

Planning for Sea Level Rise and Storm Surge to Protect Coastal Municipalities and Ecosystems



Buyouts

**Kelly Medeiros
MESM - URI
12 Dec 2018**

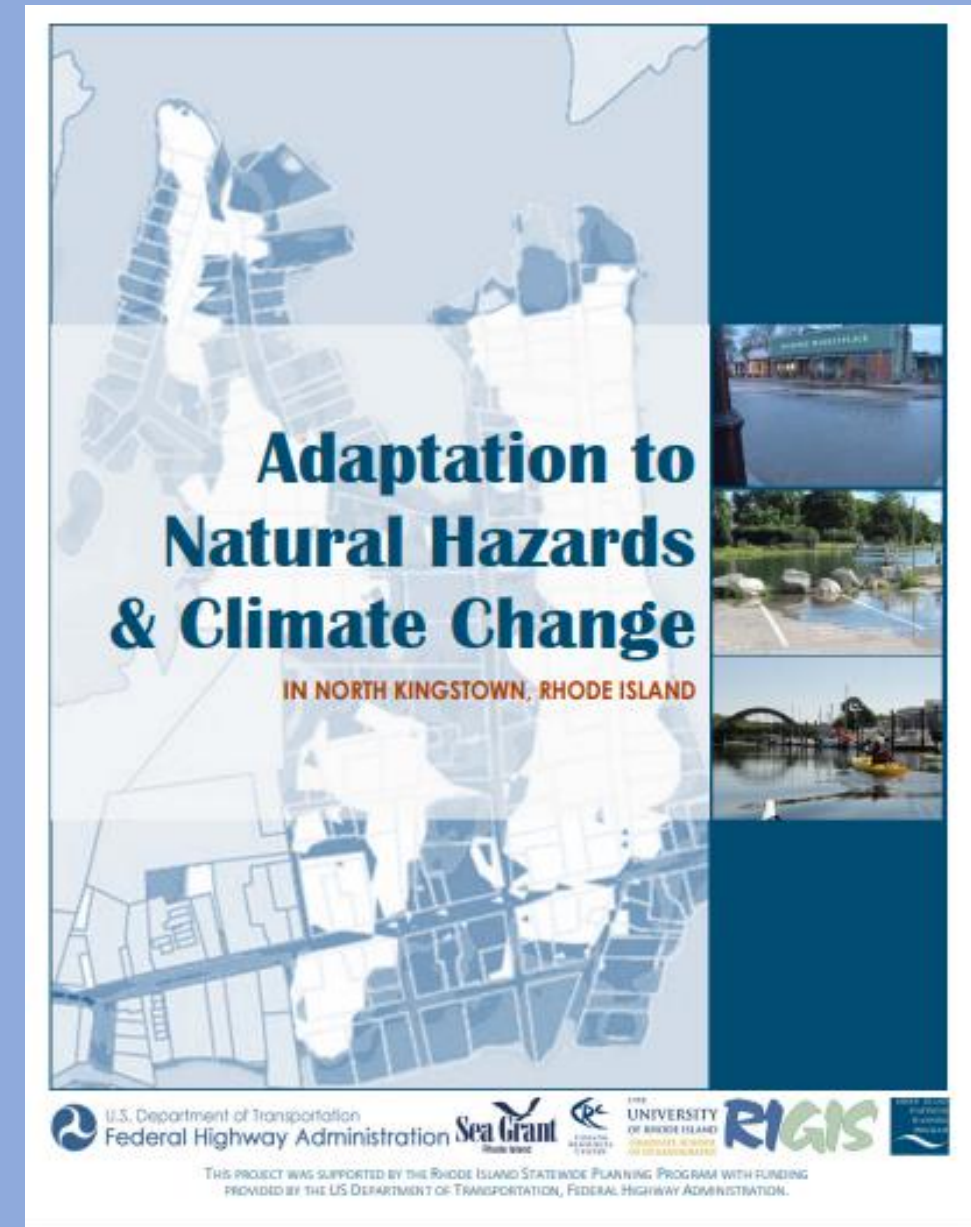
Step by Step

- Summer project overview



Summer Project

- Information gathering
- Summarized the plans/reports
 - Deliverables:
 - Summaries of resources
 - A 2-3 page overview of information gathering
 - Presentation to start discussion



Coastal Climate Change Vulnerability Assessment And Adaptation Plan

City of Gloucester, MA
June 29, 2015



Climate Change Vulnerability, Risk Assessment and Adaptation Study

Town of Hingham, MA
June 29, 2015



COASTAL RESILIENCE SOLUTIONS FOR EAST BOSTON AND CHARLESTOWN

FINAL REPORT

October 2017



Dutch Dialogues VIRGINIA

LIFE at SEA LEVEL



CITY REPORT 2015

NORFOLK

Milan * New York City * Quito
Melbourne * Rome * Thessaloniki
Rotterdam * Athens * Paris
Dakar * Juarez * Boston
Dallas * Vejle * Norfolk, Virginia
Medellín * Bangkok * Rio de Janeiro
Barcelona * Los Angeles
Rome * Chicago * Da Nang
New Orleans * Kigali * Huangshi
Singapore * Lisbon * Mexico City
Cali * Santiago de los Caballeros
Belgrade * Ramallah * Glasgow
Montreal * Mandalay * Accra
London * El Paso * Bangalore
Surat * Jacksonville * San Juan
Durban * Sydney * Pittsburgh
Amman * Semarang * Enugu
Porto Alegre * San Francisco
Deyang * Santiago, Metropolitan
Region * Ashkelon * Wellington
City * St. Louis * Toyama * Byblos
Arusha * Christchurch * Tulsa
Chennai * Oakland * Bristol
Santa Fe * Berkeley * Boulder



WAGGONNER & BALL

NORFOLKVISION2100

OPPORTUNITY. COLLABORATION. VISION.

Opportunity The challenge of sea level rise provides opportunity to transform Norfolk into a resilient waterfront community.	Collaboration Collective leadership drives innovative solutions and new ways of thinking.	Vision Norfolk is THE coastal community of the future.
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Step by Step

- Summer project overview
- Land Use Workshop (Barrington)



PLANNING FOR SEA LEVEL RISE AND STORM SURGE BARRINGTON & WARREN: LAND USE WORKSHOP

Thursday, October 4, 2018 | 7-9 p.m.
Barrington Public Library Gallery Meeting Room

Purpose of the Workshop Series: Identify strategies that will promote long-term adaptive capacity of coastal communities and enhance ecosystem sustainability.

Land Use Workshop Goals:

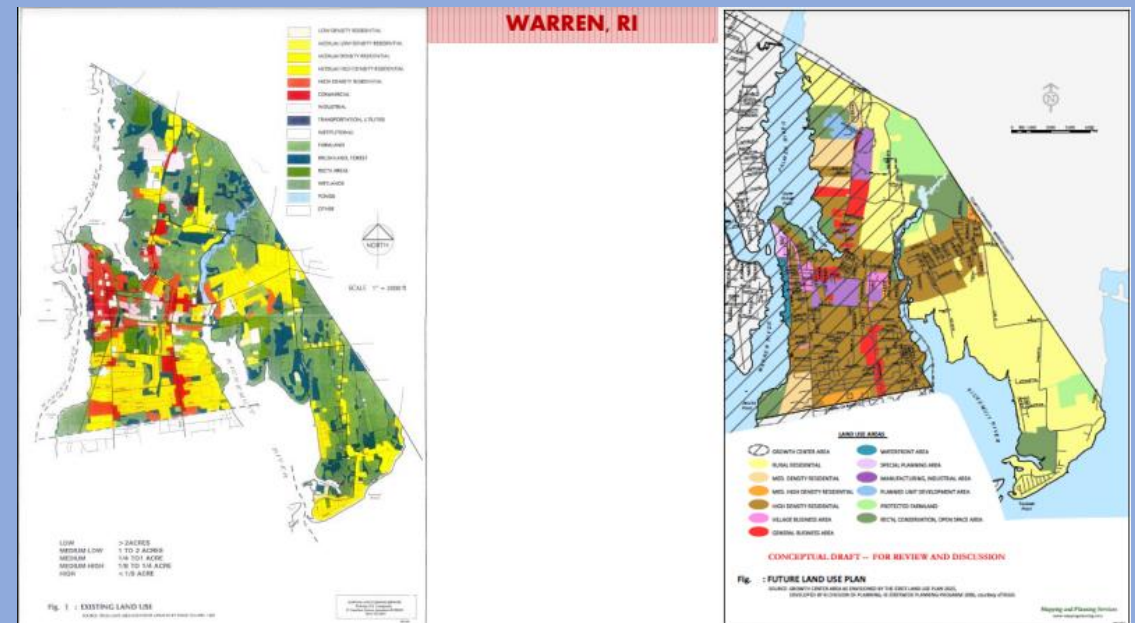
- 1) Analyze selected sites vulnerable to sea level rise or storm surge in Barrington and Warren;
- 2) Use available on-line tools and explore existing and new land use planning strategies necessary for adapting to changing conditions.

Expected Outcomes:

- ✓ Contribute to a comprehensive consensus-based report to include each town's assets that are most vulnerable;
- ✓ Develop a list of adaptation, policy and restoration practices that could be considered, and suggestions on implementation strategies.

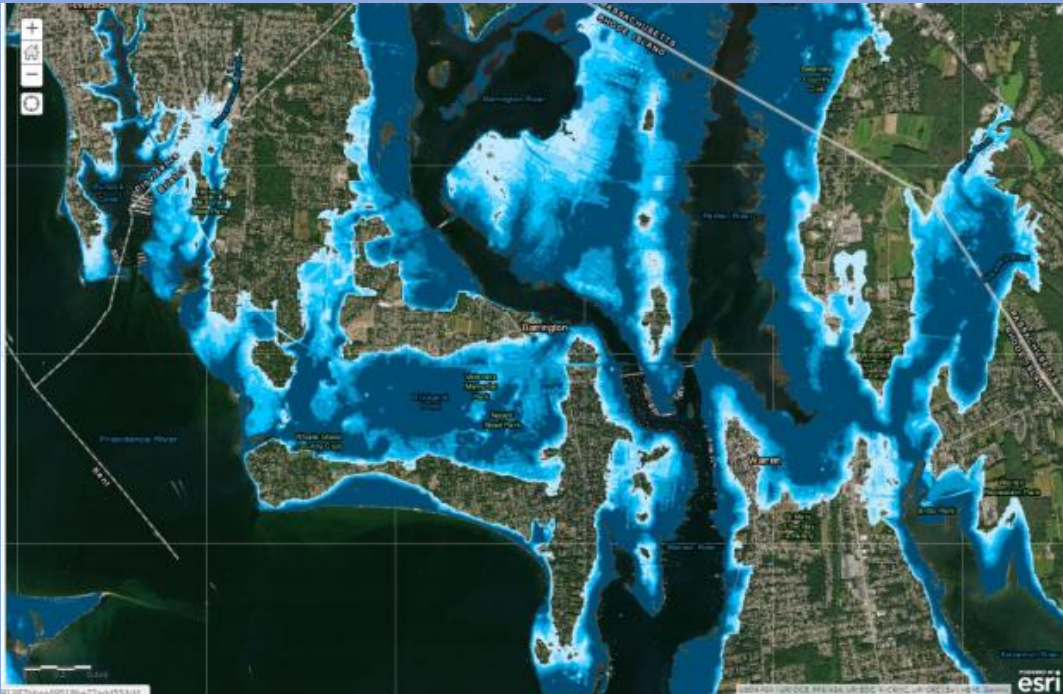
AGENDA

- 6:30pm Refreshments and sign-in
- 7:00pm Welcome, introductions, and purpose & goals of workshop (*Teresa Crean, URI Coastal Resources Center; Charles Roman, URI Coastal Institute; Amber Neville, URI Coastal Institute*)
- 7:15pm Overview of tools (T. Crean)



Step by Step

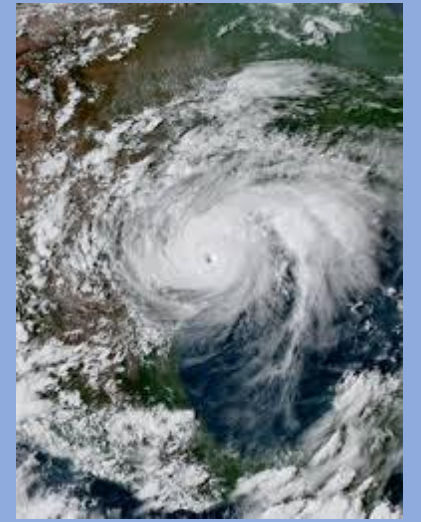
- Summer project overview
- Land Use Workshop (Barrington)
- Buyout Meeting (Providence)



<https://patch.com/rhode-island/cranston/fema-declines-all-but-one-flood-buyout-applicant>

Step by Step

- Summer project overview
- Land Use Workshop (Barrington)
- Buyout Meeting (Providence)
- Review buyout programs
 - Deliverables:
 - Synthesis of reports and literature
 - Presentation to start the discussion
 - Acquisition vs Buyout Programs
 - Federal Fund Sources
 - Case Studies
 - Lessons Learned
 - Challenges
 - Next Steps



Acquisition vs Buyout Programs



<https://www.hcfcd.org/hurricane-harvey/home-buyout-program/voluntary-home-buyout-testimonials/>

Acquisition

- Purchase of private property by government for public use
- No restrictions to a purpose or end use for the property
- Designed to purchase damaged parcels from homeowners who are unwilling or unable to rebuild
- Gives homeowners \$\$\$ to relocate



Acquisition

- Property is then re-sold to a developer
 - held to strict resiliency guidelines
 - strict mitigation standards
- Maintain similar amounts of housing and local tax base in the affected community



<https://abcnews.go.com/US/jersey-residents-waiting-hurricane-sandy-rebuilding-money/story?id=20371933>



<https://blogs.ei.columbia.edu/2015/01/21/rebuilding-after-hurricane-sandy/>

Buyout

- Subset of acquisition where private lands are purchased
- Existing structures are demolished and land maintained in an undeveloped state for public use
- Assist individual homeowners and improve resiliency of entire communities
- Break the cycle of “flood-rebuild-repeat”
- HUD defined post Sandy – “acquisition of properties located in a floodway or floodplain that is intended to reduce risk from future flooding”



Differences

Table 1. Major distinctions between general acquisition and buyout programs.

	Acquisition	Buyout
Purpose	Any (often to permit disaster-struck homeowners to relocate and new developers to rebuild)	Permanent removal of built structures; creation of public space and natural buffers
Price	Post-Disaster price of home under HUD and FEMA rules; Relocation assistance also permitted	Pre- or Post-Disaster price (most often pre-disaster price + incentive bonus and relocation assistance)
Rebuilding / Redevelopment	Yes	No – except limited circumstances (e.g. flood structures, parks)
Eligible for future federal disaster aid	Yes	No

(Siders, 2013)

Differences

- Program goals and the end use of the acquired parcels
- Buyouts are more effective if they purchase large strips as opposed to individual homes
- Acquisitions can still be effective purchasing individual homes
- Both programs can be either conducted without the consent through eminent domain or voluntarily.
- Acquisition programs can results in restoring land for ecological benefit
- Buyouts add value to communities through the development of open space creating social and economic benefits



Federal Funding Sources

- **Federal Emergency Management Agency (FEMA)**
(<https://www.fema.gov/>)



- **Hazard Mitigation Grant Program (HMGP)**
(<https://www.fema.gov/hazard-mitigation-grant-program>)
- **Flood Mitigation Assistance Program (FMA)**
(<https://www.fema.gov/flood-mitigation-assistance-grant-program>)
- **Pre-Disaster Mitigation Program (PDM)**
(<https://www.fema.gov/pre-disaster-mitigation-grant-program>)
- **Repetitive Flood Claims (RFC)**
(<https://www.fema.gov/repetitive-flood-claims-program>)
- **Severe Repetitive Loss (SRL)**
(<https://www.adaptationclearinghouse.org/resources/fema-severe-repetitive-loss-program.html>)

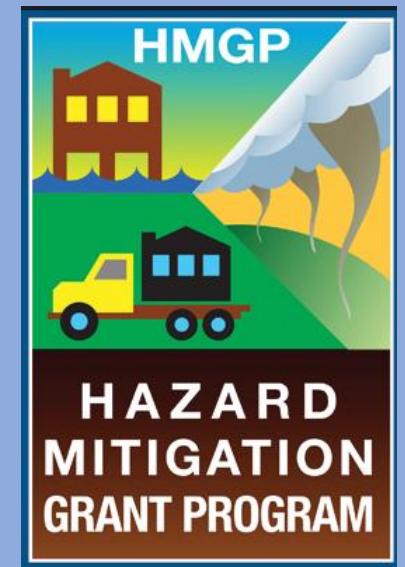
Federal Funding Sources

- **Department of Housing and Urban Development (HUD)**
(<https://www.hud.gov/>)
- **Community Development Block Grants (CDBG-DR)**
(https://www.hud.gov/program_offices/comm_planning/community_development/programs)



HMGP

- Primary funding source for large buyout programs (not acquisition programs)
- Only available to communities in a presidentially declared disaster area
- Community must have a FEMA approved Local Mitigation Plan in place to receive funding
- Approved Projects
 - 1) provide a long-term solution to a problem
 - 2) potential savings must be more than the cost to implement project



HMGP

Requirements and conditions:

- Cost-effective measure that will reduce the risk of future flooding
- Properties must be acquired at pre-disaster prices



https://www.fema.gov/media-library-data/1493317448449-b83f27544e36b7bf67913f964a56b15a/HMA_Homeowners_Guide_040717_508.pdf

- Acquired land must be maintained as open public space
- No new structure may be built upon the acquired property
- No future federal disaster assistance funds may be applied for or received for property
- Buyouts must be voluntary

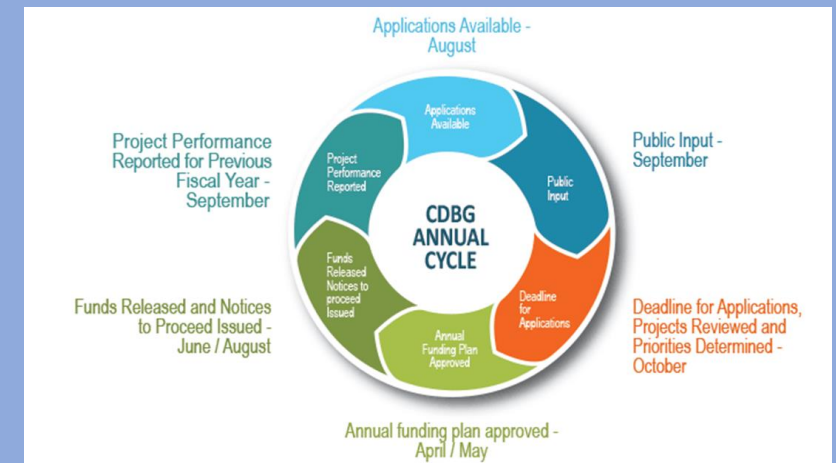
CDBG

- Provides funding to communities to address a range of development needs
- Considers acquisition programs
- Grants are awarded to government agencies not individual homeowners
- Government must submit an action plan



CDGB

- Specific guidelines exist for buyout requirements and redevelopment of acquired properties
 - Benefit persons of low and moderate income
 - Aid in the prevention or elimination of “slums or blight”
 - Meet urgent community development needs due to existing conditions posing a threat to the health and welfare of the community
- Either pre or post-storm values can be used as long as they are consistent throughout the program



Local Funding Sources

- Some states and communities leverage federal funding with state and local grants
- There are guides that identify grants throughout the country
- <https://www.eli.org/research-report/action-guide-floodplain-buyouts>
- <https://www.eli.org/sites/default/files/eli-pubs/financing-and-incentives-20171221.pdf>
- <https://ie.unc.edu/files/2018/11/Buyout-Final-Report.pdf>



Financing and Incentivizing Floodplain Buyouts: A Guide



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Floodplain Buyouts:

An Action Guide for Local Governments on
How to Maximize Community Benefits,
Habitat Connectivity, and Resilience



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HUD Exchange *Disaster Recovery Buyout Program Design Implementation Toolkit*

The screenshot shows the HUD Exchange website interface. At the top, there is a navigation bar with the HUD Exchange logo and Secretary Ben Carson's name. Below the navigation bar, the page title is "Browse the Resource Library". A search bar contains the text "buyout toolkit". Below the search bar, there are filters for "Order By" (Date, Relevancy) and "Content Type" (Resources (6), FAQs (0), Reports (0), Training Materials (0)). The main content area displays 6 results, each with a "Resource" thumbnail and a title: "Disaster Recovery Buyout Program Design and Implementation...", "Disaster Recovery Buyout Program Guidelines", "Disaster Recovery Buyout Program Application for Businesses", "Disaster Recovery Buyout Program Award Calculation...", "Disaster Recovery Buyout Program Relocation Voucher (for...", and "Disaster Recovery Buyout Program Demolition Checklist".

BUYOUT PROGRAM

Program Overview

Grantees can use CDBG-DR funds to buy properties, both commercial and residential, in a target area with the intent to demolish the structures and create park amenities, open space, or flood storage/overflow areas. Such programs are typically part of a multi-pronged approach to community revitalization that includes relocation of residents and businesses in addition to business development activities. Buyout programs are especially effective in communities that have endured multiple disasters in the same neighborhood in the recent past, or sustained severe damage where there is high risk of additional disasters, such as a 100-year flood plain. These programs can help reduce the impact of future disasters while encouraging targeted revitalization efforts and public spaces.

The typical steps in a Disaster Recovery Buyout Program¹ are illustrated below. Each grantee's program will look slightly differently depending upon local needs, capacity and goals.

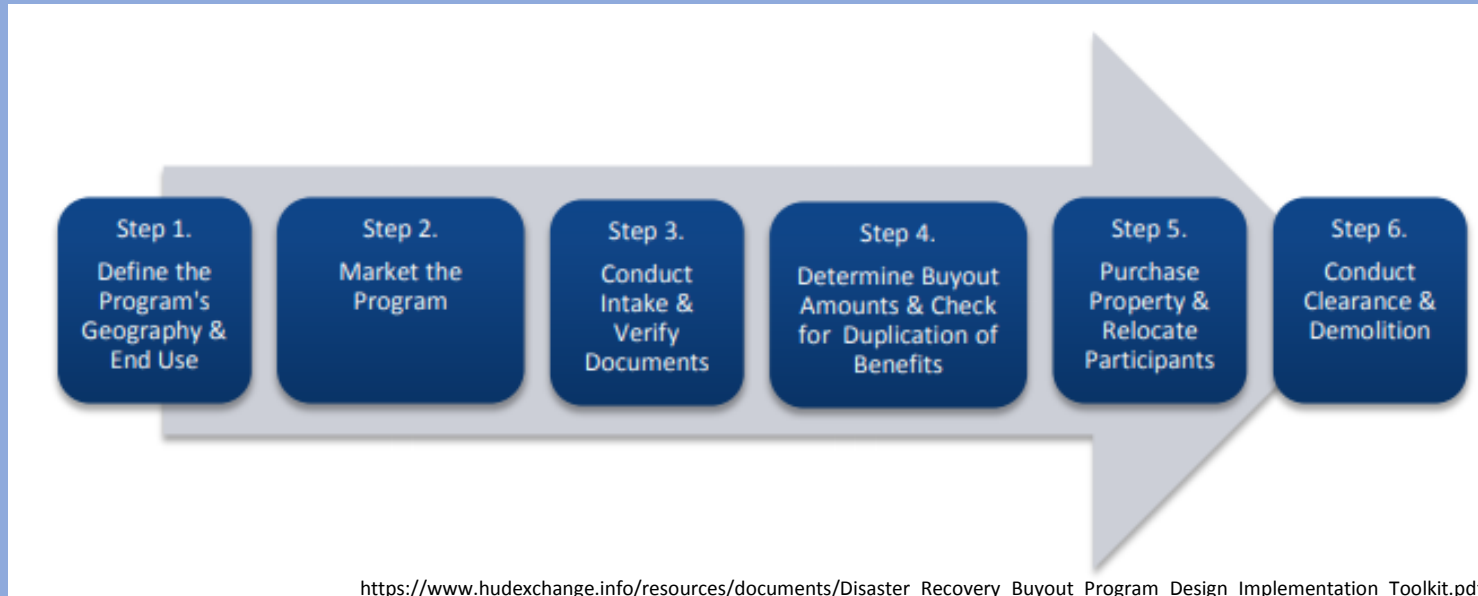


Program Design Considerations

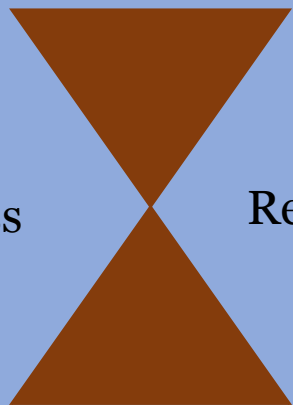
A successful Buyout Program relies on two strong pillars: a well-conceived buyout process and a planned revitalization effort. This document details the steps only for the buyout process, however when designing the buyout process, the grantee must have a firm grasp of the revitalization effort – its goals, priorities, locations and timeframes – so that appropriate incentives can be put in place to encourage buyout participants to resettle in the revitalized areas. This means having clear objectives for the buyout area as well as a plan for resettlement of the buyout participants and the revitalization of other areas that will attract households to stay in the community now and in the future. There must be an area that is appropriate for relocation, with adequate housing and business development opportunities. If such opportunities do not exist, there must be a plan for construction, development, and economic

¹ For an example of a Buyout Program, see the program description for the [Grand Forks Residential Buyout](#).

Program Design (CDGB) for Disaster Recovery Buyout Program



Buyout Process



Revitalization Effort



Resettlement Plan

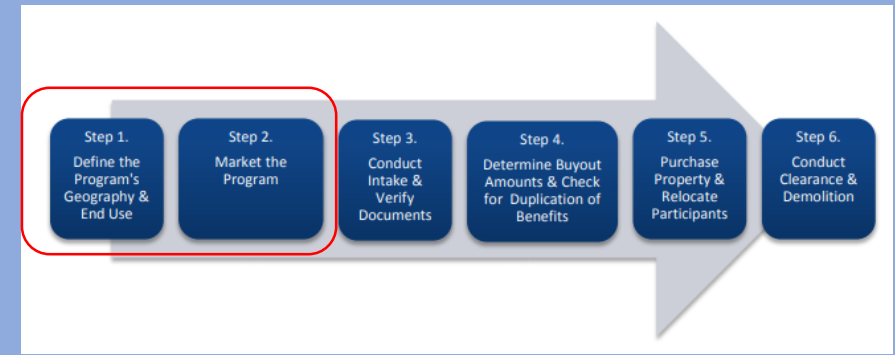
adequate housing
and business
development

Key Design Considerations



- Encourage resettlement
 - Strong marketing and outreach component
- Recognize economic impact on adjacent neighborhoods
 - Depending on the market, could be positive or negative
 - Retain value and remain attractive
- Consider entire built environment
 - Industrial and commercial as well as residential
 - Consider economic development programs for business owners
- Voluntary participation is critical
- CDBG-DR funds must be closed-out
 - Close out on a rolling basis
 - Start when all finds for each program are drawn down, the national objective is met and requirements are complete

Implementation



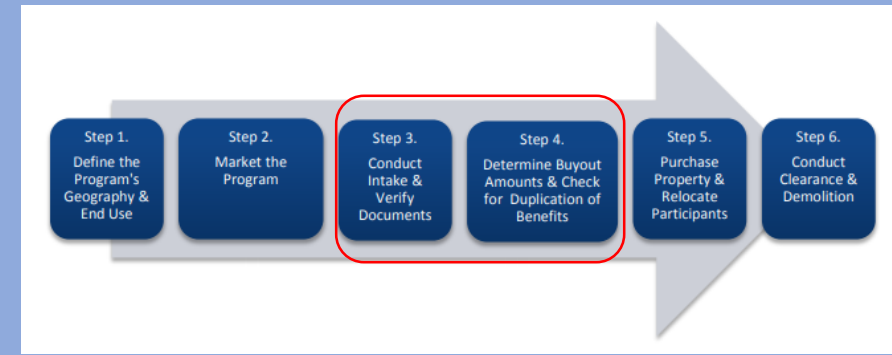
STEP 1: Define the Program's Geography and End Use

- Clear plan for buyout area and resettlement
- Public meetings
- Communicate the end use and develop FAQs

STEP 2: Market the Program

- Actively engage with property owners one-on-one and in groups
- Present benefits and advantages
- Address needs and concerns of residential and non-residential property owners and tenants
- Business owners as well as residential

Implementation



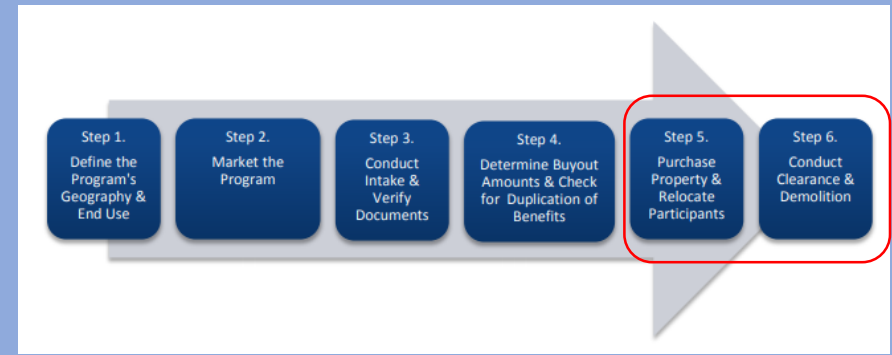
STEP 3: Conduct Intake & Verify Documents

- Collect information and verify ownership providing support
- Phased approach – reward those who commit early
- Create dispute resolution process if ownership is in question
- Make application process user friendly and accessible

STEP 4: Determine Buyout Amounts & Check for Duplication of Benefits

- Transparent approach and be clear about amounts
- Buyout determination has to take all factors into account as to not provide windfalls to individual property owners
- Develop a protocol and standard letter for award determination

Implementation



STEP 5: Purchase Property & Relocate Participants

- Persuade participants to stay in the community
- Provide continuum of options allowing participation
- Provide flexibility – time to develop a plan (relocation funds, rental assistance, business planning support, financial counseling)
- Develop solid legal documents to protect City/Town rights

STEP 6: Conduct Clearance and Demolition

- Timely and support the end use of the property
- Health and safety codes must be met
- Environmental regulations adhered to (i.e, hazardous materials and/or contamination)
- Salvaging materials should be granted on case-by-case basis

Case Studies



Case Study 1 – Texas (Hurricane Harvey)

- The Harris County Flood Control District (HCFCD) has the largest buyout program in the country in terms of successful acquisitions (3,100 properties, \$342 million).
 - Relies on HMGP funding but also uses revenues from HUD's CDBG-DR and FEMA's other mitigation grant programs
 - District applies every year for buyout funding regardless of flooding in the county that year
 - Recognize need to raise non-federal funds



https://billingsgazette.com/news/local/billings-dive-team-sees-hurricane-harvey-s-damage-up-close/article_8e7535f7-0adc-5e1c-a7ba-8d42cab5614.html

Case Study 1 – Texas (Hurricane Harvey)

Key ideas:

- Rapid buyouts - released County and City of Houston funds to begin the process as soon as possible
- Changes in the County budget may, in the long-term, result in depending mostly on federal support for mitigation strategies as opposed to funds from the Capital Improvement Program.
- Successful planning and implementation of flood detention and greenspace projects where large clusters of buyouts have been completed



http://www.houstonconsortium.com/graphics/GHFMC_KI_2018_Buyout_Report.pdf

HURRICANE HARVEY

HOME BUYOUT PROGRAM

- Latest Updates about Home Buyouts
- Frequently Asked Questions
- Voluntary Home Buyout Testimonials

COUNTYWIDE IMPACTS

HURRICANE HARVEY FAQs

RESPONSE & RESPONSIBILITIES

HURRICANE HARVEY - KINGWOOD INFORMATION

HOME BUYOUT PROGRAM

Home buyouts are used by the Flood Control District to reduce flood damages in areas hopelessly deep in the floodplain where structural projects (i.e. channel modifications or detention basins) to reduce flooding are not cost effective and/or beneficial.

HOME BUYOUT PROGRAM TIMELINE



> Notice of Voluntary Interest Form

These are homes that were simply built in the wrong place, prior to the knowledge we have today of the boundaries of our floodplains and prior to building regulations imposed by the city and county on land development. The Flood Control District's Home Buyout Program does not provide immediate flood recovery assistance – its primary function is to help prevent future flood damages.

> VIDEO: General Information about the Home Buyout Program

> VIDEO: Information about Home Buyout Process for Eligible/Qualified Properties

FUNDING FOR HOME BUYOUTS

The graphic below is intended to assist you in understanding the funding process for home buyout programs in the United States, including the home buyout program led by the Flood Control District. The level of activity in the Flood Control District's buyout program is influenced heavily by the availability of federal funds to leverage the Flood Control District's funds that support it.

> Home Buyout Funding (PDF)

By pursuing FEMA grants, the Flood Control District leverages each dollar it spends into as much as two to four dollars to acquire and demolish homes that are at high risk of flooding in the future. Federal funding for home buyout has historically required

How is home buyout funding allocated to individual property owners?



Harris County Flood Control District

Home Buyout Program



HURRICANE HARVEY

HOME BUYOUT PROGRAM

- Latest Updates about Home Buyouts
- Frequently Asked Questions
- Voluntary Home Buyout Testimonials

COUNTYWIDE IMPACTS

HURRICANE HARVEY FAQs

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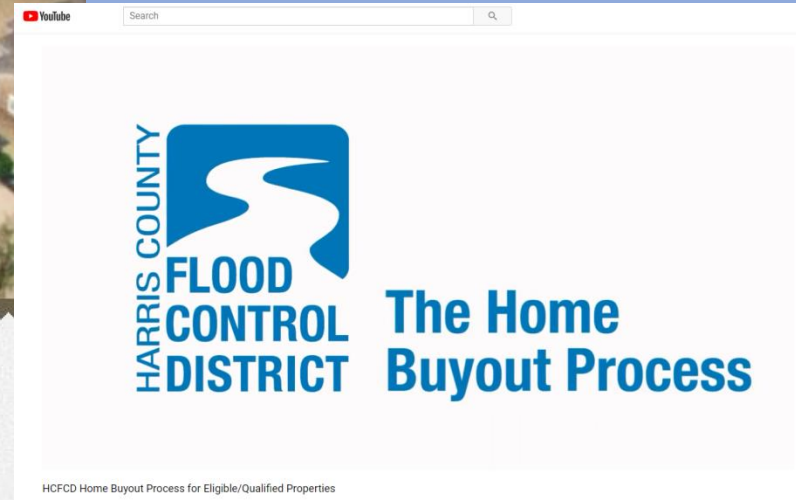
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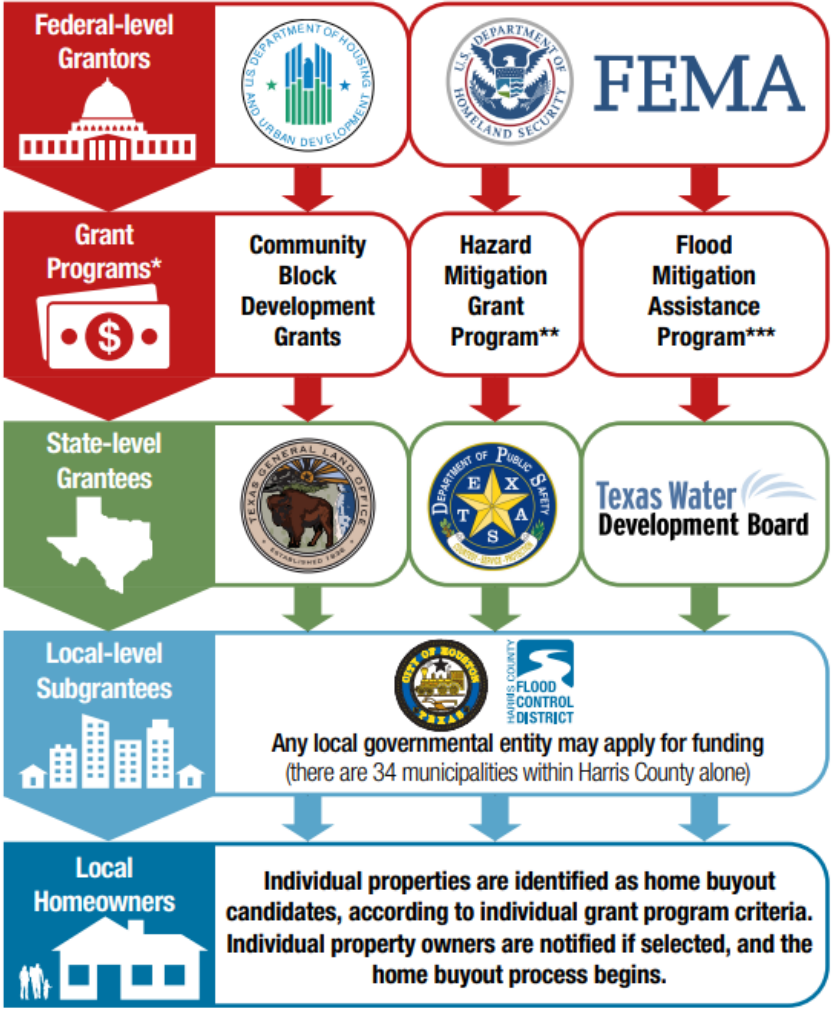
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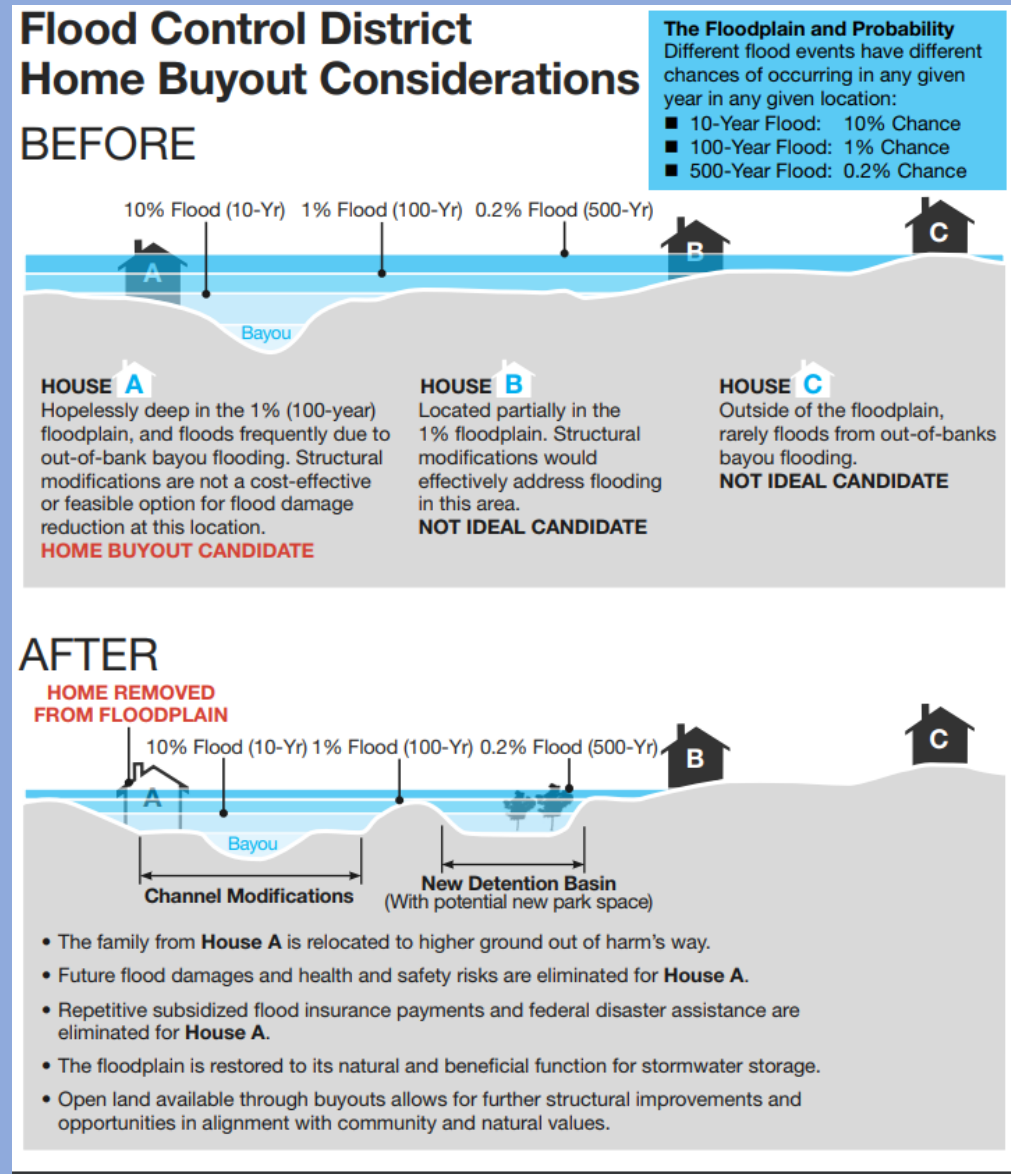
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How is home buyout funding allocated to individual property owners?



* Each grant program is associated with its own objectives and eligibility criteria.
 ** The Hazard Mitigation Grant Program (HMGP) is only available following a Presidential-declared disaster (i.e. Hurricane Harvey).
 *** The Flood Mitigation Assistance Program (FMA) grant uses funds allocated by the NFIP from the proceeds of flood insurance. FMA grants are awarded annually, and the Flood Control District must compete with all other communities nationwide for these grants. These grants are not guaranteed.



Voluntary Home Buyouts
 Locations of approximately 3,000 Voluntary Home Buyouts in Harris County.

From time to time, bayous and creeks naturally come out of their banks due to heavy rainfall and inundate the adjacent land. This area that is inundated is referred to as a floodplain. Residences and businesses within the floodplain are considered to be at risk of being damaged by flooding. The floodplain is typically expressed by stating its frequency of occurrence. For example, the 1% (100-year) floodplain represents an area of inundation having a 1% chance of being equalled or exceeded in any given year, whereas the 2% (50-year) flood plain has a 2% chance of being equalled or exceeded in any given year. FEMA Flood Insurance Rate Maps (FIRMs) show the 1% (100-year) and 0.2% (500-year) floodplains.

Locations of nearly 3,000 Voluntary Home Buyouts in Harris County.

HOME BUYOUT ELIGIBILITY REQUIREMENTS

For a property to meet the requirements, it must be beneficial to the Flood Control District will consider the following factors in its evaluation:

- Source of flooding:** Properties located close to bayous and creeks and smaller from roadside ditches are typically ideal.
- Location and depth within the floodplain:** The property must be located deep within a mapped floodplain and subject to repetitive flooding. As such, structures located closest to bayous and creeks are typically ideal.
- Cost effectiveness as a solution to the property's flooding problem:** In shallow floodplains other types of flood reduction projects, such as detention basins or channel modifications may be more beneficial. Buyouts are ideal for structures hopelessly deep in the floodplain.
- Potential for future floodplain preservation and/or flood damage reduction projects:** The property must be strategically located for potential or future flood damage reduction projects and/or floodplain preservation.
- Compatibility with community and natural values:** Community support for buyout is important. Alternatives may need to be considered if the community is opposed.

Apr

May

Jun

Jul

Aug

APRIL 12: Flood Control District submits grant application to FEMA Hazard Mitigation Grant Program for voluntary buyout of approx. 1,000 flood-prone homes damaged in Harvey: \$218 million total, including \$163.5 million in federal funding, \$54.5 million in local match

APRIL: Emergency Repairs completed – Buffalo Bayou erosion at Woodstone Street; White Oak Bayou slope failure at Wortham Boulevard

MAY 22: Flood Control District assumes maintenance through an interlocal agreement with The Woodland Joint Power Agency of four additional gages for the Flood Warning System for a total of seven gages in The Woodlands area

MAY 22: Flood Control District approved to submit FEMA grant application for \$14.4 million for South Belt Stormwater Detention Basin construction

JUNE 14: FEMA awards \$51.8 million to buy out 294 homes damaged during Harvey. This is the second allotment from the Flood Control District's \$163.5 million grant request for Harvey buyouts

JUNE 15: Flood Warning System adds new inundation mapping showing current and historical bayou flooding

JUNE 18: De-Silt begins on Bear Creek, part of project to de-silt channels that drain into Addicks Reservoir

JUNE 25: Interim excavation begins at Lauder Stormwater Detention Basin

JUNE 26: Flood Control District approved to submit \$25.7 million FEMA grant application for Little Cypress Creek Frontier Program

JUNE 26: Flood Control District approved to submit \$400,000 federal grant application for Stormwater Tunnel Feasibility Study

JUNE: Emergency Repairs completed – Greens Bayou tributary P127-00-00; Outfall near confluence of Green Bayou tributaries G103-38-01, G103-38-00

JULY 10: Construction Begins on Final Project Brays Channel Segment, South Rice to Fondren

JULY 20, 2018: Flood Control District participates in press briefing with U.S. Sen. John Cornyn and Harris County Judge Ed Emmett to address restarting of the Clear Creek federal project; joined by U.S. Reps. John Culberson and Pete Olson, Texas Rep. Larry Taylor and others.

JULY 31: Harris County Commissioners Court approves final design contracts to complete Hunting Bayou and White Oak Bayou federal projects



AUGUST 14: Flood Control District authorized to accept \$12.6 million Natural Resources Conservation Service grant for approximately \$14 million in countywide Harvey drainage infrastructure repairs

AUGUST 14: Harris County Commissioners Court awards \$7.9 million contract for construction of the Stella Link Bridge extension and Ardmore Street Bridge replacement on Brays Bayou as part of Project Brays

AUGUST 14: Harris County Commissioners Court approves right-of-way acquisition process for Clear Creek federal project

AUGUST 20: Bids due for first three of 15 packages of Harvey drainage infrastructure repair projects as part of \$14 million NRCS partnership project

AUGUST 25: One year anniversary of Hurricane Harvey landfall in Texas

AUGUST 25: Election Day for billion HCFCD Bond Program



2017

2018

This infographic represents major milestones and activities of the Flood Control District but does not include all activities and accomplishments during this period

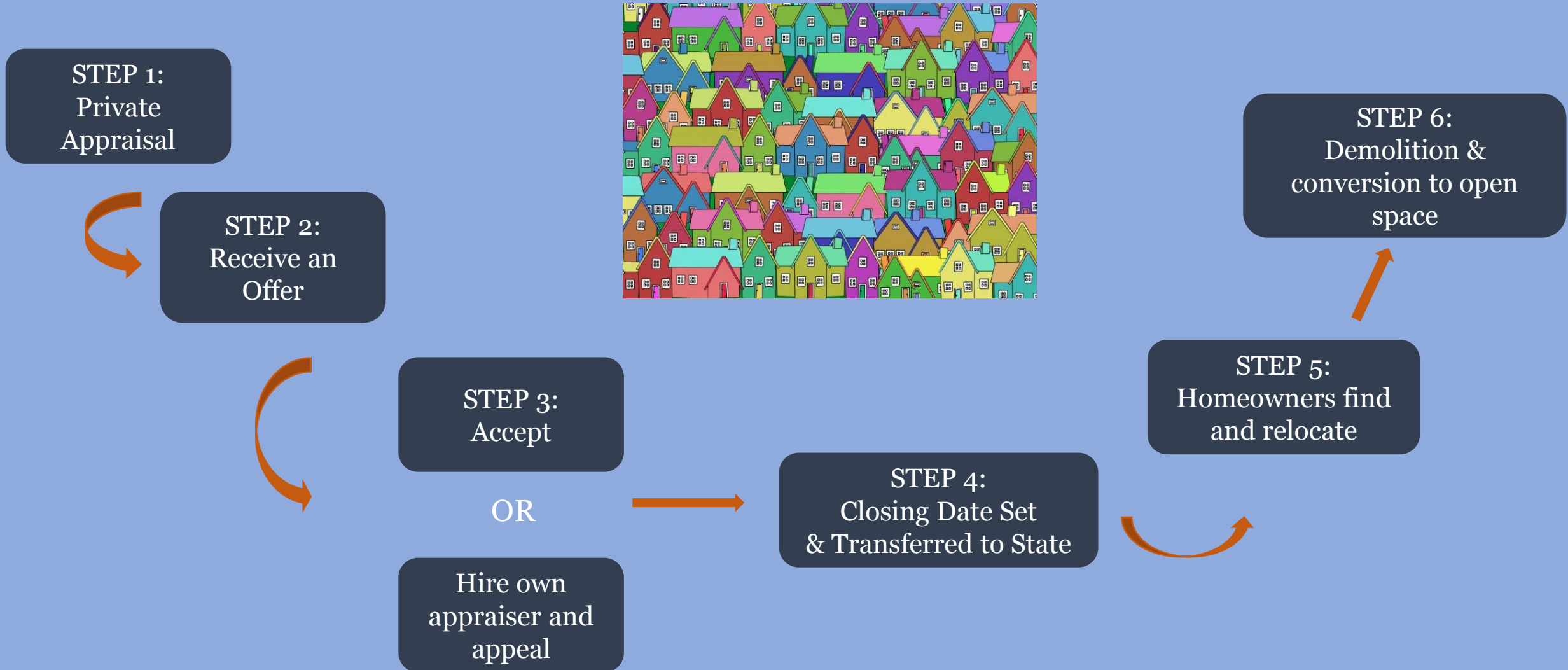
Case Study 2 – New York (Superstorm Sandy)

- Only 10 communities were selected
- Program goals:
 - Transforms portions of coastal flood zones into preservation land
 - Acquires and converts flood prone or damaged property to open space
- Offered 100% of the home's pre-storm value for “substantially damaged homes” located in the highest risk coastal areas (FEMA “V-Zones”) and to damaged homes within the 500 year floodplain
- Offered financial incentives in “enhanced buyout zones” defined as “areas at highest risk in the floodplains that are determined to be among the most susceptible to future disasters.”



<https://www.theatlantic.com/photo/2012/11/hurricane-sandy-the-aftermath/100397/>

Case Study 2 – New York (Superstorm Sandy)



Case Study 2 – New York (Superstorm Sandy)

Lessons Learned

- Financial incentives didn't relieve the financial burden for participants.
- Buyout progressed quickly but left participants “information hungry”
- “Voluntary” was perceived differently by participants



Case Study 2 – New York (Superstorm Sandy)

Recommendations/Suggestions

- Transparency may have reduced confusion and frustration
 - Need more information about the role of implementing agencies
 - Involve local communities in the process (buyouts can be community led)
- An clear and consistent description of the steps (annotated timeline) would help participants to track their progress
- Financial incentives could have been made more effective through pre-planning for locating affordable homes in the desired areas
- Increase understanding of the relationship between policy, design, experience and outcomes across a range of buyout programs in all phases



New York State Governor's Office of Storm Recovery (GOSR) Buyout & Acquisition Programs



Services News Government Local

Q Search

Location

GOVERNOR'S OFFICE OF FAQs

Programs

Rebuild by Design

News & Resources

Buyout & Acquisition Programs

NOTICE OF CHANGE OF USE OF AC

The Housing Recovery Program also manages the State's voluntary Buyout Program for interested homeowners whose homes were substantially damaged or destroyed.

Operating in select neighborhoods, the Buyout Program improves the resilience of coastal space, or stormwater management systems, creating a natural coastal buffer. The program address those who live in areas that regularly put homes, residents and employees at risk. The program were, first and foremost, driven by cooperation of the individual homeowners. In some cases, direct appeals from the community, thereby representing a collective voice.

Properties purchased in the Acquisition Program are redeveloped in a residential form to increase the stock in storm-impacted communities.

- Q: Is eligibility based on income?

No. Household income documentation is required for federal reporting purposes.

+ Q: Is a property appraisal required?

+ Q: What if I disagree with the appraisal's determination for market value?

+ Q: What if public assessment record information is not correct? (Example: Incorrect number of bedrooms, bathrooms, square footage, etc.)

+ Q: Once the Buyout/Acquisition and closing process is complete, when will I receive my compensation?

+ Q: Who is responsible for the property after the Buyout or Acquisition is completed?

+ Q: If I have repaired the home, can I remove items that have been repaired or replaced?

+ Q: Once the Buyout/Acquisition of my property is complete, can I enter the home to collect any personal belongings?

+ Q: Will I need an abstract? What if it was destroyed?

Click here + Q: I'm upside-down on my mortgage, and the Buyout offer amount is not enough to pay off my mortgage.

+ Q: I understand my property will be demolished and the land will be cleared after the Buyout is complete. Who is responsible for the demolition?

+ Q: I'm in the process of filing bankruptcy. Can I still participate?

+ Q: Will my Buyout or Acquisition payment be affected by other government funding I've received?

+ Q: Do I still have to pay taxes on my flood-damaged property?

+ Q: Do purchasers who acquire homes through auction obligated to elevate the homes?

+ Q: What is the timeframe for redevelopment of a home?

+ Q: Can purchasers who acquire properties at auction ask for an extension of time to redevelop?

+ Q: What happens to the property if an auction purchaser does not redevelop within the three-year timeframe?

+ Q: Are there fees that the purchaser is responsible for and what are the costs?

+ Q: How long does it take for a release to be recorded?

FAQs

<https://stormrecovery.ny.gov/housing/buyout-acquisition-programs>

- Q: Is eligibility based on income?

Case Study 3 – New Jersey (Superstorm Sandy)



New Jersey Department of Environmental Protection administers

Blue Acres Buyout Program since 2013

Key Ideas

- Staff meet and coordinate with homeowners
- Case managers are assigned to individual homeowners to help navigate the process
- Blue Acres partners with local non-profits to provide pro-bono legal and financial services to low-income survivors
- Frequent, easy communication due to proximity to offices
- Teams of experts (appraisers, hazard inspectors, title reviews, GIS analysts, real estate professionals) are co-located, making the BCA process more efficient
- Created a Dashboard Survey that reduces the number of properties that need full review
- Develop digital elevation models (DEMs) saving money and time on the application process
- Homeowners can opt out of the buyout at any time of the process

State of New Jersey Department of Environmental Management Blue Acres Buyout Program



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HOMEOWNERS

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- > [LMI Homeowners Rebuilding Program](#)

[Rental Assistance Program](#)

[Sandy Recovery Housing Counseling Program](#)

[Blue Acres Buyout Program](#)

[Resettlement](#)

[Sandy Homebuyer Assistance Program](#)

[Sandy-Impacted Forbearance Certification](#)

Fraud Prevention

To prevent fraud in Sandy recovery programs, call toll free 1-855-OSC-TIPS.

[ReNewJerseyStronger](#) > [Homeowners](#) > [Blue Acres Buyout Program](#)

Blue Acres Buyout Program

Through the New Jersey Department of Environmental Protection's (DEP) Superstorm Sandy Blue Acres Program, the State is spending \$300 million in federal disaster recovery funds to acquire approximately 1,000 properties in tidal areas affected by Sandy and another 300 properties in other towns that have flooded repeatedly. The program gives willing sellers the option to sell Sandy-damaged homes at pre-storm value in flood-prone areas.

The State is seeking clusters of homes or whole neighborhoods that were flooded in Superstorm Sandy. Once acquired by the State, these homes will be demolished and the land will be permanently preserved as open space, accessible to the public, for recreation or conservation. The preserved land will serve as natural buffers against future storms and floods.

The goal of the Blue Acres Program, which has historically served as part of DEP's Green Acres Program that purchases flood-prone properties, is to dramatically reduce the risk of future catastrophic flood damage and to help families to move out of harm's way. The Superstorm Sandy Blue Acres program launched in May 2013 and is recognized by the Federal Emergency Management Agency (FEMA) as a "National Best Practice."

For more information on the Blue Acres Program, please visit [Blue Acres Floodplain Acquisitions](#) on the DEP website.

State of New Jersey Department of Environmental Management Blue Acres Buyout Program

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STATE OF NEW JERSEY

DEPARTMENT OF ENVIRONMENTAL PROTECTION

GREEN ACRES PROGRAM - Preserving & Enhancing New Jersey's Great Outdoors since 1961



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Blue Acres Floodplain Acquisitions

- [OVERVIEW](#)
- [LANDOWNERS](#)
- [SURVEYORS](#)
- [APPRAISALS](#)
- [DEMOLITION FOR MUNICIPALITIES SUBJECT TO MOU](#)
- [GENERAL](#)

- Link to [Alerts and Updates from NJ Office of Emergency Management](#)
- Link to [Hurricane Sandy Information](#), including resources and guidance

OVERVIEW

The Green Acres, Farmland, Blue Acres, and Historic Preservation Bond Act of 2007 authorized \$12 million for acquisition of lands in the floodways of the Delaware River, Passaic River or Raritan River, and their respective tributaries, for recreation and conservation purposes. An additional \$24 million was approved by the voters in the Green Acres, Water Supply and Floodplain Protection, and Farmland and Historic Preservation Bond Act of 2009.

Properties (including structures) that have been damaged by, or may be prone to incurring damage caused by, storms or storm-related flooding, or that may buffer or protect other lands from such damage, are eligible for acquisition.

All Blue Acres acquisitions must be from willing sellers.

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LANDOWNERS

If you are a landowner interested in offering your land for sale to the State under the Blue Acres program, please complete and submit the [Blue Acres Offer Application \(English\)](#) (PDF) or [Blue Acres Offer Application \(Spanish\)](#) (PDF) and submit it to:

State of New Jersey
Department of Environmental Protection, Green Acres Program
Mail Code 501-01
P.O. Box 420
Trenton, NJ 08625-0420

You may wish to review our [Frequently Asked Questions \(English\)](#) or [Frequently Asked Questions \(Spanish\)](#) for more information.

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SURVEYORS

For information about conducting surveys for Blue Acres projects, please see our [Blue Acres page](#) on our Green Acres Survey Section site.

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ieNewJerseyStronger > Homeowners > Blue Acres Buyout Program

Blue Acres Buyout Program

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recovery programs, call toll free
1-855-OSC-TIPS.

State of New Jersey Department of Environmental Management Blue Acres Buyout Program

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SUPERSTORM SANDY INFORMATION



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Blue Acres Floodplain

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Department of Environmental Protection, Green Acres Program
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SURVEYORS

For information about conducting surveys for Blue Acres projects, please see [Surveying for Blue Acres](#)

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Boardwalk reconstruction

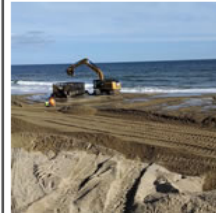
Elevations



Photo by FEMA/Rosanna Arias

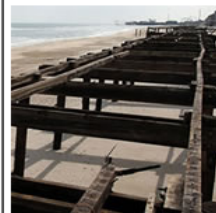
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- ▶ [FEMA Flood Insurance Rate Hotline Launched](#)
- ▶ [Hazard Grant Mitigation Program \(HMGP\) Elevation Program](#)
- ▶ [11/19/2014: New Jersey Consumers Seeking to Hire a Home Elevation Contractor Should Be Aware of New Registration Requirements Intended to Help Prevent Fraud, Unsafe Work](#)
- ▶ [10/29/2014: Lt. Governor Guadagno Marks 1,000th Approval of Post-sandy Home-elevation Grants](#)
- ▶ [Past Postings and Press Releases](#)

Beach Restoration and Easements



- ▶ [Shore Protection Easements FAQs \(under revision\)](#)
- ▶ [11/14/2014: Christie Administration Announces Usage Award of Contract for Key Beach and Dune Reconstruction Project in Cape May County](#)
- ▶ [11/10/2014: U.S. Army Corps of Engineers Completes Jetty Repair and Resilience Project at Island Beach State Park](#)
- ▶ [10/21/2014: Milestones Reached in Christie Administration's Protective Sheet Pile Beach Project in Mantoloking and Brick](#)
- ▶ [10/16/2014: State Obtains Bulk of Easements Needed for Shoreline Projects; Efforts to Acquire Remaining Easements Continuing](#)
- ▶ [NJDEP Coastal Engineering-Current Projects](#)
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Rebuilding/Resilience



- ▶ [Office of Flood Hazard Risk Reduction Measures](#)
- ▶ [Reconstruction Guidance: Land Use Regulation \(CAFRA, Infrastructure, Houses, Docks, Bulkheads, Marinas, etc.\)](#)
- ▶ [Demolition Guidance for Local Governments](#)
- ▶ [11/5/2014: Christie Administration Announces \\$50 Million in Grants Available for Local Storm-resiliency Projects](#)
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Buyout Program



- ▶ [About the Program - FAQs](#)
- ▶ [Blue Acres Application for Sale](#)
- ▶ [4/21/2015: Christie Administration Announces First Superstorm Sandy Blue Acres Buyout in Manville](#)
- ▶ [3/18/2015: First Woodbridge Homes Demolished in DEP's Blue Acres Program](#)
- ▶ [11/20/2014: Christie Administration Marks 100th Demolition in Sandy Residential Buyout Program](#)
- ▶ [10/29/2014: Governor Christie Announces Milestone Purchase of 200th Home as Part of Highly Successful Sandy Blue Acres Buyout Program](#)
- ▶ [More Buyout Program Information](#)
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Resources



- ▶ [Governor's Office on Recovery and Rebuilding](#)
- ▶ [Register to Start Receiving Help](#)
Call: 1800-621-FEMA
[DisasterAssistance.gov](#)
- ▶ [FEMA Help Line for Individual Households](#)
1-800-621-3362
- ▶ [SBA Disaster Loan Help Line](#)
1-800-659-2955
- ▶ [New Jersey County Office of Emergency Management](#)
Coordinators and Contact Information
- ▶ [National Flood Insurance Program](#)
Contact Information
[National Flood Insurance Program](#)
or 1-800-427-4661/1-888-379-9531
- ▶ [Mold/Asbestos/Lead Remediation](#)
609-826-4950 or 609-826-4920
- ▶ [DEP's 24 Hour Hotline](#)
1-877-WARNDEP



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Annual Review Transparency

ndy Blue Acres Program, the State is willing sellers the option to sell Sandy-

erstorm Sandy. Once acquired by the in space, accessible to the public, for storms and floods.

Acres Program that purchases flood-nd to help families to move out of harm's f by the Federal Emergency Management

positions on the [DEP website](#).

Case study 4 – Charlotte - Mecklenburg

Floodplain Buyout Program

- Leverage local funds (less dependence on federal funds)
 - Local Risk-Based Buyouts Program fully funds acquisitions with Storm Water fees
 - Local contributions
 - “Rainy Day Fund” for acquiring properties quickly
- The ‘Ultimate or Future Floodplain’ was established (2000)
- Incentivize minimizing impervious surfaces in new development (storm water fees)
- The RetroFIT program supports mitigation efforts
- Reimbursement for conversion to flood-proof homes to 95% non-eligible buyout properties
- Avoided ~\$25 million in losses





Floodplain Acquisition and Demolition Address List October 15, 2018

UPPER LITTLE SUGAR CREEK WATERSHED

HIDDEN VALLEY NEIGHBORHOOD

223 Mellow Dr.
224 Mellow Dr.
141 Wellingford St.
145 Wellingford St.
149 Wellingford St.
201 Wellingford St.
205 Wellingford St.
209 Wellingford St.

213 Wellingford St.
217 Wellingford St.
228 Wellingford St.
229 Wellingford St.
233 Wellingford St.
237 Wellingford St.
240 Wellingford St.
243 Wellingford St.

BELMONT NEIGHBORHOOD

719 Belmont Ave.
725 Belmont Ave.
728 Belmont Ave.
729 Belmont Ave.
1005 Eveningside Dr.
1013 Eveningside Dr.
1017 Eveningside Dr.
1025 Eveningside Dr.

631 East 15th St.
705 East 15th St.
713 East 15th St.
717 East 15th St.
1313 N. Alexander St.
1319 N. Alexander St.
1321 N. Alexander St.
1105 N. Myers St.

CULLMAN AVENUE

3103 Cullman Ave.
3115 Cullman Ave.
3123 Cullman Ave.
3139 Cullman Ave.
3143 Cullman Ave.
3147 Cullman Ave.
3154 Cullman Ave.
3157 Cullman Ave.

3200 Cullman Ave.
3201 Cullman Ave.
3209 Cullman Ave.
3210 Cullman Ave.
3211 Cullman Ave.
3215 Cullman Ave.
3212 Benard Ave.
240 East 36th St.

MYERS PARK MANOR NEIGHBORHOOD

2832 Westfield Rd.
2836 Westfield Rd.
2900 Westfield Rd.
2906 Westfield Rd.
2910 Westfield Rd.
2914 Westfield Rd.
2920 Westfield Rd.
2926 Westfield Rd.
2932 Westfield Rd.
2936 Westfield Rd.
3000 Westfield Rd.
3014 Westfield Rd.
3020 Westfield Rd.
3026 Westfield Rd.
3032 Westfield Rd.
3038 Westfield Rd.

3220 Westfield Rd.
3224 Westfield Rd.
3228 Westfield Rd.
3232 Westfield Rd.
3236 Westfield Rd.
3240 Westfield Rd.
3243 Westfield Rd.
3244 Westfield Rd.
3248 Westfield Rd.
3252 Westfield Rd.
3253 Westfield Rd.
3300 Westfield Rd.
3304 Westfield Rd.
3308 Westfield Rd.
3312 Westfield Rd.
3316 Westfield Rd.



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Floodplain Buyout (Acquisition) Program

Objectives

To reduce the risk of property damage from flooding during heavy rains. It's mother nature's way of slowing down water to reduce damage caused by raging rivers. Floodplains also filter storm water before it enters the water table. However, many communities including Charlotte-Mecklenburg, have developed within the floodplain. The development has put homes, businesses and other property in areas meant to flood.

Floodplain buyouts in the floodplain is one of the most cost-effective ways to reduce long-term flood damage and create many other community benefits. Floodplain buyouts preserve community recreational and open space assets. Over time, the local building stock shifts from older buildings in vulnerable areas, to newer code compliant buildings in less vulnerable areas within Mecklenburg County.

Storm Water Services has purchased over 400 flood-prone houses, apartment buildings and businesses that were in floodplains throughout Charlotte-Mecklenburg. Over the years, many residents have moved to less vulnerable locations outside of local floodplains. 185 acres of public open space has been "undeveloped" to allow the floodplain to absorb flood water and provide a long term community asset. Storm Water Services also estimates these buyouts have avoided \$25 million in losses and will ultimately avoid future losses.

Buyouts have been voluntary. Owners are not forced to sell. Historically, about 85% of owners who go through the appraisal/offer process, participate in the buyout.

The program was funded exclusively through Federal grants with local matching funding. Currently, the annual investment in buyouts is \$4M and most buyouts are funded with local money. The program also coordinates acquisitions with other public entities to achieve multi-objective goals. Since 1999, the buyout program has invested in the purchase of buildings from the floodplain (43% federal, 2% state, 48% local, 7% other).

Properties purchased through this program. (Updated October 2018)

Criteria for Buyouts

Two of the most important criteria are a property's overall flood risk and the cost effectiveness of a buyout. The "flood risk" of an individual property includes two main factors 1) the likelihood

Quotes

- “ My goal is to have some plan going forward by the end of this year, whether it’s elevation, a buyout or me calling 1-800-we-buy-ugly-homes.” (2017.<https://features.propublica.org/houston-buyouts/hurricane-harvey-home-buyouts-harris-county/>)
- “We’re sort of facing down this future where [buyouts] might be less optional and more required.” (2017.<https://features.propublica.org/houston-buyouts/hurricane-harvey-home-buyouts-harris-county>)
- “We were never supposed to be there. It never should have been a residential area.” (2018.<https://www.nrdc.org/experts/rob-moore/title>)

Quotes

- “It felt good that no one else is going to be in my spot five years later.” (2018.<https://www.nrdc.org/experts/rob-moore/title>)
- “We’ve applied for buyouts twice. Haven’t heard anything back, we’ll see. Honestly, I’m not holding my breath any, but we’ll see.”
(2018.<https://www.houstonpublicmedia.org/articles/news/in-depth/2018/07/16/295696/as-post-harvey-buyout-money-rolls-in-some-have-already-given-up-on-the-program/>)
- “That’s the problem. Nobody knows nothing. There’s nowhere to go to get information.”
(2016. <https://www.cogitatiopress.com/politicsandgovernance/article/viewFile/738/738>)

Lessons Learned

- Buyout programs are most cost effective and get most local support when
 - governments develop new housing in safer areas that keeps bought-out residents nearby and minimizes tax losses in the community
 - focused on a relatively small or tightly clustered community of property owners
- Understanding the programs impact on households and communities is limited but critical to the success of these programs
- Most programs are unique and don't learn from past programs
- Need to start looking at the successes and failures of past programs



Challenges

- Even “successful” buyouts from a numbers perspective often hide deeper problems
- Limited funding
- Competing priorities
- Strict criteria that place buyouts out of reach of willing participants – common complaint is uncertainty over their likelihood of being selected
- Slow pace
 - Puts owners in limbo
 - Creates opportunity for developers to flip homes making the problem worse

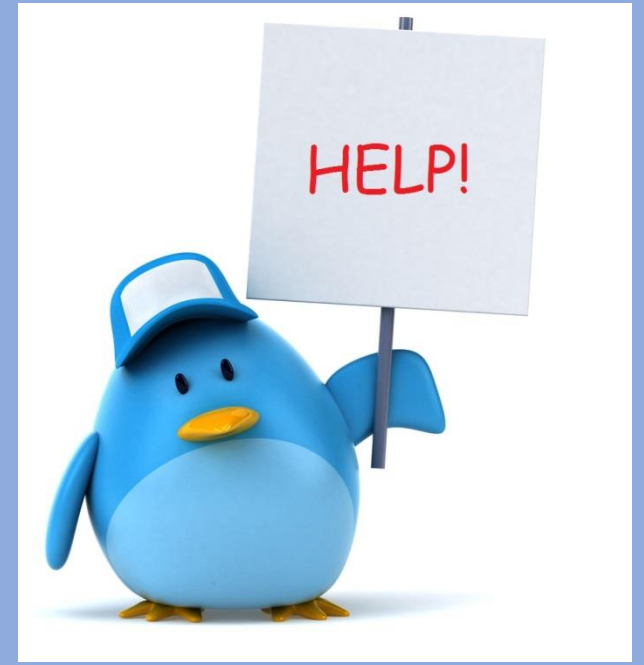


**“How Hurricane Sandy
became steroids for
Jersey Shore development”**



Key Words for Success

- Assistance and Guidance
- Fair
- Money
- Transparency
- Community



Next steps

- Reaction vs Pro-action
- Survey/Interview planners, community members
- Look for resources already out there (i.e, Disaster Recovery Buyout Program Toolkit)
- Start working with communities and homeowners – public forums, transparency
- Create a plan and prioritize properties to acquire
- Locate areas for redevelopment
- Develop a draft Buyout Program



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Questions?