



NYS Blue Buffers Program Policy Guide

(as of June 4, 2025)

The [Office of Resilient Homes and Communities \(RHC\)](#) as part of New York State Homes and Community Renewal (HCR) has been delegated the authority to **administer** the New York State Voluntary Flood Risk Property Buyout Program, or “Blue Buffers.” Blue Buffers was approved under the [Clean Water, Clean Air and Green Jobs Environmental Bond Act of 2022 \(“the Bond Act”\)](#), established under [Title 3 Restoration and Flood Risk Reduction, Section 58-0303 of the Bond Act](#) and provides \$250,000,000 for RHC to:

1. Purchase private real property identified as at-risk to flooding from willing sellers;
2. Demolish and remove structures and/or infrastructure on the property; and
3. Transfer properties to land stewards to facilitate the restoration of beneficial open space, flood mitigation, and/or shoreline stabilization which shall be subject to recorded use restrictions.

This Program Policy Guide outlines the major policies used to determine eligibility of the Blue Buffers Program (henceforth called the Program). This guide is intended to serve as a resource for New York State residents and other parties interested in details of how the Programs is operated, including basic information on who may be eligible for the Program and the types of assistance offered. This guide serves as a general reference for administrative staff and other interested parties, including property owners, contractors, units of general local government, and non-profit organizations or vendors that are involved in the program.

This guide will be regularly updated to reflect additions and changes to Program policies.

Blue Buffers Eligibility Criteria: **Community Eligibility**

Communities across New York State may enter the Program through one of two pathways:

Pathway 1 “Invitation to Participate”:

RHC identified priority communities based on criteria outlined in the Bond Act and the Program’s intended impact. The Program aims to serve communities that are primarily low-to-moderate income and communities where properties are used as a primary residence, which we define as residences with year-round occupants (owner or renter).

”RHC conducted a statewide analysis to prioritize communities that have experienced repeated flooding, are designated as [Disadvantaged Communities](#), and contain structures within the [100-year floodplain](#). Additional prioritization factors included the potential for meaningful flood mitigation, with a focus on lower-density areas primarily composed of single-family homes, and the distribution of Program benefits across the state’s [Regional Economic Development Councils](#), REDCs.

Under Pathway 1, eligible property owners located within participating communities will be invited to apply for a buyout, once the local unit of government has provided formal consent to participate.

Pathway 2 “Application to Participate”:

A Notice of Funding Availability (NOFA) will be issued for interested local units of government to apply to participate in the Program.

The NOFA will prioritize communities where proposed buyouts:

- Make flood mitigation projects feasible.
- Enhance environmentally sensitive habitat areas.
- Leverage additional funding sources (e.g., federal cost share).
- Are not eligible through other buyout sources (e.g., commercial structures).
- Are impacted by a variety of flood-related hazards (e.g., coastal erosion, rainfall flooding)

Under Pathway 2, only local units of government are eligible to apply through the NOFA. Individuals or groups of property owners seeking a buyout should direct inquiries to their respective local units of government and encourage them to apply to the Program when the NOFA is released.

| Blue Buffers Eligibility Criteria: Community Eligibility | |
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| Award cap per community | <p>Due to the variation in property values state-wide, RHC has not established a maximum amount per community.</p> <p>However, no more than 30% of the total available funds will be spent on proposed buyouts in any one REDC, across both program pathways to ensure regional party.</p> |
| Properties eligible per participating community | The Program aims to purchase 5-30 homes in each participating jurisdiction but will also allow for justified exceptions. |
| Collaboration with local units of government | Buy-in from local units of government is essential for community eligibility. Local units of governments will be asked initially to sign an Expression of Interest, indicating their willingness to cooperate with RHC, and will be required to sign a Memorandum of Understanding, or MOU, before Program applications are made available to property owners. The MOU will establish what entity will serve as the interim and/or long-term steward of the post-buyout properties and the restored land. |
| Community engagement | The Program will engage property owners who are eligible for the buyout and will invite them to apply. Town halls will also be scheduled within eligible communities to inform the community at-large of the Program. |
| Post buyout demolition and restoration | The Program will pay for demolitions after the property acquisition and at a minimum the leveling and re-seeding of land for flood mitigation purposes. All land acquired through the Program will be subject to a permanent open space covenant that prohibits redevelopment. |

| Blue Buffers Eligibility Criteria: Property Eligibility | |
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| Properties eligible | All properties are eligible. However, the Program aims to primarily purchase single-family residences. As such, the Program will also purchase multi-family properties, non-residential structures, such as commercial properties or vacant land, where necessary and to facilitate the creation of contiguous open-space that allows for community-wide flood mitigation benefits. |
| Second-home eligibility | The Program aims to serve communities that are primarily low-to-moderate income and communities where properties are used as a primary residence. Therefore, majority second home communities are not eligible for the Program. RHC defines majority second home communities as areas where more than 25% of targeted homes are not being used as primary residences. Exceptions may be made on individual cases in jurisdictions selected to participate in the program. |

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| Rental property eligibility | Occupants of rental units are eligible for tenant assistance and relocation counseling, provided they lived in the unit at the time the application to the Program was initiated. |
| Income caps on property owners | The Program will not impose home value caps or property owner income caps. However, the Program aims to assist majority low- and moderate-income residents and will select communities for participation where the majority of home values do not exceed the county median home price by more than 30%. |

| Award Calculation | |
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| Fair market value for purchasing properties | <p>The Bond Act directs RHC to pay the pre-flood fair-market value (FMV). The Program values properties using the standard appraising practices outlined in the Uniform Standards of Professional Appraisal Practice.</p> <p>Properties with sustained flood damage are assessed based on their value prior to the flood event which caused damage. All other properties are valued at current FMV.</p> |
| Appealing appraisals | Property owners have 30 days after receipt of an offer from RHC based on program approved appraisal to submit an appeal. Property owners can submit a second appraisal amount, obtained at their own cost, and an independent third party will evaluate both appraisals to produce a final value. |
| Purchase offers | Property owners will have 30 days to accept an offer upon receipt. |

| Wraparound Services | |
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| Tenant Assistance | <p>Bona fide tenants, or those individuals occupying properties eligible for the Program at the time the property owner applied to the Program, may be eligible for tenant assistance.</p> <p>Assistance is equivalent to 6 months of 110% of Fair Market Rent (FMR) of the metropolitan area they are currently residing in, as determined by the U.S. Department of Housing and Urban Development.</p> <p>FMR is determined based on the number of bedrooms in the tenants' current rental unit and the geographic location of the unit. FMR's are also published annually by the US Department of Housing and Urban Development.</p> |
| Relocation Counseling | All participants in the Program are eligible for relocation counseling (e.g., assistance in finding a new rental or homeownership opportunity located outside of the 100-year floodplain). |