**Environmental Risks and Hazards**

Dr. Haney

**Town Meeting Scenario**

The small town of No Beach Island, New Jersey was devastated by Superstorm Sandy in October 2012 resulting in an estimated $35 billion in economic losses. There are a number of questions that the townspeople have regarding the process of rebuilding their homes, businesses, and infrastructure post-disaster, the newly revised flood insurance program requirements, hazard mitigation, and associated environmental, economic, and social impacts. A meeting at the town hall has been scheduled to allow these issues, interests, and concerns to be discussed by a number of relevant parties.

Each group has **no more than five minutes** to make their remarks! After the spokesperson from each group has had their turn, we will open it up to questions from the “townspeople”. Whenever someone is finished speaking, call on someone else who also wishes to speak (as indicated by a raised hand).

\***Group Assignments**: I strongly suggest assigning no more than 5 students per group.

\* You will use the associated articles and reports that are posted on BOLT as a starting point for exploring your roles and preparing for the exercise.

**Roles**

Group 1: You represent a group of **environmental and land use planners** who welcome the opportunity that Hurricane Sandy has recently provided you with – to become more seriously considered in local planning and community development decisions with regards to natural hazards in Ocean County, NJ, particularly the town of No Beach Island**.** You encourage the development and implementation of sustainable hazard mitigation measures which will reduce long-term vulnerability to flooding and sea level rise, and increase disaster resilience.

Group 2: You represent a group of **insured** **homeowners** who have suffered major structural and personal losses. You are frustrated with the lack of assistance being provided through your flood insurance policies, as you are now faced with the decision to either move out of the flood risk area or pay money out of your own pocket to rebuild in accordance to the new standards instituted in the NFIP.

Group 3: You represent staff members of the **Ocean County Emergency Management Agency (EMA)**. You are responsible for enhancing emergency preparedness measures, coordinating disaster response operations with other state and local partners, and preparing hazard mitigation plans for all hazards. You were faced with numerous challenges in the response to Hurricane Sandy including staffing difficulties, power outages, structural damage, and equipment loss.

Group 4: You represent individuals employed with FEMA’s **National Flood Insurance Program (NFIP)**. You are responsible for determining eligibility for purchasing a policy, assisting property owners with the process of filing claims, and introducing individuals to the digital flood insurance rate maps (DFIRMS). The Biggert-Waters Flood Insurance Reform Act of 2012 has major implications for the cost of insurance premiums, flood risk areas, and rebuilding in communities devastated by Hurricane Sandy.

Group 5: You represent a group of **insured business owners** whose activities have been directly affected by flooding and wind damage from Hurricane Sandy. You have experienced issues including substantial structural loss, equipment loss, power outages, and other business disruptions. Numerous challenges like debris removal, draining flood waters, and determining whether or not to rebuild remain.

Group 6: You represent members of the **Ocean County Conservation Commission (OCCC)**. The OCCC’s mission is to protect the numerous parks, refuges, beaches, fisheries, and wildlife in the area. Countless stretches of wetlands, marshes, and hatcheries along the coast have been adversely affected by Hurricane Sandy and will require significant resources to restore and reconstruct these natural areas.