

DC Flood Task Force | Action Team Meeting

Residential Resilience



Residential Resilience Action Team Meeting Minutes June 14, 2022 Virtual WebEx Meeting 2:30pm – 4:00pm

Meeting began at 2:35 pm with members, agencies, and support staff in attendance.

2:35 pm | Welcome and Opening Remarks

Monte Monash went over how and why the Task Force was established. She shared opportunities for public input and how the Task Force will allow for the public to comment on the proposed Action Plans in the coming months.

2:40 pm | District Flood Insurance Possibilities Meeting Updates

Philip Barlow of DISB presented the following proposals for potential insurance options:

- Five draft insurance and alternative risk financing proposals to address flood and sewer line back up proposals.
 - Outreach to increase awareness - alternative flood assistance programs
 - Nicholas Bonard – present at July meeting. Philip - greenlit already. Is in action plan template.
 - Two proposals designed to expand coverage - discounts for mitigation and expanding flood-related homeowner coverage. Funding would be local.

Remediation Programs

Action 1.7a – District Establishes a Program to Provide Storm Remediation and Grant Assistance Program – Low-Income Residents

This is a grant-based program, administered through a reimbursement and voucher-based system. This program offers up to \$6k in funds or services to address the remediation expenses of qualifying low-income households.

- Modeled after Rockville, MD, and Norwood Massachusetts remediation programs
- Grants are provided directly from District government funds.

Action 1.7b– District Establishes a Program to Provide Remediation Assistance to Low-Income Residents

This program involves engaging an insurance company to issue certificated of coverage to qualifying low-income homeowners and renters. A certificate of a fixed policy limit (e.g., \$5k) would be available to remediate flooding issues. ORM would hold the master policy

- District with contract with an insurer to offer the master policy
- Claims will be paid for properties that HSEMA determines have suffered a covered loss

- Bonard - 1.7B you receive automatically?
 - Philip - correct.
- Salil - after HSEMA damage assessment?
 - Philip - correct.
- Vermeccia - does this tie into the existing individual assistance via FEMA?
 - Philip - No loss adjustment required by any agency. Fixed payment amount as a result. Would need some evaluation to make sure loss require remediation.

- Victor - will be overlap with substantial damage assessments to damages to any properties in the floodplain. After 9/10/20 flooding, substantial damage was completed to see if homeowners would trigger permit triggers
 - Salil- properties not in the floodplain?
 - Victor - requirement for substantial damage is only the regulated SFHA.
 - Bonard - if we had SOP we can also do it in any other area of the city
 - Victor - then there's the damage assessments that are done.
 - DOEE and HSEMA don't want during an event one resident being contacted to provide access to get the same info over and over. If we know there is one set of info that can be used for the damage assessments and a remediation program the agencies coordinate on the staff that go out collect all of the info and distribute accordingly.
- Philip - potential voucher-based system for residents who can't afford to go reimbursement method.
- Angela – Did you factor is the insurance company send out adjustor?
 - Philip - No
- Philip - who would handle reimbursement and vouchers? DC Water?
 - Meredith – DC water is the lead?
 - Jed Ross - Should be DOEE or ORM as lead
 - Barbara DC Water - any financial obligation would come from DC Water Board
- Angela and Jed - who is qualified as low income and qualifying household? Do they have parking tickets etc.
- Two proposals to establish remediation funds to low-income HHs and renters to address damages caused by specific water intrusion event
- Meredith - do private insurers also issue flood insurance or NFIP?
 - Angela – there are private in the District (neputne and zurich) but not a lot.

Mitigation Credit and Policy Enhancements

Action 1.9a – District Establishes a Water Intrusion Mitigation Credit - Premium Discount Program

This program would require insurers to offer premium discounts, contingent upon verification and insurer criteria, for one or more of the following specific risk-mitigation actions taken by an insured:

- Water shut off devices
- Water leak sensors
 - Water back flow devices

Action 1.9b – District Establishes a Requirement to Make Available Enhanced Water Damage Coverage

This program would require insurers to make available (at the purchaser's option) endorsements to enhance insurance coverage, for example:

- Mold coverage • damage caused by water overflow • water & sewer backup • building ordinance or law coverage • % reimbursement for installation of a back-flow valve or sump pump • sump pump malfunction damage • sewer backup due to water overflow damage • rainfall or ground water intrusion • flood from a fresh-water body
- Require posting coverages and cost

*Both options would be available to DC insured homeowners' or renters'



- Bonard - in practice - quote shopping would allow annual fee determination and it would be required that lenders offer this option along with this price?
- Apera - what if it's a fund that certain entities pay into? Who would be primary insurance funder? Who would pay into?

3:45 pm | Developing Local Workforce for Repairs & Prevention

Korey Gray from DC Water presented on the DC WaterWorks program as a potential guide to develop a workforce program:

- All jobs pay prevailing wage not starter jobs. Interest in job is not enough, need to come with a skill set with work that needs to be done. Skill training program.
- Bonard - is this program year-round or seasonal?
- Victor/Josh -- DOEE to colab with DC Water on jobs program for floodplain/green jobs

4:00pm | Next Steps

Nick Bonard shared with the Action Team the process for approving the 20+ Action Plans. Approvals will occur in batches, and it is likely to go until January 2023. This was not an original date, so the extension will be brought up in the next Task Force for consensus.

Meeting ended at 4:05 pm.