Speaker BERGSTROM: Okay. Good afternoon. Welcome to the July 1st session of the Cape Cod Regional Government, Assembly of Delegates.

Is the meeting being recorded by other than our normal recording personnel? No.

I’ll call this meeting to order. And the first order of business, we have a moment of silence to honor our troops who have died in service to our country and all those serving our country in the Armed Forces.

(Moment of silence.)

Thank you.

We will now stand for the Pledge of Allegiance.

(Pledge of Allegiance.)

Speaker BERGSTROM: The Clerk will call the roll.

Roll Call (88.55%): Ronald Bergstrom (2.84% - Chatham), Ned Hitchcock (1.27% - Wellfleet), Christopher Kanaga (2.73% - Orleans), James Killion (9.58% - Sandwich), Marcia King (6.49% - Mashpee), Edward Lewis (4.55% - Brewster), Suzanne McAuliffe (11.02% - Yarmouth), Deborah McCutcheon (0.93% - Truro), Edward McManus (5.67% - Harwich), John Ohman (6.58% - Dennis), Brian O’Malley (1.36% – Provincetown), Patrick Princi (20.92% - Barnstable), Julia Taylor (14.61% - Falmouth). Absent (11.45%): Teresa Martin (2.30% - Eastham), Linda Zuern (9.15% - Bourne).

Clerk O’CONNELL: Mr. Speaker, we have a quorum with 88.55 percent of the Delegates present; 11.45 percent absent.

Speaker BERGSTROM: Thank you.

We now need a motion to approve today’s Calendar of Business.

Deputy Speaker MCCUTCHEON: So moved.

Ms. MCAULIFFE: Second.

Speaker BERGSTROM: Okay. All those in favor? (Motion carried.)

Speaker BERGSTROM: All right. You should have received a copy of the last meeting’s journal of June 17th. Any corrections or additions to the Journal?

Mr. O’MALLEY: Move to approve as distributed.

Deputy Speaker MCCUTCHEON: Second.

Speaker BERGSTROM: All in favor? Aye. Opposed?

Ms. KING: I abstain.

(Motion carried.)

Communications from the Board of Regional Commissioners

Speaker BERGSTROM: Okay. We have with us the Board of County Commissioners. I’d like to invite them to tell us what they’ve been up to.

Commissioner LYONS: Good afternoon. Happy July 1st. Happy New Year, fiscally,
and I wish you all a Happy Fourth.

Mr. LEWIS: And Canada day.
Commissioner LYONS: And Happy Canada Day. Oh Canada.

So, today, we did meet and we did have an update from Tom Cambareri on the situation at the Fire Academy tomorrow. They’ve been doing a lot of work. They’ve gotten their assessment done, and they were able to get the equipment that had been installed for the last clean up. It was still remaining so they basically just had to bring that up to life again. And that will be on tomorrow.

And, hopefully, the Mary Dunn well will be functional and of use to the town of Barnstable. And they are also treating another area that will -- that combine -- between the two -- the combination of the two, you know, the safety rate is pretty consistently high.

He will be coming back to us. There will be more work, and there will be more money to be requested. He estimated that in this year coming up there’s going to be about a $232,000 request for the ongoing treatment of this well.

And we also have been talking to the town of Barnstable about costs and that sort of thing. So this is going to be -- that will be in our future as far as fiscal planning and how we can get through that.

And we also did vote to approve this scope of search for the Search Committee. So what their charge is. So we basically blessed the charge that they’re being given and the process that they’re going to be going through.

On Monday at 4 o’clock, we are all meeting with that committee, with Mr. Kobayashi just to review those -- to review the charge and make sure that if there’s any questions, that sort of thing. It’s a working meeting. It’s not going to be filmed but it is a public meeting. So it’s been posted and -- or it will be posted and you’re welcome to come. It’s 4 to 6.

And I’m trying to think -- I don’t have my notes from last week.
Commissioner CAKOUNES: You can mention that.
Commissioner LYONS: Oh, and I do want to mention that tomorrow -- this was in the paper today, that tomorrow at the Barnstable Fire Department, Barnstable County along with the Barnstable Fire Harbormaster and the environmental -- Department of Environmental and Cape Cod Sea Sports presents “Sun in the Fun” or “Fun in the Sun in Water.” So how to protect yourself.

Again, we have three big cautions here, as George pointed out; wear your seatbelts. Don’t text so -- and those two are the same one -- don’t text while you’re driving especially here on Cape Cod. Be careful of Lyme; do a tick check when you’re walking through the woods, and apply plenty of sunscreen. Those of us from the baby oil days know that now.

So, anyway, so that was something. And you had something you wanted --

Commissioner FLYNN: I do want to mention it. We also talked today and felt that it was time that we have the Attorney General’s Office come and do another Open Meeting Law instructional program for us.

So we would make it available to everyone, to you, to the Commissioners, to County employees and probably have it here in this room as we did once before because I think it’s been at least a couple of years since we’ve had them here. And even just based on today, I think we all need some updates on the Open Meeting Law.

Commissioner CAKOUNES: I was just going to hand this down to our Chairman but because this is an every two-week and we meet every week and we only meet with you every two weeks.
Very briefly, I just want to give you an update that we did approve the Ordinance 15-03, which was the supplement to the FY16 budget for the 174,714 that you guys approved. We did it.

We also approved the Ordinance for the capital improvements and also the conservation restriction to send out to bond, and we signed all the bonding documents for the $1,755,500.

We also made a motion to approve and sign the assignment of the conservation restrictions because there were so many people involved; it was a different percentage to the amount of who got what.

And we also had a motion in open session to ratify the settlement agreement of the County employee, and that happened on our June 24 meeting.

Speaker BERGSTROM: Okay. Are there any questions for the Commissioners? Yes, John.

Mr. OHMAN: Thank you, Mr. Speaker. Getting back to the Fire Training Academy, I know that Mr. Cambareri has been working for literally years on this, and I’ve got an update on one of his proposals that he’s done.

Have we found out if there are multiple entities that are responsible for this cleanup? I know that it’s been said in the paper many times, so it must be true.

Commissioner LYONS: There are.

Mr. OHMAN: That Barnstable County has offered to pay the $744,000 cleanup.

Commissioner LYONS: That keeps being stated so that’s where I think we need to have a conversation, you know, it’s getting -- Our water department, the Cape Cod Commission staff has met with the DPW there so they’re working together on this, but it really is getting to a point where it’s at a different level of conversation.

And as far are there other contributors? Yes, there are but this is a site where -- and hopefully you will have Tom come and give you his presentation and update to date.

But I mean there’s clearly we’re not the only player here. Barnstable has a lot of different industry including the airport, but those seem to be effected in other well areas. And they’re pretty well identified. We’re identifying what we have done. We’re addressing what we have done.

At one point two or three years ago in looking at a plume that took place -- I think it was 2009, they also discovered that there was a plume merging into the same area, into the same line from Cape Cod Potato Chip. At the time it was owned by Anheuser-Busch. We got that contract and actually were paid by Anheuser-Busch to clean their plume as well as ours.

Now there’s no indication that another plume from that area, but there is one from ours.

So it’s pretty precise the way they’re doing this on the map on where things come from but there’s also another side where it’s coming in. And I think the town is very open and has stated this themselves that there are many sources.

So as long as -- all I know is that we’re doing our part and our part is what we’re caring about and we’ve always done our part. We’ve been monitoring this. We’ve been very aware of it. We’ve been doing due diligence since 1987 on this site and have been aware of it before most people are.

Speaker BERGSTROM: All right. John.

Mr. OHMAN: So I guess from a finance point of view, has any final responsibility been determined so that as we move forward into the 2017 budget cycle how much we’re going to be responsible for?
Commissioner LYONS: It hasn’t but I believe before the summer is over, those conversations will be in place.
Mr. OHMAN: Thank you.
Speaker BERGSTROM: Okay. It’s nice to get some money back from Anheuser-Busch after all the money I’ve given them over the years.
Commissioner LYONS: Yes, well, that’s right. Well I’m sure you were helping contribute.
Speaker BERGSTROM: I guess my concern is the same as John’s that if the Commissioners are going to come to the Assembly with a request that it be part of a longer-term understanding of what the limits are going to be.
Commissioner LYONS: Exactly. I mean I would like to be able to think that there’s an end game here somewhere and how can we achieve that.
Speaker BERGSTROM: Well, thank you, very much, and enjoy the Fourth of July.
Commissioner LYONS: Yes, Happy Fourth of July to you as well. Be safe and have a great time.
Speaker BERGSTROM: Okay.
Commissioner LYONS: Okay. Thank you.

Communications and Discussion with Cooperative Extension Director Bill Clark and Greg Berman on Coastal Storms and Impact on Flood Insurance

Speaker BERGSTROM: Next on our agenda is communications and discussion with Cooperative Extension Executive Director Bill Clark and Coastal Processes Specialist Greg Berman concerning coastal storms and the impact on the flood insurance.
I scheduled this because it's a big issue in my town of Chatham. We discuss our conservation districts and so on. Well here they are.
Mr. BILL CLARK: Thank you, Mr. Speaker. Before I introduce Greg formally, I would just like to take a moment and update you on a couple things.
Item one is I’d like to thank you for your support with the ARC Conservation Restriction. The closing occurred last Thursday. The deed was recorded Friday and it's a done deal now. I'm happy just to tell you that.
And you should be proud of this because it's not only environmentally important, almost 40 acres of coastal habitat was preserved forever, but also from an economic point of view somewhere in the vicinity of 1,600 jobs.
And when you think of 1,600 jobs for Cape Cod, that's quite a large employer. I think probably second maybe only to Cape Cod Healthcare. I’m not sure of any other entity that provides that many jobs. Its indirect jobs but they’re jobs. So thanks again for your support.
Item 2 is an update on our Hazardous Waste Program. As you all know, we do the Hazardous Waste Program for the County. We have 24 Saturdays that we are out collecting at different towns. And the participation here is up around 10 percent over the past.
And just to give you a couple examples, we started in Sandwich this year in April. There were 316 cars that came through and they brought over 25,000 pounds of hazardous material, 12-1/2 tons.
Barnstable, in a three hour collection, 411 cars, over 10 tons. We have a second collection in Barnstable later this year. Dennis 322 cars, over 10 tons of hazardous material. And just last week in Falmouth, 425 cars, 15 tons of hazardous material collected.
So that’s pretty significant. And when you think of 400 cars going anywhere on Cape Cod for any reason, that’s pretty significant, other than maybe going to the Steamship Authority or a place like that. I’m not sure where we get 400 cars going to one place or one event on a Saturday morning.

Mr. LEWIS: Look at Provincetown on July 4.

Mr. BILL CLARK: Yes, all right. You’ve got a good point. But the point here is people are concerned about our groundwater quality, and instead of just dumping things in the backyard or discarding their hazardous materials and their waste, they’re taking their time to go to these collections and do the right thing.

So those of you that are watching or those of you that are here on our website CapeCodExtension.org we have a list of all of the hazardous waste collections that are coming. And watch that and participate. We’re ready for you.

All right. With that, I’d like to introduce Greg Berman. Greg is a Coastal Geologist and he’s the Coastal Processes Specialist for Barnstable County. You’ll see on some of his slides, “Woods Hole Sea Grant.” About 15 years ago we collaborate -- we started collaborating with the Woods Hole Sea Grant Program and for the staff in my department are half-funded both salary and benefits through Woods Hole. So it’s been a great collaboration with Woods Hole.

And as a result, we have folks like Greg working for the County. Greg does technical assistance, provides technical assistance to the towns throughout the Cape on all coastal geologic processes issues, and conducts research, educational programs on coastal erosion and other topics. And, actually, this program evolved because Greg gave a presentation in Dennis recently and Commissioner -- Assemblyman, I’m sorry, Ohman was in the audience and suggested that he give this presentation to the body. So here we are.

And I’ll just turn the floor over to Greg.

Mr. GREG BERMAN: Thank you, Bill, and thank you for the Assembly for having me here today. So my talk is entitled, “How Sea Level Rise and Storms Change our Floodplains and How That’s Going to Impact our Flood Insurance.”

Between 30 and 40 minutes for the talk. If you have questions on any particular slide, feel free to stop me if that works for the process.

I’ll start off talking about sea level rise and storms, move into the implications for flood insurance, and then talk about what the Cooperative Extension and Barnstable County or what we can and what we are doing about it.

This first slide is a synthesis slide. So the Inter govermental Panel on Climate Change, the IPCC, puts out a document every few years that if you include all the addendums, thousands of pages. We don’t have time to go into that.

The state has rolled it down into a document that’s under a hundred pages. We still don’t have time for that. So I’m doing one slide on sea level rise.

Up at the top here, this is from the IPCC, the Intergovernmental Panel. Kind of the take away from this is that there’s different scenarios and what those are are global models based on -- think about historic like the -- a linear interpolation of historic saying there is no acceleration of carbon or sea level rise. Things are staying as they are along the constant path.

And then moving up to kind of the highest scenario where you’re burning much more coal, higher CO2 emissions and driving a warmer and wetter climate.

So these are global numbers. Over here is sea level rise by 2100 in feet. It could be as low as 0.7, as high as 6.6. And then the intermediates here; these intermediates talk about sea
level rise -- the intermediate level based mostly on ocean warming. So as things get hotter, they get bigger. Kind of the basic physics; there’s more room between the molecules. So that’s just thermal expansion of the ocean.

When you get into the intermediate high, the ice sheet loss plays much more of a role. So you have land-based glaciers melting, the water going into the ocean and rising, the global ocean level.

These scenarios are basically the same, down here, the same four. And this is in 2013 state document that they used to drag it down to a more regional and local scale. So you can see that -- what do we have here -- our intermediate like 2100 is 3.9. Over here it's 4.2. Some of the reason for that is in addition to the sea level rising in Massachusetts and specifically Cape Cod, the sea level’s rising but the land is also sinking.

So we had glaciers here a long time ago. It depressed the surface crust of the earth. As that receded, it allowed it to rebound. And then there’s flexure and a variety of other things that, suffice to say, that we’re very slowly sinking while the ocean’s rising. It’s going to continue for hundreds of years.

So I helped the town of Barnstable with a Coastal Resilience Grant from the state, and this is the number I used, the 4 feet by 2100. And I’ll talk about that a little bit later.

How is sea level rise affecting Cape Cod? Well, if sea level rise was falling, we wouldn’t be having an erosion problem. Our beaches would be getting further and further away but that’s not happening. What we’re having is a lot of erosion. And as you get erosion, you consider this is the ocean side, you get water blowing through these dunes and forming overwash fans. Here’s what it looks like over on Pleasant Bay/Nauset area. And what it looks like in a cross-section is this is from Coast Guard Beach. We did a study out there with some of the Woods Hole Group -- Woods Hole Oceanographic Institution folks.

So what you have is a cedar forest and then eventually you have drowned trees as sea level rise. That water rises up. It can't support this kind of environment anymore and it turns to marsh.

As we move, this entire system rolls back and moves landward, so this dune has moved back to here and then eventually back to here. And what’s happening is this marsh has turned to peat. That’s a peat layer down there. And during periods of rapid erosion, you can actually get preserved stumps coming out on the front beach. So it’s not because there use to be trees in that location or that environment during the time, it’s just that that location has now been exposed. It used to be this environment and has moved. So this is how sea level rise is driving our beach migration.

Kind of an accelerated example of that is Sandwich and Sandy Neck. The net longshore sediment transport by which I mean the transport parallel to the beach is predominantly from the north to the south along here. This is how Sandy Neck built out.

So about 1,000 years ago, it was a much, much shorter finger and it’s extended significantly miles over the last few thousand years. This is due to erosion all the way up in Plymouth and sediment moving down.

But ever since the jetties were created in Sandwich, that’s interrupting that long-shore sediment transport and rapidly accelerating that erosion of the beach.

So with the Extension for some of my technical assistance, I do a lot of GIS and very fancy modeling of erosion. You don’t have to do that for this area. These are just Google Earth images.

So right along here, that’s the edge of the vegetation line. And if you’re familiar with
the area for at least a number of years, that’s a scarped dune so it’s very steep right there. This is the boardwalk going across the marsh over onto the beach.

This is 2003. We’re going to move along. You can see there’s a little bit of erosion right around here. This is one of those overwashes that the sand has blown through putting some sand over on that side.

Moving on to 2012, you can see the erosion of that scarped dune and then moving on to ’14, you’re going to see a big change in here.

So this is, I believe, post-Sandy and some of those Nor’easters. They’re just a very wide overwash fan through there. The dune is not significant in the way it used to be.

Now what does that mean especially when we’re talking about flood insurance? Well the Flood Insurance Rate Map, and I’ll be calling them FIRMs, have recently changed. This is the Cape Cod Commission’s Map Viewer. So here was the previous map and all of this orange was Zone A so it can’t support the 3 foot wave. All the red is Zone V which means it can support a 3 foot wave in a hundred year storm. And here’s how it changed during the adopted.

So you get some expansion of the reds, some additional areas that are also going to be flooded during that storm, but significantly in here, you can see all this area. They’re now proposing it is going to experience up to greater than 3 foot waves. And mostly this is due to this dune not being a significant barrier to those waves anymore.

During this past winter we’ve had a lot of erosion. You can see these footings are several feet out of the sand on that beach. This is where there was a large nourishment on top of these core envelopes. A significant amount of sand on the inside of the beach ripped away during that storm.

Here’s that overwash that we talked about in that aerial photograph. And when you’re out there, you can see it. The waves come up, they go across through the dune, and they fall down into the marsh and estuarine system. So the water comes in, lands, and it can’t get back out. It’s deeper on this side. So the water is just coming in and coming in and then greatly increases the flooding of the estuarine system.

So during this particular storm, I was out monitoring for the Rapid Response Team and at extreme low tide that day, 6 -- yes, between 6 inches and a foot of water on it.

During some of the previous storm, they had a sacrificial dune, sacrificial sand on that breach, and it worked pretty well back in 2013. The idea of the sacrificial dune is it erodes on this side, and as it erodes, it moves down the beach. The problem this time is that this storm was just too great. It punctured a hole through it and all this material was able to move into the estuarine system.

Here’s a video by one of my colleagues at WHOI. Here’s that boardwalk going over the marsh. Here’s the overwash system I was talking about. So all of the material that eroded further toward the north area and the nutrients from the beach, and the material that was here as the sacrificial dune pushed its way through and completely plugged up this creek. And you can see the overwash fan extended significantly onto the marsh itself. And it wasn’t just this one fan. There’s a series of these overwash fans up and down on this beach.

And we’re going to turn a little bit in just a second. There we go. And, really, there are pockets of vegetation now instead of video -- a more stable line of dunes along that beach.

Here’s what it looked like a few months afterward when they dredged it out. They put the material back onto the dune system, built it up. Can’t really see the elevation there but it is at the higher. The problem now is it’s a lot easier to beef up a dune that already exists than
to build one out of nothing. So if you’re just putting sand on an overwash like this, it can erode much more quickly than if you’re just building up one that already has vegetation built into it.

So that’s kind of an example of existing sea level rise in addition to reduction of sediment, artificially, and that may be what we’re seeing was some of the projects for increase storm frequency and power into the future.

Another one of my colleagues at WHOI, Jeff Donnelly, looks at historic hurricanes. He looks at them through marsh records. So if you think about Hurricane Bob, that’s really the hurricane in most people’s minds in this area. Back in 1991 it was a Category 2, and really there have only been about three Category 2 and up since the 1600s. But there was a period from 250 to 1150 when there was a severe storm, a Category 3 or 4 every 40 years or so. And these are Categories 3 and 4; 23 of them hit during that time.

So you can just consider a Cat 2 causing almost $700 million worth of damage and deaths, storm surges up to 10 or 15 feet. If we were going to go back to this period, it would have caused much, much more damage. Any why? It’s very closely correlated to warmer sea surface temperatures. So as we warm, our sea surface temperatures with a much higher probability of getting more intense and frequent storms.

So here is that 1635 hurricane. That was a Category 3 and up. And what he did was he did a hindcast of a SLOSH Model. So this is the best guess of what the storm surges were as it came up the coastline. You see as it goes into the estuarine systems, it really accentuates that surge. Some of those real warm colors like the reds and purples up to 18 to 20 feet.

He lives in Falmouth, so he did a what if the 1635 hurricane hit today for Falmouth? Over here is in East Falmouth, some of these salt ponds moving up and we’re going to move into the flood area. So everything kind of south of this black line would have been flooded during that 1635. So significant, significant flooding.

If you don’t want to look at the model projections into the future, you still may want to look at actually what happened during the past. One of his ways of thinking of it is instead of thinking a fairly significant hurricane every hundred years, you may want to think of it more on a decadal scale; two or three decades versus a hundred years.

And then of course your hundred-year is going to be much more intense. It’s going to flood much deeper water than it would have previously.

Another scientist, K. Emanuel of MIT has looked into projections of frequency of tropical cyclones, and the tropical cyclone scale includes the hurricanes of -- sorry it’s kind of flipping back and forth there. I’m not sure what’s going on. But the existing, right around now, so we’re getting about 85 tropical cyclones globally every year and by down scaling the IPCC report, he’s projecting that by 2100, you’re getting about 20 more every year.

So, of course, it’s not necessarily the number; it’s the intensity and the location. If they were all offshore, nobody would mind so much. It’s when they come kind of right up Cape Cod especially funneling into the estuaries and do the real damage. So there’s a potential for an increase in the frequency of these North Atlantic cyclones.

The project I helped the town of Barnstable with was looking at potential vulnerabilities for expanded floodplains and, in addition to that, getting a template for each town to be able to enter CRS if they so choose and to help the town enter CRS. CRS is the Community Rating System in the National Flood Insurance Program. I’ll be discussing that quite a bit more at the end of this talk.

But this particular viewer I put together, it takes a look at the existing floodplain that
was adopted back in 2014 and then it expands at that 4 feet. So whether it’s 4 feet at a hundred years or 200 years it’s coming. So, it’s a way to take a look at potential expansion.

This particular area, you can zoom in anywhere within this viewer but this is going to look at the Millway area. So all these red buildings are areas that are already within the floodplain. The orange buildings are the ones who will be added to the floodplain with that 4 feet of additional water.

Here’s what it looks like from an aerial image. That the red are the ones already within the floodplain and the orange are the additional, pretty much filling up all the rest of the area of that particular spot. Here’s that parking lot that is easily identifiable.

So one thing to think about is some of these areas just got added in 2014. So here was the previous map again. The orange and red are the 100-year floodplains. So all this area wasn’t even in the floodplain back in 2013 but then it got added. So we’re expanding it significantly just with this.

I don’t know if you can see it, this house right here -- over here it was in the floodplain. So as floodplains change, they don’t necessarily just go up. The higher resolution elevation and modeling, it may add a lot more but it also takes some folks out of it.

For the town of Barnstable, just running the numbers, the Cape Cod Bay shoreline, you’re just about doubling the number of houses. So looking across, there were about 324; you’re going up to 648. You’re doubling it. Same with the Nantucket Sound shoreline. So that’s a fairly significant number of folks who are going to be added to the floodplain within the next hundred years.

And a well-built house can definitely last more than 100 years. I mean just think about 6A here in Barnstable. There are plenty of houses over 100. So when you’re thinking about building a new house, you may want to look towards these areas that are within that potentially expanded floodplain. And if you do still choose to build there, you may want to build a little bit higher to try to stay dry.

So what’s all this mean for flood insurance? Well Cape Cod got hit with a one-two punch back around 2012. We got the updated FIRMS, the Flood Insurance Rate Maps, and at the same time we had the Biggert-Waters Act of 2012. And what those did or what they mean, the updated FIRMS, each one of these yellow -- I’m sorry. From here it’s 1973 going up to 2011. Each one of these is one of the towns in Barnstable alphabetically. Each yellow square in here indicates the last time that the FIRM was updated.

So right around here is 1992. A few of them were updated them. Mostly those were cosmetic updates just adding a few various layers but not really redoing any of the models. So a lot of the floodplains in this area are 20 to 30 years out of date already. They were going to become effective in 2011 and they got yanked back. So then they came out again in 2013, and then they became effective June-July of 2014.

The Biggert-Waters Act, what that did was try to remove some of the subsidies of flood insurance and try to make it a sustainable program. And the way it did that was kind of more of a hammer than a stick. So initially, they were just looking at non-primary residences and bumping them up about 25 percent every year. Then eventually they were going to move on to businesses and repetitive losses and bump them up. And then eventually they were going to get to everybody else and bump them up at a slightly lower rate.

The things that really made the newspaper is they were removing a lot of the grandfathering. And the grandfathering was if you built your house to the existing floodplain and the existing codes at the time, they would allow you to maintain that particular flood
insurance rate despite the fact that the flood insurance models much show you in much deeper water. So they’re saying that you did the right thing when you built that house; we’re not going to charge you more even though your risk is higher.

And what is insurance really? So you think about this graph as potential expenditures. So every time a storm hit, it costs you money. Some cost more than others. And what happens is you have to pay all that. When you have insurance, you have a deductible and after you pay the deductible, it takes away everything above that.

But, of course, that’s not what happens. Deductibles are really just paying and then everything above that gets shifted off to the side and the company pays that, the insurance company. And if that does not equal or exceed the premiums that they collect, then they are, in fact, subsidizing the insurance.

And that’s why we have federal flood insurance. There’s nothing that says private flood insurance can’t exist but they can’t possibly compete and manage the risk with the rates that the federal government are offering, despite the expense of the rates.

So in Barnstable County, the Bigger-Waters Act mostly affected those subsidized and grandfathered properties. And about 43 percent of the properties that had flood insurance were subsidized. That put us in the top 1 percent of counties in the country that were affected by the Biggert-Waters Act. Half of those were to phase out immediately, the second homes.

And why did really Biggert-Waters come around? Well, here is a graph. The red is debt and the blue is total payments during these storms by the insurance program. So back in the 80s, everything was perfectly fine, very low, almost no debt. The money coming in was matching. And then in 2005 we got hit by Katrina, Rita, and Wilma all at once and it completely blew away the debt for the insurance program.

During this time, things kind of leveled off and then we had Sandy. So we’re massively, massively in debt. And the plan with Biggert-Waters was trying to get these premiums higher to try to drive down that red line. It caused a lot of blow back. There was a lot of talk that this will destroy real estate and it certainly did in some areas. There was potential for unsellable houses once the insurance got to a certain level.

We won’t go into all of the details about Biggert-Waters because it changed recently. So the updated FIRMs was one of the punches. Here’s that Commission mapping viewer again. So you can see that here’s the 100 year floodplain. In this particular image, they’re saying that the V-zone isn’t here anymore but the A-zone is expanded. Like I said, it’s not necessarily just everything is more inland and deeper. There’s a variety of things happening within these models.

I talked about the V-zone and A-zone. Just real briefly, what happens is they’re both within that 100-year floodplain. And when I say 100-year that means really that there’s a 1 percent chance in any given year. You’re not assured 100 years between these storms. It’s just a 1 percent chance.

So the V-zone, that’s a wave height greater than 3 feet within that 100 year floodplain. And the A-zone means that it can’t support that, the water’s too shallow. You’re not going to be able to get a 3-foot wave, so you’re not potentially going to get as much damage in those areas.

And you can see there’s been a significant amount of land-use change. Here’s that East Falmouth area again. Here we are in 1950. Here we are in 2009. These images that a lot of the areas that were not in the floodplain are now in the floodplain and that becomes more and more important as development continues.
What happens if we did not adopt the FIRM? Some towns are fighting it, and that’s a different route. But if you were to fight it and just pretty much say, “No, we’re out of the program.” That’s pretty much the end of real estate in your community. So you get no new policies, no policy renewals, you get no grants or federal disaster assistance which means anyone who has a federal mortgage would not be able to buy or sell coastal property.

So it’s good to stay in the flood insurance program in some way, shape, or form.

If you disagree with some part of the FIRM, at least during the preliminary phase back in 2013, you could go to your community, the towns could actually request a revision based on engineering data. That period has passed. All those revisions have been made or skipped. And now individual homeowners have to go forward with a letter of map revision or letter of map amendment, and that’s based on the elevation certificates to the property.

So how do the floodplains actually get updated? There’s two main ways to update the floodplain. One is based on elevation data. The other is updated models. So the elevation data back in 2011, the Northeast LIDAR Project came through, and we got one meter resolution, very high density elevation data from planes. So it’s light detection and ranging. It shoots the laser out of the plane. It counts the time to the bounce back and you get topography that way. So very, very dense data set. Really hadn’t been used within this flood mapping system before and then bumping up to an (Indiscernible) a SLOSSH Model.

There’s various ways of looking at these models. It’s a bit of a black box and we don’t nearly have enough time to go into the specific models used, East Coast versus West Coast, that sort of thing. But really if your flood model is 30-plus years out of date, almost anything new that you use is probably going to be more accurate.

Various ways to change where you are in the V-zone and A-zone. One is that sea level rise. Very basically as sea level and water goes higher, your house stays at the same level, then you might be in the V-zone now. Additionally, erosion. So if water level were to stay the same and your sand goes lower, then effectively you have more distance between that house and the water. You can get a bigger wave through there.

Another way is a compromised dune, and that’s a good example of what kind of was happening over at Town Neck. That when you have a robust dune at the 100-year floodplain, they consider that an impediment to the storm water coming in. If you get a compromised dune, it doesn’t have that protection to it. So it’s called a 540 rule. And really for planning purposes, you should have a lot more of the cross section; it should be about 540 square feet on the frontal side of the dune. If you don’t have that, they assume that the dune is going to be removed and the water’s going to go through. They think if you have that, you’re going to erode it, move it down here but the dune will preserve itself. And there’s a lot to this method. Some states use dune building as one of their primary shorelines protection techniques. The thing that happens is when you have less than that 540 square rule, it’s a chink in the armour.

Here we are at -- this is New Jersey right after Sandy came through. This was a known low area in the dune. It was going to be nourished but they just hadn’t gotten around to it yet and it formed a breach. This breach took the highway. This highway went straight through that barrier island which greatly accentuated the scour potential. So each one of the houses just blew through right along this road and moved into that back bay area.

So going back to that one-two punch for flood insurance; the homeowner flood insurance affordability act came out in 2014 and that really pulled the teeth of Biggert-Waters.

So really some of the things that that did, one is it put the grandfathering back, so it didn’t take away that massive subsidy. Grandfathering was back and people were able to get
that earlier rate instead of the much higher rate with the updated firms. Another thing that happened is they actually gave some of the money back for people who had really high premiums, they gave them a refund. One of the things they’re trying to say is that we really don’t think rates will go up by more than 15 or 18 percent a year, so they put a cap on it. Not the many hundred percents a year that you were seeing with the Biggert-Waters.

This bad stuff or bad stuff depending on your point of view; if you're a flood insurance premium payer, there’s a reserve fund assessment. So that could be anywhere from 5 to 15 percent of your premium you may have to pay. There’s a HFIAA annual surcharge which isn’t too bad if it’s your primary residence, only $25. But if it’s non-primary, it’s 250 every year.

I don’t even know why they called this out specifically, but there’s another dollar for the Federal Policy Fee. The kind of bad news to go along with the good news, they’re capping it at 15 to 18 percent but that probably means your rates are going up 15 or 18 percent a year.

That went into effect April 1, 2015.

Now that doesn't mean that everybody's rates went up on that day. It actually happens when you go for your policy renewal. So if you write a new policy whenever your policy expires and you write a new one, that’s when this stuff starts kicking in. It could be anywhere from 3 to 25 percent with all those other fees tacked on. It’s really supposed to average about 10 percent and really the 25 percent is the super high-risk water almost up to your roof, non-primary house, and all those things. But the average is about that 10 percent hike.

So what can we do about it? Back in 2013, back when Biggert-Waters still had its teeth and we had the FIRMs coming out, we started looking at various ways to help our stakeholders in Barnstable County.

One of the ways we thought about doing that was the Community Rating System. And what that is is it’s a voluntary program within the National Flood Insurance Program that is intended to reduce and avoid flood damage. So there’s a variety of activities that each town can do. And by doing those activities, they reduce their flood risk.

So by reducing their flood risk, the insurance program will then reduce the premiums of people who pay flood insurance within that town. So it’s not something for nothing. It’s your performatives and activities so you get a discount.

Some of the main reasons that we don't have many towns doing this on Cape Cod is each individual town trying to justify the time and expense of having the CRS Coordinator. We performed a survey back in very late 2013-early 2014 to see who was interested and which towns were already participating. I think only three towns were participating at the time, and each one of those CRS Coordinators, nobody was just the CRS Coordinator. They were the Health Department; they were the ConCom, DNR, and GIS Planners. So this was something that other towns had actually dropped out of the program because of the amount of time it took for the town.

There are some pretty big benefits to participating in CRS. So you can download from the National Database and by running the numbers. Actually, before we get to the numbers, we’ll talk about the various classes for each town.

So starting at 10 going up to 1, you can have anywhere from a zero, a Class 9 is 5 percent discount. And that’s a 5 percent discount for everyone paying flood insurance within that town up to 45 percent for Class 1. We’re not getting Class 1. We’re hoping for anywhere
maybe a 6, almost definitely some 7s but I’m saying the average is probably going to be around 8s for the various towns on Cape Cod. That’s a 10 percent savings.

By looking at the premiums written through all 15 towns and a 10 percent, that’s $1.7 million saved every year by taxpayers in Barnstable County. Over 12,000 citizens are saving money. It’s about $150 every year on their flood insurance.

And another big benefit from a County perspective is towns will be more resilient against flooding. This is a way to enact various flood management policies and activities and really get credit for what we’re doing already. We do a lot of this stuff and people aren’t getting the credit they’re due.

These savings are going to continue to increase as time goes on. I queried the database several times during this process and this is back in April of 2014. Just in a 10-month period, two thousand more people have policies. There’s $1.6 million more being paid, which means that it’s $160,000 more money back to the community just during this time.

But it’s not just the money. It’s the various floodplain management activities, the land-use, the hazard mitigation planning: its tools for evaluating effectiveness. So it’s really not just keeping money out of Washington’s hands. It’s keeping it within the County which is a good thing, but it’s also reducing potential suffering, reducing damage, and making communities more resilient, and really getting credit for what we’re doing.

A lot of the towns we’re very close if not at a Class 9, just with various statewide credits, our building codes and things like that. Between that and the open space that a lot of the towns do, a Class 9 is almost a guarantee. So that’s 5 percent starting.

Some of the additional things that being in the program might help with; when you look at some of the various grant opportunities out there, these were a couple of the CZM grants out there for community resilience. There’s a grant out there for hazard mitigation grants from NEMA, and they use a lot of the same language as the CRS Program. So reduce, minimize, and eliminate damages and infrastructure. So if you had a CRS Program and you had these activities you’ve already done, you have activities that you want to do in the future, if a grant comes up that happens to match the ones you want to do in the future, that’s a nice little check on the box that you can do with some of these grants. This also builds into our CRS Program that we’ve done.

Some of the implications for a lot of this flood insurance. In the short and midterm in addition to CRS, some of the ways you can look at freeboard, that’s really one of the most effective shortened midterm things you can do. Without freeboard, this particular house is paying -- and the V-zones make the biggest jump. You’re talking over $10,000 if you’re 3 feet below. If you’re at, it’s only $3,000. So it’s still going to be expensive. It might make it manageable.

So Bill Clark, my supervisor, was able to put together a CRS Coordinator person. She’s been hired. She’s starting July 15. We have a variety of towns -- her second day, she’s going to 5 different towns to talk about this program, to do the quick check, and see if they would like to sign up and then provide assistance.

And then one of the keys is I talked about those statewide credits, we’re hoping to do county-wide credits too. So in addition to all the paperwork this person will be able to help with, there will be various activities that the County could do. Probably a lot of public outreach that will provide credits to all the towns within the program.

So some of the over-arching ideas behind most of my talk today, sea level rise have been rising for tens of thousands of years, ever since the glaciers started melting. It’s not
stopping any time soon. It’s projected to accelerate.

Regarding the storms, we’ve been lucky for a long time. This is Hurricane Sandy. It took a quick sharp left. It was only a 0.1 percent chance or likelihood of that happening. Otherwise, it would have gone much further north and caused us a lot more damage. It was still a federally declared disaster even though it struck hundreds of miles south of us.

We need to plan and adapt while the sun is shining. Immediately during or after that storm we’re in recovery mode. So now is the time to do these kinds of programs.

And, finally, the CRS and flood management is going to be even more effective as the costs and dangers increase in the future.

And with that, we can do questions if we have time.

Speaker BERGSTROM: Okay. Who has questions for Mr. Berman?

Mr. OHMAN: I do.

Speaker BERGSTROM: Yes, let’s start off with Julia.

Ms. TAYLOR: Yes, I’m thrilled that we’ve got someone doing the job. Now what kind of background does the person have? Are they primarily in management of coastal zones or are they insurance-oriented or what -- how did we hire -- what did we look for? This is for growth job possibility.

Mr. GREG BERMAN: I’m actually amazed at the quality of the person we got. This person has literally written the book on municipalities entering the CRS Program. She used to work down at a Wetlands Watch in Virginia, certified floodplain manager, taken all of the courses for CRS through the Flood Insurance Program, national contacts all through the Flood Insurance Program.

Barnstable County is really leading the way with this position, and there just happened to be somebody prime to do this. And as she was interviewing, she said, “Do you know of anybody else hiring people like this?” And I mean, honestly, that’s one reason she came to us is because we were putting this forward to help the County.

Ms. TAYLOR: Great.

Speaker BERGSTROM: Let me ask you a couple questions. I don’t know if you can answer; I know you’re not an insurance manager. You’re a coastal geologist but -- I lost the statistic. In one statistic you threw up there it said 43 percent of the policies written are FEMA subsidized.

Mr. GREG BERMAN: Right.

Speaker BERGSTROM: But there must be a difference in terms of real dollars. In other words, some of the policies that are in the floodplain might be for a million dollars; somebody who’s, you know, not in a floodplain may only have a house worth 300,000. Do you have any idea what the breakdown is in numbers?

Mr. GREG BERMAN: Sure. So all of those numbers are for houses within the 100-year floodplain.

Speaker BERGSTROM: Okay.

Mr. GREG BERMAN: There’s a very small percentage that opt to do it just because they’re worried about flooding.

Speaker BERGSTROM: Okay.

Mr. GREG BERMAN: It’s almost all mandatory. And it's mandatory to get a federally-backed mortgage.

In addition to that, the Flood Insurance Program for an individual house only goes up to $250,000.
Speaker BERGSTROM: I heard that.

Mr. GREG BERMAN: So for the multi-million dollar homes, they still only have $250,000 of insurance. So the entire program really isn’t designed for the multi-millionaires. It’s designed more for the folks on the lower scale of coastal property, which is still fairly high.

Speaker BERGSTROM: We had two town meetings on this -- not distinctly on this, but a year ago they decided not to go along with the new FEMA maps in some of their conservation districts. I don’t have -- I’m not familiar how that works. And then this recent year they wanted to give -- so they gave people some relief from that local conservation restrictions. They didn’t go along with the new maps.

Then this year the proposal was that they give them -- people in the floodplain or whatever relief from the height restrictions. In other words they’re saying if you want to build your house 3 feet high you can do that.

Well, a lot of people are opposed to that because in places like South Chatham, for instance, if the guy in front of you builds his house 3 feet higher, you’re going to want to build your house higher. In other words, everybody reaches for the skies because they want to see the water. So it has some implications that people were -- it actually went down in flames. I spoke against it; of course, they all blame me. So it’s a more complicated process.

How is FEMA doing? Last time I heard they were like a billion -- a couple billion dollars in debt or something like that.

Mr. GREG BERMAN: It’s more than a couple. That one slide had it. I want to say it was in the tens.

Speaker BERGSTROM: The tens of billions. So, if I were a million-dollar property owner, you know, overlooking the water, I could get $250,000 of insurance from -- subsidized insurance but then the rest of the house would be on me.

Mr. GREG BERMAN: And not necessarily all policies are subsidized. About 43 percent in Barnstable County were subsidized. And by subsidized, I mean they were either grandfathered so they were paying a lower rate than like a brand-new house being built would pay.

Speaker BERGSTROM: Now what is the difference -- we talked about people being in jeopardy of being in the floodplain, but in Chatham, for instance, I’m sure it’s true all over the Cape, there are two kinds of problems. One is you’re in a low-lying area and water comes up and you get flooded. The other areas, you may be 12 feet above high water but your back is being eroded little by little so your house is still going to go under water. Is that -- both of those considered when they’re looking at the insurance rates?

Mr. GREG BERMAN: A bit. If you have sea walls, it affects it in certain ways. If it’s a structurally sound sea wall, they say that it’s not going to allow the water through but it still allows splash over which is an entirely different A-zone.

And that’s kind of a good example of where this new person and myself will split is ideal with more the erosion of the banks, and she will deal more with the flood levels and insurance ramifications.

Speaker BERGSTROM: Okay. Yes, Deborah.

Deputy Speaker MCCUTCHEON: Can you tell me what the relationship is between the Massachusetts statutes that say, 1978 I think it is, you can’t build a coastal engineering structure. And here you’re advocating on building the sea walls. That seems to be a little bit condescending.
Mr. GREG BERMAN: Yes, I --
Deputy Speaker MCCUTCHEON: Go ahead.
Mr. GREG BERMAN: I definitely am not advocating anything, sea walls or otherwise. A lot of what I do involves educating folks as to some of the impacts of seawalls. All I’m saying is if there is a seawall already in existence that may provide some protection during a storm where as a compromised dune may not provide that protection.
So it's just looking at different areas. And, really, if the sea walls fail, they’re going to get cataclysmic flooding versus more gentle from just dune erosion.
Deputy Speaker MCCUTCHEON: I’ve got another question for you. What exactly is freeboard and what’s the difference between these two pictures?
Mr. GREG BERMAN: Sure.
Commissioner CAKOUNES: About 2 feet.
Mr. GREG BERMAN: So freeboard comes as kind of a nautical term, so the distance between the water and the deck of a boat.
Deputy Speaker MCCUTCHEON: Oh, okay. I got it. I got it.
Mr. GREG BERMAN: So it’s --
Deputy Speaker MCCUTCHEON: It’s about how many stilts are they putting on a house.
Mr. GREG BERMAN: Yes, so your lowest structural member of the house. If it’s at the water level, you have no freeboard. If it’s 2 feet up, that’s how much dry space is going to be between the water and hour house.
Deputy Speaker MCCUTCHEON: Thank you.
Speaker BERGSTROM: Okay. Anybody else?
Speaker BERGSTROM: This is a big issue and I know that -- oh, we’ve got somebody.
Commissioner CAKOUNES: Can I ask a question?
Speaker BERGSTROM: Yes, go ahead.
Commissioner CAKOUNES: Can you just clarify when you say that people are going to be required to have flood insurance; isn’t it a requirement from the mortgagee? I mean if someone comes in and buys a piece of property or happens to have a family cottage that’s on the water that they have no mortgage, they’re not going to be required by the Feds to have flood insurance are they?
Mr. GREG BERMAN: Correct. There’s no -- the Federal government does not require you to have flood insurance.
Commissioner CAKOUNES: Can I ask a question?
Mr. GREG BERMAN: But if you want to have a federally-backed mortgage, you need to have flood insurance, either from a private company of or the Federal government which provided it because the private companies pulled out.
Commissioner CAKOUNES: Thank you.
Mr. GREG BERMAN: I know a lot of people were paying off mortgages to avoid the insurance, which in a way can be scary, because at that point you don’t have insurance if a flood comes.
Speaker BERGSTROM: Yes, John.
Mr. OHMAN: Thank you, Mr. Speaker. I just want to point out the woman that we hired with her incredible qualifications, she's coming to us, if I’m not mistaken, Bill, through a grant program. So it’s of no cost to the County for the first two years.
Mr. BILL CLARK: If my memory is correct, it's costing the County around $3,000. We received several grants to pay for her salary. And for next year, we have 50 percent of her salary already raised. So this is how we got it passed. And as I said to the subcommittee, and I know not all of you are on my subcommittee, but this -- we pay for a position at some point, we’re going to save a minimum of a million seven dollars for the people of the County. Over 12,000 people are paying insurance and at the 10 percent rate it's a million seven. And we can get some towns up to 15 and other’s to 20 percent. We can possibly save 2-1/2 to $3 million for the people. Your town’s not going to save the money. It’s the people in your town paying taxes so.

Mr. OHMAN: Thank you for that, Bill. And that’s where I want to go with this. I want to make sure it’s an ongoing situation that this person if she keeps on top of this job ongoing, she can continue to save money by getting towns even more in compliance with the insurance requirements.

Mr. BILL CLARK: Absolutely.

Mr. OHMAN: I just wanted to give you a pat on the back.

Mr. BILL CLARK: Oh, thank you. I appreciate that.

Speaker BERGSTROM: Give Barnstable County a pat on the back. We should let more people know that we're doing this.

Mr. BILL CLARK: Absolutely. And this individual, as Greg said, comes from Virginia. She literally wrote the book on CRS, and we’re really happy to have her coming. She starts July 15. Great credentials, great personality.

And instead of having 15 towns having a person working on CRS, which is a very complex book that’s over a 600-page book that you have to decipher, we’re going to have one person who will work for the entire County, planning departments, conservation departments, etcetera, helping them put this report together.

Mr. OHMAN: Sounds like regionalization to me.

Mr. BILL CLARK: It sure is and boots on the ground. Like I said before, we have everything from ticks to hazardous waste to coastal geology going on, boots on the ground.

Speaker BERGSTROM: Why don’t we go to Ed first and then to Deborah.

Mr. LEWIS: This is a very quick question. You talked about saving people of Cape Cod a million seven?

Mr. BILL CLARK: Yes, that's at 10 percent.

Mr. LEWIS: Any idea the breakdown between residents and seasonal?

Mr. BILL CLARK: No idea. We just got the numbers off the federal reports of people who owned properties. So I think it's significant towards -- it's mostly different for the County in that as you all know better than me that we -- our budget depends on transfers at the Registry of Deeds.

Seasonal folks who are looking at increase in flood insurance that might sway them from buying a house. And we hope that doesn't happen but it could.

Mr. LEWIS: I wouldn't want to get in to the mentality of people who buy homes on the water for a million dollars or as to whether the flood insurance is going to affect them whatsoever.

I think you do a great job. It's nice but please don't tell me about real estate and how that’s going to affect real estate.

Mr. BILL CLARK: Well, I can show you properties where you can't see the water 5-10 minutes from the water and they still are required to have flood insurance.
Mr. LEWIS: I know but those properties, if you talk to a realtor, they move pretty quickly.

Speaker BERGSTROM: Anyway, let’s not get into too much. How about Deborah.

Deputy Speaker MCCUTCHEON: I understand. One more question. Is this a roadshow you take to our communities whenever we ask?

Mr. GREG BERMAN: It certainly can be. I started off in Dennis when Mr. Ohman saw me there.

Deputy Speaker MCCUTCHEON: Okay.

Mr. GREG BERMAN: After the middle of July, it will be a tag team.

Deputy Speaker MCCUTCHEON: Well, good. Thank you, very much.

Speaker BERGSTROM: Yes, I’d just say the reason -- one of the reasons I think this is important is I mean we’ve all sat through Town Meetings, and if somebody wants to buy a new truck for the fire department and it costs them a few bucks and there’s a big debate on it, and the property -- they increase the property insurance on Cape Cod is exorbitant compared to the increase let’s say in taxes in my community, yet you don’t get that much attention out of people who don’t understand it and they just basically vent. Although, there are some community organizers who are working on it. Certainly you guys are working on it.

So thank you, very much for your presentation. Hopefully we'll see some results, some relief. Not that I own a house in the flood zone. I'm probably the highest house in Chatham.

Mr. BILL CLARK: All right. Thank you. Appreciate the opportunity.

Speaker BERGSTROM: Any Communications from Public Officials?
Any Communications from Members of the Public?

Communications from members of the Public

Ms. ELENITA MUNIZ: I’m Elenita Muniz. I’m the Coordinator for the Barnstable County Human Rights Commission, and I brought you a Fourth of July present, which is the Report from the 2014-15 Human Rights Academy. These are the reports from the schools that took part and the projects that they’re students did.

I hope that you will be justifiably proud of your kids because they are working hard. And I just thought it would be a nice thing for you to have before the Fourth of July. So I’ll give them to Janice.

Speaker BERGSTROM: Thank you.

Ms. ELENITA MUNIZ: Thank you.

Speaker BERGSTROM: Okay. Any other members of the public wish to speak?
Hearing none.

Assembly Convenes

Speaker BERGSTROM: The Assembly will now convene. We’ll begin by Committee Reports beginning with Natural Resources on the 17th. It was postponed to 15-04.
Clerk O’CONNELL: No. It's already been passed.

Speaker BERGSTROM: Okay.
Clerk O’CONNELL: This is just to bring the report forward so.
Speaker BERGSTROM: Okay. It was passed. I got it. So Natural Resources.
Mr. HITCHCOCK: That’s me.
Speaker BERGSTROM: Yes.
Mr. HITCHCOCK: We met on June 17th, had a hearing, discussed the thing, passed it by recommendation of – to the full Assembly and passed it. We need to approve our minutes for that meeting.
Speaker BERGSTROM: Correct.
Mr. HITCHCOCK: So I see --
Mr. LEWIS: So moved.
Mr. HITCHCOCK: -- 3 of our 4 are here so I’ve got to move to -- a motion to pass the
--
Mr. LEWIS: So moved.
Mr. HITCHCOCK: Okay. Do I hear a second, Ed?
Mr. MCMANUS: Second.
Mr. HITCHCOCK: Thank you. All those in favor? Aye.
Mr. LEWIS: Aye.
Mr. MCMANUS: Aye.
Speaker BERGSTROM: Okay. Thank you.
Mr. HITCHCOCK: It passed 3-0.
(Motion passed.)
Speaker BERGSTROM: Finance; John.
Mr. OHMAN: Thank you, Mr. Speaker. The Finance Committee met regarding proposition -- I mean Proposed Ordinance 15-05 on June 17 at 3:25 --
Ms. MCAULIFFE: Are those the minutes for approval?
Mr. OHMAN: No, we’re not approving minutes, nor do we have a quorum to do so.
We discussed at length this Proposed Ordinance. Essentially, Mr. Lawton came to us with a request -- closer to a demand from the bond counsel. When we put our budget together, we included all of the bonding within the general budget ordinances -- ordinance. They asked for a separate ordinance containing all the budget items. So, essentially, we put an ordinance together 15 --
Ms. MCAULIFFE: John, you reported this last meeting.
Mr. OHMAN: I did?
Ms. MCAULIFFE: Yes.
Deputy Speaker MCCUTCHEON: Yes.
Mr. OHMAN: Than why are we doing it again?
Speaker BERGSTROM: I don’t know.
Mr. OHMAN: I thought I did but --
Speaker BERGSTROM: We’ll ask the Clerk.
Clerk O’CONNELL: Yes, these are the full reports that were created as a result of the public hearings that we had at the last Assembly meeting but you voted on it last Assembly meeting. So there was no opportunity to produce a written report before the vote.
So, technically speaking, this is your written report that goes along with the ordinance that you have already acted on but now this puts it in the record as your official report.
Mr. OHMAN: So I don’t have to speak about this any longer?
Ms. MCAULIFFE: Then I move the acceptance of the official report.
Deputy Speaker MCCUTCHEON: Second.  
Speaker BERGSTROM: Moved and seconded -- well, actually, it’s you, John.  
You’re the Chair.  
     Mr. OHMAN: Yes. It’s moved and seconded. All those in favor? Aye.  
     Ms. MCAULIFFE: Aye.  
     Deputy Speaker MCCUTCHEON: Aye.  
     (Motion passed.)

Report from the Clerk

     Speaker BERGSTROM: Okay. Report from the Clerk.  
     Clerk O’CONNELL: The only thing I want to remind everyone about is to please check your folders before you leave the hall today. In case anyone wants to know, there’s about a mile backup before you get to the merge if you’re heading down towards the Lower and Outer end of the Cape. So maybe you want to take 6A.  
     That’s it.

Other Business

     Speaker BERGSTROM: Okay. Any other business to be brought before the Assembly?  
     Ms. MCAULIFFE: Move to adjourn.  
     Speaker BERGSTROM: All those in favor? Aye. Opposed?

     Whereupon, it was moved, seconded, and voted to adjourn the Assembly of Delegates at 5:25 p.m.

Respectfully submitted by:

Janice O’Connell  
Assembly of Delegates, Clerk