

STORM DEVELOPMENTS

10 YEARS AFTER SANDY, LOTS OF THEM

BRIGANTINE, N.J. It's the old house that holds the memories, a Brady Bunch special built on a barrier island. It didn't last. "It took four years until we got back home," said Maria Polillo.

Sandy, a hurricane that made landfall near Brigantine as a "post-tropical" cyclone on Monday, Oct. 29, 2012, dumped three feet of water in their 1,100-square-foot Rancher, turning it into a lost cause.

Their new home, 3,000-squarefeet and 15 steps to the front door, required convincing Brigantine to allow them to subdivide their lot, then sell half to a family from Pennsylvania to help cover their costs.

Like so much else at the Jersey Shore, it looks nothing like the old place. It's bigger, higher, worth more money, built to withstand the next storm.

"You had to build up so high, in order to get flood insurance," Polillo says. "You drive around here now, there's nothing small. I laugh if I see an original bungalow." Like the rest of the Shore, Brigantine has changed in the decade since Sandy, with long-timers and year-rounders walking away from damaged properties or selling totaled houses to developers, who built bigger and higher to new flood elevation rules, then sold to wealthier second-home owners.

"There were a lot of people that just threw their hands up after that mess," said Laurel Haeser, who is reluctantly putting her now-elevated home on Cummings Place on the market after 50 years. A house she bought for \$24,000 in 1972 will list for close to \$700,000.

"That started some kind of something."

That process only accelerated during the pandemic, when, with Sandy barely visible in the collective rearview mirror, New Yorkers and others discovered the charms of Brigantine.

And Ventnor. And Ortley Beach.

The building continued bigger, more expensive. Ground floors are now breakaway walls or garages. Elevators run up three more flights in many cases.

After dipping the year after Sandy, when investors bought up damaged property from those who couldn't get out from under mortgages and flooding repairs, property values along New Jersey's coast have ridden a heady wave ever since.

Since 2013, average residential prices are up about 75% on the barrier islands, according to N.J. Division of Taxation numbers. In Margate, the average home price has reached \$822,939, a 69% jump from 2013's \$486,392. Brigantine prices increased 54% to \$592,171.

In Cape May County, relatively less impacted by Sandy, average home prices doubled in the last decade. Sea Isle City's average price is \$1,319,913 in 2022, up 131% from 2013.

In affluent Mantoloking, which took a huge hit during Sandy, average real estate prices nearly doubled to almost \$4 million since 2013. On Surf City and Beach Haven home prices are averaging more than \$1 million, up 65% and 76% respectively since 2013.

'More in harm's way'

Hurricane Sandy killed 38 people and caused \$37 billion in damage in New Jersey, seriously damaging upward of 55,000 homes, much of it from bay-side storm surges.

Many Shore buyers today seem unaware or unconcerned about the risk of future storms. Fewer than half in flood hazard zones have insurance through the National Flood Insurance Program, according to Milliman, an actuarial company based in Chester County that consults with NFIP.

"People have been bidding up the prices of coastal housing for a long time," said Clinton Andrews, associate dean for research in the Edward J. Bloustein School of Planning and Public Policy at Rutgers University, who has studied Sandy's impact on real estate markets.

The lure of the Shore, he said, "swamps the risk discount you might otherwise apply."

"We have seen a huge amount of reinvestment in the Shore," Andrews said. "We have more in harm's way than we did before Sandy."

Basic information about whether a property has been in a flood zone was frequently left blank in both real estate listings and in the N.J. tax assessment data base, he said.

If newcomers are worried about Sandy's devastation, they don't show it. They are, overall, better equipped financially to deal with the risk than the people they replaced.

"I don't think they care," said Bob Solari, Haeser's neighbor on Cummings. "They just want to come to Brigantine and enjoy their multimillion-dollar homes."

Solari's now rubbing elbows at his breakfast spots with people who winter in Palm Beach, New Yorkers who call Brigantine "the little Hamptons."

"We never had people like that here," he said. "We were blue-collar, hardworking people."

'The opposite of retreat'

Ten years after Sandy, despite sea level rise and frequent nuisance flooding, the Jersey Shore is awash with new development, soaring prices, and enthusiastic first-time buyers.

As of June 30, of 7,100 homeowners participating in the state's Reconstruction, Rehabilitation, Elevation and Mitigation program (RREM) that gave homeowners \$150,000 in grants, 6,902 had completed construction, the state reported.

In all, the state has allocated \$3.6 billion of \$4.2 billion in federal funds it received for Sandy recovery.

Anyone can see the infusion of big money and building — what Andrews calls “the opposite of retreat.”

Yet only 47% of people inside flood zones in New Jersey’s four coastal counties have flood insurance through the national program, according to Milliman.

Those numbers are similar to those in Florida that were in Ian’s destructive path.

Ocean County has 59% inside the flood zones with National Flood Insurance, while in Cape May County, just 33% do.

Atlantic County has 44% insured; Monmouth 45%.

Dan Cullen bought his home in Brigantine’s North End in 2010. A retired Jenkintown accountant, he owns it outright so is not required to have flood insurance like those with mortgages.

“I’m working on it,” said Cullen. The destruction in Florida made him think again about forking over \$1,600 a year for coverage. “I’m strapped right now,” he said.

In 2019, Andrews, the Rutgers professor, and doctoral student Handi Chandra-Putra documented the trade-offs involved in flood risk policy, focusing on Highlands and Union Beach in Monmouth County.

“If the goal is to minimize insurance payouts, requiring all homes in the floodplain to be elevated is the optimal choice, but it comes with a consequence of making housing more expensive,” they wrote in the Journal of Industrial Ecology.

Adopting a “laissez faire approach,” they noted, would make the Shore more affordable, “but more risky for individuals and society.”

“A strong regulatory approach gentrifies the Shore and makes it more a playground of the rich,” they wrote, “while also reducing the costs to the rest of society.”

People without means to make their homes resilient end up paying more for flood insurance.

In Brigantine, Barbara Nicodemus, 88, said she’s paying \$2,500 a year for “bare bones” flood insurance. She lost “everything on the first floor” in Sandy.

“I would have raised it if it was free,” she said.

Affordable housing disappeared

Meanwhile, affordable rentals disappeared in Shore towns where they were already scarce, according to a 2019 study by the National Low Income Housing Coalition.

The study found little change in inventory in places like Atlantic City and Pleasantville, where affordable rentals were already concentrated.

But in towns like Margate and Point Pleasant beach, “damaged properties ... were developed into more valuable homes post-disaster, potentially eliminating low-cost housing and displacing low-and-moderate income households.”

New Jersey estimated that, statewide, 49% of homeowners and 74% of renters who reported major or severe damage to their homes from Sandy were of low or moderate income.

In Atlantic City neighborhoods like Venice Park, some homes were raised, but others abandoned or left vulnerable, Mayor Marty Small Sr. said.

The city is stressing resiliency: reconstructing the Ohio Avenue bridge to Venice Park, shoring up bulkheading, installing flood gates and pumping stations. Infrastructure money will reduce Route 40 flooding.

In Trenton, Assemblyman Don Guardian, a former Atlantic City mayor, recently stressed the need to pay attention to low-income residents of flood-prone areas.

“Poor people cannot afford to raise their homes,” he said.

The market quickly forgets

Many home buyers are unaware of the flood history of their properties, said Nancy Watkins, a flood risk specialist with Milliman.

That undisclosed flood risk can “soak homeowners financially,” according to a Milliman study for the National Resources Defense Council, a nonprofit environmental advocacy group, which found that owners of previously damaged homes ended up paying tens of thousands of dollars over the course of their mortgage.

“We think it’s essential to understand their risk,” Watkins said. “If they think they don’t have flood risk, and they don’t have any protection for it, that’s really a very financially unhealthy situation.”

Buyers justify their purchases in many ways.

In Brigantine, Bob Nowosielski owns a bungalow about a foot and a half off the ground. He bought in 2013, during the post-Sandy price dip.

“We’re always worried,” Nowosielski said. “It did get hit by Sandy. The electric was redone. We think about raising it. And we see the price and we say, we’ll chance it. I guess they’re saying they don’t expect a Sandy again.”

Peter Rio bought a house in Brigantine’s North End in June. The ground floor storage area was flooded during Sandy. He noted the house is a half-block from the most serious Sandy damage.

“Honestly, part of the decision-making process was this,” he said. “If Sandy didn’t get this house, we felt pretty good a superstorm very similar is not likely to get above where Sandy went.”

Andrews says the real estate market rebounded quickly.

“Within about three years after Sandy, the market had bounced back to where it was,” he said. “The market forgets pretty quickly.”

“I don’t find people talking about it hardly at all,” said Tony Sentore, a Brigantine Realtor listing four single-family homes to be constructed on the old Seagull Motel property.

They will each list for \$3.45 million, he said.

‘The terrible dampness’

The feeling of a lost Shore character runs rampant. Yearround populations have shrunk, as people got offers that were hard to turn down.

In Ortley Beach, where blocks of bungalows were flattened by Sandy, three- and four-story homes built to new flood elevation requirements have remade the town.

“The homes are different,” said Realtor Eric Birchler, who remembers a Shore where nobody had heat. He estimates land values have doubled.

"We were renting two-bedroom bungalows for \$1,500 a week," he said. "Now homes with seven bedrooms and a pool are getting \$15,000 a week. I know those houses won't get torn off their foundations like the ones did in Sandy."

In Brant Beach, Bill Rick's expanded Cape took in four feet of water during Sandy. For the second-home owner from Mercer County, it was an easy decision to knock down and build new. He might have done that anyway.

Now, from his deck, he can see both ocean and bay, with a view of everyone else's newly elevated decks.

"The whole island changed," said Ken Montgomery, who owns a Cape Cod on Sand Dune

Lane in Long Beach Township, which took in two feet of water. "The whole block was all Cape Cods. People put up million-dollar mansions. I couldn't afford to raise it."

Bob Seybold, whose family built his Cape Cod in Surf City in 1952, said, "There's been a lot of development. You would have thought it'd be the opposite."

Some things remain, like mold. "My grandmother called it the terrible dampness," he said.

"We live on a sandbar," Seybold said. "You have to take the good with the bad." arosenberg@inquirer.com 215-854-2681
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