



**Testimony Before the New York City Council Committee on Resiliency and Waterfronts:  
Oversight - FEMA, Flood Insurance and Resiliency Along the Waterfront**

**November 9, 2020**

Good afternoon. My name is John Baker and I am a Manager at the Center for NYC Neighborhoods. I would like to thank Committee Chair Brannan, as well as the members of the Resiliency and Waterfronts Committee for holding today's hearing.

**About the Center for NYC Neighborhoods**

The Center promotes and protects affordable homeownership in New York so that middle- and working-class families are able to live in strong, thriving communities. Established by public and private partners, the Center meets the diverse needs of homeowners throughout New York state by offering free, high-quality housing services. Since our founding in 2008, our network has assisted over 200,000 homeowners. We have provided more than \$60 million in funding to community-based partners. Major funding sources for this work include the New York City Council, the New York City Department of Housing Preservation and Development, and the Office of the State Attorney General, along with other public and private funders. The Center, in partnership with the New York State Governor's Office of Storm Recovery (GOSR) and the New York City Mayor's Office of Resiliency (MOR), operates FloodHelpNY.org, and provides disaster recovery and resiliency services to New York City's low- and moderate-income (LMI) homeowners.

**FloodHelpNY.org**

We created FloodHelpNY.org as a platform for engaging and informing New York City homeowners about how they can protect their home and finances from flooding that is expected to worsen with rising sea levels caused by climate change. Funding for FloodHelpNY.org comes primarily from GOSR and New York Rising; the City of New York also provides some financial support.

A primary goal of the site is to connect eligible low- and middle-income homeowners with engineers in select coastal communities to provide resiliency audits. These audits can help homeowners to make informed decisions about reducing their risk to future floods and help to lower their flood insurance rates. Annually, the Center uses this platform to educate over 20,000 New Yorkers and provide direct services to over 200 at-risk homes.

There are three main components of FloodHelpNY.org:

- A user-friendly web platform that includes an address search tool, returning property-specific flood insurance information. A homeowner can find out what type of zone they live in, their risks (currently and on the 2013 advisory preliminary map), and whether insurance may be mandatory. If eligible, a homeowner may be prompted to apply for a free resiliency audit.

- If eligible, a homeowner can apply on the website to receive a visit by a team of professional engineers and surveyors to assess their property for flood risk. Following the audit, the homeowner will receive a free, customized, building specific report with cost-estimated options for flood retrofits. They will then meet with a counselor to discuss the report as well as information on strategies to lower their insurance premiums, advice on the obligations of flood insurance enrollment, and an official elevation certificate that is used by insurance agents to identify their specific insurance premium. Property owners with Elevation Certificates often have lower annual premiums compared to property owners without Elevation Certificates.
- A growing collection of educational resources about flood risk, flood insurance, and interventions for mitigating damage from severe weather. This includes a recently launched section on hurricane preparedness, and in the coming weeks a new section supported by the city's Small Business Services devoted to small business resiliency. Once completed, small business owners will be able to view tailored information and steps they can take to maintain business operations in the event of flooding.

We support the platform through marketing and outreach geared to get flood risk and flood insurance information into the hands of homeowners. This includes printed materials and direct engagement with property owners at community meetings and other events, as well as digital outreach, such as [this video](#) that explains flood insurance to homeowners in an easy, accessible manner.

**Recommendations:**

Based on our experience serving thousands of homeowners in flood-prone neighborhoods in the eight years since Hurricane Sandy struck New York City, we respectfully submit the following recommendations:

**Expand Suite of FloodHelpNY.org services**

FloodHelpNY is funded through a contract with GOSR using federal Sandy recovery funds, and that funding is set to expire at the end of 2021. Yet to continue to serve New Yorkers in, and to better meet the challenges of increased flood risk brought on by climate change, FloodHelpNY should evolve into a true portal for neighborhoods and communities across NYC that will serve as a one-stop shop for flood risk information and services for all New Yorkers.

By expanding FloodHelpNY and its suite of related services, we will empower homeowners and communities to both lower their costs and contribute positively to climate adaptation and mitigation. Our suggestions for growing FloodHelpNY.org include:

- Expanding content to include information for all New Yorkers, including renters and communities beyond the waterfront.
- Expand the successful resilience counseling and home audit pilot program so that it can reach more homeowners
- The Resilience Retrofit Pilot Program, where we identify low-cost flood adaptations and directly install them for homeowners.
- Integrate citizen science data and photos about tidal flooding, a growing problem throughout our communities.

Through this expanded site and suite of related services, we will empower homeowners and communities to both lower their costs and contribute positively to climate change and climate justice solutions. Forty-eight percent of homeowners served by our resiliency audit program were under 120% AMI, and our average homeowner age is 61. We believe that expanding FloodHelpNY.org should include specifically targeting LMI homeowners and communities of color, not only along the waterfronts already served by the program, but throughout the five boroughs. Additional funding from the City, State, and other government partners will help us grow FloodHelpNY.org to meet the ever-increasing needs that New York's low- to moderate-income homeowners in coastal communities face.

### **Support New York State Senate Bill S8439**

State Senator Brad Hoylman's bill would prohibit sellers from opting out of disclosing a property's flood history, ensuring that homebuyers are properly informed about their property's flood risk. It would also require residential leases to include information about flood risk and how to purchase flood insurance. If we give people this information, they will be more prepared when making important and life-changing financial decisions, such as buying a house or renting an apartment. Greater flood risk transparency will encourage more risk-averse behavior and mitigation actions. But unfortunately, today that's not the case — most buyers or renters don't know the risk to their property because it's not disclosed up front. We ask that the City Council support this State bill by passing a resolution calling on state lawmakers to pass S8439.

### **Ensure Community Involvement in the Planning Process**

The city should implement a planning process to create a comprehensive, five-borough plan to address climate change, sea level rise, and sunny day flooding. We support this initiative and look forward to partnering with the City to share our recommendations for promoting flood resiliency for homeowners in flood-prone neighborhoods. We also urge the City to involve community members and organizations in disaster response planning and recovery efforts, giving particular attention to the linguistic and cultural needs of community members, as well as the needs of seniors and people with disabilities.

### **Develop Affordable Financing Mechanisms for Home Resiliency Improvements**

A lack of affordable financing for flood resiliency retrofits is a major barrier for homeowners seeking to make their homes safer from flooding. We urge the City Council and the de Blasio administration to partner with us as we work to develop accessible, affordable financing mechanisms to reduce future damage, promote safe and livable neighborhoods, and lower flood insurance premiums.

We look forward to partnering with the City Council and the de Blasio administration to protect our coastal communities from rising flood risk due to climate change. Thank you for the opportunity to testify today.