



NEW YORK STATE SENATOR

James Sanders Jr.

## Sanders Hosts Flood Meeting to Provide Answers on Rising Flood Insurance Costs

JAMES SANDERS JR. September 9, 2016



State Senator James Sanders Jr. (D-Rochdale Village, Far Rockaway) held a community meeting on Thursday, September 1, 2016 regarding flood issues and the rising cost of flood insurance on the peninsula. Representatives from the Federal Emergency Management Agency (FEMA), the New York State Department of Financial Services (DFS), Legal Services NYC, World Cares and Greaves Financial Services all attended to provide information on flood insurance while fielding questions on how to reduce the homeowners insurance premium costs and how to avoid becoming the victim of an insurance-related scam.

“This community was heavily impacted by Hurricane Sandy, leaving many homes destroyed or uninhabitable due to mold and other flooding conditions,” Sanders said. “This was devastating for affected residents, particularly low-income seniors and families with children, who are still struggling to rebuild. Now we are faced with increasing flood insurance rates, and tough choices regarding what steps we should take to protect ourselves from future storms and other weather conditions. This event tonight is designed to address some of those questions.”

The Rockaways got slammed by Superstorm Sandy in 2012 and residents had a terrible reminder of that experience with the possibility of Tropical Storm Hermine’s arrival after ripping through the Southeast coast.

“The Rockaways has learned a valuable lesson through Sandy,” said Eustace Greaves, owner of Greaves Financial Services,” adding, “buy your flood insurance now, because once they do the remapping, what is now considered an X zone will probably be remapped into an A or an AE zone. \$499 premium costs can easily rise up to \$5,700 a year. If you’re debating whether or not to purchase flood insurance. The time is now.”

The Army Corps of Engineers is currently drafting a new Environmental Impact Statement (EIS) on the Rockaway Reformulation Plan. This new plan can change the flood zoning of certain areas in the Rockaway Peninsula. X zones are typically referred to as moderate risk zones whereas an A zone or AE zone is a high risk flood area.

Residents raised questions on how to lower their flood insurance premium rates. “The answer to that question is simple,” Greaves said. “If your rates are high, get an elevation certificate. Prior to Sandy, elevation certificates were offered for \$200. Now certificates can cost over \$400, but it is still worth the cost in the long run.”

Marget Becker, Director of Disaster Recovery with the Flood Division of Legal Services NYC elaborated on how to apply for a free elevation certificate. "Floodhelpny.org which is scheduled to launch on September 19th, will assist you on receiving an elevation certificate after a surveyor visits your home," Becker said. "There are other options in lowering your premium such as raising your utilities (i.e., electrical, heating, ventilation, plumbing, and air conditioning equipment) to a higher level, filling in your basement (back filling any excavated areas), and elevating above the base flood elevation is the fastest way to reduce the cost of your annual flood insurance premium."

World Cares a non-profit organization that specializes in disaster preparedness & recovery presented on their Comprehensive Flood Response Safety training. The training is a four-hour class that teaches airborne and worksite hazards, critical safety precautions, proper use of personal protective equipment, how to conduct a home assessment and how to perform a muck out and mold removal in flood-affected homes. David Rosas provided free "go bags" to attendees. The "go bags" are a starter kit that contains a shock-proof flashlight, a pair of multitask grip gloves, a N95 respirator, and a Pyvek Suit.