



COMMUNITY FLOOD ASSISTANCE & RESILIENCE

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February 3, 2022



BACKGROUND

- Scenario A – pros and cons of the ‘default’ position being to provide financial assistance for feasible property owner-desired projects, even when inconsistent with informal or non-adopted local government plans or projects.
- Scenario B - pros and cons of the ‘default’ position being not to provide financial assistance for property owner-desired projects that are inconsistent with, or would prolong or make more expensive, implementation of an informal or non-adopted local government plan or project.



LOCAL CODES

It is an underlying assumption that CFAR will not provide financial assistance for any project that does not comply with local codes (zoning, floodplain management, etc.).



FORMAL, LOCALLY ADOPTED PLANS

It is an underlying assumption that CFAR will defer to a local government's adopted plans or funded projects. CFAR will not provide financial assistance to property owners for projects that are inconsistent or conflict with formal, locally adopted plans.



SCENARIO A

Default: Property Owner
Perspective

Welcome to
RIVERFRONT CITY

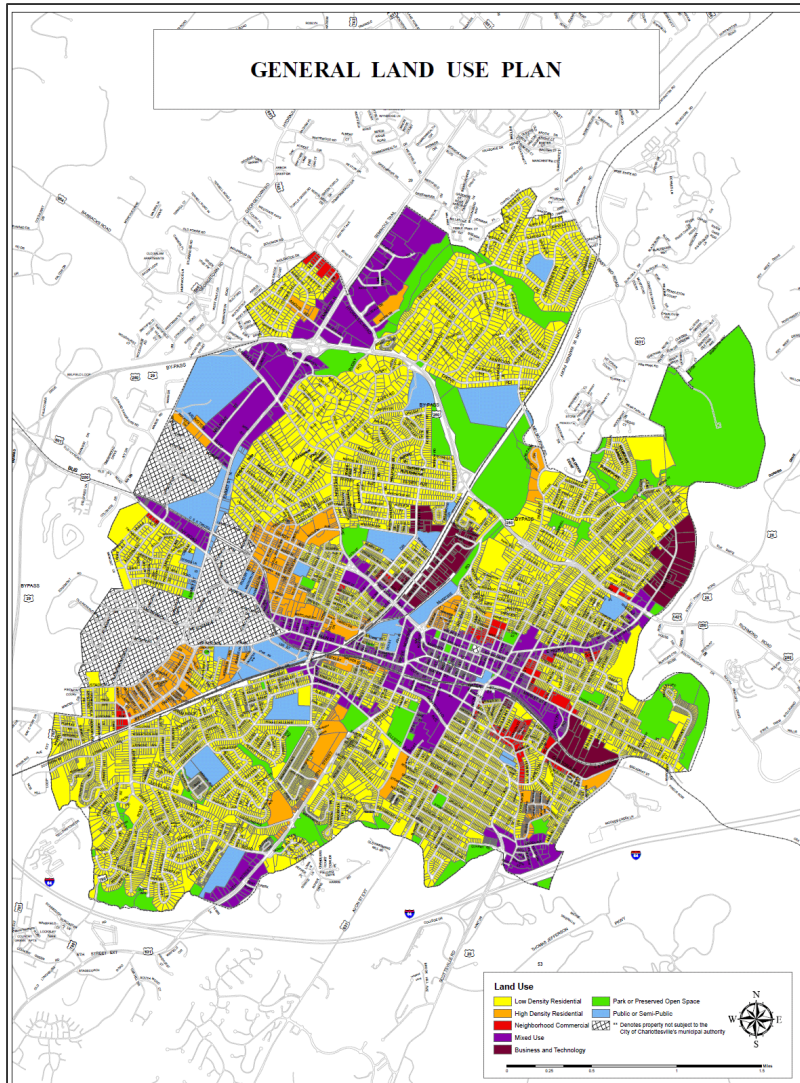


Image courtesy of Shutterstock

DEFAULT: PROPERTY OWNER PERSPECTIVE

PROS	CONS
<ul style="list-style-type: none">• Risk and/or extent of damage from flooding are immediately reduced, while allowing him to maintain his investment.• Burden on emergency responders may be immediately reduced.• Safety of occupants is immediately increased upon retrofit.• Property owner experiences concrete benefits from the CFAR program.	<ul style="list-style-type: none">• Financial assistance to elevate or retrofit could increase the cost for implementation of the Parks Director's long-term vision.• Financial assistance to retrofit could increase the timeframe for implementing long-term vision.

DEFAULT: PROPERTY OWNER PERSPECTIVE



VS



Image courtesy of WorkPoint 365

Image courtesy of Charlottesville Tomorrow



DEFAULT: PROPERTY OWNER PERSPECTIVE



Adobe Stock image

VS

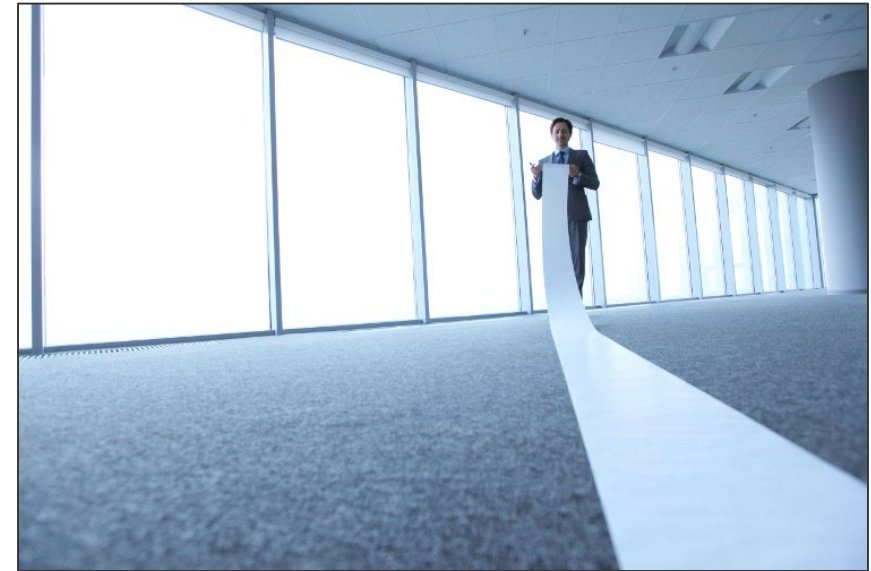


Image courtesy of CollegeGrad

DEFAULT: PROPERTY OWNER PERSPECTIVE



Photo courtesy of Trip Advisor

VS



Image courtesy of Fetpak Inc.



SCENARIO B

Default: Local Government
Perspective

Welcome to
TOWN OF CREEKSIDE



Image courtesy of Shutterstock

DEFAULT: LOCAL GOVERNMENT PERSPECTIVE

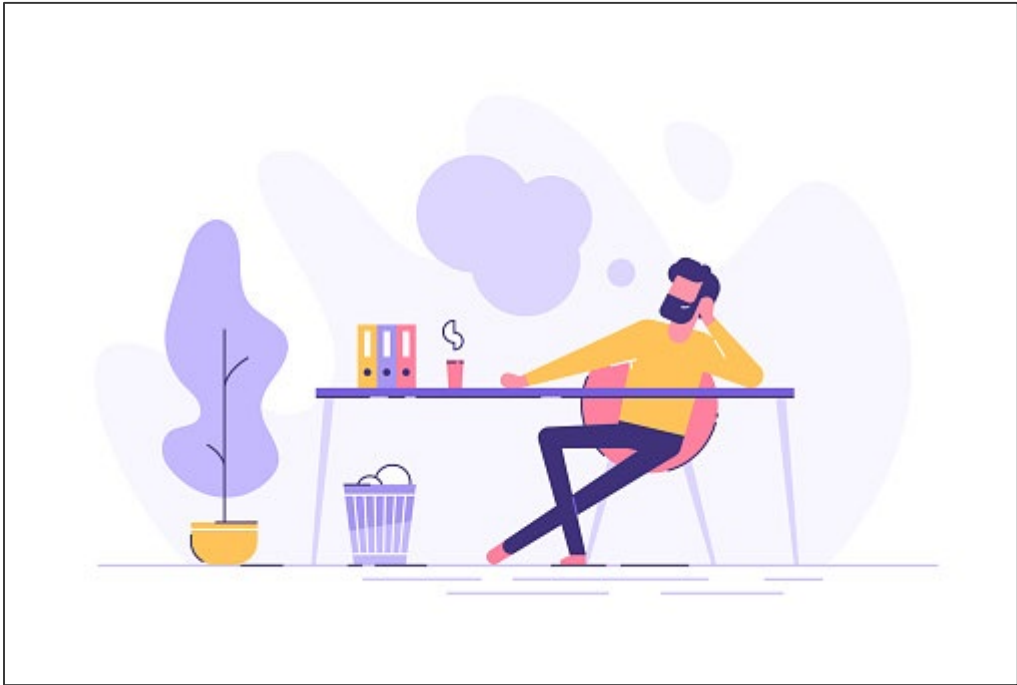
PROS	CONS
<ul style="list-style-type: none">• Structure that has not been retrofitted will not increase in value solely due to the retrofit.• This may reduce likelihood that same property would cost the town significantly more in the future.• OCB is supporting one of our local government partners in efforts to reduce flood damage.	<ul style="list-style-type: none">• Structure and content damage from flooding is not immediately reduced.• Safety of occupants is not immediately improved.• Emergency response burdens after floods are not immediately reduced.• Property owner may not see the benefit of the levee for years.• CFAR program could appear insensitive and inflexible, and discourage voluntary participation.



DEFAULT: LOCAL GOVERNMENT PERSPECTIVE



VS



iStockphoto image

Image courtesy of East Cambridgeshire District Council



DEFAULT: LOCAL GOVERNMENT PERSPECTIVE



Image courtesy of Money magazine



Creative Commons image

DEFAULT: LOCAL GOVERNMENT PERSPECTIVE

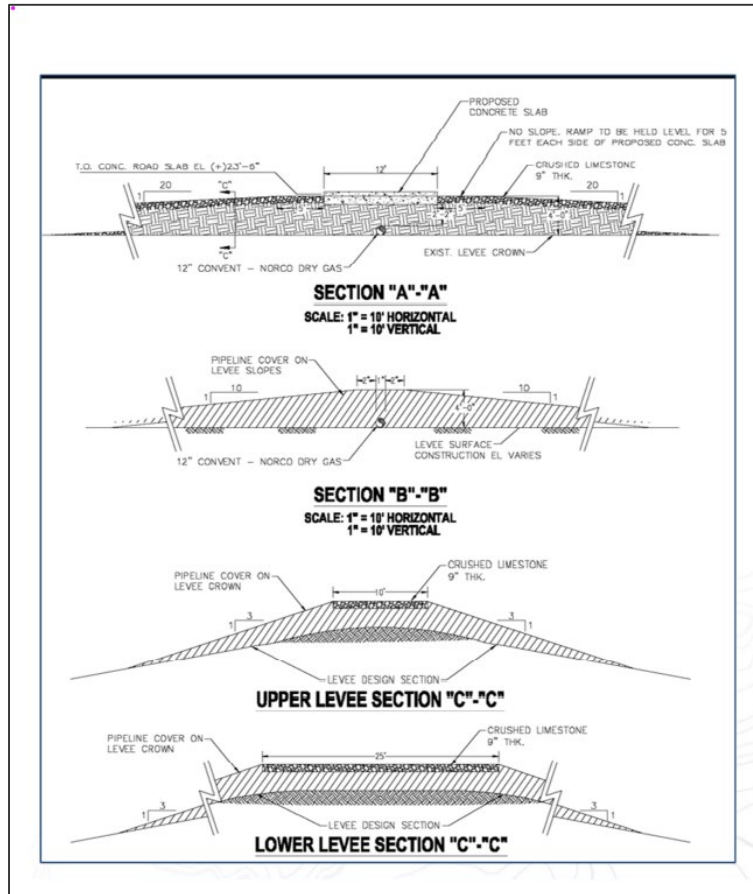


Image courtesy of Underground Construction Technology

VS



Image courtesy of PDH Star



Should CFAR's 'default' be the
property owner's perspective,
or the local government
perspective?

DISCUSSION

