

# Policy Memo

Bloustein Coastal Climate Resilience Studio Fall 2020

Professor Jeanne Herb

Integrating Resilience into Municipal Planning and Plan Endorsement

Editors: Janine Barr, Sophia Blanc, Laura Geronimo, Ashlyn Spector, Max Vazquez

**Contributors:** Morgan Astorino, Brittin Boenning, Margaret Cavanaugh, Joann Chen, Emma Kilkelly, Laura Landau, Hojin Lee, Anna Marshall, Isabel Rodriguez

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Thank you!

### I. Summary of the Studio

The Fall 2020 Bloustein resilience studio involved student engagement with partners at the NJ Office of Planning Advocacy (NJOPA), the NJ Department of Environmental Protection (NJDEP), and most directly with two Monmouth County municipalities: Keansburg and Atlantic Highlands. The focus of the studio was to provide direct support to the municipalities of Keansburg and Atlantic Highlands in developing elements of their resilience plans. In addition, based on these experiences with the two towns, this policy memo offers insights and reflections on resilience planning to NJDEP and NJOPA.

Resilience planning is a relatively new concept to be incorporated into municipal planning and plan endorsement processes in New Jersey. On October 29, 2019, Governor Phil Murphy issued Executive Order 89 directing a suite of governmental actions on climate change resilience. Among other actions, the Executive Order directs the Department of Environmental Protection to prepare a Scientific Report on Climate Change and a Statewide Climate Change Resilience Strategy by May and September 2020.

In addition, Section 7 of the Executive Order directs the State Planning Commission to apply the Scientific Report and Resilience Strategy to incorporate climate change considerations, such as rising sea levels and increased flooding, as a mandatory requirement for plan endorsement of plans developed by local units of government. Plan endorsement is a voluntary review of municipal planning processes conducted by the State Planning Commission designed to ensure the coordination of State, county and municipal planning efforts. The New Jersey Department of Environmental Protection is developing guidance for the content of municipal resilience plans that will inform the resilience aspects of the Plan Endorsement process.

A unique aspect of this studio is that it is occurring during a time of rapidly evolving policy. The studio fully expected to be working within the published framework of the Statewide Climate Change Resilience Strategy this semester, which was to include a Coastal Resilience Plan. Unexpected events like the COVID-19 pandemic have constrained state resources and delayed these efforts. While this has changed the nature of the studio, it also presents an opportunity for feedback from the studio to be considered as the state continues to develop its resilience strategies, guidance, and plans. The following policy memo provides observations, key take home messages, and policy recommendations based on semester-long interactions with Keansburg and Atlantic Highlands. We hope that these bottom-up perspectives will be useful to state agencies as they finalize their products pursuant to EO 89.

#### II. Studio Focus:

The studio focused on providing insights and recommendations in the following areas. We tag each focus area with an initial, and cross-reference to specific recommendations in Part V:

- Incentives –[I] Plan endorsement and municipal resilience planning are voluntary processes. Incentives may include funding, technical assistance, recognition, preferential access to state agencies' resources, coordinated state agency responses, etc. The studio considered to what extent the incentives of Plan Endorsement or benefits of resilience planning are commensurate with the effort and resources.
- Resilience Planning & Plan Endorsement Process—[P] The NJOPA explained that it is
  currently examining ways in which the Plan Endorsement process can be improved and
  streamlined to encourage more municipalities to participate and incorporate resiliency
  elements. The studio considered potential enhancements to Plan Endorsement based
  on its experience with two coastal municipalities, as well as opportunities for integrating
  resilience into municipal planning more generally.
- Equity –[E] Equity is fairness both in processes and procedures as well as social
  outcomes. Equity enables self-determination and ensures fair access by all people to
  resources, wealth accumulation, services, and conditions as well as political
  representation and ensures opportunity to meaningfully participate in decision-making
  processes. The studio considered issues associated with equity as part of their
  engagement with the two municipalities.
- Data/Tools –[D] Municipal resilience planning is intended to be a data- and scienceinformed process that informs local planning, policy, and decision-making. During the
  studio, students accessed a variety of data and tools, including NJFloodmapper,
  NJADAPT, FEMA Community Snapshot, NJ Asset Map, US Census Mapper, Getting to
  Resilience, NOAA's Digital Coast, and The Nature Conservancy's Restoration Explorer. As
  part of its efforts to develop resilience planning elements for the two municipalities, the
  studio explored uses of various federal, state, and local data and analytical tools.
- Transformative Ideas [T] There are many practical, institutional, and legal barriers that
  prevent efficient and equitable coastal resilience planning from moving forward. During
  the studio, students identify leverage points and opportunities for transformative
  change that may be more difficult politically in the short term, but result in more
  equitable and socially desirable results in the long term if pro-actively considered.

### III. Five Take Home Messages:

Through our interactions with Keansburg and Atlantic Highland, our studio perceives that there are some barriers to resiliency planning and plan endorsement that both towns face. Even though the sample is small, it seems likely that other small coastal towns may face similar challenges:

- 1. Lack of resources and capacity: Small towns have a restricted tax base, and limited authority to raise funds for capital improvement projects that may be necessary for resilience (e.g.: beach nourishment, elevating homes, relocating people in vulnerable, exposed structures). In part because of fiscal constraints, towns may not have in-house planners and staff familiar with spatial analysis tools like GIS. This limited capacity makes it difficult to conduct long-range resilience planning.
- 2. Social vulnerability is an important but elusive concept: Through our studio we have learned the importance of social factors in determining the vulnerability of a community to hazards like flood risk. Traditionally, however, resilience studies focus more on the characteristics of infrastructure, and less on the characteristics of people. Towns might have difficulty identifying and connecting with vulnerable populations and understanding their needs.
- **3. Everyday challenges versus long-term planning:** Municipal staff are tasked with meeting everyday needs, like attending zoning board meetings, negotiating new developments, approving permits, etc. These staff may not have the time or training to think about abstract needs like long-range resiliency planning.
- 4. Changing targets and evolving regulations: The policy environment is evolving rapidly at the state and federal level, and it seems that there are constantly changing targets. For example, towns must operate under great uncertainty about the rules and regulations that will accompany the state's forthcoming Coastal Resilience Plan. At the federal level, changing flood insurance maps raise questions about what building code standards are viable long-term, and how criteria for the Community Rating System may change.
- 5. Need for clarity about standards and technical assistance: Towns need help interpreting rules and regulations in this evolving policy environment. They may need technical assistance from higher levels of government, and a listening ear to understand challenges from the bottom up.

### IV. Overarching Opportunities:

State agencies (NJOPA and NJDEP) have the opportunity, within the current statutory paradigm, to:

- **Initiate** Be proactive with resilience efforts and target state support, resources, and assistance to towns with the least capacity, the greatest vulnerability, and the highest social vulnerability.
- Intersect Consolidate existing planning mechanisms to be streamlined, efficient, and to maximize impact.
- **Innovate** Undertake and provide robust and meaningful incentives to towns and counties that pursue strategies consistent with a statewide plan.

### V. Six Recommendations for Policy Change:

The following six policy recommendations reflect priorities that came out of the studio interactions with the towns of Keansburg and Atlantic Highlands. The recommendations are cross-referenced to the five studio focus areas discussed in Part II, using the initials from that section. Supporting material for these policy recommendations is provided in subsequent sections.

- 1. Leverage state resilience planning to **coordinate** all critical state planning efforts. [P]
- 2. Make **social equity** a priority and principle for guiding state resilience planning processes, resource distribution, and outcomes. [E, P, T]
- Proactively shape plan endorsement opportunities, incentives, and outreach to include communities that are most exposed under capacity, and socially vulnerable.
   [P, I, E]
- 4. Develop meaningful incentives for **regional** resilience planning. [I, P]
- 5. Develop authoritative **guidance**, training, and technical assistance on elements of a sound municipal resilience plan. [D]
- 6. Consider innovative **revenue streams** and **statutory changes** for coastal resilience planning. [P, T]

#### Supporting Material for Policy Recommendations:

For each recommendation listed above, we provide supporting material and examples, as well as anecdotes from one of the two towns.

#### 1. Leverage state resilience planning to coordinate all critical state planning efforts:

State resilience planning is an opportunity to coordinate across all critical state planning efforts. Currently in New Jersey, there are many different state agencies implementing a patchwork of plans and policies in somewhat siloed efforts (personal communication with Monmouth County officials). Resiliency planning is an opportunity to coordinate state plans toward a common vision, particularly by aligning the following statewide plans and programs: Comprehensive Plan, Coastal Resilience Plan, Hazard Mitigation Plan, Coastal Zone Management Program, Transportation Plan, Development and Redevelopment Plan, Open Space Priorities, Capital Improvement Plan, and Energy Master Plan. By integrating resiliency throughout these plans, the state can enhance consistency and cooperation.

Through its plan endorsement process, New Jersey has developed a strong networked approach to aligning state and municipal planning efforts. New Jersey can continue to strengthen and empower resilience planning at the local level by learning from how other states are advancing this type of planning. The state should continue to investigate best practices from peer states. For example, Massachusetts is the first state in the country that has integrated its Statewide Climate Change Adaptation Plan with its statewide Hazard Mitigation Plan. Through the Municipal Vulnerability Preparedness (MVP) Program, Massachusetts is integrating state and local planning efforts. These strategies are creatively leveraging resources like federal Stafford dollars and other grants for plan implementation.

Similarly, New York's Comprehensive State and Local Climate Resilience Program may provide another model for implementing guidance and standards for flood risk management that may inform how NJDEP and NJOPA define their own rules and regulations. In particular, New York's *Model Local Laws to Increase Resilience* may be a good resource to pull from.

**Example:** As New Jersey rolls out new guidance and processes for resilience planning, it should build upon prior resilience planning efforts with a proven track record of success. In particular, the state should consider building off the Getting to Resilience (GTR) program, which has established a successful process for enabling communities to be more resilient. GTR has developed an online self-assessment process that allows communities to understand their risk and increase preparedness through planning, mitigation, and adaptation. Furthermore, GTR incentivizes community participation by linking actions to points that are applicable for FEMA's Community Rating System and the Sustainable Jersey programs. The Jacques Cousteau National Estuarine Research Reserve has facilitated GTR for both Keansburg and Atlantic Highlands, resulting in 2015 reports.

## 2. Make social equity a priority and principle for guiding state resilience planning processes, outcomes, and resource distribution.

Through resilience planning, the state has an opportunity to institutionalize social justice as a principle and priority in its planning processes. Rather than being reactive to climate crises—an approach that usually ends up favoring towns with more resources and capacity to begin with—the state can proactively engage towns that are more vulnerable and under-resourced. For example, the state can continue efforts like this Studio to provide technical support and establish two-way communication with small towns to learn from their experiences. Going further, the state can incentivize inclusive participatory processes that reach the most vulnerable and underrepresented populations.

The state can also incorporate social equity criteria to determine resource distribution. This may be achieved by incorporating means tests or needs-based criteria into account when allocating funds and determining incentive programs, as well as incorporating social equity concepts consistently into cost-benefit analysis across multiple state programs and planning efforts. For example, the state can explore pilot efforts to incorporate language into Hazard Mitigation Plans to allow Stafford dollars and other federal grants to be targeted at towns with high exposure, low capacity, and high social vulnerability. The purpose of these efforts should be to more equitably distribute the benefits and burdens of coastal resilience and adaptation efforts.

Finally, municipal resilience planning processes in New Jersey should encourage or require municipalities to consider impacts on displaced vulnerable populations. The state may need to take a proactive role in assessing how climate impacts may cause population displacement and migration, and leverage land use and resilience planning to achieve equitable solutions. For example, the state can help identify areas suitable for managed retreat and other areas suitable for development. Then the state can determine how to set up the regulatory framework and planning processes that can facilitate equitable climate migration, such as transfer of development rights programs, for example.

**Examples:** Incorporating equity as a principle in state resilience planning initiatives is important for towns like Keansburg and Atlantic Highlands, where land use patterns create equity concerns. Keansburg has the challenge of being a town with a lot of socially vulnerable people (e.g.: low-income, limited English proficiency, elderly), residing in a low-lying area. In Atlantic Highlands, the moderate- income homes are located in higher-density, lower lying areas. Higher income homes are generally in higher elevation and limited density development. This creates a bit of a 'castle on the hill' geography. The state may need to act proactively to prevent climate crises from exacerbating patterns of spatial inequality.

3. Proactively shape plan endorsement opportunities, incentives, and outreach to include communities that are most exposed, under capacity, and socially vulnerable.

First and foremost, the state must focus on inequities within and between municipalities. The importance of social equity was introduced in the previous section, but it is key to consider this factor when shaping opportunities and incentives to offer towns. Without acknowledging and addressing inequities in terms of how incentives are structured, it becomes very difficult if not impossible for under-resourced, more vulnerable municipalities to join plan endorsement. Resilience planning efforts can serve as an opportunity to bring capacity where it currently does not exist. For the state to reach its resilience goals, it should leverage plan endorsement to bring in-kind resource assistance to towns.

To show how plan endorsement and other voluntary programs can be useful to towns that are currently under capacity, it would be useful to provide examples of municipalities that have participated in these programs and how they benefited. The state could compile case studies of towns who have completed plan endorsement. By listing the benefits received from the state and illustrating the overall "success" stories from these cases, the state can help motivate towns to initiate the participatory process, rather than remaining on the sidelines. These

examples may be especially useful for small towns and undecided communities, particularly if they can see benefits accruing to towns that they consider their peers.

It is also important to consider other ways of becoming resilient since resiliency itself is both a physical and social construct. One way to accomplish this is by expanding the scope of plan endorsement to enhance support for cultural and education efforts. These more socially-driven forms can broaden who is involved in planning and offer more personable methods of accomplishing resilience plans in each unique community.

To this end, the state may consider launching a public education / relations campaign to garner general support for resiliency planning. NJOPA or NJDEP could develop educational materials (e.g., webinars, a web-based interactive training program, factsheets) to make the case for taking resilience actions now to mitigate future economic, social, and ecological. Through this campaign, the state should develop the moral argument for why we need to invest in action now, such as the need to protect valuable coastal and cultural resources for future generations. To be inclusive, the state should include outreach efforts tailored at underserved communities, such as by providing materials in other languages.

Example: There are opportunities to tailor incentives for each town. In the case of Keansburg, we specifically heard that help in the form of technical assistance, materials support (e.g. priority for dredge materials), and procurement (e.g. bulk ordering guard rails) would directly free up money and time on their end to pursue long term resilience plans.

In addition, Keansburg may benefit from a state-run education campaign to enhance support for resilience planning and action. In particular, there may be opportunities to diffuse educational materials through the school system and the multiple social service providers identified by this studio in the social vulnerability analysis.

#### 4. Develop meaningful incentives for regional resilience planning.

Hazards in New Jersey, such as stormwater related flooding, often span multiple municipal boundaries. As such, the state might achieve more efficient outcomes if municipalities who share hazards also work together. However, municipalities currently lack incentives for the extra time and effort required to coordinate with each other on regional projects and plans. This Studio recommends that the state consider incentivizing and facilitating regional initiatives.

First, the state can identify which municipalities are well-suited for resilience collaborations. These may be towns with shared hazards, environmental resources, shared services, or towns of different sizes. One strategy may be to encourage resilience planning at the watershed level, given that watersheds provide natural boundaries with clear implications for resilience. Also, resilience plans and projects could be undertaken at the county level. While the role of counties in regional resilience planning is not yet clearly defined, perhaps a good starting place would be to incorporate regional resilience projects into the county Hazard Mitigation Plans.

**Example:** Atlantic Highlands shares the Many Mind Creek watershed with its upstream neighbors in Middletown. This means that the stormwater directed to the creek from both towns ends up in Atlantic Highlands, sometimes overflowing into the neighborhood it parallels.

Multiple studies on this creek recommend collaborative watershed management as a solution. However, given that Middletown is a large and highly resourced town with competing priorities, it has few incentives to collaborate with Atlantic Highlands on this task. We believe that Middletown might be encouraged to participate in collaborative watershed management with Atlantic Highlands if they knew that they would be rewarded with equipment procurement and technical assistance, funding priority, and if they had a template process to follow.

The incentives for regional planning need not be direct financial assistance. However, for interested municipalities, the state could provide grant writing and technical assistance for regional projects, thereby facilitating collaboration. Similarly, the state could consider prioritizing grant and loan applications for projects submitted by groups of municipalities or regional alliances, given their broader impact. The state could also incentivize regional projects by providing shared procurement services for municipalities implementing projects together, easing the cost and effort required to procure materials.

The state could help municipalities understand the full breadth of opportunities for collaboration by providing them with a "toolkit" of existing policy mechanisms that can help facilitate two-way, reciprocal relationships. Examples of these policies include shared services and transfer of development rights programs. The state could also encourage collaboration with the Regional Planning Association to advance innovative and research-driven planning.

Finally, the state could provide guidance on how to manage regional collaborations, such as stakeholder identification, outreach, and how to overcome common challenges. This way the municipalities can tailor guidance to their specific needs, rather than inventing or outsourcing to a consultant.

## 5. Develop authoritative guidance, training, and technical assistance on elements of a sound municipal resilience plan.

To respond to EO 89 and integrate resilience into planning, municipalities and regions will likely need state guidance, training, and technical assistance. These tools can improve consistency and efficiency in planning processes. Overtime, they may help reduce towns' dependence on state staff or external consultants, while still enabling productive relationships.

First, we recommend that the state describe existing tools as well as how and when to use them. This studio took advantage of several tools listed in Part II under **Data/Tools**. Given the plethora of tools, one challenge is determining which ones to use. To help navigate these options, the state could provide authoritative guidance on the strengths and weaknesses of each tool. This way, towns could more easily choose a tool that helps them answer specific resiliency questions. To accomplish this goal, the state could build on or endorse existing comparison tools, like the Sea Level Rise and Coastal Flood Webtools Comparison Matrix (<a href="https://sealevel.climatecentral.org/matrix/">https://sealevel.climatecentral.org/matrix/</a>). Second, the state could provide guidance about the baseline level of detail expected in a town or region's resilience analysis. It would be helpful for the state to clarify what level resolution of data is needed (e.g.: spatial and temporal) and what data sources are acceptable (e.g., Are existing tools like NJ Floodmapper etc. sufficient? Or are independent studies required?).

**Example:** Since 2005, there have been over nine studies conducted in Atlantic Highlands regarding the municipality's resilience to climate change hazards such as flooding, sea level rise, and storm events. These reports include many projects and designs proposed by engineers and other experts. Towns lacking a similar repository of reports may find the prospect of resilience planning or Plan Endorsement overwhelming. Specifically, they may not know what research needs to be done at the local level to meet the needs of a Municipal Self-Assessment. Under-resourced towns would benefit from state guidance on the minimum requirements for resilience planning and Plan Endorsement, as well as education regarding the long-term benefits of resilience planning.

In consultation with the Attorney General's Office, the state may also consider developing template language in the form of model ordinances, master plan language, developers' agreement, among others. These kinds of modifiable templates could be especially helpful for towns that may not have the resources, time, or capacity to build language from scratch. The state may develop 'train the trainer' materials to disseminate best practices for incorporating resilience into planning. It is important to note that any training materials and relevant documents should be provided in multiple languages to address the barriers to inclusive participatory planning processes. Training and education efforts should be conducted at all levels of government and across agencies. Offices that have completed training could be awarded a certificate that must be renewed annually to ensure staff and management are updated on resilience efforts and policy.

# 6. Consider innovative revenue streams and statutory changes for coastal resilience planning

As climate change accelerates, achieving resilience in New Jersey will likely require transformative change at the institutional level. Our studio has identified opportunities for both statutory and revenue-generating changes. These transformative changes will only be possible if there is a combination of political will and public support. As such, they should be considered in concert with other recommendations provided in this memo, like a public education effort.

At the statutory level, New Jersey is a quasi-home rule state, meaning that it still retains--like all other states--some degree of police power over land use, even if this is exercised indirectly through rules and regulations. As New Jersey develops its rules and regulations for the Statewide Climate Change Resilience Strategy and Coastal Resilience Plan, it should consider modifying some existing rules to reflect the land use challenges that current and future generations face. In particular, the state should consider modifications to CAFRA to limit the right to rebuild repetitive-loss properties in the floodplain. The state should also modify the law to require the mandatory disclosure of flood risk when homes in the floodplain are sold. The state may also consider limiting (or eliminating) the number of affordable housing units that can be sited in the floodplain. The goal of these statutory recommendations is to reduce risk to life and property by limiting development in the floodplain.

In addition to statutory changes, the state will need to innovate steady revenue streams in order to make progress toward effective flood risk management. First, by better aligning state agency goals and resource distribution, NJDEP and NJOPA could access additional revenue for resiliency planning and project implementation. In particular, the Office of Emergency Management, the Department of Transportation, and the Department of Health likely have similar goals and additional resources that can help incentivize resiliency planning and plan endorsement. Second, the state can help municipalities leverage private development to meet resilience objectives. Finally, an earmarked, consistent revenue stream in the form of a new tax or bond specifically for resilience may be something to consider as well. The mechanisms for implementing a tax of some sort can include a referendum along with an educational campaign to inform residents of the importance of funding to protect what currently exists. It is especially important that these funds, however they are ultimately procured, should be specific towards assisting municipalities in their efforts to become more resilient as outlined in the goals of plan endorsement.

Example: Both Keansburg and Atlantic Highlands are emblematic of a demand from developers to build more residential developments on the Bay Shore and the greater New Jersey Coast. While residential development in the floodplain can be a controversial subject, these developments may help broaden the tax base of a municipality. If properly structured, developer's agreements can help reduce a town's liability and burden in the face of flood risk. As recommended above, proper training of planning board members can help small towns make the most out of prospective developments and the private dollars that come with them.

#### References:

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- NYC State Office of Planning and Development. (2020). Model Local Laws to Increase Resilience. https://www.dos.ny.gov/opd/programs/resilience/index.html

#### Appendix:

The following are additional reflections and stories we would like to share based on our conversations with Atlantic Highlands and Keansburg. We hope these town-specific thoughts can help inform future actions with other small coastal towns. Our reflections and stories are grouped into three categories: incentives, the plan endorsement process, and equity and development pathways.

#### Incentives:

#### Atlantic Highlands:

- Funding for environmental projects is scarce in Atlantic Highlands. Resources typically do not make it to these projects because (1) environmental projects tend to be more expensive than other projects and (2) other projects that have a more immediate impact on the community (e.g., recreation space) than long-term resilience planning.
- Atlantic Highlands is home to the largest municipally owned marina in the state. As such, it is a major contributor to the town's economy. Incentives that could help Atlantic Highlands in their daily maintenance of the harbor would be welcomed by the town.
- Limited parking is a significant problem in Atlantic Highlands particularly around the harbor/marina area. Atlantic Highlands are seeking possible public transportation opportunities. Incentives regarding transportation could be helpful.
- The town has high property value which makes it challenging for floodplain buyouts and land acquisition for open space. In fact, Atlantic Highlands had applied for Green Acres grants twice for property acquisition but were not approved.
- Atlantic Highlands has a stormwater flooding issue and a lot of impervious pavement, but pervious pavements are costly to maintain. Incentives in the form of equipment for maintenance of pervious pavements would potentially make it a more feasible option.
- Incentives for faster, coordinated implementation of planning actions would also be welcomed by the town. For example, the Many Mind Creek Greenway has appeared in plans for several years but was not acted on until recently.

#### Keansburg:

- If a town does successfully complete plan endorsement and receives additional points on grant proposals, it would be helpful if those dollars did not have stipulations attached that are hard to fulfill and make them less desirable to apply for.
- Keansburg has taken advantage of all the technical assistance/funding opportunities
  they can with resilience planning because it has a clear benefit to them, like earning CRS
  points.
- In addition, see Section V. recommendation #3 for other insights on incentives that may be appropriate for Keansburg specifically.

#### Plan Endorsement Process

#### **Atlantic Highlands**

- It would be helpful if there was clear communication regarding the expected outcomes from Plan Endorsement. Through conversations with OPA the benefits became clear, but towns may benefit from knowing specifically what would change for them once they are endorsed. This conversation would be most beneficial prior to the Pre-Petition Meeting.
- Some towns may have major land use restrictions that make incorporating resilience difficult. Atlantic Highlands' steep slopes on the eastern portion of their town is an example of such a restriction.

#### Keansburg

Towns are willing to open two-way communication channels with the state regarding
resilience, especially when they trust their channel of communication. The State could
be proactive about helping towns like Keansburg navigate this constantly changing
regulatory environment by establishing mechanisms for two-way communication (like
this studio) to help towns, like Keansburg, voice its experience operating in this changing
environment, and its needs.

#### **Equity and Development Pathways:**

#### Atlantic Highlands

Atlantic Highlands has an older population. Equity, in this case, is about making sure that
important information is spread through traditional channels as well as electronic
channels as not all seniors will have easy access to the Internet. Efforts should still be
made to post information at senior centers or around the town.

#### Keansburg

- Keansburg equity issues concerns socially vulnerable populations (*i.e.*, moderate to low-income households, people for whom English is a second language, the elderly) exposed to a high degree of flood risk and development pressure.
- There is concern that Keansburg could go down a development path resulting in one of two extremes. On the one hand, the town could gentrify rapidly, thereby displacing long-term residents and socially vulnerable populations who may end up in towns and housing structures that are just as exposed elsewhere. On the other hand, if affordable housing and social services continue to concentrate in Keansburg, there is the danger that it could become a 'poverty trap,' or home to more socially vulnerable populations in structures and places increasingly exposed to flood risk. Keansburg may need assistance from outside resources to mitigate these multiple pressures, and achieve a balance to best support the health, welfare, and safety of its citizens over the long term.