

**Charleston, South Carolina
Buyout & Acquisition Program**

Homeowner Survey

Final Report

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Prepared by



Sherri Brokopp Binder, PhD & Alexis Thiel
BrokoppBinder Research & Consulting

For

The Natural Resources Defense Council
and
The City of Charleston, South Carolina

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Study Summary

Background and objectives

The City of Charleston's home buyout and acquisition program has acquired repetitive flood loss properties in several neighborhoods in recent years. In partnership with the Natural Resources Defense Council (NRDC), the City of Charleston is seeking to improve future buyouts and acquisitions by learning from the experiences of buyout participants. To this end, BrokoppBinder Research & Consulting (BBRC, Evaluation Team) was contracted to conduct an evaluation of the program, focusing on the experiences of participating households, and to provide recommendations for program improvement.

Participant characteristics and notes on data collection

Data presented in this report were gathered from homeowners who have participated in Charleston's buyout and acquisition program. Original participant data were provided to BBRC by the City of Charleston. These data included pre-buyout home addresses, phone numbers, and email addresses for 42 households, including 40 unique homeowners (one homeowner owned multiple properties). The Evaluation Team developed an updated list of mailing addresses and phone numbers using internet-based searches.

The Evaluation Team developed a homeowner survey to gather data of resident experiences with the buyout and acquisition program in consultation with the NRDC and City of Charleston. The survey included questions on hazard exposure, buyout program decision-making and experience, recovery, and related topics and was designed to be completed in about 20 minutes. Recognizing that buyout participants may have been affected by multiple flood events, it asked participants to respond to questions based on the flood event that most affected their household. In addition to quantitative survey data, participants provided extensive qualitative responses to open-ended survey questions and by providing additional handwritten comments with their surveys. The survey concluded with a request for participants to participate in a follow-up phone interview. These interviews allowed the Evaluation Team to probe responses to survey questions and gather more detailed data about residents' experiences and recommendations.

The Evaluation Team made multiple attempts to contact the homeowners and request their participation, including contact by phone, email, and mail. To assist with recruitment, the City of Charleston mailed an introductory letter to all households, which was followed by a mailed copy of the survey sent by BBRC. From these efforts, a total of 19 residents completed and returned surveys, and three of those participants participated in follow-up phone interviews. Several buyout participants are now deceased, and four surveys were completed by surviving relatives (typically adult children) of the buyout participants.

Findings and recommendations

We present key findings from this study in the following sections. We begin with a brief description of participant characteristics, followed by findings related to hazard awareness and recovery after the buyout. We then present findings that illustrate specific aspects of the program that went well and areas where there are opportunities for improvement. We conclude with eight recommendations intended to assist the City of Charleston in designing a buyout program that produces the best possible outcomes for residents and the city.

Participants and Household Characteristics

The table below provides demographic data for study participants. A total of 19 individuals participated in the survey, three of whom also participated in phone interviews. Participants were primarily older adults, ranging in age from 46 to 92, with a mean age of 68 and median age of 70. At the time of the flood event, participants reported having lived in their pre-buyout homes from one year to more than 30 years, with 41% of participants having living in their home for five years or fewer. Roughly half of the participants (53%) reported that they had owed a mortgage on their pre-buyout home.

Demographic characteristics of study participants

Gender:	
Female	66.7%
Male	33.3%

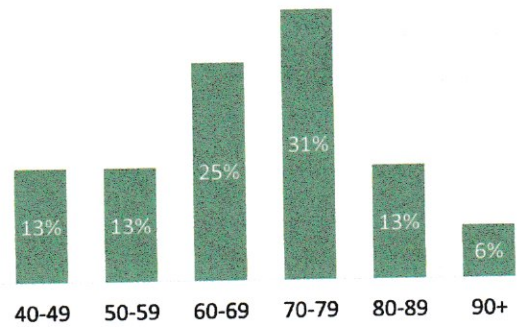
Age (in years):	
Range	46-92
Mean	68
Median	70

Ethnicity:	
American Indian or Alaska Native	0%
Asian	0%
Black or African American	0%
Native Hawaiian or Pacific Islander	0%
White	94.4%
Other	5.6%

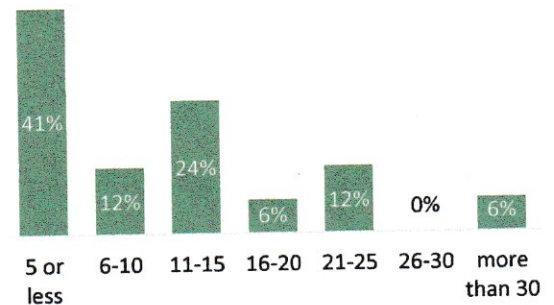
Educational Level:	
Less than high school	0%
High school graduate	6%
Some college/vocational school	18%
College graduate	71%
Graduate school	6%

Household Income:	
Less than \$25,000	0%
\$25,000 - \$49,999	29%
\$50,000 - \$74,999	29%
\$75,000 - \$99,999	14%
\$100,000 - \$149,999	29%
More than \$150,000	0%

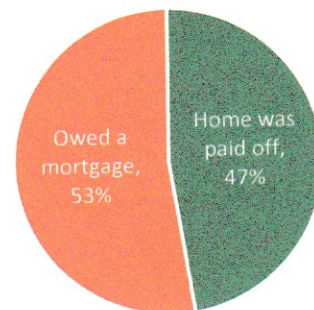
Age distribution of participants



At the time of the flood, for how many years had you lived in your home?



Was your home paid off?

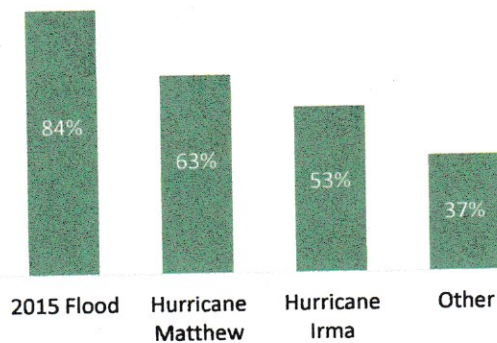


Pre-Buyout Hazard Awareness and Exposure

Participants reported that their homes were affected by the 2015 flood (with some participants noting that they were affected by two floods in 2015), Hurricanes Matthew and Irma, and other flood events. Most participants (68%) reported that their homes were affected by three or more flood events during the time that they lived in their home, with 26% of participants responding that they had been affected by only one flood event.

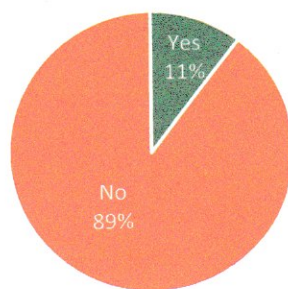
Importantly, 89% of participants reported that they did not know their homes were prone to flooding when they purchased them. These responses may reflect a number of factors, including limited disclosure requirements for home buyers, improvements in flood risk data and assessment tools, challenges with individual risk and hazard assessment, and increases in flood risk over time related to factors such as new development.

Which flood event(s) affected your home?



"I investigated thoroughly. I bought the home in 2015, and it hadn't flooded since I think about 1986. Hurricane Hugo, which I believed happened in 1989, the community did not flood. The premium for the flood insurance was pretty low on the house, so I felt that it was a safe bet. You know, could it flood? Sure. Could we have the disasters that we had? That wasn't thought about. So, you know, I kind of thought that if there was flood potential, it might be the property, not the inside of the house."

Were you aware that your home was prone to flooding?



"[We knew the home was prone to flooding, but] they told me the problem had been fixed."

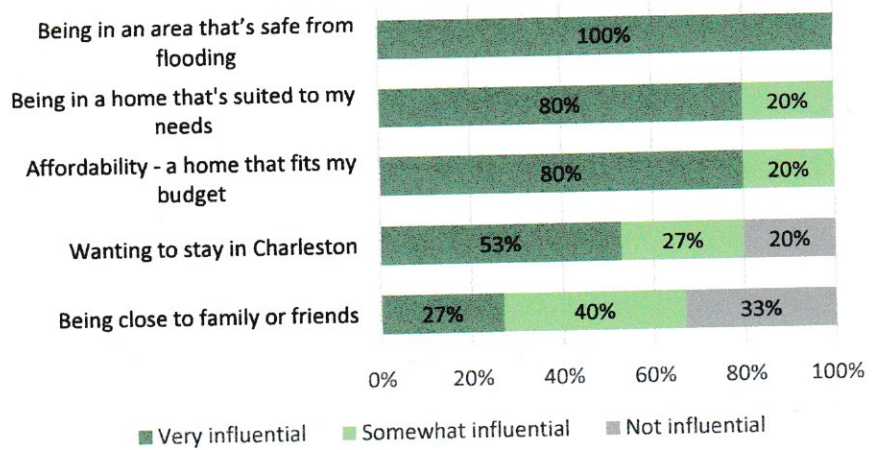
"We didn't know our house had flooded prior to our purchase in 2003. There is a law that protects sellers from disclosing this info. This particular house should have been bought out prior to being placed on the market for us to buy."

Recovery and Life After the Buyout

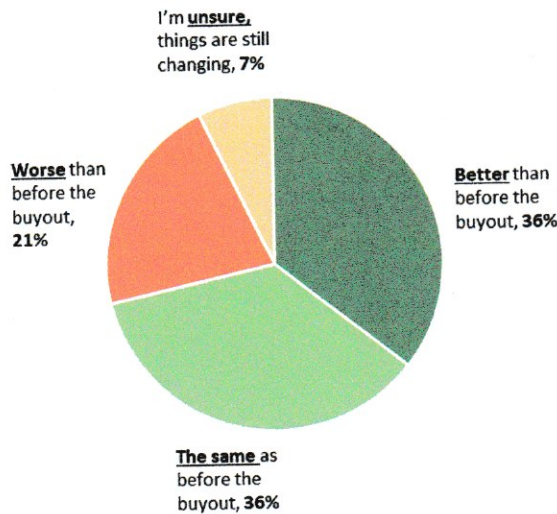
After the buyout, participants moved into a variety of home types, including single-family homes (73%), townhomes (7%), apartments (7%), and condos (13%). While most participants reported that they had stayed in Charleston (67%) or the Charleston metro area (14%), others moved to other areas of the state or country.¹

In choosing their post-buyout home, participants weighed several factors. Factors participants listed as very influential in these decisions included being in an area safe from flooding, being in a home that suits their needs, and finding a home that fits their budget. Over half of the participants stated that wanting to stay in the City of Charleston was very influential in their decision-making.

Factors in deciding where to live



How would you characterize your recovery since the buyout?



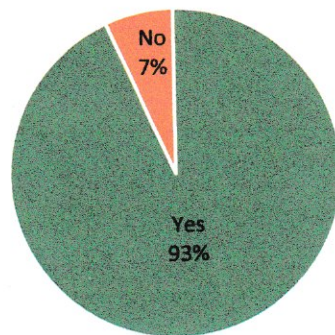
A key indicator of the success of a buyout program is participants' mid- and long-term recovery, as buyouts often have ongoing impacts beyond those of the precipitating hazard event. As such, the survey included a single-item recovery scale intended to gauge participants' perceptions of their overall recovery since the buyout. The results are presented in the figure to the left. About a third (36%) of the participants responded, "My situation is better than it was before the buyout," and the same number responded, "My situation is about the same as it was before the buyout." This is a positive indication of overall buyout program outcomes for residents, as it suggests the residents feel they are at least as well off, if not better off, for having participated in the program.

¹ Of the 40 unique households included in the study, our data suggest that 58% relocated within the City of Charleston, 30% relocated to other areas in Charleston County, 3% relocated to other areas of South Carolina, and 9% relocated out of state. Seven individuals are deceased or presumed deceased and not included in these figures.

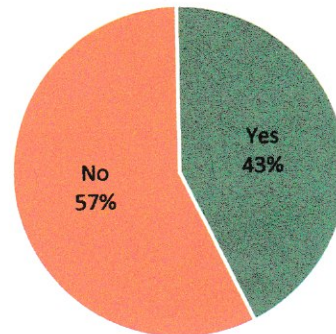
Still, it is worth noting that 28% of participants reported that their situation was either worse than it had been before the buyout or that it was still in flux. In addition, while nearly all (93%) surviving participants reported that they own their post-buyout home, 43% of those individuals carry flood insurance on that new home. These flood insurance data may be attributable to factors such as increased caution among buyout participants, but they may indicate that some buyout participants relocated into new homes that were still at risk for flooding.

To improve these recovery outcomes, we recommend that the city consider including case management services in future buyout programs. These services—which may include providing more intensive supports to homeowners as they navigate the buyout process, negotiate with lenders and utility companies, navigate temporary housing options, search for a new home that is safer from flooding, and settle into that new home—can significantly improve the resident experience and overall program outcomes (we touch on some of these issues in more detail below). While this would represent a significant expansion of the current program in Charleston, existing buyout programs in other states can serve as models for these approaches, including the New Jersey Blue Acres Program and the Flood Buyout Program in Austin, Texas.

Do you own your current home?



Do you have flood insurance on your current home?

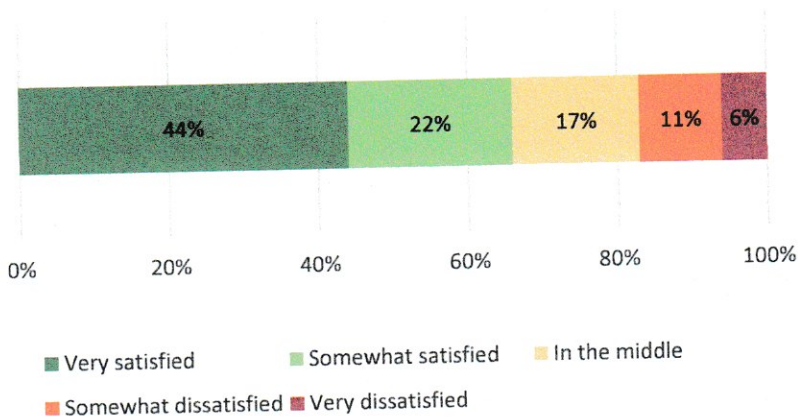


Program Perceptions: What Went Well?

When asked about their overall satisfaction with the buyout program, 66% of participants stated that they were either “very satisfied” or “somewhat satisfied.” Further, 100% of survey participants agreed or strongly agreed with the statement, “If I had a chance to do it over again, I would still take the buyout.”

Given the consequential nature of buyout and acquisition programs, this is an indication that the City of Charleston’s program was well received overall. This is reflected in the figures below and in many positive statements made by individuals who had participated in the program.

Satisfaction with the buyout program overall



"I got a little help in a very challenging situation from the City of Charleston."

"I will tell you, I felt very satisfied with how things were handled."

"We're fortunate they had the program, that's for sure."

"It went very smoothly. I was very pleased I thought everything went fine, so I had no complaints. I couldn't say that I could improve it. I think it went well."

Beyond these broad assessments of the program, we found that, on the whole, participants were satisfied with many particular aspects of the buyout program. For example, the data indicate that residents feel like they made the right decision in relocating, that that program helped them out of a difficult situation, that City staff were accessible, that information was made available (particularly at neighborhood meetings), and that they were able to settle into their new homes and communities. More detailed data are presented in the table to the right and the figures below.

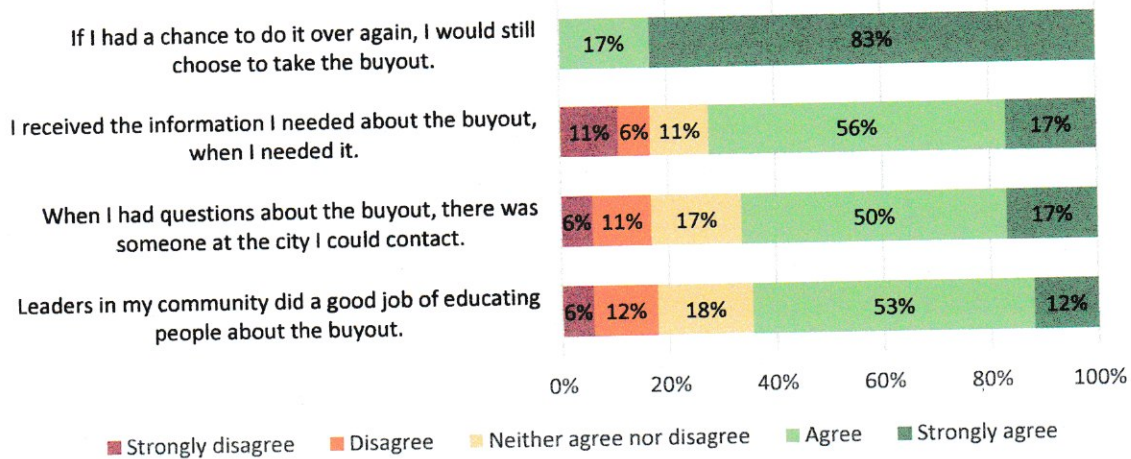
These findings are notable and reflect positively on Charleston’s program, particularly when compared to studies published on other buyout programs implemented throughout the country. For example, a recent review of the academic literature on home buyout programs found that buyout participants in programs implemented elsewhere in the U.S. have

Overall, residents felt...	
... like they made the right decision.	<i>"I'm so glad I'm out of there, so glad for the help."</i>
... that the program helped them out of a bad situation.	<i>"It helped us get rid of a property that we would never be able to sell."</i>
... that City staff were accessible and helpful.	<i>"The people involved from the city and even the FEMA were all very helpful."</i>
... settled in their new homes.	<i>"I like all the neighbors, and I like where [my new home] is located."</i>

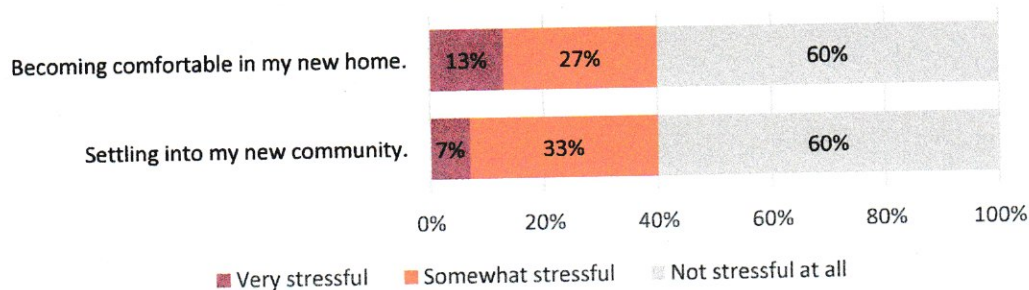
reported regretting their decision to relocate and struggle to feel comfortable and settled in their new homes and communities.²

While all buyout programs have strengths and weaknesses, it is important to note the areas where the Charleston buyout program, in its current form, was viewed positively by participants. These are characteristics that should be preserved in future iterations of the program.

Resident experiences at different stages of the buyout



Least stressful aspects of the buyout program



² For more information, see: Greer, Binder, & Zavar (2021). From hazard mitigation to climate adaptation: A review of home buyout program literature, *Housing Policy Debate*, doi: <https://doi.org/10.1080/10511482.2021.1931930>

Program Perceptions: Opportunities for Improvement

While program participants had positive perceptions of many aspects of the buyout program and of the program overall, findings from this study identified several opportunities for improving the program. In this section, we present findings related to resident experience and program impacts, highlighting areas where changes in program design or implementation could improve outcomes.

In reviewing this section, note that many of the issues and concerns here are interconnected, each impacting the other over the life of the program. Further, we have included survey data and quotes from residents throughout that illustrate the lived experiences of buyout participants. In addition to the data on discrete aspects of the experience, it is important to remember that the buyout experience tends to be an emotional one, with residents grappling with losses of their home, relationships with neighbors, and feelings of connection to the place they lived. Understanding these aspects of the experience can be helpful in making programmatic decisions that better support residents and, ultimately, maximize the efficacy of the buyout.

Buyout reflections from residents

Well, I liked the townhouse, and I liked the community, naturally. At times I feel sad about it, but, luckily, we found a very nice place here, and I'm very happy here."

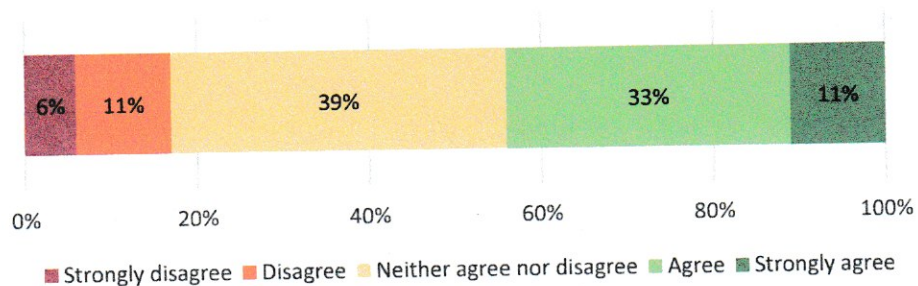
"It was a huge relief when completed but remembering that the individuals have been traumatized by the loss of a lifetime of possessions, heirlooms, property, clothing, vehicles, and so much more. Being sensitive to that grieving process in each individual case is of the utmost importance."

"Understand that the wear and tear emotionally of the events that led to the buyout are huge, and to leave people in the dark with no communication is cruel and feels like torture."

Opportunities for improving the buyout experience

Here, we present four interrelated factors related to improving the buyout experience for participating residents and households. These are: information and communication, timing and timelines, interim housing, and trust. Survey and interview data are presented for each area.

"City staff were able to address my questions or concerns."



"The Charleston City Staff were helpful, but they didn't know a lot about the program due to the fact they had never been involved in one before."

"We would hear about bits and pieces of the buyout program from people in a neighborhood or community that had never flooded before we would hear the information from the city."

Information and communication. Information and communication are chronic challenges in buyout and acquisition programs, so it is not surprising that related challenges emerged in Charleston. While participants in this study were pleased with the accessibility of city staff during the process as described above, they also indicated that city staff were unable to answer important questions about the buyout

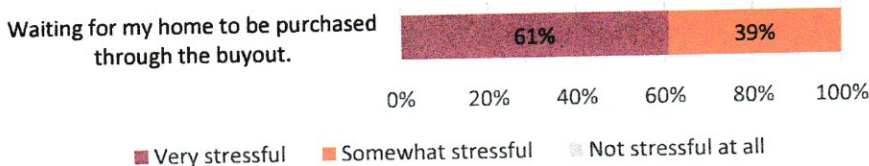
process. The same was true for representatives from the consulting company hired to assist with buyout implementation, with whom buyout participants reported numerous negative interactions. The inability to access information or to have questions answered accurately and promptly creates cascading challenges for residents. For example, as time passes, buyout participants must continue to move forward in their recovery but are often left to make major decisions (such as where to live) without the benefit of critical program-related information (such as when they will be able to close on their home).

Timing and timelines. In this way, information and communication are closely linked to another common, overarching challenge with buyout programs, which is the lack of a working timeline for residents. For residents, timing is central to a successful recovery. While implementing agencies may be working on a timeline that is focused on a long-term goal of mitigating future risks, residents are operating on a much more compressed recovery timeline in which they need to make decisions about temporary and permanent housing arrangements, balancing affordability, comfort, and functionality.

“So, at this point, what do you do? You keep paying the bills. Do you pay a water bill? That’s the true definition of irony. You know, we discontinued the telephone, things like that? But you can’t discontinue the electrical, because you need power. So, we’re still paying electrical bills and water bills and stuff like that. And do we start rebuilding again or do we delay it? Do we respond to people who are saying, ‘Hey, we’re local and we’ll buy your house and take the headache away from you’?”

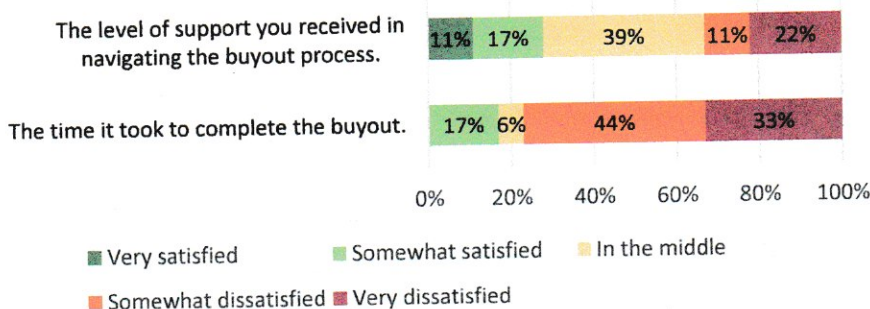
Waiting—specifically, waiting without a working timeline for when the program will resolve—was cited as the most significant stressor among survey participants. Similarly, participants reported significant dissatisfactions with the time it took to complete the buyout and the overall level of support they received through the process (see the figures below).

Which aspects of the program were most and least stressful for you?



“It was long and drawn out, trying to purchase another house when your money is tied up in the old one.”

Overall, how satisfied were you with...



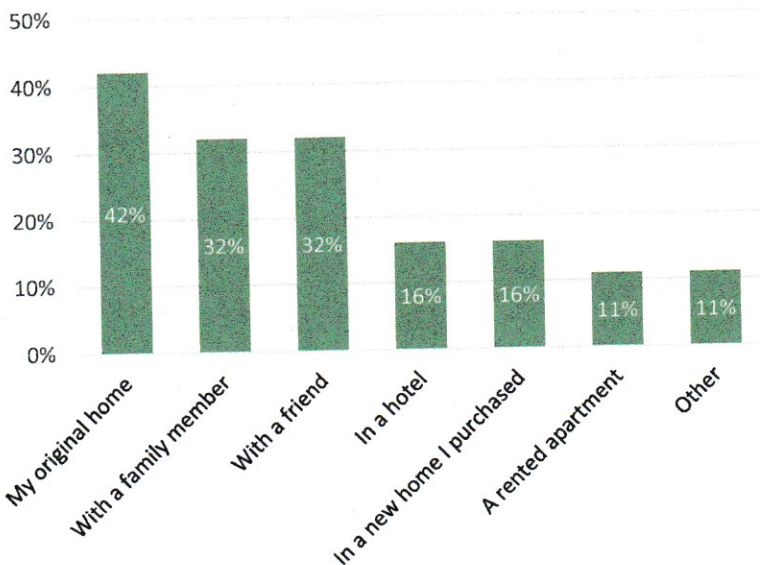
“Don’t wait so long to settle. Most of the residents were over 70. It was very stressful.”

“The problem was we could not get a schedule, and that in itself caused us stress.”

Interim housing. While homeowners wait for their home to be purchased, they must decide where to live in the interim. In Charleston, as is typically the case in buyouts, homeowners reported having lived in multiple locations while they waited for the buyout program to be implemented. Beyond the general stress

associated with housing instability or sharing space with friends or family members, interim housing is a significant financial stressor, as homeowners may end up renting a hotel room or apartment while continuing to pay a mortgage (and associated utilities) on their home that is slated to be bought out. In Charleston, one unique aspect of these data is that a number of participants reported living on only the upper floor of their townhome while they waited to be bought out, avoiding the flood-damaged main floor.

Where did you live while you waited for your home to be purchased through the buyout?

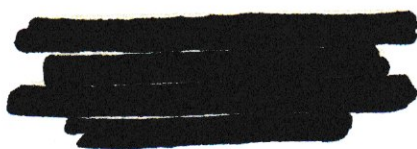


Reflections on interim housing

"Hotel, then rented condo, then rented apartment."

"I stayed [in the townhouse] because I was fortunate that I had an upstairs and I'm single."

"We were paying for an apartment while still paying a mortgage for three years!"

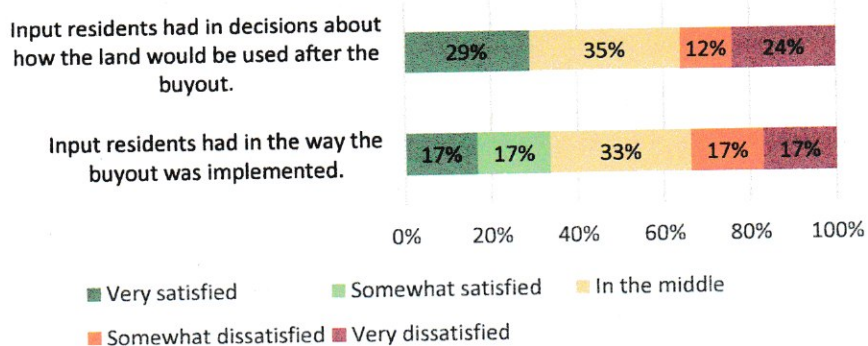


"I could not afford to buy/rent another place to live while waiting."

Trust. Though there are many factors that influence the buyout experience, in these data, there was a significant underlying issue of a lack of trust between the residents and the government agencies responsible for the buyout. Participants did not state this concern outright, but both the survey and interview data reflect areas where a lack of trust was influential.

For example, a majority of survey participants either disagreed or were neutral when asked to respond to the statements "The people in charge of the buyout had my community's best interests in mind" and "The people in charge of the buyout had my/my family's best interests in mind."

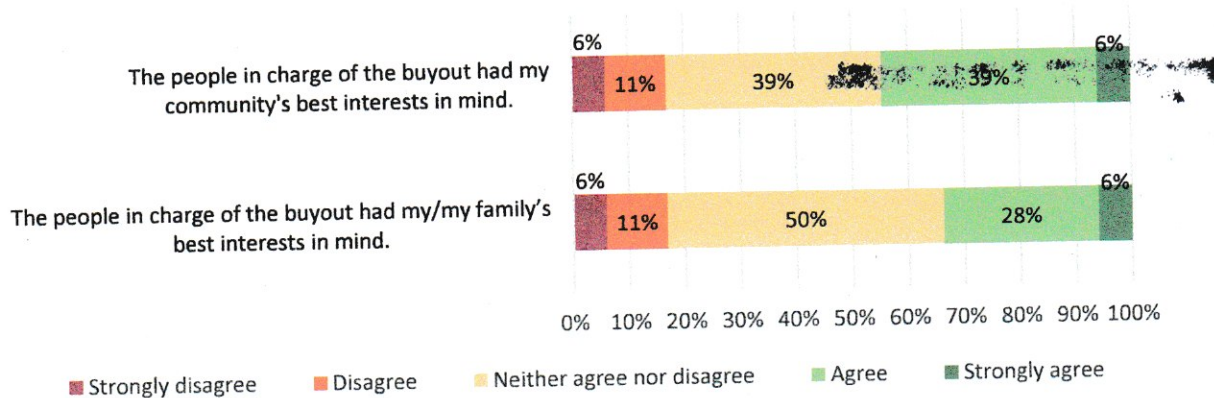
Overall, how satisfied were you with...



These perceptions were tied to events that predated the buyout, in some cases by many years. As described above, many homeowners reported that they did not know their home was prone to flooding at the time they purchased it. Further, several participants directly attributed the flooding in their community to new development that had been permitted in the surrounding areas. These changes, beyond any potential association with increased or concentrated flood impacts, can foster perceptions in the community that the local government is not looking out for their best interests or, more directly, are making decisions that actively cause harm to them and their communities. This may negatively impact residents' views of an existing program and even harm support for future mitigation efforts.

One way to address these issues is to actively engage residents in buyout decision-making, which can be done in the planning, implementation, and post-buyout processes. In the figure above, we see that the data suggest there was an interest among buyout participants for more active engagement in buyout implementation and post-buyout land-use decision-making. Buyout research suggests that the latter, in particular, may aid buyout participants in their long-term recovery.

Trust plays an important role in buyout experience and may influence support for future mitigation efforts



"No, we didn't [know the area was prone to flooding]. And it wouldn't have been unless they tore down all the trees and built houses and so forth and did away with all of the—where trees would absorb, you know, the water and so forth."

[REDACTED]

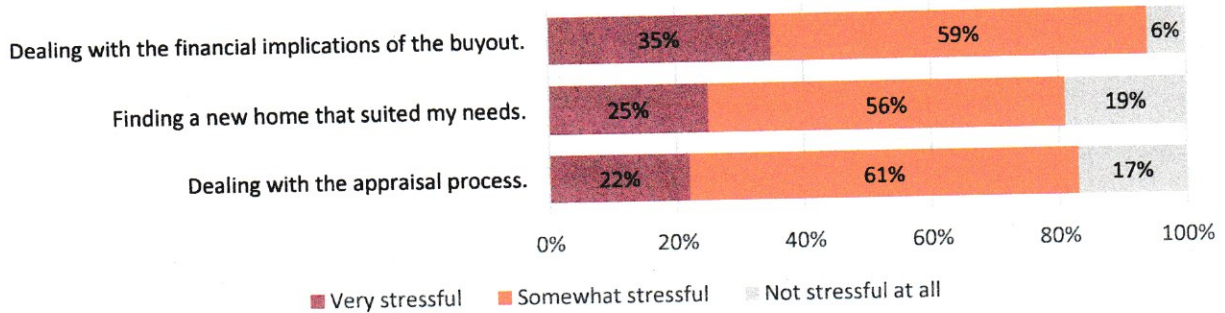
Opportunities for improving program outcomes

Research has shown that, for residents, the impacts of buyout programs extend long past the sale of their property. Here, we discuss four areas related to improving program outcomes, including medium-term and longer-term outcomes for participants.

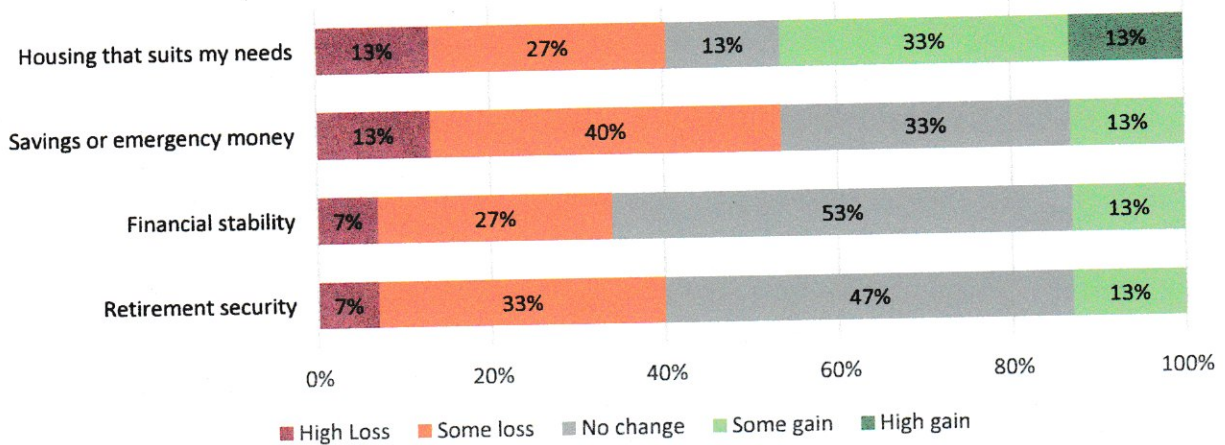
Financial impacts and losses. A notable finding from this study was that participants cited challenges associated with the financial impacts of the program *more so than has been the case in other similar programs that we have studied*. In the figures below, we present survey findings that illustrate these challenges. When asked to identify the most and least stressful aspects of the buyout program, for example, 35% of participants responded that dealing with the financial implications of the buyout was "very

stressful.” More than half (53%) of the participants reported losses in savings or emergency money, 40% reported losses in retirement security, and 34% reported losses in financial stability.

Most and least stressful aspects of the buyout program



Have you experienced loss or gain in these areas since the buyout?



Purchase price. For many participants, financial challenges were tied to three other aspects of the program: purchase price, the appraisal process, and finding a suitable new home after the buyout. Challenges associated with the purchase prices, based on 2015 property values, were commonly cited among participants. Among survey participants, **only 39% of participants responded that they agreed with the statement “I received fair compensation for my home.”**

“Well, you know, I think it’s fair to say that many people were so, so jaded by the process of all the floods and then the difficulties getting dates and knowing when the buyout was going to come and how it was going to work that they just were so glad to get, you know, a reasonable amount of money and leave.”

Appraisal process. Closely related, participants found the appraisal process on their homes to be challenging. This is not uncommon, as buyout participants often, in our experience, find the appraisal process to be a surprisingly emotional one. In Charleston, as elsewhere, homeowners raised concerns that the scale of the program meant that the appraisal process was generic and did not adequately reflect the

investments of time and money that they had put into their homes. As one Charleston resident stated, *“The process did not take into consideration the amount of work an individual put into the house. Some people put a lot of money into their home, while others hadn’t upgraded since they moved in.”* Survey data reflected this sentiment, with 83% of participants reporting that the appraisal process was either “very stressful” or “somewhat stressful.”

Appraisals are an important equity consideration in buyouts. Beyond determining the purchase price for a property, the nature of the optional private appraisal in buyout programs favors homeowners who have the resources to obtain a second appraisal and counter the implementing agency’s original offer. While these second appraisals are usually honored, not all homeowners can afford the cost of the appraisal, nor the cost of slowing the buyout process—and hindering their own recovery.

Finding a new home. Beyond losses in retirement security, savings, and other forms of wealth, the financial impacts of buyouts also affect participants’ relocation decisions and options. When asked about gains or losses, survey participants were roughly split between those who stated that they had experienced gains in “housing that suits my needs” since the buyout (46%) and those who stated that they had experienced loss in this area (40%).

Financial stressors were grounded in purchase price and the appraisal process and ultimately hindered people’s ability to relocate to comparable housing after the buyout.

“The value had increased on our property ... but buyout was only willing to pay the value at time of flood in 2015, making it impossible to find comparable housing.”

“Took too long, and appraisal was based on the value before first flood, but property prices gone up by 20% by the time buyout closing date. Lost about 25k.”

“I paid \$50,000 more [for my new home], and it was in need of serious repairs.”

“We lost money when we bought new property, and it is not as nice as the place we sold at buyout.”

Recommendations and Considerations for Future Acquisitions

The City of Charleston should be commended for the many ways in which the buyout and acquisition program has resulted in positive outcomes for affected households. Building on these past experiences, the city has expressed a commitment to learn from past initiatives and to use that knowledge to design a buyout program that produces the best possible outcomes for residents and communities affected by future acquisitions.

To this end, we would like to propose the following recommendations and considerations, grounded in the data presented in this report.

In reviewing these recommendations, it is important to note that excellent models already exist in other communities across the county for components of buyout programs. The City of Charleston could benefit from conversations and the sharing of lessons learned with these communities, including by sharing some of the successes and challenges of Charleston's current program. We have noted some specific suggestions below.

In other cases, these recommendations represent challenges that are common across buyout programs. While these challenges are significant, they are also opportunities for Charleston to be at the forefront of establishing best practices and contributing to the improvement of buyout programs nationally, particularly around the appraisal process, facilitating resident engagement, and addressing buyouts in the context of development and urban planning.

Recommendation 1: Focus on communication, with a timeline.

This issue, perhaps more than any other, impacts the experience of participating households. There are several steps that the city can take to improve communication. First, it is important for the program to be adequately staffed so that there is the capacity to respond to residents quickly and consistently. Second, to improve communication and assist residents in making major recovery decisions, provide a buyout program timeline that outlines key milestones of the buyout process and estimated timeframes, even if those timelines need to be adjusted as the program progresses. Third, choose sub-contractors carefully and ensure their interactions with the community reflect the goals and values of the program.

Recommendation 2: Institutional memory matters.

Buyout participants appreciated the accessibility and responsiveness of city staff in the buyout process but felt the program fell short in terms of providing clear and timely answers to their questions. More than a communication issue, this points to the importance of institutional memory in buyout programs. City staff gained valuable—and hard-won—experience in the process of implementing these early buyouts, but staff turnover puts the city at risk of a significant or total loss of that knowledge. These losses translate directly into a loss of program capacity. For example, if this knowledge is lost, then city staff will be no better able to address resident questions and concerns in the next round of buyouts. Charleston should carefully consider how this institutional memory will be built, maintained, and passed on to new staff in training. By focusing on institutional memory, the city can ensure that buyout staff will be able to provide residents with the answers they need in future iterations of the program.

Potential national model: Harris County, TX, where the Harris County Flood Control District has been operating a continuous buyout program since 1989.

Recommendation 3: Consider options for improving the appraisal process, which will contribute to more equitable outcomes.

The standard appraisal process for buyout programs—in which the implementing agency conducts one appraisal and homeowners have the option to counter with a private appraisal—raises equity concerns, as it favors homeowners who can invest the time and money required to obtain a second appraisal. In developing future programs, the city may be able to include creative solutions to this issue that would improve overall equity outcomes, such as supporting two concurrent appraisals for all homeowners or reimbursing the cost of the second appraisal if the outcome changes significantly in favor of the homeowner.

Recommendation 4: Consider options that provide flexibility around sale price.

Ideally, all buyout participants will be able to relocate to comparable homes in an area of lower hazard risk. However, there is often a significant cost differential between homes that are included in a buyout and comparable homes in the surrounding community. Further, the extended time horizons often associated with buyout programs can exacerbate these challenges as housing prices rise. However, there are some options available for increasing program flexibility in this area, including the use of funding sources that support more flexibility around purchase price (such as state funds or CDBG-DR funds), including the use of financial incentives. In addition, compressing the buyout program timeline will help reduce financial consequences for relocating households.

Potential national model: Austin, TX, where the buyout program supplements the difference in purchase price between participants' bought-out homes and a comparable home in a comparable community.

Recommendation 5: Err on the side of resident support, even beyond the sale of their homes.

For residents, selling their homes is just one step in a long, complicated, and stressful buyout process. The more individualized support that a program provides to residents, the better their experience and the more effective the program is in the long run. For example, providing resources (such as specially trained realtors) to assist participants in locating a new, affordable, and safer home reduces the likelihood that buyout participants will end up relocating to new homes that are still at risk for floods or other hazards. This case management approach requires significant resources, but it also helps ensure that the program is accomplishing its goal of reducing risk (not just transferring it). This is an investment that pays off in the form of better long-term recovery outcomes for residents and better resilience outcomes for the city.

Potential national model: New Jersey, where the Blue Acres Program includes a suite of resident case management supports from the time the program is initiated through the time that residents are settled into their new homes.

Recommendation 6: Resident input goes a long way.

Resident input can go a long way toward addressing issues of trust, but buyout programs often struggle to provide meaningful opportunities for resident engagement. We recommend that Charleston consider how they might be able to provide these opportunities. A good place to start is with planning for recovery by starting conversations now with communities that are likely to be included in future buyouts. Another good option is post-buyout land-use planning, where residents can provide insight and guidance into how the land purchased through the buyout is managed. A memorial of some kind on the post-buyout land, designed with resident input, can aid in the recovery process and help residents see how their participation in the buyout process benefitted their broader community.

Recommendation 7: Consider buyouts in their broader city planning context.

Buyouts are part of—and sometimes a result of decisions made within—the broader housing policy and urban planning landscape. By considering this broader context, the city can avoid making development decisions that necessitate future buyouts. This, again, is an equity issue; how might planned development be contributing to the need for future buyouts, and for whom? We recommend that the city prioritize better coordination among departments involved in and impacted by planning efforts. This will facilitate efforts to reduce risk and build resilience and can also help establish trust with residents and community support for future mitigation efforts.

Recommendation 8: Where possible, continue to advocate for improvements in local and federal buyout policy and practice.

Certainly, these recommendations are tied to and impacted by the local and federal policy context. The City of Charleston's experience with buyouts represents valuable learning that applies to buyout programs nationally. We recommend that the city continue to advocate for local policy changes (such as improvements in flood disclosure requirements) and, in collaboration with other partners and local governments, federal policy changes that will allow for improvement in buyout program design, implementation, and outcomes. Potential targets for federal policy change include reducing time delays and a reconsideration of the duplication of benefits policy in the context of buyouts.