



# COLLABORATIVE RESEARCH

# COLLABORATIVE DESIGN



## Design + Program developed with stakeholders

# **INTEGRATED FLOOD PROTECTION** SYSTEM **LIVELIHOODS LEADERSHIP CLEANWAY** CONNECTIONS

**EMERGENCY** 

MARITIME

SUPPLY

## GOVERNMENT - COMMUNITY

ENT - COMINION

LOCAL ORGANIZATIONS: The Point Community Development Corporation

Sustainable South Bronx

Mothers on the Move

Bronx River Alliance

Rocking the Boat

Majora Carter Group

The Blk Projek

Youth Ministries for Peace and Justice

South Bronx Unite

OTHER COMMUNITY ADVOCACY: New York City Environmental Justice Alliance

Environmental Defense Fund

**Pratt Center for Community Development** 

Adam Liebowitz

Mathews Nielsen

WXY

and more...

#### ADVOCACY:

Hunts Point Economic Development Corporation

#### BUSINESSES:

- INDUSTRY

The Hunts Point Terminal Produce Cooperative Association

**Hunts Point Cooperative Market** 

New Fulton Fishmarket at Hunts Point

Smitty's Filet House (fish wholesaler)

Nathel & Nathel (produce wholesaler)

Vista Food Exchange

Anheuser-Busch Distributors

II Forno Bakery

Oak Restaurant & Grill

#### LABOR:

Brotherhood of Teamsters Local 202

United Food and Commercial Workers

and more...

FEDERAL:

Congressman Jose E. Serrano (NY-15)

**US Army Corps of Engineers** 

STATE:

Assemblyman A. Crespo 85th District

NYS Department of Environmental Conservation

NYS Department of Transportation

CITY:

NYC Economic Development Corporation

Office of the Mayor of New York City

NYC Department of Environmental Protection

NYC Office of Emergency Management

NYC Department of City Planning

**NYC Department of Transportation** 

NYC Department of Parks and Recreation

LOCAL:

Community Board #2

Community Board #2 - Environmental Committee

## **REGIONAL PROJECTS: \$4.3 Billion Climate Infrastructure**

#### **NEW YORK CITY:**

- \$335M: The BIG U in Manhattan, NY
- \$20M: Lifelines in Hunts Point, Bronx, NY

#### **NEW JERSEY:**

- \$230M: Resist, Delay, Store, Discharge in Hoboken, Weehawken, Jersey City, NJ
- \$150M: New Meadowlands in Little Ferry, Moonachie, Carlstadt, Teterboro, NJ

#### **NEW YORK STATE:**

- \$125MLiving with the Bay in Nassau County, Long Island
- \$60M: Living Breakwaters in Tottenville, Staten Island, NY

#### CONNECTICUIT

\$10M: Resilient Bridgeport in Bridgeport, CT



# PLACE-BASED ENGAGEMENTS THROUGHOUT THE WORLD

- Athens: Promoted stewardship for Lycabettus Hill
- Atlanta, GA: Developed a student design competition for Ted Turner Drive Resilience Corridor
- Amman: RBD\_U program on waste, water, transportation
- Boulder, CO: Created a resilient and sustainable mobile home park, and later designing a collaborative process to address COVID needs
- Boston, MA: Proposed a citywide plan to create resilience districts

- Juarez, MX: Executed a design competition for Juan Gabriel Plaza
- Los Angeles, CA: Collaborated with stakeholders to create climate-forward building codes
- Mexico City: Developed a master plan framework for Xochimilco
- Oakland, CA: Implemented a workshop series on effective engagement
- San Juan, PR: Convened experts and the community for a master plan process
- Singapore: Promoted a community led plan to build social resilience to address flash floods





"Vermont's a little unique,"
Harrington said.
"We don't deal with major disasters on a regular basis."

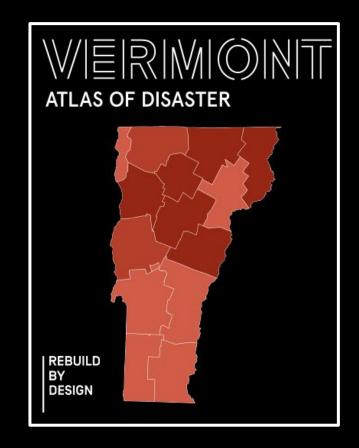
--Michael Harrington, Commissioner Department of Labor September 6, 2023





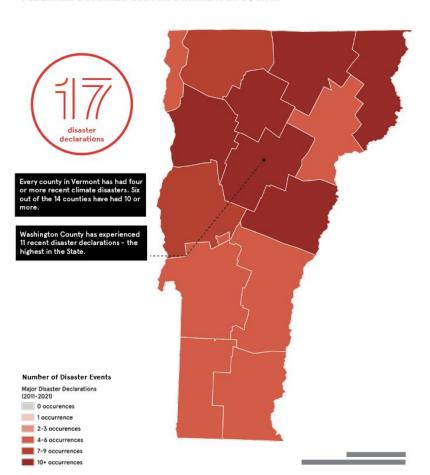
# ATLAS OF DISASTER: VERMONT KEY FINDINGS 2011-2021

- Experienced 17 federally declared major disasters due to extreme weather between 2011-2021.
- 15 of those events were due to tropical storms and flooding.
- Ranked 5th in the country for per capita post-disaster federal assistance.
- Ranked 7th in the country for number of recent disaster occurrences (tied with Alabama, Texas, & West Virginia)
- Every county has had 4 or more recent major disasters, and 6 counties have had at least 10.
- Washington County has had the highest number of disaster declarations in the state: 11 disasters.



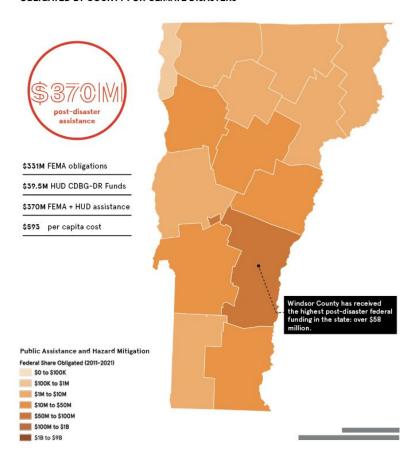
#### **DISASTER OCCURRENCES 2011-2021**

FEDERALLY DECLARED CLIMATE DISASTERS BY COUNTY



#### FEDERAL ASSISTANCE 2011-2021

POST-DISASTER PUBLIC ASSISTANCE AND HAZARD MITIGATION FUNDS OBLIGATED BY COUNTY FOR CLIMATE DISASTERS



#### **DISASTER OCCURRENCES 2011-2021**

	TOTAL DISASTERS		
ornia	25	Virginia	
ssissippi	22	Florida	
Oklahoma	22	Georgia	
owa	21	Minnesota	
ennessee	20	Connecticut	
ouisiana	18	Hawaii	
labama	17	Maryland	
Гехаѕ	17	New Mexic	
Vermont	17	Wis	
West Virginia	17	Idaho	
Arkansas	16	Massachusetts	9
Kentucky	16	Pennsylvania	9
New Hampshire	16	South Carolina	8
New York	16	Colorado	7
Washington	16	Utah	7
Alaska	15	Maine	6
North Carolina	15	Michigan	6
Nebraska	14	Ohio	6
Missouri	13	Arizona	6
Cansas	13	Delaware	5
New Jersey	13	Illinois	5
North Dakota	13	Indiana	4
outh Dakota	13	Rhode Island	4
Montana	12	Wyoming	4
Oregon	12	Nevada	3

# FEMA AND HUD COST PER CAPITA 2011-2021

	PER CAPITA		PER CAPITA
Louisiana	\$1,736	New Mexico	\$97
New York	\$1,348	Arkansas	\$81
New Jersey	\$815	Massachusetts	
North Dakota	\$738	Georgia	
Vermont	\$593		<u></u>
Texas	\$518	Kansas	
West Virginia	\$481	New Hampshire	No.
	\$401	Rhode Island	\$53
	\$390	Minnesota	\$49
Nebraska	\$390	Pennsylvania	\$49
South Carolina	\$289	Virginia	\$49
Alabama	\$275	Maryland	\$39
South Dakota	\$269	Washington	\$36
North Carolina	\$243	Wyoming	\$32
Hawaii	\$229	Idaho	\$32
lowa	\$228	Wisconsin	\$27
Oklahoma	\$215	Illinois	\$24
Oregon	\$210	Michigan	\$23
Missouri	\$162	Ohio	\$19
Mississippi	\$159	Maine	\$18
California	\$157	Delaware	\$14
Connecticut	\$149	Utah	\$11
Colorado	\$141	Nevada	\$11
Kentucky	\$105	Indiana	\$7
Tennessee	\$97	Arizona	\$2

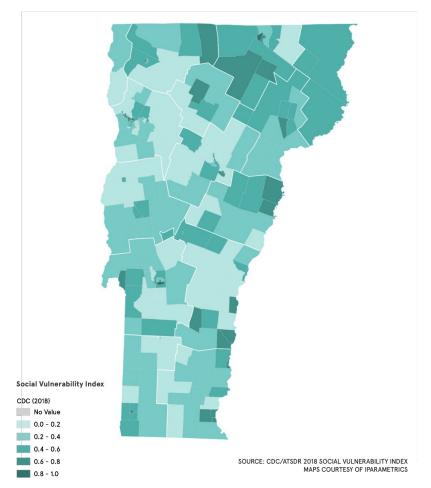
OTAL: 17 DI EMA PA + H	SASTERS M: \$331M						20	11				2012		201	13			20	14			201	15		20	17		201	8		2019	•	2020		2021	
FEMA + HUD			370 M	1995: SEVERE FLOO	STORMS AND DING	4001: SEVERE	STORMS AND	4022: TROPICAL	L STORM IRENE	4043: DEVERE ST FLOORS	ORNS AND	4688: SEVERE STORM, TORNADO, AND FLOODING	4130: SEVERE S FLOOD	TORNS AND	4140: DEVERE ST FLOODS	TORMS AND	4153: SEVERE WHTE	STORMS	4179: SEVERE STORMS / FLOODING		207: SEVERE WH	TER STORM	4292: SEVERE S		4000: SEVERE		4350: SEVERE STO FLOCOSIO	MAKD.	4380: SEVERE STOR FLOORING	RM AND	4440: SEVERE STO FLOODIN	AMO AKO	4474: SEVERE STO PLOCOSNO		4621: SEVERE STOR FLOODING	MAND
County Name	# of Climat Disastors 2011-202	e To	otal FEMA Oligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations H	M Obligations	PA Obligations HM Obligations	PA Obligations	HW Obligations	PA Obligations H	M Obligations	PA Obligations HBI 1	Offgetone	PA Obligations HM Oblig	pations PA	Obligations H	M Obligations	PA Obligations 1	IN Obligations	PA Obligations	HM Obligations	PA Obligations HM	Obligations	M. Obligations HM C	Obligations F	% Obligations HS	Obligations	PA Obligations HM	Obligations 1	PA Obligations HM C	Migrations
ceteoride			\$127,173,118	\$6,777,740	\$11,536	\$874,410	\$19,715	\$60,255,000	\$4,573,057	\$30,985	\$316	822,133 \$854	\$44,010	\$10,453	\$1,289,572	\$16,206	85,127,661	\$30,583	\$605,660	\$123	\$249,787	\$6,585	\$120,000	\$7,540	\$2,000,000	\$89,054	\$2,653,844	\$79,404	\$1,591,600	\$47.700	\$3,000,296	\$13,913	\$4,145,482	\$16,000	167,660	-
didoon County		8	\$7,833,834	\$200,912	\$236,546			\$3,626,573	\$1,030,141			\$129,636 50									3140,105	50	\$795,504	50	\$001,005	50	\$09,543	50					\$249,000	\$0		
ennington County		4	\$7,597,595					\$0,339,296	\$1,001,021																\$70,005	50					\$134,389	\$62,125			90	
siedonia County		6	\$4,320,165			\$3,152,690	\$0	\$2,242,702	\$113,495						\$229,522	20	\$48,005	\$7,010	\$74,000	30	\$95,165	50			\$371,917	90					10000	10.00				
hittenden County			\$11,079,010	\$2,400,950				\$409,607	\$1,291,054				\$1,456,955		\$1,254,214		\$58.577				\$230,395		\$454,504						\$1,495,243				\$2,342,053			
BOAR COLUMN		10	\$2,769,168	\$201,002	50	\$1,395,985	90	\$50,197	50				\$147.746	50			\$2	\$12,854	\$229.750	50	90	50					50	50			\$25,460	50	90	\$0		
marklin County			\$4,400,614	\$290,002	90			\$300,874	\$592,394	\$600,020	\$0						\$655,600	50	\$113,227	90	\$0	50					\$149,230	\$0					\$1,490,085	\$0		
irend lele County		5	9542,554	\$942,504	50			50	90	1000000							90	50		1000	100						50	\$0	50	\$0						
areolile County			\$9,049,077	\$909,001	\$28,456			\$1,536,312				\$283,102 \$0	\$265,965	\$127,080			\$81,700		\$366,450		\$2,002,073								\$40.781				\$2,100,180			
inerge County			\$11,123,688			\$107,007									\$746,862	\$0					\$94,472	50				19			- 1		\$600,901			\$0		
Inlams County			\$8,319,426	\$1,111,246	10	i		\$1,920,785				\$802,691 90		$\overline{}$	\$118,956	\$0	\$159,795	\$12,054	\$104,766	50	\$25,156	50	-				\$3,400	\$0	\$0	50		_	\$1,601,541	10		
lulland County			\$20,115,838					\$12,181,097							\$190,051	50					\$247,197	\$76,767			\$1,410,562						\$1,922,985	\$145,065				
haltington County			\$23,598,405	\$834,627	\$0	\$5,154,030	\$91,571	\$9,115,274		\$220,072	10		15 11		\$990,026	\$0	5 19 15		\$172,431	50	\$490,197	\$325,650			\$773,641	\$190,667	\$590,601	50	\$115,R65	\$0	\$254,545	10	\$634,439	10	- 1	
Bridham County			\$33,445,662					\$28,090,917	\$3,501,209	\$105,280	50																\$1,075,220	\$0							\$74,007	90
Reduce County			350,177,312	_				\$43,722,013	\$7,781,961	-				-	\$1,340,300	\$36,013	-	_			9182,575	\$0	-	- National Confession	\$3,018,473	\$0		-	ACCOUNT OF THE PERSON OF THE P	-	\$2,085,119	\$0	-			
Otal FEMA Alloca			\$330,552,969	\$15,700,004	\$502,110	\$10,545,700	\$111,256	\$209,216,271	\$30,384,704	\$946,357	\$316	\$1,017,761 \$354	\$1,914,663	\$140,500	\$6,182,973	\$54,219	98.342.341	\$63,624	\$1,024,523	\$123	\$3,949,093	\$411,222	\$1,406,191	\$7,540	\$11,919,638	\$540,408	\$5,120,098	\$79,404	\$3,245,767	\$47,708	\$6,017,772	\$211.133	\$12,571,185	\$10,000	\$141,900	

#### **VERMONT**

TOTAL: 17 DIS FEMA PA + HM						20	11				
HUD CDBG-DF FEMA + HUD A	R: \$39.5 M	E: \$370 M	1995: SEVERE FLOO		4001: SEVERE FLOC		4022: TROPICAI	. STORM IRENE	4043: SEVERE FLOC		4066: SEVE
County Name	# of Climate Disasters 2011-2021	Total FEMA Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligat
Statewide	17	\$127,173,118	\$6,777,749	\$11,338	\$674,418	\$19,715	\$93,255,030	\$4,573,057	\$20,995	\$316	\$2
Addison County	8	\$7,833,824	\$288,312	\$236,548			\$3,628,573	\$1,638,141			\$12
Bennington County	4	\$7,597,696					\$6,339,296	\$1,001,021			
Caledonia County	6	\$6,326,165			\$3,152,698	\$0	\$2,242,702	\$113,495			
Chittenden County	10	\$11,879,816	\$2,460,958	\$225,772			\$439,637	\$1,291,054			
Essex County	10	\$2,269,186	\$391,202	\$0	\$1,396,986	\$0	\$52,197	\$0			
Franklin County	8	\$4,400,614	\$290,862	\$0			\$300,874	\$592,394	\$600,020	\$0	
Grand Isle County	5	\$642,564	\$642,564	\$0			\$0	\$0			
Lamoille County	10	\$9,648,677	\$909,281	\$28,458			\$1,536,312	\$1,230,209			\$26
Orange County	10	\$11,123,688			\$167,667	\$0	\$5,790,765	\$549,046			
Orleans County	10	\$6,319,426	\$1,111,248	\$0			\$1,920,785	\$657,688			\$60
Rutland County	5	\$20,115,836					\$12,181,097	\$3,619,559			
Washington County	11	\$23,598,405	\$836,627	\$0	\$5,154,030	\$91,571	\$9,115,274	\$3,735,881	\$220,072	\$0	
Windham County	4	\$33,446,662					\$28,690,917	\$3,501,209	\$105,280	\$0	
Windsor County	5	\$58,177,312					\$43,722,813	\$7,781,951			
Total FEMA Allocation	on	\$330,552,989	\$13,708,804	\$502,116	\$10,545,799	\$111,286	\$209,216,271	\$30,284,704	\$946,367	\$316	\$1,01

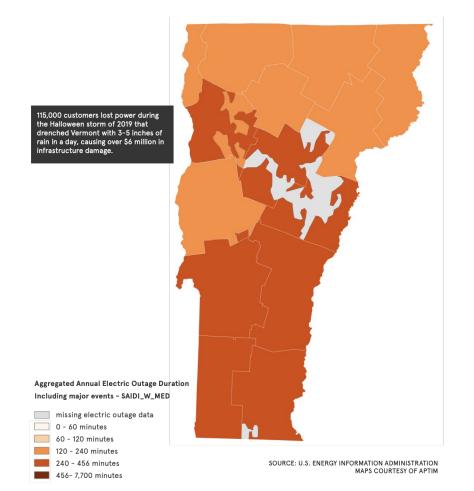
#### **SOCIAL VULNERABILITY INDEX 2011-2021**

AREAS OF GREATEST SOCIAL VULNERABILITY



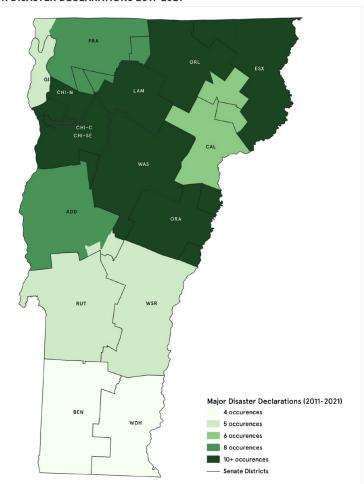
#### **ENERGY RELIABILITY 2011–2021**

COUNTIES AT GREATEST RISK OF POWER OUTAGES



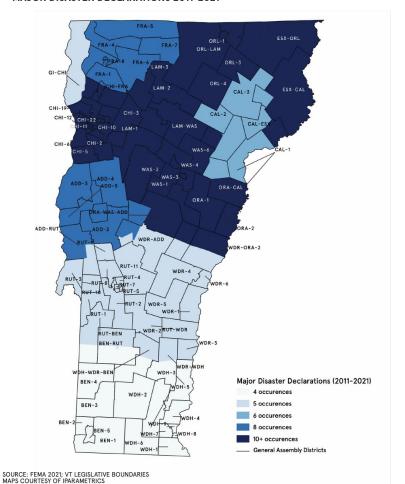
#### **VT SENATE DISTRICTS**

**MAJOR DISASTER DECLARATIONS 2011-2021** 



#### **VT GENERAL ASSEMBLY DISTRICTS**

**MAJOR DISASTER DECLARATIONS 2011-2021** 

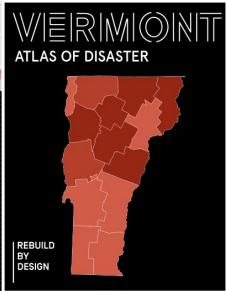


### ATLAS OF DISASTER

- County-level data for the entire U.S. over 300 maps
- Status of current disaster and adaptation practices, and discussion of what should be changed
- Cost of Inaction
- Guide for States to build a Collaborative Program
- 5. New Finance tools
- 6. Cost Benefit Reform
- 7. Recommendations

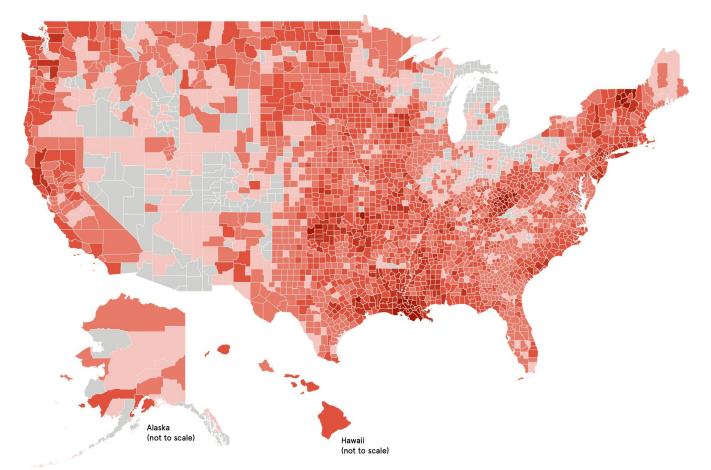






Created in partnership with APTIM and iParametrics

## **U.S. DISASTER OCCURRENCES 2011-2021**



90% of counties in the U.S. have had a federal disaster declaration due to extreme weather between 2011-2021.

> Alaska (not to scale



# CLIMATE CHANGE IS COMING





# VERMONT NEEDS SUSTAINABLE SOURCES OF LONG-TERM CLIMATE ADAPTATION INFRASTRUCTURE FUNDING.

### **CAPACITY OF A TWO PERCENT SURCHARGE P&C INSURANCE**

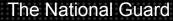
	TOTAL INSURED	TOTAL INSURED WITHOUT MED MAL AND WC	TWO PERCENT SURCHARGE WITHOUT BONDING	TWO PERCENT SURCHARGE WITH 10-YEAR BONDING(IN BILLIONS)
Total 50 States	\$695,509,700	\$629,385,861	\$12,587,717	\$287.1
Alabama	\$9,464,513	\$8,948,954	\$178,979	\$4.1
Alaska	\$1,655,434	\$1,402,346	\$28,047	\$0.6
Arizona	\$12,414,975	\$11, 338, 136	\$226,763	\$5.1
Arkansas	\$5,706,307	\$5,396,813	\$107,936	\$2.4
California	\$84,880,338	\$72,448,508	\$1,448,970	\$32.9
Colorado	\$14,285,006	\$13,069,112	\$261,382	\$5.9
Connecticut	\$8,992,575	\$8,131,839	\$162,637	\$3.7
Delaware	\$2,906,697	\$2,664,456	\$53, 289	\$1.2
Florida	\$55,576,482	\$51,794,341	\$1,035,887	\$23.5
Georgia	\$22,954,861	\$20,953,153	\$419,063	\$9.5
Hawaii	\$2,701,615	\$2,381,525	\$47,631	\$1.1
Idaho	\$3,231,796	\$2,759,183	\$55,184	\$1.3
Illinois	\$27,060,540	\$24,181,953	\$483,639	\$11.0
Indiana	\$12,037,170	\$11,100,606	\$222,012	\$5.0
lowa	\$6,790,563	\$6,069,738	\$121,395	\$2.8
Kansas	\$6,980,593	\$6,511,683	\$130,234	\$3.0
Kentucky	\$8,042,654	\$7,361,013	\$147,220	43,3
Louisiana	\$12,396,192	\$11, 411, 646	\$228,233	
Maine	\$2,476,882			
Maryland	\$12,684,730	911,022,000	9200,000	
Massachusetts	\$16,354,175	\$14,721,756	\$294,435	
Michigan	\$20,817,467	\$19,547,615	\$390,952	\$8.9
Minnesota	\$12,462,639	\$11, 416,765	\$228,335	\$5.2

	TOTAL INSURED P&C	TOTAL INSURED WITHOUT MED MAL AND WC	TWO PERCENT SURCHARGE WITHOUT BONDING	TWO PERCENT SURCHARGE WITH 10-YEAR BONDING(IN BILLIONS)
Mississippi	\$5,591,834	\$5,192,253	\$103,845	\$2.4
Missouri	\$12,677,046	\$11,576,608	\$231,532	\$5.3
Montana	\$2,603,859	\$2,293,122	\$45,862	\$1,0
Nebraska	\$5,246,314	\$4,842,941	\$96,859	\$2.2
Nevada	\$6,256,046	\$5,736,060	\$114,721	\$2.6
New Hampshire	\$2,594,294	\$2,323,267	\$46,465	\$1.1
New Jersey	\$22,875,472	\$19,993,159	\$399,863	\$9.1
New Mexico	\$3,749,295	\$3,392,114	\$67,842	\$1.5
New York	\$47,566,816	\$42	1222-2729	
North Carolina	\$17,059,009	\$15.	_	
North Dakota	\$2,616,611	\$2,0	Q	600
Ohio	\$17,738,127	\$17,	Ψ	
Oklahoma	\$8,605,457	\$7,8		
Oregon	\$7,732,347	\$6,1		n/40
Oregon Pennsylvania	\$7,732,347 \$26,196,056	\$6,9	illio	n/10
	CO-CONTROL CO.	\$6,1 \$22 \$2,1	illio	n/10
Pennsylvania	\$26,196,056			
Pennsylvania Rhode Island	\$26,196,056 \$2,644,794	\$2,		
Pennsylvania Rhode Island South Carolina	\$26,196,056 \$2,644,794 \$10,636,489	\$2,; \$9,7		
Pennsylvania Rhode Island South Carolina South Dakota	\$26,196,056 \$2,644,794 \$10,636,489 \$2,555,563	\$2,: \$9,7 \$2,:		
Pennsylvania Rhode Island South Carolina South Dakota Tennessee	\$26,196,056 \$2,644,794 \$10,636,489 \$2,555,563 \$12,534,747	\$2,3 \$9,7 \$2,3 \$11,		
Pennsylvania Rhode Island South Carolina South Dakota Tennessee Texas	\$26,196,056 \$2,644,794 \$10,636,489 \$2,555,563 \$12,534,747 \$61,402,995	\$2,: \$9,7 \$2,: \$11, \$58	ye	ears
Pennsylvania Rhode Island South Carolina South Dakota Tennessee Texas	\$26,196,056 \$2,644,794 \$10,636,489 \$2,555,563 \$12,534,747 \$61,402,995 \$5,405,102	\$2,: \$9,7 \$2,: \$11, \$58. \$4,898,669	\$97,973	ears
Pennsylvania Rhode Island South Carolina South Dakota Tennessee Texas Utah	\$26,196,056 \$2,644,794 \$10,636,489 \$2,555,563 \$12,534,747 \$61,402,995 \$5,405,102 \$1,506,858	\$2,: \$9,7 \$2,: \$11, \$58 \$4,898,669 \$1,302,233	\$97,973 \$26,045	ears
Pennsylvania Rhode Island South Carolina South Dakota Tennessee Texas Utah Vermont	\$26,196,056 \$2,644,794 \$10,636,489 \$2,555,563 \$12,534,747 \$61,402,995 \$5,405,102 \$1,506,858 \$14,885,228	\$2.: \$9,7 \$2.: \$11, \$58 \$4,898,669 \$1,302,233 \$13,589,738	\$97,973 \$26,045 \$271,795	ears
Pennsylvania Rhode Island South Carolina South Dakota Tennessee Texas Utah Vermont Virginia	\$26,196,056 \$2,644,794 \$10,636,489 \$2,555,563 \$12,534,747 \$61,402,995 \$5,405,102 \$1,506,858 \$14,885,228 \$16,288,384	\$2.: \$9,7 \$2.: \$11. \$58 \$4,898,669 \$1,302,233 \$13,589,738 \$13,551,966	\$97,973 \$26,045 \$271,795 \$271,039	\$0.6 \$6.2 \$6.2

# INFRASTRUCTURE RESILIENCE CHARGE BENEFITS

- Progressive, by surcharging property wealth protection.
- Would go directly back to making those insured assets more resilient.
- Could decrease certain insurance premiums.
   FEMA's community rating program will reward community-wide actions that lower risk by reducing flood insurance premiums 5% 45%
- The investment can seed a new industry and support thousands of jobs







# INSTITUTIONALIZING EQUITY INTO THE PROGRAM

The surcharge could be instituted on the types of insurance that would broadly be impacted by climate, and not on lines such as workers compensation or medical malpractice.

It could also exempt the lowest income policy holders and affordable housing.

		Broadly supporting	į
P& C Insurance: Written Premium	Vermont	policy	
Source			
YEAR: 2019			
Fire	\$32,092	\$32,092	
Allied lines (accounts receivable, data-			
processing equipment, water damage and	10000000000000000000000000000000000000		
vandalism)	\$16,603	\$16,603	
Crop Total	\$3,043	\$3,043	-
Multiple Peril Crop	\$3,041	\$3,041	
Federal flood	\$4,634	\$4,634	
Private Flood	\$586	\$586	
Farmowners	\$15,600	\$15,600	
Homeowners multiple peril	\$212,610	\$212,610	
Commercial multiple peril Total	\$145,376	\$145,376	-
Comm'l Multi Prl (Liab)	\$55,325	\$55,325	
Comm'l Multi Prl (Non-Liab)	\$90,051	\$90,051	
Mortgage guaranty	\$12,409	\$12,409	- 1
Ocean Marine	\$3,871		
Inland Marine	\$49,736		
Medical professional liability	\$17,034		
Earthquake	\$28,697	\$28,697	
Workers Comp. Total	\$187,591		
Workers' compensation	\$185,438		
Excess worker comp.	\$2,153		
Other liability Total	\$110,454	\$110,454	
Oth Liab (Claims)	\$38,710		
Oth Liab (Occurrence)	\$71,744		_ i
Products liability	\$6,387	4470.040	- i
Automobile Total	\$473,912	\$473,912	- i
Comm'l Auto Phys	\$28,590	\$28,590	i
Oth Comm'l Auto Liab Oth Pvt Pass Auto Liab	\$49,860	\$49,860	
	\$186,550	\$186,550	- i
Pvt Pass Auto Phys Damage Aircraft (all perils)	\$208,911 <b>\$1,624</b>	\$208,911	i
			- i
Fidelity (fraudulant acts) Surety (guarantor for project completion)	\$3,550 \$8,791		i
	\$8,791	-	- i
Burglary and theft Boiler and machinery	\$5,259	\$5,259	i
Credit	\$2,755	φ0,209	i
Warranty	\$2,755		_ i
Agg. Write-ins for other lines/Other P&C	\$140,220		- i
Agg. Write-ins for other lines/Other P&C Accident & Health Total	\$140,220		_ i
Group A&H	\$12,971	-	- i
Gred Renewable A&H	\$12,971		- i
Oth A&H	\$546		- i
O III PAGI	\$1,506,858	Total	- i
1.5 percent surcharge	\$22,603		T i



## **INSURANCE SURCHARGE BILLS VERMONT S.145 / H.105**

#### **SUGGESTED REVISIONS:**

Determine the surcharge through a percentage instead of a set amount. This will ensure that the fund will grow over time and be responsive to the needs.

Define where the types of projects the fund will support Example: The NYS Bond Act included buckets such as \$1.1 Billion for water infrastructure, \$250 Million for retreat, \$650 Million for Open Space Conservation and Recreation, etc. this will ensure that the money goes to its intended uses and voters will support.



## H.809/S259 STATE SUPERFUND

- Holds polluters accountable for profiting on the back of our health and environment
- Direct policy connection those who made the mess should fund the cleanup
- Can raise \$2.5 Billion





# COMMUNITIES ARE VOTING FOR ADAPTATION FUNDING

#### RECENT VOTER-APPROVED BALLOT MEASURES

YEAR	LOCALITY	AMOUNT	PURPOSE	STATUS
2022	New York	\$4.2 billion bond	Ecological and Climate Resilience	67.5%
2021	Denver, CO	\$40 million per year	Raised the city's sales tax by 0.25% to address climate – both mitigation and adaptation efforts. 50% of the fund is directed toward underserved communities	62.34%
2021	<u>Maine</u>	\$100 million bond	Municipal, regional and state infrastructure adaptation improvements that support public safety and emergency management and infrastructure resiliency	72%
2021	Virginia Beach, VA	\$567.5 million bond	Design and construction of flood mitigation measures as part of a comprehensive flood protection program	72.72%
2020	Key Biscayne, FL (Miami-Dade County)	\$100 million bond	\$40 million for mitigating the effects of sea level rise and flooding, \$23 million for protecting the beaches and shoreline, and more than \$35 million to harden and place infrastructure underground to withstand hurricanes.	56.55%
2018	California	\$4 billion bond	Environmental and recreational purposes	57.59%
2018	Harris County,	\$2.5 billion bond	Flood damage reduction projects	85%
2018	San Francisco Bay Area, CA	\$425 million bond	Seismic strengthening and flood protection projects for the hundred-year-old Embarcadero seawall and other critical infrastructure	82.7%
2017	Miami, FL	\$400 million	Sea-Level Rise and Flood Prevention, Roadways, Parks and Cultural Facilities, Public Safety and Affordable Housing	55%
2016	San Francisco Bay Area, CA	\$12 parcel tax to raise approximately \$25 million annually, or \$500 million over twenty years	San Francisco Bay: wetlands restoration to address clean water, pollution prevention, and habitat restoration	69%
2012	Rhode Island	\$20 million	Bond for environmental and recreational purposes	69.8%

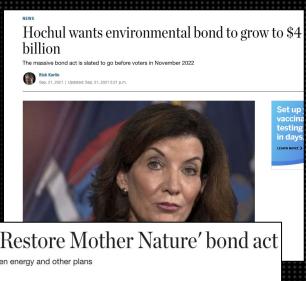
Atlas of Disaster, 2022

## NYS ENVIRONMENTAL BOND ACT

Created the research, strategy, and coalition that led former Governor Andrew Cuomo to create the **\$3 billion** Environmental Bond Act that provides ecological restoration and flood resilience.

Governor Kathy Hochul, recognizing additional needs, recently proposed to increase the Bond Act to \$4.2 billion.

The Bond Act was approved by voters in November 2022.



Cuomo pitches 'Restore Mother Nature' bond act

\$3 Billion for wetlands restoration, green energy and other plans

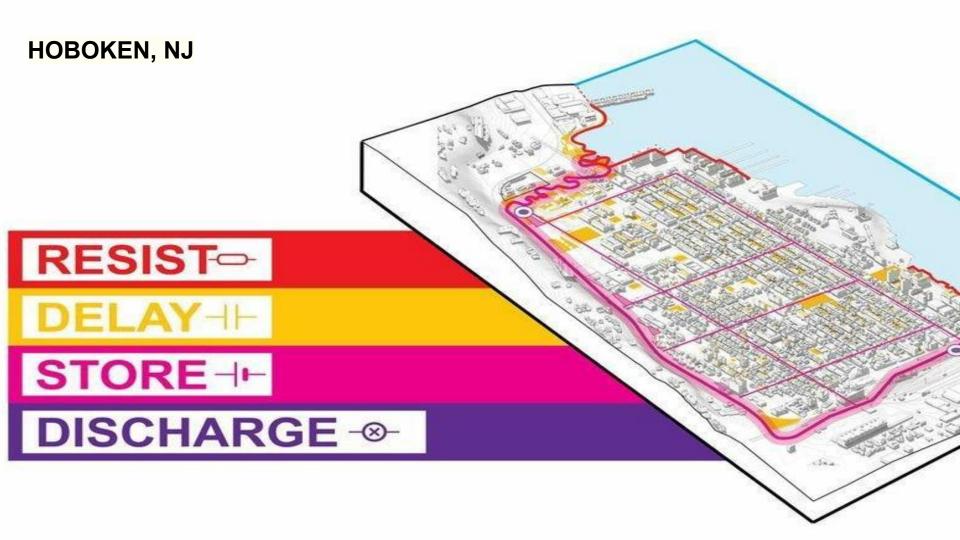












## THIS IS NOT EASY: WE CAN WORK TOGETHER

Mobilize investments in climate infrastructure

- 2 Shift investments from post-disaster to pre-disaster
- Catalyze collaborative planning processes that bring together businesses, residents, and the broader VT community

# REBUILD By Design



## QUESTIONS

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# REBUILD BY DESIGN