

The New York Recovery Network: E-Bulletin

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Headlines

American Red Cross: Near-record flooding calls for action

After a near-record rainstorm on April 30, residents in Queens and Brooklyn found themselves under several feet of water. Red Cross teams sprang into action to help families clean up and recover. Intense storms, including Hurricane Sandy, are becoming the new normal for many in New York.

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Purchasing flood insurance may be your safest bet

New Yorkers now know flooding can happen even in areas not considered to be high-risk flood zones. Don't wait until the next storm: flood insurance can help protect against financial ruin.

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NY Rising to the Top: Communities that plan, benefit

It pays to plan. This overview of the winners of the NY Rising Rise to the Top competition demonstrates how local communities are reaping the rewards of planning.

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Recovery News

[Torres-Springer: Improvements to Hurricane Sandy business relief program can be made](#)

Silive.com, May 7, 2014

[A report on climate change highlights the need to build resilience](#)

The New York Times, May 6, 2014

[Build it Back launches online portal for storm victims to track progress](#)

Silive.com, May 2, 2014

[Sandy proof-of-loss deadline is now Oct. 30](#)

Silive.com, April 28, 2014

Upcoming Events

May 15: *City & State*
State of NYC infrastructure conference

May 19: *Nassau County Bar Association*
Mortgage foreclosure/ Sandy recovery assistance

May 28: *International Economic Development Council*
Asset mapping & data collection before a crisis

May 29: *NYC Citizen Corps*
2014 Disaster Volunteer Conference: Breaking the technology barrier

June 23: *New York Interagency Engineering Council*
Mitigating construction risks

Job Postings

[Storm Recovery Intern](#)

[Senior Traction Power Engineer](#)

[Asbestos Project Manager](#)

[Associate Project Manager](#)

[Refuse Collection Laborer](#)

[Transportation & Infrastructure Program Analyst](#)

[Director, Emergency Operations Center](#)

[Housing Placement Coordinator](#)

[Storm Recovery Comptroller](#)

[Senior Procurement Manager](#)

[Flood Resilience Assistant Urban Designer](#)

[Community Planner](#)

American Red Cross: Near-record flooding calls for action

After a [near-record rainstorm](#) on April 30, residents in Queens and Brooklyn found themselves under several feet of water. The devastation included lost possessions as well as the destruction of entire basements.

Red Cross teams [sprang into action](#) to help families clean up and recover.

They canvased hundreds of homes, handed out more than [500 clean-up kits](#) and provided eight families with emergency housing. Where roads were passable, teams in emergency vehicles handed out meals, snacks and relief supplies in the hardest-hit communities.

The Red Cross will continue to help as long as they are needed, and they will be needed.

Heavy downpours, flash flooding, sewage backups and other severe weather-related events are becoming the [new normal](#) for many in New York. State officials are working with community leaders and the public to help build [resilience](#) <hyperlink to “NY Rising to the Top” article> throughout the state.

In the meantime, New Yorkers who have experienced storms like Hurricane Sandy and the downpour in April should consider purchasing [flood insurance](#) <hyperlink to “purchasing flood insurance may be your safest bet” article>.

Residents affected by the flood must file water damage claims with the city Comptroller’s office within 90 days of the event. The form to submit a claim may be found here: <http://comptroller.nyc.gov/forms-n-rfps/filing-claims/>.

Purchasing flood insurance may be your safest bet

With Hurricane Sandy and the heavy rainfall late April, many New Yorkers may now realize every home has a high risk of flooding.

Flooding is the most [common and costly](#) natural disaster in the U.S. All areas are susceptible to flooding: it can happen anywhere and at any time. Heavy rains, melting snow, tropical storms and the failure of protective structures like levees and dams can cause flooding.

Climate change stands to make [flooding events](#) more frequent and severe. While New York's community leaders are working to rebuild and increase resilience against storms like Sandy, individuals must protect their own property and financial security.

No homeowner's insurance plan covers flooding.

All flood insurance policies must be bought separately and almost all these policies are issued through the National Flood Insurance Program (NFIP). The program is run by FEMA, but administered by private insurance companies. That means you can likely purchase a flood policy from the same licensed insurance agent who offers you homeowner's insurance.

Many lenders require flood insurance if the home is at a high risk for flooding or if a mortgage is federally-backed. If your lender doesn't require you to carry it, you should ask your agent about flood insurance options.

You can find a list of authorized flood insurance agents near you at:

http://www.floodsmart.gov/floodsmart/pages/choose_your_policy/agent_locator.jsp

Not protecting your most important investment can prove to be a costly mistake.

Disaster assistance declarations are issued for fewer than half of flooding events nationally. Some of that assistance, in the form of low-interest loans, must be paid back. And nearly [25 percent](#) of all flood insurance claims come from areas not considered high risk.

You shouldn't wait for the next storm to protect your property, especially since there is usually a 30-day waiting period for a policy to take effect.

As long as a community participates with NFIP, you are eligible to purchase flood insurance. Renters, condominium owners and homeowners can purchase a [flood insurance policy](#).

Homeowners can buy coverage up to \$250,000 for the building and up to \$100,000 for contents. Renters can buy coverage up to \$100,000 for contents. \$250,000 per unit is available for residential condominiums.

Risk management requires some homework.

Flood insurance premiums are based on the risk of flooding and the amount of coverage you desire. You'll pick different deductibles for contents and building coverage. Usually, the higher the deductible, the lower the premium you will pay. Sometimes, your lender may require a certain deductible amount.

Visit FloodSmart.gov to determine your flood risk level and get a general cost estimate. You can also call an authorized agent for a rate quote.

Make sure you know the coverage and limitations of flood insurance before you buy. Compare the coverage and exclusions of both flood insurance and your existing homeowners insurance. You'll want to know what is covered if you ever have to file a claim. See your flood insurance agent for details.

To get an idea of how much coverage you'll need, create an inventory and estimate the cost of repairing or rebuilding your home. Together, these two figures are your total potential loss. There are some [online tools](#) available to help you build an inventory.

If your home would cost more than \$250,000 to rebuild, you can check with your insurance agent about "[excess coverage](#)" to insure the value of your home above \$250,000.

Flood insurance helps mitigate your personal risks.

In the wake of Hurricane Sandy, Hurricane Irene and Tropical Storm Lee, New Yorkers now know the importance of understanding their risks and preparing for the next storm. Flood insurance is one major step towards ensuring financial security.

NY Rising to the Top: communities that plan, benefit

It pays to plan. Some communities that submitted conceptual plans to rebuild from Hurricane Sandy, Hurricane Irene or Tropical Storm Lee have received bonus grants from the [NY Rising Community Reconstruction Program](#).

Conceptual plans were submitted by 50 local committees to the program, which aims to empower communities to spearhead rebuilding and long-term resilience efforts.

The statewide competition recognizes the need to rebuild using a “bottom-up” approach. The public and local leadership were engaged in the planning process through a series of town hall-style meetings to bring innovative solutions to local issues.

Announced by Gov. Cuomo on April 23, 2014, winners of the program’s Rising to the Top competition were awarded up to \$3 million each to continue or implement their plans. Communities were selected based on community engagement, cost estimates, cost benefit analyses, potential to reduce risk to population and assets, technical feasibility, community support and eligibility for funding.

The winners are:

Best Regional Collaboration: *Southern Tier Communities*

Although considered three separate communities, Broome, Tioga and Madison counties collaborated on the Regional River Initiative which addresses resiliency issues and opportunities on watershed modeling, stream management and education. Also hosting a regional resiliency summit, the Southern Tier Communities recognize that geographic interconnectedness often trumps political boundaries in recovering from disasters.

Best Use of Technology in the Planning Process: *Village of Waterford*

Volunteers from this community created a Geographic Information System application that helped identify a previously unknown high-risk flood zone. The application uses heat mapping and insurance claims data to help determine flood risk in an area. The village will use the funds to make the software available to other NY Rising Communities.

Best Community Involvement in the Planning Process: *Margaretville*

Margaretville, a village of about 600 people on the eastern end of Delaware County, conducted weekly surveys, canvassed door-to-door and held interactive public engagement events. The village gathered ideas and support in their efforts to alleviate flooding issues exposed by recent severe storms.

Best Inclusion of Vulnerable Populations: *Brighton Beach, Coney Island, Manhattan Beach and Sea Gate*

Understanding how devastating a disaster can be to personal security, these communities effectively integrated the needs of vulnerable populations in their plans. Building on effective outreach efforts, the communities included a workforce development program and resilient power systems for public housing as part of their conceptual plans.

Best Use of Green Infrastructure: *South Valley Stream*

Green Infrastructure, which incorporates natural processes into a built environment, can be applied to stormwater management, flood mitigation, air quality management and more. Emphasizing green resiliency strategies, South Valley Stream proposed a terraced pathway, permeable pavements, bioswales, increased green space, vegetated mounds and soft infrastructure to help with sediment control and shore erosion.

Best Innovative and Cost-Effective Financing: *Oakdale/West Sayville*

This NY Rising community proposes leveraging public funds to secure private investment, using a bike share program and implementing water taxi and trolley service to build economic development in the storm-devastated area. Additional proposed partnerships involve the extension of infrastructure and home utility improvements.

Best Infrastructure Investments with Co-Benefits: *Jay/Keene*

These communities understand that there can be multiple benefits to any given project; their proposal to restore and build mitigation strategies at Johns Brooks is one such project. The proposed restoration and improvement would serve as a refuge for brook trout to spawn and would provide economic development opportunities for the area's residents.

Best Approach to Resilient Economic Growth: *Staten Island*

Focusing on the importance of its small businesses to Staten Island's economy, the projects proposed by committee leaders include identifying and assisting at-risk businesses; expanding the Race for Space grant program to fill vacant storefronts in the downtown area; creating the East Shore Local Development Corporation for small business development; and leveraging the New Creek Bluebelt project to create more than 100 full-time jobs.

The [Rising to the Top](#) awards indicate how New York intends to rebuild better and stronger. Click [here](#) for more information on NY Rising Community Reconstruction Program.