

THE FLOOD BUY-OUT PROGRAM

Beginning around 1990, the Corps of Engineers was required to consider environmental protection of rivers as one of its primary missions, and the government began to realize the tremendous benefits that natural functioning floodplain systems can offer. The buy-out program, which provides incentives to revert land back to its natural state, has become in many instances a preferred and more cost-effective alternative to waterproofing and raising structures out of the path of floodwater. When homes or businesses have repeated costly damage from floods, the federal government can provide 75% of the funds to buy property, demolish structures, and put the land forever into floodplain conservation easements. The local community, or buy-out residents, must come up with the other 25%.

New York declared buy-outs would receive the highest attention for hazard mitigation funds following the January '96 flood. Twenty families (17 homes) were bought out in Clinton County, the first ever buy-out in the State. Following the November flood, the Essex County Manager asked Town Supervisors for lists of individuals along the Boquet and AuSable Rivers interested in the buy-out program. Thus far, some 11 families on the Boquet, and 33 on the AuSable, have indicated an interest.

Once the State Emergency Management Office (SEMO) assesses the total amount of damages to public and private properties from the November flood, they will set aside a certain amount for buy-outs throughout all affected flood areas in the State. At that time, the County Planning Office will submit "Letters of Intent" for every potential project on the Boquet and AuSable. (Individual Town Boards in the two watersheds handed over the responsibility to the County due to their inability to handle all the administrative work. A County Board of Supervisors resolution accepted administrative responsibility, as long as no part of the required 25% match is paid for with County funds.)

Following submission of "Letters of Intent," the County Planning Office must submit a full application for every project. If buy-out properties are contiguous - like those in "the Grove" in the Town of Jay - they can be a single application. Each buy-out applicant will then be reviewed by a SEMO panel; the job of the panel is to rate and rank each applicant in the State, and buy-out funds will be awarded to top-ranking applicants.

Bill Johnston, the County Planner, is not terribly optimistic given the limited total dollars, and potential number of applicants state-wide. He says potential buy-outs in Essex County will have to prove repeated severe flood damage and related costs, perhaps involving unlivable houses and properties which are unmarketable.

This is a tough time for flood victims. Some submitted claims for damage due to the County's national disaster status. Others were ineligible because they submitted a claim after the January flood and failed to purchase FEMA flood insurance before the November flood. However, claim reimbursements are only sufficient to restore or rebuild homes to their "before flood" condition. Obviously, the former condition will not reduce the risk of damage in the next flood. Only by waterproofing, elevation, engineered structures like a levee, or moving out of the floodplain, can residents begin to feel safer and not continually terrified of economic losses.