



TOWN AND VILLAGE OF HARRISON ENGINEERING DEPARTMENT



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WHAT ARE FLOOD ZONES?

Flood zones are land areas identified by the Federal Emergency Management Agency (FEMA). Each flood zone describes that land area in terms of its risk of flooding. Everyone lives in a flood zone—it's just a question of whether you live in a low, moderate, or high risk area.

HOW DO I FIND OUT WHETHER OR NOT MY PROPERTY IS AT RISK, AND IF IT IS, AT WHAT LEVEL?

Contact the Town/Village of Harrison Engineering Department at 914-670-3102 for assistance with any of your Flood Zone related questions.

WHAT IS A FLOOD INSURANCE RATE MAP (FIRM) AND HOW DO I USE IT?

A FIRM is a map created by the NFIP for floodplain management and insurance purposes. Digital versions of these maps are called DFIRMs. A FIRM will generally show a community's base flood elevations, flood zones, and floodplain boundaries. As a property owner/renter, you can use this map to get a reliable indication of what flood zone you're in. However, maps are constantly being updated due to changes in geography, construction and mitigation activities, and meteorological events. Therefore, for a truly accurate determination, contact your insurance agent or company, or the Town/Village of Harrison Engineering Department at 914-670-3102.

WHAT IS A SPECIAL FLOOD HAZARD AREA (SFHA)?

Land areas that are at high risk for flooding are called Special Flood Hazard Areas (SFHAs), or floodplains. These areas are indicated on Flood Insurance Rate Maps (FIRMs). In high-risk areas, there is at least a 1 in 4 chance of flooding during a 30-year mortgage.

WHAT IS A NON-SPECIAL FLOOD HAZARD AREA (NSFHA)?

A Non-Special Flood Hazard Area (NSFHA) is an area that is in a moderate-to-low risk flood zone (Zones B, C, X Pre- and Post-FIRM). An NSFHA is not in any immediate danger from flooding caused by overflowing rivers or hard rains.

However, it's important to note that structures within a NSFHA are still at risk. It is also recommended since historically one-in-five claims come from these moderate-to-low areas. Get the facts before you decide that your property is not at risk.

The staff in the Engineering Department is available to answer any of your flood related questions. We can help with inquiries about flood zones, flood insurance, elevation certificates and much more. To speak with a staff member please call 914-670-3102, or email your request to engineering@harrison-ny.gov.

Source: www.floodsmart.gov

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