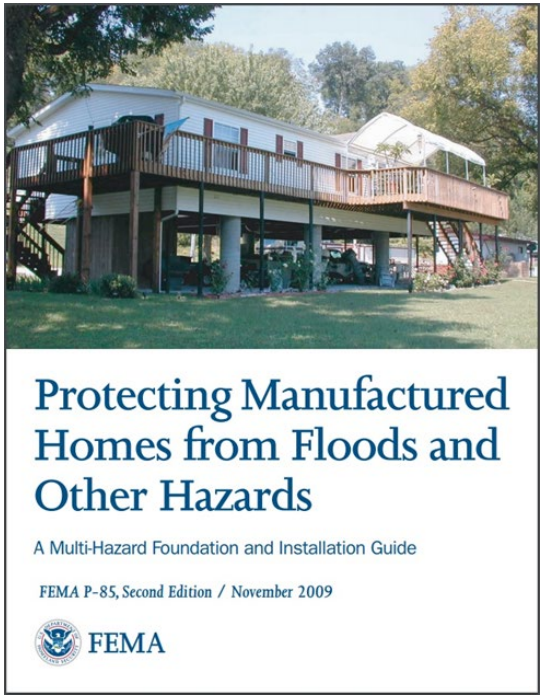
Garages and Accessory Structures

- Shall be constructed in accordance with ASCE 24
- Structures generally used for storage or parking of vehicles
- Detached garages
- Storage buildings
- Certain agricultural buildings
- Functionally dependent use

Check Local Law for Flood Damage Prevention and also FEMA TB-1, TB-2, and TB-7

Manufactured Homes

- Bottom of the frame elevated 2 feet above the BFE
- Anchor and tie down requirements
- Flood vents if solid foundation below unit
- Floodway encroachment analysis required if in floodway



FEMA P-85 Protecting Manufactured Homes from Floods and Other Hazards

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Recreational Vehicles

If in Zones AE, A1-30, or AH Requirements:

- On site for fewer than 180 days,
- Be fully licensed and ready for highway use, or
- Be elevated and anchored as a manufactured home
- For bullets 1 and 2 above: No permanently attached porches or additions, must have quick disconnect utilities

Technical Bulletins

Guide-01 User's Guide to Technical Bulletins 1/1/2021

TB-1: Requirements for Flood Openings in Foundation Walls and Walls of Enclosures 3/25/2020

TB-2: Flood-Resistant Materials Requirements 8/1/2008

TB-3: Non-Residential Floodproofing 1/1/2021

TB-4: Elevator Installation 6/8/2019

TB-5: Free-of-Obstruction Requirements 3/23/2020

TB-6: Below-Grade Parking Requirements 1/1/2021

TB-7: Wet Floodproofing Requirements 5/10/2022

TB-8: Corrosion Protection for Metal Connectors in Coastal Areas 8/8/2019

TB-9: Design and Construction Guidance for Breakaway Walls Below Elevated Coastal Buildings 9/30/2021

TB-10: Ensuring that Structures Built on Fill In or Near Special Flood Hazard Areas are Reasonably Safe From Flooding 3/7/2023

TB-11: Crawlspace Construction for Buildings Located in Special Flood Hazard Areas 11/1/2001

National Flood Insurance Technical Bulletins | FEMA.gov

Poll Question #4

True or False?

Non-residential structures have the option to dry-floodproof instead of elevating.

Flood Insurance

Risk Rating 2.0-Equity in Action

Became effective for all policies on April 1, 2022.

Important take-aways:

- FIRMs and BFEs will still be used to determine mandatory purchase requirement and for floodplain management
- Elevation certificates will no longer be required for insurance rating, but they are still required for floodplain management
- Mitigation discounts are available for:
  - Elevated machinery and equipment above first floor
  - Proper flood openings
  - Elevating on posts, piles, or piers

Flood Insurance Resources

[FloodSmart | The National Flood Insurance Program]

Information included:

- How to buy flood insurance
- What is covered
- How to find a provider

ICC Coverage

Provides additional funding to either…

Elevate above the flood level required by your community

Relocate to a new site, preferably out of the floodplain

Demolish the building

Dry floodproof the building (primarily non-residential)

From F-663 FEMA's Increased Cost of Compliance Brochure

Eligibility for ICC Claim

A building is eligible for an ICC claim if it is in an A or V zone and the community makes the following determination:

- Substantially Damaged by flood; or
- Repetitively damaged structure in a community that has passed a repetitive damage clause within its local law.

Increased Cost of Compliance (ICC)

Poll Question #5

Residential structures **cannot** use ICC funds to…

A. Elevate
B. Relocate
C. Dry-floodproof
D. Demolish

NOTE

If are you are interested in obtaining code credits you must answer EVERY polling question

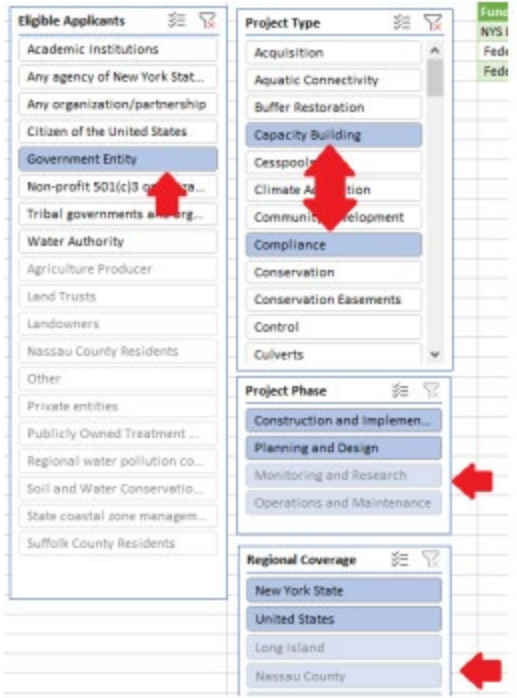
Takeaways & Resources

Benefits of Proper Enforcement

- Safer, more resilient community
- Safer Public
- Decreased flood damages
- Lower flood insurance rates
- Maintain property values
- Maintain NFIP status and access to Federal funds

Potential Funding Opportunities

- Learning how to be successful at securing and managing grants is critical.
- Check out DEC's new Funding Finder Tool to simplify the process
- Learn strategies and methods from peers on this webinar Navigating Grant Funding: Municipal Success Stories



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Resources

Overall resources

- FEMA 480 Floodplain Managers Desk Reference
- Legal Papers from ASFPM
- FEMA P-758, Substantial Improvement/Substantial Damage
- VERTCON - North American Vertical Datum Conversion (noaa.gov)

Additional Training

- Floodplain Management Training Resources - NYS Dept. of Environmental Conservation
- Training - New York State Floodplain and Stormwater Managers (nyfloods.org)
- FEMA - Emergency Management Institute (EMI) Home Page
- NFIP101 (floods.org)

Floodplain Management Requirements

- 44 CFR Part 60 CRITERIA FOR LAND MANAGEMENT AND USE
- NFIP Technical Bulletins (Links to all 11 NFIP TB's)
- Reducing Flood Losses through the International Code Series (sample permit/site plan checklists and a crosswalk between the IBC/IRC and the 44 CFR 60.3 standards are in the appendices)
- ICC Building Code resources for floodplain managers
- FEMA 348, Protecting Building Utilities from Flood Damage (1999)

Thank You

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