



**Public Testimony  
November 10, 2020  
New York City Council Hearing (Committee on Resiliency and Waterfronts)**

**Re: FEMA, Flood Insurance and Resiliency along the Waterfront  
Submitted by Kate Boicourt, Director of Resilience, Waterfront Alliance**

Waterfront Alliance is a non-profit civic organization and coalition of more than 1,100 community and recreational groups, educational institutions, businesses, and other stakeholders. Our mission is to inspire and enable resilient, revitalized and accessible coastlines for all communities. The organization also spearheads Rise to Resilience, a coalition of 100 organizations fighting for action at federal, state, and local levels on regional climate resilience.

Rise to Resilience is advocating at the federal level for FEMA and National Flood Insurance Program funding and reforms that would lead toward proactive risk reduction in an era of rising tides. A few priorities, among others, include:

- Support for new and expanded investments in resilience through the Building Resilient Infrastructure and Communities Program.
- Assistance for response and preparedness efforts that prioritize socially vulnerable communities.
- Modernization of FEMA maps and ratings, including the best available science and climate projections.
- Increased insurance access and coverage.
- Improved applicability for urban buildings including attached homes

While the power to make many of these reforms lies at the federal level, **the City has an important role to play.** The following are key risk reduction efforts that the City can take to reduce risks to assets and individuals in the expanding floodplain, informed by the in-development FEMA maps:

- **Ensure that regulations, zoning planning, and infrastructure development incorporate climate projections and develop incentives for exceeding requirements.** The modernization of FEMA maps in New York City is a great opportunity to accompany the development of a Citywide framework that requires future risks to be incorporated, builds upon the current zoning for coastal flood resiliency, and rectifies a current imbalance between rising towers and rising risks and informs where density can be borne, where it cannot. The City could also develop incentives for resilient retrofits and programs like WEDG, which achieve higher resiliency measures and will reduce premium costs.

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- **Increase insurance coverage and access**, particularly of socially vulnerable populations through the development of a means-tested voucher or housing-burden based subsidy program for low-income New Yorkers, as was proposed in a RAND study that focused on insurance affordability. In the study, it was found that coverage is low despite requirements for federally-backed mortgages, with insurance uptakes of less than 50% in flood-prone areas of New York City. We are also advocating for a flood risk disclosure “right to know” bill (S8439) at the state level that would stimulate increased risk awareness and uptake.
- **Address and prioritize the rising risks faced by public and affordable housing.** In the short-term, this includes improving emergency preparedness planning as well as support for community and other local organizations involved in preparedness and response efforts.
- **Expand and develop programs and incentives that support homeowners and small businesses to adapt and lower insurance premiums**, such as financing and funding retrofits, technical assistance, and voluntary buyout programs, building from existing programs such as the Center for NYC Neighborhoods' Flood Help NY program.

Our coasts are under threat from climate change, and we’re already paying for it. As the City identified in a report recently, thousands of units are in the floodplain today, rising to more than 100,000 residential units projected to be in the floodplain by 2050. The City is experiencing many intersectional crises from housing access and affordability to Covid-19. We must address climate issues holistically and act now.