



Mitigation Buyout Program Engagement & Outreach Toolkit



buy in

one architecture





Prepared by Kim Lundgren Associates, Buy-In Community Planning, ONE Architecture, and Climate Resilience Consulting for the South Carolina Office of Resilience as part of EPA's Equitable Resilience Program.

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Using the Toolkit

For SCOR Staff

Conducting housing buyouts involves navigating legal, financial, and physical spaces to achieve the intended outcome. However, the heart of this program is the people. Effectively and equitably engaging local communities and citizens through the buyout process is important for not only achieving program expectations, but ensuring the program is sensitive, thoughtful, and empowering in its mission to move people and their property out of harm's way.

For SCOR staff members who are leading this work across the State, this toolkit has practical resources to use during all stages of buyout program as well as tips and best practices to strive for citizen engagement that is empowering and equitable.

For Local Governments

Local governments are key partners to SCOR throughout the program. Local staff are leaders in their community and understand what unique challenges or opportunities may be present. A successful Mitigation Buyout Program will leverage the connections, trust, and expertise of local staff to engage citizens in the process of selling their properties, relocating to safer ground, and working with the wider community to transform flood-prone areas into natural and beneficial spaces.

This toolkit offers valuable information, guidance, and outreach materials for local government staff to use throughout the buyout process – from the application stage to designing green infrastructure solutions.



Engagement resources for the whole process

Using the Toolkit

Much of the information in this toolkit will be valuable context and information for both SCOR staff and local governments. Follow the flow of the toolkit to review the Guidance sections first, then the Knowing Your Audience section, and then explore and use the outreach materials created for each program phase.

PRO TIP

Keep this toolkit close at hand as you navigate the program, and take note of the **Pro Tips** and **Case Studies** sprinkled throughout.

Guidance & Best Practices

Start by reading through best practices for communicating about buyouts and green infrastructure. Resources and tips in this section will help make sure community is informed and empowered. This will set you up to maximize program participation.

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Understanding Your Audience

Read this section before conducting any public outreach and refer back to it as needed. Understanding the needs of different property owners and residents and tailoring your engagement approach to them can make or break their experience with the program.

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Outreach Materials

Last, but certainly not least, explore the outreach tools and pull out the ready-made content that you need during each phase of the process.

Engaging the Community to Build Trust and Grassroots Support

Part 1 of 2

Trust is a crucial component of any buyout program. And building trust means building relationships. SCOR staff and local governments should proactively work to build relationships with community leaders and homeowners that will lay the foundation for a successful and equitable program.

Listen without an agenda

Before the Buyout Program is even introduced, local government staff or community partners can attend existing community meetings and events or host listening sessions without an agenda. These conversations can help the Buyout Team to learn about and understand the community's needs, priorities, and challenges before asking residents to consider participating in a buyout.

Go where people already gather

When it comes time to talk with residents about the program, go to them instead of expecting them to come to you. Attend their existing community events or partner with local organizations to host events at local schools, community centers, or places of worship; these locations often make good safe spaces for communicating about program details.

Seek out trusted community leaders and messengers

The community may already have a great network of "trusted messengers" who can mobilize residents and spread the word about the program. These individuals could be faith leaders, neighborhood association board members, elected officials, or local business owners. Take the time to educate them about the Buyout Program and equip them with the information and resources they need to answer questions and inquiries from community members.



Explore the <u>Floodplain Buyout:</u> <u>Action Guide</u> from **UNC** and the **Environmental Law Institute** to learn more about leveraging and engaging with community groups and local organizations to support redevelopment planning.

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Engaging the Community to Build Trust and Grassroots Support

Part 2 of 2

Although it may be tempting to focus on the logistical, legal, or financial aspects of the Buyout Program, remember: this program is about people, first and foremost. Be sure that your interactions and communications with homeowners do not ignore the hardship that floodway residents have often experienced.

Use a trauma-informed approach

People who have lived through a flooding event may be experiencing post-traumatic stress. Even if they are not traumatized, they may still be under increased psychological and financial stress. They may be hesitant to change; they may have lost a loved one; they may be trying to put the memory of the event behind them. The most important approach is to be patient, supportive, and understanding of their emotional and mental state.

Connect potential participants with success stories

The buyout process can be isolating, leading to higher attrition rates. Connecting floodaffected homeowners across the State can inspire residents to stick with the process. Collect testimonials from people who have gone through the buyout process and share their stories.

Remember: Not everyone has access to the same information and resources

Inequalities can be magnified after a disaster. Those with access to the internet, political power, and financial resources are more likely to get the help and assistance that they need. If residents who live in a flood zone are low income, people of color, or speak languages other than English, equitable engagement may take additional resources to ensure fair participation – a critical investment.

Housing, housing, housing

Getting people out of harm's way and into safer housing may also take additional resources in order to truly break the cycle of destruction and reconstruction. If affordable housing is scarce, be sure that residents feel heard and look for opportunities to integrate re-housing assistance into the program.

Communicating About the Mitigation Buyout Program

Part 1 of 3

Promoting the Program to Local Governments

As the Mitigation Buyout Program expands across the State, word will spread naturally. However, there are ways that SCOR staff can promote the program to eligible municipalities.



Ask for referrals

People are more likely to listen to a trusted source. After implementing the program in a community, ask the main municipal contact to reach out to eligible neighboring communities to encourage them to participate and share what the process was like for them.



Conduct direct advertising

Email or mail some of the public-facing materials developed for the program, packaged together with a simple cover letter, to relevant municipal staff. To start, compile a contact list of public information officers of eligible municipalities and send them the materials to forward to the right department. Request a follow up call later in the year to those who don't respond.



Offer opportunities to learn more

Offer webinars or information sessions throughout the year to promote the program and supplement direct outreach. Consider reusing the program's Community Meeting presentation and adding local government-specific selling points, such as the no-match funding and the programmatic support that SCOR provides.

PRO TIP

Promote the program while promoting SCOR

As applicable, include information about the buyout program in SCOR's general outreach materials to promote both the agency and buyouts.

Communicating About the Mitigation Buyout Program

Part 2 of 3

Best Practices for SCOR and Local Governments

Discussing buyouts may feel like a difficult subject to discuss with a community, but if residents have experienced chronic flooding, you may be surprised by how many people are looking for help and a way to relocate.

Lead with questions and curiosity

You will never know how people really feel until you ask. Leading with questions, rather than information, is one way to open the door to a more inclusive and productive conversation.



Communicate often

Although things may be happening behind the scenes, residents often feel left in the dark when weeks go by without a word. Be sure that your program review timeline is easily accessible and provide updates to applicants and beneficiaries as often as possible.



Be easy to reach

Assign clear points of contact at the local and state level. Try to maintain consistency and continuity in the face of turnover. If that is not possible, have multiple points of contact so that if turnover happens, residents aren't left behind.



Explore the <u>State of New Jersey: Blue Acres Buyout Program</u> from the **Georgetown Climate Center** to read more about how a resident-to-resident advocate program helped build trust between neighbors, officials, and the buyout team, and multiplied project success.

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Communicating About the Mitigation Buyout Program

Part 3 of 3

Accessibility

When inviting citizens to engage in the Buyout Program, it's important to understand the diversity of ability, language, existing knowledge, and access in each community.

Start by taking an inventory of what accommodations you can make to ensure everyone can participate.

There are several tactics that can be considered best practice no matter the unique community context:

Avoid technical language and write at an 8th grade reading level. <u>Try using the Hemingway Editor</u>.

Make resources widely available online and in print and let people know where they can access them.

Hold in-person workshops

to answer questions and guide residents through the application process.



Language Equity

Depending on the community and its context, there may be residents who speak a language other than English at home, or who speak English less than "very well."

Technical language, programmatic documents, and other types of forms should be made available to households in languages that they can understand. Utilizing interpreters in public meetings can also be a critical way to get the word out to all citizens of South Carolina.



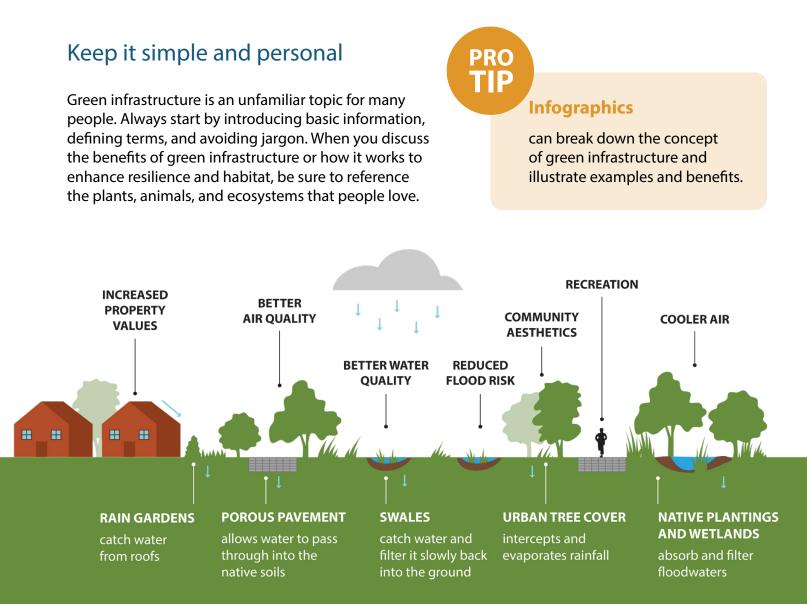
Online Information

It may feel like everyone has access to the internet these days, but some residents will not be able to find information easily online, either due to lack of internet access or accessibility issues on websites.

Make printed materials available either through mailers, door knocking, or have pamphlets available at city hall.

Communicating About Green Infrastructure Projects

Part 1 of 3





See the **EPA's** <u>Smart Outreach Tools</u> for educating on stormwater impacts and explaining green infrastructure.

Then, explore <u>Communication Strategies for Green Infrastructure</u> from the **Georgetown Climate Center** to see how robust public engagement campaigns and inter-agency partnerships can maximize a project's success.

Communicating About Green Infrastructure Projects

Part 2 of 3

Think about phasing

While the Mitigation Buyout Program aims to buy contiguous eligible lots to create larger open spaces and maximize flood benefits, checkerboarding may be inevitable. Some households may be ready to sell before others or have gotten their paperwork in order more easily. Financial limitations, legal obligations, and a variety of socioemotional factors at play could make it more difficult for an eligible homeowner to sell. Remember to:



Communicate why the program prefers contiguous properties.



Give homeowners time to understand the program, ask questions, and sort out potential roadblocks.



Make a point to **check back** in with eligible homeowners of contiguous property throughout the program to give them a chance to opt in or participate in a future round of applications.

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If contiguity is imperative, **consider implementing the program in phases**.



PRO TIP

Be honest about costs

Green infrastructure can be expensive to build and will require ongoing maintenance. Emphasize that these investments can provide long-term benefits that can increase over time.

Communicating About Green Infrastructure Projects

Part 3 of 3

While navigating and completing the Mitigation Buyout Program may be top of mind, both for SCOR and potentially the local government as well, it will be valuable to keep the program goals and outcomes in perspective with wider community efforts and vision.

Build buy-in for the bigger vision

Situate buyouts as part of a community's broader planning goals: increased resilience to floods, improved open space, thriving ecosystems – not as a standalone real estate transaction or infrastructure investment project. Integrating buyouts into open space planning, parks and recreation design, conservation goals, or presenting stormwater infrastructure opportunities as co-benefits can generate support outside of the buyout area.



PRO TIP

Responsible Entities

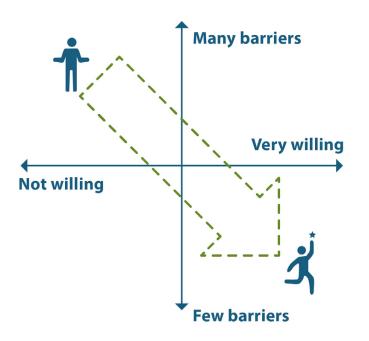
Identifying a **Responsible Entity** (RE) for ownership and maintenance of buyout parcels is required as part of the application process, so be sure to address this critical component as early on as possible! Remember, the RE must acknowledge and accept that a permanent deed restriction will be placed on all buyout properties that prevents future residential or commercial development on the land.

Working with existing partnerships,

such as Boys and Girls Clubs, service and faith organizations, and outdoor groups can help mobilize excitement for the long-term goal and support reaching a diverse group of residents with information through trusted channels.

Who is Willing AND Able to Participate?

Ensuring participation is essential to running an effective voluntary buyout program. Incomplete or low participation along a block or street creates a "checkerboard" or "Swiss cheese" effect, rendering the acquired parcels unusable for larger green infrastructure or flood mitigation projects. However, households may have numerous reasons for not wanting to participate, so program managers need to listen carefully and be respectful of their needs and wishes.



Types of Barriers

Barriers of Interest

- Social (e.g., relations with neighbors or family)
- Emotional (e.g., mourning what has been lost, mistrust of government, or denial)

Barriers of Ability

- Financial (e.g., ability to afford housing elsewhere)
- Physical (e.g., proximity to work, accessibility and disability considerations)

When it comes to participating in a voluntary buyout, residents may face barriers of interest and/or **barriers of ability**. The goal for program managers should be to utilize effective engagement and communications tactics to help residents overcome those barriers and move from being not willing to participate to being very willing. **Resident "personas"** are one way to think about the motivations and limitations of different people who the buyout program approaches (or who reach out seeking to participate). Common personas are outlined on the following pages, along with key considerations and suggestions for working with them.

Resident Persona The Willing Homeowner



Homeowner occupying their home and actively seeking a buyout

Motivations

Willing homeowners are likely to be united in their concerns about flooding. They may be experiencing stress and hope that the buyout process will happen quickly.

However, willing homeowners are also likely to experience a range of limitations when it comes to getting through the process, such as:

- Having an outstanding mortgage on the property which may have to be deducted from the buyout offer, limiting purchasing power.
- Inability to secure an additional mortgage due to living on a fixed income.
- May not be in a financial position to easily relocate elsewhere.
- May have heirs' property, lack of clear title, missing or damaged paperwork, or other legal complications that may make the buyout process challenging without dedicated support.

Residents as Community Leaders

- A willing homeowner could become a trusted messenger or champion of the process to encourage other residents to participate ("Magnetic Agent").
- Although this person may be willing or able to become a champion for their community, program managers should first and foremost support the homeowner in getting through their own buyout process.
- Be wary that willing messengers or champions may not always be trusted messengers or community leaders.

Key Considerations

Enthusiasm may fade with lack of communication, low financial offers, or mistrust. The most enthusiastic participants could still drop out if the program stalls or if they change their mind. As a result, willing homeowners may need as much support as those who are reluctant, if not more!

Willing homeowners **may be disappointed** if assessed values are lower than expected or anticipated. In some areas, discriminatory appraisal practices may also fail to account for historic injustices in housing policy. In such cases,

Resident Persona The Reluctant Owner/Occupant



Homeowners experiencing barriers of INTEREST

Motivations

Individuals who may be reluctant or uninterested in participating may include the following:

- **Already Mitigated:** Homeowners who have made a significant investment of time and resources into rebuilding, recovery, elevation, or some other form of flood mitigation.
- **Risk-Blind:** Alternatively, a reluctant participant could be a new owner that recently acquired property in floodplain, especially a property that was flipped.
- **Not Today:** Doesn't want to move right now, but would be open to moving in the future, either due to life circumstances or because they are waiting for future flooding. May be purchasing flood insurance with the assumption that this will sufficiently protect them.
- You Go First: Some people may change their minds after parts of the neighborhood start moving first. Consider an opt-in/opt-out approach.

Recommended Engagement Tactics

- Lead with listening. First and foremost, try to understand why they do not want to participate. You may be surprised at the answers you receive.
- Work with trusted messengers but don't rely on them. Community leaders are great, but information coming from the local government should be transparent and accessible.
- Highlight available financial and legal resources. Offer incentives whenever possible.
- Focus on preserving their desired attachments by keeping them connected to the community.
- People's interest may change. If a previously reluctant homeowner wants in, consider including them on a waiting list.

Key Considerations

"Is this program really voluntary?"

Some residents strongly prefer to stay in their current home at all costs. Avoid attempts to be overly persuasive. Doing so could reduce trust in the truly voluntary nature of the program by making people feel like they are being coerced to participate.



<u>New Jersey Blue Acres</u> program managers shared that, in some cases, residents reached back out to them with interest in a buyout once their neighbors received their buyouts and moved out.

Resident Persona The Reluctant Owner/Occupant



Homeowners experiencing barriers of **ABILITY**

Motivations

It simply isn't equally easy for all households to pack up and start over again. Remember, there may be some households who would like to relocate, but who feel like doing so is impossible!

A human-centered program can help these households get out of harm's way. **Reluctant homeowners** experiencing barriers of ability may face:

- Financial constraints due to a new mortgage, low income, fixed income, etc.
- Sunk costs or debt from large investments in recovery, elevation, or some other form of mitigation. May have successfully decreased flood insurance costs by mitigating.
- Limited workforce/job opportunities if tied to a particular job which is locally dependent.
- overwhelmed by the complex undertaking of participating in a buyout program, finding a new home, and moving (often for the first time in decades).
- Physical limitations, limited mobility, or the caretaker of a person who is in either category.
- Lack of affordable or available replacement housing locally or regionally.
- Lack of clear title or documentation, including heirs property.

Recommended Engagement Tactics

Take a "whole person" approach to buyout program implementation:

- Provide dedicated case management and connect participants to legal assistance.
- Be sure that residents are provided the maximum financial incentives to participate.
- Develop a program for rehousing assistance by connecting homeowners to realtors or other agencies that can help them find housing, including alternatives like senior housing if appropriate.



Case Study

New Jersey Blue Acres <u>created a mortgage</u> <u>team</u> that works directly with banks, mortgage lenders, and investors on behalf of homeowners to explore options for loan forgiveness and short sales. By forging successful relationships with many lenders, banks, and government agencies, the program team has facilitated short sales or payoff approvals for 35 homeowners, with debt forgiveness from 25 lenders totaling more than \$2 million.

Resident Persona Absentee Owner



Tracking down absentee owners

Motivations

Communities participating in the Mitigation Buyout Program have recently experienced a major flood and may still be in the process of rebuilding. There may still be abandoned properties or properties in disrepair. The reasons why properties have been abandoned are as unique as the families themselves. **Absentee owners** may have relocated far from their neighborhood or could now be living across the street. Likewise, they are sure to have varying levels of interest in returning. Some people may still be saving up enough money to rebuild, and others may be putting the past behind them.

Recommended Engagement Tactics

- Use assessors' data to identify the most recent owner and whether there are any delinquencies on the property.
- Send out mailers to property owners who live out of state with information about the program.
- Ask neighbors if they know anything about the owner or have contacts.
- Trauma-informed approach: Owners may have negative memories or associations with the site. This could make them either hyper-willing to participate or lead them to be completely closed off. May be uninterested in re-engaging, or "going back" to deal with a problem.

Key Considerations

It may be difficult to find or contact

the homeowner. Local assessors' rolls should have ownership information, but it may not be up to date. Depending on the circumstance, property taxes may be delinquent. Liens or other financial restrictions against the property may have to be cleared. Forgiving these fees may help facilitate a transfer.

Or, the owner may have passed away without transfer of title. The ideal situation would be to identify next of kin and resolve in a collaborative way.

Resident Persona Renters and Landlords



Working with landlords and renters

Motivations

Buyout programs are designed primarily to serve single-family homeowners. However, it is not uncommon for single family homes in flood-prone areas to have been converted to rental properties. As a result, you may need to be prepared to work with landlords and renters.

Remember:

- Out-of-community owners or property managers don't face physical harms from flooding or the fear that rising waters will impact them and their family, as occupants do. As a result, they may not understand the real risks that flooding poses to their occupants.
- Local landlords may have a better understand of the risks but may rely on the rental income.
- Many communities don't have well-enforced buildings codes, so owners can allow their properties to deteriorate despite flood damage. Enforcing building code violations may result in evictions, increasing housing instability for renters.

Recommended Engagement Tactics

- Communicate the economic downsides and use restrictions they continue to face as their property is in a floodplain.
- For renters/tenants whose landlords have accepted a buyout, using a "Know Your Rights" approach could detail how they will receive compensation and relocation assistance in compliance with the Uniform Relocation Act.



Toolkit Materials: Phase 1

Initial Application Phase

To apply for the Mitigation Buyout Program, local governments must gather a list of interested and homeowners living in the buyout area and collect some details on their property. Community engagement is required for the application and it's important to get as many homeowners as possible interested during this time through direct mailers, online content, and at least one community meeting.

That's where these toolkit resources come in.

We want local governments to be able to focus their attention on the application, building trust with homeowners, and spreading the word about the potential buyout program. That's why we've pre-written some of the engagement materials for you! Pick up any one of these templates and edit it to reflect your community. Many of these educational resources, like FAQs and fact sheets, will be distributed early in the process but can be given out throughout the program.

Go Above and Beyond

Aim to build relationships with trusted community organizations to help share these materials with the audiences they serve. **See Toolkit page 5 for more.**



Toolkit Materials: Phase 1



Introductory Letter to Homeowner

One-page letter to be sent to eligible homeowners during the application phase. This letter is the homeowners first introduction to the program.



Fact Sheet: How the Buyout Program Works & Benefits

A double-sided fact sheet that illustrates the basics of the Buyout Program. This resource can be distributed to community members at any time.

Access Factsheet

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Access Letter

Website & Social Media Content

Example content for government websites, social media posts and graphics to inform community members about the program. To be posted by government accounts and shared with local organizations or groups to repost.

Access Content

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FAQ Sheet on Buyout Process

This FAQ sheet answers common homeowner questions for the whole program, from 'what is a buyout?' to 'what do I do with my keys?'.

Access FAQ

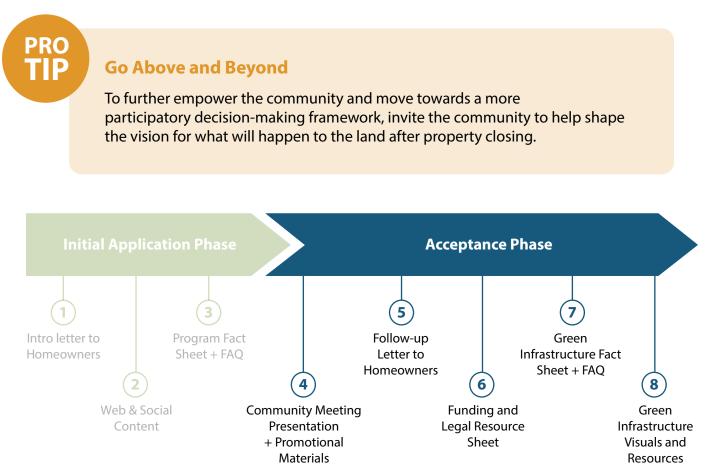
Toolkit Materials: Phase 2

Acceptance Phase

In the Acceptance Phase of the Buyout Program, local governments and the SCOR Buyout Team will continue to work with homeowners to navigate and complete the process.

Building Literacy and Buy-In

While the Application Phase introduced the program and generated a list of interested homeowners, there is still work to be done to maintain interest, build trust, and enhance topic literacy. In this phase, educating homeowners about land use and green infrastructure options and supporting them through the real estate closing is key.



Toolkit Materials: Phase 2



Follow-up Letter to Homeowners in Buyout Area

One-page letter to be sent to eligible homeowners during the application phase. This letter advertises the community meeting and should be sent several weeks in advance.

Access Letter



Fact Sheet: Green Infrastructure Opportunities on Buyouts

Double-sided fact sheet that describes the benefits of green infrastructure and how it may be used as the final land use on buyout properties.

Access Factsheet



FAQ Sheet on Green Infrastructure and Maintenance

This two-page FAQ sheet describes the benefits and uses of green infrastructure and how it may be implemented on buyout properties.

Access FAQ



Resource Sheet on Funding & Legal Support

One page resource sheet explaining the available financial incentives and legal services for eligible homeowners.

Access Sheet



Community Meeting Materials

A PowerPoint slideshow with talking points to be delivered by the SCOR Buyout Team to inform and engage residents. Onepage editable flyer template and designed editable newspaper ad to promote the community meeting.

Slides







Green Infrastructure Visuals and Resources

These visuals illustrate the different natural infrastructure interventions for approved buyout properties in various situations. Use visuals in social media, presentations, and other materials to illustrate the final intended land use.

Access Visuals

Tips for Effective Digital Communications

Social media has become an essential tool for communication. Buyout programs are no different. Many people get lots of information from online platforms like Facebook, Twitter, and Instagram. Using your existing platform accounts and pages effectively can make a big difference in Buyout Program participation and build support in the community.



Make a Content Calendar

Create a plan for when you want to post which content – a simple Excel sheet works. Work closely with the person who will be posting to the accounts to make sure they have access to content and graphics.



Use Images and Graphics

Make use of relevant photos, videos, and graphics to grab people's attention and illustrate what you're posting about. Check out EPA's <u>Stormwater Smart Outreach</u> <u>Tools</u> for a bank of free and customizable infographics to educate residents. í Š

Leverage Your Network

Ask community organizations and other government departments to share and/or repost your content. This will increase the likelihood that the information is seen by a wider and more diverse audience.



Post Frequently and Repeat

Social media content gets old quickly, especially if your account posts multiple times per day. Schedule 2-3 posts to go out per week and don't be afraid to tweak and repost the same content if it's relevant.



Did You Know?

Infographics are "liked" and shared on social media 3x more than other any other type of content. Facebook posts with images see 2.3x more engagement than those without images.

Tips for Effective Digital Communications



Facebook

Facebook allows for longer content, so you can post more detailed information. Always include a link to a relevant online resource and attach a photo or series of photos. Make use of hashtags, consider paid local ads to boost your message, and think about creating an 'event' for community meetings so participants can indicate they're attending.



Twitter

Twitter has a 280-character limit, so shorten content to fit and use a link shortener (like <u>Bitly.com</u>) to save valuable character space. When possible, include a link or an image or graphic in each tweet.



Instagram

Cross-post images between Facebook and Instagram. Use hashtags, but 'hide' them by putting them in a comment or adding empty lines between the content and the hashtags.

PRO **TIP**

Go Beyond Social Media

Find other channels to share content, such as a local Nextdoor group, private community Facebook pages, or ask local organizations or municipal departments to share information in their newsletters.

Program Follow Up and Beyond

Property purchase is just the beginning.

For both the people relocating from properties purchased through the Buyout Program, and the land itself, there are important next steps to consider to achieve the intended benefits.

Build Support

Once properties are purchased, the Responsible Entity will manage the land. But ideally, that won't be the end of community involvement! The land can be used as a gathering space or educational site to raise awareness about the value and benefits of green infrastructure and buyouts.

Stay in Touch

Maintain contact lists for residents who participate in the program and consider periodically reaching out to them after the program to assess how the program has impacted them and their quality of life.

Honor Homeowners

Some homeowners may have been reluctant to leave their homes and could have had strong ties to the land over several generations. Consider opportunities to honor former property owners in a personal and long-term way. Possibilities could include commemorative plaques on benches or other feature of the property, or planting "witness" trees in honor of these community members.



Keep the Long-Term Vision in Mind

After completing the Mitigation Buyout Program, you may have identified additional properties that are high priority for a future buyout process. While newly vacant lots begin their transformation back to natural green space, keep in mind the larger goals of improving residents' quality of life and moving people and property out of harm's way. Multiple buyouts completed in phases may be necessary to achieve the longterm vision for the area.