

Building Buy-In for Buyouts

**Best Practices for a Voluntary Flood
Buyout and Relocation Assistance
Program in Montgomery County**



August 10, 2023

**DIANA SCHODER, SUMMER FELLOW
GEORGETOWN UNIVERSITY**

Prepared for the Montgomery County Council

Acknowledgments

Thank you to the Montgomery County Council for hosting the Summer Fellows Program, including the opportunity to present this research. I would like to give special thanks to Stan Edwards for his mentorship and generous knowledge-sharing; Pam Dunn and Naeem Mia for their guidance throughout this program; and Montgomery County Council Senior Legislative Analyst Keith Levchenko and Arlington County Stormwater Communications Manager Aileen Winqest for sharing their perspectives to help inform this paper.

About the Fellow

Diana Schoder is a 2023 Montgomery County Council Summer Fellow in the Department of Environmental Protection and a Master of Public Policy candidate at Georgetown University. Prior to graduate school, she conducted research on health and the built environment in the Urban Land Institute's Building Healthy Places Initiative. She has also served as a research associate in the Council on Foreign Relations' Global Health Program and completed a yearlong fellowship at the American Economic Association. Schoder earned her BA in economics and environmental studies from Haverford College. In her spare time, she volunteers with Citizens' Climate Lobby and enjoys riding her bike around Washington, D.C.

Cover Photo: [Aaron Skolnik/FEMA](#)

Table of Contents

Executive Summary	3
Background	3
What Are Voluntary Buyouts?.....	4
Home Sellers' Motivations	4
Challenges	5
Equity.....	5
Resident Retention	6
Cost.....	6
Flooding in Montgomery County	6
Buyout Best Practices.....	9
Case Study: Arlington County, Virginia	9
Policy and Funding Tools.....	11
Funding and Financing	11
Outreach	12
Eligibility	12
Relocation Assistance.....	12
Maintenance	13
Recommendations.....	13
Conclusion	14

Disclaimer

The analysis and recommendations in this report reflect only the views of the Summer Fellow and do not necessarily represent the views of the Montgomery County Council, the Montgomery County Department of Environmental Protection, or any other parties referenced in this report.

Executive Summary

Flooding takes an immense toll on Montgomery County residents: a 2019 flooding event resulted in several rescue operations and one death; flooded roads become barriers for drivers and transit users; and, even one inch of water in a home can cause damages of more than \$25,000.¹ Already, urban flooding has increased from 2 to 4 yearly events before 2010 to 11 to 39 yearly events since then.²

The County is increasingly recognizing the need for flood mitigation measures. The Department of Environmental Protection's forthcoming Comprehensive Flood Management Plan (CFMP) lays out the County's risks, gaps, and opportunities, and the tools it recommends—such as encouraging flood insurance uptake—are critical. The plan also recognizes the need for a grant program to facilitate the acquisition of flood-prone properties, also known as a buyout program.

This white paper will explore best practices for developing a voluntary buyout program, using a combination of background research, case studies, data analysis, and interviews. It will not repeat the analysis conducted in the CFMP, which will be an important foundation for determining how many properties could be interested in participating in the program and where they are geographically concentrated. Additionally, because this paper examines the concept of a voluntary program, there is inherent uncertainty around when homeowners experiencing repetitive losses will decide to make repairs versus relocate. However, given the CFMP recommendation for this type of program and the challenges in creating and implementing one—particularly one that prioritizes equity, the retention of County residents, and cost efficiency—it is the right time to begin thinking through best practices.

Background

Montgomery County residents are expected to face increasingly severe flooding. Although homeowners can mitigate these issues to an extent, people who experience costly, repetitive damages may prefer to relocate. County governments (including nearby Arlington County) are beginning to design voluntary buyout programs that support homeowners in selling their homes to the County, demolish existing structures, and preserve the land as open space. This not only prevents redevelopment in risky areas but also creates additional stormwater storage that helps to protect county infrastructure, roads, and neighbors from being inundated during future floods.

Flooding is costly for both the county and homeowners, and it leads to health hazards, stress, and other adverse effects. Mitigation efforts remain critical, but many residents will continue to experience flooding—particularly as climate change worsens extreme weather events. The County will increasingly need to confront this issue and provide an equitable, cost-effective way to help residents remain safe.

¹ [Montgomery County: Flooding](#)

² [Measuring Climate Resilience – A Review of Select Critical Infrastructure Sectors in Montgomery County](#) (Montgomery County Office of Legislative Oversight)

What Are Voluntary Buyouts?

Voluntary buyouts can take several forms. Individuals can approach the county to request a buyout, groups can express interest together, or the county can offer buyouts in risky areas. Regardless of the initiator, having a well developed program in place can facilitate this process.

Federal funding sources are available to support state and local governments in buying out residents. Unlike using involuntary acquisitions or eminent domain, a voluntary buyout program would not give the government authority to purchase the land without the homeowners' full agreement. This makes it more difficult to secure comprehensive buyouts of blocks of land; although it is still possible, having a parcel-by-parcel approach is likely to be more feasible under this program type.

Buyouts are typically paired with policies to discourage or prohibit future development on the purchased land, thereby preventing future residents from encountering the same issues while creating open space that can include additional stormwater storage.

Although a buyout program would be new to Montgomery County, more than 1,100 local governments across 49 states have created these types of programs. Each acquisition can be expensive, but they end up saving \$5 to \$9 for every \$1 spent.³ When designed effectively, voluntary buyout programs can be one additional tool for local governments to work with residents, offer options to address persistent flooding issues, and create a more flood resilient County for the long term.

Home Sellers' Motivations

Although homeowners with flooding issues can sell their homes in the real estate market, there are several reasons why they may prefer to sell to the County.

First, some homeowners may not want to put potential buyers in the same situation of facing repetitive flood losses. Selling to the County is one way of being able to sell and relocate while ensuring that no one else will have persistent problems with the property.

Second, homeowners may not want to make repairs after flooding, knowing that they would prefer to relocate. Instead of investing time and money into expensive repairs in order to sell the house on the market, they can get the pre-flood value of their home by selling directly to the County for demolition.

Third, the house may have less interest from prospective buyers who are savvy about flood risk. Information on flood risk is publicly available, such as from Flood Factor, and homebuyers do take this information into account; in one experiment, Redfin users who gained access to this data ended up bidding on homes with 54 percent less risk.⁴ Moreover, the County is conducting their own studies on flood risk through the Comprehensive Flood Management Plan to understand how topography, development, and other factors affect flood risk. With decreasing

³ [Floodplain Buyouts: Challenges, Practices, and Lessons Learned](#) (The Nature Conservancy)

⁴ [Homebuyers With Access to Flood-Risk Data Bid on Lower-Risk Homes](#) (RedFin)

demand for these risky properties, and increasing information on flood risk, home sellers may view selling to the County as their best option.

Challenges

Designing voluntary buyout policies and programs involves challenging questions around equity, resident retention, and cost. Given these potential pitfalls, it is especially important to begin designing programs like these before the need for them escalates. When designed with the time for greater intentionality—not implemented as an emergency response after a major storm—buyouts can better serve residents and strengthen the County.

Equity

Equity has many dimensions; this section will focus on socioeconomic status and homeownership because of their direct relationship with property values and relocation.

First, low-income residents may not be able to relocate to a safer area in Montgomery County without financial assistance greater than the value of their homes. The County’s Climate Action Plan states that, “While flooding impacts residents from a wide range of demographics, it is most damaging to low-income, minority groups...Although these communities are disproportionately detrimentally impacted, they have the least resources to manage the damage and disruption.” If a buyout program does not provide adequate assistance, it can compound these inequities by having residents stay in risky locations (because they cannot afford to move even with the buyout offered) or relocate to equally flood-prone locations (because affordable options are limited).

Moreover, biased appraisals and a history of disinvestment in communities of color and low-income communities can make home values artificially low. The County should make every effort to make a fair offer that accounts for these inequities.

In addition to making sure that the financial offer is sufficient, low-income residents may also benefit from other types of assistance. Searching for a new home can be costly, and working with residents to navigate this process can be critical for residents that are time- and resource-constrained. And, assistance with closing costs and relocation costs can make program participation more feasible.

Second, renters experience flooding but are not able to participate in buyout programs. The County’s Climate Action Plan acknowledges this: “Tenants often feel powerless and are left to deal with real-life consequences that are created from flooding in their homes without having support from landlords.” Under the Uniform Relocation Act, federally funded programs that acquire property must provide relocation assistance to tenants, but these requirements may not be sufficient—particularly when property owners choose to be bought out, leaving tenants to find new housing.⁵ A complementary fund for renters could cover the costs of leaving (e.g.,

⁵ [Floodplain Buyouts: Challenges, Practices, and Lessons Learned](#) (The Nature Conservancy)

breaking a lease), finding new housing if the landlord wants a buyout, and paying for temporary housing during this transition.

Both of these equity considerations are focused on making the buyout program accessible to residents that may face barriers to using it. However, access is not the only issue; it is equally important to support residents who want different flood mitigation options that would enable them to stay in place. If a buyout program is used as the first line of defense in low-income communities and communities of color—but as a last resort in whiter and wealthier communities that first receive other investments in flood mitigation—it would still be unjust.

Resident Retention

Another challenge is retaining residents within the County as they relocate. This benefits both the residents—who can better remain connected to their communities and employment—and the County, which could otherwise be concerned about jeopardizing their tax base as people move. The section on relocation assistance below does a deeper dive into this challenge and some ways of addressing it.

Cost

Voluntary buyouts are expensive. Costs include acquisition, demolition, any changes to the land to prevent drainage issues or improve stormwater retention capacity, and maintenance over time, along with the potential for a complementary fund to cover additional costs for low-income participants and renters. Depending on the demand for the program, it may not always be able to complete the number of buyouts that residents request; in this case, the County will need criteria for prioritizing applicants.

The section on funding and financing below gives an overview of federal and state funding sources for a pilot program, and opportunities for more sustainable revenue sources going forward.

Flooding in Montgomery County

FEMA is currently updating their floodplain maps, and the Comprehensive Flood Management Plan will provide estimates of flood risk using a more thorough set of factors, such as local topography and development. Even with this information, flooding can happen outside of defined flood areas. From 2014 to 2018, people with flood insurance who live outside of high-risk flood areas “filed over 40 percent of all flood insurance claims and required one-third of federal disaster assistance for flooding.”⁶ Several factors can converge to make flooding a

⁶ [Montgomery County: Flood Insurance](#)

chronic problem for any resident, making it necessary to offer the voluntary buyout program throughout the County (versus in limited areas with known flood risk).

Risk Factor, a free tool created by the nonprofit First Street Foundation to help people understand their flood and other environmental risks, estimates the following:⁷

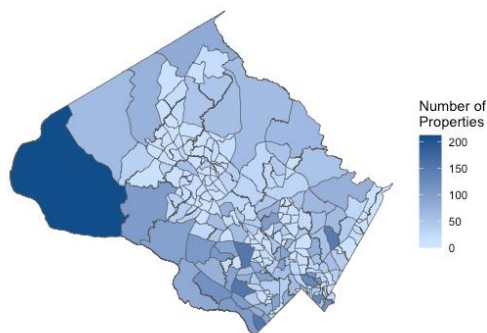
- 19,793 properties in Montgomery County have greater than a 26% chance of being severely affected by flooding over the next 30 years.
- When broken down by property type, 24,308 residential properties face a moderate risk of flooding and 876 commercial properties face a major risk of flooding. 13 roads and 32 critical infrastructure facilities face major risk. 119 social facilities face moderate risk.
- Overall, the County has a “moderate risk of flooding over the next 30 years, which means flooding is likely to impact day-to-day life within the community. This is based on the level of risk the properties face rather than the proportion of properties with risk.”

Given these risks, Montgomery County is already taking needed steps toward flood mitigation, adaptation, and resilience. Prior to the CFMP, the Climate Action Plan recognized flooding as a major issue and even recommended studying buyouts as well:

“Montgomery County should evaluate the potential of existing buildings in the County to flood...The study should consider various options, including retrofits, low-interest loan programs, **buyouts**, and/or the possibility of a cooperative flood insurance fund for low-income homeowners...For example, vulnerable residents in these areas may not be able to afford flood insurance, in which case relocation may be a more effective way to reduce their risk.”

However, it is difficult to know which homeowners will want buyouts—even with the available information on risk. There may be places with high flood risk and expensive damages with little interest in buyouts. There may be places that look low-risk, but local circumstances converge in a way that makes it sensible to buy out a particular property. Still, a preliminary data analysis using census-tract level data from Risk Factor and the National Flood Insurance Program (NFIP) shows how expensive flooding can be in Montgomery County.⁸ Facing these risks and costs, it is understandable that some homeowners would prefer to have the option of relocation.

Properties At Risk of At Least Severe Flooding



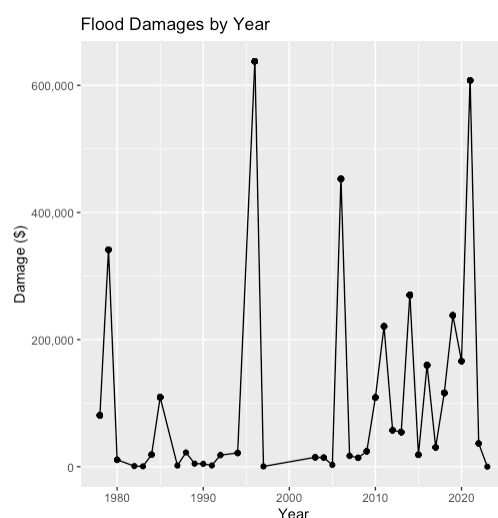
⁷ [Montgomery County Flood Risk Facts](#) (Flood Factor – Numbers updated as of 8/9/2023)

⁸ This analysis was done in R in July 2023, and code can be provided upon request. Please note that the damages recorded through NFIP only exist for those with flood insurance and are likely underestimates.

As the map above shows, many census tracts within Montgomery County have at least 100 homes that are at risk of at least severe flooding.

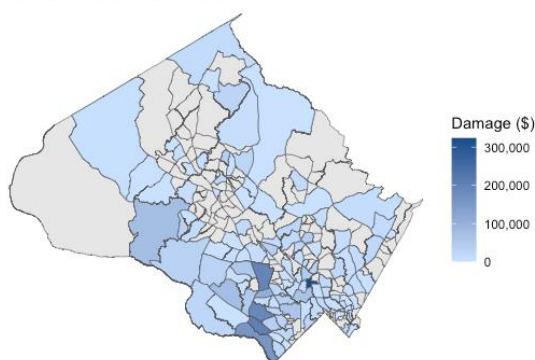
However, this map does not tell the full story. Taking a census tract with the median number of properties at risk of severe flooding (19), one NFIP claim from 2021 was for \$23,520 in damage. Although the number of properties may seem small in comparison to the County's population, the costs can still be high. Even in a census tract with only one property at risk of severe flooding, there was a 2020 NFIP claim for \$4,201. As this case shows, homeowners with relatively safe properties can still bear flooding costs.

Although Montgomery County has faced expensive storms in the past, such as in 1996 (see graph below), costly building damages are becoming more regular—not one-time events.

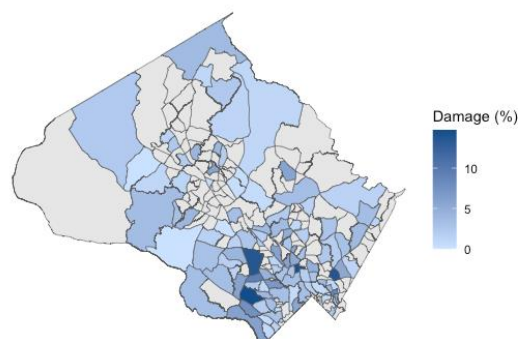


Since 1978, there has been \$3,902,362 in building damage, \$2,625,722 of which has occurred within the past twenty years. These damages can be substantial as a percentage of property value: the median is 3.099 percent and the mean is 4.031 percent; the maximum is 14.721 percent.

Total Building Damage Since 2003



Damage as a Percent of Property Value (Average Per Tract)
2003 - 2023



Note: This map excludes one outlier (67.87%).

With homeowners facing potentially high costs—which accumulate as properties repeatedly flood over time—and growing flood risk, some may see relocation as their most cost-effective option, saving them not only these financial costs but also the stresses associated with flooding and rebuilding.

Buyout Best Practices

The following case study and survey of policy and funding tools can inform best practices for a voluntary buyout program.

Case Study: Arlington County, Virginia

Arlington County, Virginia, recently established a voluntary flood buyout program. Although it differs in many ways from this paper’s proposal for Montgomery County, it still speaks to the demand and need for these types of programs throughout the region.

Over the past several years, homeowners have periodically approached Arlington County about a buyout due to their persistent flooding issues. The County acquired its first flood-prone property in 2021 before rolling out an official pathway with their current voluntary flood buyout program. The 2021 home was a rental property that had been extensively damaged in a 2019 storm and never repaired, leading to some challenges with the appraisal process. However, the County was able to work through these issues and successfully make an offer. Since then, the property has been demolished and now has trees planted onsite. One important benefit is the reduction of life and safety risk; in the 2019 storm, tenants were almost trapped in the basement. The County has also hoped to acquire adjacent properties that would give them better access to a large storm pipe for upgrades. However, even without being able to make these infrastructure upgrades, the removal of risk on this property is still a significant improvement.

Since developing the voluntary buyout program, the County has sent out approximately 30 letters to residents in the Spout Run watershed, and about five homeowners have expressed interest in participating. The first home was purchased through this program in March 2023.

To identify eligible homes, the County first examined critical watersheds with a history of repetitive flooding and loss.⁹ One of the watersheds, Spout Run, did not have realistic options that would give homeowners sufficient protection from a ten-year storm,¹⁰ in part because the neighborhood was built on a stream bed without storm pipes that are large enough to accommodate today’s downpours.¹¹ Voluntary acquisitions were not only the best option for the area after doing a cost-benefit analysis but also a useful way to give the County better access to

⁹ [Stormwater Capacity Improvements](#) (Arlington County)

¹⁰ [Path to a Flood Resilient Spout Run](#) (Arlington County)

¹¹ This was common in the 1930s-1960s, when, “as swift development caused stream erosion and gullies, streams and floodplains were filled in or paved over. 66% of streams were encased in stormwater pipes because there were no regulations protecting streams or floodplains at this time” and overland relief was not required. ([From A Flood Resilient Arlington](#))

pipes for system improvements that can enhance stormwater management for the neighbors who remain. (Otherwise, the area does not have many easements that would enable the County to conduct this work through access points on private property.) From there, the County also used inundation maps, climate projections, and information on repetitive loss properties to prioritize specific properties in tiers.

Although the program primarily focuses on areas with more severe flood impacts, it has also considered equity, facing some concerns that the program would “bail out” wealthy property owners. Even in these cases, buyouts would benefit entire neighborhoods when they enable the County to make system improvements and remove risk for everyone. Moreover, one focus area is in Columbia Pike, which does have more multifamily and rental properties. However, flooding is highly local, and if similar storms hit a slightly different area than those with the worst impacts in the past, then different equity issues may arise.

When a homeowner is interested in a buyout, the offer goes to Arlington County’s board before the County is able to make the purchase. If the County can acquire several adjacent properties, they may be able to implement stormwater management projects using the land. However, even one property can help to provide a safer pathway for flood water to reach stormwater infrastructure or nearby streams. Properties are also acquired for the following purposes:¹²

- “Re-establishing overland relief flow paths for water during large storm events for flood mitigation.
- Provide access to existing stormwater infrastructure to conduct necessary maintenance or upgrades
- Location of future stormwater infrastructure
- Construction of stormwater detention facilities
- Potential for co-locating water quality and stormwater capacity projects.”

The County’s Stormwater Management Program was initially funded through a sanitary district tax based on properties’ real estate assessments, but this will change over to a stormwater utility structure, including a fee based on the amount of impervious surfaces on a property.¹³ The revenue streams will pay back existing bonds that support the County’s work on flood resilience. Despite requiring increases in rates, there has been community interest in investments like these to meet the demand for flood protection.

Although this program is not identical to this paper’s proposal for Montgomery County (e.g., Arlington targets buyouts in specific areas, whereas this paper recommends opening the program to all), it still has useful lessons. For example, getting buy-in from Arlington County leadership took time, and not everyone believed that homeowners would want to be bought out. However, the initial demand has affirmed the need for the program. Some residents were also concerned that flood risk information from the County’s flooding studies would affect their property values; having a buyout program in place ensures that these residents can still sell their properties to the County at market value, and this could also be useful for Montgomery County to have as they continue to analyze flood risk through the Comprehensive Flood Management

¹² [FAQ: Voluntary Property Acquisition to Reduce Flood Risk](#) (Arlington County)

¹³ [Stormwater Utility Implementation](#) (Arlington County)

Plan. And, the County conducted significant engagement, such as addressing neighbors' concerns about maintenance on the acquired lots, and prioritized communication—both likely keys to success for Montgomery County as well.

As Arlington's voluntary flood buyout program evolves, Montgomery County should continue to look to it for additional lessons learned to inform program design and implementation.

Policy and Funding Tools

This section discusses the range of available policy and funding tools to structure voluntary buyout programs, which inform the recommendations at the end of this paper.

Related resources include the following:

- [Floodplain Buyouts: Challenges, Practices, and Lessons Learned](#)
- [Property Buyouts Can Be an Effective Solution for Flood-Prone Communities](#)
- [Managed Retreat Toolkit](#)
- [On Safer Ground: Floodplain Buyouts and Community Resilience](#)
- [Flood Buyouts: Federal Funding for Property Acquisition](#)

Funding and Financing

FEMA, HUD, and USACE all have funding that local governments can apply for and use toward buyouts. This could be useful for the start of the program, covering any initial buyouts. In addition, the State of Maryland has created partnerships with cities and communities to support this type of work, which the County could also explore.¹⁴

However, more sustainable options are necessary to cover long-term maintenance and programmatic costs. Revenue streams—such as those from stormwater management fees or business taxes—have been used to support buyout programs in other municipalities.¹⁵ Similarly, stormwater impact fees on new development or redevelopments could play this role. In Arlington County, Virginia, a real estate tax (which is shifting to a stormwater utility fee) is being used to pay back two bonds that support their buyout program and other programs. Bonds also make a flexible emergency fund possible, and having a fund like this can shorten response time when the demand for buyouts increases after a severe flooding event. In Harris County, Texas, the Flood Control District was able to use their fund to shorten the buyout process “from more than eighteen months to three or four months.”¹⁶

Smaller funding sources can offset costs as well. For example, leasebacks can be used to generate revenue and help pay for maintenance. With leasebacks, the government purchases the property and leases it back to the resident. Although this is typically a short-term solution to give residents more time to relocate, California is using longer-term leases to generate income.

¹⁴ [Maryland Flood Risk Leads Property Owners, Communities to Accept Buyouts](#) (Pew Charitable Trusts)

¹⁵ [Floodplain Buyouts: Challenges, Practices, and Lessons Learned](#) (The Nature Conservancy)

¹⁶ [Floodplain Buyouts: Challenges, Practices, and Lessons Learned](#) (The Nature Conservancy)

Creative funding and financing options like these can be useful in paying for a buyout program, but it is also important to consider the tradeoffs. Leasebacks, for instance, are not allowed under federally funded programs, and can pose life and safety issues when residents remain in locations that have known risks.

Outreach

Multifaceted outreach is a major component of any voluntary flood buyout program. This includes making sure residents are aware of the program, engaging people through channels that reach all communities. Neighbors may be concerned about weeds or rodents taking over the vacant property, and the County can address these issues with education. When a property has been acquired, outreach is also an important part of determining how the remaining land is used. Whether planning a stormwater retention facility, overland relief path, or amenity like a park, community engagement is key.

Even with outreach, some residents may be reluctant to participate in the program. Because it is a voluntary program, no one has to express interest in a buyout. However, some residents may be interested in the option of a life estate, in which the government acquires future interests in the property. When the resident moves or passes away, the County would automatically be able to restore the land to open space, enabling residents to ensure this outcome without having to relocate immediately. Clearly communicating different options can make the program more appealing to residents who would otherwise not be sure if it is the right choice for them.

Eligibility

Eligibility requirements would depend on the level of interest in the program and its funding. A first-come first-served approach may work initially, but the County should consider ways of prioritizing applicants for the future, including an analysis of racial equity considerations in prioritizing applicants. Options include a threshold of previous flood damage, location, and benefits of preserving the land (e.g., easier access to grey stormwater infrastructure from the property, reducing drainage issues for neighbors, etc.).

Pre-approval can not only facilitate these decisions but also accelerate the buyout process. Buyouts can be time-consuming, making it difficult for residents to know whether to make repairs and continue living in their potentially unsafe homes while waiting for approval. Residents with a history of flooding could apply for pre-approval for a buyout, anticipating that they will need the option in the future. Then, they would more quickly get the buyout while reducing the post-flood administrative burdens on the County and their own health risks.

Relocation Assistance

Relocation assistance can help to maintain Montgomery County's social fabric and tax base. For example, Austin, Texas, and the State of New York have offered financial incentives—in addition

to buying out homeowners at the properties' pre-storm market value—for residents to move to lower risk places within their jurisdiction.¹⁷ This is particularly important for retaining low-income residents, who are often more constrained in where they can move.

However, relocation assistance is not a silver bullet; the County must invest in receiving areas, the safer places where people, whether through the buyout program or on their own, relocate. When receiving areas have employment opportunities, transit, affordable housing, and other factors that make places more livable, residents can not only relocate but also thrive.

Maintenance

There are several ways to reduce the County's maintenance burden of acquired properties. First, a land trust could manage the open space on behalf of the county. Second, creating a park or other green space on the land with a non-profit could shift certain responsibilities to the non-County party. Third, the County could allow developers to purchase development rights from these spaces and gain density bonuses (or other incentives) in lower-risk areas, with the revenue funding long-term maintenance.¹⁸ No matter which options the County uses, thoughtful planting decisions can reduce the property's maintenance requirements.

Recommendations

Explore sustainable sources of funding to support program growth.

As mentioned in the section on funding and financing, the County could create a fee for new development or redevelopment projects that cannot meet heightened stormwater storage requirements.¹⁹ This would be similar to the existing Water Quality Protection Charge (WQPC) but focused on the property's capacity for reducing flooding. Revenue from the fee could be used in several ways: to back a bond to provide funding for the upfront costs of buyouts, to pay for other costs (e.g., closing costs, renter relocation assistance, etc.), or to fund maintenance.

If there is not an appetite for a new fee, it could be possible to expand the WQPC to cover flooding issues, and this charge already increases over time. The Green Bank is another potential source, but the current funding from the energy tax for the Green Bank does not cover its new resilience activities, and loans are typically not a good fit for buyout programs.

Permanently reduce risk on acquired land while investing in safer areas.

Through the buyout program, acquired land could not be redeveloped in the future. However, the County could still use it for stormwater infrastructure, aligning with the Climate Action

¹⁷ [Managed Retreat Toolkit](#) (Georgetown Climate Center)

¹⁸ [Property Buyouts Can Be an Effective Solution for Flood-Prone Communities](#) (Pew Charitable Trusts)

¹⁹ The Climate Action Plan already recommends updating building codes to require a higher standard for stormwater design.

Plan’s recommendation that “the County should consider upsizing drainage infrastructure in flood-prone areas—being mindful of the natural ecosystem as well as regulatory requirements related to potential impacts to 100-year floodplain elevations for downstream properties—to accommodate the increased volume, intensity, duration, and frequency associated with climate change.”

Prohibiting future development on the land does not have to come at the expense of development throughout the county. By allowing for the purchase and transfer of development rights (TDR) from the acquired parcel to a low-risk area where the County is encouraging density, the buyout program could help facilitate new development in potential receiving areas. The County has a similar TDR program for the Agricultural Preserve, and the flood-relevant receiving areas could overlap with and/or supplement the existing receiving areas, as long as they are not found to be at risk of future flooding in the second phase of the Comprehensive Flood Management Plan.

Center equity in outreach, approval, and relocation assistance.

All elements of the buyout program should prioritize equity, which can take many forms: improving access to the program for low-income participants; including a parallel fund for renters; providing assistance beyond funding, such as help searching for a new home; and, making other types of investments in flood mitigation in all communities.

Conclusion

Voluntary buyout programs are challenging to implement but increasingly necessary. In the future, Montgomery County may even need to consider stronger options, such as proactively reaching out to homeowners to offer buyouts, in which case an existing voluntary program can provide important lessons learned and a programmatic infrastructure.

Although it is better to set up these types of programs before a disaster hits, severe floods are often a motivating force for creating a buyout program. Having these best practices on hand can make future decisions more equitable and more effective.