

DC Flood Task Force | Action Team Meeting

Residential Resilience



**Residential Resilience Action Team
Meeting Minutes
May 10, 2022
Virtual WebEx Meeting
2:30 – 4:00 pm**

Meeting began at 2:32 pm with the following members, agencies, and support staff in attendance.

VM = Voting Member

Attending Voting Members and Support Staff

Deputy Mayor for Operations and Infrastructure (DMOI)

1. Alan Propp

District of Columbia Water and Sewer Authority (DC Water)

1. Apera Nwora
2. Barbara Mitchell
3. Tanya Deleon

District of Columbia Department of Energy and Environment (DOEE)

1. Nicholas Bonard
2. Lily Cheng
3. Andrea Limauro
4. Joshua Schnitzlein
5. Victor Ukpolo
6. Meredith Upchurch

District of Columbia Homeland Security and Emergency Management Agency (HSEMA)

1. Vermechia Alsop
2. Anne Graf
3. Kenya Troutman

District of Columbia Office of Planning (OP)

1. Stephen Gyor (VM)

District of Columbia Department of Insurance, Securities, and Banking (DISB)

1. Sharon Shipp
2. Philip Barlow
3. Philip Edmonds
4. Patrice Garnette
5. Angela King
6. Dana Sheppard

District of Columbia Office of Risk Management (ORM)

1. Jane Waters
2. Robert Preston

District of Columbia Department of Consumer and Regulatory Affairs (DCRA)

1. Christopher Bailey (VM)

Attending Consulting Members and Support Staff

District of Columbia Mayor's Office of Racial Equity

1. Amber Hewitt (VM)

2. Emily Ruskin

District of Columbia Office of the People's Counsel (OPC)

1. Yohannes Mariam

Metropolitan Washington Council of Governments (MWCOG)

1. Steve Bieber

District of Columbia Building Industry Association (DCBIA)

1. Cell Bernardino

Federal City Council (FCC)

1. Lindsay Brugger

Federal Emergency Management Agency Region III (FEMA RIII)

1. Maggie Dunn

Washington Gas

1. Manny Geraldo

Facilitation Team - Monash Advisory Group

1. Monte Monash
2. Adria Anderson
3. Rachel Kendrick

Other Attendees

1. Thomas Glassic

2: 33 pm | Welcome and Opening Remarks

Monte Monash went over history and purpose of Task Force and Action Teams, and outlined upcoming meeting schedules:

- Next Full Task Force meeting will be Wednesday May 18
- Next Governance Coordination Mtg will be this Friday, May 13

2: 36 pm | Action Plan Updates

Nick provides overview of one action plan: Category 3, Action 3.1 (Develop program to flood proof homes and provide resilience upgrades)

Starts with Overview and Implementation Strategy: Make all of the approx. 1,000 residential structures in the District's 100-yr and 500-yr floodplains flood protected. Known as the "FloodSmart Homes" program. Nick provides history, but not entire overview, just a short summary

Cell: Concerned that Wards 1 & 5 are not on the list, even though the creation of the Task Force was because of flooding outside of the floodplain.

Nick: This is one of many actions, this one is focused on FEMA floodplains to target FEMA funding

Cell: What is the highest area vulnerable to flooding in the District? Is it in the floodplain or outside?

Nick: By that definition, it would be the floodplain

Cell: The worst flooding we've had was outside of the floodplain, how does that get factored in?

Meredith: Let's acknowledge that there are many places in the city that flood. There is a prioritization that has to take place, as we have to start somewhere. We know that residents in the 100-yr floodplain are at very high risk, so we are starting the project addressing that high risk.

Nick: Task Force will be acting on multiple goals, not trying to minimize Ward 5 flooding.

Amber Hewitt: Would like to flag that Wards 7 & 8 are not synonymous with equity

Cell: NYC decided that of the 3 types of flooding, rainfall induced flooding was the most significant to focus on, then overlaid that onto the poorest areas in the city.

Jane: Are you saying that if we made this available to ALL of DC, FEMA would not support it?

Nick: In the Budget section, in 2023-2027 we will have access to local funding (more than \$2M) that can go to homes outside of the FEMA floodplain.

Nick: We need more information, which the Integrated Flood Model is working on.

Victor: The area covered by the 100-yr and 500-yr floodplains is greater, need to revisit the different types of flooding and identify an approach.

Meredith: One way we can modify this action plan is to identify that there are additional residential areas that will need this program. This will up the numbers – more money, more time.

Victor: May need to prioritize smaller and more often occurring flooding rather than 100-yr or 500-yr which doesn't occur as often.

Nick: We can revise this action plan, in the timeline we can add additional Wards once the integrated flood model is complete and has identified additional areas of concern.

3:00 pm | Action Plans for May 18 Meeting

DOEE will be sharing eight Action Plans for review by the Task Force on May 18. 3.1

- 3.1 Develop Program to Floodproof homes and Provide Resilience Upgrades
- 6.1 Update DOEE Flood Hazard Rules
- 6.3 Pass DC B24-0410 "Flood Resilience Act" as enabling legislation to Action 6.1
- 6.6 DOEE and DCRA to make process improvements to ensure all development in floodplains are properly reviewed and inspected
- 7.3 Use results of 2020 USACE modeling to update Watts Branch FEMA maps (LOMR)
- 7.4 Use results of 2019 USACE modeling to update Oxon Run FEMA maps (LOMR)
- 7.7 Create a standard procedure to document floods and affected buildings after they occur
- 8.4 Conduct Yearly Interagency Outreach

How will we approve the 20+ Action Plans? Currently have 17 that have been greenlit. We have set up a schedule. Step 1 will be the presentation of each Action Plan at the Full Task Force Meeting. Step 2 send out presented Action Plans for Task Force/Public Comment (4 weeks for review, 2 weeks to incorporate comments). Step 3 send our Revised Action Plan in advance of next TF meeting. Step 4 Full Task Force votes to approve the Action Plan. We have 4 remaining Full Task Force Meetings, so the plan is to present 7-8 Action Plans at each full Task Force meeting. Need to keep moving on these Action Plans!

Thomas Glassic: I know flood insurance is included later in today's agenda. Just curious whether envisioned the home assessments and flood proofing to help reduce Nat'l Flood Insurance Program rates for impacted policyholders?

Nick: Yes, that is part of the idea and benefit of this FloodSmart Homes program.

3:07 pm | Flood Insurance Survey and Discussion

Jane: How many people were sent the survey as we don't have a credible number of responses

Nick: We had flood insurance experts from Wharton present at our last meeting. We created this survey to everyone on the Residential Action Team, and their colleagues. We've received 16 responses.

Q1: People were interested in more people being covered, but less \$\$ amount of coverage.

Philip Barlow: As we go thru the survey, we need potentially multiple insurance options to address different flooding issues. Not sure how to prioritize, but at this point don't need to prioritize (homes in 500-yr floodplain, homes that have been flooded in the past 3 years, etc). There won't be just one solution that will address flooding problems in the District.

Barbara Mitchell: Assistant GC at DC Water, during September 10 event, DC Water Board was able to provide financial assistance to residents for remediation and mold, but there was a gap between the claim and the social service space. Is the TF looking to take on part of this gap? I agree with Philip that there needs to be more than just straight claims.

Nick: So maybe instead of either or, we do both in different programs?

Barbara: Yes

Thomas Glassic: FEMA might be able to provide breakdown of cost in floodplains by jurisdiction

Apera: Did we define what low income qualified for?

Nick: No, not yet this will be a follow up question for the group to decide

Q3: People were more interested in a quick payout with a small \$\$ amount of coverage

Nick: But maybe there are two different needs here, with two different programs.

Apera: Is the timing of payout quantified by the amount/does one correlate with the other?

Nick: In theory it's possible to set up a program to have a quick payout and more \$\$ coverage, but this would require a large amount of money up front.

Thomas: Are you talking about subsidizing ppl to buy insurance, or for the government to subsidize the insurance?

Nick: It's all on the table right now

Jane: People will always need money immediately if only to protect their property.

Nick: It seems this quick payout is something the taskforce should focus on.

If we believe that a one and done approach is best, you may run into what DC Water ran into, where some customers were dissatisfied bc they had different needs.

Jane: Agree, [a quick payout] is important but not the only option that the TF should be considering.

Q4: Seems like sliding scale, with some version of subsidy or free for low income is the preference.

Barbara: This seems to align with some of the folks who were hoping to be covered.

Tanya: Paid based on average cost rather than income.

Barbara: Who will verify the income?

Tanya: Had a question as to whether or not there is a FEMA product that could be made available to all residents so it can be managed in one place. (District subsidizing FEMA NFIP policy enrollment)

Thomas: FEMA has very detailed breakdown of subsidies for NFIP

Q5: Cleanup and mold remediation as well as drywall repair stand out as priorities

Tanya: This tracks with what DC Water heard following the September 10 floods.

Philip Barlow: We tend to see more complaints that the homeowner's policy doesn't cover something, rather than the NFIP

Philip Edmonds: Agree, as well as concerns about cleaning up the wall so mold doesn't develop.

Chris Bailey: There are fees even during emergencies and disasters associated with cleanup and repair permits. Has there been any thought to adding in what associated fees would be? Would like to see an additional line item for this.

Nick: This is something we can include in the fine print of the policy.

Vermechia: Cleanup, mold remediation, and drywall repair was a need, but in repetitive flooding instances, other options would need to be considered.

Apera: What other options?

Vermechia: FEMA has programs for home elevations, home acquisitions, relocation, though this might be outside of the scope.

Thomas: Can also look into the Community Rating System (CRS).

Nick: We do have CRS listed as something to explore with the Task Force.

Q6: \$1K - \$10K and \$10K - \$50K seem to be the most voted options for the amount of damages the District Flood Insurance Program should focus on.

Tanya: We chose \$5K because that is the maximum avg amount of claim for water remediation to prevent mold.

Sharon: Average claims payout for NFIP claims in DC over the past 10 years was \$11,000

Q9: Most people felt that \$6K - \$12K is an appropriate amount for payouts based on damages assessed by a claims adjuster, with \$3K - \$6K as a close second.

Tanya: \$10K was the average for drywall repair, carpet replacement, and some personal property

Barbara: Did the results show that people wanted to cover water heater or no

Nick: Water heater repair might fall under property replacement (furniture replacement). We don't want to create a replacement for the NFIP.

Barbara: Want to make sure we're not replicating industry standard when there is a clear gap between what people needed and what the NFIP can provide. Need to also educate people to understand what can get covered vs what can't.

Philip Barlow: Even though there is NFIP and homeowner's coverage, some people don't understand that that is available. If the gap is all you have that isn't addressing the problem.

Tanya: I've spoken to customers who've had to decide between insurance and heating. The sewer backup insurance coverage option on the homeowner's insurance option is more affordable and yet still not mandatory. How can we help make this mandatory that sewer backup coverage is automatically part of the standard coverage.

Cell: What does the 1.69 average mean? And who were the 16 people who took the survey?

Nick: Since this is a ranked question, the average ranking is 1.69. The 16 people were members of the action team (though anonymous).

Sharon: Question #8 there should be a distinction between furniture and mechanical systems necessary to running a home. Might be worthwhile to add in another category.

Emily Ruskin: Sorry if I missed this but did I hear at some point mentioned that insurance will deny claims if there was no backwater valve?

Philip Barlow: Standard homeowners' policy would cover if you had the endorsement (an addition to the standard policy with an extra premium)

4:00 pm | Next Steps

Meredith: A lot more discussion needed on the flood insurance topic, but also want to make sure each agency is moving forward with drafting action plans.

[1.6 Conduct Outreach to Increase Number of Flood-insured Residents – DISB](#)

- 4.1 Expand Backwater Valve (BWV) Installation Program – DC Water
- 4.2 Incentivize Backwater Valve Installation – DC Water
- 4.3 Require Backwater Valve Installation in Codes – DC Water

Nick: This list is of greenlit items

Meredith: Potential topics for discussion at next Action Team meeting: Developing local workforce to perform repairs.

4:02 pm | Closeout

Next Governance and Coordination meeting is Friday May 13 at 10:30am

Next Residential Resilience Action Team Meeting is June 14, 2:30pm

Next Full Flood Task Force Meeting is May 18, 2pm.

The meeting ENDED at 4:03 pm.

Additional Materials

A copy of the staff presentation used during the meeting and the meeting recording can be accessed at dcfloodtaskforce.org.