# Coastal Hazards Adaptation Team (CHAT) Work Session #17

Tuesday, June 16, 2020 2 PM – 4 PM VIRTUAL MEETING GoToMeeting (Remotely) <u>https://global.gotomeeting.com/join/248423645</u> <u>https://www.gotomeet.me/KirstenHoward/chat-work-sessions</u> or by dial-in @ (669) 224-3412

### NOTES

**Participants:** Jay Diener, Rayann Dionne, Jason Bachand, Stephen LaBranche, Debra Bourbeau, Mark Olson, Tom Bassett, Bob Ladd, Jennifer Hale, and Barbara Kravitz (by phone)

Absent: Bryan Provencal, June Black, Steve Belgiorno, James Waddell

Staff: Kirsten Howard, and Natalie Morison, NHDES, Liz Durfee,

Ms. Durfee began the meeting at 2:06 PM and introduced the guest speaker, Stacey Curry, Grant Manager, Woodbridge Police Department, Woodbridge, NJ.

1. Remote meeting logistics

Ms. Durfee asked everyone how the remote virtual meeting format was working out. Ms. Kravitz phoned in.

## 2. Introductions

The members introduced themselves and indicated whether they were affiliated with the Town, a group or were residents. Natalie Morison indicated she is the Coastal Resilience Specialist at NHDES Coastal Program, Jay Diener indicated he is a representative of SHEA, Jason Bachand indicated he is the Town Planner for the Town of Hampton, Rayann Dionne indicated she is the Conservation Coordinator for the Town of Hampton, Mark Olson indicated he is a member of the Town of Hampton Planning Board, Kirsten Howard indicated she is with NHDES Coastal Program, Stephen LaBranche indicated he is a representative of the Budget Committee, Robert Ladd indicated he is a representative of the Hampton Beach Village District and Hampton Beach Advisory Commission, Deb Bourbeau and Tom Bassett indicated they are Hampton residents. Jennifer Hale, PE, Deputy Director of Hampton Public Works. Barbara Kravitz is a representative of the Rockingham Planning Commission and Hampton Beach Area Commission.

- 3. Flood Mitigation strategy; Voluntary buyout/retreat
  - a. Guest speaker: Stacy Curry, Grant Manager, Woodbridge Police Department,

Woodbridge, NJ

Ms. Durfee introduced Ms. Curry and thanked her for joining us. Ms. Curry will discuss managed retreat and adaption strategies.

Ms. Curry indicated she was from Woodbridge Township in Central, New Jersey working as a Grant Manager at the Office of Emergency Management.

Ms. Curry worked with New Jersey's Blue Acres Buyout Program, a FEMA program which provided buyout opportunities for residents who wanted to leave their homes.

Ms. Curry reported 400 properties were in a flood zone in the Township. In 2011 Hurricane Irene came and in 2012 Hurricane Sandy. In 2013 FEMA offered grants with federal funds for buyouts of whole neighborhoods and clusters. Of 400 owners, 200 applied. The program was voluntary. In the beginning it was not welcomed and homeowners thought the government was trying to take their property. The education program was what worked. There was a lot of outreach, Town Hall Meetings and an Ordinance created. Per the ordinance, if residents chose to stay and sell, they were responsible to elevate their homes and become FEMA compliant before the home could be inhabited again. If there was another storm, building permits would not be approved unless the property was going to be FEMA compliant. There were a lot of flips by builders before the ordinance, which was part of the reason it was created. Ms. Curry will send a copy of the Ordinance to Ms. Durfee. There were foreclosures with people walking away from damages. Blue Acres wouldn't buy from the lenders, only the homeowners. Those renting did not want to sell if they were not losing rental income.

The homeowners could appeal the Town's appraisal and get their own appraisals. Some had no equity or were upside-down. The elderly didn't want to relocate. The Township maintained the properties that were acquired, including mowing lawns and plowing. There were complaints from neighbors who stayed. There were vacant homes, squatters, break-ins (stealing copper pipes) and an increased police presence. The doors and windows of purchased homes were covered with plywood.

Some of the key players were DEP, the Mayor and Administration, Emergency Management, Town Personnel, DPW, and non-profits and others who helped with outreach such as the Land Conservancy, Rutgers, Catholic Charities and Middlesex County Long Term Recovery. and the community.

Once the properties were purchased there was a deed restriction of no building. Only for passive recreation and flood storage and natural areas. Rutgers helped by mapping a buffer zone. Some residents didn't leave and didn't have sufficiently maintained roads.

The buyout program helped the community earn more points through the Community Rating System, which provided a greater discount on flood insurance premiums. Woodbridge entered as a 6 which equaled a 20% discount and upon recertification in year two were lowered to a 5 which meant a 25% discount.

Mr. Diener asked how Woodbridge got 100% funding from FEMA instead of 75%. Ms. Curry indicated she was uncertain why Woodbridge didn't have to come up with the 25% match but it was explained later that the State of New Jersey has funds available to provide the required match, whereas New Hampshire lacks these funds. Mr. Diener indicated even though the Town was trying not to have a checkboard neighborhood it sounds like it ended up with some non-applicants anyway.

Mr. Diener asked if the attitudes of the people who did stay changed and where those who left moved to? Ms. Curry indicated they were tracked and 50% stayed in Town and did not hear they were unhappy but those who stayed would call and complain about flooding and there was nothing more we could do.

Mr. Diener asked how it was determined what would be state owned vs. town owned? Ms. Curry indicated it was how the Blue Acres Program was established. The state owned the properties but the town maintained them.

Mr. Diener asked who paid for demolition and Ms. Curry indicated that was covered by Hazard Mitigation Grant Program funds. They also covered titles, appraisals, did a benefit cost analysis and were involved in the bidding process of the demolition work.

Jen Hale noted the properties were state owned but the Town got calls for maintenance. Ms. Curry indicated Public Works has a list of all Blue Acre properties. Ms. Hale noted she tried to imagine how that would not be a big obstacle in Hampton. Hampton has a MOU now with the state and works together to get this done but it would be politically divisive. The property was allowed to return to its natural state but is being maintained until then because of the neighbors who chose to stay. It must be hard on the owners who stayed.

Mr. Bassett asked about the socio-economic characteristics of those who participated in the program and those who did not and Ms. Curry indicated the neighborhoods were middle and lower income neighborhoods and some were in families, i.e. the father built the house. There were ethnic groups and language barriers and interpreters. It was a mixed, diverse neighborhood.

Mr. Bassett asked about the process of determining the value and how some agreed? Ms. Curry explained the applications went to the State of New Jersey directly, which prioritized properties and did a cost benefit analysis. The state hired someone to do the appraisal and made an offer based on the appraisal. The homeowner could appeal and complete their own appraisal, after which the State would get a third independent appraisal and make a final offer. The tax cards were obtained as part of determining the assessed values. The values that were used were the assessed value of the day before Hurricane Sandy, 10/28/12, so even if buyouts were agreed to later, the value that would be offered is the value of that date.

Mr. Bassett asked if there were any sales. Ms. Curry indicated one elevated and one applied to raise and considered the buyout due to the cost. Not one resident complained about the ordinance.

Mr. LaBranche thanked Ms. Curry for the nice presentation. He asked if the neighborhoods affected were low lying. Ms. Curry indicated they were tidal impacted prior to the Hurricanes and experienced full moon high tides with heavy rain even without an event. Mr. LaBranche asked if that was on a frequent basis and Ms. Curry indicated yes.

Ms. Curry indicated that for a population of about 100,000, taking 200 homes off the tax roll was not a big loss. Many of the properties were year-round and not vacation homes. In the end, the community gained double what was lost. Mr. LaBranche noted having the initial loss turn into a gain goes a long way into selling the project.

Ms. Durfee asked about the follow-up to where the residents moved and Ms. Curry indicated 25% moved out of state altogether, 25% moved to neighboring towns and 50% stayed in Woodbridge and moved somewhere high and dry.

Ms. Howard thanked Ms. Curry for the presentation and let her know how much the Team appreciated it. Ms. Howard noted one takeaway having a significant storm helped to improve the political buy in for the buyout program.

Ms. Howard asked if there were any other flood prone areas in Woodbridge with SLR and Ms. Curry indicated there are a lot in the flood zone now – approximately 200 or so in the mobile home community. The cost of elevation is ridiculously high. The owner of the property doesn't want to sell. The Town is looking at ways to get discounts with CRS for those that stay. Ms. Curry replied the Town Council can apply without Town Meeting and incorporate the maintenance costs to daily mowing of parks in town.

Ms. Kravitz thanked Ms. Curry and noted the presentation was very interesting. Ms. Kravitz asked how Woodbridge got the word out, how they did the outreach to get people to listen? Ms. Curry indicated they got a lot of help and guidance from non-profits who were familiar with the project. Postcards were sent out, interpreters were provided. The non-profit advised us to host a Town Meeting and explain the program benefits and the risks of staying and kept doing these. One resident knew the program wanted to buy neighborhoods and put an "applied to Blue Acres how about you?" sign on their lawn.

Mr. Ladd asked if the project was far enough along to know the impact to the values of the property owners who stayed? Ms. Curry noted if you ask the homeowners, they will tell you negatively. The buyout value is as of 2012. If closing last year in 2019 it looks like it is worth a lot less which drove down the costs of the homes still in the neighborhood. It was explained the homes would never be worth more than Blue Acres offered and that the properties also had a lower value because they were in a flood zone.

Mr. Bassett asked if the nature of the flooding in the area has changed since the buyout and Ms. Curry indicated yes, it is less severe with zero significant damage or severe loss in these neighborhoods.

Ms. Durfee thanked Ms. Curry noting it was great to hear from her. Ms. Curry noted her contact information is on the power point if anyone has any questions they can call or email.

#### b. Discussion

Ms. Durfee encouraged a discussion of the presentation.

Ms. Howard indicated New Jersey handles FEMA grants differently than NH. NJ law gives the private property owners a program to elevate or buyout through the state level. The state administers FEMA money directly. In New Hampshire the Town has to apply on behalf of the property owners to the state. NJ cut out the middle man to reduce the administrative burden. The State of New Jersey covers the whole 25% match with FEMA.

Mr. Diener indicated NH doesn't have the funding with limited revenue, with no income or sales tax, to provide the match. It is up to the Town and residents to provide the match so residents only get 75%. Ms. Howard indicated there was an instance in the Contoocook disaster area where the state did come up with the 25% match.

Ms. Durfee provided information on a study of managed retreat and voluntary buyouts. FEMA supported 40,000 plus, SBA and HUD also contributed.

Ms. Durfee displayed graphs which showed counties in the flood plain, damage from 1989 to 2016, and buy out properties.

Ms. Durfee showed bar graphs which demonstrated fewer properties now being acquired in these projects, buyouts by state, and by program; HMGP, Flood Mitigation Assistance (FMA), Pre-Disaster Mitigation (PDM), which are not contingent on disaster declaration, and Repetitive Flood Claims (RFC), and Severe Repetitive Loss (SRL). These are all FEMA programs. Ms. Durfee showed two additional graphs that displayed the types of disaster or non-flood disasters and type of residential property.

One socio-economic issue is counties with buyout programs have higher education, income, population and density. The ZCTA or zip code tabulation area has less income and density, lower English speaking and language proficiency and racial diversity. Ms. Howard indicated the buyouts can become problematic with richer neighborhoods buying out low income property. Ms. Howard will send the link to the University of Delaware research on justice issues. The loss of population can create challenges with maintaining services such as trash removal and school population, as seen in Detroit, and can also result in patchy neighborhoods.

The municipality's capacity and timeframe are big issues. The community's perception of climate risk also factors into the feasibility of a voluntary retreat program. Projects that include only 1-3 buyouts have higher administrative per property than larger projects with more homes. It takes 5-7 years from disaster to close out. There are open space benefits in urban versus rural areas. In NH there are a couple of communities, including Alstead, which experienced flood damage in the 2005 flood and Conway, which was impacted by Hurricane Irene in 2012, that have participated in buyouts. Mr. LaBranche noted it appeared the communities needed a hurricane to trigger a buyout program. Mr. Diener noted PDM and FMA FEMA grant programs allocate funds annually based on funds appropriated by Congress and both are available nationally. Every state can apply for these grants.

Ms. Morrison noted BRIC or Building, Resilient, Infrastructure and Communities is replacing PDM in late summer/early fall. It is nationally competitive. There will be a summer webinar training series.

Mr. Bassett indicated Rutgers University or non-profits may have studied the socio economic dimensions of the Woodbridge buyout and may have more information.

4. Approve meeting notes from April, 2020 and May, 2020

Mr. Bassett recommended edits by email and a few typos in Page 2, second line and Page 4, section 5, second line and a missing word on Page 5 "water coming from pond."

Mr. Diener sent a couple of edits on page 2 in the middle "for flood loses?" and reimbursement for actual property taken for wall, and "add for their property." "Resident oriented on bottom of Page 2. Clarification that as between reports. Clarify Mr. Diener aesthetic issue discussed above. At the end added sentence "multiple cost protection."

MOTION: Mr. Diener motioned to approve the April 2020 minutes as amended. Mr. Olson seconded the motion. A roll call vote was taken, all were in favor, the motion passed unanimously.

MOTION: Mr. Olson motioned to approve the May 2020 minutes as amended. Mr. Diener seconded the motion. A roll call vote was taken, all were in favor, the motion passed unanimously.

- 5. Brief Flood Updates
  - a. Revised Master Plan public input approach, if available

Mr. Bachand indicated there is a meeting tomorrow with the Planning Board and Steering Committee for public engagement and comments. A municipal staff survey is going out to staff this week.

Ms. Morrison indicated part of the proposed public engagement plan includes one focus group discussion and could easily facilitate a conversation with CHAT to organize for the Coastal and Vision sections.

6. Proposed alternate public outreach/public input approach for CHAT's next steps Recommendations

Ms. Durfee indicated that the public outreach strategy proposed before COVID was not appropriate now because it involved large group meetings. She proposed an alternative strategy involving individual brainstorming followed by a group discussion of potential next steps and recommendations for Hampton. Ms. Durfee recommended that after the recommendations were finalized, each representative would share the recommendations with the Board of Selectmen and their respective affiliations. Before the August CHAT meeting, the members can develop their top 5 recommendations of what the Town should do and send to Ms. Durfee to compile for the next meeting.

In August the recommendations can be presented and discussed as a group.

In September the recommendations can be discussed and finalized. Then CHAT can vote on moving forward with these recommendations in the future.

After that, each group report to their Boards or Committees and Neighborhood groups.

Mr. Bassett asked Ms. Hale if she got the flood study reports and Ms. Hale reported she got the first round of analysis of the maps of the harbor. Picked out more scenarios, met last week how to present. Is difficult to present electronically, especially those who don't have the ability.

Mr. Diener recommended scheduling another meeting in October to give feedback from neighborhoods, boards and committees that encourage us to make changes to recommendations. Ms. Durfee indicated she would like to hear from each of you in October and November how your presentations were received and hear comments.

## 7. Attendance and alternates

Ms. Durfee indicated encouraging alternates for the summer attendance if anyone is unable to attend and perhaps a representative from the ZBA who has a new member, Norma Collins, instead of Bryan for now. Mr. LaBranche indicated we could get an alternate for the BOS to come when Jim is unable to participate.

8. Review of a 2012 study of cost of sea level rise and adaptation in Hampton (if time).

This study was not discussed at the meeting.

9. Next Meeting: July 21, 2020, format TBD

Mr. LaBranche encouraged recording the presentations. Ms. Durfee will check with presenters. Ms. Dionne likes the idea.

10. The meeting ended at 3:59 PM.

Respectfully submitted,

Nancy J. Hoijer Recording Secretary