



CLIMATE RELOCATION + BUYOUTS

Created for NYC Faith Sector Climate Adaptation Working Group on 04.24.25

Designs by Hassan Saleem

TERMINOLOGY

VOLUNTARY HOME BUYOUT

Governments purchase hazard-prone property with the goal of reducing the number of properties in high risk areas.

- Pre-storm FMV
- Property demolished
- Land typically repurposed for mitigation & community benefit

TERMINOLOGY

VOLUNTARY HOME BUYOUT

Governments purchase hazard-prone property with the goal of reducing the number of properties in high risk areas.

- Pre-storm FMV
- Property demolished
- Land typically repurposed for mitigation & community benefit

MANAGED RETREAT

Government-led strategy to move housing and critical infrastructure away from risk.

- coastal planning
- buy-out programs
- regulating development
- no-build areas;
- habitat restoration
- green space

TERMINOLOGY

VOLUNTARY HOME BUYOUT

Governments purchase hazard-prone property with the goal of reducing the number of properties in high risk areas.

- Pre-storm FMV
- Property demolished
- Land typically repurposed for mitigation & community benefit

MANAGED RETREAT

Government-led strategy to move housing and critical infrastructure away from risk.

- coastal planning
- buy-out programs
- regulating development
- no-build areas;
- habitat restoration
- green space

CLIMATE RELOCATION

Planned and unplanned movement of people and communities due to climate impacts.

- emphasis on where people move to
- what's needed to move

VOLUNTARY HOME BUYOUTS

1. **FEDERAL:** Funding provided by various federal agencies, typically FEMA & HUD, to a state or local government for the acquisition of properties. Typically tied to the impact of a disaster.
2. **STATE:** NYS is developing it's first "blue sky" voluntary buyout program called Blue Buffers with the \$250M set aside from the 2022 Environment Bond Act
 - i. Lead agency: NYS Office of Resilient Homes and Communities
3. **LOCAL:** NYC is developing it's own "blue sky" voluntary housing mobility program, as of 2024 PlaNYC
 - i. Lead agency: NYC Mayor's Office of Housing Recovery Operations

CASE STUDIES



WOODBRIIDGE TOWNSHIP, NJ



ORGANIZER PROFILE:
OLIVIA COLEMAN



Monique Coleman closes
in on her home purchase



**INADEQUATE FLOOD
DISCLOSURE LAWS**

LEAD TO THE COLEMAN
FINDING OUT **TOO LATE**
THAT THEIR NEW PROPERTY
WAS LOCATED IN A SPECIAL
FLOOD HAZARD DISTRICT

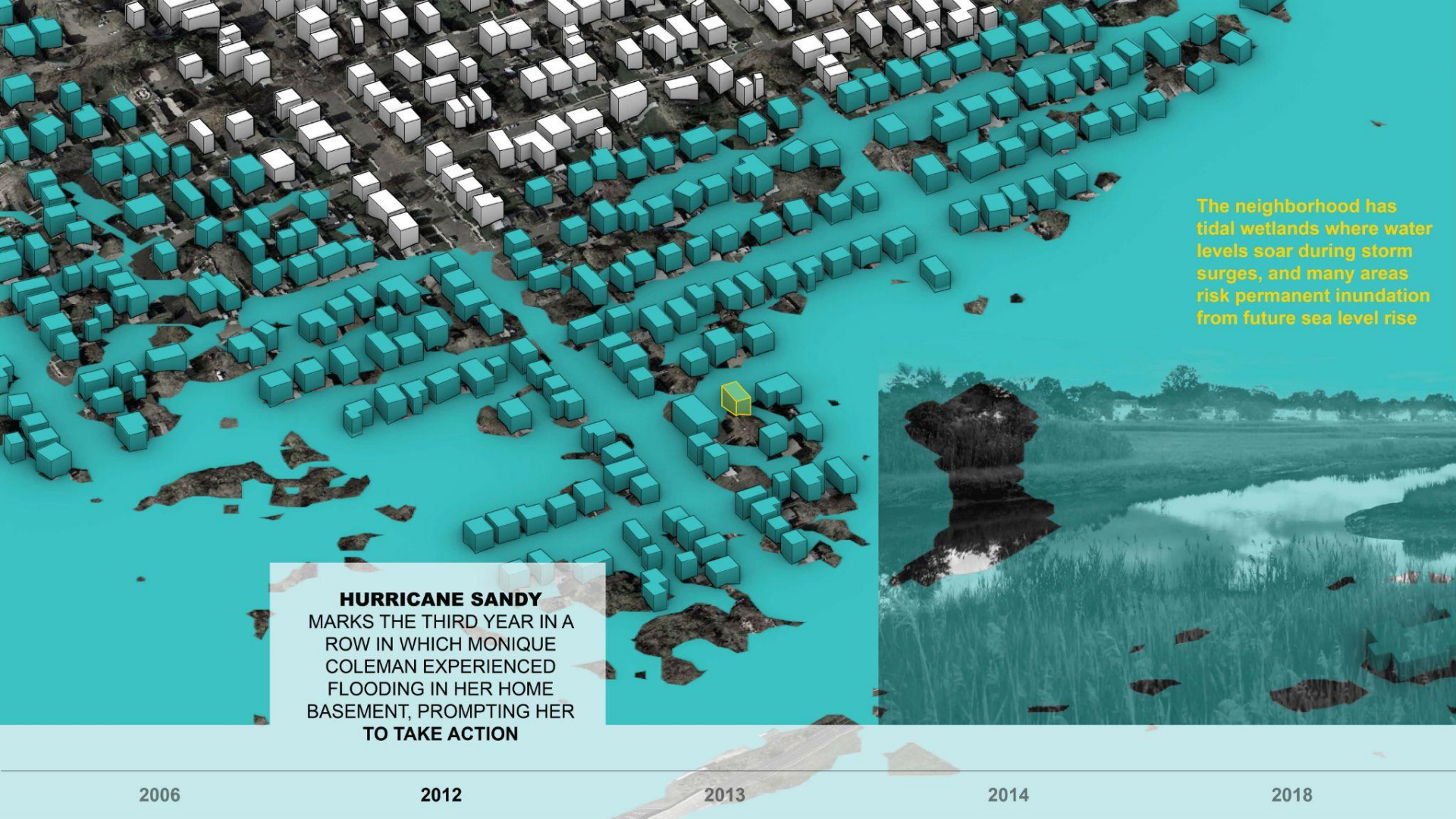
2006

2012

2013

2014

2018



The neighborhood has tidal wetlands where water levels soar during storm surges, and many areas risk permanent inundation from future sea level rise

HURRICANE SANDY
MARKS THE THIRD YEAR IN A
ROW IN WHICH MONIQUE
COLEMAN EXPERIENCED
FLOODING IN HER HOME
BASEMENT, PROMPTING HER
TO TAKE ACTION

2006

2012

2013

2014

2018

HARD INFRASTRUCTURE WAS NOT FEASIBLE



The Army Corps of Engineers determined berms and tide gates are too costly for this community

MONIQUE COLEMAN
CONSIDERS HER OPTIONS

2006

2012

2013

2014

2018

**HARD INFRASTRUCTURE
WAS NOT FEASIBLE**



The Army Corps of Engineers determined berms and tide gates are too costly for this community

**INSURANCE PREMIUMS WERE
BECOMING UNAFFORDABLE**



Coleman knew that her premiums would soon go up, and worried that her property value would go down

MONIQUE COLEMAN
CONSIDERS HER OPTIONS

2006

2012

2013

2014

2018

**HARD INFRASTRUCTURE
WAS NOT FEASIBLE**



The Army Corps of Engineers determined berms and tide gates are too costly for this community

**INSURANCE PREMIUMS WERE
BECOMING UNAFFORDABLE**



Coleman knew that her premiums would soon go up, and worried that her property value would go down

**HOME ELEVATION GRANT
WAS NOT ENOUGH**



Raising the home still leaves one off from mobility and emergency services during flood events

MONIQUE COLEMAN
CONSIDERS HER OPTIONS

2006

2012

2013

2014

2018

**HARD INFRASTRUCTURE
WAS NOT FEASIBLE**



The Army Corps of Engineers determined berms and tide gates are too costly for this community

**HOME ELEVATION GRANT
WAS NOT ENOUGH**



Raising the home still leaves one off from mobility and emergency services during flood events

**INSURANCE PREMIUMS WERE
BECOMING UNAFFORDABLE**



Coleman knew that her premiums would soon go up, and worried that her property value would go down

**RELOCATION FUNDED BY A
HOME BUYOUT MADE SENSE**



Buyouts break the endless costs of rebuilding on the floodplain and removes people from danger forever

MONIQUE COLEMAN
CONSIDERS HER OPTIONS

2006

2012

2013

2014

2018

COMMUNITY ORGANIZING TOOLS



CANVASSING
DOOR TO DOOR OUTREACH



EDUCATIONAL LEAFLET
FOR INFORMING NEIGHBORS



FACEBOOK GROUP
FOR BUILDING COMMUNITY



COMMUNITY BLOG
KEEPS PEOPLE UP TO DATE

MONIQUE COLEMAN AND FELLOW ORGANIZERS
CAMPAIGN TO WIN SUPPORT FOR COMMUNITY RELOCATION



2006

2012

2013

2014

2018



Lawn signs indicate change in neighborhood social norms, and reinforces the campaign as a community-led process, encouraging consensus

WOODBRIIDGE APPLIES FOR
NEW JERSEY BLUE ACRES
BUYOUT PROGRAM WITH
RESIDENT SUPPORT AND
GROWING PARTICIPATION

2006

2012

2013

2014

2018



2006

2012

2013

2014

2018



Monique Coleman and Blue Acres staff member hug in a show of solidarity



**142 HOMEOWNERS ACCEPT
BUYOUT OFFERS BY
SUMMER, AND THE COLEMAN
HOME WAS ONE OF THE FIRST
TO BE DEMOLISHED**

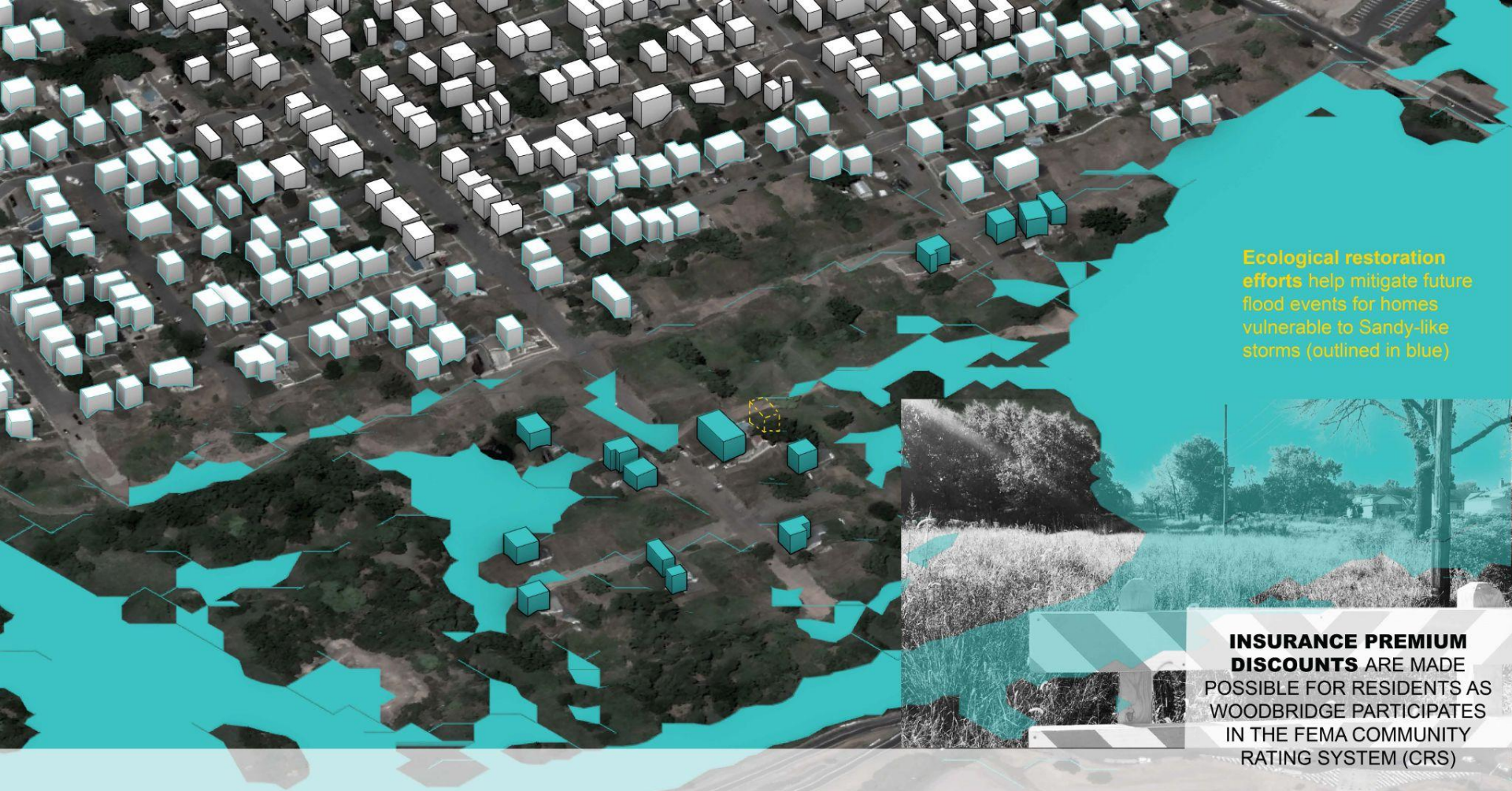
2006

2012

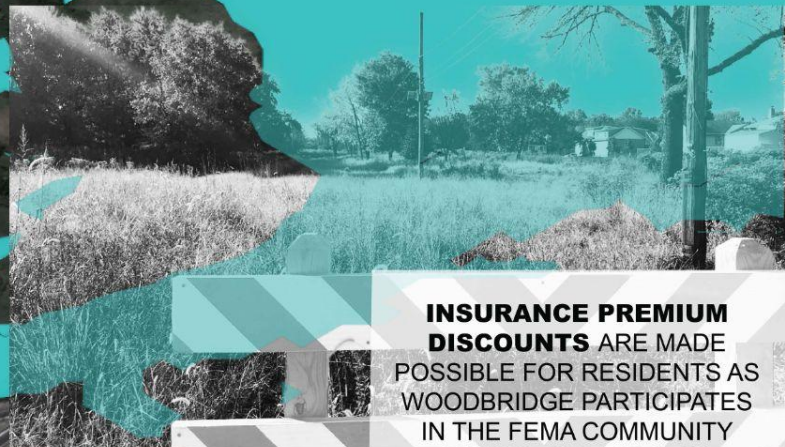
2013

2014

2018



Ecological restoration efforts help mitigate future flood events for homes vulnerable to Sandy-like storms (outlined in blue)



INSURANCE PREMIUM DISCOUNTS ARE MADE POSSIBLE FOR RESIDENTS AS WOODBRIDGE PARTICIPATES IN THE FEMA COMMUNITY RATING SYSTEM (CRS)

2006

2012

2013

2014

2018

CHALLENGES

LACK OF INFORMATION — FLOOD
DISCLOSURE LAWS, CLIMATE SCIENCE

FINANCIAL BARRIERS IN INSURANCE
PREMIUMS, MORTGAGES, AND
PROPERTY VALUATION

PSYCHOLOGICAL STRESS OF REPEATED
FLOODS, RESISTANCE TO RELOCATION

INSTITUTIONAL DISTRUST FOR ALLOWING
FLOODPLAIN DEVELOPMENT, LACK OF
SUFFICIENT ACTION

RESOLUTION

INFORMATIONAL CAMPAIGNS IN
BLOGS / MATERIAL DISTRIBUTION

FUNDING ASSISTANCE FROM
LOCAL MUNICIPALITY AND BLUE
ACRES STATE AGENCY

PATIENCE AND REPEATED
EFFORTS TO COMMUNICATE

PRESENCE OF STRONG
COMMUNITY ADVOCATE TO
FACILITATE CONVERSATION

RESETTLEMENT IN WOODBRIDGE:
NOTES FOR COMMUNITY AGENCY



OAKWOOD BEACH (STATEN ISLAND), NY

ORGANIZER PROFILE:
JOE TIRONE





**DESPITE FLOOD-PRONE
CONDITIONS,** OAKWOOD
BEACH IS DEVELOPED INTO A
SUBURBAN NEIGHBORHOOD
OF ONE- AND TWO-
BEDROOM COTTAGES

The cottage that will eventually
belong to **Joe Tirone** was built
in the **1940s** on **Foxbeach Ave**

1900s

2012

2013

2014

2018



HURRICANE SANDY HIT THE NEIGHBORHOOD HARDER THAN IRENE THE YEAR BEFORE — FLOOD DEPTHS REACHED 16 FEET, 3 PEOPLE LOST THEIR LIVES, AND HOMES WERE SWEEPED OFF FOUNDATIONS

Many residents were **displaced** by the storm, including the tenants in Tirone's cottage. The damage to and abandonment of his property sprung him into **action**.

1900s

2012

2013

2014

2018

REBUILDING WOULD LEAD
TO FURTHER CYCLES OF LOSS



Tirone knew when he saw the
trauma endured by his tenants that
no one should relive this experience

JOE TIRONE ASSESSED HIS
OPTIONS TO MOVE FORWARD

1900s

2012

2013

2014

2018



REBUILDING WOULD LEAD
TO FURTHER CYCLES OF LOSS



Tirone knew when he saw the
trauma endured by his tenants that
no one should relive this experience

HARD INFRASTRUCTURE HAS
FAILED IN THE PAST



A 1992 Nor'easter destroyed the
berm and seawall built to protect
Oakwood Beach

JOE TIRONE ASSESSED HIS
OPTIONS TO MOVE FORWARD

1900s

2012

2013

2014

2018



REBUILDING WOULD LEAD TO FURTHER CYCLES OF LOSS



Tirone knew when he saw the trauma endured by his tenants that no one should relive this experience

HARD INFRASTRUCTURE HAS FAILED IN THE PAST



A 1992 Nor'easter destroyed the berm and seawall built to protect Oakwood Beach

LIFE ON THE FLOODPLAIN WAS ALREADY HAZARDOUS



The area was prone to fires and the soil was contaminated, which is exacerbated by climate change

JOE TIRONE ASSESSED HIS
OPTIONS TO MOVE FORWARD

1900s

2012

2013

2014

2018



REBUILDING WOULD LEAD TO FURTHER CYCLES OF LOSS



Tirone knew when he saw the trauma endured by his tenants that no one should relive this experience

HARD INFRASTRUCTURE HAS FAILED IN THE PAST



A 1992 Nor'easter destroyed the berm and seawall built to protect Oakwood Beach

LIFE ON THE FLOODPLAIN WAS ALREADY HAZARDOUS



The area was prone to fires and the soil was contaminated, which is exacerbated by climate change

RELOCATION FUNDED BY A HOME BUYOUT MADE SENSE



A buyout allows Tirone to recoupe the investment he put into his property without endangering others

JOE TIRONE ASSESSED HIS
OPTIONS TO MOVE FORWARD

1900s

2012

2013

2014

2018

COMMUNITY ORGANIZING TOOLS



JOE TIRONE ASSESSED HIS
OPTIONS TO MOVE FORWARD



RESIDENTS-ONLY MEETINGS
FOR PRIVACY IN DISCUSSION



RECIPE FOR SUCCESS
TO INFORM NEW ORGANIZERS



COMMITTEE DELEGATION
FOSTERS BUY-IN AND ACTION



COMMUNITY BLOG
KEEPS PEOPLE UP TO DATE

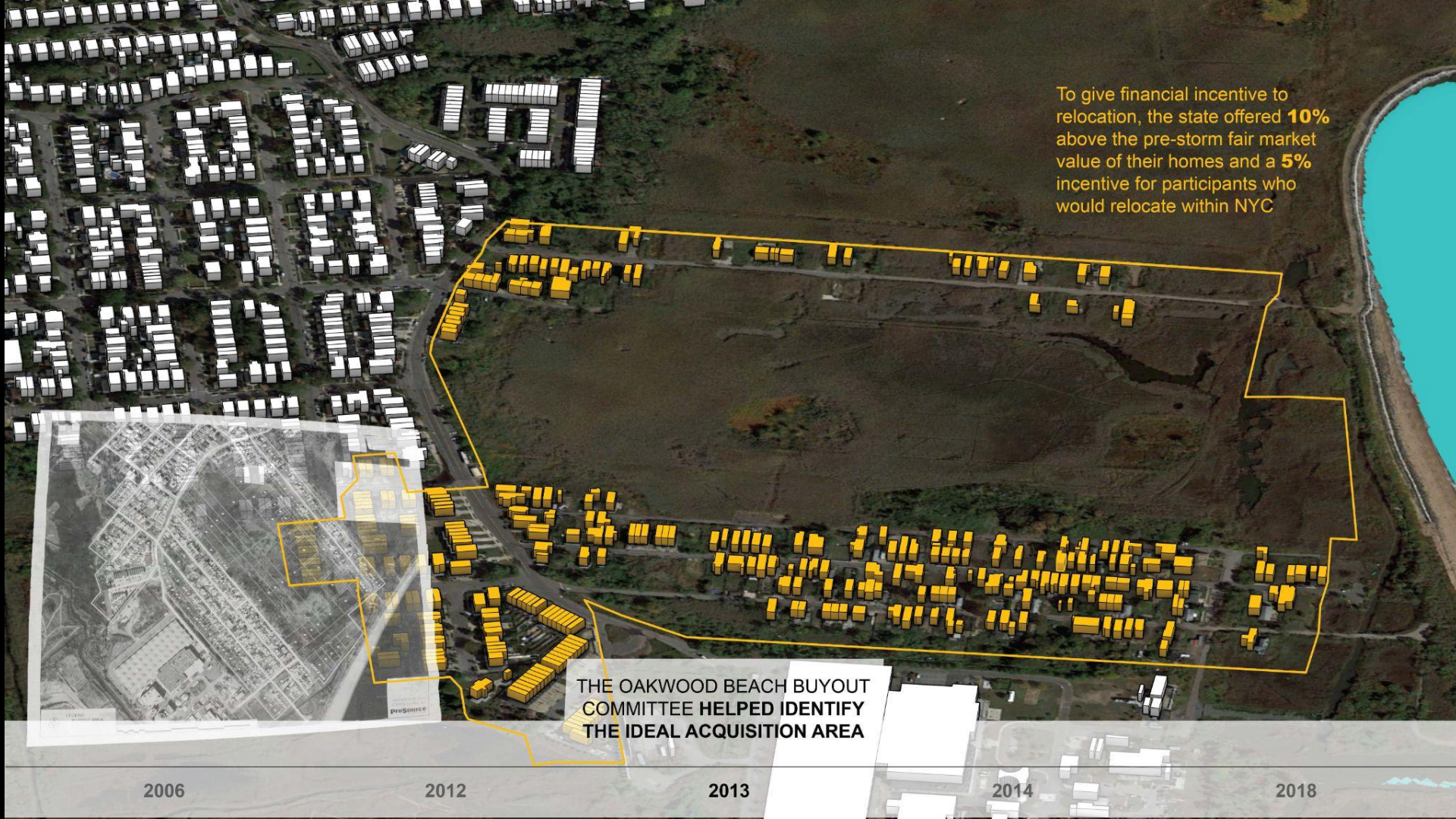
1900s

2012

2013

2014

2018



To give financial incentive to relocation, the state offered **10%** above the pre-storm fair market value of their homes and a **5%** incentive for participants who would relocate within NYC

THE OAKWOOD BEACH BUYOUT COMMITTEE HELPED IDENTIFY THE IDEAL ACQUISITION AREA

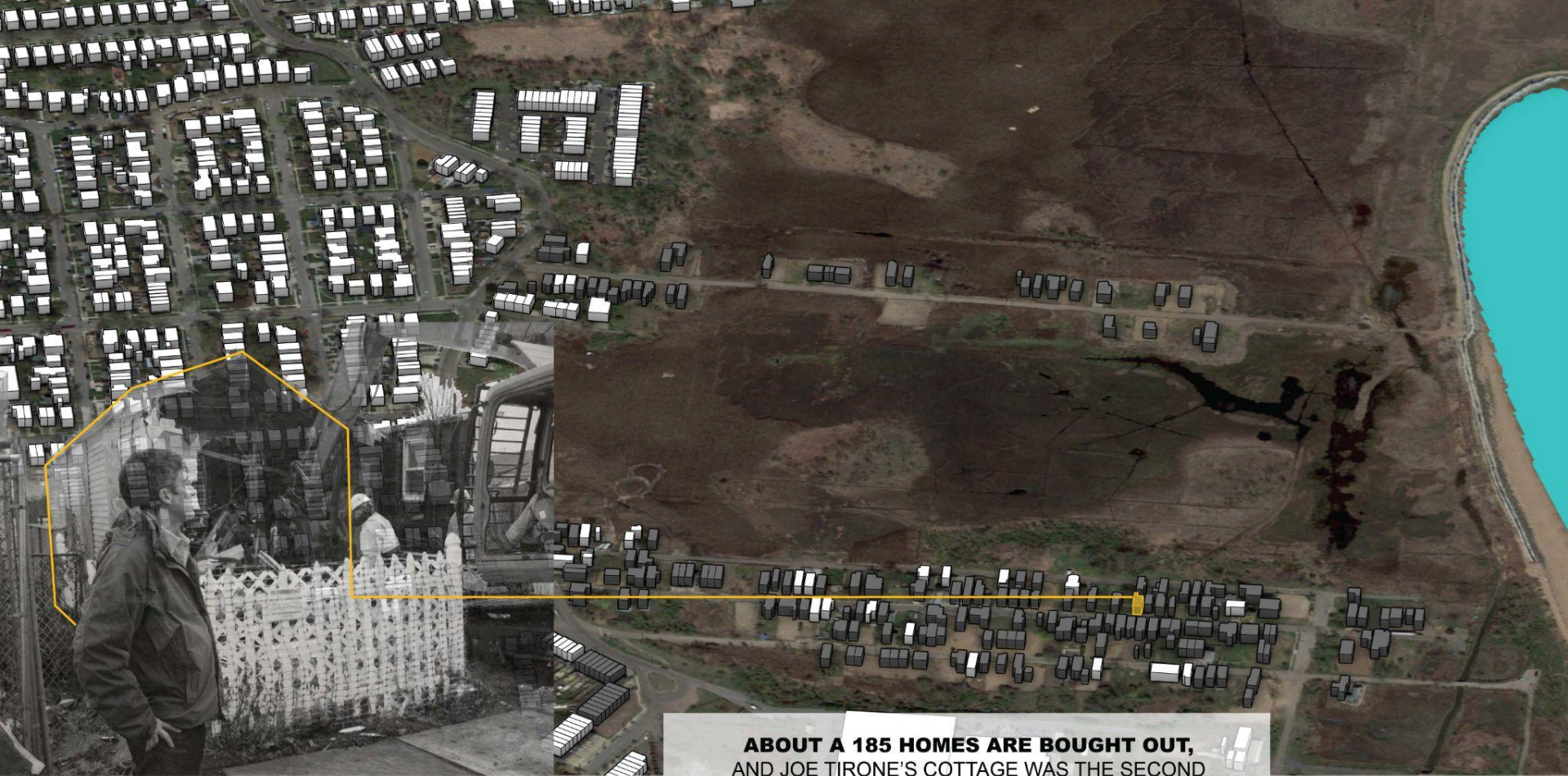
2006

2012

2013

2014

2018



**ABOUT A 185 HOMES ARE BOUGHT OUT,
AND JOE TIRONE'S COTTAGE WAS THE SECOND
TO BE DEMOLISHED IN THE NEIGHBORHOOD**

2006

2012

2013

2014

2018



For the homes that remain, there are difficult questions to be addressed about providing municipal services to the area, removing barriers to acquisition, and addressing future climate risk

OVER 300 PROPERTIES HAVE BEEN ACQUIRED, DEMOLISHED, AND **RESTORED TO NATURE.**

2006

2012

2013

2014

2022

CHALLENGES

LACK OF INFORMATION — FLOOD
BUYOUT PROGRAM AND MECHANISMS

FINANCIAL BARRIERS IN INSURANCE
PREMIUMS, MORTGAGES, AND
PROPERTY VALUATION

COMMUNITY RESISTANCE TO LAND BEING
REDEVELOPED FOR PROFIT

INSTITUTIONAL DISTRUST FOR LACK OF
HARD INFRASTRUCTURE PROTECTIONS
FOR THE NEIGHBORHOOD

RESOLUTION

EDUCATION AND ORGANIZING THROUGH
MONTHLY MEETINGS AND WORD OF MOUTH

PROVISION OF PRE-STORM FAIR MARKET
VALUE AND ADDED INCENTIVES FOR
STAYING WITHIN NEW YORK CITY

COLLABORATION WITH STATE TO ENSURE
BUY-OUTS REMAIN OPEN GREEN SPACE

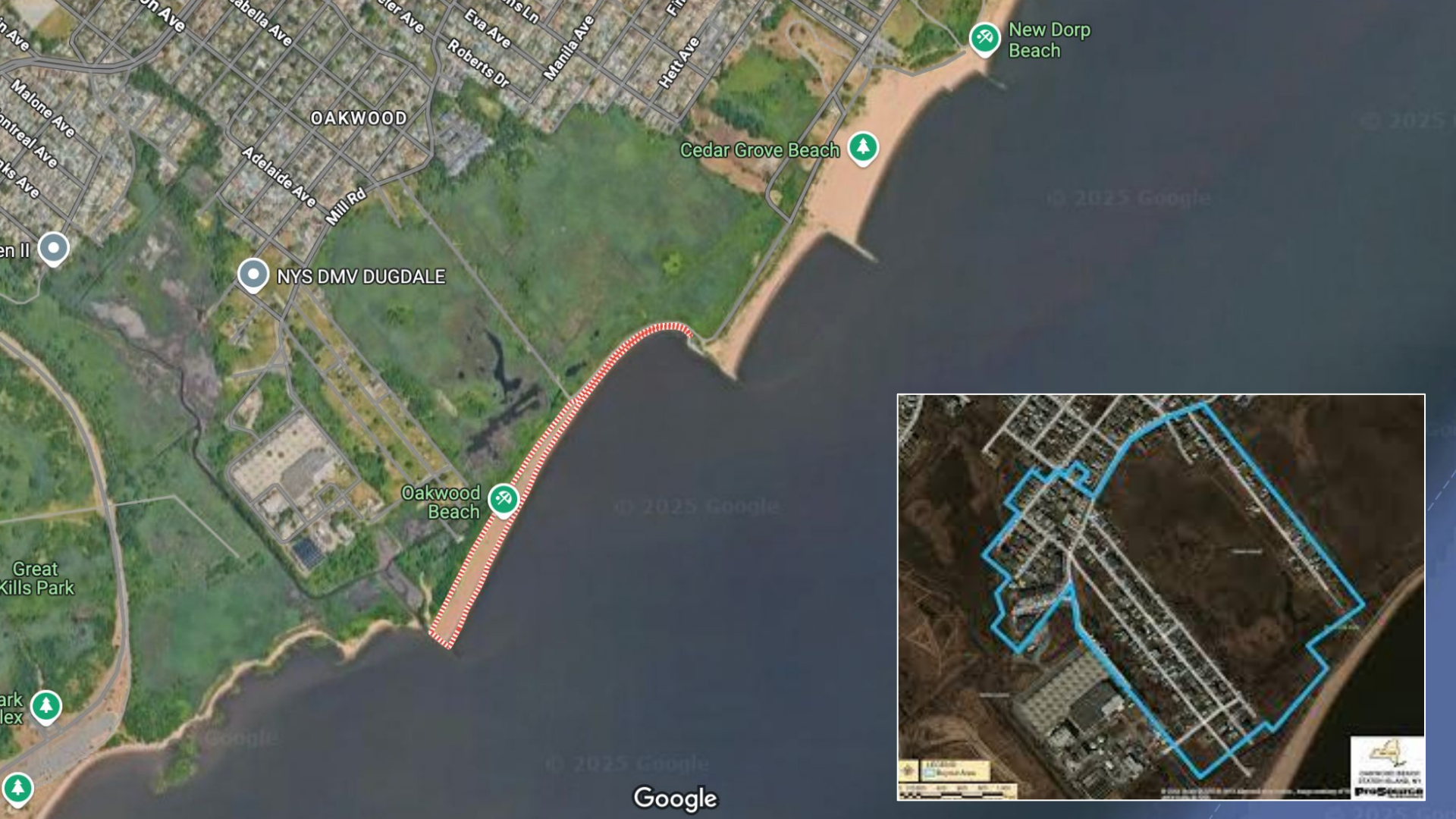
FORMATION OF A COMMITTEE THAT IS
COMPRISED OF LONG-TERM RESIDENTS
WITHIN THE NEIGHBORHOOD

RESETTLEMENT IN OAKWOOD BEACH:
NOTES FOR COMMUNITY AGENCY





OAKWOOD BEACH: SITE VISIT



BEST PRACTICES FOR VOLUNTARY HOME BUYOUTS

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

WHAT WE'VE LEARNED: BEST PRACTICES FOR VOLUNTARY HOME BUYOUTS

1. Program Design
2. Program Implementation
3. Re-Housing Support
4. Integration of Buyouts into Local Planning
5. Evaluation, Assessment, and Monitoring

PROGRAM DESIGN

1. **Develop an integrated, statewide framework for climate adaptation that includes supported relocation**
2. **Invest in collaborative partnerships** with multiple state and federal agencies to increase flexibility with local planning procedures. Partner with **local organizations** to co-design and implement. Respect **Tribal sovereignty** and treaty rights.
3. **Prioritize inclusivity** in determining eligibility and prioritization. Reduce barriers to entry.
4. **Leverage and diversify funding sources** to facilitate a consistent funding stream

PROGRAM IMPLEMENTATION

1. Create clear, consistent and transparent communication channels
2. Simplify the enrollment process. Provide multiple intake options
3. Ensure the program is truly voluntary from start to finish
4. Create a rolling application process with a flexible timeline
5. Invest in robust human resources to provide wrap-around-services and case management for participants
6. Facilitate opportunities for community-building and storytelling

RE-HOUSING SUPPORT

1. Establish a fair and transparent appraisal process and **consider alternative compensation mechanisms** when necessary
2. **Reduce waste** by enabling homeowners to **take household items** with them before demolition or work with groups to **salvage materials**
3. Consider equitable **supplemental payments and incentives** to enable broader participation
4. Develop specific provisions for renters

INTEGRATION OF BUYOUTS INTO LOCAL PLANNING

1. Encourage local governments to integrate buyouts into other planning initiatives like comprehensive, housing, and hazard mitigation plans
2. Ask participating governments to review permitting processes to reduce or eliminate future development in flood prone areas and promote housing development in flood-safe locations
3. Promote post-buyout end use planning to integrate buyouts into conservation, open space ecological restoration, and natural buffer zones
4. Support resettlement in receiving communities

EVALUATION, ASSESSMENT, AND MONITORING

1. Create an evaluation plan that incorporates program learning and evolution. Use measurable indicators and metrics in project reporting.
2. Create a statewide data portal to manage data and track participant outcomes.
3. Fund pilot projects and celebrate success stories.
4. Build accountability through evaluations and by soliciting feedback.
5. Dedicate time for staff to debrief and share best practices and lessons learned to the broader community of buyout practitioners, participants, and knowledge networks.

INTEGRATION OF BUYOUTS INTO LOCAL PLANNING

