

NEIGHBORS HELPING NEIGHBORS

# DEAR NEIGHBOR: KNOW YOUR FLOOD RISK

Flood Mitigation Strategies, Community Power, & Protecting Our Homes

IN PARTNERSHIP WITH THE DEAR NEIGHBOR PROJECT & REBUILD BY DESIGN



Poll Question:

*Have you experienced flooding?*

Poll not showing up? Just drop a note in the chat

*"Flooding is not just data; it is a shared story. We can only be as resilient as there is support for us."*

— Tiffany Baker, The Dear Neighbor Project

The Brooklyn Paper, "The Dear Neighbor Project' examines flooding and community resilience in Gowanus"

# Who We Are

---



## Neighbors Helping Neighbors

A HUD-approved housing counseling agency dedicated to building wealth and keeping NYC residents in their homes.



## Dear Neighbor Project

Collecting oral histories of NYC residents to transform individual experiences into a collective voice mediated by art.



## Rebuild by Design

Reimagining the way communities prepare for climate change through design and policy.

# The New Climate Reality

---

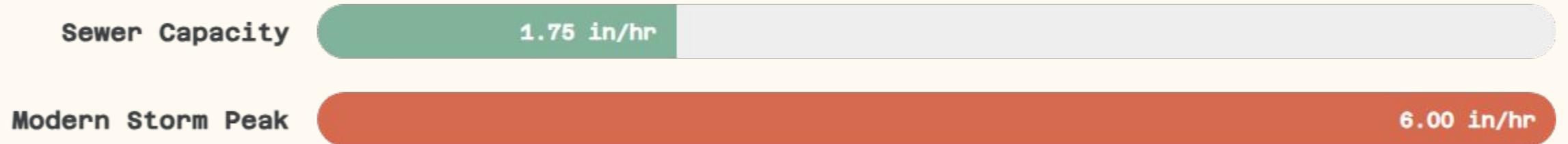
- ✓ **Humid Subtropical:** NYC's climate is shifting. We are seeing more moisture and heat.
- ✓ **Flash Floods:** Rain is falling faster than our sewers can handle.
- ✓ **Sea Level Rise:** The water has risen 8 inches since 1970.
- ✓ **The "Dunk" Effect:** Higher sea levels make it easier for storms to breach our defenses.



# The Infrastructure Gap

---

Our sewers were built for the storms of the past, not the present.



# Frequency & Impact

---

**40**

**Annual Rainfall Events > 1 Inch/hr**

Sudden, heavy rainfall is now a frequent occurrence in  
NYC.

**\$25k**

**Damage Per Inch of Water**

Just one inch of floodwater can cause devastating  
financial loss.

# Why RainProof Now?



New York, NY

## WHAT IS RAINPROOF?

A systematic approach to adapting to living with more water

## WHAT IS RAINPROOF NYC?

Rainproof NYC is a city-wide initiative led by Rebuild by Design to fill the gaps and lead NYC to learn to live with increasingly heavy rainfall

RAINPROOF NYC

REBUILD  
BY  
DESIGN



1

**START WITH THE MOST  
SOCIALY AND PHYSICALLY  
VULNERABLE COMMUNITIES.**

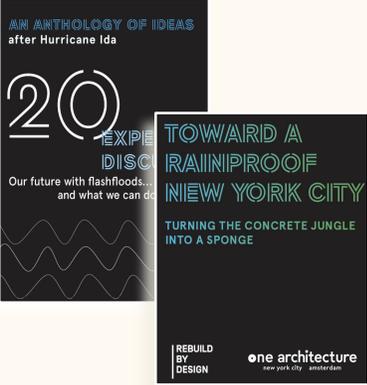
2

**CREATE A MASSIVE INVESTMENT  
IN MULTIBENEFIT "GREEN" AND  
"BLUE" SOLUTIONS.**

3

**WHERE WE CANNOT GO  
FULLY GREEN, PRIORITIZE  
CO-BENEFIT SOLUTIONS.**

# Rainproof NYC: The Foundational High-Level Timeline



**Research Phase:**

- Expert essays & reports
- Cost-benefit analysis
- Global best practices

Rainproof NYC  
June 2024  
Public  
Symposium



Hurricane Ida,  
September 2021



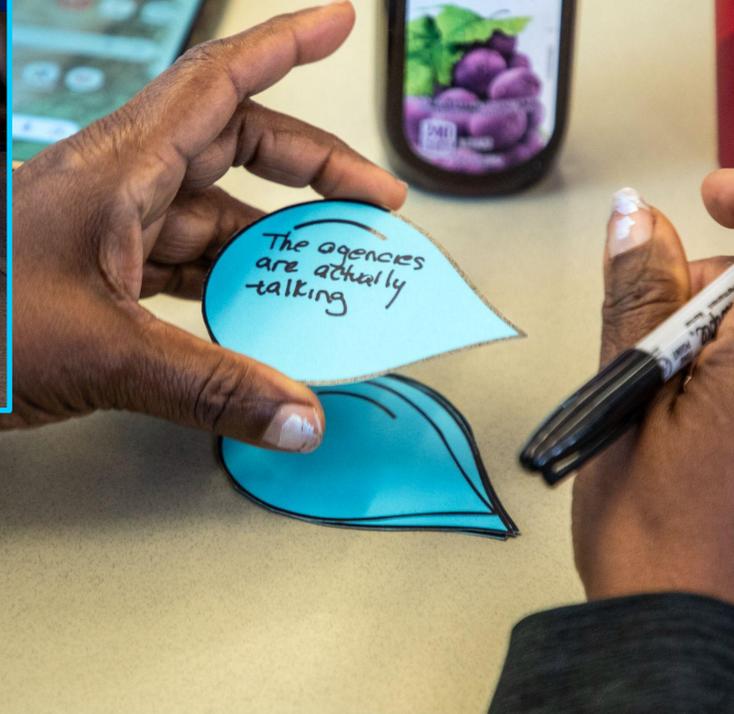
Rainproof NYC Working  
Groups led by Rebuild and the  
NYC Mayor's Office (January  
2024 - June 2024)  
2024 Working Groups

- 97 experts convened
- 14 city agencies
- 50+ community orgs



Rainproof NYC  
Recommendations  
Implementation





# How Can We Each Rainproof NYC?

---

“Initiate connection & collaboration with various community spaces to truly reach a diverse community”

“I will try to integrate verbiage about rainproofing in a climate bill I’m working on!”

“I pledge to take care of 3 rain gardens and to advocate for green jobs in frontline communities”

“Design a Rainproof toolkit for Community Based Organizations and Climate Health Workers with working groups”

“Work professionally on these issues and attend more neighborhood listening sessions”

# Bringing Rainproof NYC Recommendations To Neighborhoods



## Rainproof [Your Community's Name]

- 10 communities x \$10,000 usd
- Cohort Approach
- Translating citywide vision into hyperlocal action through a collaborative approach

Learn more: [bit.ly/rycn](https://bit.ly/rycn)

# Rainproof NYC Looks Ahead: Everyone Plays A Role

---

**A Rainproof NYC goal is to be a replicable model for a collaborative systematic approach to addressing our new reality of increasing heavy rainfall.**

## **HOW CAN I GET INVOLVED TODAY?**

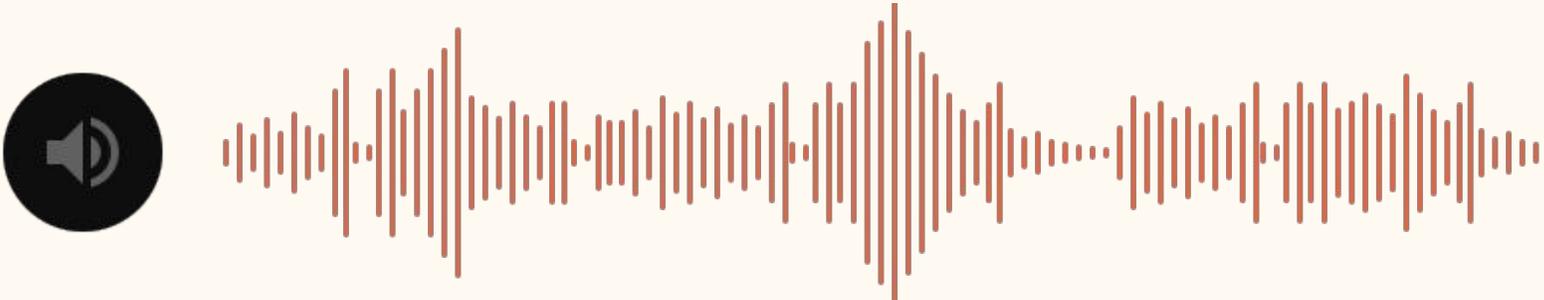
- Understand rain's impacts in NYC & your role to play
- Collaborate with the Rainproof NYC Network
- Visit a Rainproof Event: [bit.ly/49XFd7E](https://bit.ly/49XFd7E)
- Learn from other cities in our Rainproof Series: [bit.ly/3YwnX6l](https://bit.ly/3YwnX6l)
- Participate in Pilot Rainproof NYC Projects
- Share Rainproof Resources & Expertise

RAINPROOF NYC  
REPORT:  
[bit.ly/rainproofingnyc](https://bit.ly/rainproofingnyc)

RAINPROOFING  
NEW YORK CITY  
RECOMMENDATIONS FROM THE  
WORKING GROUPS  
JANUARY - JUNE 2024

# Homeowner's in the Flood Story

---



DeAndre Bennett, Brooklyn Resident, flood victim



# The Hidden Risk: Foreclosure

---



## Flooding Drives Foreclosure

Flooding is the leading cause of disaster-related foreclosures.

**+40%**

Flood-impacted homes are 40% more likely to enter foreclosure.

By 2035, climate events may drive **30%** of all foreclosures.

# Common Myths: Fact or Fiction?

---



**"I'm not in a zone so  
I'm safe"**



**"My insurance covers  
it"**



**"FEMA will save me"**

# Common Myths: Answered

---



**"I'm not in a zone so I'm safe"**

**Reality:** 1/3 of flood claims come from outside high-risk zones. Rain floods happen everywhere.



**"My insurance covers it"**

**Reality:** Standard homeowner policies **do not** cover flood damage.



**"FEMA will save me"**

**Reality:** FEMA grants are small and meant for emergency needs, not full rebuilding.

What can you do to stay prepared and vigilant?



# Know Your Alerts

---

## Flood WATCH

### "Be Prepared"

- ✓ Conditions are favorable for flooding.
- ✓ Move your car to higher ground.
- ✓ Clear drains.
- ✓ Charge devices.

## Flood WARNING

### "Take Action"

- ✓ Flooding is imminent.
- ✓ Move to higher floors immediately.
- ✓ Do not enter basements.
- ✓ Stay off the roads.

# Life Safety First

---



## Stay Out of Basements

During a flash flood warning, basements are death traps. Water can rise instantly, trapping occupants.

## Turn Around, Don't Drown

Never walk or drive through flood waters. 6 inches of moving water can knock you down.

# Document Everything

---



## Digital Inventory

Take photos and videos of every room and valuable item **before** a storm hits.

## Cloud Storage

Upload photos and receipts to the cloud (Google Drive, iCloud). Physical papers can be destroyed by water.

## Why?

It speeds up claims and proves ownership.

# Flood Insurance 101

---

- ✓ **Separate Policy:** You must buy a separate policy from the NFIP (National Flood Insurance Program) or a private insurer.
- ✓ **Waiting Period:** There is a **30-day waiting period** for new policies. You cannot buy it when a storm is forecast.
- ✓ **What it Covers:** Building structure (up to \$250k) and Contents (up to \$100k).
- ✓ **Cost:** Varies by zone, but essential for protecting equity.

# Proactive Flood Prevention: Get Reimbursed

---

Flood insurance policy may reimburse for certain preventative steps taken to avoid flood damage.

The FEMA / NFIP “Flood Loss Avoidance Policy” allows for reimbursement up to \$1,000, provided the homeowner has an active policy.

## Reimbursable Expenses Include:

- Sandbags (including the sand to fill them)
- Dirt to create temporary levees
- Water pumps
- Plastic sheeting and lumber used in connection with any of these items
- Labor – claim labor, including family members, at the federal minimum wage. Professional labor may also be reimbursed.

**Tips:** Keep all receipts, take photos before, during, and after your preventative actions, and submit them to your insurance agent like a regular claim.

# For Renters: Protect Your Stuff

---

## You are at risk too.

Your landlord's insurance covers the *building*, not your clothes, furniture, or electronics.

## Contents Coverage

Renters can purchase NFIP "Contents-Only" coverage up to **\$100,000**.

It helps replace what you lose so you can get back on your feet.



# New York State Flood Disclosure Laws

---

## New Requirements as of June 21, 2023

- New York State now requires comprehensive flood risk disclosure to protect tenants and buyers.
- **Landlords** must disclose known flood risks to tenants
- **Property sellers** must provide flood disclosure to potential buyers
- **FEMA** assistance recipients require flood insurance for all future owners
- These laws help ensure informed decision-making and promote risk awareness across
- communities.

## NEW YORK STATE FLOOD DISCLOSURE REQUIREMENTS



# The Cost of Recovery

---

Why relying on FEMA is a risky financial strategy.



**Insight:** FEMA is a lifeboat. Insurance is a bridge to recovery.

# Low Cost / No Cost Steps

---

- ✓ **Elevate Valuables:** Move important documents and heirlooms to high shelves or upper floors. **(Free)**
- ✓ **Clear Gutters:** Ensure water flows away from your foundation. **(Free)**
- ✓ **Seal Cracks:** Use waterproof sealant on foundation cracks. **(\$60/gallon)**
- ✓ **Toilet Plug:** In an emergency, a simple plug can prevent sewer backflow in a basement toilet. **(~\$10)**
- ✓ **Deployable Barriers:** Sandbags or water-activated dams for doorways. **(~\$10 for 10 50lb bags)**

# Adopt a Catch Basin

---

## A Small Act, Big Impact

Trash and leaves clog sewer grates, causing localized street flooding that can enter homes.

**Action:** If you see a drain covered in leaves, safely clear it with a rake or shovel.

**Note:** Only clear the surface. If it's clogged *inside*, call 311.



# Plan for the Unplanned: Estate Planning

---

- Estate plans provide critical protection during an unexpected crisis.
- Power of Attorney allows trusted people to manage finances and healthcare.
- A proper plan ensures your home and assets are protected from unexpected events.
- Neighbors Helping Neighbors can refer you to a free attorney for assistance.



# Funding: Homes for the Future

---

- ✓ **Up to \$85,000** in fixed-rate loans (3.75%) at 10-15 year term.
- ✓ Designed for low-to-moderate income homeowners.
- ✓ **Covers:**
  - ✓ Structural repairs
  - ✓ Flood mitigation
  - ✓ Energy efficiency upgrades



# Funding: Resilient Retrofit

---

## Up to \$50,000 in fixed-rate loans

- Provides low-interest and forgivable loans for flood protection and energy savings.
- Half at 3% IR over 5-10 years
- Half forgivable if homeowner stay in home for the entire term
- Eligibility: NYC single-family homes,
- income up to 120% Area Median Income (AMI).



# Funding: Homefix

---

## Up to \$150,000 in loans for 4 family home

- Provides low to no interest loan on 1-4 family homes.
- Up to \$60,000 for a home and an extra \$30,000 per unit
- 0-5% percent interest, with favorable loan terms for low-income and senior households
- Loan term up to 30 years
- Income up to 165% Area Median Income (AMI).



# Utility Savings: Green Energy

---

## Solar Leasing Program

- Available for 1-4 family homes.
- No upfront cost
- Structure to reduce energy costs
- 10 year lease term with purchase option at 7 years
- Income up to 120% Area Median Income (AMI).



# Data = Funding

---



## Report to 311

Report flooding every time. "Water in basement,"  
"Street flooding."

## Why it Matters

The city uses 311 data to decide where to upgrade  
sewers. If you don't report, the problem "doesn't  
exist" on paper.

# Your Action Timeline

---

---

## 1. Today

Check Flood Zone

Buy Insurance

Sign up for Alerts

## 2. Flood Watch

Charge Phones

Clear Catch Basins

Move Car

## 3. Flood Warning

Get to High Ground

Avoid Basements

Stay Off Roads

---

# Essential Resources

---

Resource	Action
<b>NotifyNYC</b>	Text "NotifyNYC" to 692-692 for alerts.
<b>FloodHelpNY.org</b>	Check your flood zone & insurance estimates.
<b>Neighbors Helping Neighbors</b>	Counseling on retrofits, insurance, and loans.
<b>Rainfall Ready NYC</b>	Request flood barriers & learn mitigation tips.
<b>FloodNet</b>	View real-time street flood data sensors.

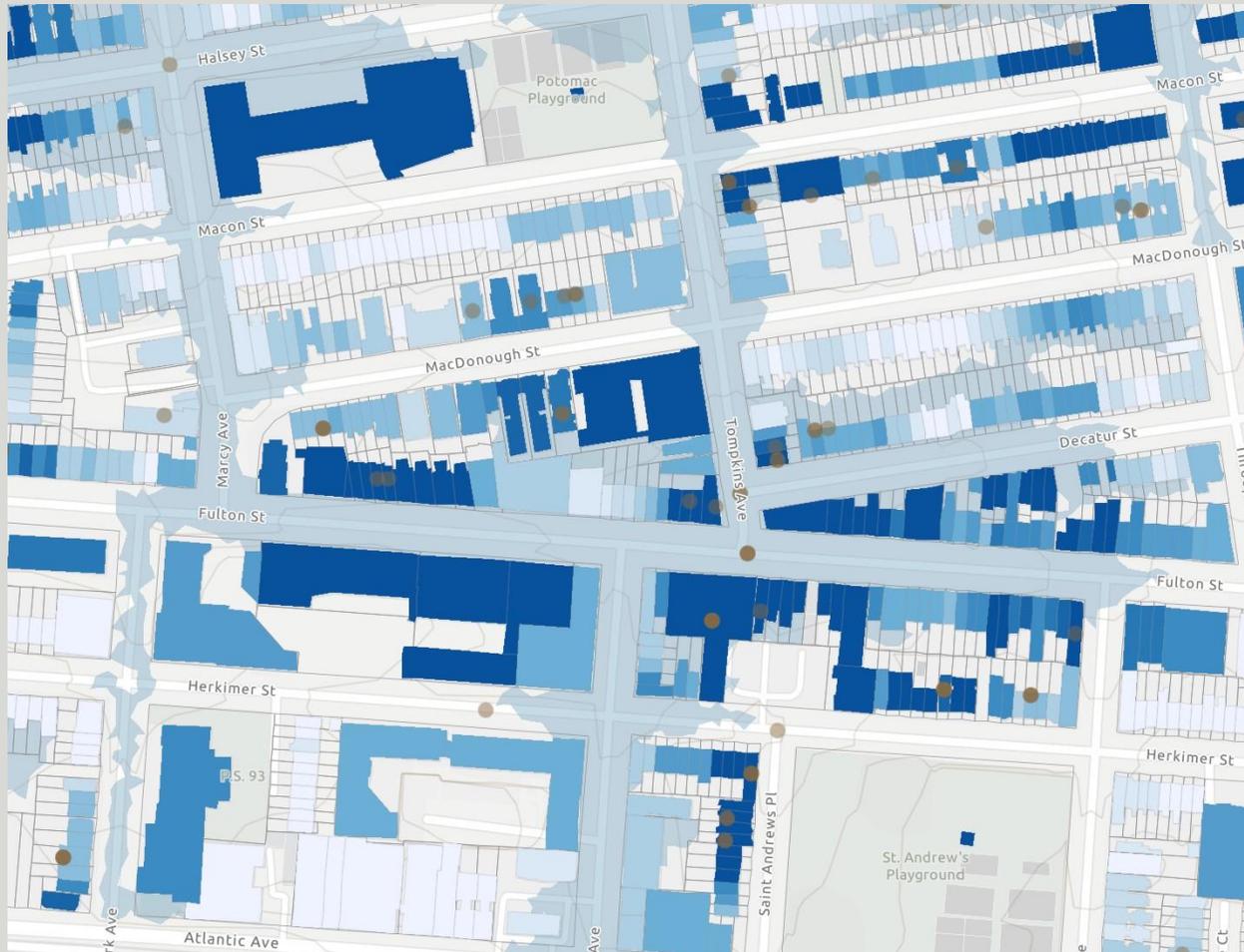
# BUILDING A STORMWATER PLAN

---



Tompkins Avenue x Fulton Street, October 30, 2025

# START WITH FLOOD EXPOSURE



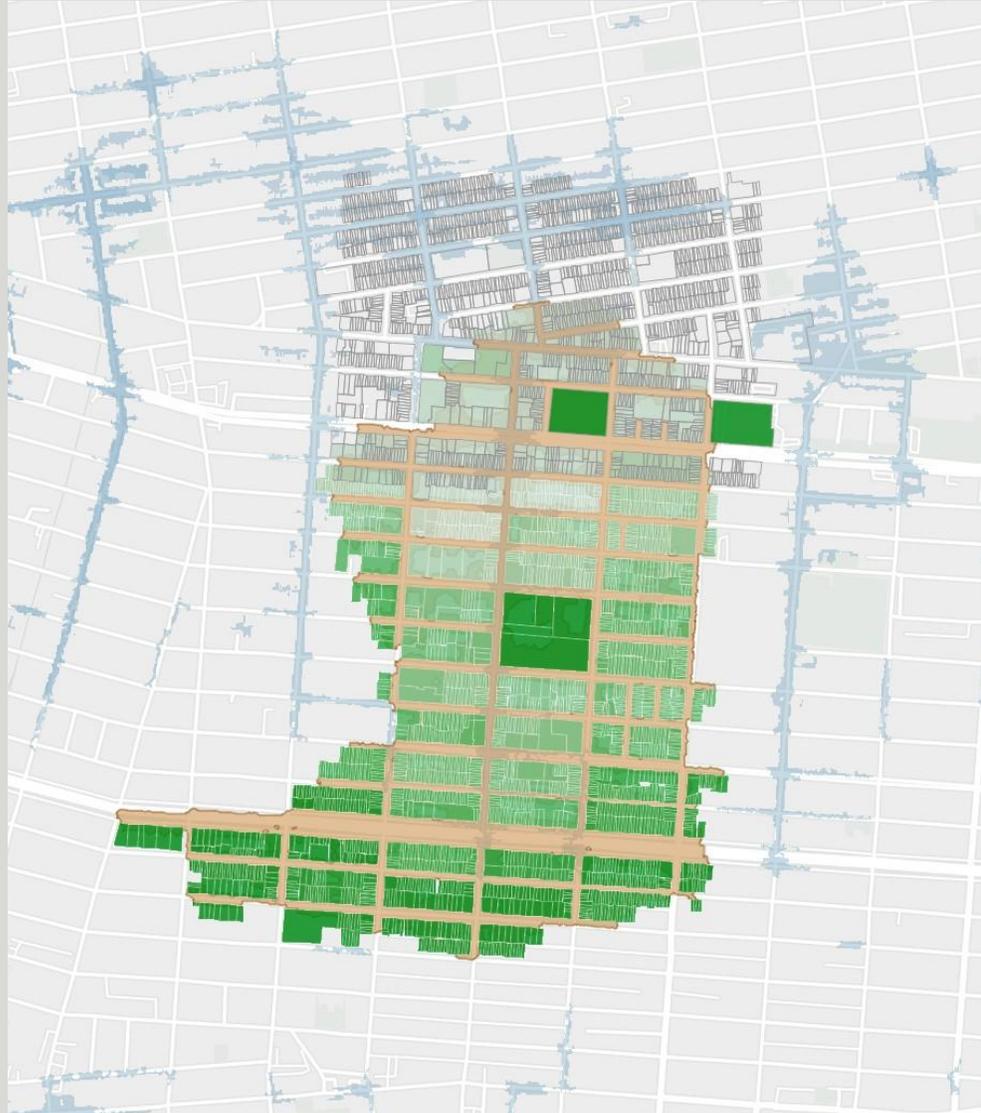
- Compound Flood Exposure = 4 Factors  
Sewer, Stormwater, Coastal, Groundwater
- Scoring for Flood Exposure helps us understand the relative risk of individual properties and streets throughout the city
- Tompkins x Fulton has an above average Flood Exposure score attributable to a propensity for street flooding and sewer overflow events

# CONTEXT IN THE CONTRIBUTING AREA

- Looking at the intersection of Tompkins and Fulton in isolation is not enough, we must zoom out and consider the entire neighborhood
- 15 blocks south, near Eastern Parkway, marks the upper edge of a glacial moraine which runs through Brooklyn and Queens
- This topographical Catchment Area helps explain where the water came from in the October flood.



# INFILTRATE AND MITIGATE

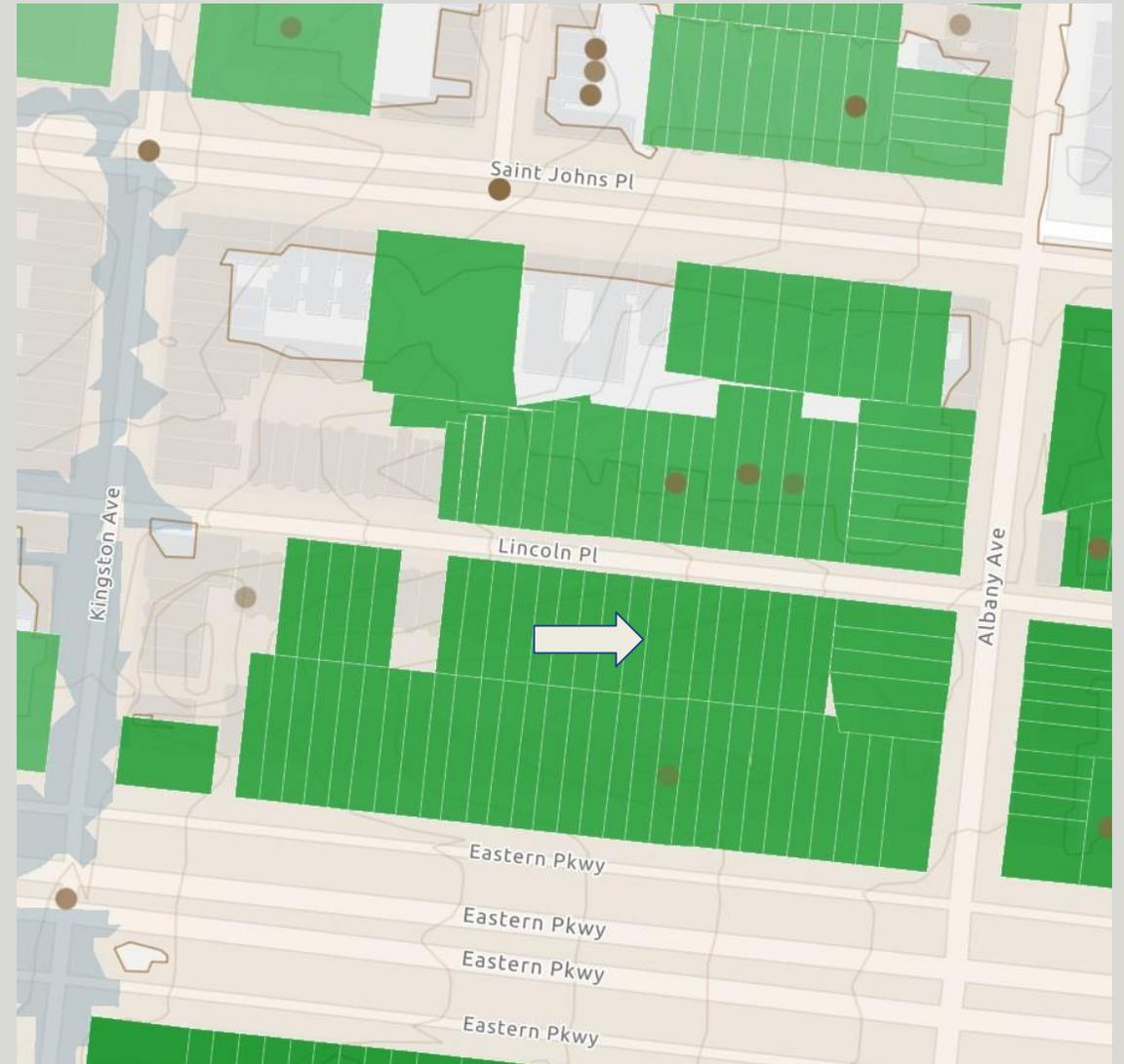


- Infiltration potential on a lot is determined by factors including soil type, groundwater depth, available area of a property lot, and proximity to flooding
- Flood mitigation for Tompkins x Fulton involves removing water from the streets and sewers in the contributing areas
- The Catchment Area has good infiltration potential, so if stormwater is intercepted via flood reduction interventions upland, then it never reaches Tompkins x Fulton

# KNOW YOUR BLOCK (AND NEIGHBORS!)

## Albany Avenue x Lincoln Place

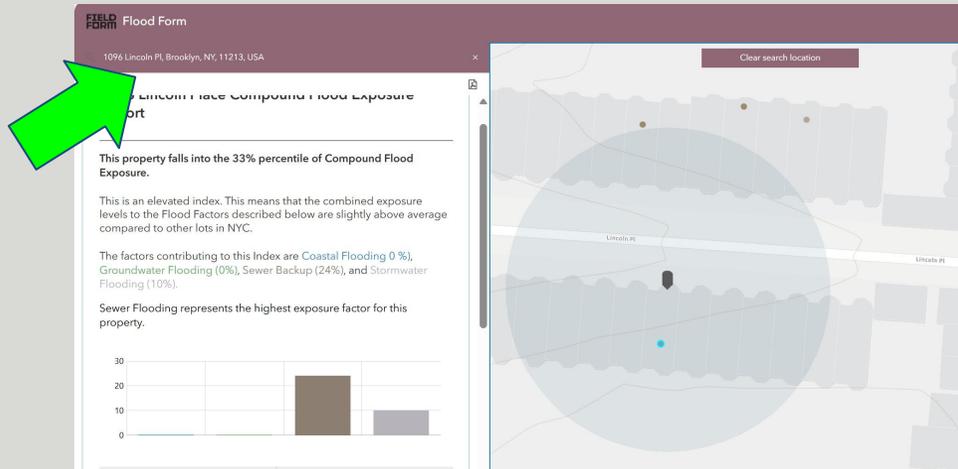
- Chances are that if your property is experiencing stormwater flooding then so too are your neighbors
- Where infiltration potential is high, properties can easily divert roof runoff from the sewer system and into their yards to benefit the block
- It is essential to consider your “ground truth data” along with that of your neighbors before intervening



# LEARN ABOUT YOUR PROPERTY

CONTACT US : [hello@fieldform.nyc](mailto:hello@fieldform.nyc), 212.791.7360

- [www.fieldform.nyc/flood](http://www.fieldform.nyc/flood)
- Enter your address for flood exposure, infiltration potential, and strategies to mitigate flooding



Adjacent Runoff  
Basement Flooding (above)  
Basement Flooding (Ground)  
Basement Flooding (sewer)  
Basement Flooding (walls)  
General Pooling  
Spot Pooling

Adjacent Overflow  
Clogged Drain  
Excessive Impervious  
Inadequate Drain  
Low Permeability  
Permeable Foundation  
Poor On Site Capacity  
Poor Pitching  
Poor Sewer Capacity

Downspout Diversion Partial / Full  
Drain Expansion  
Drain Inspection  
Backflow Valve / Flood Gate  
Retaining Wall  
Surface Waterproofing  
Foundation Waterproofing  
Increase Permeable Surface  
French Drain  
Surface Grading  
Catch Basin  
Cultec Installation  
Drywell Installation  
Drain Clearance

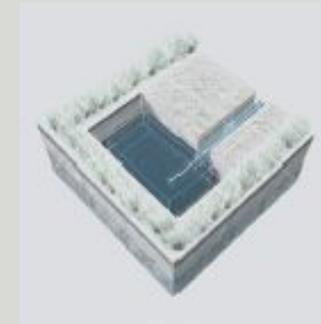
# TYPICAL ROW HOUSE STRATEGIES



Downspout Diversion  
\$100

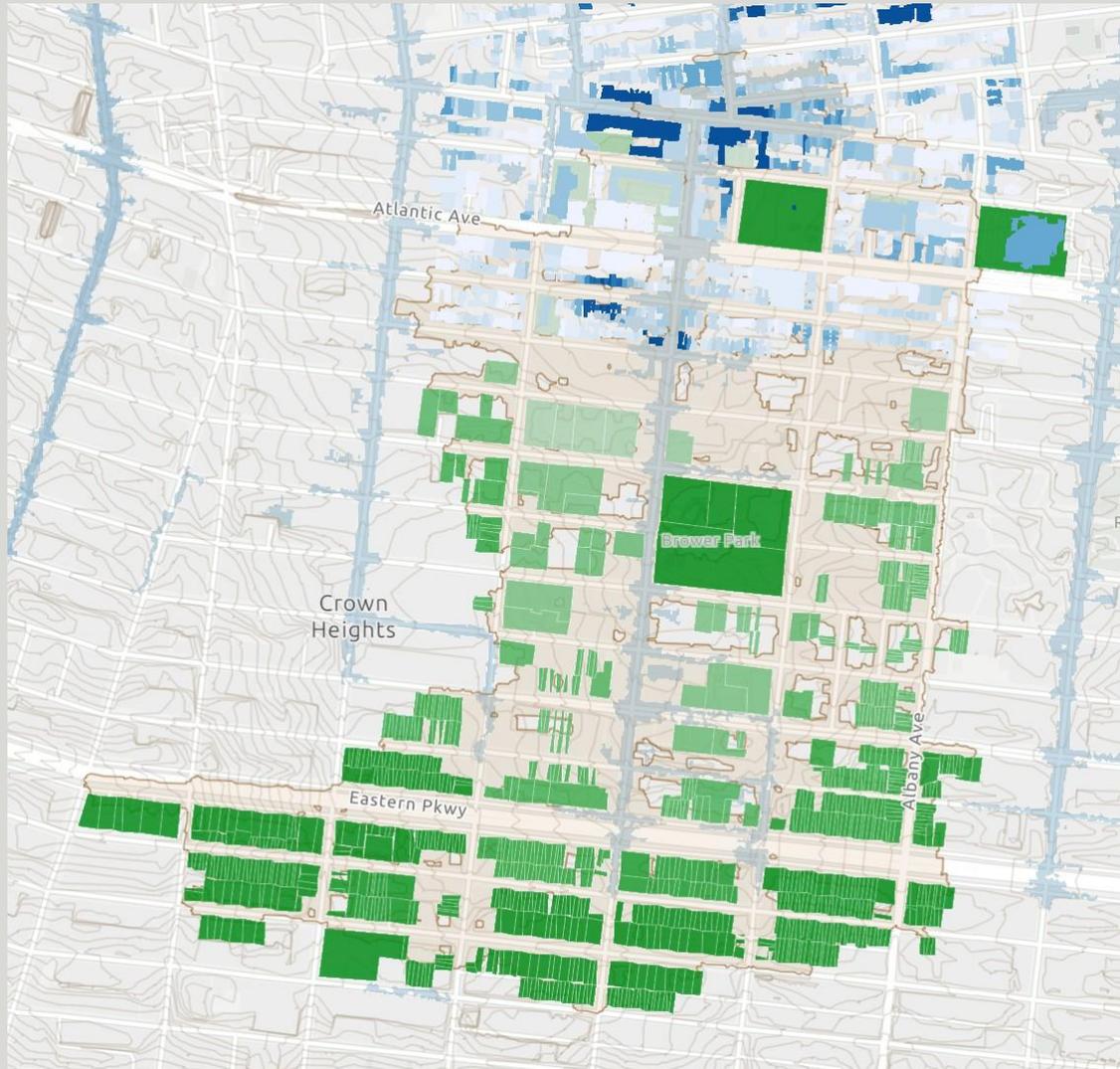


Pop-up Emitter  
\$1,000



On-Site Containment  
Starting at \$10,000

# A GREENPRINT FOR RESILIENCE

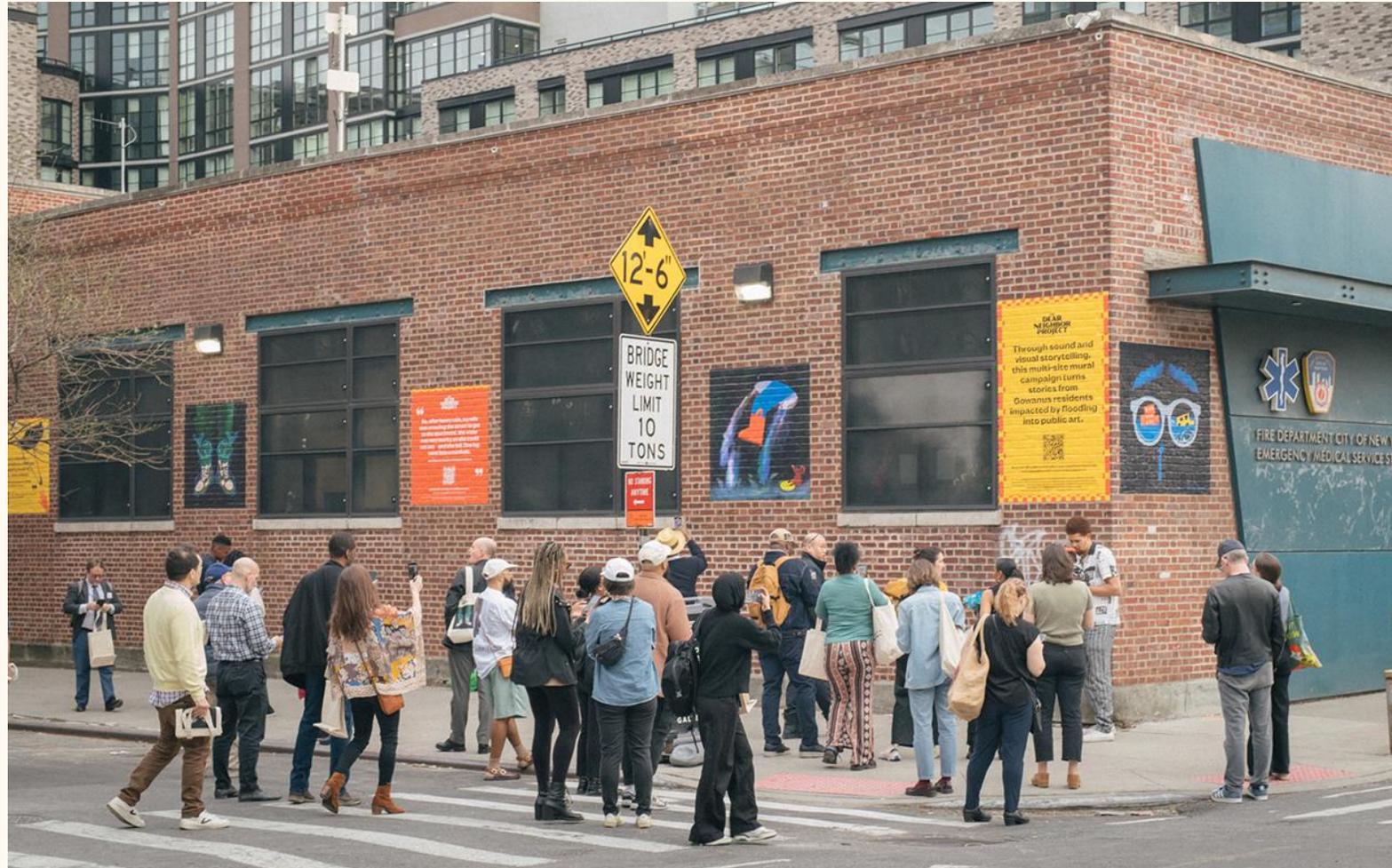


- From property, to block, to neighborhood, to contributing area...we're building a roadmap for neighbors to find the right interventions to mitigate flood risk on a neighborhood scale
- Advocating for targeted, infiltration-based public infrastructure like bioswales and permeable concrete road margins should also be part of the city's broader strategy
- If we strategically intervene on those lots in the top 25% of infiltration potential, we divert 95 million gallons of stormwater annually from the Fulton x Tompkins receiving area.

# The Dear Neighbor Project:

Turning the voices of the community into public works of art

THE  
DEAR  
NEIGHBOR  
PROJECT



# The Dear Neighbor Project originated in Gowanus, Brooklyn



The project helps people understand how flooding affects neighborhoods by turning local voices into public art. It also opens up conversation about what's changing here and how people can take action in Gowanus and beyond.

**Gowanus → Flatbush → Bed-Stuy**

# A Neighbor's Experience:

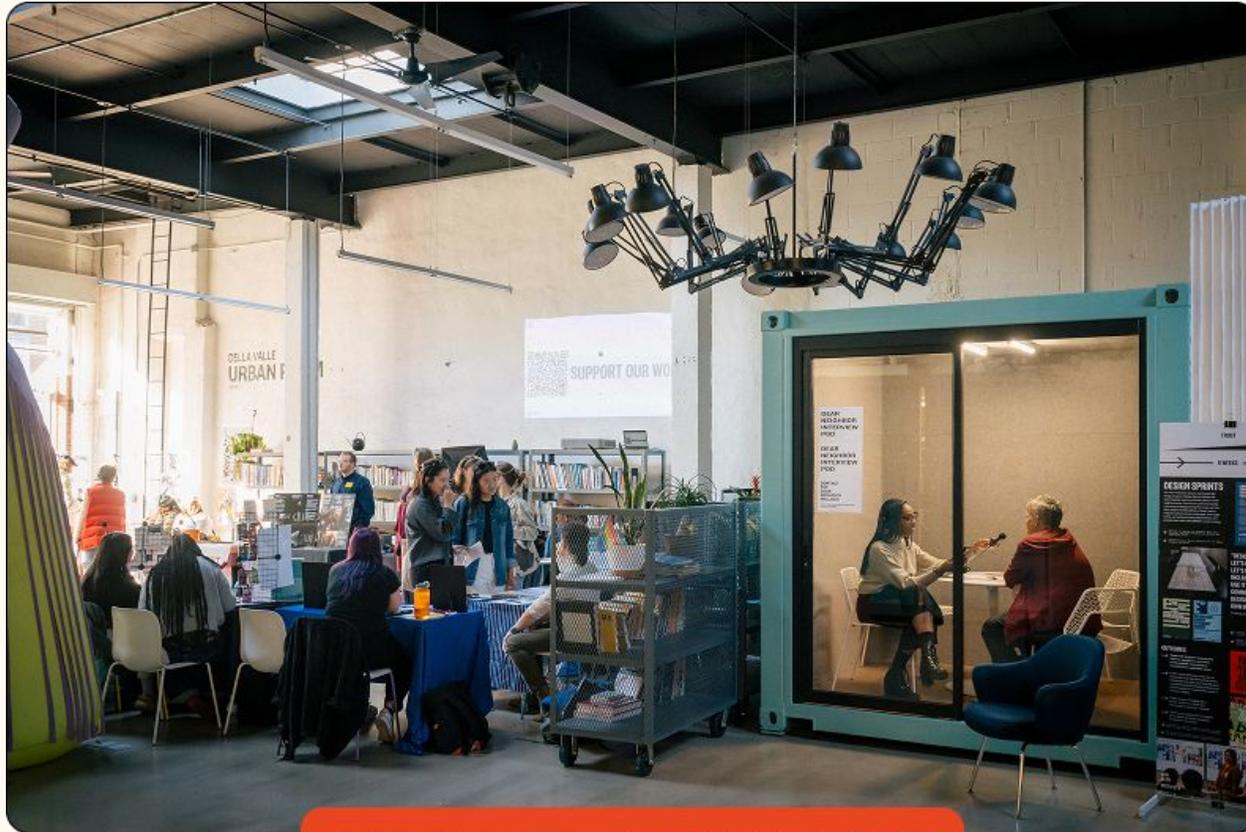
---



**Alfonso Rosario, NY Resident and Owner Kiosko 787  
Restaurant in Brooklyn**

# We created spaces to speak with affected residents to learn their stories

THE  
DEAR  
NEIGHBOR  
PROJECT



**LIVE INTERVIEWS**

Crystal-Angelee Burrell is shown here conducting a live interview session at Van Alen Institute during their Fall Fest celebration, October 2024.

# In Gowanus alone...

**CONDUCTED:**

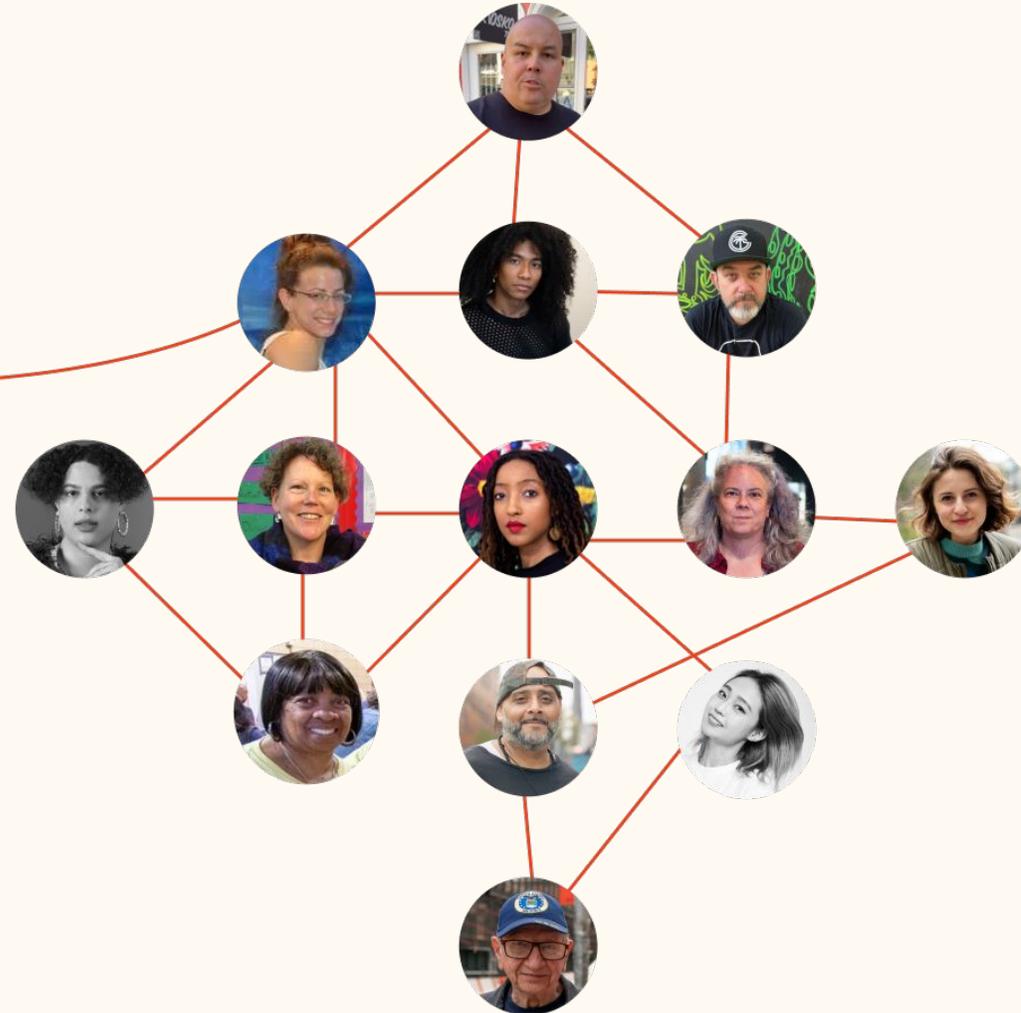
**13 RESIDENTS' INTERVIEWED**

**RECEIVED:**

**180 MIDDLE SCHOOL STUDENTS**

**INSTALLED:**

**8+ LOCATIONS IN GOWANUS**



# Each of the four phases:

## PHASE 1 - PRE-PRODUCTION

### Project Planning and Setup:

Finalize Project Concept, Schedule, and Budget

## PHASE 2 - RESEARCH + COMMUNITY BUILDING

### Community Building + Outreach:

#### Making inroads in community building

Listening to the community's needs. Setting up zooms, scheduling onsite visits and conducting phone calls + interviews. Hiring local contractors. Sharing the project in person + online. Starting the Design phase.

## PHASE 3 - DESIGN, FABRICATION + INSTALLATION

### Making it Real:

#### Transmuting concepts into art

Reviewing recorded interviews, pulling out themes, ideating, designing + refining. Working with vendors to plan logistics of site specific art, insurance, contracts etc.

## PHASE 4 - WORKSHOPS

### Activating the Sites:

#### Sharing The Dear Neighbor project Publicly

Designing (5) free interactive workshops at public locations open to the Gowanus community.

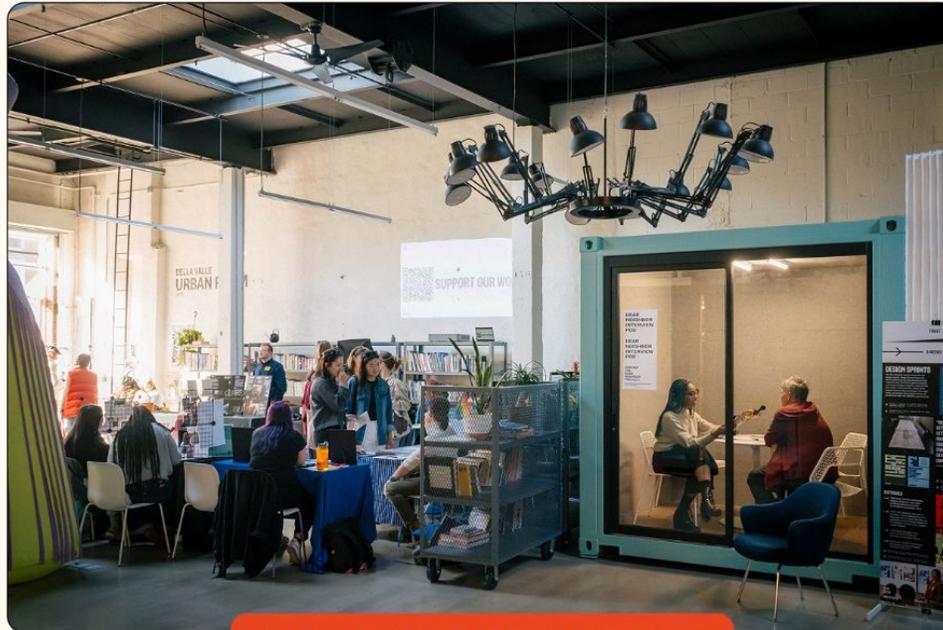
## PHASE 2 - RESEARCH + COMMUNITY BUILDING



**FLYERS**



**SCHOOL PARTNERSHIP MS447**



**LIVE INTERVIEWS**



**COMMUNITY LEADERS**

## PHASE 3 - DESIGN, FABRICATION + INSTALLATION

“

People who are from this neighborhood should have first dibs on housing lotteries.

”

-Alphonso Rosario  
Owner of Kiosko Restaurant in Gowanus



“

With even the smallest rain, our water treatment facilities get overwhelmed.

What are we gonna do with all these new buildings and all these flushable toilets?

-Cheryl Grau, Educator  
The Math & Science Exploratory School  
Public School 447

”

“

Kids definitely lose time in school because of the flooding.

-Cheryl Grau, Educator  
The Math & Science Exploratory School  
Public School 447

”



# Our Partnerships:

**THE  
DEAR  
NEIGHBOR  
PROJECT**



- Schools
- Libraries
- NYC Parks
- Public safety facilities
- Institutions



# Our Partnerships:



# How you can become involved in The Dear Neighbor Project:

Share Your Story **TODAY!**

**SCAN QR CODE OR VISIT:**

**<https://bit.ly/NYCFloodStory>**



Learn more at: [Dearneighborproject.com](http://Dearneighborproject.com)

Poll Question:

*Do you think you're in a better position to deal with flooding now?*

Poll not showing up? Just drop a note in the chat

Discussion Question:

*After a flood event, to what extent has the  
City shown up for you?*

Poll not showing up? Just drop a note in the chat

Discussion Question:

*After a flood event, to what extent has the  
Neighbors shown up for you?*

Poll not showing up? Just drop a note in the chat

Discussion Question:

*The October 30th storm hit Brooklyn especially hard. Were you affected by this, or previous storms, i.e. Hurricane Ida?*

Poll not showing up? Just drop a note in the chat

Poll Question:

*Where should we bring this series next?*

Drop your borough or neighborhood in the chat! If you'd like to partner with us and bring to your neighbors directly, **contact us:** [acoker@fifthave.org](mailto:acoker@fifthave.org) (or drop your email)

Poll not showing up? Just drop a note in the chat



# Thank You

Together, we build a safer Brooklyn.

**Neighbors Helping Neighbors**

621 Degraw Street  
Brooklyn, NY 11217

**Contact Us**

[www.nhnhome.org](http://www.nhnhome.org)  
718-237-2017  
Instagram @nhn\_bk

NEIGHBORS HELPING NEIGHBORS, DEAR NEIGHBOR PROJECT, REBUILD BY DESIGN