

## **Flood Recovery on a Neighborhood Scale: Northfield's Water Street**

### **Project Goal**

To help a historic working class neighborhood in Northfield, Vermont, recover from flood damage as a result of Tropical Storm Irene, while preserving a cohesive neighborhood within walking distance of a designated village center.

### **Brief Description**

The Town of Northfield, Vermont lies within the Green Mountains, approximately ten miles from the state's capital of Montpelier. In 2010, the population was just over 6,200, with approximately half of the overall population residing in the village of Northfield. The Dog River, which winds its way through the center of the village, is an important feature of the community. However, the historic flooding that occurred in August 2011 caused by Tropical Storm Irene transformed the Dog River from a scenic river into raging torrent. As a result, the village and other parts of Northfield were severely damaged. One heavily impacted area in Northfield was the Water Street neighborhood, where approximately 100 residential properties were impacted.

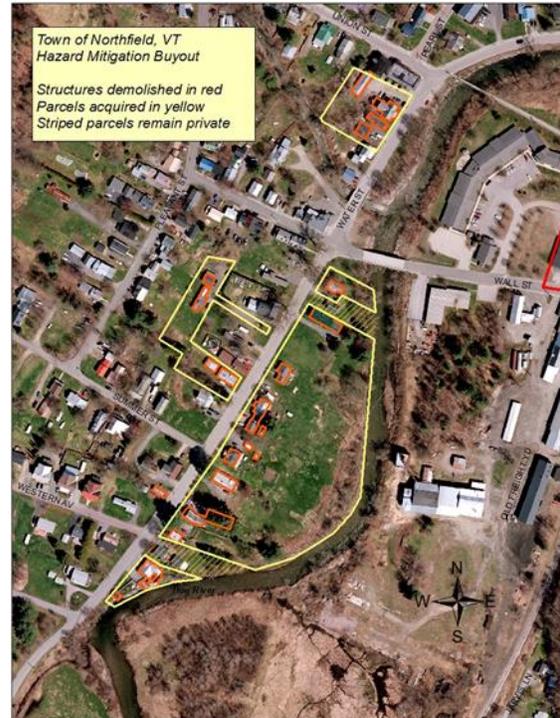


*Water St during Irene.  
Source: Darn Tough Socks*

The Water Street neighborhood is distinguished in the community for being a historic 1800's working class neighborhood within walking distance of the designated village center of Northfield. After Tropical Storm Irene, this neighborhood began undergoing an unprecedented transformation on a (relatively) large scale. More than a dozen homeowners, whose homes were severely damaged earlier in the spring of 2011 and then again during Irene, applied for and were awarded funding from the Federal Emergency Management Agency's (FEMA) Hazard Mitigation Grant Program (HMGP) for a property acquisition or what is commonly referred to as a "home buyout." After the second hit in one year, several property owners approached the town and then word about their possible options spread through the neighborhood. The town and state officials provided public, televised informational sessions to clarify the process. Property owners who decide to pursue an acquisition receive 75% compensation from FEMA for their property's pre-flood assessed value. In this case of a low-moderate income historic neighborhood in walking distance to the town center, the state allocated federal HUD Disaster Relief funding to provide the 25% match. As Michele Braun, the town's project manager further explains, "The Vermont Housing and Conservation Board also contributed less-restricted state funding to ensure that the 25% match was available to all property owners". The process: the damaged structure is demolished and ownership of the property is transferred to the town, with an understanding that, as part of the acquisition process, restrictions on development will exist on the property in perpetuity. This effectively returns the property to floodplain, providing benefits to the community. In Northfield, the properties that were acquired with FEMA funding are being transformed into a park which will require minimal investment to maintain and return to

“normal” after the next major flooding event, while at the same time provide recreational and aesthetic benefits to the community. Architecture students at Norwich University, which is located in Northfield, helped to design the park, thereby adding additional “local flair.”

Other homeowners along Northfield’s Water Street decided to remain in their beloved neighborhood, but explored reducing their flood risk in another way: through the process of property elevation. Like the acquisitions, funding for elevations was obtained through FEMA’s Hazard Mitigation Grant Program. Elevating any structure presents its own unique set of challenges; however, some are more complex than others. One of the more challenging elevation projects in Northfield involved an 1800’s residential property with a 2007 slab-foundation addition with radiant heat, and a handicapped member of the household. In many cases, there are multiple options for elevating the property to meet the homeowner’s needs, and specific needs may be able to be built into the elevation application package. After three years of exploration, and five years after the flood, none of the three homes are being elevated. Two are heading for buy-outs instead. The third is still trying to pull together the 25% match in costs.



### **Lessons to Share**

The Water Street neighborhood exemplifies many of the challenges currently being faced by Vermont towns and rural towns in general. Historically, the settlement pattern of towns and villages in Vermont is typified by a densely developed town or village center surrounded by rural working lands. Most of these centers sprang up around rivers, as water was closely tied to early manufacturing or processing facilities. However, the benefits that rivers brought to communities was, and remains to be, tempered by the risk of flooding. It is an overarching statutory land use goal in Vermont to protect the historic settlement pattern, to continue to concentrate development in town and village centers. The state has provided incentives to towns to require new development be located in areas that are safe from flood risk, or that re-development of historic buildings is designed to effectively stand up against flooding events. Existing development can be floodproofed to specific standards depending on the structure type, or elevated. In Northfield, elevations are being used as a way to preserve a cohesive and historic neighborhood of affordable housing close to the village center – an important public asset.

Property acquisitions and elevations are effective ways to reduce flood risk in a community, however, when opting to pursue either option, it is important to understand the process and manage expectations. In order to be eligible for an acquisition, no structures can be removed

from the property prior to FEMA’s approval of the final acquisition application. This is oftentimes counterintuitive in the days and weeks (even months!) after a severe flooding event because there is desire on behalf of the property owner to return their life to normal.

The Hazard Mitigation Grant Program is federal money, which brings its own set of requirements, timelines and frustrations. In order to be successfully awarded an HMGP grant, each proposed project must meet FEMA’s Benefit-Cost Analysis criteria. Recently, FEMA has taken steps to expedite this component of an application for properties that meet specific requirements. Regardless of the project, FEMA will only contribute 75% of the cost, so the remaining 25% must come from other sources, which may intimidate property owners or prevent them from submitting an application. Although the state provided that match in most of the Water Street cases, some of the mortgage holders were difficult where the assessed value of the property was less than the mortgage value. The properties were underwater in more ways than one, and intervention by stalwart attorneys was required with certain lenders.



*Early Water St Park concept, showing inholdings of properties not participating in the buyout. Source: Vermont Downtown Action Team*

In addition, as demonstrated in the examples from Northfield, each property has its own specific set of challenges, which may further complicate the process and may extend the amount of time needed to complete the project. In some cases, especially with more complex projects, an acquisition or elevation could take three years or more, from the project development stage to the completion of the project. FEMA’s grant programs can be used to achieve rewarding and long-lasting hazard mitigation results. However, the process requires patient and long-term commitment by all involved. Experience with FEMA post-Irene has led Vermont officials to describe such projects as “a marathon, not a race”.

**For More Information**

*Northfield Zoning Administrator or  
Michele Braun, Project Administrator*

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**Community Served: Northfield, Vermont**

Role in the Region: Job Center, College Town

	<b>2000</b>	<b>2010</b>
<b>Total Population</b>	5,791	6,207
<b>Median Age</b>	30	26
<b>Total Households</b>	1,819	1,906
<b>Family Households</b>	1,225	1,186
<b>Nonfamily Households</b>	594	720
<i>ACS Year</i>	<b>1999</b>	<b>2009-13</b>
<b>Median Household Income</b>	\$41,523	\$65,313