

DC Flood Task Force | Action Team Meeting

Residential Resilience



**Residential Resilience
Meeting Minutes
July 12, 2022
Virtual WebEx Meeting
2:30 – 4:00 pm**

Meeting began at 2:36 pm with the following members, agencies, and support staff in attendance.

VM = Voting Member

Attending Voting Members and Support Staff

Office of Deputy Mayor for Operations and Infrastructure (DMOI)

1. Jonathan Rogers

District of Columbia Water and Sewer Authority (DC Water)

1. Apera Nwora
2. Barbara Mitchell
3. Salil Kharkar

District of Columbia Department of Energy and Environment (DOEE)

1. Nicholas Bonard
2. Meredith Upchurch
3. Lily Cheng
4. Victor Ukpolo
5. Sarah Edwards

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

1. Vermechia Alsop

District of Columbia Office of Planning (OP)

1. Imania Price
2. Stephen Gyor (VM)

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

1. Sharon Shipp
2. Philip Barlow
3. Philip Edmonds
4. Angela King

District of Columbia Office of Risk Management (ORM)

1. Robert Preston
2. Jed Ross (VM)

District of Columbia Department of Housing and Community Development (DHCD)

1. Richard Livingstone (VM)

Attending Consulting Members and Support Staff

District of Columbia Mayor's Office of Racial Equity

1. Emily Ruskin

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

1. Yohannes Mariam
2. Stephen Dudek

Metropolitan Washington Council of Governments (MWCOC)

1. Steve Bieber

Federal City Council (FCC)

1. Lindsay Brugger

Facilitation Team - Monash Advisory Group

1. Adria Anderson
2. Rachel Kendrick

Other Attendees

1. Rich Sobota, FEMA
2. Alex Cross
3. Gerald Robinson
4. Jason Cumberbatch

2: 36 pm | Welcome and Opening Remarks

Adria Anderson welcomed the Action Team members and went over the purpose of the meeting, past meetings, and meeting schedules: Next Full Task Force meeting will be Wednesday July 20

Next Governance Coordination Mtg will be this Friday, July 15 at 10:30am

Flood Task Force Final Report due November 2022 – Must have an Action Plan for each of 9 categories

Post final report the FTF members will meet annually to track progress

2: 40 pm | District Insurance Conversation Continued

Philip Barlow (DISB): Last meeting DISB shared Action Plans with FTF members for feedback and have made changes. We are still open to accepting additional comments

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

- Broadened scope to eligible water damages regardless of source
- Clarified activities covered – this is a program for payments after a flood event occurs
- Introduces an immediate \$1K payment for initial expenses. Claims for additional amounts up to \$6K will require documentation and/or verification
- Removed public adjusters from having a formal role
- Modified language to replace “voucher system” with “coupon program”
- Established a deadline of 48-hr period for payment being processed online

Salil: Does this include pipe breaking or external water coming in?
Angela: Did not determine source/cause at this point, more concerned with water damage in itself
Nick: What happens if it's not building level damage, but something on the property outside, do we want payout for that?
Sharon S: We weren't contemplating external damage, program is geared towards remediation of internal damage.
Nick: Is replacing flooring included, or mostly focused on replacing drywall or furniture?
Angela: Program is geared towards initial remediation, not exactly replacing furniture or drywall.
Apera: What are the maximum payouts based upon?
Angela: We looked at programs in other states and the amounts they gave.
Sharon: This was also based on amounts in claims after previous flooding events, shared by DC Water.
Philip B: This is definitely a number that can be adjusted.
Stephen Dudek: Have we thought of doing proactive mitigation?
Angela: We've made a distinction between mitigation and remediation, and this program is geared towards remediation.
Nick: FloodSmart Homes project is aiming to work on mitigation.

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

- Increased the eligible payout to \$10K to match the highest NFIP deductible (\$2K payout upon determination by HSEMA, additional \$8K paid after adjusting the claim, may want to combine with subsidized NFIP policies for low-income residents)
- Clarify that HSEMA identification will be after in-person inspection
- Specify types of losses covered (can be revisited an add clarification based on discussion above)

Vermechia: When you refer to initial assessment, do you have additional insight?
Philip B: The idea is to tag onto HSEMA teams that go out into the field following major weather events.
Vermechia: During post-emergency canvassing efforts that get activated after events such as September 10, 2020 flooding a Rapid Needs Assessment is carried out, and could potentially be part of this assessment. More discussion would be helpful.
Salil: Consider how fast these teams can be activated

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

- Emphasize these discounts are for homeowners' and renters' policies and not flood insurance policies.

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

- Specify the purpose is to increase awareness of and cost for additional coverages to address water damage in existing insurance policies, not a flood policy substitute
- Clarify that the insurer must inform each applicant for homeowners' or renters' policy of the optional additional coverages and their cost
- Clarify we will monitor take-up rates and possibly move from opt-in to opt-out
- Consider subsidies for low-income residents for the additional coverages in the future

Additional Questions from DISB:

1. Do we have guidance on how much the District is considering budgeting for these programs at this point? The proposed changes are expected to increase the cost, so at what point do we examine potential costs?
2. Comments received suggested coordination with NFIP policies. Does maximizing benefits require moving forward with FEMA's Community Rating System? Is there a source for the claim that increasing NFIP deductibles to \$10K results in up to a 40% premium reduction?
3. Is there a District program to assist low-income District residents to install any of the homeowners' renters' mitigation devices (Water Shut-off Devices, Water Leak Sensors, Back Flow Devices)

Nick: Friday's Task Force meeting will discuss Question #1 and the next presenter will discuss question #2.

3:20 pm | NFIP Community Rating System Program

Nick introduced the CRS program and how it can help reduce flood insurance rates, but it's not exactly a silver bullet. He introduced Rich Sobota from FEMA to explain what would be required.

Rich (FEMA): CRS is a voluntary FEMA NFIP program which provides reduced flood insurance premiums where there is better floodplain management beyond the minimum NFIP requirements.

Goals of CRS include reducing and avoiding flood damage to insurable property; strengthen and support the insurance aspects of the NFIP; foster comprehensive floodplain management

Costs of participating in CRS:

- Designate CRS Coordinator for the District
- Implement activities
- Maintain records
- Recertify each year
- Participate in verification visits

Benefits of CRS

- Insurance savings offset costs
- Technical assistance
- Incentive to keep implementing
- Public information/awareness builds constituency

Credited Activities

- 300 Public Information (outreach, website, etc)
- 400 Mapping Regulations (open space, higher regulatory standard, stormwater management)

- 500 Flood Damage Reduction (floodplain management planning, property protection, etc)
- 600 Warning and Response (flood warning and response, levees, dams, etc)

Salil: What is DC's CRS rating?

Rich: A consultant can review with the District all the flood resilience measures

Meredith: Josh Schnitzlein recently worked with a rep from FEMA to do an informal calculation and found a CRS rating of Class 8 (translates to 10% deduction in rates) if we choose to participate right now.

Rich: Next step would be to schedule and conduct a Community Assistance Visit (CAV)

Nick: This would be a yearly endeavor by DOEE, with help from multiple agencies

Victor: Flood Task Force bring multiple agencies to the table to address flood resilience – what are some of the examples of coordinating bodies you've seen in other jurisdictions to support a CRS program?

Rich: Agreed, DC is in a good starting shape with the interagency efforts such as Flood Task Force

Sharon Shipp: What are some pitfalls you've seen?

Rich: Harrisburg's CRS program was reliant on a few key actors, and when they left it was difficult to replace and the CRS program suffered. Politics also matters – getting elected officials on board is key.

Salil: Are there any communities nearby you would point to as having an outstanding CRS program?

Rich: Baltimore's CRS program upgrade (with Victor's work) is a good example to look at

Apera: Is the score reflective of all of DC or certain parts?

Rich: All of DC - the informal Class 8 rating could also be improved

Salil: Is the classification rating system transparent?

Rich: Yes

Feel free to reach out to Rich for any further questions.

4:04 pm | Action Plan Status

Nick reminded the Action Team of upcoming Action Plan votes and presentations. Please be prepared to vote on the following Action Plans at the Wednesday July 20th Meeting:

Action Plans to VOTE on at July 20th Meeting

- 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" enabling to Action 6.1
- 7.3 Use results of 2020 USACE modeling to update Watts Branch FEMA maps
- 7.4 Use results of 2019 USACE modeling to update Oxon Run FEMA maps - DOEE
- 8.4 Conduct Yearly Interagency Outreach – DOEE


The following Action Plans should be ready to be presented at the Wednesday July 20 meeting:

Action Plans to Present at July 20th Meeting

- 4.1 Expand Backwater Valve (BWV) Installation Program – DC Water
- 4.3 Require Backwater Valve Installation in Codes – DC Water
- 5.1 Develop an Annual List of Capital Projects – DMOI
- 6.2 Update Construction Codes to Adopt 2021 I-codes – DCRA
- 6.8 Amend Real Property Disclosure Rules to include Backwater Valve/Drainage Complaints–DC Water, DCRA
- 8.1 Update DC Silver Jackets MOU to include all participating District Agencies as signatories – DMOI
- 9.3 Install Flashing Warning signs at oft-flooded intersections – HSEMA

Plans coming up the pipeline:

Next Action Plans - Status

- Present in September Task Force meeting?
 - 1.6 Conduct Outreach to Increase Number of Flood-Insured Resident - DISB
 - 1.7a Storm Damage Remediation Grant Program for income eligible residents - DISB
 - 1.7b Storm Damage Remediation Payment through Group Insurance Policy - DISB
 - 1.9a Home Insurance Water Damage Mitigation Credits, Premium Discounts - DISB
 - 1.9b Enhanced Water Damage Coverage for Homeowners Policy - DISB
- Determine if ready to green light action plan:
 - 1.5 DC Gov joins FEMA's Community Rating System to increase NFIP premium discounts - DOEE
 - 3.2 Make it Safer for Residents (including Renters) living in basements – DCRA, DC Water, 

Next Action Plans - Status

- Next to discuss, Ready to greenlight Action Plan?
 - 1.4 Subsidize existing NFIP policies
 - 2.2 Develop Local Workforce to perform repairs
 - Create Pre-negotiated contracts
 - Provide job training and partner with local organizations
- Actions incorporated into other plans:
 - 2.1 Program to pay for repairs immediately after a flood --> 1.7 Storm Damage Remediation
 - 4.2 Incentivize Backwater Valve Installation --> 1.9 Insurance discount

4:07 pm | Closeout

Please refer to the above section for plans to be Voted On, Presented, and Prepared this month for the Wednesday July 20 meeting.

Next Governance and Coordination meeting is Friday July 15 at 10:30am

Next Residential Resilience Action Team Meeting is August 9th, 2:30pm

Next Full Flood Task Force Meeting is July 20th, 2pm

The meeting ENDED at 4:09 pm.

Additional Materials

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