

Karima M. Woods, Commissioner

Introduction

The Department of Insurance, Securities and Banking (DISB) encourages all District residents to prepare for flooding by knowing your flood risk, preparing your home or business, and ensuring that you have sufficient insurance coverage.

The District, and all 50 states, have experienced floods or flash floods in the past five years. Even if you do not live in a flood prone area, minimal amounts of flooding can result in a financial disaster. Statistics from the Federal Emergency Management Administration (FEMA) show that one inch of water inside a structure can cause \$25,000 in damage.

Flooding on September 10, 2020 Highlights the Need for Action

On September 10, 2020, D.C. experienced an extreme weather event that included heavy rain and wind resulting in over 240 residents reporting water damage following the storm. Reported consequences of the flood included standing water, standing sewage, residual sediment, damaged flooring, wet drywall, damaged utilities, and mold growth. The flooding that occurred on that day is known as an interior/stormwater and a sewer line back up flood. The District is also vulnerable to coastal and riverine flooding.

The potential for future severe weather events in the District requires all of us to be more climate resilient and take action to save lives, prevent damage to property, preserve assets and protect us from harm.

FUTURE TRENDS WILL EXACERBATE FLOOD RISK

Water damage is broadly categorized as loss or harm to personal property and describes many possible losses that are a result of water intruding from a sudden and accidental discharge or overflow.

Flooding occurs when an excess amount of water (or mud) flows overland for a prolonged period and is the most common natural disaster in the United States.

The District anticipates that flood risk will increase in the future for all types of flooding. According to data from “The 2018 State of High Tide Flooding and 2019 Outlook” by the National Oceanic and Atmospheric Administration (NOAA), there was a record twenty-two (22) high tide flood days in the District in 2018. The previous record was ten (10) high tide flood days in a year. Predictive modeling results indicate that the District will have the most significant increase in tidal flooding events of any East Coast city by 2045.

Additionally, the DC Hazard Mitigation Plan has identified six recorded hurricanes that have impacted the District since 2000. A direct impact from a hurricane making landfall in the region is a future risk that would cause significant devastation. Interior/stormwater and sewer line back up flood risk is also expected to increase due to climate change. “Climate Ready DC” projects that we will have more frequent and more intense rain events in the future, making events like September 10, 2020 more likely to happen and potentially more devastating.

Flood Insurance

Flood insurance is available for homeowners, renters, and businesses through the National Flood Insurance Program (NFIP) and can be purchased through an insurance agent or by contacting www.floodsmart.gov. Flood insurance will also be available directly from some insurers.

It is important to note that neither a standard homeowner’s insurance policy or a water backup and sump overflow coverage endorsement provide protection against flood loss.

Also, during periods of heavy rainfall, excess water from sewers or drains can overflow into your home or cause water to back up in basement areas. This is not considered a flood and is not covered by flood insurance. You must purchase additional coverage through your homeowner’s insurance policy that can help you repair water damage from overflowing drains and sewers and broken sump pumps.

After a flood event, many people look to the Federal Emergency Management Agency (FEMA) for assistance. While FEMA provides individual assistance, it is not intended to cover your losses or rebuild your home. Typically, the average individual assistance from FEMA ranges from \$4,000 to \$7,500. However, a flood insurance policy can provide up to \$250,000 for your home’s structure and \$100,000 for your personal property. Private flood insurers can provide higher limits.

FEMA has started to implement a new methodology for determining flood insurance rates called Risk Rating 2.0. It is estimated that 73% of D.C. residents will see a decrease in their annual flood insurance rates based on new criteria. The cost will vary depending on whether you live in a high risk or low risk area, the value of your home, and the amount of your deductible, among other factors. Most flood policies have a 30-day waiting period before coverage starts and therefore it is important to act immediately and not wait for an approaching storm before deciding to buy coverage.

Climate Resiliency Dashboard – Identify, Measure and Mitigate

There are several steps you can take to protect yourself from water damage and flooding. Please see our severe weather resiliency dashboard designed to assist D.C.

residents to identify, measure and mitigate risk of significant weather related damage. The dashboard is separated into three distinct severe weather categories: water, wind, and heat related damage. The report card identifies steps you can take to mitigate your risk including purchasing specific types of insurance, making certain home improvements, creating a plan and getting weather related alerts.

	WATER-RELATED DAMAGE (FLOOD, HURRICANE)	WIND-RELATED DAMAGE (TORNADO)	EXTREME HEAT
Flood insurance	X		
Backwater valve installed	X		
Sump pump and battery backup installed on ground level	X		
Main utilities (water heaters, furnaces, gas tanks, A/C units, etc.) above property's flood level & anchored to prevent movement	X		
Electrical outlets and panels moved to a higher location on the ground level (at least one foot above anticipated flood level)	X		
Foundation vents installed for flood-prone properties	X		
Flood pathways (e.g. landscaping & downspouts) direct the water flow away from the house rather than toward it	X		
Roof in good condition to withstand higher wind speed and prevent water infiltration	X	X	
Impact-resistant garage doors	X	X	
Proper insulation in walls & around windows/doors			X
Properly Insulated A/C ducts			X
Additional water damage coverage/rider	X		
Private insurance coverage	X	X	X
valuable property documented	X	X	X
Policy readily available/policy #	X	X	X

Policy declaration page	X	X	X
create family communication plan	X	X	X
Know evacuation routes	X	X	X
Storm "go-bag" with disaster supplies including flashlight, medication, candles, food, pet supplies	X	X	
Remove debris from gutters	X	X	
Sign-up for alerts from HSEMA	X	X	X
Emergency supplies in place at home, work, and car	X	X	X

