

FEMA Releases Preliminary Flood Insurance Rate Maps for New York City

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The Federal Emergency Management Agency (FEMA) today released Preliminary Flood Insurance Rate Maps (FIRMs) for New York City that reflect the latest refinements to the ongoing analysis of flood hazards. This release is the next step in the coastal Flood Insurance Study update. The Preliminary FIRMs replace the Preliminary Work Maps for New York City that were released earlier this year in June as an interim product.

The new maps are extremely important as FEMA and the City continue to work in partnership to support resilient communities, and to avoid or reduce the loss of life and property, and the financial impacts of flooding. The Preliminary FIRMs reflect the same coastal flood risks as the Preliminary Work Maps and have now been updated to include

river flooding in the Bronx and Staten Island.

The release of the Preliminary FIRMs indicates the first step in the official regulatory review process. The next step is a statutory 90-day appeal and comment period, which is expected to begin in Spring 2014. Property owners and interested parties will have the opportunity to appeal the Preliminary FIRMs by submitting technical documentation to New York City during this period. Once the appeal period is over, and all appeals are resolved, FEMA will issue a Letter of Final Determination (LFD) to the City that initiates the six-month adoption period before the maps become effective.

Upon becoming effective, expected to occur in 2015, the new FIRMs will determine flood insurance rates. In the meantime, to promote higher standards for building performance and reduce potential future flood insurance costs, the City has revised the building code to require the standards reflected in the Preliminary FIRMs for the construction of new and substantially improved structures.

Information on the comment and appeals process and New York City's updated building code is available on www.nyc.gov.
For more information on flood risk mapping and insurance, visit www.region2coastal.com,
www.msc.fema.gov, and www.floodsmart.gov.