



Eastwick: From Recovery to Resilience

Winter Town Hall - December 9, 2025



City of
Philadelphia



Welcome!



Insurance
for
Good



**Office of
Sustainability**
CITY OF PHILADELPHIA

Please save all questions for the end!



What Are the Steps
To Reach Our Goal



Eastwick: from Recovery to Resilience

Interim and Near-term Flood Resilience

Flood Recovery Grant Program



Eastwick Cameras and Gauges Project



Community Preparedness



HESCO Flood Barriers

THE CITY OF PHILADELPHIA
OFFICE OF
SUSTAINABILITY

Flood Insurance Innovation



Long-term Flood Resilience Strategy

Nature-based Solutions



Stormwater Conveyance Improvements

PHILADELPHIA
WATER
— DEPARTMENT —

Cobbs Creek Levee



Relocation and Buyouts






Agenda



Welcome



Pennsylvania Insurance Department



National Flood Insurance Program



FEMA's Community Rating System



Parametric Insurance



Question Time & Dinner





Pennsylvania
Insurance Department

Flood Insurance Town Hall

John Heinz National Wildlife Refuge

Dudley Ewen – Flood Ombudsman

December 9, 2025



The Pennsylvania Insurance Department

Mission

To protect Pennsylvania's insurance consumers through fair and effective regulation of the marketplace.

Vision

To be the premier insurance regulator that is locally focused and globally relevant.

We Help You

- Get answers to your insurance-related questions;
- File a complaint with your insurance company, agent, broker, or public adjuster; and
- Learn more about consumer protection laws.



What Does PID Do?

- Regulates the 6th largest insurance market in the country and the 14th largest insurance market in the world.
- We provide a fair regulatory environment that encourages insurance companies to conduct business in PA.
- Help consumers understand their options for dealing with insurance related matters and ensure the fair treatment of all parties in insurance transactions.



Topics

- Common Misconceptions
- Types of Flood Insurance
- Insurance Policy Options
- Flood Insurance Premium Assistance Task Force



Common Misconceptions (#1)

“Our homeowners policy will cover it.”



Common (Homeowners) Exclusions

- ABOVE ground surface
 - Flood, surface water, tidal water, overflow of body of water, storm surge, dam or levee failure or release.
- BELOW ground surface
 - Ground water infiltration that seeps or leaks through basement foundation or walls, sump pump failures, water and sewer backup through drains and fixtures.



What is a “FLOOD?”

- National Flood Insurance Program – Dwelling Form – Standard Flood Insurance Policy F-122 / October 2021
- Image Credit: FEMA

B. Flood, as used in this flood insurance policy, means:

1. A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (one of which is your property) from:
 - a) Overflow of inland or tidal waters;
 - b) Unusual and rapid accumulation or runoff of surface waters from any source;
 - c) Mudflow.
2. Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined in B.1.a above.



Common Misconceptions (#2)

“I was told I don’t need flood insurance because I don’t live in a flood zone. It hasn’t flood here in ## years.”

Where it rains, it can flood!



What is my Flood Risk?

- FEMA Flood Map Service Center
msc.fema.gov
- Pennsylvania Flood Risk Tool
pafloodrisk.psu.edu/home/index.html



Common Misconceptions (#3)

“When my mortgage is paid off, I won’t need to keep my flood insurance policy.”



Types of Flood Insurance

National Flood Insurance Program (NFIP)

- Commonly referred to as the NFIP, this is the federal government program administered by FEMA that provides federally-backed policies offering government stability and capped annual rate increases.

Private Flood Insurance

- A commercial insurer that writes and financially backs its own policies and can therefore provide more flexible coverage, higher coverage limits, or additional features compared to an NFIP policy.

Surplus Lines Insurance

- A specialty insurer that provides coverage for high-risk or unique properties in flood-prone areas that other insurers will not cover.



Insurance Policy Options

FLOOD Insurance

- Property Owners
 - NFIP: Residential and Commercial
 - Private (inc. Surplus Lines)
- Renters
 - NFIP
 - Private



Insurance Policy Options

HOMEOWNERS Insurance

- Property Owners
 - Water / Sewage backup ENDORSEMENT
 - Drains or fixtures on the residence premises
 - Sump pump
 - Enhanced Water Coverage ENDORSEMENT
 - Water / Sewage backup plus flood



Insurance Policy Options

RENTERS Insurance

- Standard Renters Insurance Policy (inc. contents)
 - Water / Sewage backup ENDORSEMENT
 - Drains or fixtures on the residence premises
 - Sump pump



Flood Insurance Premium Assistance Task Force

- Established by PA Act 22 in Nov. 2023
 - Created to review and analyze existing statutes, procedures, practices, processes, and rules relating to the administration of flood insurance in PA.
- Comprised of 4 members of the General Assembly, Dept. of Banking & Securities, PEMA, and PID Commissioner Humphreys as Chair.
- Contributors – FEMA, Philly Water Dept. and Office of Sustainability, PA Assoc. of Realtors, Indepent Agents & Brokers, Mortgage Lenders, and PSU Harrisburg.



Flood Insurance Premium Assistance Task Force

Final Report was delivered to the Governor's Office in July 2024 with 9 recommendations, including:

- Establish on Office of Community Rating System Assistance (PEMA).
- Improving real estate disclosures during the home buying process (Gen Assy)
- Enhance Education & Outreach (PID)
- Tax Credits for home mitigation and insurance premiums (Gen Assy)
- Enhanced coverage for water damage (PID)
- Further study innovative solutions (PID)



Contact Us

Address 1326 Strawberry Square | Harrisburg, PA 17120

Phone 877.881.6388

Web www.pa.gov/insurance

Social

- Facebook | Pennsylvania Insurance Department
- X | @PAInsuranceDepartment
- LinkedIn | Pennsylvania Insurance Department



Pennsylvania
Insurance Department



National Flood Insurance Program



For Insurance Agents

Search FloodSmart

Know Your Risk

Get Insured

Prepare for a Flood

Recover from a Flood

Flood Zones and Maps

Get a Quote

Flooding Everywhere

Don't wait until it happens

Almost anyone can get flood insurance.

Get started today.

Get a Quote

Start a Claim

Get Insured

Buy a Policy

Homeowner Checklist

Get a Quote

Renew a Policy

Eligibility

Get an Elevation Certificate

Flood Insurance Providers

Discounts

\$ Get a Quote

Chat with an Agent



[Exit](#)

National Flood Insurance Program (NFIP)

Before You Start

Since 1996, 99% of counties in the U.S. have been affected by flooding, and most homeowners' policies do not protect against flooding.

Flood insurance protects the home and life you've built.



Who should complete this?

- Homeowners.
- Renters.

[Learn more about eligible buildings](#)

10 minutes or less to get a quote

- Most people complete the quote process in 10 minutes or less.
- The process must be completed in a single session.
- After completing the quote, get connected with an agency to purchase.

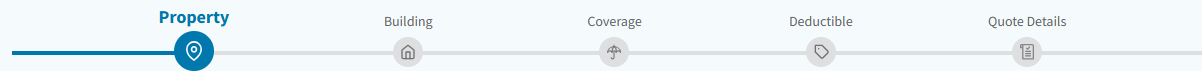
You'll need ...

- The address of the property you want to quote.
- Basic information about your home. [?](#)

☐ I agree and consent to the [Terms, Conditions, and Disclaimers](#) for use of the NFIP Quoting Tool.

[Look Up Previous Quote](#)

[Start](#)



Property Information

Enter the street address of the property you would like to quote

Street Address *

Apartment, Suite, Unit, Building, etc. (Optional)

City *State/Territory *ZIP Code *

Previous

Continue



[Contact FloodSmart](#)

FEMA | National Flood Insurance Program
500 C St SW, Washington, D.C. 20472
Disaster Assistance: 800-621-3362



Property

Building

Coverage

Deductible

Quote Details

Property Information

Building Type

Buildings come in many shapes and sizes. Which of the following most closely resembles the one you own or rent and are inquiring about?



Single-Family Home

A single-family building, townhouse, or row house that is residential and not in condominium form of ownership.



Two-to-Four Family Unit Building

A building containing 2-4 units and not in a condominium form of ownership (often called duplex, triplex, or quadplex).



Residential Manufactured/Mobile Home

A residential building that is either a manufactured home (also known as mobile home) or a travel trailer without wheels.



Residential Unit

A unit within a condominium, apartment, or cooperative building.

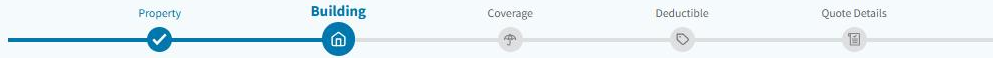
[Help Me Find This](#)

Do not see your building type here?

If the building you're interested in insuring is a non-residential building, a residential building with five or more units, or a building in a condominium form of ownership; or the contents are for a non-residential building then we'd recommend speaking with an agency.

[Talk to an Insurance Agency](#)

[Continue](#)



Building Information

Foundation Type

Choose the foundation type that best describes your building. If the building has a dual foundation, then select the foundation that represents the lowest floor.



Slab on Grade

The foundation is slab-on-grade or slab-on-stem wall with fill.



Basement

A floor or any area of the building (including sunken living rooms) is below the ground level on all sides.



Crawlspace

The lowest floor is above the ground with solid foundation walls.



Elevated Without Enclosure on Posts, Piles, or Piers

The lowest floor is raised above the ground by posts, piles, piers, columns, or parallel shear walls with no enclosure below the lowest elevated floor. This includes manufactured or mobile homes with skirting.



Elevated With Enclosure on Posts, Piles, or Piers

The lowest floor is raised above the ground by posts, piles, piers, columns, or parallel shear walls with an enclosure below the elevated floor.



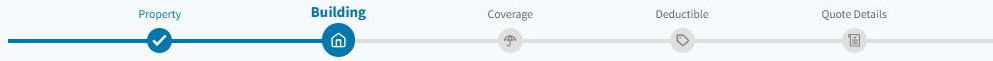
Elevated With Enclosure Not on Posts, Piles, or Piers (Solid Foundation Walls)

The lowest floor is raised above the ground by solid perimeter walls with a full floor enclosure or the building has a walkout basement.

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Building Information

Construction Type

Pick the material that best describes how the first floor above the ground level is constructed.

Frame Construction
Wood or metal frame walls.

Masonry Construction
Materials such as concrete block or brick (not brick veneer).

Other or Mixed Construction
Materials other than frame and masonry or a combination of frame and masonry.

[Help Me Find This](#)

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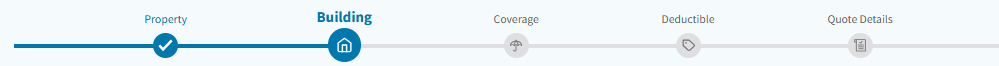
[Continue](#)



Contact FloodSmart

FEMA | National Flood Insurance Program
500 C St SW, Washington, D.C. 20472

Disaster Assistance:
800-621-3362



Building Information

What date was the building constructed? ?

Month * Day * Year *

- Select -

- ☐ The building is currently under construction.
- ☐ The building has been substantially improved.

What is your building's square footage? ?

Square Footage *

How many floors does the building have, excluding your basement? ?

Number of Floors *

Previous

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Still have questions about NFIP's flood insurance?

Talk to an Insurance Agency


BuyRent

Lambertville NJ

Back to search

Zillow

SaveShareMore



Zestimate®

\$642,100

45 Elm St, Lambertville, NJ 08530

Est. refi payment: \$4,397/mo

Refinance your loan

SingleFamily

Built in 1910

2,500 Square Feet Lot

\$642,100 Zestimate®

\$395/sqft

\$3,672 Estimated rent

beds

baths

1,624

sqft

Sell with ease on Zillow

Get a Zillow Showcase™ listing at no additional cost and you could sell for 2% more.

Standard listing

2% more

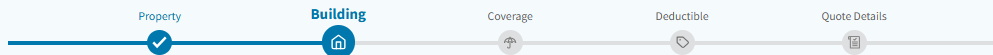
\$642,100

+\$12,842

With Zillow Showcase (estimated)

\$654,942

Windows taskbar: Search bar, taskbar icons (File Explorer, Mail, etc.), System tray: 27°F Cloudy, 1:51 PM 12/5/2025



Building Information

Are all the systems and equipment listed here located at or above the indicated level?



Building Coverage

- Central air conditioner (including exterior compressor)
- Furnace
- Heat pump (including exterior compressor)
- Hot water heater
- Elevator machinery and equipment

Contents Coverage

- Clothes washers and dryers
- Food freezers

☐ Yes

☐ No

☐ This building has an [Elevation Certificate](#).

Previous

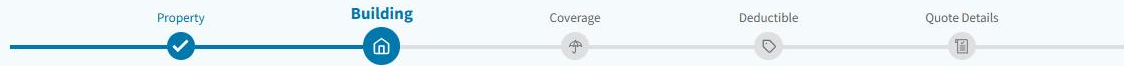
Continue

Still have questions about NFIP's flood insurance?

For general inquiries call: 1-877-336-2627

[Talk to an Insurance Agency](#)





Building Use

Is this your ~~primary residence~~?

☐ Yes

☐ No

Are you a renter at this building?

☐ Yes

☐ No

Previous

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[Contact FloodSmart](#)

FEMA | National Flood Insurance Program
500 C St SW, Washington, D.C. 20472
Disaster Assistance:
800-621-3362



Select Coverage Amounts

Building Coverage

Coverage that pays to repair damage to the covered building.

—

Max Coverage - \$250,000

\$250,000

+

REVIEW the typical coverage amount and adjust based on your individual situation. [How do we calculate this amount?](#)

Examples of what is covered ▾

Contents Coverage

Coverage that pays to replace damaged belongings.

—

Max Coverage - \$100,000

\$50,000

+

REVIEW the typical coverage amount and adjust based on your individual situation. [How do we calculate this amount?](#)

Examples of what is covered ▾

Please refer to the standard policy breakdown [found here](#) for the full list of coverages.

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Continue

Frequently Asked Questions

How does flood insurance help you recover and rebuild after a flood? +



Effective Date

When do you need coverage?

Your [Waiting Period](#) dictates a mandatory period before your policy can become effective. Choose a tentative [Effective Date](#) no more than 90 days in advance.

When selecting a tentative Effective Date

You may select a date beyond the waiting period, no further than 90 days.

Note: For loan transactions, enter your closing date.

Waiting Period *

Tentative Effective Date *

[Previous](#)

[Continue](#)

Still have questions about NFIP's flood insurance?

For general inquiries call: 1-877-336-2627

[Talk to an Insurance Agency](#)





Take a Moment to Review

Need to change some of the information below?
To edit the information below, please use the "Previous" button at the bottom of each page to find the section where you would like to edit your responses.

Sections [Expand All](#)

Property Information

Building Information

Coverage Amounts

Building Coverage Amount Coverage that pays to repair damage to the covered building.	→ \$250,000
Contents Coverage Amount Coverage that pays to replace damaged belongings.	→ \$50,000
Waiting Period	→ Standard
Tentative Effective Date	→ January 4, 2026

[Previous](#) [Continue](#)



Choose Deductible

Choose your Deductible and Annual Amount by selecting 'Get Quote Details'

Building Coverage
\$250,000

Contents Coverage
\$50,000

Total Annual Amount ?
\$4,818

Deductible ?

Building

 \$1,250

Contents

 \$1,000

Get Quote Details

Total Annual Amount ?
\$4,764

Deductible ?

Building

 \$2,000

Contents

 \$2,000

Get Quote Details

Total Annual Amount ?
\$4,597

Deductible ?

Building

 \$5,000

Contents

 \$5,000

Get Quote Details

Total Annual Amount ?
\$4,295

Deductible ?

Building

 \$10,000



Contents

 \$10,000

Get Quote Details

[View Additional Options](#)

[Previous](#)



Property

Building


Coverage

Deductible

Quote Details

[Download or Print PDF](#) | [Share](#)

Tentative Effective Date: January 4, 2026



Good news! Your quote is ready.

Quote ID: HWBP

Total Annual Amount
\$4,818

Take the next steps to protect the life you've built. Use the tool below to find participating insurance providers in your state or territory.

Building

Coverage
\$250,000

Deductible
\$1,250

Contents

Coverage
\$50,000

Deductible
\$1,000

[See Quote Details](#)

» Next Steps

1 Purchase flood insurance

Want to move forward with this quote and purchase flood insurance protection? Share this quote with an insurance agency to apply for and purchase coverage. This policy quote may change based on when the coverage is purchased.

Andia Insurance Agency, Inc.
✓ 535 Prospect Ave Suite 2C
Union Grove, NJ 07086
📞 English
📞 201.371.8412
🌐 www.andiainsurance.com

EMC Insurance Agency & Fin Services LLC dba i & E Insurance Agency
✓ 2000 121st Ave
Parsippany, NJ 07054
📞 English
📞 973.261.1000
🌐 www.emcins.com

National Flood Insurance LLC
✓ National Provider
📞 Spanish, English
📞 800.455.6629
🌐 nfi.floodsmart.gov

[Share Quote](#)

[Share Quote](#)

[Share Quote](#)

This is a non-solicitation notice. The NFIP, FEMA, the Department of Homeland Security (DHS) and the Federal Government make any endorsement or recommendation regarding the services of a particular insurance company, and you must understand and accept the insurance company or third party insurance agency as not partner, representative, general agent, managing general agent or post-approval of the NFIP for any insurance policy, policy or related insurance.

2 Save this quote

Save a copy for your records and note the Quote ID for future reference. Quotes will be valid for 30 days. Visit the Quote Lookup page. You may also share a copy via email.

[Download or print a copy for your records](#)

[Email quote](#)

Quote ID: HWBP

Property & Building Information

Property Address:
450 Elm St, Lambertville, NJ 08530-1550

Building Type:
Two-to-Four Family Unit Building

Number of Units:
2 Units (Display)

Foundation Type:
Basement



[Show More](#)

[Get This Quote](#)

How was your experience?

[Provide Feedback](#)

Type here to search | 27°F Cloudy | 2:05 PM 12/5/2025




Quote ID: **HBwP**

Total Annual Amount


\$4,818

Take the next steps to protect the life you've built. Use the tool below to find participating insurance providers in your state or territory.

**Building**

Coverage
\$250,000

Deductible
\$1,250

**Contents**

Coverage
\$50,000

Deductible
\$1,000

[See Quote Details](#) ▼

Next Steps

1 Purchase flood insurance

Want to move forward with this quote and purchase flood insurance protection? Share this quote with an insurance agency to apply for and purchase coverage. This policy quote may change based on when the coverage is purchased.

Andia Insurance Agency, Inc.

530 Prospect Ave Suite 2C,
Little Silver, NJ, 7739

English

(732) 747-9174

info@andiainsurance.com

Share Quote

EMC Insurance Agency & Fin Services LLC dba I & E Insurance Agency

2900 NJ 88,
Point Pleasant Boro, NJ, 8742

English

(732) 295-5584

ineagency@gmail.com

Share Quote

National Flood Insurance LLC

National Provider

Español, English

(888) 900-0404

mail@nationalfloodinsurance.org

Share Quote

This is a randomized list. Neither the NFIP, FEMA, the Department of Homeland Security (DHS) nor the Federal Government make any endorsement or recommendation regarding the services of a particular insurance agency, any non-NFIP related insurance product, any insurance company or third-party. Insurance agencies are not partners, representatives, general agents, managing general agents, or joint ventures of the NFIP, nor in any way represent FEMA, DHS or the Federal Government.



2 Save this quote

Save a copy for your records and note the Quote ID for future reference. Quotes will be valid for 30 days. Visit the [Quote Lookup page](#). You may also share a copy via email.

 [Download or print a copy for your records](#)

 [Email quote](#)

Quote ID HBwP

Property & Building Information

Property Address	Building Type	Number of Units	Foundation Type
45 Elm St, Lambertville, NJ 08530-1510	Two-to-Four Family Unit Building	2 Units (Duplex)	Basement

[Show More](#) ▼

[Edit This Quote](#)



Community Rating System (CRS)



Philadelphia has successfully applied to enter the FEMA Community Rating System (CRS) Program



The CRS is a voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the National Flood Insurance Program

The City of Philadelphia will be entering as a Class 7 in April 2026

New or renewing NFIP policies on or after April 2026 will automatically receive a 15% discount on their premiums



Parametric microinsurance product for flooding

Carolyn Kousky

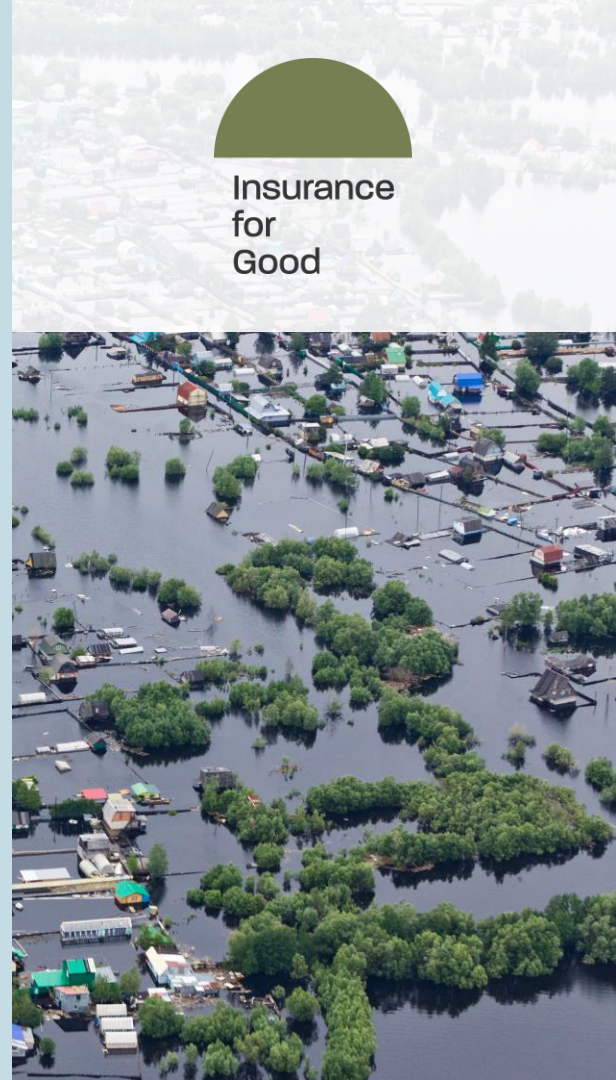
Insurance for Good

Grace Rogers

University of Pennsylvania, EDF



Insurance
for
Good





The NFIP and private flood are important tools for flood recovery.

But they have certain limitations and there are other tools that could also be useful in certain circumstances.

Some limitations include:

- They do not cover many non-property losses, such as evacuation expenses or lost income
- They have limitations in basements.
- They have restrictions, such as only paying depreciated value for contents or if sufficient building coverage is not purchased
- Claims can take some time resolve.

We are exploring a new tool
called

parametric microinsurance

What is parametric insurance?

Parametric



- Payout triggered by a measure of the disaster
- Pre-determined payout unrelated to damage
- Fast payout
- Flexible dollars – can be used for any disaster cost

Traditional



- Loss adjuster visits property
- Payout determined by estimate of damage
- Payout slower
- Payout only for covered damages

What is microinsurance?

Parametric policies that have lower premiums and lower coverage limits.

Parametric microinsurance is not:

- A replacement for full building coverage
- A policy that satisfies lender requirements

Parametric microinsurance is:

- A source of fast dollars for immediate needs
- Flexible dollars to be used for things traditional policies don't cover
- An option for renters or for contents coverage
- Less expensive for when a full traditional policy is unaffordable

What would be the payment trigger?

- Eastwick faces flooding from multiple sources.
- So we need a trigger that captures all of them.
- One concept is to use sensors coupled to a photograph.
- Others options include river gauges, precipitation gauges, or the use of flood models.



Our questions for you:

Could this be useful for any residents of Eastwick?

If so, what would be the best uses?



Please keep in mind

- This is very new and does not yet exist in the market.
- If it is worth pursuing, it will take quite some time to develop and make available – months or years.
- Always talk with your insurance agent about flood insurance options currently available to you.



Insurance
for
Good

Carolyn Kousky

carolyn@insuranceforgood.org





City of
Philadelphia