

Flooding in Ward 8

Focus Group for Residents Living Near Oxon Run Park

February 1, 2023



★ ★ ★ DEPARTMENT
OF ENERGY &
ENVIRONMENT

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

ANACOSTIA PARKS &
COMMUNITY
COLLABORATIVE

TAG THIS PRESENTATION @DOEE_DC

AGENDA

- Welcome, Purpose, and Protocols
- Presentations + Breakout group discussions
 - Part I — Floodplains and Flood Risk
 - Part II — Risk Management and Flood Insurance
 - Part III — Flood Mitigation and FloodSmart Homes
- Large Group Discussion
- Closing and Announcements

FOCUS GROUP PROTOCOLS / HOUSEKEEPING

- **Photography release**
 - Participants may be photographed for outreach and educational purposes
 - Please let a facilitator know if you do not wish to be photographed
- **Stipends**
 - Must submit a signed federal W-9 form
 - Include your **name, address, and social security number**
 - **Sign and Date** the form
 - Receive a \$50 check from DC Treasurer

FOCUS GROUP PROTOCOLS / HOUSEKEEPING

Community Agreements

- Treat all participants with respect
- Contribute your voice and perspectives
- Balance participation – “share the air space” so everyone participates
- Keep the conversation relevant to the topic

Floodplains

WHAT ARE FLOODPLAINS?

Areas of land flooded by any source.

Ex. **snowmelt** or **rainfall**. Water starts inside river and streambanks. Enough snowmelt or rainfall overwhelms the banks to flood adjacent land. This is the floodplain. Heavy rain can also overwhelm streets, where they become flooded, also becoming a floodplain.



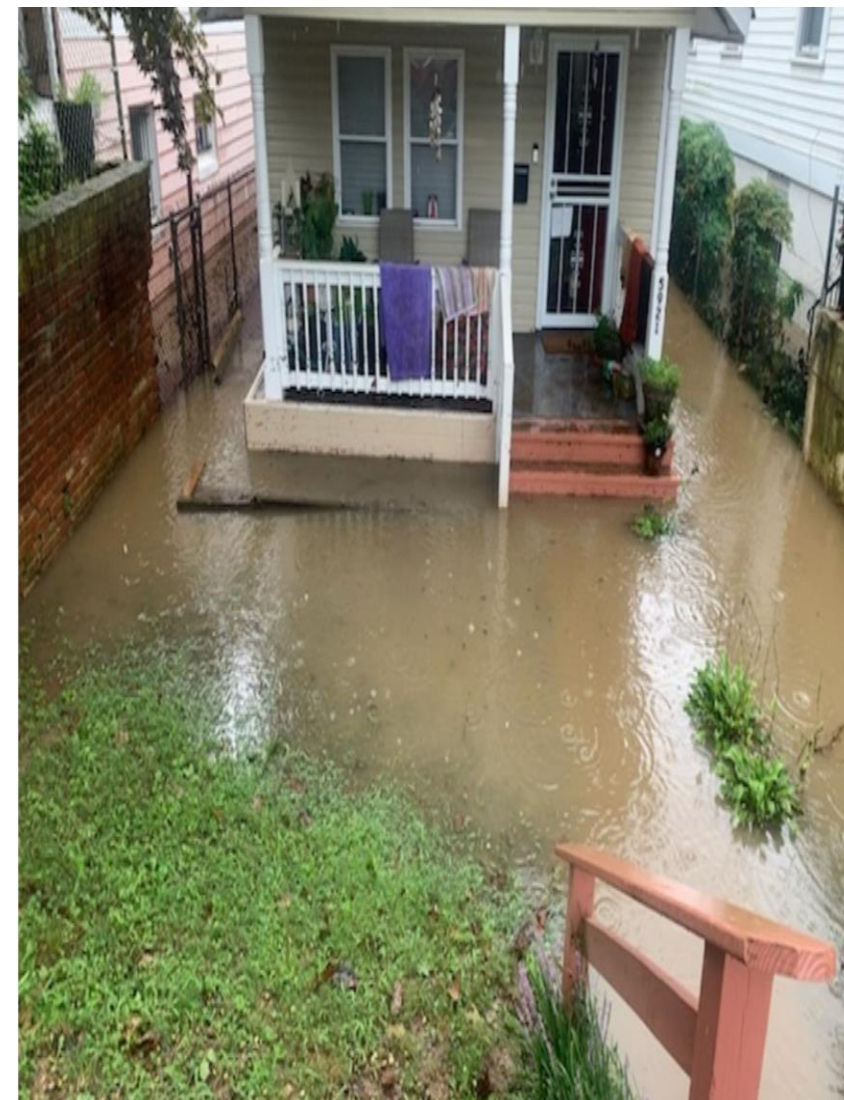
Natural Floodplains

Rivers

Streams

*Streets (heavy rain)





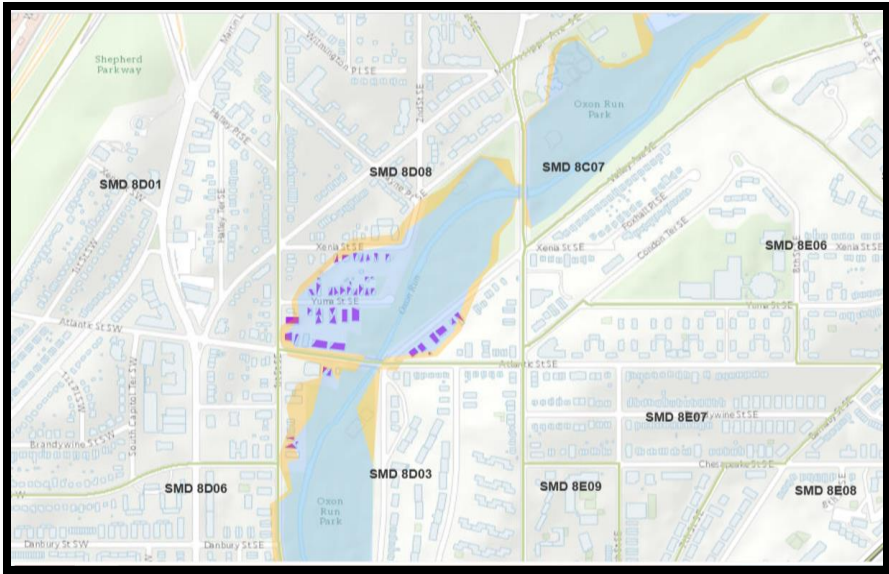
The Watts Branch 2020



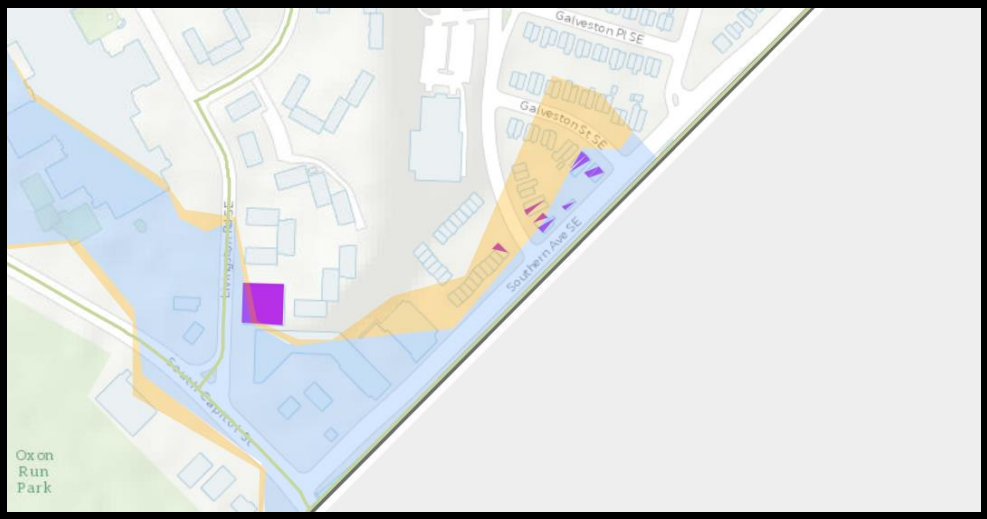
Flooded Streets: Rhode Island Avenue



Washington
Highlands



Valley Terrace

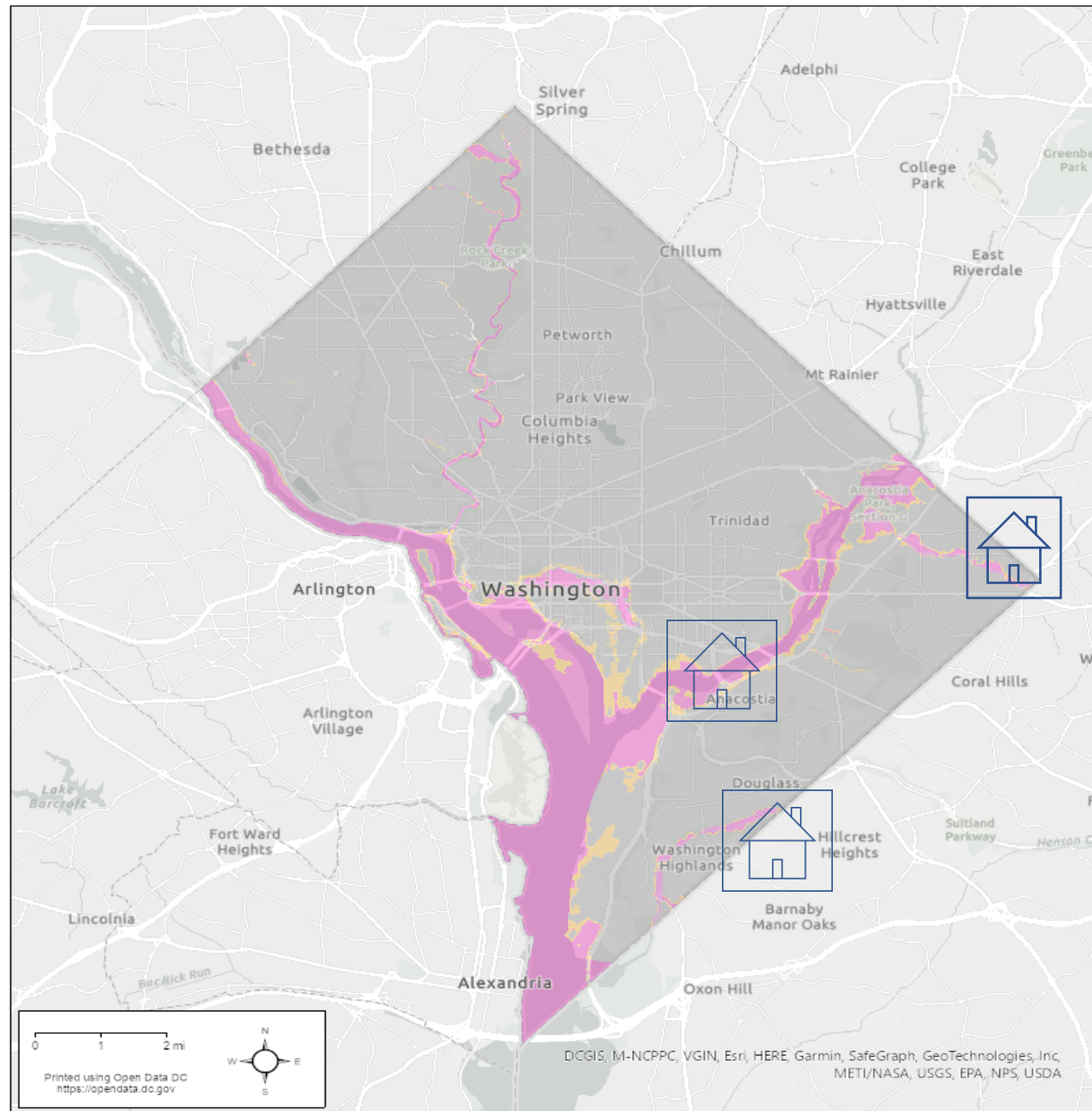


Congress Heights

WHAT'S YOUR FLOOD RISK?

FEMA FLOOD RISK ZONES

-  High Risk
-  Moderate Risk
-  Minimal Risk



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Breakout 1

1. Introduce yourself:

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

2. Based on the presentation, do you see flooding as a problem in the communities near Oxon Run Park?

3. How can DOEE better communicate about the potential for flooding in these areas?



DC Flood Risk Management

THE DISTRICT OF COLUMBIA'S FLOOD RISK MANAGEMENT PROGRAM

The District has been a voluntary participant in the National Flood Insurance Program since 1985. Benefits include:

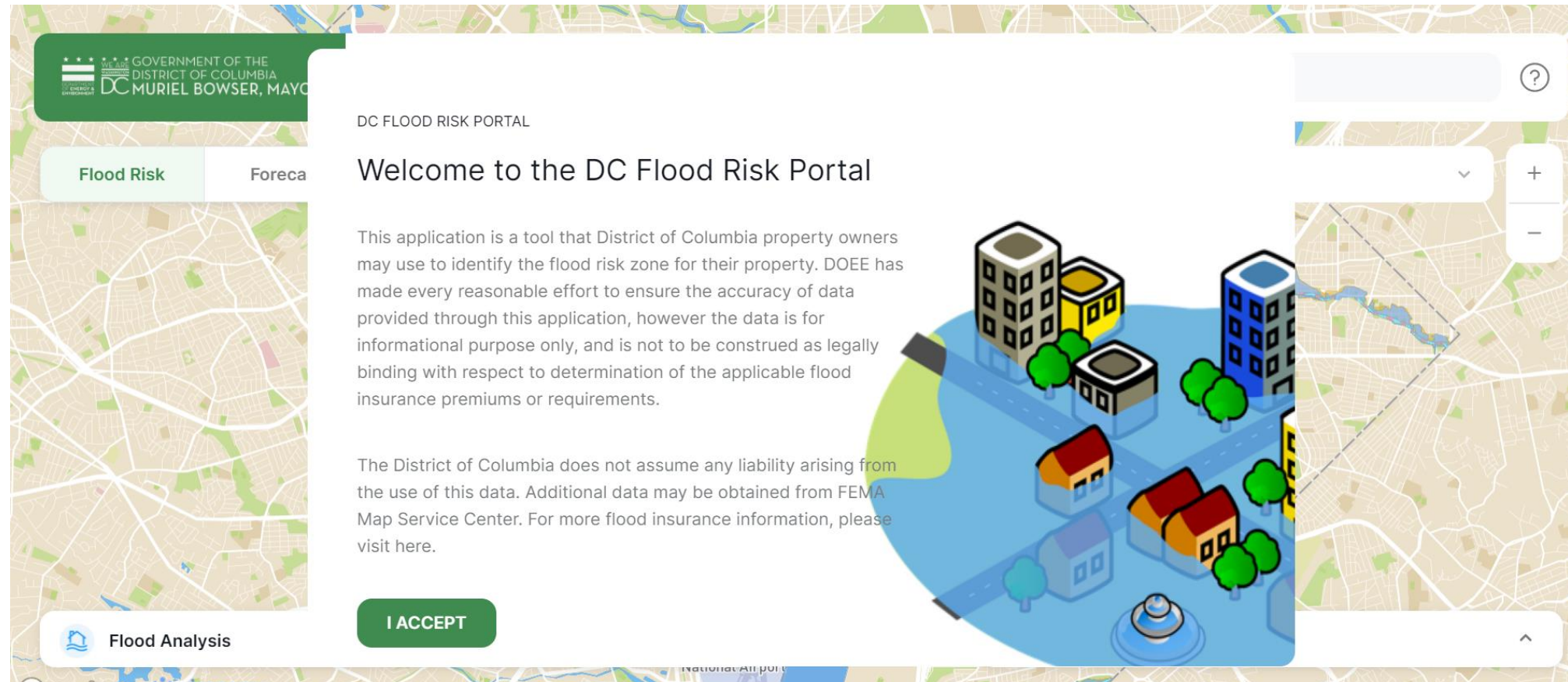
- Federal Disaster Assistance
- Flood Maps
- Mitigation Assistance
 - Guidance
 - Funding
 - Technical Assistance
- Flood Insurance



Flood Maps

THE DISTRICT'S ONLINE FLOOD MAP

VISIT: <http://dcfloodrisk.org/>



The screenshot shows the DC Flood Risk Portal website. 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, there are two tabs: "Flood Risk" (which is selected) and "Forecast". The main content area features a large 3D illustration of a city street scene with buildings and trees, partially submerged in blue water, representing flood risk. To the right of the illustration, there is a map interface with a search bar, a dropdown menu, and zoom controls (+ and -). The text on the page reads: "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.", and "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 left, there is a "Flood Analysis" button with a water drop icon. At the bottom center, there is a green "I ACCEPT" button.

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

WHAT'S NEW IN FLOOD INSURANCE?

RISK RATING 2.0 - Equity in Action

For the first time, NFIP will include structure value as a cost-to-repair rating factor

Overall Estimated Savings

- 74% of DC policyholders will experience premium reduction.
- 21% will save \$100 or more per month.

Estimated savings by key ZIP Codes (based on March 2021 analysis):

20032 (Oxon Run)

- 76% of all policyholders will save; 29% more than \$100/month.
- 84% of SFH policyholders will save; 22% more than \$100/month.

Breakout 2

1. What stood out to you about the Flood Risk Management program or the flood map?

2. Do you think residents understand flood insurance? How does the presentation compare to your own experience with flood insurance?

3. Do you view flood insurance as a valuable tool for residents? Do flood insurance rates seem affordable to you?



Mitigation Assistance

Flood Smart Homes



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FLOODSMART HOMES-OVERVIEW

Goal: Make all residential structures in flood prone areas more flood resilient through home upgrades.

Immediate Step: Conduct resilience assessments to identify feasible and cost-effective measures at each home



SAMPLE DELIVERABLES

FloodHelpNY

HOME RESILIENCY REPORT | TECHNICAL ASSESSMENT

PAGE 2 OF 7

Is the Lowest Floor Elevation below Estimated** Future BFE? Yes

Is the Lowest Floor Elevation below Lowest Adjacent Grade? No

Is the Next Floor Elevation below the Estimated** Future BFE? No

PRIMARY RESILIENCY OPTIONS

Could the basement be filled in? N/A

Notes: **There is technically no basement at this residence.**

Estimated Cost Range to Implement Above Recommendations N/A to N/A

Should the first floor be abandoned? No

Notes: **The first floor is the main living area of this house and cannot be abandoned.**

Estimated Cost Range to Implement Above Recommendations N/A to N/A

Is it feasible to elevate the whole structure? Yes

Notes: **The FFE is below the Preliminary BFE, it is feasible and recommended to elevate the home in its entirety, but costly.**

Estimated Cost Range to Implement Above Recommendations \$250,000 to Over \$300,000

Can any utilities or equipment*** be elevated? Yes

Notes: **Utilities can and should be elevated to a higher level. Approximately 125 SF of area would be required to accommodate this. If the entire home is elevated, the utilities will be elevated with it. Alternately, consider elevating the mechanicals in place to above the Preliminary BFE. The following cost range considers both options.**

Estimated Cost Range to Implement Above Recommendations \$15,000 to \$30,000

Other Resiliency Comments

**Resiliency options include:
1) Flood-proofing the house 2) Elevating mechanicals 3) Installing backwater preventer(s)**

** This is the Flood Risk Zone and Base Flood Elevation for your property under FEMA's advisory New York City Flood Insurance Rate Map, which was issued in 2013. The advisory map should only be used as a guide for future rates. A final map is under development.

*** Please review pages 3-6 for more detailed information.

† The proposed mitigation options listed on page 2 are meant to increase your home's resiliency and have the potential to lower the rate you pay for flood insurance. Proposed mitigation options listed on pages 3-6 are meant to increase your home's resiliency only, but are unlikely to affect your insurance rate.

APPLICATION 1 ELEVATION COST ESTIMATE FOR 1 to 4 FAMILY DETACHED HOME ON CONTINUOUS FOUNDATION WITHOUT BASEMENT

Building Plan Dimensions		Elevation Data	
Width (ft):	50.00	BFE (ft):	11.00
Length (ft):	43.00	DFE (ft):	13.00
Estimated Building Plan Area (SF):	2,150	LAG (ft):	9.10
Elevated Height Above Grade (ft)			
Estimated Number of Interior Footings: Long Axis			
Estimated Number of Interior Footings: Short Axis			
Estimated No. of Piers/Columns			

Item No.	Description	Quantity	Unit	Unit Price	Total Cost	Details/Assumptions
1 - HOUSE LIFTING						
1.1	LIFTING - BASE COST (up to 6 ft)	0	LS	\$37,965.00	\$0.00	Base cost for lifting operation
1.2	LIFTING - ADDITIONAL COST (6 to 8 ft)	0.00	FT	\$542.00	\$0.00	Additional cost for higher lift
1.3	LIFTING - ADDITIONAL COST (8 to 12 ft)	0.00	FT	\$1,627.00	\$0.00	Additional cost for higher lift
2 - DEMOLITION						
2.1	REMOVE EXISTING FOOTINGS	0	SF	\$3.80	\$0.00	Includes loading and hauling
2.2	SAW CUTTING BASEMENT SLAB FOR NEW FOOTINGS		LF	\$3.80	\$0.00	Saw cutting basement slab for new continuous strip footings
2.3	REMOVE EXISTING SLAB		SF	\$3.00	\$0.00	Break-up and remove slab
3 - CONSTRUCTION SHALLOW CONTINUOUS FOOTINGS						
2.3	CONTINUOUS FOOTINGS	0	LF	\$71.00	\$0.00	Continuous cast in place concrete footings bearing 4 ft. below existing grade. Includes excavation, placing reinforced concrete, and compacted backfill above footing.
2.4	INTERIOR SPREAD FOOTINGS (For Wall L>14ft)		EA	\$302.00	\$0.00	Maximum span is 14 feet. Interior support required for spans longer than 14 ft. Interior support assumed at center of span. Applies to either or both length and width as required.
3 - CONSTRUCTION PIERS/COLUMNS (FROM FOOTING TO HOUSE)						
3.1	EXTERIOR FOUNDATION WALLS	0	SF	35	\$0.00	8 in. reinforced CMU walls from top of footing to DFE-0.75 ft.
3.2	HOUSE FRAME CONNECTIONS WALLS*	0	LF	26	\$0.00	Costs for connections to house frame
3.3	INTERIOR CONCRETE PIERS/COLUMNS*	0	LF	130	\$0.00	16-inch x 16-inch reinforced CIP piers
3.4	HOUSE FRAME CONNECTIONS TO PIERS*	0	EA	\$360.11	\$0.00	Costs for connections to house frame
3.6						
4 - BASEMENT BACKFILL						
4.1	PLACE AND COMPACT BASEMENT FILL SOIL		CF	\$3.72	\$0.00	
5 - HOUSE FRAMING AND DETAILS						
5.1	INSULATION	0	SF	\$2.17	\$0.00	Under floor insulation on raised home
5.2	SILL AND LEDGER BOARDS	0	LF	\$9.25	\$0.00	Perimeter 2x8 boards installed
5.3	FLOOD VENTS		EA	\$700.00	\$0.00	Code required openings for non-breakaway enclosures below the DFE. Also required by NFIP regulations. New access stairs (2 min. req'd); no ADA elevator
5.4	ACCESS STAIRS		EA	\$4,340.00	\$0.00	Framing and electric
5.5	INTERIOR ROOM FRAMING	125	SF	\$85.00	\$10,625.00	
5.6	EXTERIOR ROOM CONSTN	0	SF	\$250.00	\$0.00	
5.7	ELEVATE UTILITIES - EXCEPT STEAM	2	LS	\$7,050.00	\$14,100.00	
5.8	ELEVATE WASHER/DRYER	2	LS	\$1,000.00	\$2,000.00	
5.9	ELEVATE ELECTRICAL PANEL	1.25	LS	\$1,500.00	\$1,875.00	
6 - GROUND SURFACE TREATMENT BELOW HOUSE						
6.1	2-INCH CONCRETE WEARING SURFACE, 0.006-INCH POLYETHYLENE VAPOR BARRIER AND 6-INCH GRAVEL BASE COURSE	0	S.F.	\$3.15	\$0.00	
6 - PLUMBING						
6.1	BACKFLOW PREVENTOR	1	EA	\$1,600.00	\$1,600.00	For facilities below DFE
SUBTOTAL COST					\$30,200	
SQUARE FOOTAGE COST					\$14.05	

RESILIENCE UPGRADES

Measure
Resilience Assessments
Sump Pumps
Wet Floodproofing (Flood Vents)
Backwater Valves
Fill Basement/Cellar
Wet Floodproofing (Overall)
Elevation of Electrical Equipment
Deployable Flood Barriers
Home Elevation (2 Story)

SEQUENCE OF OPERATIONS



- Home assessment
- Identify possible retrofits
- Home Resiliency Report

- Review results of report
- Discuss resiliency upgrade options and cost estimates
- Homeowner agrees to upgrades

- Grantee installs the agreed upon upgrades

Community Based Partnerships

Friends of Oxon Run Park

Anacostia Parks and Community
Collaborative (APACC)

New partners are welcome!



@DOEE_DC

Breakout 3

1. What do you think about the FloodSmart Homes program? What questions do you have?
2. Who else should be in this discussion? What groups?
3. What else would you like to see done to support homeowners and renters with flood mitigation?

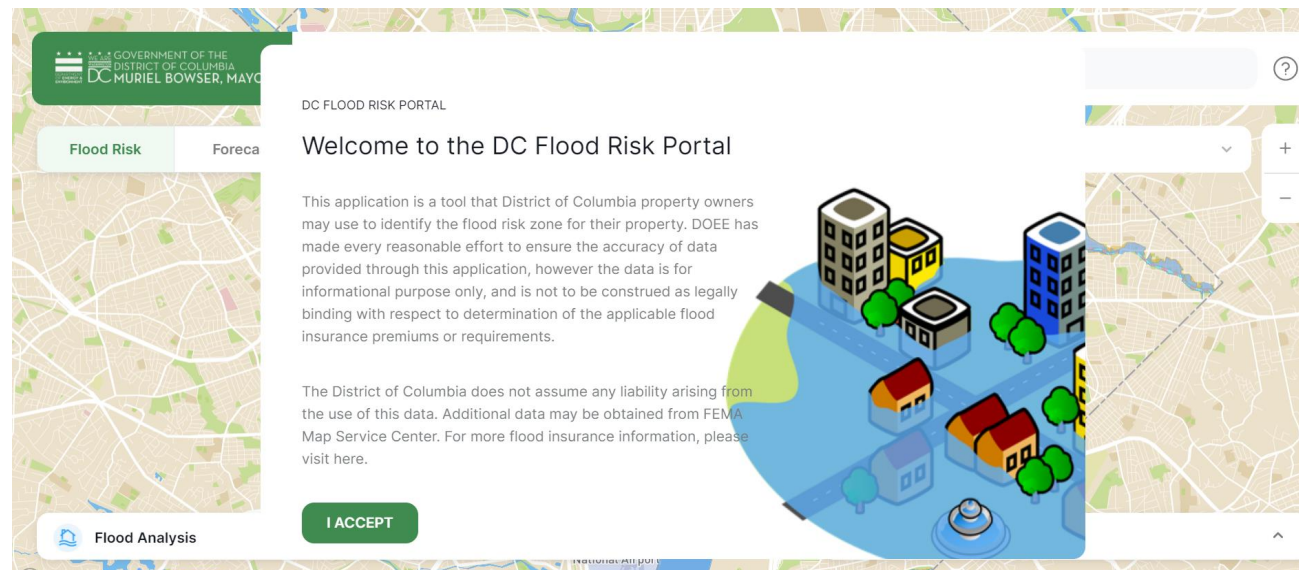


LARGE GROUP DISCUSSION

- What did you think about this experience?
- What are your big takeaways from tonight? (What will you tell a neighbor about this meeting?)
- What are some ways DOEE can better communicate our messaging?
- What are good ways for DOEE and DC government to communicate with residents about flooding?

CLOSING & ANNOUNCEMENTS

- **THANK YOU!**
- Contact the Flood Team at flood.risk@dc.gov
- Visit the DC Flood Risk Portal at dcfloodrisk.org
- Please submit your signed and dated federal W-9 form



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) ▶

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) _____

(Applies to accounts maintained outside the U.S.)

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:

1. 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
2. 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
3. I am a U.S. citizen or other U.S. person (defined below); and
4. 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

BONUS DISCUSSION

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.

HOW IS MY PREMIUM CALCULATED?

Building Characteristics

- First floor height
- Foundation type (i.e., slab, crawlspace, piers, etc.) and flood openings
- Construction type (i.e., frame, masonry, etc.)
- Building replacement cost
- Number of stories and square footage
- Location of mechanical/electrical/plumbing equipment
- Date of construction

Location Characteristics

- Distance to river/stream
- Topographic elevation relative to river and other structures
- Stream order and drainage area of river

Other

- Claims history
- Use as primary residence

REDUCING PREMIUMS: BUILDING RETROFITS

Building retrofits:

- Install flood vents in crawlspace
- Elevate mechanical, electrical, and plumbing systems
- Home elevation
- Dry floodproofing (commercial building only)



HOW DO I MAKE A FLOOD INSURANCE CLAIM?

Claims *must be filed within 45 days* of the flood.

- **Adjustment:**
 - Building claims for a principal residence use Replacement Cost Value adjustment.
 - Contents claims and building claims for commercial or rental property use Actual Cash Value adjustment.
- **Costs and Benefits for filing Claims:**
 - Claims history can affect premiums.
 - Repetitive Loss or Severe Repetitive Loss homes are more competitive for mitigation grants and have higher federal cost share.

WHY IS MY BANK MAKING ME BUY FLOOD INSURANCE?

FDIC requires lenders to mandate the purchase of flood insurance for any property:

- Used as collateral for a federally-backed mortgage
 - Option - pay off mortgage.
- Located in a 1%-annual-chance floodplain
 - Option - use survey data to apply for removal from floodplain.
 - Maintaining flood insurance is highly recommended!