

Flooding in Ward 8

Focus Group for Residents Living Near Oxon Run Park

April 13, 2022



★ ★ ★ DEPARTMENT
OF ENERGY &
ENVIRONMENT

WE ARE WASHINGTON
DC GOVERNMENT OF THE
DISTRICT OF COLUMBIA
MURIEL BOWSER, MAYOR

TAG THIS PRESENTATION @DOEE_DC

AGENDA

- Welcome, Purpose, and Protocols
 - Inform households living in the areas near Oxon Run stream about the floodplain, potential risks, and related flooding policies
 - Collect input from residents that will inform short- and long-term strategies for DOEE's Flood Risk Management Program to engage and support households living in the Oxon Run floodplain
- Introductions and Community Builder*
- DOEE Flood Team Presentation – Part I
- Breakout Rooms Discussion*
- DOEE Flood Team Presentation – Part II
- Large Group Discussion
- Closing and Next Steps

*Will not be recorded

@DOEE_DC



FOCUS GROUP PROTOCOLS / HOUSEKEEPING

- Portions of this meeting will be recorded
 - By participating, you consent to being recorded
 - Recording will be posted on the DOEE and/or Friends of Oxon Run Park websites
- Must submit a signed federal W-9 form to receive your stipend (check from DC Treasurer)

FOCUS GROUP PROTOCOLS / HOUSEKEEPING

- Treat all participants with respect
- One mic (one person speaking at a time)
- Balance participation – “share the air space” so everyone participates
- Use the “Raise your hand” feature or the chat to ask a question
- Keep the conversation relevant to the topic

INTRODUCTIONS

Please share:

- Name
- Pronouns (example: he/him, she/they)
- Organization or neighborhood affiliations (if relevant)
- Neighborhood, ANC SMD, or general cross streets
- How long you have lived in the area
- A question you have about flooding in the District

DOEE PRESENTATION

PART I – Framing the Issue

- Types and sources of flooding
- What is a "floodplain"
- District of Columbia Flood Risk Management Program

PART II – Taking Action

- Introduction to flood insurance
- Introduction to preparing your home



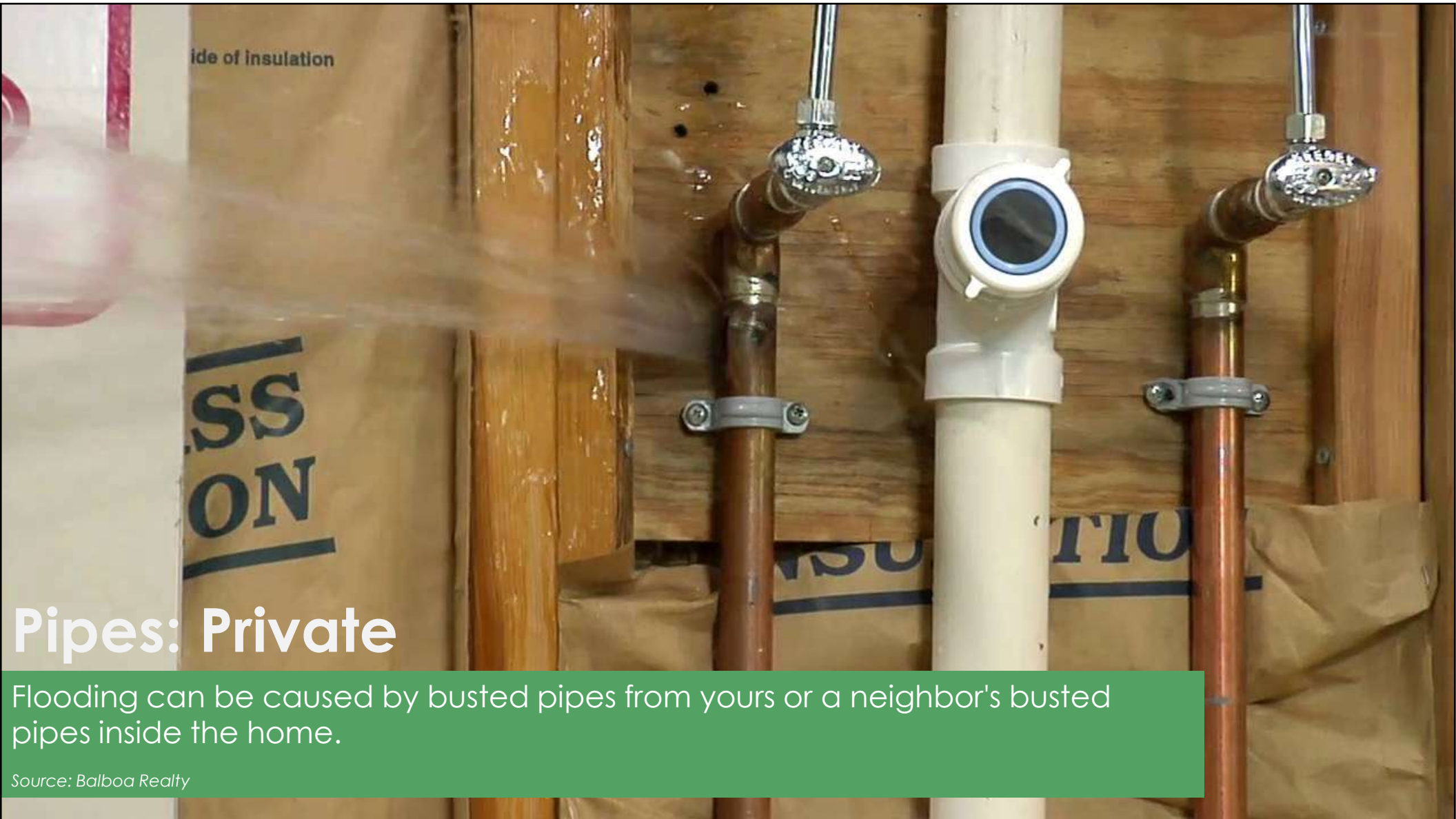
Types and Sources of Flooding



Pipes: Public

A water main break could happen anywhere in the District. This causes flooding that is not directly related to rainfall or any other waterbody. This flooding occurred on October 16, 2020 at Wisconsin Avenue and M Street NW.

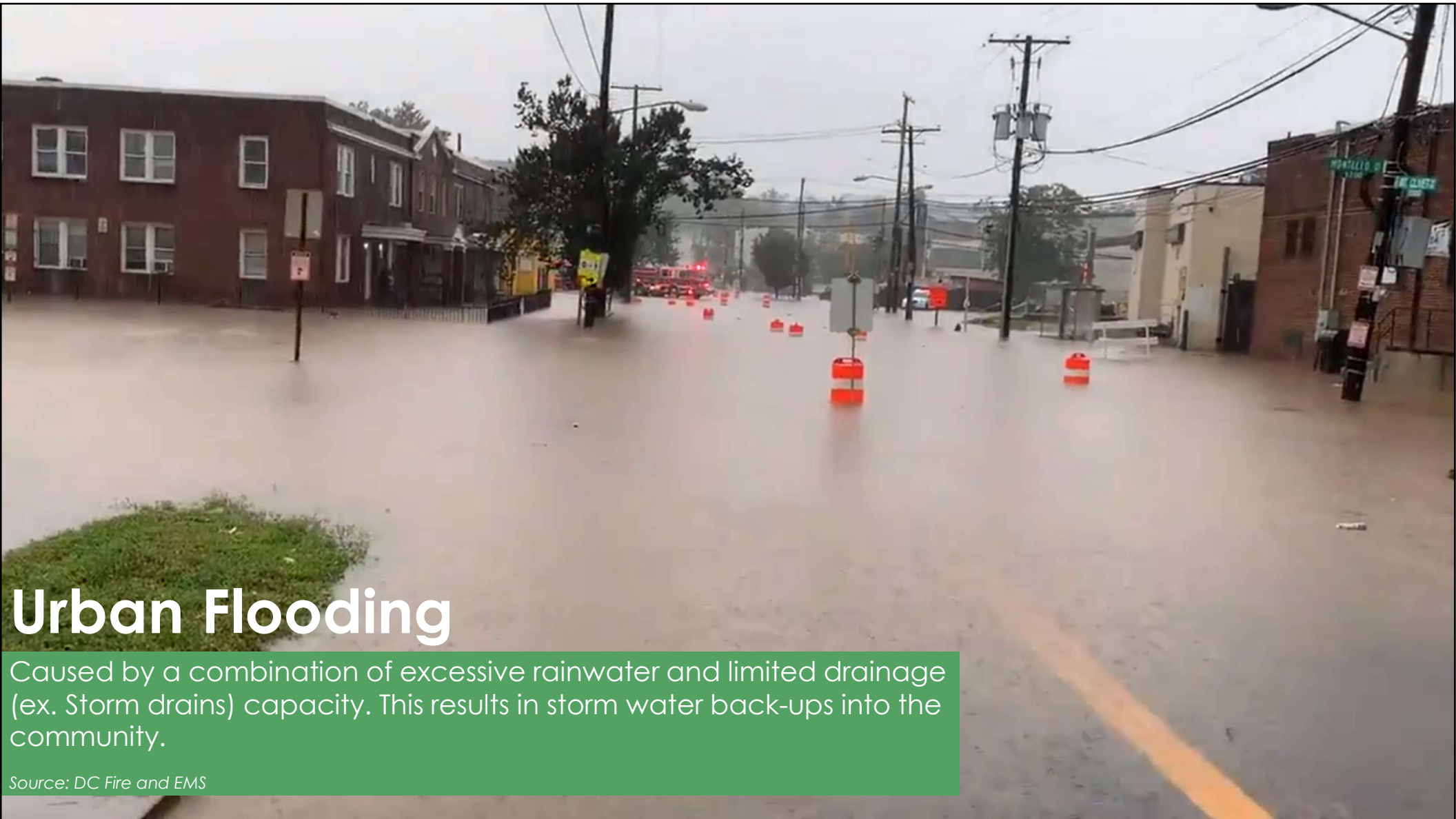
Source: WTOP/Kyle Cooper



Pipes: Private

Flooding can be caused by busted pipes from yours or a neighbor's busted pipes inside the home.

Source: Balboa Realty



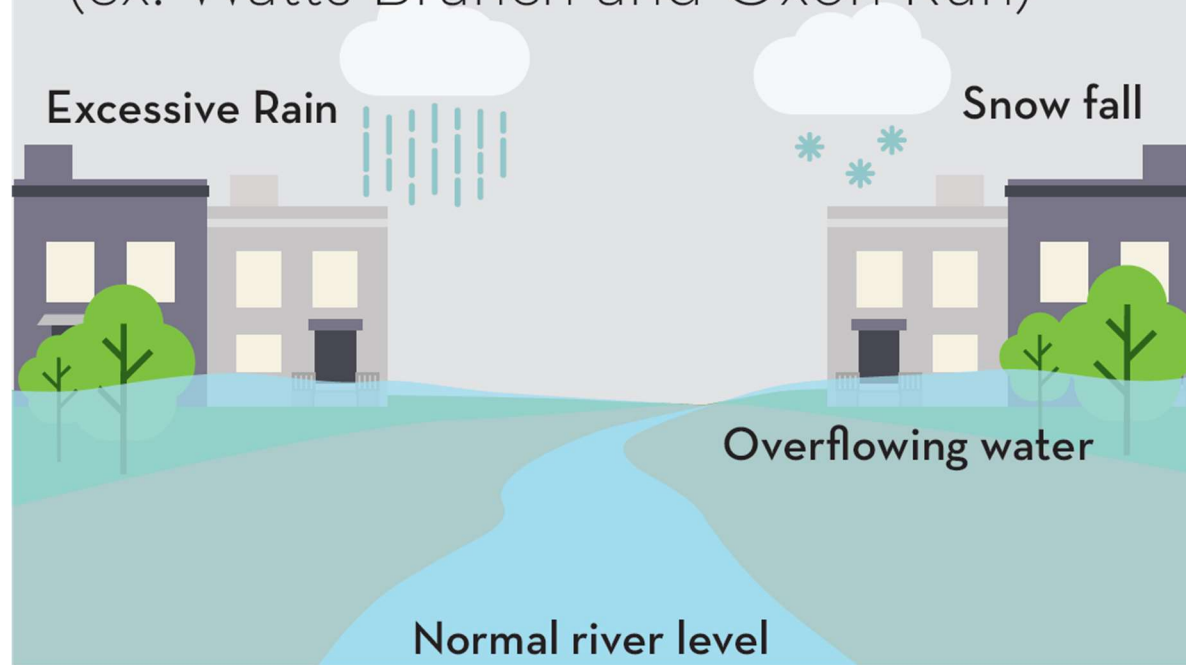
Urban Flooding

Caused by a combination of excessive rainwater and limited drainage (ex. Storm drains) capacity. This results in storm water back-ups into the community.

Source: DC Fire and EMS

River Floods

(ex. Watts Branch and Oxon Run)



Rivers & Streams

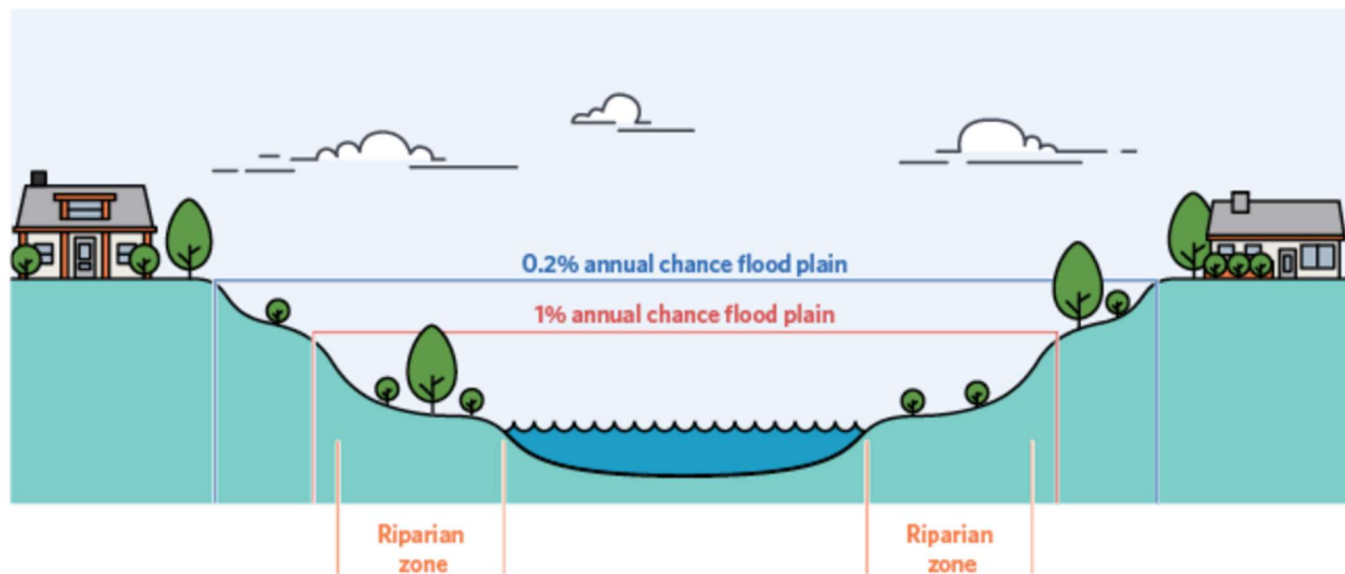
Local rivers like the Anacostia and Potomac and local stream like the Watts Branch and Oxon Run can cause flooding. It occurs when the river or stream cannot retain the water coming from upstream and from storm drains carrying rainwater.

Source: *The Guardian*

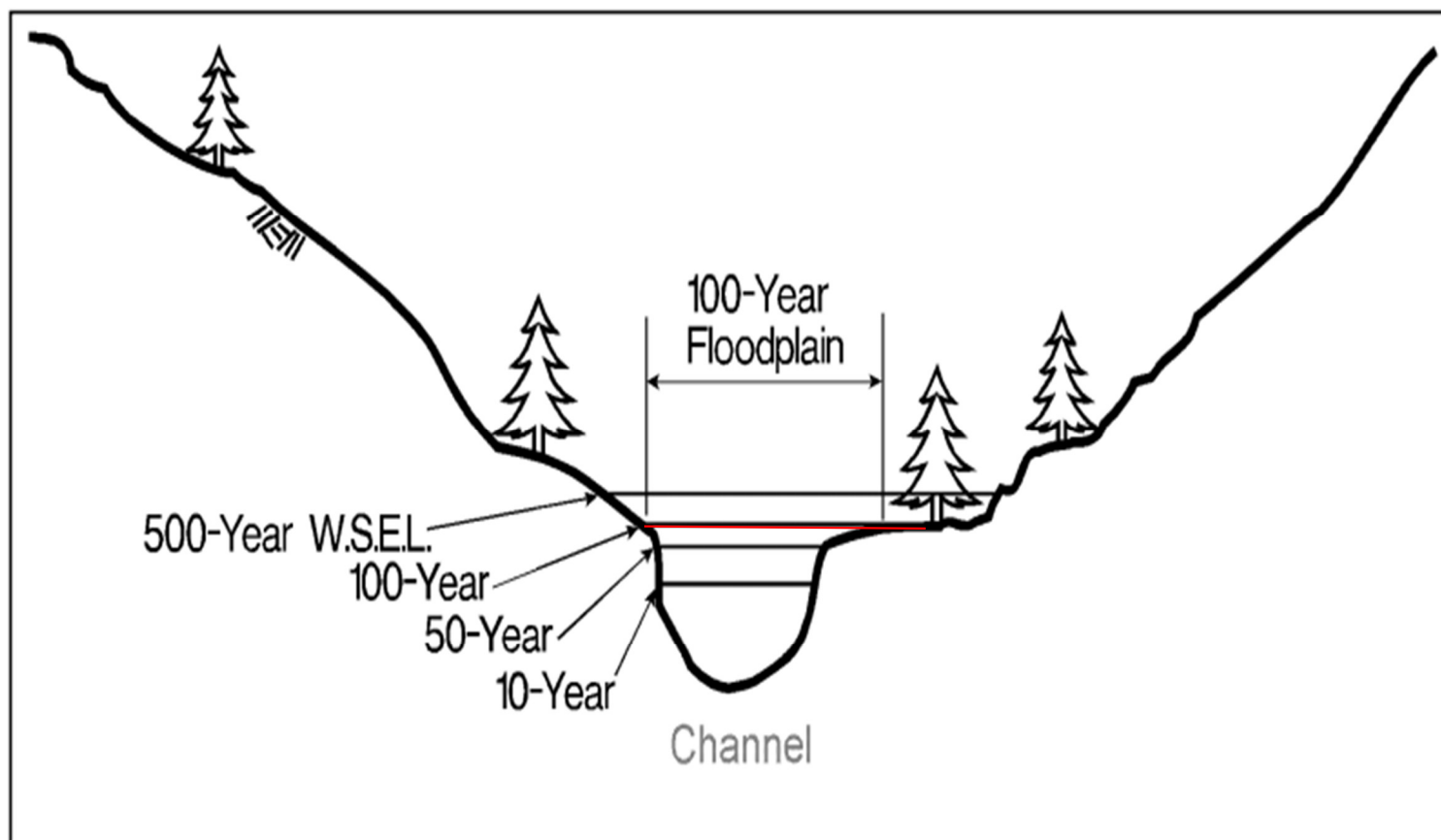
*What is a
Floodplain?*

FLOODPLAINS

Floodplain: any area susceptible to inundation by water from any source (ex. Tidal or riverine).



MOST OF US LIVE IN A FLOODPLAIN, BUT WHICH ONE?



Flood Risk Management

NATIONAL FLOOD INSURANCE PROGRAM

Established by the Flood Insurance Act of 1968 to reduce flood damage and protect property life. Administered by the Federal Emergency Management Agency (FEMA) and the Department of Homeland Security (DHS).

The strategy is to address flood risk through:

- **Mapping**
- **Mitigation**
- **Flood Insurance**



THE DISTRICT OF COLUMBIA'S FLOOD RISK MANAGEMENT PROGRAM

The District has been a voluntary participant in the NFIP program since 1985. The benefits include:

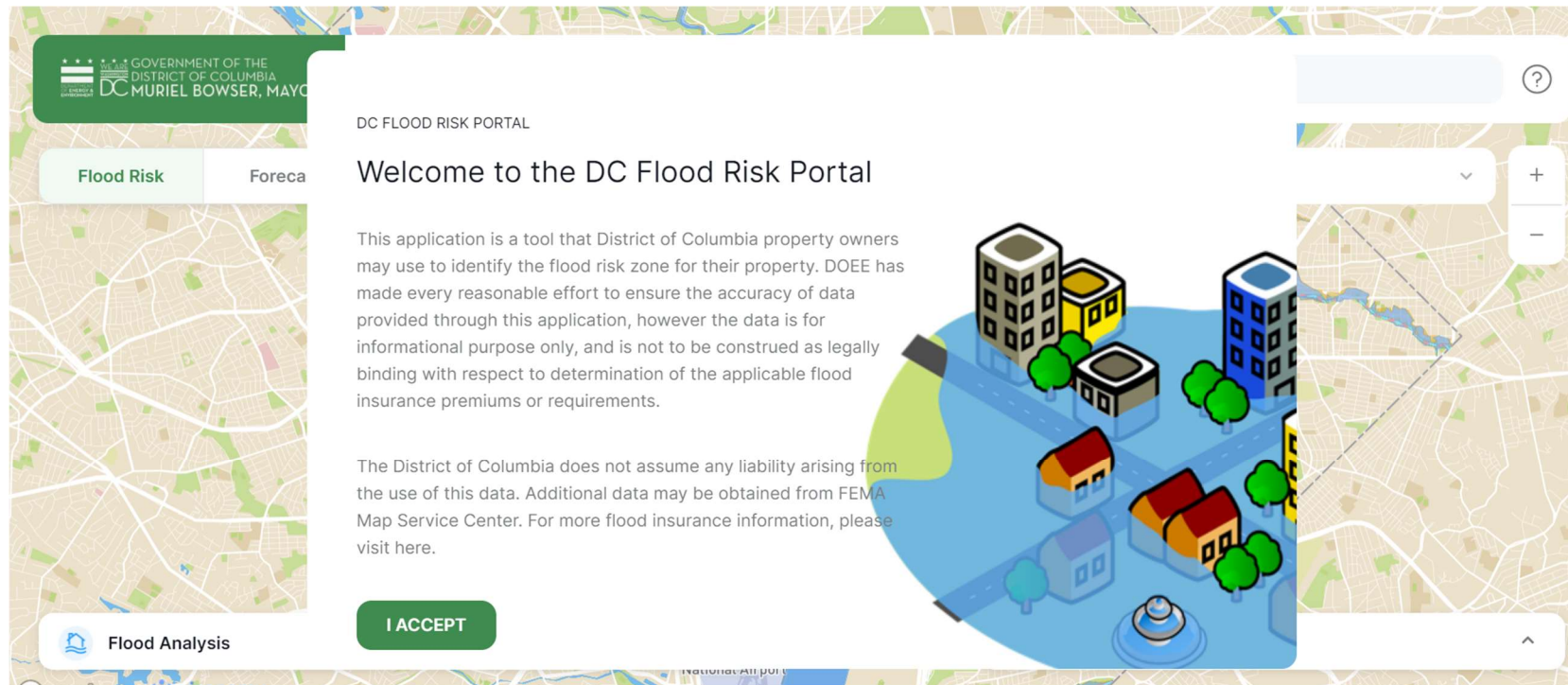
- Federal Disaster Assistance
- Mapping Flood Risk
- Mitigation Assistance
 - Guidance
 - Funding
 - Technical Assistance
- Flood Insurance



FIND YOUR FLOOD RISK

VISIT:

<http://dcfloodrisk.org/>



The screenshot shows the DC Flood Risk Portal interface. At the top left, there is a green header with the Government of the District of Columbia logo and the name of Mayor Muriel Bowser. Below this, a navigation bar includes a 'Flood Risk' tab and a 'Forecast' tab. The main content area features a large map on the left and a central text box. The text box contains the following information:

DC FLOOD RISK PORTAL

Welcome to the DC Flood Risk Portal

This application is a tool that District of Columbia property owners may use to identify the flood risk zone for their property. DOEE has made every reasonable effort to ensure the accuracy of data provided through this application, however the data is for informational purpose only, and is not to be construed as legally binding with respect to determination of the applicable flood insurance premiums or requirements.

The District of Columbia does not assume any liability arising from the use of this data. Additional data may be obtained from FEMA Map Service Center. For more flood insurance information, please visit here.

At the bottom of the text box is a green button labeled 'I ACCEPT'. To the right of the text box is a 3D illustration of a city street scene with buildings and trees, partially submerged in water, symbolizing flood risk. The map on the left shows a street grid with a blue area indicating a flood zone. A search bar and navigation controls are visible on the right side of the map.

BREAKOUT GROUPS DISCUSSION

Please reflect and discuss (25 min)

- **Experience with Flooding:** Have you had any experiences with flooding? If so, where?
- **Getting help with Flooding:** If you've had experiences with flooding, what did you do? Who did you contact? What was your experience getting help in the moment and afterwards? Do you know what programs are available to help reduce flood risk?
- **Flood Insurance:** Are you familiar with flood insurance? Do you know anyone who has gotten it, and what their experience has been? Do you have any questions about flood insurance?

DOEE PRESENTATION

PART I – Framing the Issue

- Types and sources of flooding
- What is a "floodplain"
- District of Columbia Flood Risk Management Program

PART II – Taking Action

- (Re)introduction to flood insurance
- Introduction to preparing your home



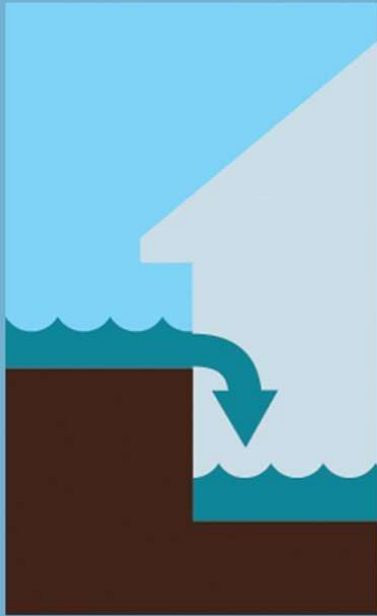
*Let's Talk
About
Flood
Insurance*

WHY DO I NEED FLOOD INSURANCE?

- Standard policies do not cover flood damage
- NFIP (National Flood Insurance Program) policies do



Courtesy FloodSmart.gov



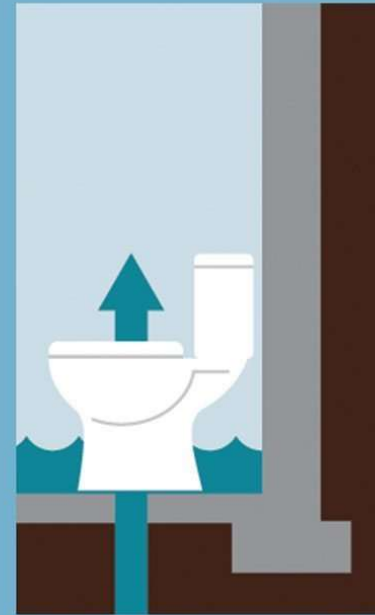
FLOOD INSURANCE

... covers damage caused by water moving over the top of the ground and entering inside homes. Flood insurance is a separate policy from the federal government that is sold through home insurance agents.

VS

WATER BACKUP COVERAGE

... covers damage caused by water rising up from backed-up sewers, toilets, washtubs, sinks and sump pump failure. Water-backup coverage is a separate endorsement to your home insurance policy.



RISK RATING 2.0: EQUITY IN ACTION

Estimated savings by key ZIP Codes*

20019 (Watts Branch) - highest policy count in DC

- 80% of all policyholders will save; 21% will save more than \$100/month
- 92% of single-family home policyholders will save; 23% will save more than \$100/month

20032 (Oxon Run)

- 76% of all policyholders will save; 29% will save more than \$100/month
- 84% of single-family home policyholders will save; 22% will save more than \$100/month

**based on March 2021 analysis*

ADDITIONAL FLOOD INSURANCE TOPICS

What does flood insurance cover?

What's covered in basements?

How do I purchase flood insurance?

What if I live in a...?

- Apartment
- Condominium
- Co-op building

*Let's Talk
About
Flood
Mitigation*

How can we protect
our homes?

HOW CAN WE PROTECT OUR HOMES?

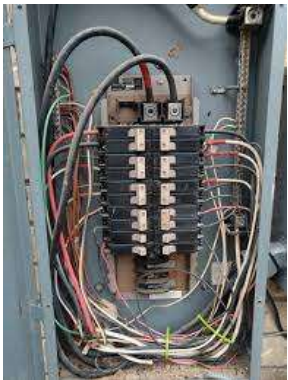
- Use flood damage-resistant materials
- Install backflow prevention valves
- Elevate and waterproof HVAC and utilities
- **Purchase flood insurance!**



@DOEE_DC

RAISE & WATERPROOF ELECTRICAL COMPONENTS

Unprotected

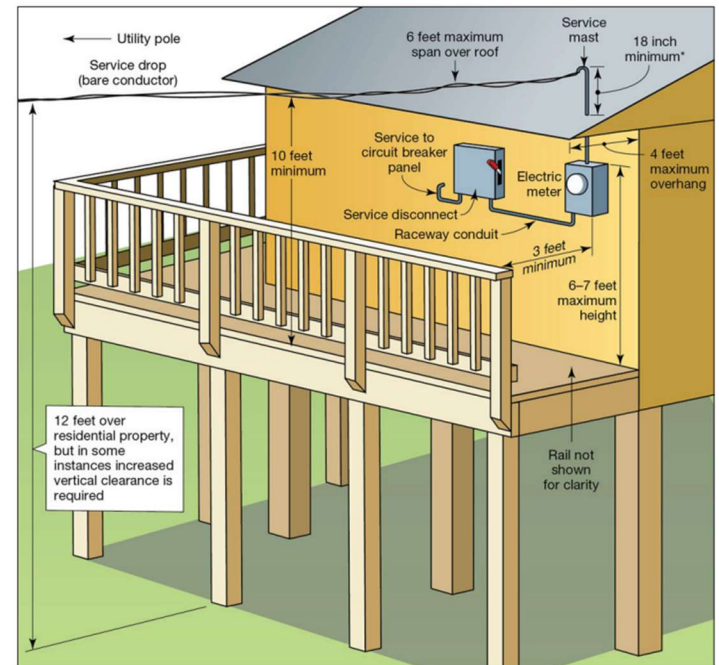


Ground Fault Circuit Interrupter

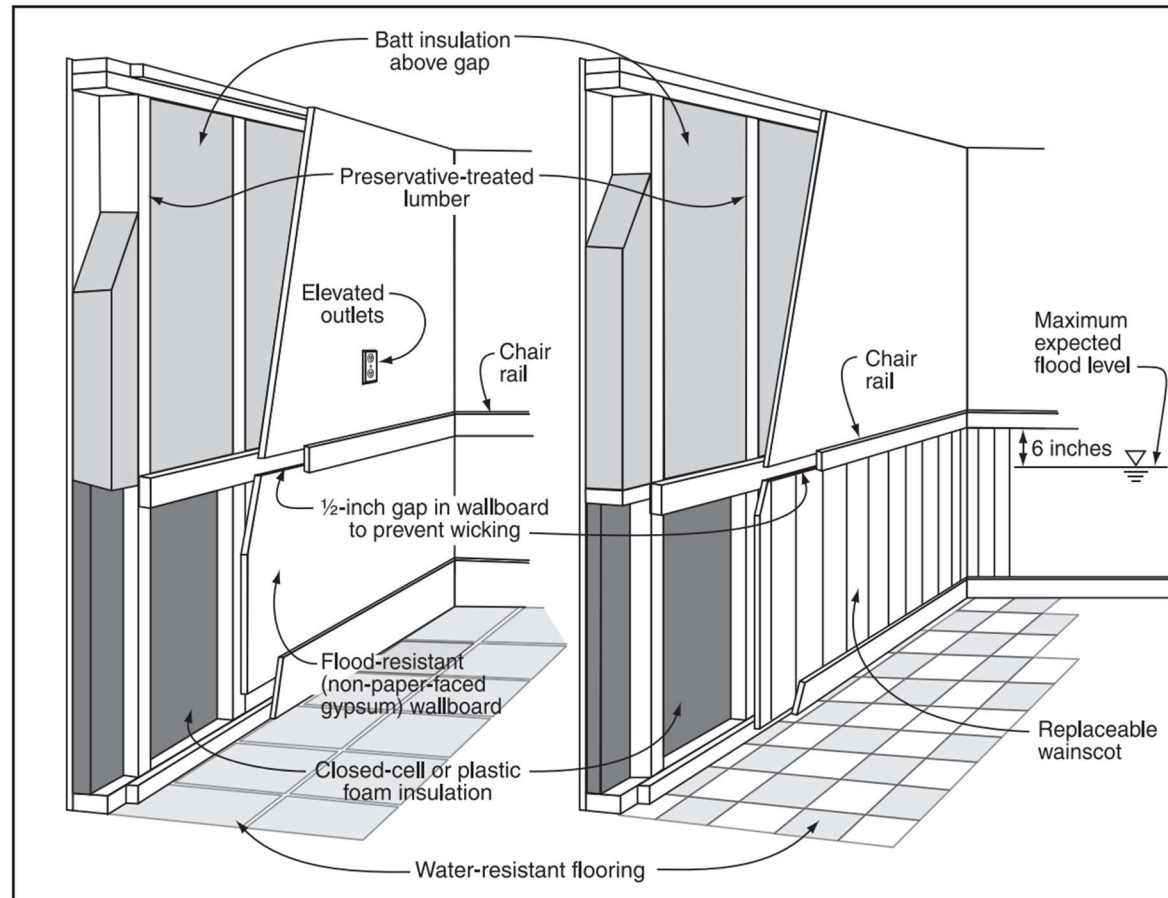


Galvanized Conduit

Raise Electrical Components

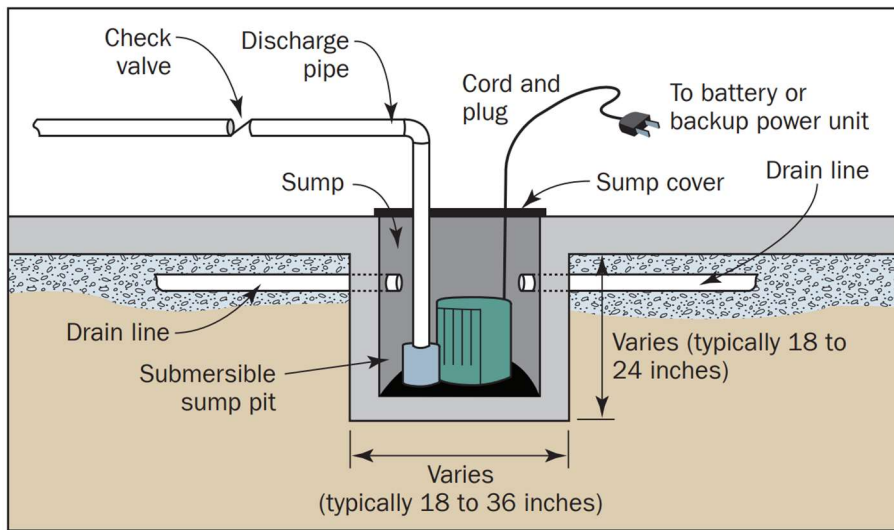


USE FLOOD DAMAGE-RESISTANT MATERIALS



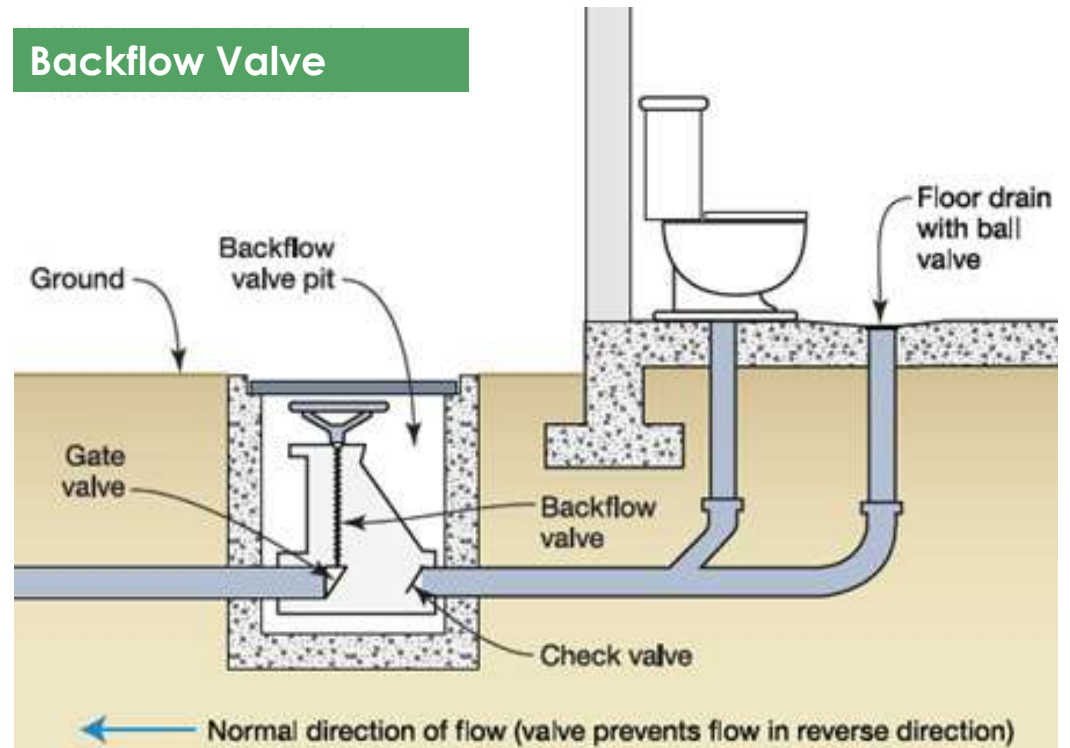
RETROFIT PLUMBING SYSTEMS TO KEEP WATER OUT

Sump Pump



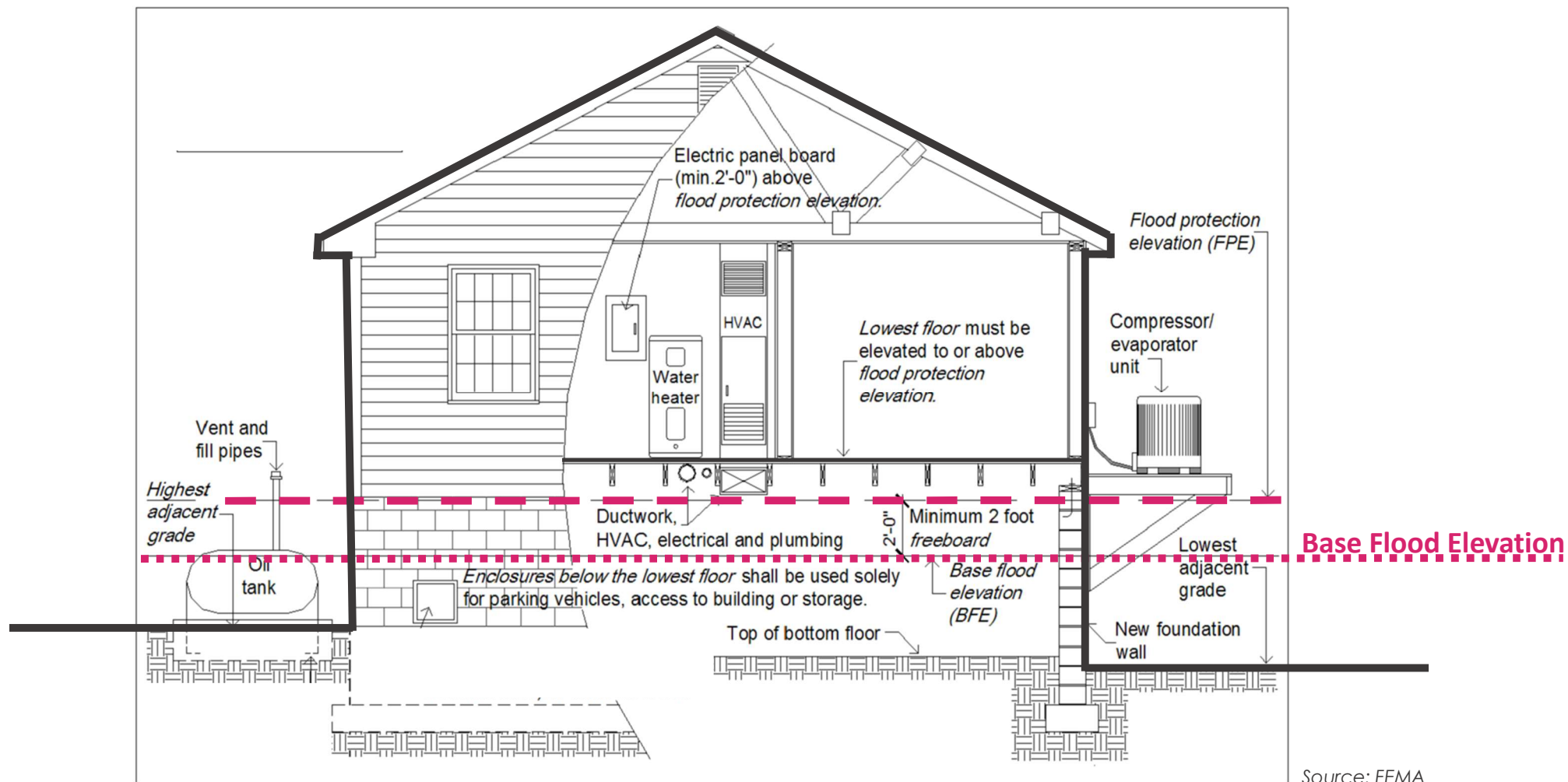
Source: FEMA Technical Bulletin 3

Backflow Valve



Source: Homeowner's Guide to Retrofitting

AN IDEAL SITUATION...



GUIDANCE DOCUMENTS AND RESOURCES

- [Homeowner's Guide to Retrofitting](#)
- [Reducing Flood Risk to Residential Buildings That Cannot Be Elevated](#)
- [Engineering Principles and Practices for Retrofitting Flood-Prone Residential Structures \(Third Edition\)](#)
- [Requirements for Flood Openings in Foundation Walls and Walls of Enclosures](#)
- [Flood Damage Resistant Materials](#)
- [ASCE 24-14: Flood Resistant Design and Construction](#)
- [Protect Your Home From Flooding](#)

HOW CAN THE DISTRICT HELP?

GOVERNMENT OF THE DISTRICT OF COLUMBIA
Department of Energy and Environment

November 29, 2021

Subject: Sign up today for free resilience assessment and potential home improvement funding

Dear Property Owner:

Your home is in the Special Flood Hazard Area, also known as the 100-year floodplain, which means that it has a higher level of flood risk. The Bowser Administration and the newly established DC Flood Task Force ([DCFloodTaskForce.org](https://dcfloodtaskforce.org)) would like to help reduce this risk.

To do this, the District's Homeland Security and Emergency Management Agency (HSEMA) and Department of Energy and Environment (DOEE), two members of the multiagency DC Flood Task Force, are applying for grant funding through the Federal Emergency Management Agency's (FEMA) Hazard Mitigation Assistance program. To increase the chances that the District will be awarded money, we need to demonstrate that property owners like you are interested in making their homes more resilient. We also need to provide FEMA with cost estimates of the work that could be done on each property.

If you indicate interest in this program, the District will send a home improvement professional to your home and help identify the best solutions for your flooding concerns. This resilience assessment involves over \$1,000 in work, but we will make it available at no cost to you starting in spring of 2022. We will then submit your letter of interest (see page 2) and the cost estimate developed by the professional to FEMA as part of our grant application. If we are awarded FEMA grant funds, the money will be used to pay for the resilience upgrades (listed on page 2) at District homes. While we aim to provide resilience assessments and secure funding for everyone who expresses interest, if the level of interest exceeds the amount of available funds we will seek additional funding and create and share selection criteria that will include prioritizing the most vulnerable homes. Due to logistical constraints the initial priority will be owner-occupied single-family homes. We plan to begin upgrade work as early as 2023 but expect that it will be a multiple-year effort.

Your Action Needed

If you're interested in home resilience improvements, please do one of the following by **January 14th, 2022**.

- Complete the online survey here: <https://bit.ly/floodpreventiondc>
- Complete your letter of interest (page 2) and either
 - Mail it to the DOEE Flood Team 1200 First Street NE, 5th Floor, Washington, DC 20002
 - Take a photo or scan your letter and email (flood.risk@dc.gov) or text (202-439-5715) it.
- Call DOEE at 202-439-5715 and tell us which risk reduction measures you would be interested in.

The application process is free and voluntary, and we are happy to answer any questions. We look forward to working with you in making all District homes more resilient.

Sincerely,

Joshua Schnitzlein
District of Columbia National Flood Insurance Program Coordinator
(202) 439-5715 | flood.risk@dc.gov



1200 First Street NE, 5th Floor, Washington, DC 20002 | (202) 535-2600 | doee.dc.gov



PROPERTY OWNER LETTER OF INTEREST (Return this page to DOEE)

Property Address: _____

Owner's Name: _____ Date: __/__/__

Owner's Telephone: _____ Owner's Email: _____

Below is a list of potential flood risk reduction measures that we may be able to fund through a FEMA grant, along with a rough cost estimate. Our intent is to cover most of the costs through the FEMA grant so that there will be minimal cost to you. Please note that for the whole-home elevations, there are additional eligibility requirements, and potentially higher costs, explained on page 3.

Please place a checkmark in the box below if you are interested in a resilience assessment to gauge the feasibility of the listed measures at your home. Checking the box in no way means that you are agreeing to pay the estimated amount or have alterations made to your home – it simply means you are interested in starting a conversation. Please contact flood.risk@dc.gov if you have any questions.

← CHECK HERE if you are interested in one or more of the measures listed below.

Potential Flood Risk Reduction Measures

- **Mitigation warning kits with weather radios and water intrusion alarms**
 - Estimated cost: \$70 per home
- **Electrical outlet elevation and/or replacement with Ground Fault Circuit Interrupter (GFCI) outlets**
 - Estimated cost: \$15 per outlet plus installation
- **Installation of anchoring straps on water heaters, heating/ventilation/air conditioning (HVAC) equipment, and other appliances located below the design flood elevation**
 - Estimated cost: TBD
- **Sealing of HVAC ducts to prevent water damage and mold growth**
 - Estimated cost: TBD
- **Sump pumps**
 - Estimated cost: \$2,400 per home
- **Removable flood barriers**
 - Estimated cost: \$4,000 per home
- **Sewer backflow prevention valves**
 - Estimated cost: \$5,200 per home
- **Elevation of outdoor mechanical and electrical equipment**
 - Estimated cost: \$12,100 per home
- **Flood vents in crawlspace walls to relieve water pressure and prevent damage**
 - Estimated cost: \$3,300 per home
- **Whole-home elevation** (See additional information below)
 - Estimated cost: \$200,000-400,000 per home

*Please take
the next
3 minutes
to complete
the survey*



THIS SURVEY IS IN THE CHAT BOX:

<https://e4rnnmf0pv3.typeform.com/to/f6jfQz9j>

LARGE GROUP DISCUSSION

- What are your **top concerns** relating to flooding in your neighborhood/Ward?
- What from **this presentation** do you think other community members will want to hear about the most?
- Is there anything you think we've missed or would like **further explanation** on?

ACTIONS YOU CAN TAKE NOW

EMERGENCY PREPAREDNESS

- Register for AlertDC
- Make a plan
- Build a kit
- Go to readydc.gov

BUY FLOOD INSURANCE

Renters

- Contents coverage

Owners

- Building coverage
- Contents coverage

INSURANCE RATES ARE LOWER THAN EVER!

If you need help finding a provider, visit FloodSmart.gov/flood-insurance-provider or call the NFIP at (877) 336-2627.

PROTECT YOUR HOME FROM FLOODING

Outside the Home

- Maintain proper water runoff and drainage
- Improve grading and reduce impervious surface
- Install a rain barrel
- Elevate utilities
- Anchor fuel tanks

Inside

- Avoid living in basements
- Seal your foundation and basement walls
- Install flood vents
- Use flood-resistant materials
- Install back flow devices
- Elevate utilities



ACTIONS WE ARE TAKING

DC NEW REGULATIONS

- Adopting new regulations that account for climate change and sea level rise

OUTREACH & ENGAGEMENT

- Focusing on engagement with the communities most vulnerable to high-risk flooding

HOME RETROFIT GRANT APPLICATION

- Developing mailer with survey to gauge interest among homeowners in the 100-year floodplain
- Program would provide resilience assessments to identify the best retrofit strategies including electrical/HVAC elevation, GFCI outlets, utility anchoring, sump pumps, and home elevation.

PARTNERSHIPS & PROJECTS

U.S. Army Corps of Engineers & Silver Jackets

- Watts Branch study
- DC Flood Week
- High water marks



DC Homeland Security & Emergency Management Agency

- Monitoring and warning systems
- Mitigation Planning



CLOSING & ANNOUNCEMENTS

- **THANK YOU!**
- Contact the Flood Team at flood.risk@dc.gov
- Please submit your signed and dated federal W-9 form
- Stipends will be mailed from the DC Treasurer (may take up to 3 months)



Request for Taxpayer Identification Number and Certification

Give Form to the
requester. Do not
send to the IRS.

Go to www.irs.gov/FormW9 for instructions and the latest information.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
Flood Plain

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

Individual/sole proprietor or single-member LLC C Corporation S Corporation Partnership Trust/estate

Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

Other (see instructions) ▶ _____ (Applies to accounts maintained outside the U.S.)

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
Exempt payee code (if any) _____
Exemption from FATCA reporting code (if any) _____

5 Address (number, street, and apt. or suite no.) See instructions. Requester's name and address (optional)
5555 Flood Street SE

6 City, state, and ZIP code
Washington, DC 20032

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number										
1	2	3	-	4	5	-	6	7	8	9

or

Employer identification number									
			-						

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person ▶ Date ▶

Example

Example



APPENDIX

WHAT DOES FLOOD INSURANCE COVER?

BUILDING: up to \$250,000 Residential/\$500,000 Commercial

- Building itself (i.e. structural components)
- Includes built-in appliances; heating and A/C systems; hot water heaters & plumbing fixtures.
- Limited coverage in basements (refer to next slide)

CONTENTS: up to \$100,000 Residential/\$500,000 Commercial

- Personal property (i.e. furniture, electronics, clothing, etc.)
- Includes washers & dryers; carpeting; microwave ovens.
- \$2,500 limit on art, jewelry, and other collectibles.
- Limited coverage in basements (refer to next slide)

OTHER:

- Clean-up costs and debris removal.
- \$1000 in flood protection equipment (i.e. sandbags) or property removal.

WHAT IS COVERED IN BASEMENTS?

BUILDING COVERAGE

Basement items are covered under Building Coverage if they are connected to power and installed. Examples include:



Central Air Conditioners



Electrical Outlets and Light Switches



Furnaces and Hot Water Heaters



Sump Pumps

CONTENTS COVERAGE

Basement items are covered under Contents Coverage if they are connected to a power source. Examples include:



Clothing Washers and Dryers



Window Air Conditioners



Freezers and Contents

NOT COVERED

Items not specifically listed in the policy are not covered in a basement. Examples include:



Finished Basement Home Improvements



Couches



Televisions



Family Photographs or Keepsakes

HOW DO I PURCHASE FLOOD INSURANCE?

- Contact your local insurance agent.
- Visit <https://www.floodsmart.gov/flood-insurance-provider> to see a list of agents that service NFIP policies.
- Don't wait for a flood warning - in most circumstances, NFIP policies have a *30-day waiting period* before coverage is effective.



Courtesy KJRH

WHAT IF I LIVE IN A...?

Apartment

- Contents coverage is available for personal belongings; 10% of coverage amount can be allocated to unit improvements and betterments.

Condominium

- Shared Property: RCBAP (Residential Condo Building Association Policy) provides coverage for common building elements and contents owned by the association.
- Individual Property: Building coverage is available for individual unit elements; contents coverage is available for personal belongings.

Co-Op Building

- Contents coverage is available for personal belongings; 10% of coverage amount can be allocated to unit improvements and betterments.