Senate Government Operations Committee – Tuesday, February 6, 2024

Thank you for this opportunity. My name is Corinne Cooper, I owned a home in the Berlin Mobile Home Park (MHP) on Cedar Drive in Berlin when the July 10th, 2023 flooding occurred. My background includes work in emergency management, Red Cross disaster action team, assistant town clerk, years at our local elementary school, along with emailing out news to Berlin residents since 2006, and a community facebook page since 2011 – I'm all about community, sharing information and resources, and helping others. It's incredibly difficult to be on the other end, in need of assistance, and to realize that although it's been seven months, it will still take much more time to recover from the flooding that took place.

I was asked how the government could better respond to people who reside in mobile homes during and after natural disasters. There were many times following the flooding last summer that I was extremely disappointed in the lack of response and communication. Certainly there had been lessons learned back in 2011 when there was flooding in May and then widespread devastation in August when Tropical Storm Irene arrived.

The biggest change that needs to happen to be prepared for the next flood, is to not have mobile home parks in flood plains. Affordable housing needs to exist in safer places, not where such devastation can happen to the very people who can least afford it. People who were at the Berlin MHP included families with children, single people, and retirees who had downsized. What we had in common was that we had found a place where we could make it work financially and enjoy the convenient location near doctors, schools, pharmacies and stores. Most owned their homes, there was just one person renting a mobile home and there were two small rental cottages. Just a mile and one-half down the road, River Run Manor MHP was also devastated, the number of homes there small because of devastating flooding in May 2011. Between the two parks, a total of 40 families, all with varying situations and needs. Getting parks out of flood plains isn't going to happen overnight – those that are in flood plains need have the lots raised appropriately, have a plan, be connected up with each other and the park owner to communicate, be signed up with VT Alert, and each household needs to understand the importance of being prepared to evacuate. Weston MHP Cooperative in Berlin had some mobile homes that needed to resolve issues with water that got up under their homes. Mobile Home Parks elsewhere in the state received extensive damage including Johnson and Ludlow.

In Berlin, local officials door knocked at noontime on Monday, July 10th which was good, however, having something to hand people would be helpful, a reminder about grabbing medications and important documents while people still had time to do so at that point. For homes where there is no answer, information sheets on waterproof paper should be left for people who may arrive back home after the door knocking has taken place.

Information regarding pets needs to be clarified. There was a homeowner who was told during the second door knocking at 5pm she could only bring one of her cats and therefore she refused to leave.

The local shelter was not prepared to be utilized; my understanding is that they felt it unnecessary as Red Cross planned to open the regional shelter at the Barre Auditorium. It's a decision I don't understand as during previous flooding, people found you couldn't reach the auditorium without traveling through flooded roads. Also, I have found that while people generally don't like going to shelters, they're more comfortable going to a local shelter in a location they're familiar with.

As people left the park because of the rising water, they headed in various directions – friends or family, up the hill behind the mobile home park, or to the parking lots at Wal-Mart or Maplewood where they slept in their cars. Two people who were brought out of the park by a swift water team had to stay up on the hill behind the park as the bridge couldn't be used. This bridge is the only way in and out, not only for the mobile home park but for all the condos and homes up on the hill and couldn't be used overnight. I headed to Calais the afternoon of the flood, I packed a suitcase wondering if roads and bridges would be a problem getting back home. I may be the only one in the park to have packed a bag – people really thought they'd be back in their homes the next morning.

The local school did end up being opened as a shelter as I-89 was closed, the Welcome Center at Twin City on US Route 302 needed to evacuate their residents, and a few people from the park landed at the shelter. Since they hadn't planned on opening the shelter, there was no food, no kitchen supplies, no towels, no blankets, no cots, etc. Two ladies who had come off the highway went to a local store and bought \$200 worth of snacks and water to share at the shelter. In the middle of the night the 90 people at the shelter were brought to Barre Auditorium in three trips by one school bus, I'm not positive of the route they took but I do believe it was through the flooded roads.

We learned that flooding took out the road at the front of the park and it would take several days to make it passable. While we waited to find out the status of our homes, a local resident used a drone and posted video of water up to the windows of our homes – we weren't sure if at that point the water had already gone down some.

Berlin MHP drone footage by Geoff Howard on 7/11/23: https://www.youtube.com/watch?v=t4rdaC2N3 M&t=4s

US Route 302 "Barre-Montpelier Road" drone footage by Geoff Howard on 7/11/23: https://www.youtube.com/watch?v=1azL9HT5vWY

Berlin MHP drone footage by Geoff Howard on 9/7/23 https://www.youtube.com/watch?v=1 hB-YgJYTE

We were told we would have to wait until Friday morning to access the park with cars. Thursday night I emailed Rep. Anne Donahue and said that although I know she's seen flooding before, I hoped she'd come down to the park the next morning and see what was happening with our park and she did. When people arrived in the park, although the road was drivable having been scraped, the land was coated with a thick slimy layer of contaminated mud and everywhere it reeked of sewage. Our park, which had been nicely landscaped, had become a toxic wasteland.

When a disaster is unfolding and you have the trauma of losing your home, your belongings, your community and more... any amount of help, directions, and reminders are appreciated. It's very overwhelming. There wasn't much we could do until we got in to find out the status of our homes. Some homes could not be entered, it was that bad. Then everything was happening at once. I had lost a lot in my home but I was fortunate there was a lot to be saved but it had already been sitting for four days – I needed a truck, a storage unit, people to help me, cleaning supplies, gloves, masks, and some long socks to wear with my mud boots, and I needed to call my flood insurance people. My flood insurance people found me despite their GPS initially taking them to Orange and then they mistakenly went to Cedar Street in Montpelier. I was underinsured for both my home and contents but the process went very smoothly, one of the few things to go smoothly. There were a number of homeowners who didn't have any flood insurance.

The next morning, I had a conversation with a selectboard member and asked if he was going to come down to the park, he said it wouldn't help. I said it would be good and please call the other selectboard members – perhaps they could at least bring water and snacks or even gloves to give us a hand. I don't know if they were called, but none of them came.

Berlin, unlike the neighboring Montpelier and Barre, did not have a hub where volunteers and food were being coordinated. I do recall a case of water being dropped off at one point from one of these neighboring groups and a handful of volunteers coming over to give a hand, which we were most appreciative of. Each community really needs to rally around the needs of their community. I heard our fire department had food available up at the station on at least one day, but the priority was to remain in the park working and coordinating the people helping.

People who have damages are told to call Vermont 2-1-1 and FEMA. Even though I work with local emergency management and have worked with Vermont Emergency Management – now that I've been the one to have disaster strike me... I ask that the purpose of calling Vermont 2-1-1 be reviewed and some better procedures put in place.

Communication, always challenging, becomes even more so in and after a disaster, people may have lost or at least become separated from their computers, printers, cellphones, chargers, etc., if they had them to begin with, and even access to a radio when you're displaced, can be a challenge. If you're able to listen to the radio, being directed to a link for information on shelters and other resources may not be possible. Places you might typically think of turning to for technology resources, such as the local library, or your neighbors, may also be dealing with challenges. I expected information may come by mail, but the only time I received something from local or state officials by mail that I can recall was from the Town Clerk - paperwork to submit for property tax abatement, which I had already submitted. A couple times some type of flyer was left at the homes - rainy weather continued and not everybody came back to the park to find these, many became rain soaked and became part of the littered horrible landscape.

There is much information that people need to know right away - details for instance that FEMA doesn't want you to move the stairs, skirting, or fuel or propane tanks before they do their inspection – they want to know where things landed from the flooding. They also want you to take lots of photos to document. Seems straightforward, however, people were traumatized and not necessarily getting this information in a timely manner. Most people were scrambling to figure out where they were going to stay as their homes were no longer an option.

Homeowners need to know what to do regarding fuel tanks. I contacted my fuel dealer July 20th and paid to have it tested for water. There was no water in it so a friend worked with me to pump it out and bring the fuel and my new tank to their place. Some homeowners were told by a local shyster the tanks probably had water in them and he'd be glad to take the tanks off their hands (no compensation). The homeowners, many whom also had new or fairly new tanks that were 3/4 full of fuel, were not directly communicated to by the state as to what their options were, later we found that they had been in touch with the park owner who did not relay to us that there were concerns about the tanks not being taken care of right away. Several homeowners had their fuel tanks taken without their consent. The shyster who I mentioned - he was also going around trying to buy up the newer mobile homes to rehab them. This didn't seem right, especially after most all of the homes were posted as condemned to be destroyed. If this guy "rehabbed" the home and didn't do a thorough job, might somebody end up sick

from the mold and mildew that could resurface? What can be done to protect homeowners from those looking to profit from their misfortune.

It would have been incredibly helpful to receive information on saving family keepsakes such as photos, letters, and documents immediately after the flood. This information came out about three weeks after the flood, I shook my head and thought about how it was all in the debris pile - that it was much too late.

Details regarding the hazards of being exposed to a variety of risks at the flooded site were needed – the sewage smell certainly had some people minimizing their time at the park. It was definitely not healthy to be there. Specific information on the hazards of mold and mildew that you can't see at first was needed. Not everybody was wearing proper protection and masks. There were people who spent a lot of time at the park, for weeks and weeks, and I'm really concerned about the health issues they may end up having as a result.

I had friends, family, and co-workers who came to help me empty my place – bagged trash went onto the porch initially and then we started piling stuff out at the edge of the road. There were mixed messages as to if the debris should me piled up outside or remain in the homes. My debris pile was HUGE - new couch & recliner, new beds, bookcases, lots of kitchen stuff, books, my mom's journals, photographs, and clothing. I watched a friend cut the upholstery off my grandma's rocker hoping that would save the rocker. A few days later we went to the storage unit I had gotten to spend time cleaning items and found more had to be tossed – my oak desk and a wooden commode that were molding, folding chairs and plant stands that you could hear the flood waters slushing inside, etc. We really didn't have the guidance we needed but were making decisions the best we could.

Getting the debris disposed of was an issue for weeks. We'd be told one thing and then it would change and then it would change again. It turns out the park owner didn't want to pay for the debris removal on his private roads, although he was insisting on continuing to collect the park rent although the park wasn't habitable. The town didn't want to pay for the debris removal either. On the afternoon of Friday, August 4th we received notice that debris removal would be happening the next day and to make sure anything you didn't want taken by mistake was removed. We were also told certain items needed to be sorted and that the location of your debris pile might be problematic. These details were certainly needed sooner. After people have been piling debris for weeks is not a great time to tell them how you expect it to be sorted. The removal took more than one day.

I know I was one of the lucky ones to have friends to stay with who knew how important it was for me to have that stability during this extremely difficult time. For at least two weeks I kept my suitcase in my car and only brought in what I needed – two of the three roads to my friend's house, were impassable from the flooding and with the continuing rain and storms I kept worrying that I wouldn't be able to get back to my friend's house and I at least wanted my clothes to be with me wherever I might need to land. My friends were marvelous, every night we'd either have dinner together or it would be waiting for me if I was late – I would arrive there exhausted, not just from the clean out, but from figuring out contacting everybody in both parks and getting information out to them, canceling services to my home, getting my car into the shop for needed repairs, getting to appointments, worrying with the continuing rain and storms that what I had saved could be flooded before I could find a high and dry storage unit instead of the one I had taken which was also in the flood plain (unfortunately many are), and let's not forget my full time job. I booked myself up with some cat / house sitting jobs to break up staying with my friends. We all thought it would be good for me to have some space, but it turned out to be hard to have more change and frankly I wasn't okay to be alone, it was better to have supportive people around.

I mentioned contacting everybody in both parks. While I was one of the people who was flooded out, I was also one of the helpers. I knew the residents needed to be connected up and I found before we could get back into the park that the park owner couldn't reach everyone by email, so when I was going into the park I was making it a point to stop and get people's contact information or at the very least, give them mine. One of the homeowners said he could start a facebook page and we became coadministrators. A few days later we decided to invite the residents from the other park to join us, especially since both parks had the same owner. Not everybody had access to facebook or the internet but family members – children or siblings stepped up to help keep their loved ones connected. I started sending updates by email and between the facebook posts that everyone contributed to and the emails we were able to contact all but one person - for that one I made phone calls and dropped off printouts of the emails to them. There were also many assorted phone calls and facebook messages at all hours. A few additional helpers beyond the residents were part of all this communication which happened on a very regular basis for months. Connecting up was vital to share information that kept changing and for resources that were available and to find out who needed help. A few people shied away initially but then realized we were really all just trying to help each other. What really made it work was being connected up with people I had met back in 2011, Kelly Hamshaw and Dan Baker and also JoEllen Calderara, as well as some people I had just met a month before the flood from Champlain Valley Office of Economic Opportunity (CVOEO) when they were doing some outreach with our park and the Weston's MHP Cooperative. It's always helpful to get to know people BEFORE there is an emergency.

The work CVOEO does with affordable housing and in particular mobile home parks should receive more funding for these incredibly important services they provide. It Includes much boots on the ground work. https://www.cvoeo.org/get-help/mobile-home-park-rights-and-resources

It's vital that caseworkers or "flood recovery specialists" are immediately available as people need guidance navigating all there is to do. The pace has slowed down some now that we're about seven months out, but many are not in their new permanent place yet, some are even struggling with temporary housing.

It would also be helpful to cut down on the number of times people need to give out their information. It becomes burdensome and frankly annoying when you keep giving it out and nothing seems to happen as a result. There was a misunderstanding when some people didn't qualify for help from FEMA, they thought they weren't going to qualify for any assistance from anywhere.

The first flood related property tax abatements in our town didn't take place until September 21st, that's a long time to wait as some people felt they needed to pay what was due to make sure they didn't accrue any penalties and for others they needed to be paid in full to be able to sell the home whether for disposal or to be moved. When asked why the hearings couldn't happen sooner, I was told it was so we would have time to get our documentation in order. This didn't make sense as nothing was needed, these homes had been condemned to be destroyed by the state and that was on record. Of note, the owner of a stick built home located on Route 12 in Berlin found out at her abatement hearing that her house had been flooded before she owned it, something she had not been aware of. When homes are flooded, a record indicating this should be kept in the property folder at the town clerk's office.

People were optimistically hopeful when the state stepped forward and said they were going to help the homeowners of our parks. If people hadn't gotten money from insurance or the \$41,000 from FEMA, the state said they would make up the difference. They would also destroy and remove the mobile homes that hadn't been purchased. They said they realized that it wasn't enough help and they would

go back and try to figure out what more they could do but likely more would have to come when the legislature arrived back. When people brought up some specific situations at the September 18th meeting state officials invited residents to at Berlin Elementary School, they were told these matters would be taken care but that doesn't mean it was. One example is a homeowner who had to pay \$6,000 to have their mobile home disposed of – the flooding had actually broken it, the land was disappearing from under it and the owners were terrified that somebody would be injured or killed if it wasn't removed. The state said they would reimburse the \$6,000, only that never happened. There are homeowners who aren't sure if they're going to have to pay taxes on the money they received from the state which doesn't sit well. There are also about 16 families who still don't have the closure they need of having their "condemned to be destroyed" mobile homes actually destroyed and removed instead of still sitting at the Berlin MHP. My home is one of them. Sadly, others are telling me they are still going down there and see that the homes are still there. The ones at River Run Manor are all gone, I'm positive as I listened to that process down behind my office for two weeks. The state said they would destroy and remove the homes, it's really not okay to turn them back over to the park owner because he's concerned about the equipment coming in could damage his infrastructure or perhaps it's more about he or his friend wanting to rehab some of the homes. In the email we received from the state:

"He has let us know that he does not want us to continue our deconstruction and disposal process in the Berlin Park and has asked that we let him take over for the remaining homes. That would require transfer of the homes to him to allow him to get that work done. Although that is an extra step we had not anticipated, this will save State funds that would otherwise be used for the demolition and allow us to use those funds for other flood relief efforts. It will also protect the State from any claims of liability for damage and keep us on a timeline to get the work done before winter fully sets in."

Back in 2011 when most of the homes on three streets at Weston Mobile Home Park were destroyed and needed to be disposed of, I don't recall the infrastructure there being damaged. It would be best to not have people living in either of the parks we were just flooded out of. None of us who went through that flood want to see anybody have to go through that experience. It's not just the flooded homes and losing irreplaceable items - it's amazing that nobody was seriously injured or killed - people lost their vehicles, the road was blown out at the front of the park, the bridge wasn't usable, the mailboxes couldn't be reached and aren't the soils there at the parks still contaminated? I think that might also include the berm that the property owner created.

Being flooded out took a toll on us – mentally and physically. Homeowners have commented to me how much it aged them from the stress and changes. Staying with friends or family for a few days in normal circumstances can be challenging, imagine it being for weeks and months, not being in the town you're used to, longer commutes to doctors and jobs, being on backroads that you don't have the proper car for, not having your stuff, not having any privacy on the phone, not being able to have people drop by, or a space for your grandchildren to stay over. Then the holidays arrive and that's all different too. Even if you managed to find an apartment or another mobile home or a house, there is still a lot of change involved.

For many, expenses have increased dramatically whether you were looking to land in temporary or permanent housing. To be suddenly thrust into needing housing in a market where it was already limited and expensive is not a good situation. Anxiety was increased by not receiving information you could count on and having too many decisions to make.

The reporters continue to work hard to get information out regarding the flooding, understandably not a lot of the homeowners have wanted to give the details of their losses and struggles. It's been very

difficult for us to see state and local officials make statements that make it sound like they're helping us, when they're not. I was surprised to hear a town employee state to a reporter TV news reporter down in the park on July 24th, "It's a scramble for us to find homes for folks." The town has done nothing I'm aware of to help any of the families find housing. In fact, the homeowners were not even advised that the town had gone down to the park although homeowners had contacted the town wanting to get the town health officer down there.

I'm sure you've read much of the coverage that has been in VTDigger, Vermont Public, SevenDaysVT, Montpelier Bridge, and the Times Argus, but you may not have seen "What Vermont's Historic Floods Tell Us About Climate Change" on PBS. This includes coverage on Montpelier and also a segment on the Berlin MHP. Arlo Perez was the producer from PBS who visited the Berlin MHP about two weeks post-flooding https://www.youtube.com/watch?v=aOP3DI6EfUc

I am quite interested in seeing the plans and informational sheets that state and local officials will undoubtably be putting together preparing for the next disaster. Information needs to go out in advance to help people prepare but a plan is also needed as to how to get helpful resources to people immediately following a flood. What can be done to have caseworkers available right away? The Emergency Operation Center pulls people from various departments for exercises and disasters, perhaps caseworkers could be added to those called upon to train and exercise.

On Sunday, January 14th my cell phone emitted a very effective alarm and message alerting me of snow squalls coming through – I'm not sure why a similar warning for imminent flooding wasn't used back in July. A door-to-door campaign, especially in flood prone areas, to make sure people are connected with VT-Alert would be of benefit. There are many people who don't have access online to get themselves signed up and may not realize alerts can go to their landlines. Having a person with a device to walk them through this would be beneficial.

Many people focus on the Great Flood of 1927, Montpelier's flood in 1992, and Tropical Storm Irene in 2011. There have been plenty of others including in 1973 when there was a big flood on June 30th followed by additional flooding December 21st. I have been researching flooding in Berlin and Montpelier going back to 1807 and have information on about 40 floods so far in our area. Flooding of course happens all over the state. We need to be better prepared.

Thank you for your time.