

# EYE OF THE STORM



property on Nov. 6. Many applicants are awaiting aid money.

ceived more insurance or other money for home repairs than the amount NY Rising would have given using federal standards. The difference between what NY Rising would have granted and what was received is then deducted from any award for bulkhead repair, sometimes resulting in no award at all.

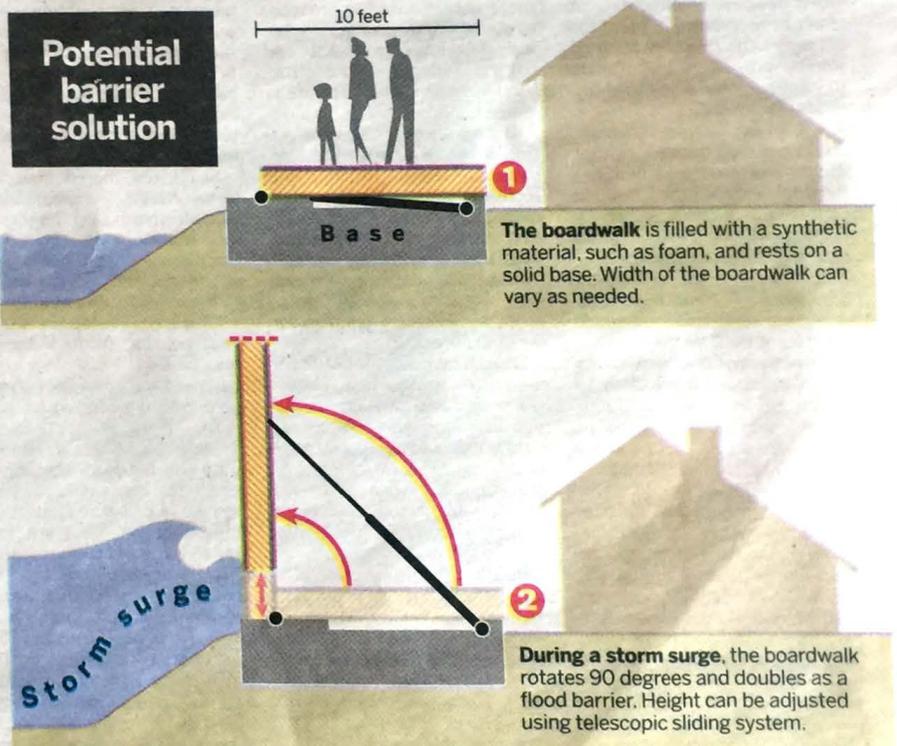
Debra Kneski and her 14-year-old son live in a canal-side ranch in Massapequa. A positive award for bulkhead repair would mean she wouldn't have to drain her retirement fund, she said. She claims she paid out of pocket more than she received in insurance money to repair

flood damages to her house, but was told she has a duplication of benefits issue.

"My head is spinning," she said. She has to replace her leaking bulkhead, she said, "or I'll lose my house. My backyard is sinking."

Her neighbor, Roseanne DiSimone, faces the same issues and said, "The bulkhead is very expensive and I don't have the money to do it now."

Typical costs to replace the structures on Long Island are about \$50,000 but can go much higher for larger or more complex jobs, Nugent said. New bulkheads built 18 inches to 2 feet higher to meet current



SOURCE: ALI FARHADZADEH, STONY BROOK UNIVERSITY AND JAY RASTEGAR, OMNITEK PARTNERS LLC

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codes may require tons of fill to grade the property.

Homeowners argue that insurance payments were never meant to cover bulkhead repairs.

"How are they then being considered duplicative?" wrote Remi and Rhonda Verrier of Lindenhurst to their elected officials. They complain it is unfair and arbitrary to treat bulkheads differently from house elevations, which are also not covered by insurance and are funded by NY Rising independently from home repair awards. (Total awards per household are capped at \$300,000, or \$350,000 with elevation, with an additional \$50,000 for lower- and moderate-income homeowners.)

Brancaccio dismissed such complaints, saying elevation was deemed an "investment in resilience" to reduce future

flood insurance costs and further taxpayer expenditures on storm recovery.

"The bulkhead is vastly different and is considered a part of the scope for overall household repairs," she said. Because bulkheads are not generally covered by homeowners insurance, "NY Rising is offering most people a unique opportunity."

## Environmental concerns

Ineffective or missing bulkheads can have significant impacts, including sinkholes and eroding shorelines. On the North Shore, where many blufftop properties on Long Island Sound are unprotected by bulkheads, erosion has left some houses destabilized and, at worst, dangling.

According to the final reports submitted by several South Shore coastal communities to the NY Rising Commu-

nity Reconstruction Program on resiliency needs, many bulkheads are old and, as stated in Massapequa's report, "have not been raised to current code requirements, causing significant erosion, property damage and increased flood levels."

Updated height regulations are enforced when bulkheads are new or replaced, but Massapequa's report said "inconsistent bulkhead height and irregular maintenance have allowed water to seep in at sporadic intervals that cannot be removed without pumping and other efforts."

Freeport's report noted "Although bulkheads are not designed for flood control, the condition of deteriorated or non-functional bulkheads exacerbates flooding issues in Freeport . . . many bulkheads in the Village have exceeded

See BULKHEAD on A4