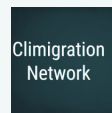


# BEST PRACTICES FOR VOLUNTARY HOME BUYOUTS

**Recommendations to the  
New York State Office of  
Resilient Homes and  
Communities**



*This set of recommendations was created in response to the Environmental Bond Act, 2022, passed by New York State residents. The Act stipulates the creation of a dedicated buyout program for the state to be managed by the Division of Housing and Community Renewal (DHCR). A collaborative team of researchers, practitioners, and nonprofit organizations working in the climate adaptation/migration, managed retreat, and buyout program space wrote these recommendations.*



*Prepared by: Kelly Leilani Main, Buy-In Community Planning | Kristin Marcell, Climigration Network | Anna Weber, Natural Resources Defense Council | Linda Shi, Cornell University | Maggie Osthues, Climigration Network | Shameika Hanson, The Nature Conservancy | A.R. Siders, University of Delaware | Matthijs Bouw, ONE Architecture | Amy Chester, Rebuild by Design | Johanna Lawton, Rebuild by Design. Report design by: Srishti Srivastava and Johanna Lawton*

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# 1 INTRODUCTION

In 2022, New York State residents passed the Environmental Bond Act, which dedicates \$4.2 billion to environmental and community projects. The Act stipulates the creation of a dedicated buyout program for the state to be managed by the Division of Housing and Community Renewal (HCR).

This set of recommendations was created by a collaborative team of researchers, practitioners, and nonprofit organizations working in the climate adaptation/migration, managed retreat, and buyout program space. They reflect our combined expertise helping communities organize home buyouts, conducting research on existing buyout programs, and partnering with buyout participants and program managers. The recommendations included in this document are intended to serve as both a compilation of best practices and reference points for buyout and climate relocation programs in general, and to identify opportunities for a NYS-funded buyout program to improve upon existing post-disaster buyout programs.

The recommendations center around two key goals for the uses of the Environmental Bond Act funding:

- 1 Create a framework for a sustainable, centralized program that supports buyouts in localities around the state, situated within the larger statewide context of housing, environmental, and other needs.
- 2 Fund pilot projects that use innovative or hard-to-federally-fund approaches in interested communities.

These goals are articulated through five components of a climate buyout and relocation program: program design, program implementation, re-housing support, integration of buyouts into local planning, and program evaluation, assessment, and monitoring. The following two pages summarize these recommendations.

## PROGRAM DESIGN

1. Develop an integrated, statewide framework for climate adaptation that includes community-led, voluntary, and supported relocation with a clear vision, goals, principles, and agency roles. Buyout programs should be integrated into existing agency programs wherever possible.
2. Invest in collaborative partnerships across state and federal programs so that localities can more flexibly design and deliver buyout projects that are integrated across development planning and permitting, housing, and parks and open space. Partner with local leaders and community-based organizations as experts to co-design communication, planning, and implementation of buyouts. Partner with Tribal governments and acknowledge and respect Tribal sovereignty and rights to self-determination in the design of a statewide adaptation planning framework and buyout program that won't create additional legal, administrative, cost, and value-based burdens for Indigenous communities.
3. Prioritize inclusivity in designing program eligibility and prioritization, ensuring that housing type, citizenship, Tribal status, and language are not barriers to participation and that all housing typologies, including multi-family buildings and attached homes, are eligible. Prioritize residents who have a history of flooding, who are in a high-risk area for future flooding, who want to relocate, and who are economically, socially, or physically vulnerable.
4. Leverage and diversify funding sources so as to develop a consistent funding stream that enables long-term planning and prioritization, well-trained specialized staff, and the flexibility to help households access continuous, pre-disaster buyouts in areas prioritized by communities for long-term relocation. Allocate the necessary resources to help local jurisdictions, property owners, and residents navigate acquisitions.

## PROGRAM IMPLEMENTATION

1. Work with communications experts and community-based organizations to design accurate, transparent messaging which is accessible, and regularly-updated.
2. Simplify the enrollment process. Provide multiple channels for intake and enrollment (online, in person, by mail). Allow people to sign up through their local government or directly through the State.
3. Ensure that the buyout program is truly voluntary. Allow households to drop out at any time, with the option to re-enter the program later. Provide options for households who do not want a buyout by providing alternatives such as structural elevation or structural relocation when feasible.
4. Provide flexibility via a rolling application process that allows people to make the choice to move when they are ready. Expedite the process for those seeking immediate support such as in a post-disaster scenario.
5. Provide a robust staffing protocol that includes wrap-

around services and case management. Invest in case management staff, partnerships with real estate professionals and/or a housing counseling program to ensure residents do not purchase or rent new homes in areas at risk of flooding. Support past buyout participants who want to share their experiences and lessons with others who may be considering relocation.

## RE-HOUSING SUPPORT

1. Create fair and effective appraisal processes that clearly define what households can take with them after receiving their final offer. Ensure homeowners have a clear understanding of the appraisal process, the estimated value of their home, and options for alternative valuations of their property. Review all applicable New York State appraisal guidance, laws, and regulations, and consider utilizing a different approach to re-housing than a traditional Fair Market Value (FMV) appraisal process. Look to Uniform Relocation Act (URA) requirements as guidance on how to provide comprehensive relocation support.
2. Design demolition and closing processes carefully to ensure that households have the opportunity to take important items with them and minimize waste. Clearly communicate any limitations to what can be taken by homeowners and why. Be careful when considering demolition contracts that include salvage rights, as this could sow mistrust if not fully and clearly communicated and agreed upon by all parties.
3. Consider supplemental payments and thoughtful incentive programs to provide additional financial resources for relocating households. Partner with community-based organizations to ensure programs and incentives meet residents' needs and do not exacerbate local tensions or inequity, nor create new ones.
4. Develop specific provisions to ensure renters and other occupants who may be involuntarily displaced have appropriate support, timely communication, and resources that can help them find a new place to live.

## INTEGRATION OF BUYOUTS INTO LOCAL PLANNING

1. Encourage local governments and state agencies to integrate planning for buyouts into other community and economic development plans (such as comprehensive plans, affordable housing plans, hazard mitigation plans, open space planning, local waterfront revitalization, and capital improvement plans).
2. Ask participating local governments to review local development permitting to make sure they are not siting new homes in flood-vulnerable areas. Support or encourage efforts to use transfers of development rights, tax base sharing, and other mechanisms to promote new housing in flood-safe locations.
3. Promote and fund/resource post-buyout end-use planning with participating communities so that they

develop an open space plan at the beginning of the buyout process to ensure long-term conservation and stewardship of post-buyout lands. Help connect local governments with relevant state and federal partners, conservation nonprofits, and community-based organizations who can work with residents to design, fund, restore, and maintain lands for access, conservation, recreation, or other community uses after a buyout.

4. Support resettlement in receiving communities through extension of smart growth planning, zoning reform, and support for housing construction that will encourage more walkable, denser, and more affordable neighborhoods on higher ground.

## **PROGRAM EVALUATION, ASSESSMENT, AND MONITORING**

1. Create a plan for program evaluation and continuous learning as part of the program design. Translate program goals into measurable indicators and metrics that are streamlined into project reporting.
2. Create mechanisms to track participant outcomes, such as where buyout residents move to and their social, emotional, physical, and financial health compared to residents who stay. Create a statewide data portal that makes data management more efficient and allows for more effective program implementation, communications, monitoring, and evaluation.
3. Fund assessment of pilot projects that can lead to more robust institutional learning, interest in the program, and success stories.
4. Build accountability by conducting impartial evaluation assessments and soliciting feedback.
5. Dedicate time for staff to debrief programs and processes, including an annual program evaluation. Share best practices and lessons learned with other state agencies and contribute to knowledge networks that can support agency staff, community-based organizations, and local governments.





# 2 PROGRAM DESIGN

Designing an effective buyout program involves addressing fundamental questions about goals and strategies to achieve them. For New York State, integrating buyout initiatives into broader systems of development and community planning is crucial for achieving long-term resilience and equity. This chapter outlines essential components for creating a comprehensive and inclusive buyout program, emphasizing the importance of holistic planning, collaborative partnerships, and sustainable funding to ensure success and community well-being.

## Key Principles for Program Design

### 1 Create a Statewide Framework

Integrate community-led, voluntary relocation with clear goals, interagency coordination, and provisions for risk management, affordable housing, and environmental restoration and conservation.

### 2 Invest in Collaborative Partnerships

Partner with local leaders and organizations to ensure respectful engagement, and to co-design and implement the program. Acknowledge past trauma and support local capacity while recognizing different types of engagement to honor the values of Indigenous communities.

### 3 Prioritize Inclusiveness

Expand eligibility criteria to cover various property types and ownership situations while prioritizing residents who are economically or socially vulnerable. Incorporate flexibility for local prioritization, supported by additional state resources and technical assistance.

### 4 Leverage and Diversify Funding Resources

Integrate buyouts with existing programs, seek additional state and local revenue streams, and demonstrate successful outcomes to garner support.

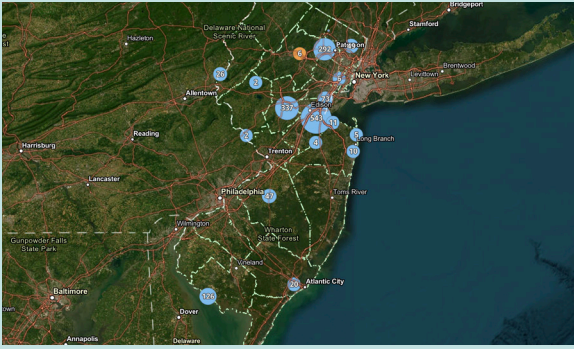
The key questions for HCR to consider in program design are: What are our goals and how can the program's design help us achieve those goals? For FEMA, the goals of the Hazard Mitigation Grant Program (which funds the majority of U.S. home buyouts) are to "reduce the risk to individuals and property from natural hazards, while simultaneously reducing reliance on Federal disaster funds" (FEMA 2015, p. 1). This is a different goal than, for example, ensuring access to safe and affordable housing, floodplain restoration and protection to make room for water, or promoting community health through connection to healthy landscapes.

Whatever the goals of New York State's program, buyouts will not occur in isolation. They are part of larger systems of development permitting, housing construction, open space planning, and adaptation planning. Each of these spheres has historically been designed to enable and support economic growth and spatial expansion. Unbuilding areas while shifting people and resources through buyouts challenges traditional planning. Thus, buyout programs need to be holistically integrated into – and potentially eventually transform – existing practices in order to promote healthy, thriving communities in the long-term.

Done poorly, a voluntary buyout program could erode trust, lead to a loss of community, worsen inequities, and repeat the trauma of displacement that some groups have and continue to experience through Indigenous dispossession and failure to honor treaties, urban renewal, eminent domain, gentrification, and eviction. Done well, a voluntary buyout program can complement and support housing mobility, restore ecological habitat, and promote stronger connections among community and nature.

New York has the opportunity to create a state-run voluntary buyout program that centers the health and well-being of human and non-human communities.





## CASE STUDY: NJ BLUE ACRES

Established in 1995, New Jersey's Blue Acres program is a state initiative aimed at purchasing and preserving flood-prone properties to mitigate flood risks and restore natural ecosystems. Established by the New Jersey Department of Environmental Protection (NJDEP), the program focuses on areas that have experienced repetitive flooding, allowing homeowners to sell their properties to the state. In return, the properties are converted into open space, which can help absorb floodwaters, enhance wildlife habitats, and improve water quality in local waterways.

Through the Blue Acres program, the State not only provides financial relief to affected homeowners but also promotes community resilience against climate change and extreme weather events. The initiative emphasizes environmental restoration and aims to create more sustainable landscapes that benefit both residents and the ecosystem, ultimately contributing to safer, more resilient communities in New Jersey.

To date, the program has acquired about 1,100 homes and is viewed as a model for other states. The program is supported by consistent funding from federal and state sources, creating a sustainable and proactive resource for communities. The program includes in-house case managers that guide homeowners throughout the buyout process and connect homeowners with State-identified federally certified housing counselors, who provide advice and supportive services around financial planning and budgeting, loan support, foreclosure prevention, relocation advisory services, and debt management. In addition to the buyout price, approved homeowners are evaluated for eligibility for Relocation and Resilience Assistance or Safe Housing Incentives. The New Jersey Department of Community Affairs (NJDEP) is also piloting the Smart Move Program, which seeks to create more affordable housing in low risk areas for buyout participants and first-time home buyers.

Image: Flood buyouts owned municipally or by NJDEP Blue Acres.  
Source: NJDEP

HCR should consider how to leverage this one-time funding opportunity to create pilot projects that test out different ways of approaching the buyout process using some of the opportunities outlined below. The Environmental Bond Act has a set amount of funding, but a state-run program should strive to create a permanent option to help communities adapt to climate change by voluntarily moving out of harm's way. It is recommended that HCR explore the possibility of pilot partnerships in communities where buyouts are a high priority for residents and where local governments have an interest in collaboration. Lessons learned from these projects should be leveraged to seek additional, revolving, and/or permanent funding streams to continue the program in the years to come.

## CREATE A STATEWIDE FRAMEWORK

An integrated, statewide framework for climate adaptation should include policies and programs that support community-led, voluntary, and supported relocation with a clear vision, goals, principles, and agency roles. It should communicate why the state is supporting a buyout program, what it hopes to achieve, how success will be measured, and what agency roles and programs can help both agency staff and residents to understand the long-term vision for safer communities and engage productively with the program. This framework should include not just programs to support those who want to move out of areas at high risk of climate hazards, but also links to risk prioritization, affordable housing, and economic development in areas that are relatively safer from climate hazards, and conservation and restoration of floodplain areas for flood mitigation and ecological goals. The framework should derive from and codify mechanisms for interagency coordination and work to integrate buyout participants into their existing programs as much as possible rather than create new programs, unless a new program will remove significant barriers to access and efficiency.

While HCR has been tasked with implementing this program, other state agencies will inevitably play a critical role in sustaining and implementing an integrative and more equitable and sustainable voluntary buyout program in New York State. The State can promote collaboration across agencies so that there is a shared and simple framework across multiple funding streams, agency mandates, and programs, ensuring everyone is working towards shared goals, criteria, and metrics. For example, HCR's mandate and expertise as a state agency supporting housing investment and development gives it an advantage when it comes to directly supporting resident re-housing needs and integrating buyouts into broader housing plans, but the Department of Environmental Protection (DEP) may be a critical resource for communities who are trying to decide how to use their parcels post buyout. The roles and responsibilities for each of the collaborating agencies should be transparent to program users, and we encourage HCR to coordinate and work with the relevant state agencies in New York State who may play a critical role in the buyout program at various stages of implementation.

## INVEST IN COLLABORATIVE PARTNERSHIPS

Buyouts can be emotionally and transactionally difficult to process, and residents often are skeptical or distrusting of buyout programs, especially if they have experienced prior government projects that have relocated or displaced them or members of their community. Many people also have understandable concerns and considerations that existing programs do not address. A successful buyout program will therefore benefit immensely from staff and leadership building trust with communities and community organizations.

Before a buyout program begins in any particular community, HCR should partner with local leaders and community-based organizations as experts to co-design communication, planning, and implementation of buyouts, including eligibility criteria, equitable compensation structures, and outreach and engagement strategies. If these leaders are interested and willing, agencies should provide dedicated resources, training, and funding to empower community-based organization partners to be active participants and leaders in the process. In addition to program design, these partners can also be critical interlocutors between buyout participants and program staff. They can help with delivering information about the program, gathering signatures on key documents, and answering questions. As residents have also cited isolation and lack of communication as key challenges in the buyout process, working within existing social networks to keep people engaged and supported throughout the process could reduce attrition and improve outcomes.

### Key themes to consider:

- **Prepare:** Ensure staff have an understanding of local history, past events, and factors that brought residents to this difficult decision, and where power sits in the community before they begin to engage with the community. Be prepared to support trauma-informed conversations.
- **Build relationships and trust:** Find trusted agencies and organizations that can support initial conversations with local organizations. Build relationships before discussing buyout programs.
- **Build local capacity and sustain partnerships:** Support community-based organizations with financial and other resources needed to partner with residents and government to deliver programs locally (e.g., resident surveys, home assessments, case management, or environmental reviews). Provide support for post-disaster pop-up nonprofit groups that are run by neighborhood-based volunteers. These residents, unlike program staff, can function as critical community lifelines before and after the buyout program is over.
- **Slow the pace:** Take the time to listen to community members' needs and visions. Ensure residents can make informed decisions about risk and their future. Don't force people to move.

- **Acknowledge:** Recognize the pain and trauma people are experiencing and the very real sacrifice made by families who choose to move.

HCR must work respectfully with Tribal Nations and Indigenous communities to acknowledge and respect Tribal sovereignty and self-determination in statewide adaptation planning and buyout programs. This involves collaborating with legal and regulatory experts serving Indigenous communities to ensure policies do not create additional legal, administrative, cost, and value-based burdens.

HCR has the opportunity to engage Tribal leaders in designing statewide voluntary buyout and land conveyance programs. Staff must be well-prepared to partner with Tribes, understanding Indigenous histories in NYS, respecting the effects of colonization, and allowing time for dialogue, learning, and relationship building.

It is critical to respect sovereign and Indigenous rights, lifeways, and traditional ecological knowledge where Tribal lands or jurisdictions overlap with flood risk areas. HCR should engage experts fluent in navigating barriers faced by Tribes lacking federal or state recognition to ensure policies do not create additional burdens for Indigenous communities.

## PRIORITIZE INCLUSIVENESS

The framework should establish goals, principles, and strategies for ensuring its inclusivity. HCR's state funding allows it to expand the program and prioritize properties that would otherwise be ineligible or extremely complex to implement utilizing federal funds. This includes setting eligibility criteria so that residents of all housing and property ownership typologies – including coops, condominiums, and attached and mobile homes – can participate. Eligibility criteria should be inclusive of working with people with foreign citizenship, underwater mortgages, uninsured properties, tenant-occupied properties, brownfields, and contaminated properties. Numerous standing buyout programs, such as those in New Jersey, Charlotte-Mecklenburg, and Austin already demonstrate that this can be done (Shi et al., 2023).

Residents of all housing types, regardless of housing tenure, should have the opportunity to relocate to areas that are safe from flooding. A buyout program that emphasizes accessibility and problem solving has the opportunity to stand out as a national leader in establishing best practices for challenging cases that are not served well by federally funded programs. In addition, HCR can proactively support inclusivity by providing additional technical and personnel assistance to overcome these barriers to access. For example, the State could have a dedicated special acquisitions project manager that would support local government and residents in implementing these types of acquisitions. Allocating the necessary resources can help local jurisdictions, property owners, and residents navigate complicated acquisitions.

Inclusivity must also be defined in state and local criteria for who should be prioritized for buyouts. NYS En-



Environmental Bond Act legislation currently prioritizes the same properties for buyouts as FEMA programs, which may reduce inclusivity, justice, and efficacy. FEMA's HMA programs, which include the Hazard Mitigation Grant Program (HMGP), the Flood Mitigation Assistance Program (FMA), and Building Resilient Infrastructure and Communities (BRIC) all have different prioritization criteria. For example, FEMA's FMA buyout program prioritizes properties based on damage after a disaster, the number of previous damage claims (which give a property its repetitive loss or severe-repetitive loss status), and location in a floodplain. Likewise, some programs prioritize contiguous properties in order to increase efficiency of program implementation and reduction of municipal public works costs. HCR should try not to replicate existing prioritization criteria, but build an inclusive eligibility net that opens up new avenues for participation.

In designing the new program, HCR should be transparent with how buyouts within a floodplain are prioritized, with clear guidelines and documentation of priority selection. HCR should also consider allowing some flexibility for communities to develop their own additional prioritization criteria based on local conditions and needs. By dedicating resources to find and help households who are ready to move, HCR can reduce real estate turnover in high-risk areas and learn how best to support participants. Creating success stories through these early adopters can build trust and also improve the program. Lastly, HCR should take care to prioritize residents who are economically, socially, or physically vulnerable, such as households with children, elderly residents, people living with a disability, those with lower income who have been unable to repair their homes to habitable standards, or households that are still living with mold or mildew damage. HCR should take care to not create pressure to relocate by allowing communities to design and implement voluntary buyout programs before disaster strikes and outside of competitive yearly grant cycles.

## LEVERAGE AND DIVERSIFY FUNDING RESOURCES

While the Environmental Bond Act dedicates significant funding for buyouts, this funding is still limited relative to the current and future need for buyouts across New York State. It is essential that the program's design focus not on implementing buyout projects but on administering a buyout program that will grow towards sustainable sources of funding. Sustained programs at the state level enable long-term planning, program development, and evolution, with well-trained, specialized, permanent staff who can build sustained relationships with federal, state, and local partners and increase program efficiency and effectiveness. Such programs also can fill the gaps in federal buyout programs in terms of eligibility and timing.

HCR can take multiple steps to build and sustain funding for buyouts. First, they can integrate buyouts into existing housing relocation, urban renewal, transportation planning, and open space programs to leverage funding from existing programs, staff, and operating or capital improvement budgets. This reinforces the need to establish

coordinating mechanisms across agencies upfront. Second, they can seek out additional sources of state funding with dedicated long-term revenue streams. Other state buyout programs have drawn on funding from utilities, business taxes or fees, sales taxes, or regular state congressional allocations. Third, they can support the creation of dedicated local revenue sources in areas with significant numbers of households interested in buyouts, such as stormwater utility fees, flood control district or public works budgets, green or municipal bonds, revolving loans, or property tax surcharges (Peterson et al., 2020). Achieving demonstrable, positive outcomes from buyout projects – including restored, valued landscapes – can help build support for such funding.

# 3 PROGRAM IMPLEMENTATION

Communicating effectively throughout the buyout program is critical, yet often challenging. This chapter outlines strategies for developing a comprehensive communications plan, simplifying intake and enrollment processes, and promoting voluntary participation. It also explores ways to provide holistic support, ensure flexible timelines, and address the needs of all participants to enhance program success and inclusivity.

## Key Principles for Program Implementation

### 1 Promote Streamlined, Consistent, Transparent Outreach and Communications

Provide clear messaging from program launch through completion, utilizing standardized materials, regular updates, and post-acquisition follow-ups to ensure accessibility and address participant needs at all stages.

### 2 Simplify Intake and Enrollment

Offer both online and paper options, enabling direct State-level sign-ups or local jurisdictional coordination, and improving transparency and efficiency through a unified application system and statewide data management.

### 3 Promote Voluntary Participation and Buy-out Alternatives

Allow households to withdraw at any time and provide comprehensive information about all available options, including buyouts and other mitigation strategies, before a disaster occurs.

### 4 Enable Flexibility in Program Timelines

Implement a rolling application cycle to provide flexibility for households, expedite recovery processes by reducing lengthy implementation times, and alleviate administrative burdens on local governments.

### 5 Provide Human-Centered and Holistic Care, and Staffing

Integrate comprehensive case management and support services, including financial, social, and legal assistance, while leveraging existing state and local resources and networks.

## PROMOTE STREAMLINED, CONSISTENT, TRANSPARENT OUTREACH AND COMMUNICATIONS

Buyout program communication has been notoriously difficult. A strong communications plan can help HCR develop clear and consistent messaging from program initiation to completion. Communication methods and channels may vary across different project periods. Here are some examples HCR could consider:

### Pre-launch:

- Design effective and standardized communications materials that can be used in every participating community. Pilot test them with residents to ensure they are easily understandable and address their questions.
- Develop a program website with information and enrollment materials.
- Ensure all community-facing staff understand the program and that all materials provide the same information, and have a plan for regular coordination of updates so that all are informed of any program changes.
- Ensure all materials are translated into appropriate languages.

### During implementation:

- Develop a communications channel via text, email, phone, or mail that provides residents with regular updates on the status of their application and where they are in the process.
- Hire and train case management staff with dedicated phone numbers that residents can call regarding any questions they have about the process.
- Present information at pre-existing community centers and allocate resources and guidelines to ensure home visits are an option for residents who cannot or will not attend community meetings.

- Support robust language translation and interpretation to address language barriers at all levels of the communication, coordination and application process.

**After completion:** Consider implementing a post-acquisition communications plan and evaluation process to check in with participants after the buyout is completed and monitor key outcome metrics over time.

## SIMPLIFY INTAKE AND ENROLLMENT

HCR should simplify the application process and make the intake and enrollment process as simple as possible by providing multiple channels for intake and enrollment. Streamlining sign-up by allowing people to express interest or complete enrollment requirements online is an extremely efficient way to lower barriers to entry for many households. At the same time, internet access and online proficiency remain variable throughout communities and among low-income communities and elderly residents especially. For this reason, paper copies of all application materials should be available to residents to fill out in person at a local contact point, such as city/town halls or partner organization headquarters. Paper copies should be available for people to take home or for supporting personnel to take to participant households where they can explain what each form is and what information should be filled out.

HCR must determine whether they will require households to sign up through their local jurisdiction or if they can sign up directly through HCR. The benefit of allowing households to sign up directly through HCR is for the agency to maintain a statewide database of household interest without relying on information coming from local jurisdictions. One consideration is how HCR will manage the intake process for this state-led program against the backdrop of other potential buyout programs such as those funded after a disaster by FEMA and the Department of Housing and Urban Development (HUD). Residents often cite a lack of cohesion among agency programs and a web of complex confusing program information as a major barrier to program participation and general frustration with eligibility and administration. Thus, as other state agencies develop their own mechanisms for supporting the implementation of buyouts and/or managed retreat (such as the recent Department of State (DOS) RFP on developing a Managed Retreat program for New York State), coordination to reduce confusion amongst homeowners and local governments will be critical.

Requiring local jurisdictions to frequently report back to HCR on sign-ups could create a burden or even a barrier for residents to participate if they have a local jurisdiction that lacks capacity for intake and reporting or where there may be political resistance to implementing a program. On the other hand, buyout programs could benefit from leveraging local capacity, political motivation, community-government relationships, and prior planning in areas where that exists.

### Here are some key considerations:

- Create a common application that people can fill out online or in person
- Provide a basic eligibility and prioritization quiz as part of initial intake
- Allow people to sign up at any time in a rolling application process
- Determine whether or not people can sign up directly with state agencies or if they need to go through their local jurisdiction or partner implementation agency
- Provide residents an estimate on their waiting time (if possible)
- Share clear information about when they will hear back on submitted applications and at key steps in the review and approval process
- Create a statewide data portal that can improve the efficiency of data management, allow for accurate up-to-date follow-up with participants, and help to monitor, evaluate, and report on program success.

## PROMOTE VOLUNTARY PARTICIPATION AND BUYOUT ALTERNATIVES

FEMA- and HUD-funded programs account for voluntariness by ensuring that households can drop out at any time in the process. HCR should ensure that this is also an integral part of the program. However, there are other considerations about voluntariness that HCR should address in its outreach, communications, and program implementation to ensure that each household has sufficient information to make a well-informed decision regarding participation. Information sharing on current and future forecasted risk, resident options, and the buyout process should be designed and delivered in partnership with community-based organizations and local governments.

One concern about buyouts is that residents may feel pressured to accept a buyout if they do not see other options as financially or logistically feasible. Sometimes, this is because an offer for a buyout does not come at the same time as a program that would offer a property owner funding to elevate or retrofit their home; residents may feel uncertainty while they wait to see if they are eligible for a buyout or for retrofit funds. On the other hand, some households who do not want a buyout but who want help to mitigate flood losses may feel that the program is not truly voluntary because the only resources available to them are a buyout. A program that lays out all the options to a homeowner together, ideally before disaster strikes, would let a resident consider alternatives, and the option of a buyout before they are in a position to feel pressured to take one. A truly voluntary buyout is one that a resident chooses freely, not because they view it as their last resort.

While supporting buyout alternatives may not be within the scope of HCR's current buyout program, the State should consider how to support alternative options, such as structural elevations or even structural relocations, when feasible, by connecting households to other funding sources such as the FEMA HMGP or FMA programs.



## CREATE A ROLLING PROGRAM WITH FLEXIBLE TIMELINES

Traditional buyout programs are challenged with deadlines that are either too short or too long. In a post-disaster scenario, when households are looking for immediate support, a buyout can help them move forward on their journey to recovery and move on from the traumatic event. The average FEMA-funded buyout takes more than 5 years to fully implement, which prevents households from moving forward with their lives. HCR should do everything in its power to expedite the process for households in recovery or those who are seeking immediate support.

At the same time, residents who have participated in or explored participation in buyout programs share that the pressure to participate in a buyout project with a short window of opportunity or enrollment period can also be trauma-inducing. These factors force them to make a choice about their home while they are in crisis. HCR should create a rolling application cycle, allowing households to express interest or sign up at any time. A rolling program is the most flexible in terms of working with individual households and ensuring they have the resources they need to make the difficult decisions about whether or not to move. This also helps people who may have previously flooded, but are not living in a post-disaster recovery scenario.

Lastly, if HCR requires substantial support from local governments, a rolling program can reduce administrative burden on these jurisdictions. Jurisdictions with limited capacity may find it difficult or impossible to meet restrictive deadlines. Singular or annual application periods also dramatically increase waiting times for participants. For residents who are looking to move immediately, waiting until an application period opens, potentially 6-9 months into the future, may lead to interest attrition or to households selling on the open market, reducing the likelihood of removing flood-prone homes from the market cycle.

## PROVIDE HUMAN-CENTERED AND HOLISTIC CARE, CASE MANAGEMENT, AND STAFFING

Post-disaster buyout programs have traditionally approached the acquisition process as a real estate transaction. However, the decision to stay or move is often complicated by social, psychological, legal, emotional, and other factors. A successful, human-centered program should take a whole-person approach to each participant by offering competent, compassionate case management and related services before, during, and after the move. Addressing the psychological, emotional, and behavioral health needs associated with environmental threats and the challenges of mitigating those threats is an enormous task that may fall outside of the capabilities and training of HCR staff alone. That is why identifying existing New York State programs, agencies, and community-based partners with relationships with residents to provide support can help create a more cohesive ecosystem. At the same time, many of these services can also be provided by local organizations or contractors through partnerships, bidding processes, or procurement contracts that are culturally appropriate, lin-

guistically inclusive, and regionally catered.

Another option is for the program to utilize existing networks of buyout participants to provide a community of care. The authors of this report have participated in conversations with residents who have participated in buyout programs and indicated a willingness to reflect on their experiences, even if they are traumatic, with great candor so that others can benefit from the challenges they faced. These conversations can be supported by trusted intermediaries who create spaces for residents to speak directly with other residents and provide the time and resources to support such dialogues, including compensating residents for their time.

The following list provides some examples of the types of services that program participants could request in order to maximize their ability to participate as well as ensure their satisfaction with their experience in the program. While not all are required, HCR should be aware of the range of services participants could benefit from. Wrap-around services could include:

- 1. Financial services:** mortgage negotiations and forgiveness; down payment assistance; low-interest loans; financial counseling and planning; moving assistance;
- 2. Social services:** school enrollment support for households with children; elderly/senior support and estate planning resources; healthcare services, particularly mental health services for people with trauma or health impacts from flood exposure; employment and job training assistance or job placement opportunities; and
- 3. Legal services:** legal counsel for households considering a buyout program to understand written materials and legal implications of participation; immigration services for households with undocumented family members; real estate legal services such as titling assistance, working with heirs property, or other disputes and liens.

HCR should consider meeting with community leaders and potential participants and asking what types of support they would need to make participation possible and come through the process whole.

Beyond wraparound services, buyout participants and local governments want to be able to speak with competent, knowledgeable, and well-informed program staff at the state level on program details as well as potential barriers and how to overcome them. Lessons from recognized buyout programs like New Jersey's Blue Acres program highlight the need to build specialized state capacity in topics such as real estate appraisals and transactions, mortgage negotiations with banks, supporting renters through Uniform Relocation Act requirements, case management protocols, damage assessments, legal support, and others. Although the state may decide to contract out some of its services, program funding should also be invested in building the capacity of permanent agency staff, local government staff, and nonprofit, nongovernmental, and community partners to ensure that institutional knowledge can be reinvested in program improvement.





Margaretville, NY after Hurricane Irene, 2011. Source: Rebuild by Design

# 4 RE-HOUSING SUPPORT

Buyout programs often clash with efforts to preserve and build affordable housing, complicating the relocation of displaced residents. Key issues include appraisals, finding suitable new homes, and supporting vulnerable populations. This chapter suggests improvements in appraisal practices, demolition processes, and financial assistance to enhance the effectiveness of buyout programs and reduce the social vulnerability of affected individuals.

## Key Considerations for Enrollment

### 1 Create a Fair and Effective Appraisal Process

Consider alternative buyout award calculations beyond a fair market value (FMV) approach, especially for lower-value homes, to ensure households can afford to move somewhere safer.

### 2 Design Humane and Sustainable Demolition and Closing Processes

Create flexible, transparent appraisal and demolition processes that consider environmental impacts and respect the emotional effects that demolition will have on those who have left their homes.

### 3 Consider Incentives and Supplemental Payments to Encourage Participation

Incentives can boost buyout program participation but may also create local tensions. Carefully design incentives, collaborate with community organizations, and consider alternative support methods, like re-housing supplements, to better address participant needs.

### 4 Support Renters

Consider adopting URA guidelines or state-specific provisions to ensure proper support and relocation assistance for renters to prevent involuntary displacement.

Buyouts can conflict with efforts to preserve and build housing, especially affordable housing. Residents are understandably wary of giving up their homes if their buyout compensation will not allow them to purchase a comparable home anywhere near existing jobs, schools, and social networks. Across municipal, regional, and state levels, housing plans often do not account for the additional need for housing construction due to long-term loss of low-lying, flood-prone housing. This can result in relocated residents having greater social vulnerability after they move, as was the case for Staten Island buyout participants (Barile et al., 2019).

When considering re-housing support, HCR should focus on helping buyout participants find a new place to live. It is important to remember that buyouts, in the near term, will happen in the middle of, and not in spite of, a nation-wide affordable housing crisis. Many households also may not have access to the information that they need to find adequate housing outside of the floodplain. For example, McGhee (2019) found that residents participating in a Hurricane Sandy buyout program did not necessarily relocate to areas of lower vulnerability to flooding (21% maintained exposure to a Category 3 storm surge, while 7% stayed in a FEMA special flood hazard area), and 95% relocated into areas with higher poverty rates. To address this challenge, HCR should invest in case management staff, partnerships with realtors, and/or a housing counseling program to ensure residents do not purchase new homes in high risk floodplain areas and can afford to move somewhere safer. The challenges of finding safe, secure, and adequate housing outside of a flood zone may be especially hard for low-income residents, the elderly, people with disabilities, families with children, and renters. This section provides additional ideas about ways that HCR can develop a robust re-housing support system as part of its buyout program.

## CREATE A FAIR AND EFFECTIVE APPRAISAL PROCESSES

The Environmental Bond Act states that any authorities purchasing private property through the buyout program may expend costs associated with acquiring the property based on pre-flood fair market value. Pre-flood FMV is the most common approach for estimating buyout awards. However, FMV has many well-documented challenges. This section provides an introduction to some of the challenges that participants and local governments have experienced when conducting buyout programs, but is by no means exhaustive. The following section describes a few must-know challenges with FMV estimates in FEMA programs.

When applying for a FEMA grant, sub-applicants are required to develop budgets using estimates of FMV appraisals. Estimates can range from using real estate products like “Zestimates” from Zillow, or using a pre-determined calculation such as “Assessed value + 30%”. Neither option is guaranteed to match what an actual FMV appraisal will come in at. Many older homes have assessed values that are far below the market rate of the home, meaning that when using the assessed value method, the number is likely to come in low. In recent years, real estate markets have proven volatile, meaning previous sales may also not be accurate by the time the grant is awarded and implemented. In this case, local governments are required to foot the bill or not be able to cover the full cost. This issue can be ameliorated by not requiring local governments to fill budget gaps, or even by bypassing local applications to grant programs to begin with, and having them run directly through the state program instead.

Another strategy is to conduct the appraisals earlier on in the process. In a FEMA buyout program, households are in the dark, sometimes for years, about what they can receive for their home by participating in a buyout. The HCR program should frontload the appraisal process to inform households of their estimated offer as early as possible. In a FEMA buyout, households are entitled to a second appraisal at their own cost. We recommend HCR also provide this option. While not elaborated in detail here, the FEMA grant appraisal process is often full of inefficiencies, risks, and opportunities for bias and inequity. In some communities, flood-prone homes may be lower value than in other parts of the same community, so appraisals that factor this into account (i.e., appraise the value of the home as it would be outside a floodplain) are most likely to approach replacement value. In other areas, waterfront property may be worth much more, increasing the purchasing power of buyout property owners disproportionately, and affecting local property markets. And, of course, inequities in home valuation (e.g., depressed values of Black-owned homes) can perpetuate inequities through the buyout process. For those reasons, HCR should establish a framework for equitable compensation which acknowledges and seeks to overcome weaknesses in current appraisal processes that reinforce injustices and racism.

Finally, it is worth mentioning that for some, the FMV

of their home is simply not enough for them to find another place to live. Homeowners may still be paying off mortgage debt or, given the affordable housing crisis, may not be able to afford the down payment on a new home in a safer location. Thus, HCR should consider to what extent it is possible to help participants secure replacement housing, rather than relying on a cash-only option. The Uniform Relocation Act, for example, mandates that households are provided with enough resources to relocate into comparable housing and are provided with case management support to ensure their relocation is successful. The re-housing approach, rather than the FMV cash-out approach, may lead to better outcomes for participants.

## DESIGN HUMANE AND SUSTAINABLE DEMOLITION AND CLOSING PROCESSES

Buyout participants have expressed frustration with FEMA requirements that often do not allow them to take appliances, fixtures, or similar items with them when they relocate. This is especially frustrating in a post-disaster situation when people may have recently replaced items that they are then not able to take. This is because if appliances or equipment are included in the appraisal, taking such items is interpreted as a duplication of benefits from a federal regulatory perspective. Guidance allows implementing sub-applicants (local governments) the right to sell any materials they find within the house at public auction, give salvage rights to demolition contractors, or simply take the items to the landfill.

Frustration with this policy has surfaced in listening sessions with past, and potential, buyout program participants. Residents have felt that communication about the policy has been unclear, and that it is irrational to send functioning appliances to salvage or to the landfill when those who are moving need them most. Although the closing and demolition process makes sense from an administrative perspective, HCR should consider alternative ways of managing appraisals and removal of household items, and whether these policies are in service to all parties involved. Some buyout participants may be dealing with significant mental health challenges or trauma, and seeing their household items auctioned or salvaged may feel unreasonable at best and cruel at worst. In cases where fully functional items are disposed of, this process is also wasteful and environmentally unsustainable.

At a minimum, the State should consult with State-certified appraisers, community organizations, and residents, and work together to develop an appraisal process that feels transparent and human-centered. Incorporating flexibility in the appraisal process can help reduce the amount of landfill waste, reduce negative perceptions that government and contractors are “profiting” off of people’s properties, and consider giving participants the option to take salvageable materials with them as part of closing.

New York also has a strong network of salvage and reuse organizations. New York State can work with these programs to explore opportunities for practices that shift toward deconstruction and reuse, which can reduce carbon emissions and landfill waste, and promote new green



jobs. It is also worth mentioning how structural relocation, rather than buyout and demolition, may be a more sustainable option to remove housing from the floodzone, if and when feasible and appropriate.

## CONSIDER INCENTIVES AND SUPPLEMENTAL PAYMENTS TO ENCOURAGE PARTICIPATION

Incentives have gained popularity as a way to increase participation and also encourage residents to relocate within local jurisdictions. While these strategies may be effective, HCR should use care when offering incentives for buyouts, as they can sometimes increase local tensions. For example, in a listening session with buyout participants hosted by the Climigration Network, Natural Resources Defense Council, and The Nature Conservancy, one of the participants said, “People being pitted against each other happened here. The governor’s office said there would be a 10% bonus if a whole street got bought out. The whole thing almost fell apart when that happened. The committee had to step in and talk to the governor’s office. Instead, they changed it to: if anybody else participates in a high-priority area, then you get the 10% bonus (the ‘enhanced buyout’).”

HCR should carefully consider what kinds of incentives, if any, are most feasible and appropriate for the HCR buyout program. HCR should partner with community-based organizations to understand how they may be perceived or implemented locally and discuss which types of incentives, if any, could motivate participation. It should be noted that many of the benefits that incentives provide, if successful in increasing resident participation, can be attained through other means, such as investing in quality re-housing and wraparound services.

A re-housing supplement award is one alternative type of supplemental payment that HCR should consider. FEMA provides a reimbursement of up to \$31,000 for households to find a comparable property located outside of the flood zone if their appraisal is not high enough to afford the replacement. However, some households may need additional support, especially in areas with very high housing costs and/or where chronic flooding or disinvestment has depressed participants’ home values. The timing of the supplemental payment may also not meet the participants’ needs. In these cases, HCR should consider how an additional methodology for calculating a re-housing supplement or providing re-housing support can help households secure a new place to live. Like appraisals, the process for determining and securing supplemental payments should be transparent and not place additional burden on the homeowner or local government in order to maximize uptake.

## SUPPORTING RENTERS

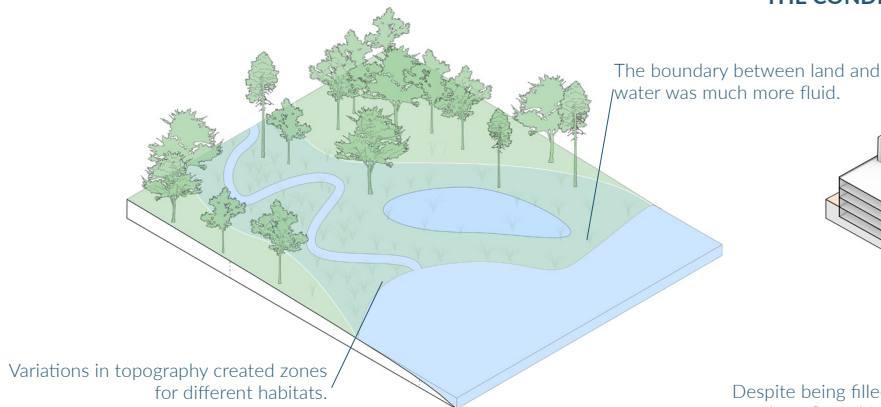
Because buyout program transactions only occur between property owners and public agencies, renters have little to no say in whether or not they want to participate. As a result, renters are considered involuntarily displaced

in the context of buyout program administration. Federally, the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) provides guidance on involuntary displacement; 49 CFR Part 24 is the government-wide regulation that implements the URA. In a federally-funded buyout program, URA is triggered when the participating structure includes renters.

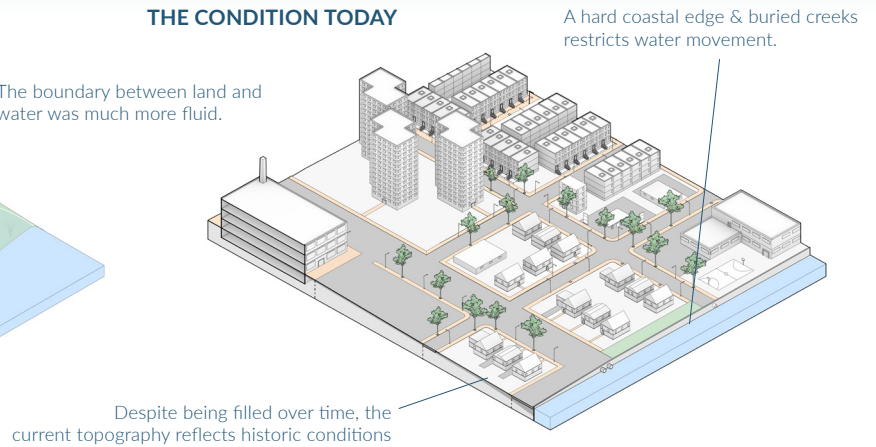
Because the HCR program is not federally funded, the State is not required to adhere to the URA. However, HCR should seriously consider the appropriate provisions to ensure that renters and other occupants who may be involuntarily displaced have appropriate support. At a minimum, HCR should utilize URA or New York State-specific requirements for involuntary relocation of renters and ensure renters are involved in the process and that their rights are met. To the greatest extent possible, HCR should maximize benefits and wraparound services, such as down payment assistance and re-housing support. If HCR already has an involuntary displacement policy for non-federally funded projects, this policy should be reviewed in order to ensure that it meets the needs of buyout program participants. We recommend that a URA expert be a part of the HCR implementation team and that HCR consider the benefits of the expanded requirements under URA as a model for relocation support.

# Making Room for the Water, Making Room for Nature, Making Room for Our Neighbors.

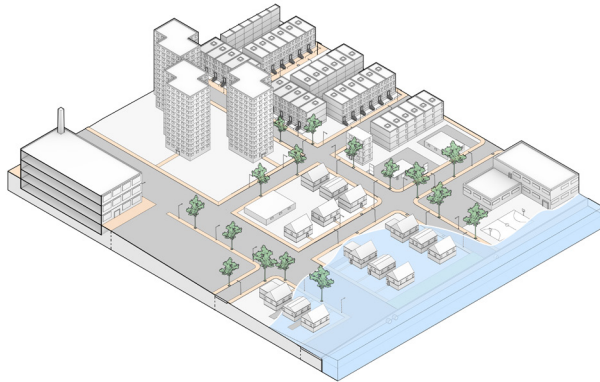
## THE ORIGINAL ECOSYSTEM



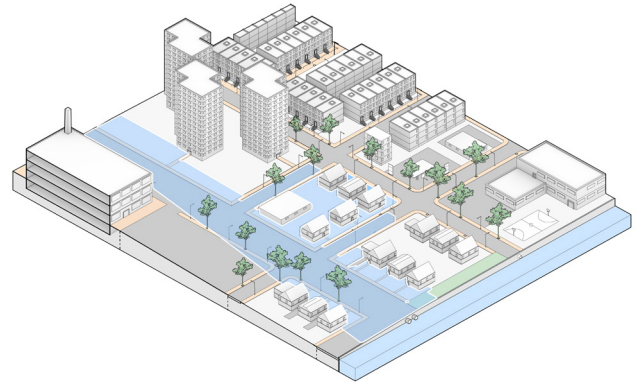
## THE CONDITION TODAY



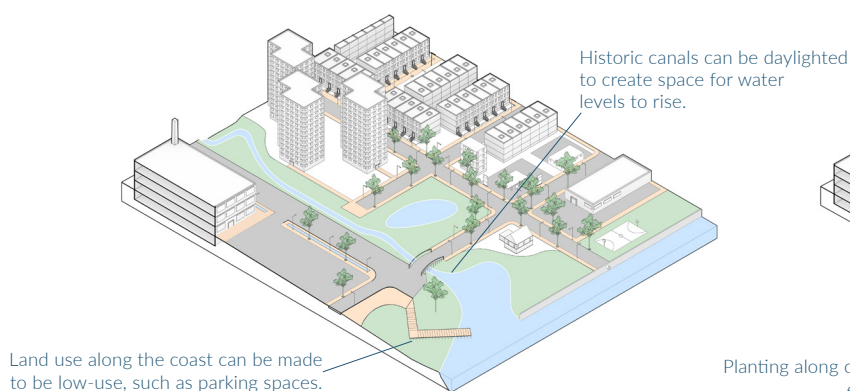
## STORMSURGE FLOODING



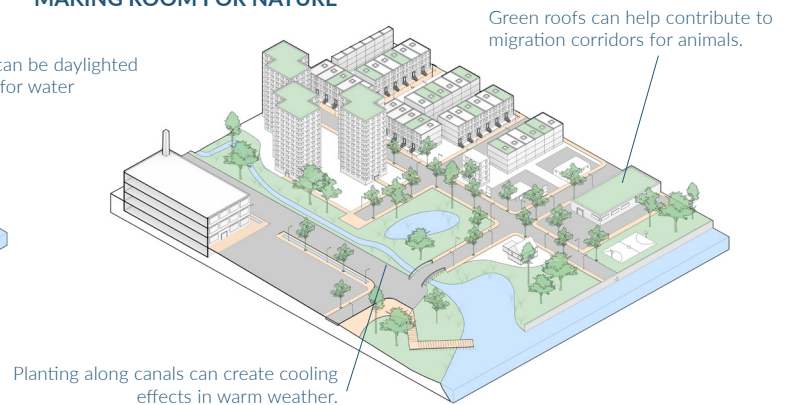
## STORMWATER FLOODING



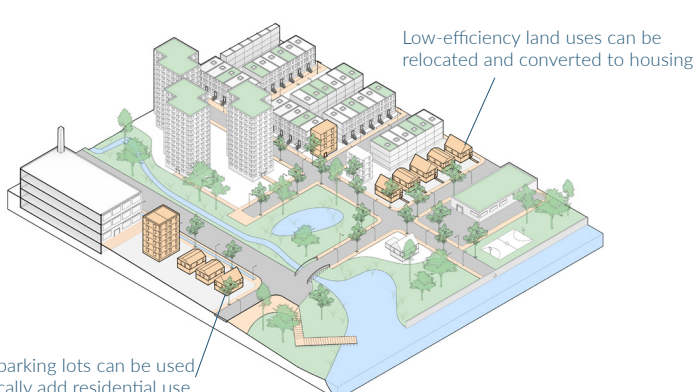
## MAKING ROOM FOR THE WATER



## MAKING ROOM FOR NATURE



## MAKING ROOM FOR OUR NEIGHBORS



Long-term neighborhood planning that recognizes and responds to the historic ecology of an area can be utilized as an anti-displacement strategy. By strategically rethinking local land use, communities can plan to relocate housing to safer areas within the community, while returning flood-prone areas back to nature.

Created by: Hassan Saaid Saleem, University of Pennsylvania, Weitzman School of Design for *Making Room for the Water* – a collaboration between the Weitzman School of Design, One Architecture, and Rebuild by Design.

# 5 INTEGRATION OF BUYOUTS INTO LOCAL PLANNING

Buyout programs, often viewed through the lens of disaster recovery, have broader implications for local land use and community planning. They can strain municipal resources, disrupt infrastructure, and sometimes conflict with environmental goals. This chapter examines how to strategically integrate buyouts into local planning to mitigate these challenges and enhance both community resilience and ecological restoration.

## Key Principles for Incorporating Buyouts into Local Planning

### 1 Integrate Buyouts into Existing Plans and Planning Processes

Coordinate across agencies to ensure that plans for buyouts are integrated into other local planning processes, including comprehensive, open space, hazard mitigation, and infrastructure plans.

### 2 Ask Participating Localities to Review New Development Permitting

Work with municipalities to review and update local permitting processes to ensure that new development is not being permitted in high-risk areas for flooding. Incentivize development in safer areas.

### 3 Promote Post-Buyout End-Use Planning

Develop comprehensive plans for land use and restoration, incorporating community input and leveraging state and environmental resources.

### 4 Support Resettlement in Receiving Communities

Buyout policies should extend beyond the relocation phase to include robust support for both relocating residents and receiving communities, emphasizing the creation of affordable housing, investment in services and infrastructure to support new residents, and use of innovative development tools like Transfer of Development Rights (TDR) to foster resilient and equitable transitions.

While often thought of as a disaster recovery tool, buyouts have transformative impacts on local land-use planning. Buyout programs can negatively impact local tax bases, especially if residents move out of a municipality, but the municipality must maintain the same level of infrastructure and emergency services for those remaining in a neighborhood (BenDor et al., 2020). Failure to address this can make local governments resistant to participating.

Likewise, buyout programs can conflict with, or be disconnected from, open space planning and ecosystem restoration opportunities. When only a portion of residents move, checkerboarded neighborhoods can limit ecosystem restoration because infrastructure and services must be maintained. There is also typically no funding for post-demolition restoration. Programs that solely focus on moving residents need to make conscious decisions in partnership and program design to achieve ecologically and environmentally restorative outcomes (Shi et al., 2023). This section provides some recommendations to integrate buyouts into local planning processes to achieve community outcomes post-buyout.

## INTEGRATE BUYOUTS INTO EXISTING PLANS AND PLANNING PROCESSES

Because New York is a home rule state, HCR will need to rely on diverse tools to encourage local governments to integrate planning for buyouts into other land use, open space, community, economic development, and infrastructure plans. Communities should account for the potential loss of repetitively flooded homes from the housing stock when conducting local housing market analyses, and plan for sufficient affordable replacement housing to meet the needs of those relocating. Because these planning processes are outside of HCR's remit, it will be critical to coordinate with other agencies who support community and flood risk planning to include appropriate time horizons, funding needs, risk and decision frameworks, and to



plan for new affordable housing. Communities at high risk of flooding who lack comprehensive plans or up-to-date floodplain maps and hazard mitigation plans may need additional support.

HCR can partner with other agencies to support local planning for buyouts and ensure that buyouts are a genuine and forward-looking option for communities, rather than a last resort. Grant evaluation criteria or funding approvals could, for instance, require or incentivize communities considering or implementing a buyout to reduce their overall risk profile. As an example, the state could require a town that receives buyout funding to adopt a zoning ordinance that prohibits new development in the floodplain. Sometimes, residents want buyouts even if the local government does not, so HCR should decide in advance whether it plans to require local government participation or whether it will support property owners directly. Alternatively, in the case where a local government does not want to manage the land, HCR could consider how to work with local organizations like land trusts to acquire and maintain properties. The Oakwood Beach buyouts in Staten Island after Superstorm Sandy (where residents requested buyouts) are a clear example of how complicated these state-local-resident decisions can be when made in a post-disaster context.

## **ASK PARTICIPATING LOCALITIES TO REVIEW NEW DEVELOPMENT PERMITTING**

The permitting of new development in flood-prone areas continues to be a massive challenge in the U.S. For example, Hino et al. (2023) studied buyouts in North Carolina and found that the state built 10 new homes in the floodplain for every one home they bought out. This means the state's overall risk profile has not reduced, even though the state has engaged in buyouts. The Staten Island buyouts after Superstorm Sandy raised concerns about this same pattern, with new development being proposed next door to the Oakwood Beach buyout sites. In dialogues with buyout participants, many expressed frustration with new development in the floodplain next to buyout areas. They rightly raise questions about why that is fair, why their neighborhood couldn't have been protected just as much as the new development, and why new development in the highest risk areas is being allowed at all. HCR should help local governments review local development permitting to make sure they are not siting new homes in flood-vulnerable areas. HCR can support or encourage efforts to use innovative property tools such as transfers of development rights, tax base sharing, and other mechanisms to promote new housing in flood-safe locations.

## **PROMOTE POST-BUYOUT END-USE PLANNING**

Deciding what to do with the land after a buyout is one of the most under-considered but important aspects of buyout program design. How buyout properties are used can build trust and increase program participation or, conversely, negatively impact remaining homeowners or public perception of buyout program outcomes (Shi et al., 2023b). Community-based leaders have shared that perceptions of

buyouts being used to allow wealthy private developers to redevelop floodplains at a profit make them less willing to participate in a buyout. However, most buyout properties have not been privately redeveloped or reconverted into any type of community asset. One study looked at over 10,000 parcels of land that were acquired through buyouts from 1990-2000 and found that most remain simply as vacant lots, providing few ecosystem or community benefits (Zavar and Hagelman, 2016). One reason for this is that federal agencies rarely provide funding for converting the land (e.g., restoring a wetland or building a community garden), and local governments often lack the resources to do more than basic maintenance (e.g., trash removal and mowing).

For flood-prone communities to truly adapt and become more resilient to climate change, they must have a long-term vision and a holistic plan for climate resilience. HCR should have a plan for helping communities decide what will happen to the land, who will own it, and who will pay for the conversion. In spring 2023, The Nature Conservancy ran a series of workshops on "What Happens with the Land?" in New York City, asking exactly these questions. Their work can serve as a basis for planning state-wide. Allocating resources to work with communities from the beginning of the buyout process to develop an open space plan and an end-use strategy for the site can help people see their sacrifice as contributing to a positive legacy. This can help communities not only commemorate but remember how particular areas are flood-prone and therefore should be conserved, not developed (Zavar, 2023 presentation). These reparative, proactive steps to remember or restore ecosystems can also help communities repair the trauma of major floods.

Given the incremental nature of buyouts, communities will need to indicate both near-term plans for individual properties and long-term plans to transition towards larger, contiguous restoration. In doing this work, HCR should especially collaborate with New York State Office of Parks, Recreation and Historic Preservation, environmental organizations, and Tribal communities to restore ecosystems. Research from the Open Space Institute shows that land trusts are particularly equipped with the tools and skillsets to partake in restoration and stewardship activities, but will require some training and financial support to incorporate post-buyout lands in their work (Schwab & Weinberg, 2020). The State may be able to draw on the Environmental Bond Act and help connect local jurisdictions to additional state funding resources and potential partnerships. Environmental organizations, land trusts, and stewardship organizations are also seeking new opportunities to support more urban and community-oriented conservation efforts. These groups have often been involved in efforts to manage the land and provide operations and maintenance costs (Kodis et al. 2021). Buyout sites may also provide opportunities to restore Tribal access to coastal and riparian waters, so long as such efforts are not a way to offload difficult properties onto less-resourced groups.

## SUPPORT RESETTLEMENT IN RECEIVING COMMUNITIES

Much of buyout policy to date has focused on how people are responding to threats of climate displacement in their own communities, navigating the regulatory, legal, financial, and social barriers to relocation and/or adaptation in place. However, focusing only on the needs and perspectives of those who may be relocating, and only leading up to their move, is only part of the climate migration story. In dialogues with members of this team, residents who have gone through buyout programs have shared that there were virtually no government services or support offered to people relocating to help with their transition once the moving truck pulled away [see sections on wrap-around services above].

Residents living in receiving areas have shared a number of concerns that will require thoughtful planning and partnership-building to address. Community members have highlighted the need to fix and upgrade their infrastructure while also supporting the non-affluent (including incoming) residents of the community by taking steps to protect lower-income residents from gentrification's economic impacts. Additionally, they emphasize fostering local resilience networks that are able to provide neighborhood-based support for people relocating to a new neighborhood and those already living there.

There is an opportunity for a more coherent effort, especially where large numbers of residents are considering relocation, to connect residents in advance and build relationships and flexible support systems that can help residents who are relocating.

Any meaningful progress in building more productive engagement between leaving and receiving communities will require thoughtful, well-trained intermediaries, from trusted community-based organizations who can play a critical role in educating and advocating for residents, to local and state governments who are needed to shape thoughtful and compassionate programs that draw on residents' lived experiences. In addition to supporting receiving communities, HCR should use its position and mandate to help create a pipeline of new affordable housing units that benefit buyout program participants. For example, a "Floodplain Preference Program" could incentivize developers to make new units available to residents participating in the HCR buyout program. Similar programs include incentives for providing low-income or below market rate units, veteran housing, and artist housing. Such a program could create a pipeline of new units available for participating residents who are interested in a housing swap rather than a cash-out option. HCR should consult with its legal team to determine whether or not such a program would follow all applicable state laws and regulations.

HCR should also consider how the buyout program can support the development of innovative housing tools such as Transfer of Development Rights (TDR) by creating sending and receiving areas that define areas of downzoning and upzoning while attracting new investment and creating new housing units. New York State recently passed legislation permitting use of TDR, and we recommend HCR take

up this opportunity in earnest. HCR could consider a state-wide mapping of areas to incentivize new green development in climate-safe areas to serve as a resource for local and county planning agencies, and conduct a comprehensive review of zoning codes commonly used in New York State and how they may incentivize, permit, or constrain topographically-appropriate development and affordable housing. HCR could also consider developing model local zoning ordinances for communities looking to invest in new development to welcome community members from other regions of New York State.



### CASE STUDY: RESILIENT SIDNEY, NY

Resilient Sidney, NY, is a village-led effort to bring together several climate resilience and waterfront vitality planning projects and processes, including community-led updates to a managed retreat plan, integrating them with longer-term planning strategies. Central to this effort are:

- Envisioning Sidney's Resilient Waterfront program, which fosters community engagement to create a unified revisioning for the riverfront and an update to the village's 2014 Managed Retreat Program.
- Sidney GreenPlain Project, which plans to relocate 100 families and buy out 100 properties along the Susquehanna riverfront. This initiative uses nature and natural flood reduction measures, and aims to build Upstate New York's largest green infrastructure enhanced floodplain ecosystem capable of storing an additional 12 million cubic feet of flood water.
- Local Waterfront Revitalization Program (LWRP), which aims to rejuvenate the Susquehanna riverfront area while addressing the impacts of climate change.
- Resilient Sidney Comprehensive Plan, which will integrate policies, programs, and projects to advance the community's vision for a healthy and livable village, and will be achieved, in part, through an updated resilient zoning code.

Through numerous community engagement sessions, the Village is ensuring residents are at the forefront of reshaping the community and the waterfront, and aligned in a shared vision.

Image: A sign for the village of Sidney, New York.  
Source: Tyler A. McNeil



# 6 EVALUATION, ASSESSMENT, AND MONITORING

**The success and adaptability of HCR's buyout program will be dependent on robust monitoring and evaluation from the outset. Documenting and applying valuable lessons will provide a framework for continuous improvement and broader application.**

Buyout programs are notoriously under- or un-evaluated, with limited information about participant outcomes and short- and long-term impacts on communities. Neither FEMA nor HUD have invested in robust program evaluation for buyout programs they fund, nor has funding been made available to enable implementing agencies (applicants and sub-applicants) to conduct internal and external reviews. Instead, most program evaluation has been conducted by researchers, academics, and think tanks after buyout programs have already been implemented. This after-the-fact research has been difficult to accomplish due to the challenges associated with tracking down program participants and the inability to monitor before, during, and after metrics for residents.

Although there has been a dramatic increase in the number of research studies conducted on buyout programs, the number of buyouts currently being implemented far surpasses the volume of research conducted on program efficacy, equity, and outcomes. As HCR designs and implements its buyout program, it is imperative to allocate time and resources for monitoring, evaluation, and assessment. Planning for monitoring and evaluation from the beginning is critical not only to assessing the outcomes of New York's program but also to documenting lessons that can be applied to other programs across the country.

## **ESTABLISH AND FUND A PROGRAM EVALUATION SYSTEM FROM THE BEGINNING**

Buyout programs often lack the ability to create institutional learning pathways due to their post-disaster, one-off nature. However, a permanent, state-run program has the ability to continue to learn and grow by documenting lessons learned and best practices while making necessary changes over time. HCR has an opportunity to design a program evaluation system from the beginning that creates clear indicators and metrics by which to assess program goals and progress, as well as processes by which to conduct assessment. These goals, metrics, and outcomes can

range from participant well-being, to municipal finance or avoided costs / and reuse of land for community benefit (social, ecological, environmental, etc.). When developing these metrics, HCR should consult with community groups, other state agencies, residents, and local government, as well as internally. Tracking of indicators, metrics, and processes can be integrated into project implementation, feeding into a data management platform that follows up with buyout participants, partners, and local implementing agencies.

## **SOLICIT FEEDBACK AND DOCUMENT LESSONS LEARNED**

HCR should create a clear leadership structure, with clear roles and responsibilities for different staff, and dedicate time for staff to debrief on programs and processes, including an annual program evaluation. HCR should also build accountability by conducting or soliciting impartial evaluation assessments and feedback from local government partners, community organizations, and residents over the short and long term. Program outcomes should be shared publicly and be used to inform any necessary amendments to program guidelines. Outside impartial evaluation assistance may be especially beneficial for ongoing learning and program refinement. Sharing best practices and lessons learned with other state agencies and building knowledge networks that can support agency staff, community-based organizations, and local governments can help build institutional knowledge to create a robust, permanent program.

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# 8 AUTHORS

**Kelly Leilani Main** is the Executive Director and founder of Buy-In Community Planning, a national 501c3 organization providing equitable and accessible voluntary relocation services for communities on the frontlines of irreversible climate impacts.

**Kristin Marcell** is the Director of the Climigration Network, a national network of more than 200 community and Indigenous leaders and adaptation practitioners. The Network partners with community-based organizations developing innovative responses to repetitive flooding and climate displacement.

**Linda Shi** is an Assistant Professor at Cornell University's Department of City and Regional Planning. She researches how land governance institutions constrain and enable more equitable and reparative adaptation to flooding.

**Anna Weber** is a Senior Policy Analyst at the Natural Resources Defense Council. She researches and advocates for equitable climate adaptation solutions, with a focus on flooding, sea level rise, and climate-related relocation.

**Shameika Hanson** is a Climate Adaptation Specialist at The Nature Conservancy in New York. She works to help flood-prone communities identify equitable, locally-led solutions to make way for water using nature and natural solutions.

**AR Siders** is Director of the Mangone Climate Change Science and Policy Hub, University of Delaware. Her research focuses on buyout program design and evaluation and fairness in adaptations to climate change.

**Maggie Osthues** is the Program Manager for the Climigration Network. She advances programming, communications, and fundraising efforts and the Network's Next Step Cohort, an award-winning peer learning and participatory grant-making initiative co-designed by community and Indigenous leaders alongside experts in adaptation and philanthropy.

**Matthijs Bouw** is the founder of One Architecture and Urbanism (ONE), an award-winning Amsterdam- and New York-based firm specialized in climate adaptation and mitigation projects, and a Professor of Practice at the UPenn's Weitzman School of Design.

**Amy Chester** is the Director of Rebuild by Design, a nonprofit that uses collaborative design-driven problem-solving to help communities build resilience to climate impacts.

**Johanna Lawton** is a Project Manager at Rebuild by Design supporting climate resilient infrastructure initiatives at local, state, and national levels, as well as collaborative stakeholder engagements.

November 2024 | To connect with the authors of this report,  
reach out to [info@rebuildbydesign.org](mailto:info@rebuildbydesign.org).