

# Tracking Housing Recovery in Sea Bright, NJ and the Relationship to Infrastructure Renewal

FINAL REPORT  
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16. Abstract Understanding how a community is recovering from a disaster is critical to being able to make investments in transportation infrastructure. This project is a follow up study to a 2014 study that looked at the recovery process in Sea Bright, New Jersey. While small (both in terms of population and area), Sea Bright is representative of many small coastal communities in the mid-Atlantic. The survey results documented in this report are based on a survey mailed to Sea Bright residents in late 2015. The results indicate that approximately 83% of the homes of respondents have been repaired or replaced compared with 62% fourteen to seventeen months earlier. While progress is being made, residents are finding the recovery process lengthy, and complex. Many respondents expressed dissatisfaction with both programs and organizations, and some reported that it is taking on a toll on their health. However, overall, the respondents from Sea Bright show a strong sense of community and attachment to place. The survey results also showed that the demographic profile of the community has not changed, and respondents' perceptions of risk have not changed significantly.			
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## INTRODUCTION

### Motivation

Superstorm Sandy made land fall in the mid-Atlantic region in late October 2012. As the second costliest storm in US history, the storm caused significant damage to housing, businesses, communities and infrastructure. The recovery of communities in New York and New Jersey following Hurricane Sandy is acknowledged to be slow and fraught with difficulties. Using survey and interview data, and data from FEMA on damage and recovery, we have been able to document these issues and track the progress of housing recovery in Sea Bright, New Jersey through the summer of 2014 (Greer, 2015; Jahan, 2015, McNeil et al, 2015a; McNeil et al, 2015b; McNeil et al, 2016). This includes documenting household perceptions of the impacts of damage to the transportation infrastructure on their housing decisions. The survey data combined with publicly available images, LiDAR and remote sensing data provide important insights into the perceived level of recovery. However, this data is simply a snapshot of current conditions rather than a measure of the change or an assessment of the rate of recovery.

This project provided an opportunity to resurvey households in the community regarding the status of housing recovery in late 2015. Together the summer 2014 survey data and the late 2015 data are a rich, time series dataset that provide interesting insights into the relationships among households, transportation infrastructure and policy. The surveys capture the experiences of the households and the community. The timing of this survey is important for several reasons. First, the rate of recovery is very variable in the area; second, anything past a year could miss significant life events; and third, programs for financial support are closing or have undergone changes. Ideally the survey would be repeated every year.

This report documents the data collection process, summarizes the data and provides some comparison with the 2014 data.

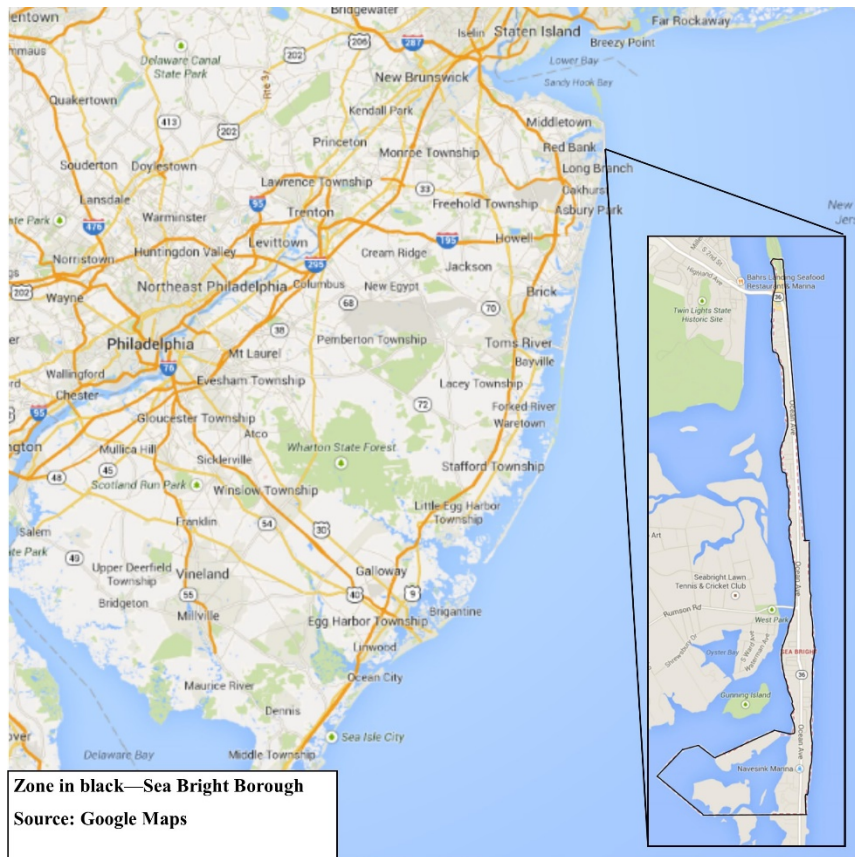
### Background: Sea Bright, New Jersey

Sea Bright, New Jersey is a small coastal community (population 1,400 in 1.3 square miles) located in central New Jersey on the Atlantic seaboard (see Figure 1). Superstorm Sandy made landfall approximately 87 miles South of Sea Bright, bringing with it a 13-foot-high storm surge and 100 mph winds to the town. Damage estimates reached reaching approximately \$391 million (Spahr 2012) and HUD (2014) estimated that Hurricane Sandy damaged 720 structures, flooding 376 structures with one-to-four feet of water and an additional 215 with over four feet of water in Sea Bright. Of the homes damaged, 360 were owner-occupied and 360 were rental properties. Of those that owned their homes, 25% did not have homeowner's insurance. Many of those affected were permanent residents; the storm damaged 76% of the non-seasonal housing stock. Six feet of sand and debris piled on to Ocean Avenue in the wake of the hurricane. Community infrastructure and businesses were also affected (Spoto and Renshaw 2013; Brady 2013). Sea Bright experienced damage to utilities, public buildings, roads, sea walls and parks (Kutner, 2014).

Media reports indicated that Sea Bright, NJ (see Figure 1), on a community level, is dedicated to rebuilding in the same spot. Mayor Dina Long of Sea Bright, NJ organized spring break trips to come to Sea Bright and assist in repairing homes and businesses. The state is also offered financial incentives of up to \$10,000 for families to rebuild in the same county in New Jersey, with the caveat that they sign a promissory note stating that they will not move over the next three years

(<http://www.renewjerseystronger.org/homeowners/resettlement/>). Lisa Ryan, a spokesperson for the state Department of Community Affairs, noted that these efforts are intended to help avoid a mass

exodus from the state, as was seen following Hurricane Katrina in Louisiana.



**Figure 1 Sea Bright, New Jersey**

Equally importantly is our focus on households. Scale and scope are important but we are trying to understand how household decision making is influenced by infrastructure. In New Jersey there are 64 cities with fewer than 2000 population and many of these are coastal communities (<http://www.city-data.com/city/New-Jersey3.html>). These demographics are mirrored in other states (for example, Fenwick Island in Delaware, Buxton (Cape Hatteras) in North Carolina, and Point Lookout in New York).

### **Goals and Objectives**

Our goal is to be able to measure the rate of housing recovery in Sea Bright NJ since Hurricane Sandy. Our objectives related to this goal are 1) to assess the progress of the housing recovery and 2) to better understand how the state of the transportation infrastructure influences household housing decisions following a disaster.

Housing recovery is a complex issue and we believe that there are many linkages between household circumstances and resources, insurance, other government programs, the attributes of the community and the infrastructure. Our objectives aim to capture these linkages; we want to understand how these are related. Ultimately, we are trying to quantify the influence on demand for transportation services to connect the household decisions to the infrastructure investment decisions.

Understanding the relationship between the state of good repair (SOGR) of the transportation infrastructure and the decision by households to rebuild in a community ravaged by an extreme event

such as a hurricane is particularly challenging. Our survey results clearly indicated that housing decisions were impacted by infrastructure damage decisions related to the repair and renewal of that infrastructure, but we don't know whether the relationship diminishes with time or if other forces take over.

Connecting this data to asset management decision process will help to make the case for improving the infrastructure and rebuilding soon after an event.

## **Methodology**

Restoring the transportation infrastructure is widely recognized as an important element of short-term recovery as the reconstruction of the built environment and the other elements of the long term recovery are dependent on a functional transportation system. However, we know very little about how the household decisions on whether or not to rebuild are influenced by the condition and performance of the transportation infrastructure. Previous UTC projects have explored these relationships but provided a snap shot of the damage immediately after Hurricane Sandy and the extent of the recovery at one point in time, almost two years later. This project aims to better understand how the decisions evolve over time by resurveying residents of Sea Bright, New Jersey who previously participated in the studies.

As in the past studies, the relationships between this qualitative data, assessments of damage, existing data and models to assess transportation data will be explored to better understand strategic, effective and efficient investments in transportation infrastructure that help to meet the needs of communities but also help to make these communities more resilient to potential hazards. This exploration will be undertaken in the context of the demand modeling component of asset management.

## **Outline of the Report**

This report documents our case study research. The following section describes the research approach and a brief synthesis of the relevant literature. The next section documents the survey results. The report concludes with a discussion of the results, recommendations, conclusions and opportunities for future research. Appendices focus on the detailed research methodology, including the survey questions and detailed summaries of the survey results.

## RESEARCH APPROACH

Building on our earlier studies (Greer, 2015; Jahan, 2015, McNeil et al, 2015a; McNeil et al, 2015b; McNeil et al, 2016) we focused on Sea Bright as a community representative of many small communities along the Atlantic coast. We used the 2014 survey to design a survey with parallel questions but additional questions to capture changes that we believed to be important based on media coverage and other reports. For example, FEMA's decision (May 2015) to permit resubmission of claims is important to the recovery process.

Our earlier work (McNeil et al, 2016) includes a thorough literature review. The literature review covered:

- the definitions of resettlement and relocation,
- the factors considered in household decision-making with respect to relocation and resettlement,
- significant policies related to assistance (or lack thereof) and insurance and their impact on household decision-making,
- household decisions and infrastructure condition,
- related literature on asset management and decision making
- profiles of Sea Bright to understand the demographics and existing transportation infrastructure.

This literature review was used to inform the data collection process and our previous project (Greer, 2015, McNeil et al 2016) was used to identify additional questions. Questions relating to the sense of place, attachment to place, and risk perception were repeated in this survey. Additional questions were based on policies that had been implemented or responses to the open ended questions and interviews in the 2014 survey and interviews. The additional questions are:

- Status of mortgage (Question 115)
- Participation in activities (Questions 27-30)
- Monetary assistance
  - Insurance coverage
    - Did you have insurance coverage? (Question 42)
    - Amount paid (Question 43)
    - Resubmission of claim (Question 44)
  - Other monetary assistance (Questions 45 and 46)
- Satisfaction with organizations and programs (Questions 47-58)
- Satisfaction with the process (Questions 59-61)
- Past experiences with damage (Questions 62 and 63)
- Feelings (Questions 101-106)

The survey (sent via mail), went to every member of the Sea Bright community. The response data were analyzed and mapped. A detailed explanation of the methodology is included in Appendix A.

## SURVEY DATA

This section reports on key data from the survey. Relevant supporting data are included in Appendix B.

### Community Profile: Demographics

Table 2 shows the response rates and demographic information for the respondents. The demographic profile of Sea Bright, based on data from the 2010 Census, is shown in Table 2. Note that 2010 Census data is for the population where the survey data is for households. More details on the profile of the respondents are presented in Appendix B.1. The demographic characteristics of respondents are fairly consistent with the community profile.

**Table 1 Demographic Profiles of Sea Bright Based**

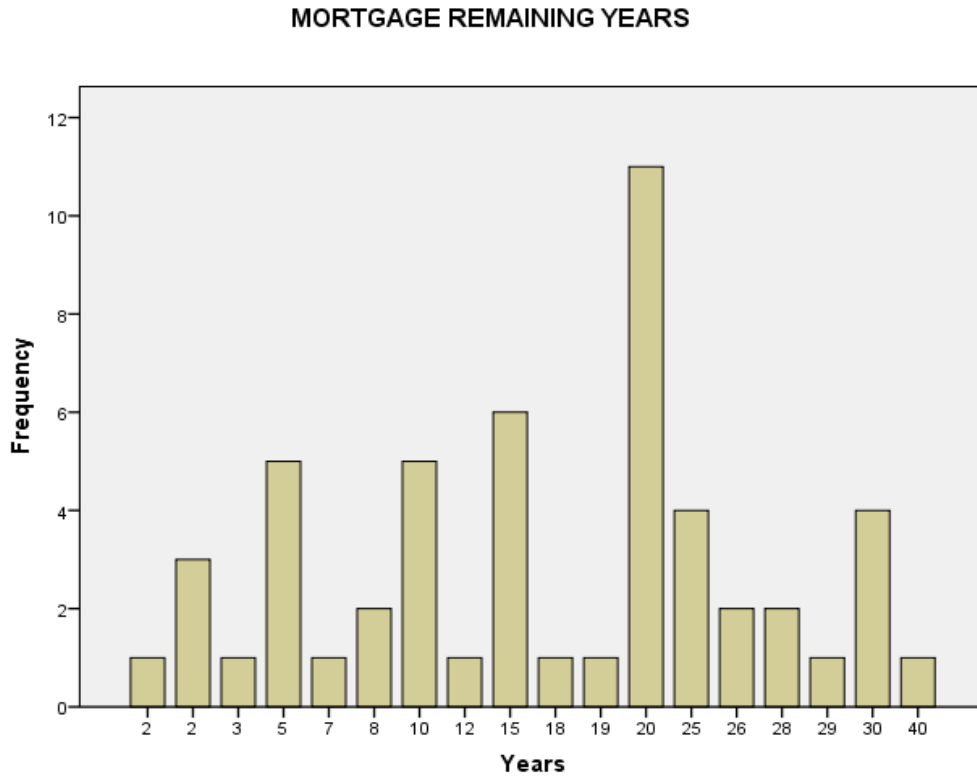
Community	2010 Census	2015 Survey	2014 Survey
Population	1,412		
Housing Units		1021	1211
Survey responses		142 (14%)	303 (24.2%)
Average Household Size	1.82	2.25	
Occupancy Rate	65%		
Owner Occupied (of those Occupied)	55%		
Vacancy Rate	35%		
Average Age		64	60
Households with Children under 18	11%	14.8%	17.8%
Population Over 65	15%	49.3%	41.6%
Household Income			
Median	\$78,688		
Mean (2011)	\$130,449	62% > \$79,999	58% > \$79,999
Post Sandy (2013)		57% > \$79,999	56% > \$79,999
Post Sandy (2014)		56% > \$79,999	
Gender		42% Female	46% Female
Race			
Population Identifying as White	95%	89%	93%
Population Identifying as non-Hispanic or Latino	92%		
Education - Bachelor's Degree or Higher	52.4%	64%	68%

### Community Profile: Residences

Responses related to home ownership, use of the property, and type of home are included in Appendix B.2. Key observations are:

- Approximately 90% of respondents owned their home.
- In the 2015 survey:
  - Fewer respondents used the property as a second home.
  - Fewer respondents lived in a condo or townhouse.
- The time lived in Sea Bright was consistent between surveys.
- When asked about their current mortgage in 2015:
  - More than half responded that they did not have a mortgage.

- Respondents with a mortgage have a mean time remaining of 16.6 years and a median time of 18.5 years. The distributions is shown in Figure 2.



**Figure 2 Number of Respondents and Remaining Years on Mortgage Including Respondents That Do Not Have a Mortgage**

**Place Identity and Attachment to Place**

Appendix B.3 documents the response to questions about the identity of the community and attachment to place. Table 3 shows the summary statistics for each of the questions related to place identity and attachment to place. The following observations can be made:

- Most people “strongly agree” with the statement “The natural environment (beach, ocean, bay, wildlife) in Sea Bright make it a special place to live”. (The mode is 1.)
- Most people “strongly agree” and “agree” are equally chosen by most people in the statement “I think of Sea Bright as a real home, not just a place”. (The mode is 1.)
- Most people “Disagree” with the statements “Sea Bright brings up feelings of sadness, grief, or regret”, “I would like to move away from Sea Bright”, and “I feel different from people in Sea Bright. (The mode is 4.)
- The points of views of respondents are diverse on several statements (as indicated by a higher standard deviation):
  - “No other place can compare to Sea Bright”
  - “I would like to move away from Sea Bright”.
- Respondents have consistent points of view on several statements (as indicated by a lower standard deviation):



- *“The natural environment in Sea Bright make it a special place to live”*
- *“Crime is not a major problem in Sea Bright”*
- *“I trust people in Sea Bright”.*

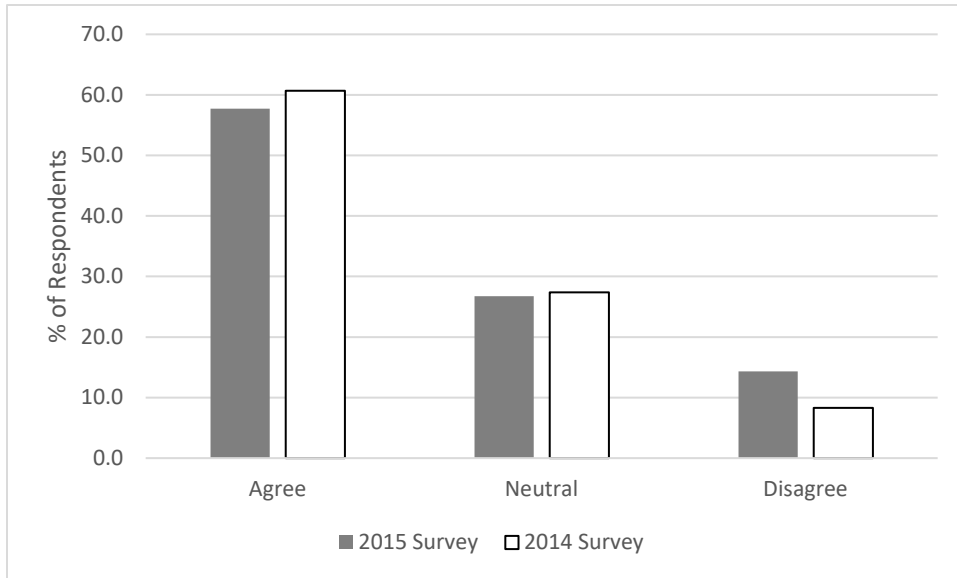
In general, residents showed a very strong attachment to Sea Bright and a positive feeling towards the people in Sea Bright.

**Table 2 Summary Statistics for Attachment to Place Variables**

Statement <sup>1</sup>	N		Mean	Median	Mode	Std. Deviation	Variance
	Valid	Missing					
A PART OF ME	141	1	1.94	2	2	0.90	0.80
WHO I AM	141	1	2.28	2	2	0.99	0.98
ATTACHED	141	1	2.12	2	2	0.97	0.94
COMPARED	137	5	2.60	3	2	1.16	1.35
BEST PLACE	141	1	2.25	2	2	1.04	1.09
NOT BEST PLACE	141	1	3.04	3	3	1.06	1.13
NATURAL SPECIAL	141	1	1.55	1	1	0.74	0.55
MAN-MADE SPECIAL	141	1	2.44	2	2	0.99	0.98
PEOPLE SPECIAL	140	2	2.32	2	2	0.94	0.88
POSITIVE FEELING	141	1	2.03	2	2	0.96	0.93
NEGATIVE FEELING	137	5	3.63	4	4	1.03	1.06
SENSE OF PRIDE	136	6	2.06	2	2	0.88	0.78
FEEL HAPPY	137	5	1.91	2	2	0.90	0.82
BELONGING	137	5	2.10	2	2	0.93	0.86
ENJOY LIVING	136	6	1.82	2	2	0.85	0.71
HOME NOT PLACE	134	8	2.04	2	1	1.02	1.05
WANT TO MOVE	138	4	3.57	4	4	1.18	1.39
TALK WITH PEOPLE	137	5	2.38	2	2	0.91	0.83
DIFFERENT WITH PEOPLE	136	6	3.49	4	4	0.90	0.82
PEOPLE TRUSTED	134	8	2.30	2	2	0.77	0.59
CRIME NOT PROBLEM	136	6	1.75	2	2	0.66	0.44
TRUST PEOPLE	136	6	2.07	2	2	0.74	0.54

Based on the 2014 surveys, we developed a variable “Attachment” to aggregate this data (Greer, 2014). As shown in Figure 3, in 2015 residents in Sea Bright strongly identified with their community like they did in 2014.

<sup>1</sup> See Questions 4 through 26 of the survey in Appendix A to see the full text of the statements.



**Figure 3 Respondents' Attachment**

Open ended questions asked respondents to list the three things they liked most and liked least about Sea Bright prior to and after Hurricane Sandy. Figure 4, Figure 5, Figure 6 and Figure 7 show word clouds<sup>2</sup> representing the frequency of words used to describe things the respondents like most or least about Sea Bright.

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<sup>2</sup> Generating using TagCloud - <http://tagcrowd.com/>



Figure 4 Word Cloud: Things Liked Most about Sea Bright Prior to Hurricane Sandy (2015)



Figure 5 Word Cloud: Things Least Liked about Sea Bright Prior to Hurricane Sandy (2015)



Figure 6 Word Cloud: Things Liked Most about Sea Bright After to Hurricane Sandy (2015)



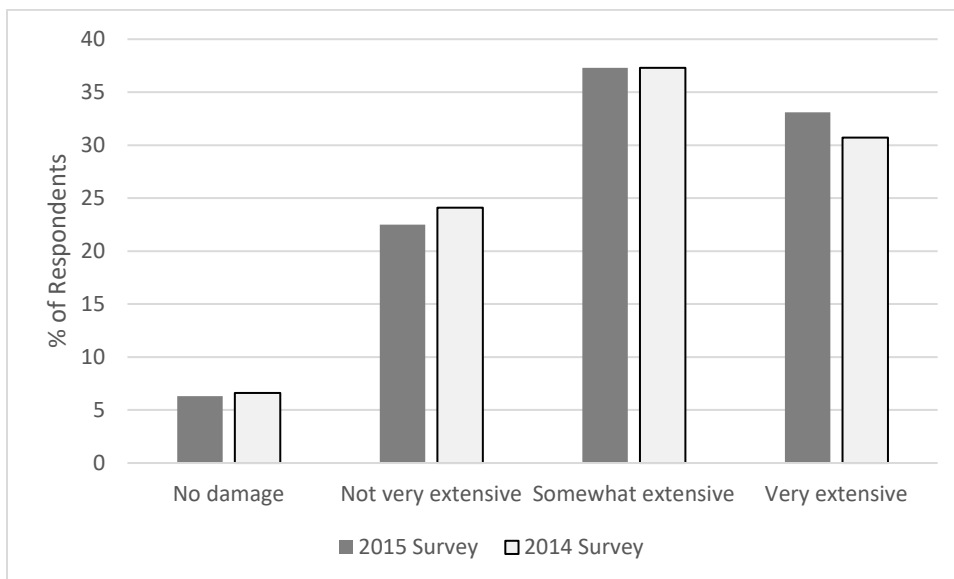
Figure 7 Word Cloud: Things Least Liked about Sea Bright After Hurricane Sandy (2015)

## Damage and Insurance Coverage

The survey respondents reported data on the status of their home, estimated damage to their home in dollars, whether or not they had flood insurance, and a qualitative assessment of the extent of damage to their home and their community. The results are shown in Appendix B.4. The respondents' assessment of damage to their homes and community, as reported in Figure 8 and Figure 9, are very similar in both surveys. As shown in Figure 10<sup>3</sup>, the majority of respondents (83%) reported that their homes had been rebuilt. Data from this and our earlier studies are summarized Table 4.

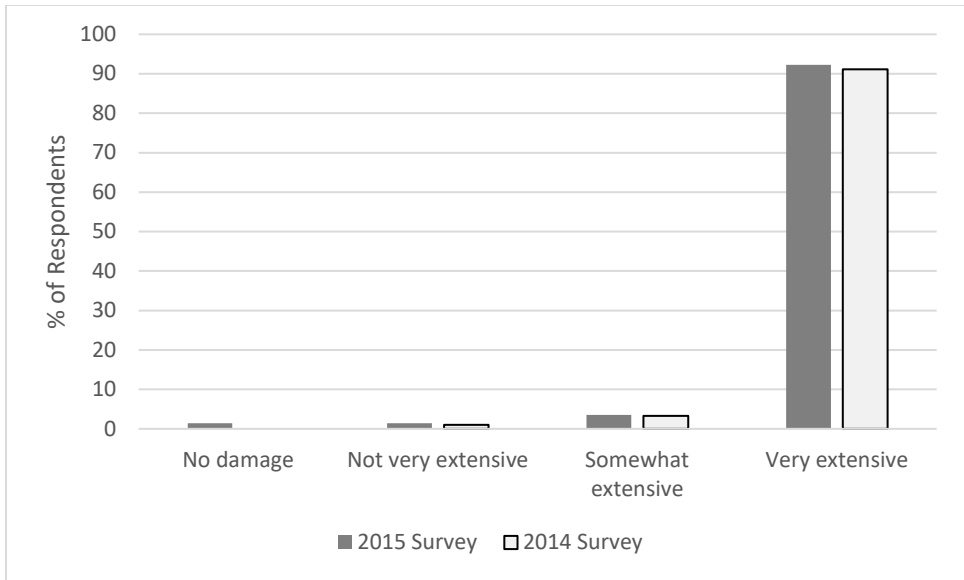
We also asked respondents about aid from other sources. Almost half the respondents indicated that they had received aid from other sources. The mean value was \$234,200 and the median value was \$10,000. Sources included FEMA, Small Business Administration, State of New Jersey, Reconstruction, Rehabilitation, Elevation and Mitigation (RREM) Program, Resettlement Program, Sea Bright, Local Government, Homeowners Insurance, Banks, Condominium or Neighborhood Association and Other Non-Profits. The mean and median values are not surprising given that the Resettlement Grant was for \$10,000 and the RREM program provided up to \$250,000. Figure 11 shows the percentage of respondents with no interaction with each organization or program. Over 80% of respondents have interacted with FEMA and/or Sea Bright.

In May 2015, FEMA indicated that residents could request a review of their insurance claim (FEMA 2016). Seventeen percent (17%) of respondents indicated that they had requested a review. As Figure 12 indicates the outcomes are widely distributed and nearly 46% of respondents indicated that review is still in progress.

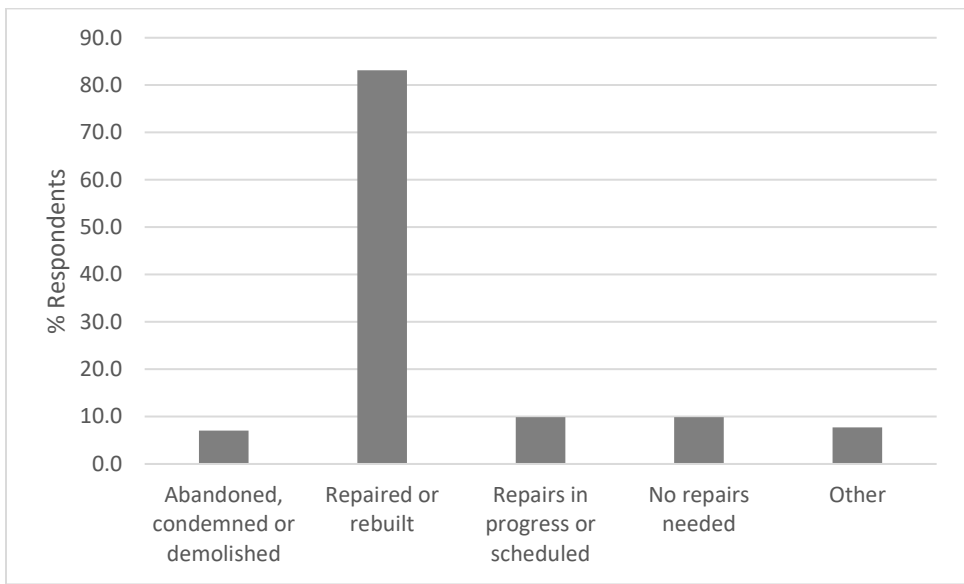


**Figure 8 Qualitative Perception of Damage to Respondents' Homes**

<sup>3</sup> Respondents indicated more than one status. Therefore, the responses sum to more than 100%.



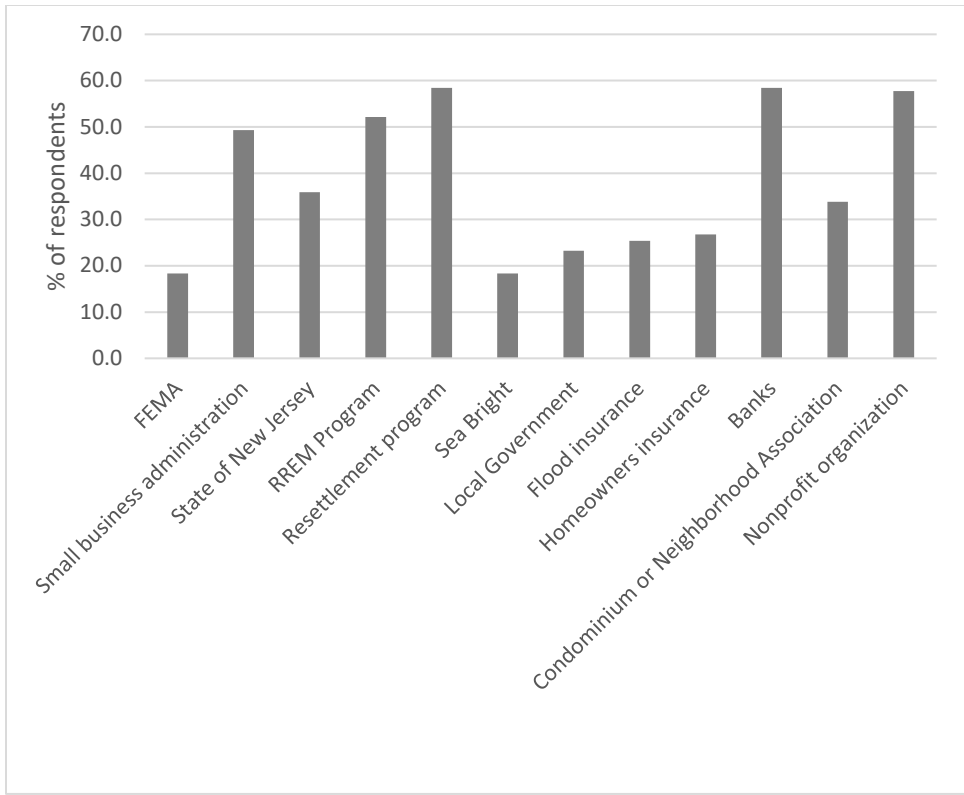
**Figure 9 Qualitative Perception of Damage to the Community**



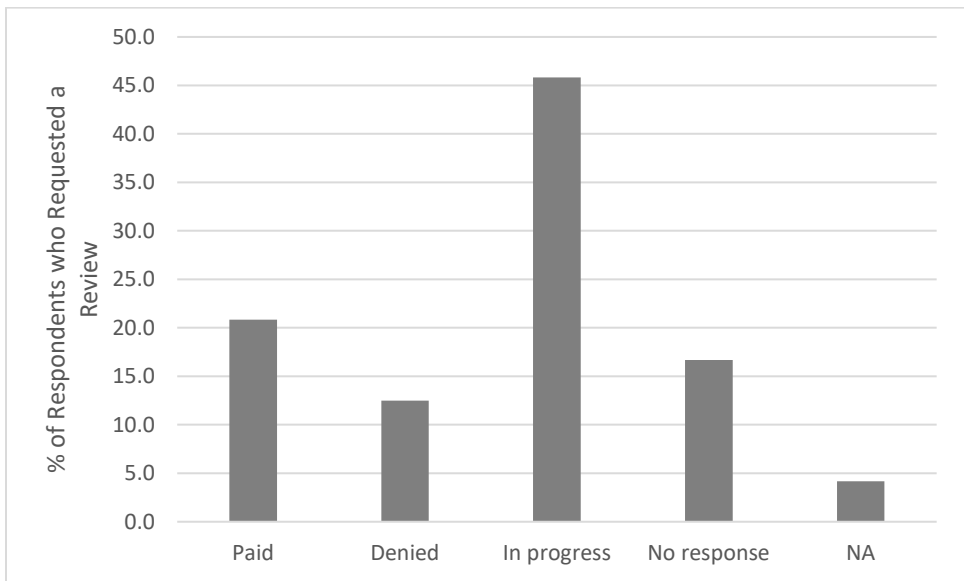
**Figure 10 Status of Home**

**Table 3. Percentage of Homes Repaired or Rebuilt**

Source	Percentage Homes Repaired or Rebuilt
FEMA-MOTF 2014	62.2
2014 Survey	60.9
2015 Survey	83.1



**Figure 11 Percentage of Respondents with no Interaction with each of the Organizations and Programs**



**Figure 12 Outcomes for Insurance Review Request**

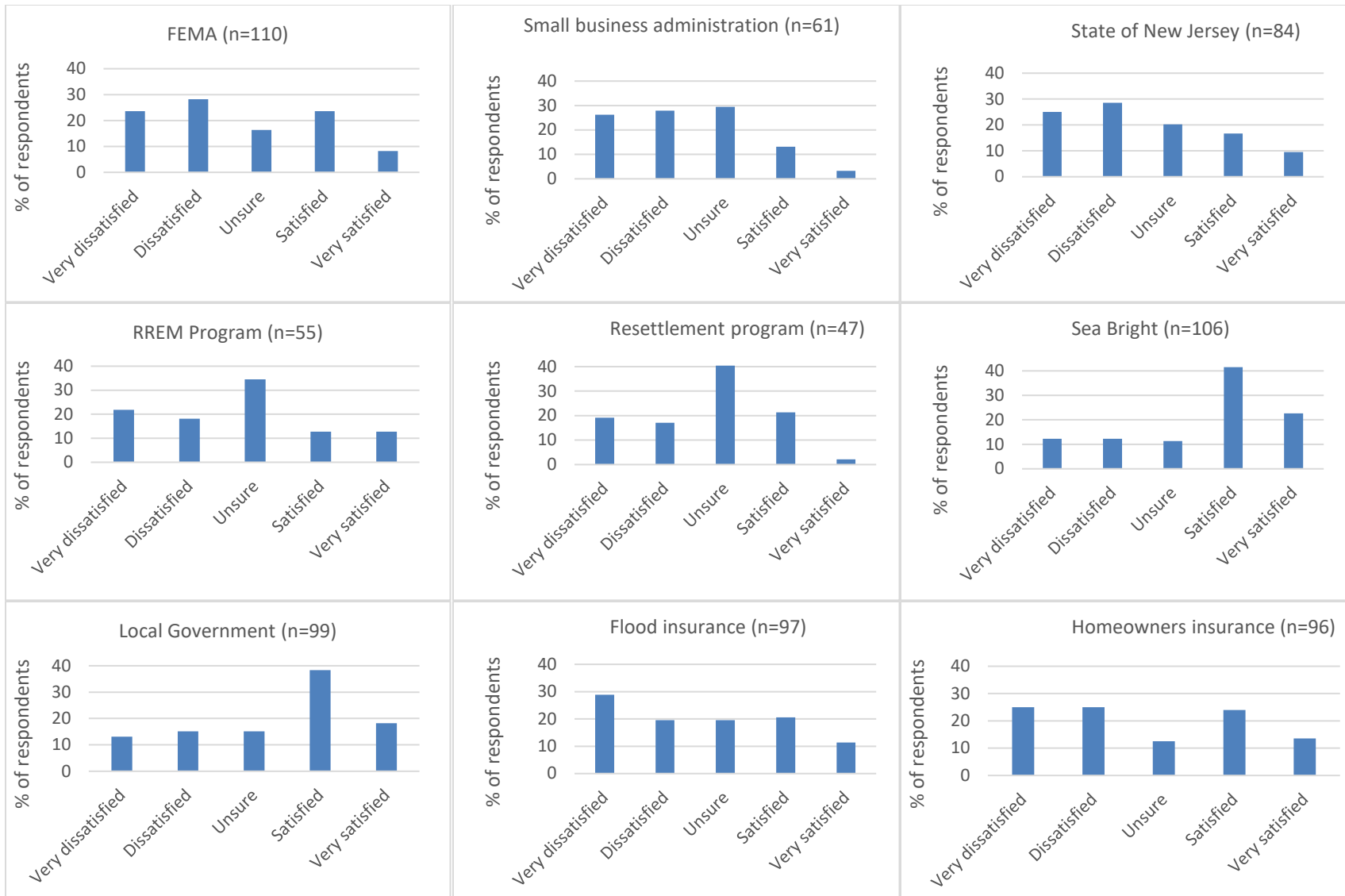
The median cost of damage reported by survey respondents was approximately \$111,000 in 2015 and \$93,000 in 2014. The increase reflects additional costs incurred as repairs proceed. Approximately 68% of 2015 respondents and 72% of 2014 respondents had flood insurance. Respondents reported that flood insurance covered an average amount of \$53,100 in 2015 and \$52,700 in 2014.

We asked respondents how satisfied they were with various organizations and programs. Figure 13 summarizes these responses for each organization. The number of respondents that indicated they had experience with the particular organization is also shown. The responses indicate that generally Sea Bright residents are more satisfied with local rather than State and Nation organizations.

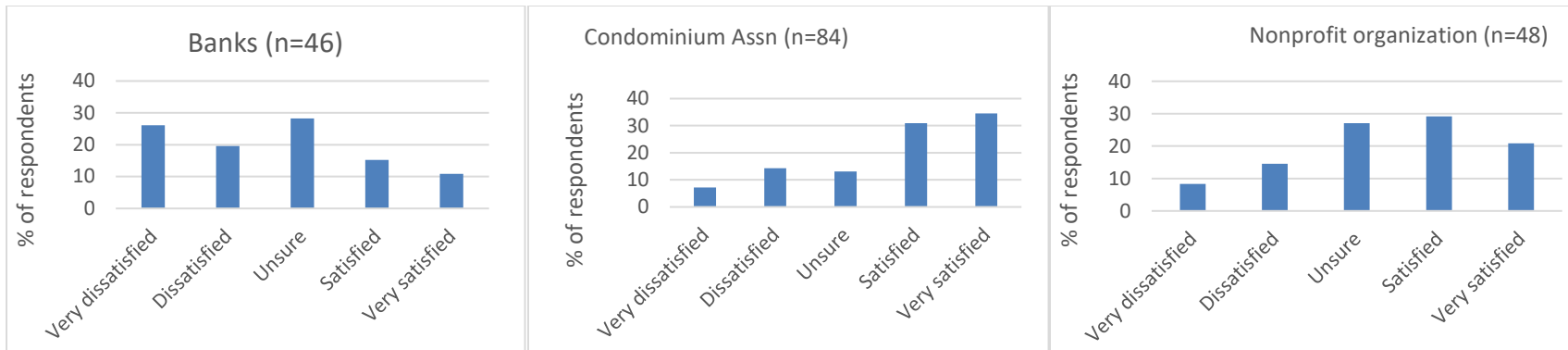
We asked also the respondents about their level of satisfaction with the process. The results are summarized in Figure 14. In all cases, (amount of paperwork, clarity of the process, insurance expectations) more than half the respondents were either very dissatisfied or dissatisfied.

Finally, we asked the residents about their previous experience with damage to their home. Approximately 30% of respondents had experience with damaged from another storm and 16% had experienced damage from another event, mostly tidal flooding.

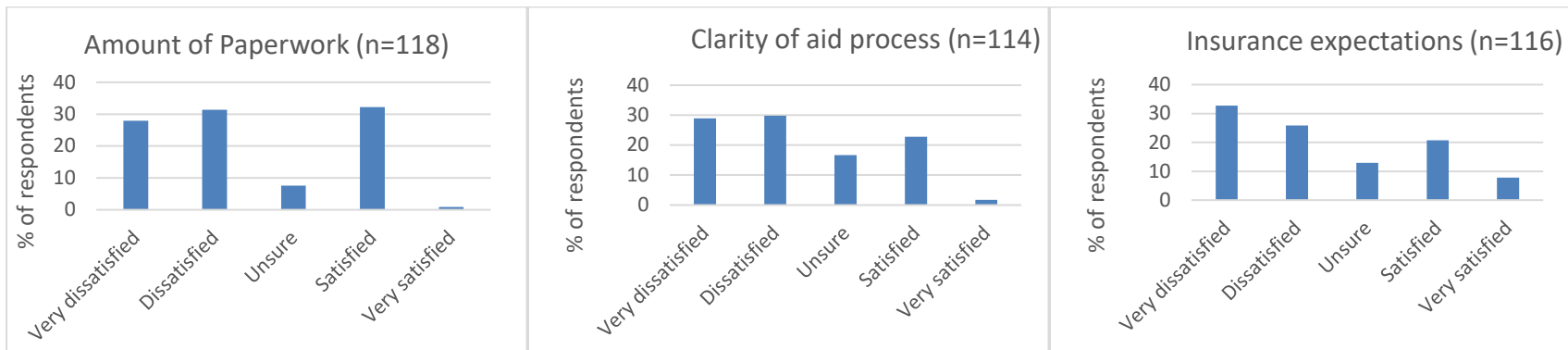




**Figure 13 Satisfaction with Experiences with Organizations**



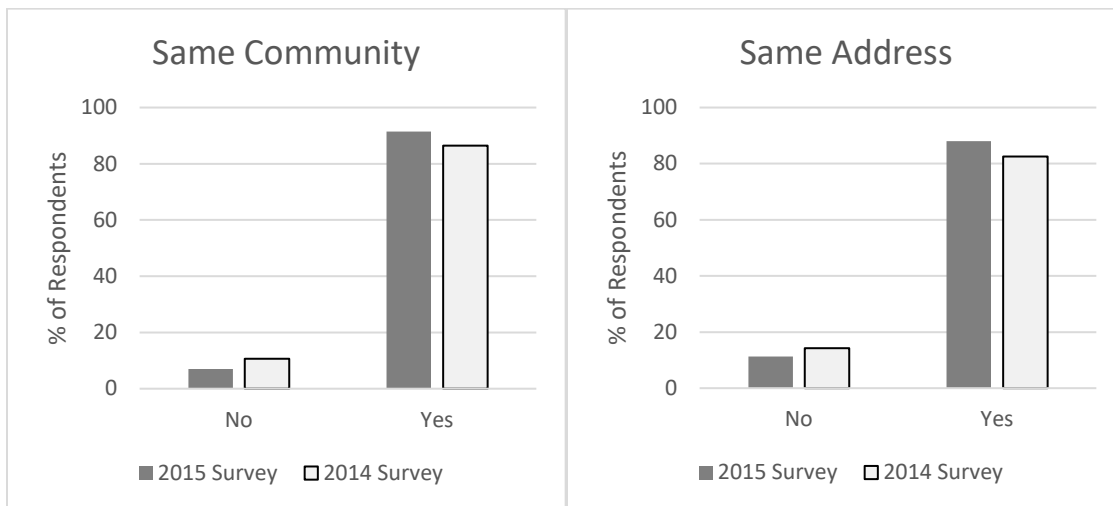
**Figure 9 Satisfaction with Experiences with Organizations (continued)**



**Figure 14 Satisfaction with the Process**

## Residential Status

We asked respondents if they still lived in the same community and if they still lived at the same address. The responses are summarized in Appendix B.5 and Figure 15. The majority of respondents still live in the same community. The number is significantly higher for 2015 (91.5%) compared with 2014 (86.5%). Of those that still live in Sea Bright, the majority still live at the same address. Figure 15 shows that residential status in 2014 and 2015 were very similar. Also, the responses for 2015 indicate that more than half of the respondents plan to live at their current residence more than five years.



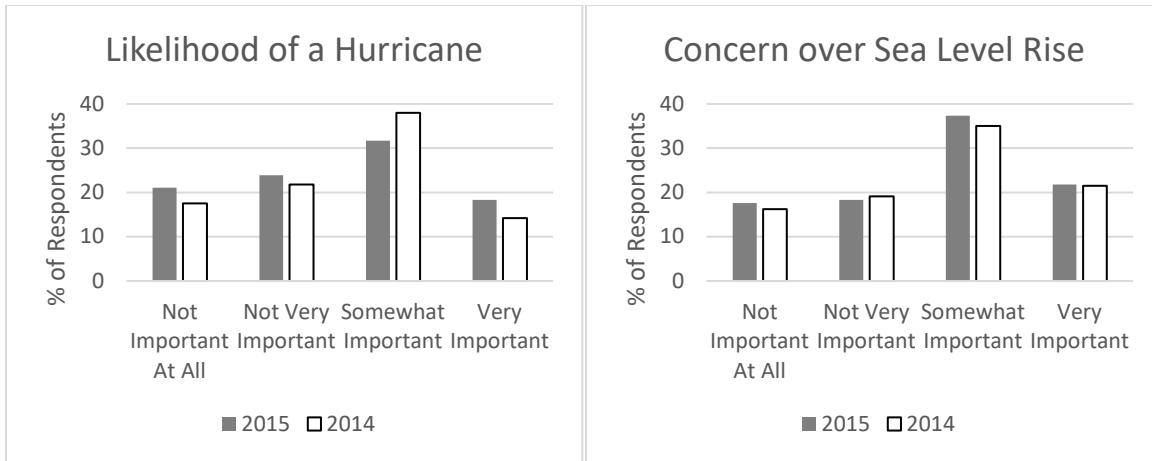
**Figure 15 Residential Status**

## Decisions

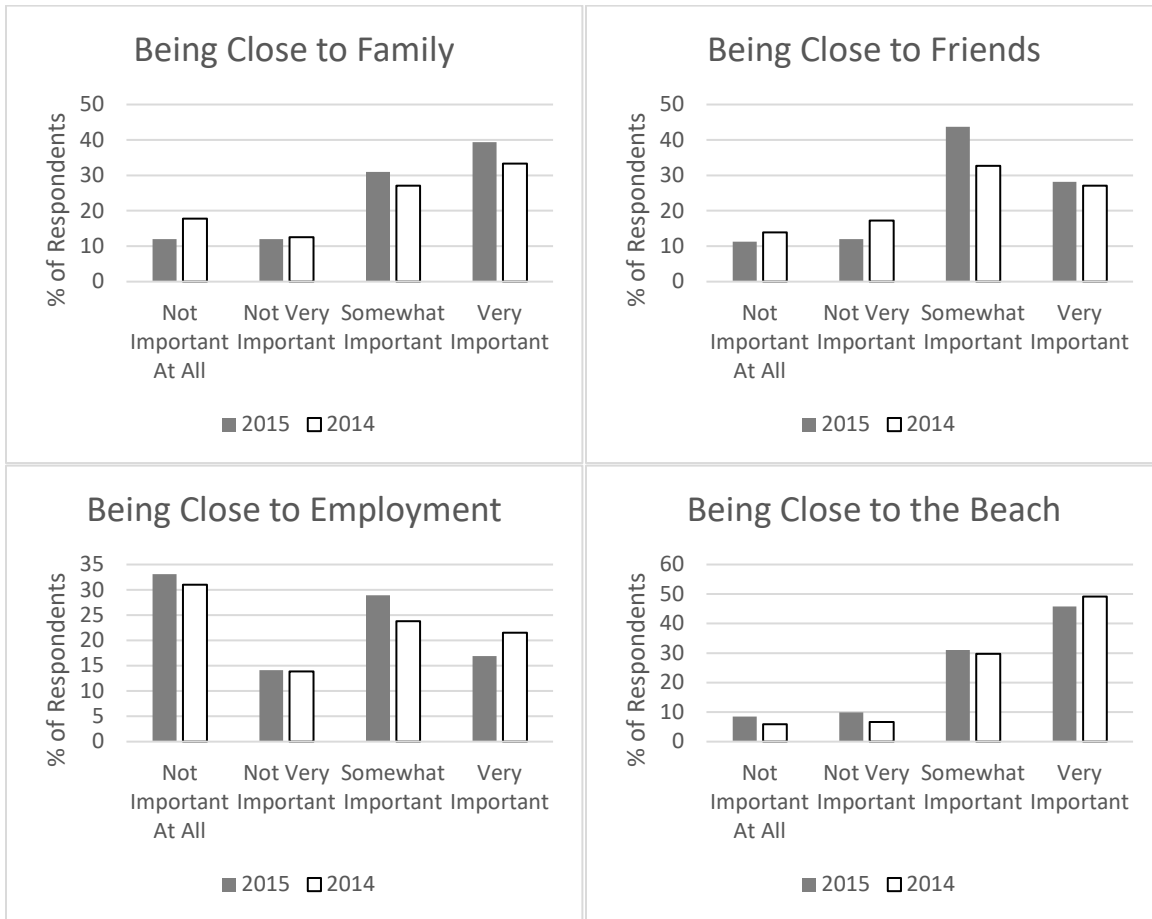
The survey responses for questions related to decisions about where to live are included in Appendix B.6. We asked respondents about the importance of several factors in the decision of where to live after Hurricane Sandy. In 2014 grouped these factors as risk-related factors, household preference, household community interactions, institutional and organizational, and trust related factors. Here we grouped the factors as risk related, household and community, and institutional and organizational. Based on the earlier survey we also asked about access to schools and access to activities. The results for 2014 and 2015 are shown in

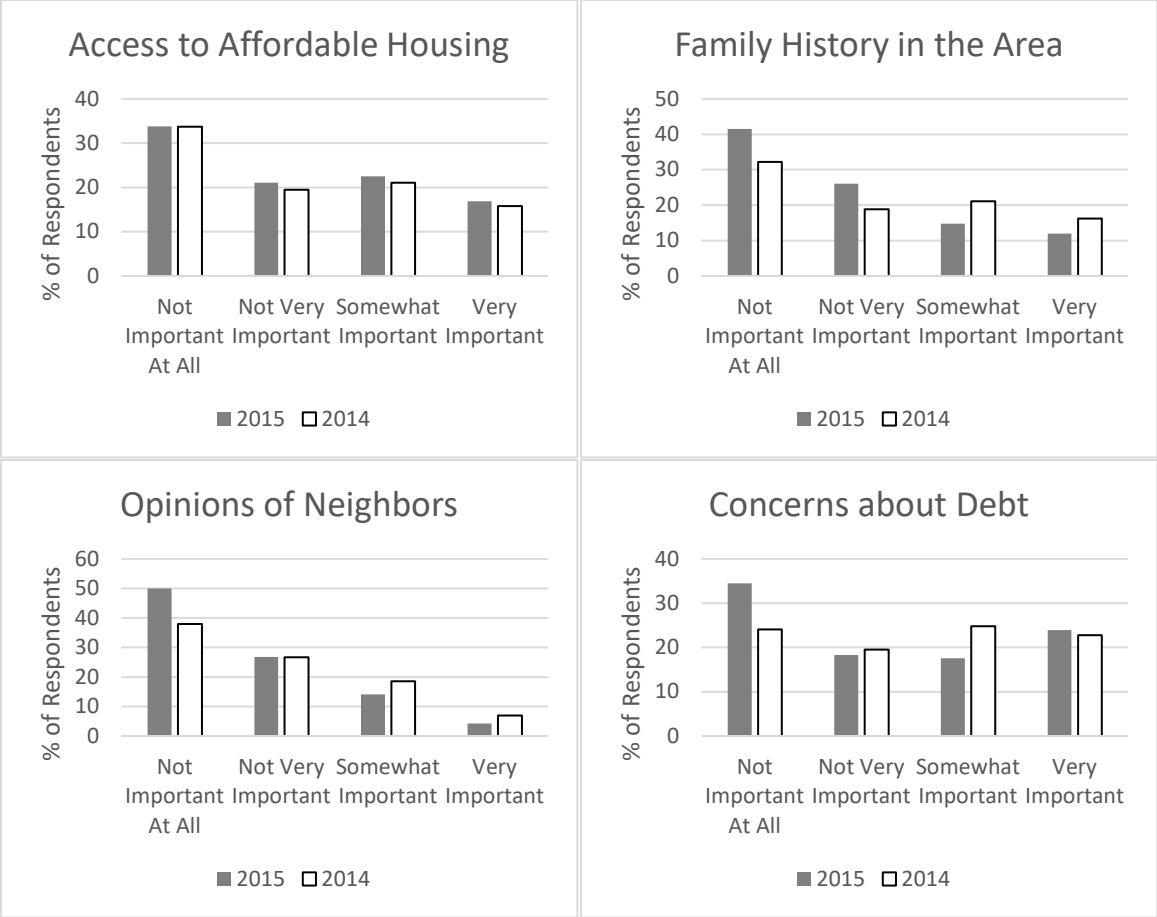
Figure 16 through Figure 20. In summary, the factors that differed between 2014 and 2015 are:

- Less concern with debt.
- Somewhat more concern with transportation outside Sea Bright.
- Little concern with access to schools and activities (compared with the informal response in 2014).

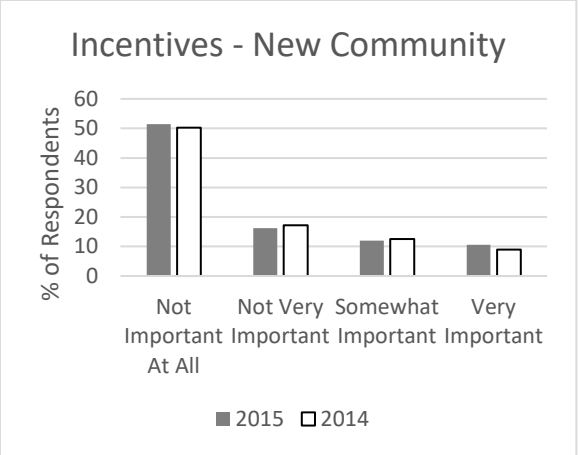
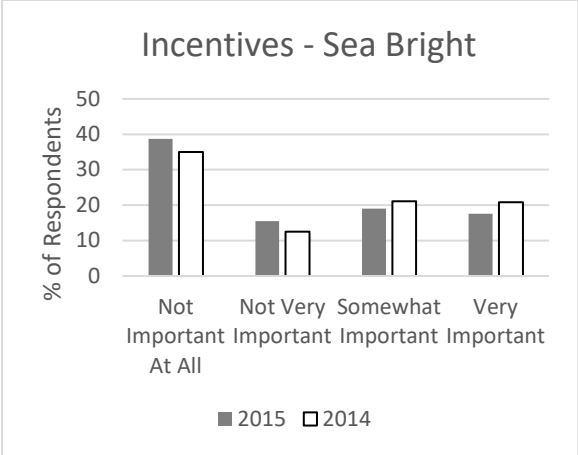
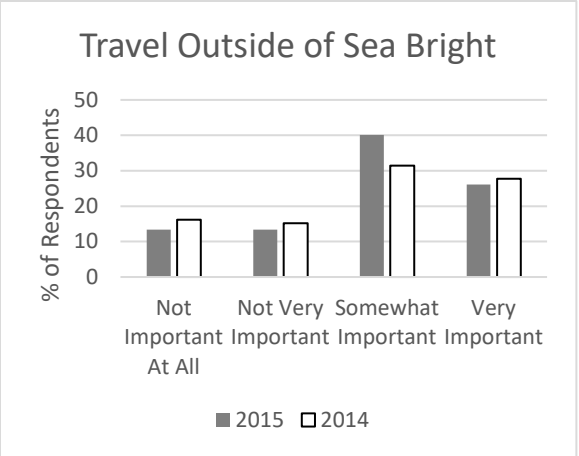
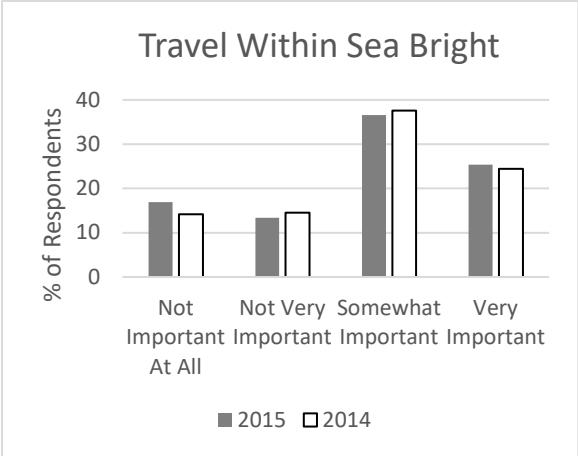
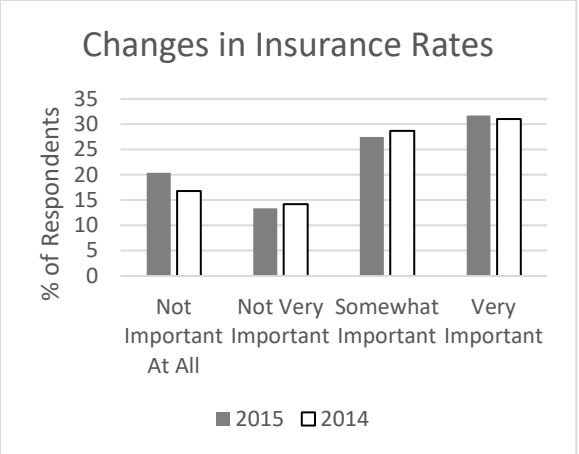
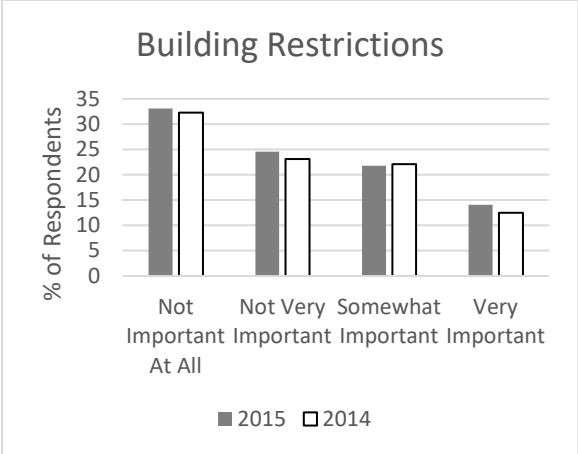


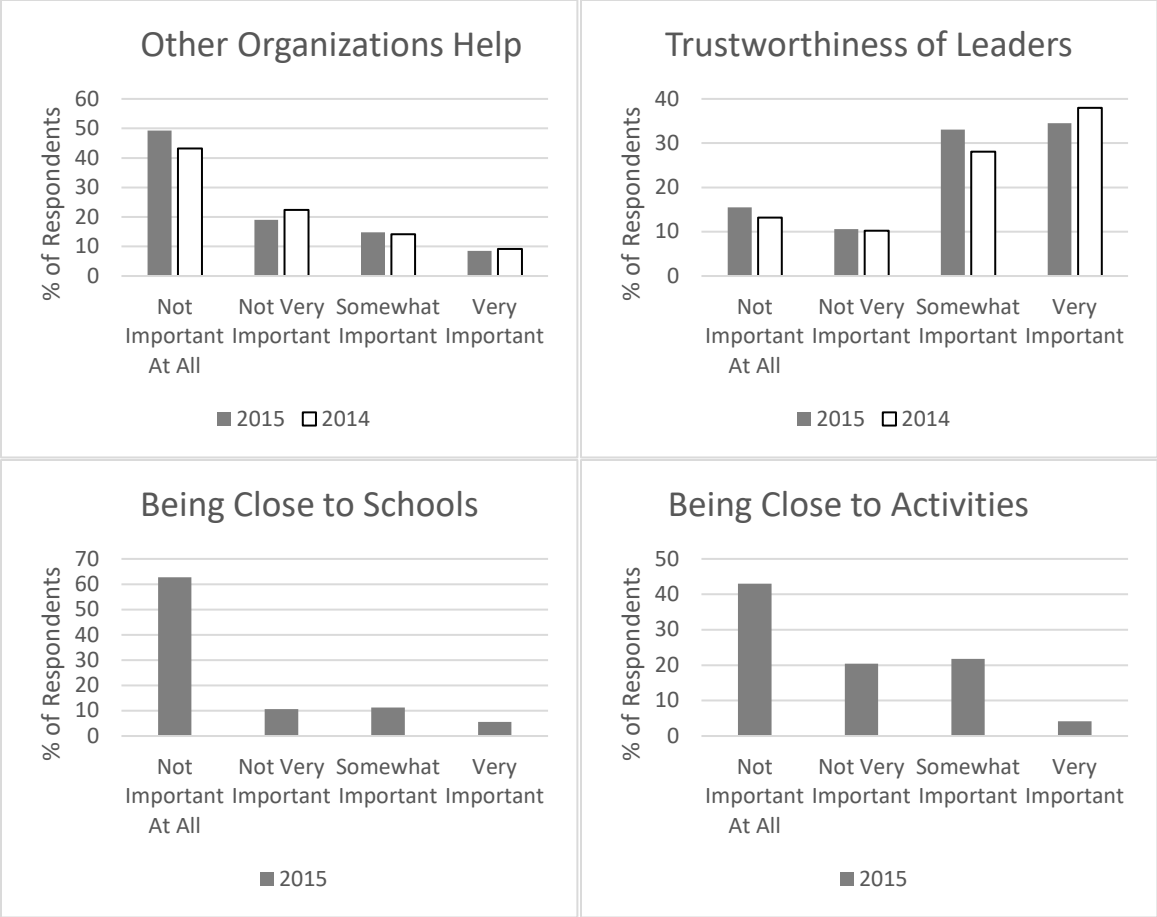
**Figure 16 Risk-Related Factors Impacting Residential Location**





**Figure 17 Household and Community Interaction Factors Impacting Residential Location**



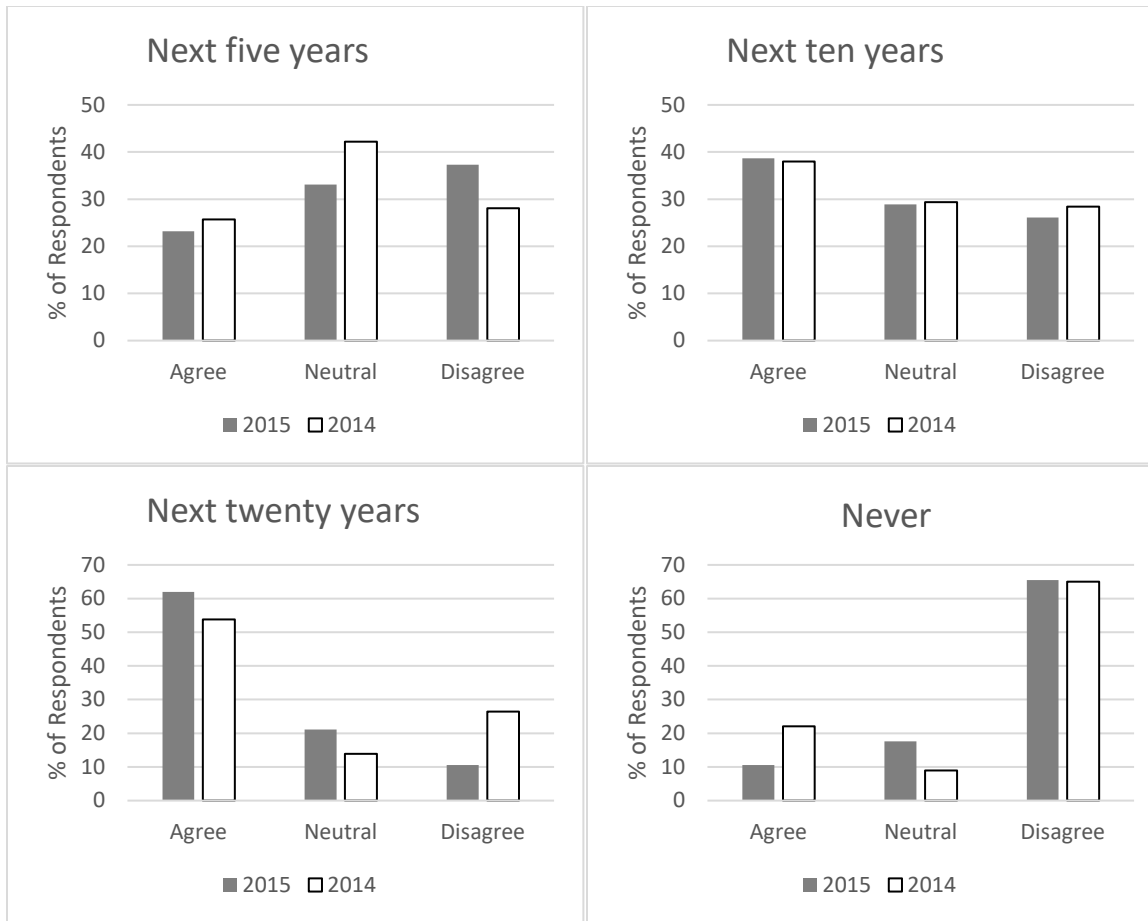


**Figure 18 Institutional and Organizational Factors Impacting Residential Location**

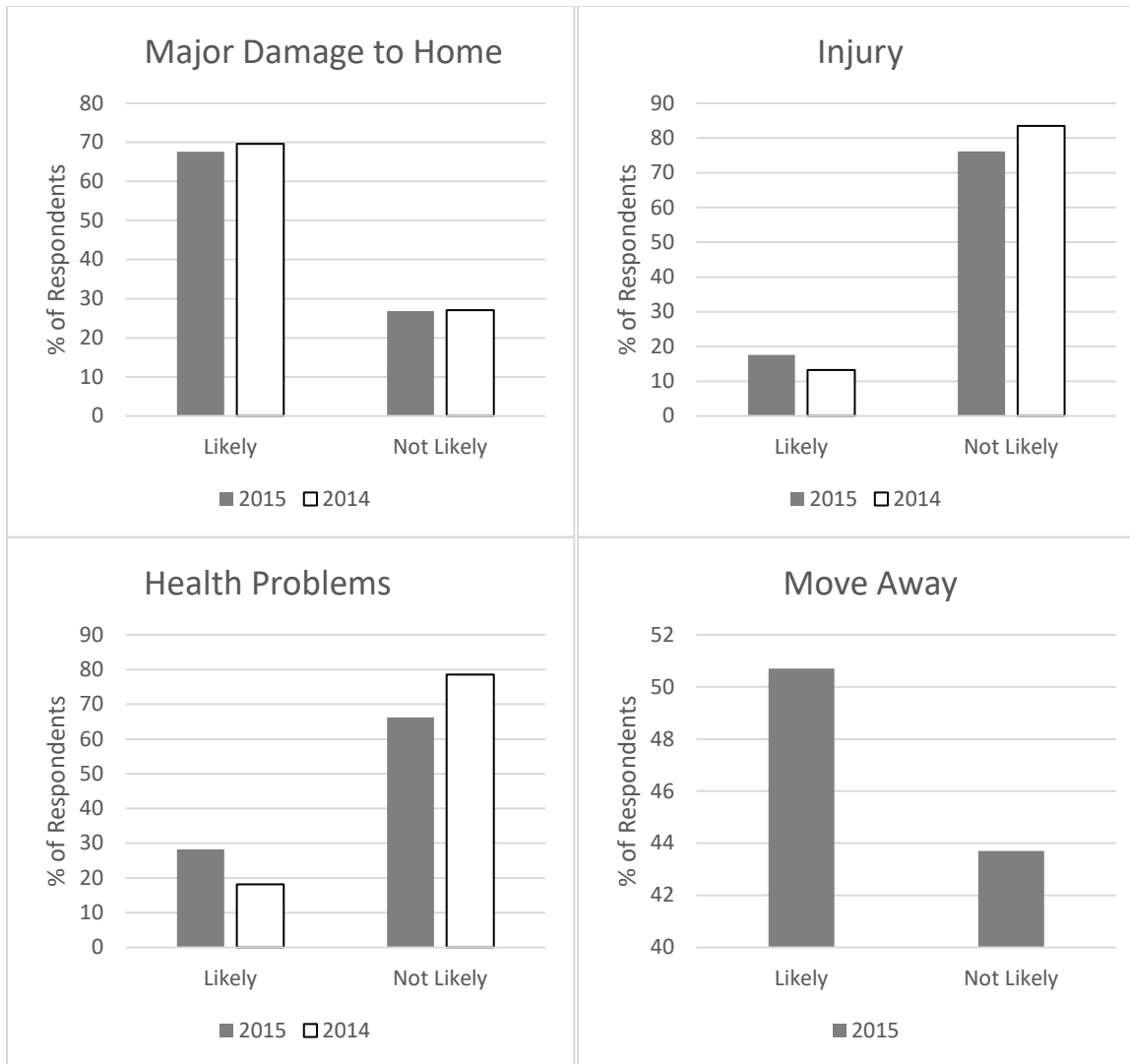
## **Risk Perception**

To better understand the respondents' perception of risk, we asked them about the chances of a similar event hitting their community and the potential impacts of an event like Sandy in the next 10 years. The results are shown in Figure 19 and Figure 20. Details are included in Appendix B.7. The figures suggest that the respondents' perception of risk has not changed between 2014 and 2015. In 2015, we asked Sea Bright residents if they were likely to move away from Sea Bright if there were another event in the next 10 years. More than 50% responded that they were somewhat likely or very likely to move away.





**Figure 19 Risk perception – risk of recurrence (the chances of a future event like Hurricane Sandy affecting Sea Bright)**

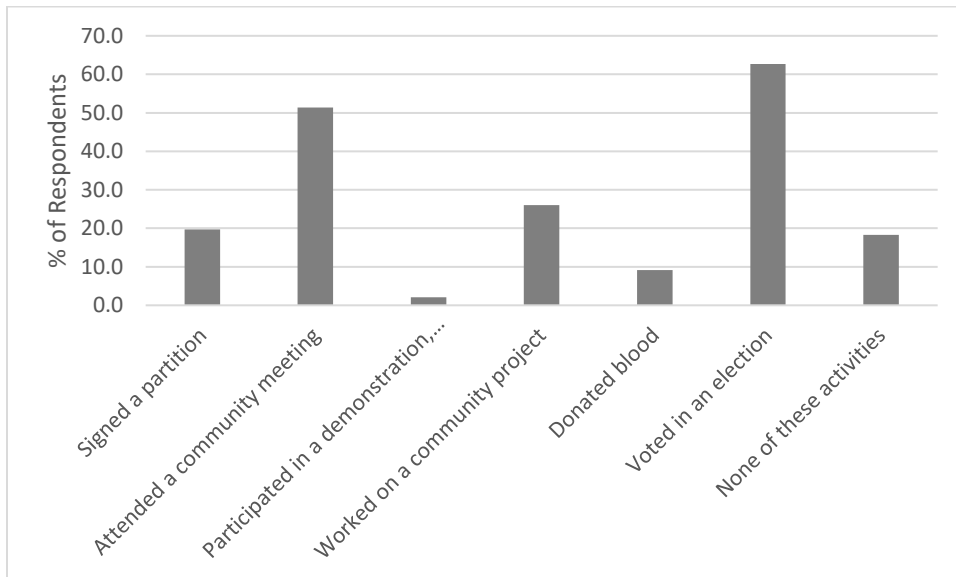


**Figure 20 Potential impacts (of an event like Hurricane Sandy within the next 10 years)**

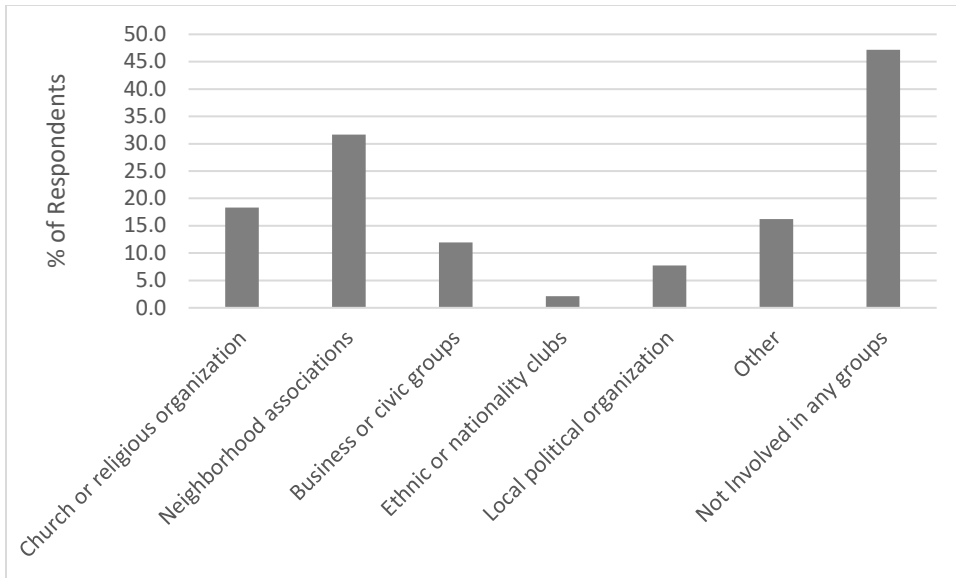
## Community Engagement, Life in Sea Bright and Individual Well Being,

Respondents to the 2014 survey indicated some concerns with community engagement, life in Sea Bright and overall well-being. In the 2015 survey we asked questions about engagement in community activities and organizations, life in Sea Bright and well-being. The summary results in included in Appendix B.8.

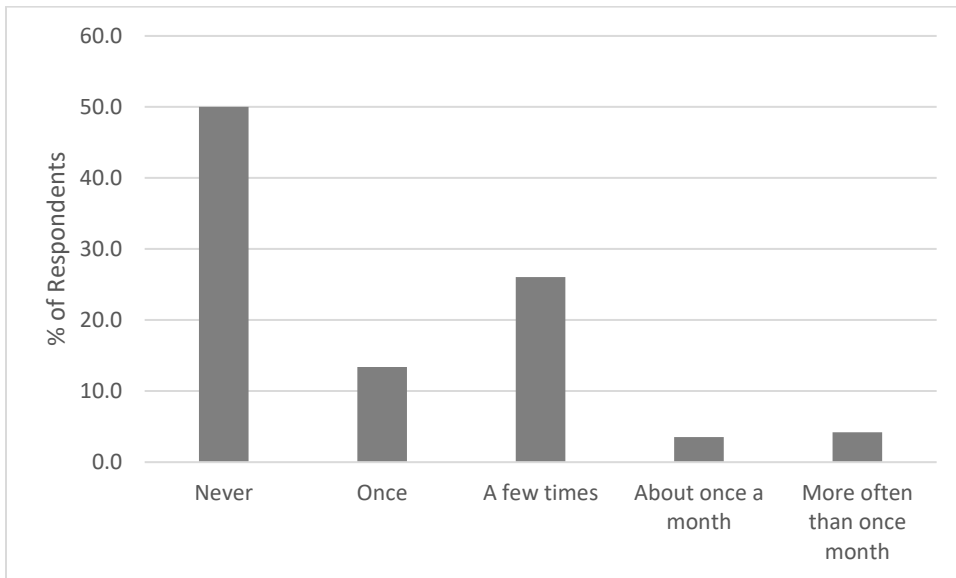
In terms of engagement in activities and organizations, less than 20% of respondents did not participate in any of the activities selected to indicate community engagement. The most common activities were attending community meeting and voting in an election as shown in Figure 21. Less than 50% of respondents had not participated in an organizations and the largest participation is in community organizations and churches, as shown in Figure 22. Most respondents participated a “few times” (Figure 23).



**Figure 21 Community Activities Respondents Participated in**



**Figure 22 Organizations Respondents Participated in**



**Figure 23 Frequency of Participation**

We also asked respondents about their “thoughts on life in Sea Bright”. The responses are shown in Figure 24. While the majority of respondents feel that Sea Bright is nicely kept by its residents, a majority of respondents also think that there is not enough green areas and trees. Similarly, the majority of respondents find Sea Bright to be a desirable place to live but over 40% of respondents also think that there are other more desirable places to live. When asked about whether Sea Bright was a good place to bring up children the median respondent was neutral.

Finally, we asked respondents how they felt. These feelings had come up in many of the responses to open-ended questions and the interviews in 2014. The results are summarized in Figure 25. While many respondents did not report feeling associated with depression and anxiety a significant number did.

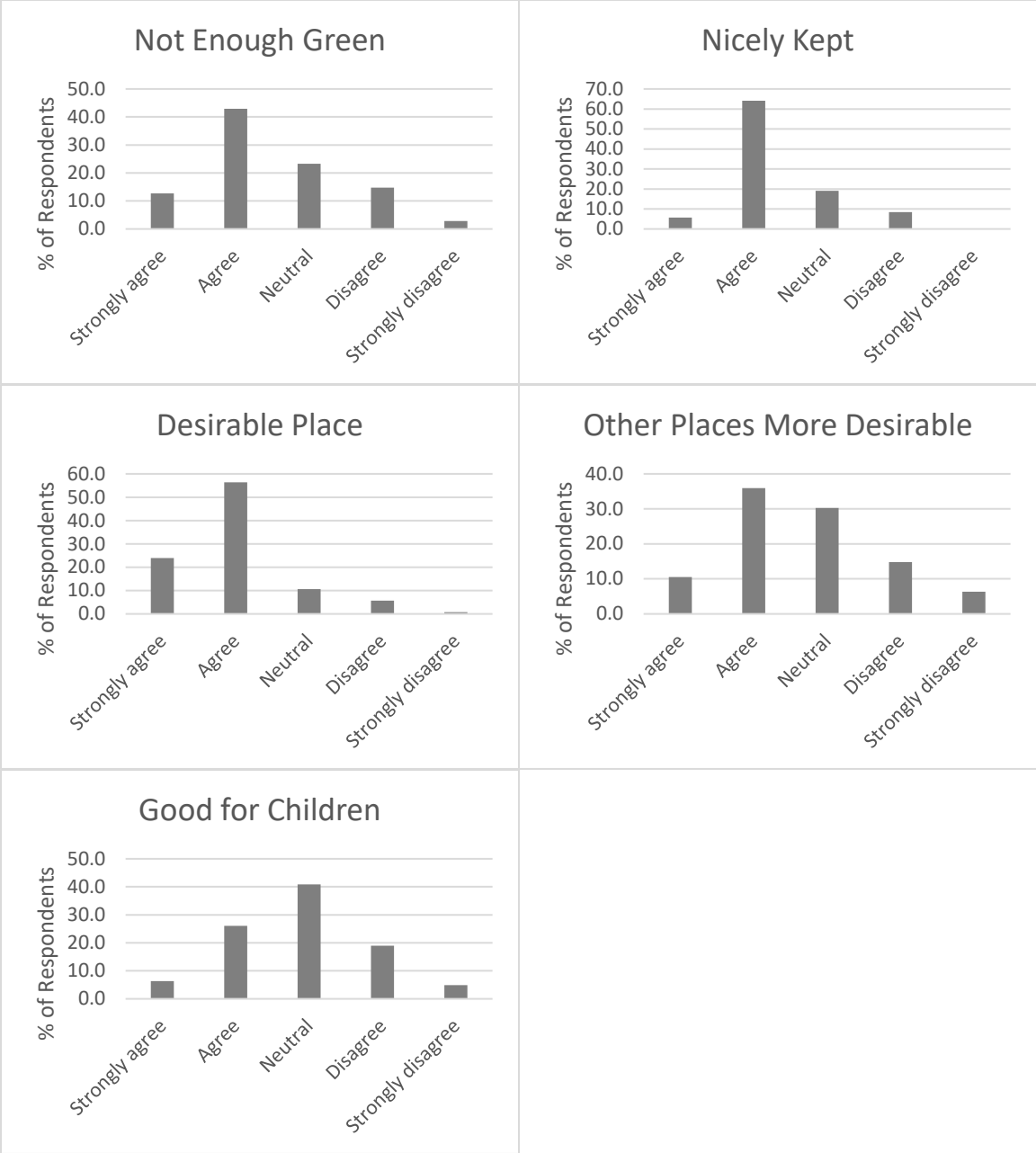
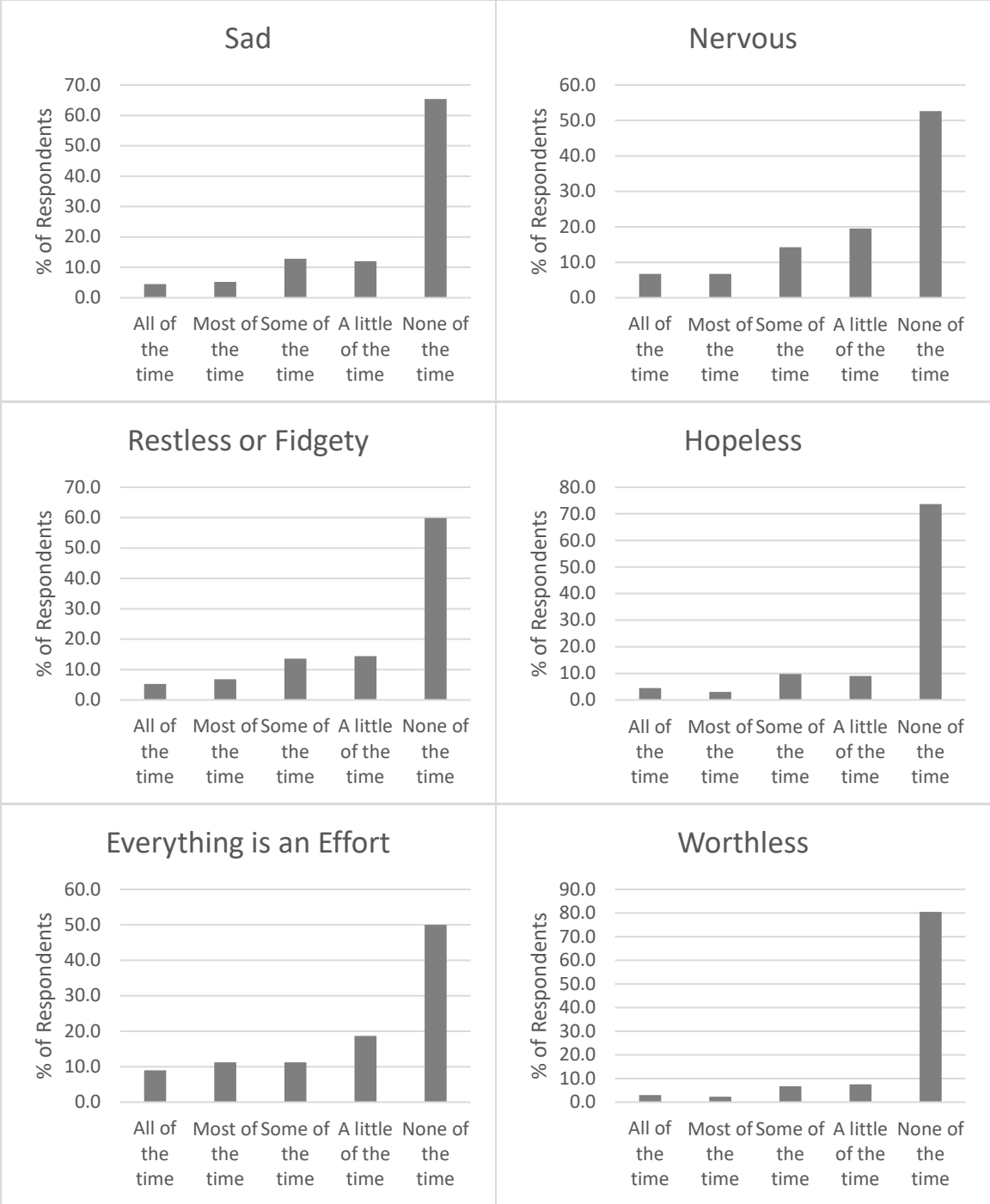


Figure 24 "Thoughts on Life in Sea Bright"



**Figure 25 How Sandy Made Respondents Feel**

## **FINDINGS FROM THE 2015 SURVEY**

The surveys from 2014 and 2015 highlight several aspects of the recovery process. The survey clearly showed that the recovery process is continuing with 62% of residents reporting that their homes had been repaired or rebuilt in late summer 2014 to 83% of residents reporting in late 2015. Without a doubt, the project is long, frustrating and complex. Residents are dependent on a variety of courses for financial and other resources and their experiences are very varied. When asked about the process, respondents clearly indicated that they were dissatisfied with the process overall, the bureaucracy and the interactions with their insurance. The results here are a preliminary analysis of the data and much remains to be done to capture the changes and interrelationships.

## CONCLUSIONS

The recovery process is slow and complex. Residents of small communities, such as Sea Bright, are very much anchored to their sense of place and attachment to the community. They also have very different experiences in terms of the amount of damage and disruption they experienced, their access to resources, and their interactions with organizations critical to the recovery process. The responses underscore that “no one size fits all”. Many of the actions are local but the residents are often dependent on state and national resources that they do not necessarily understand. It is often their commitment to the community that keeps them in place. While the survey results suggest that symptoms of anxiety and depression are not pervasive they clearly exist. Similarly, the fact that the majority of respondents indicated that they would move if another “Sandy-like” event occurred suggests that the lengthy process of recovery is taking its toll.



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## **Appendix A. Research Methodology**

### **A.1 Task Descriptions**

The methodology deployed for this project builds on the previous UTC projects. Our experience in conducting the survey during the summer of 2014 served as important background for this survey. Furthermore, our analysis of the response suggests areas in which we need to refine the questions. Our project is based on the following tasks:

Task 1. Survey development

Review and revised the survey used in 2014 to assemble data on household recovery in Sea Bright, NJ.

Task 2. Survey implementation

Survey the residents of Sea Bright.

Task 3. Data analysis

Code, clean and analyze the data

Task 4. Interpretation of results

Assess the recovery and draw conclusions from the analysis.

Task 5. Report Writing

The final report will be reviewed by our clients in Sea Bright and submitted to CAIT.

### **A.2 IRB Approval**

Project Number: 523471-7

Project Title: "Understanding the Relationships between Household Decisions and Infrastructure Investment in Disaster Recovery"

Approval Date: September 28, 2015

Expiration Date: October 13, 2016

Review Type: Expedite Review

Review Category: Expedited review category 7

### **A.3 Survey Methodology**

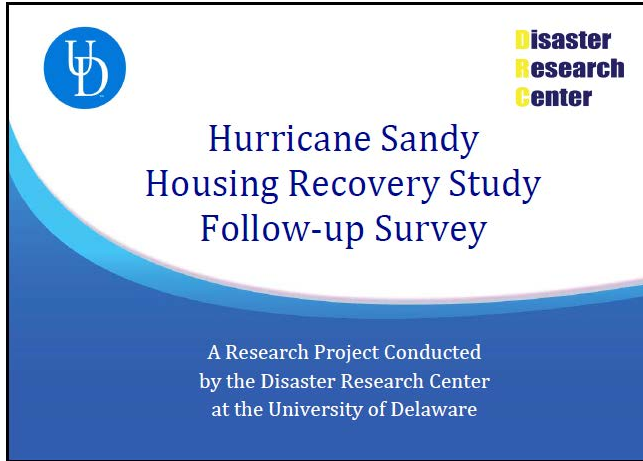
This section outlines the survey methodology. The initial postcard is included in Section A.4, the cover letter in Section A.5, and the survey instrument in Section A.4. The questionnaire contained 120 questions. The strategy and timeline for developing and administering the survey is summarized in Table 7.

**Table 4. Survey Strategy and Timeline**

Date	Action
October 28, 2015	Postcard mailed to each household
November 18, 2015	Wave 1: Questionnaire packet mailed to each household. Packet included: 1) a cover letter that described the researchers, the project, the importance of the data, and provided residents contact information for the researchers and the institutional review board for questions, 2) a copy of the questionnaire, and 3) a self-addressed, prepaid return mailer.
December 9, 2015	Wave 2: Questionnaire packet with revised cover letter to each household.
December 29, 2015	Wave 3: Questionnaire packet with revised cover letter indicating that this is the final chance to participate.

**A.4. Survey Instrument – Sea Bright – Initial Postcard**

The front and back of the postcard are shown in Figure 26 and Figure 27.



**Figure 26 Front of Postcard**



**Figure 27 Rear of Postcard**

## A.5. Survey Instrument – Sea Bright – Cover Letter

University of Delaware

IRB Approved From: 09/28/2015 to: 10/13/2016



166 Graham Hall Newark, DE 19716 | (302)831-6618 | [Smcneil@udel.edu](mailto:Smcneil@udel.edu)

**September 2015**

**Dear Sea Bright Resident:**

We are writing on behalf of the Disaster Research Center at the University of Delaware to ask for your participation in a follow-up survey about your experiences during and after Hurricane Sandy. You may recall participating in a prior survey from us a little more than a year ago. A summary of the results of this survey can be found at [DRC.udel.edu](http://DRC.udel.edu) or you can request a digital copy of this summary by emailing [Smcneil@udel.edu](mailto:Smcneil@udel.edu) or calling (302)831-6618.

A lot has happened in the past year, so we are inviting every household in the borough to participate in this follow-up survey. While it covers many of the same areas as the previous survey, we are interested in any changes that you may note and in some new areas that your community described in the open-ended questions on the previous survey. Even if parts of it seem repetitive, we would appreciate you filling it out in full so we can see changes over time and expand our understanding of how you have been making housing decisions after the storm.

The University will be collecting information specific to your home, but we will not publish or release information about individual households. The results will only be presented for neighborhoods or the whole community. Topics will include questions about your home, your community, storm impacts, how you decided where to live after the hurricane, and basic information about yourself and your household. The goal is to use the experiences of Sea Bright residents to learn more about why residents rebuild in the same location or move after a disaster.

We expect that for most people the questions below will take about 20-30 minutes to complete. Participation in this study is voluntary and your decision to participate will have no bearing on your relationship with the University of Delaware or the community of Sea Bright.

Please have one of the heads of this household (age 18 or older) complete this survey and return it in the enclosed postage paid envelope. Please return the survey **as soon as you complete it**.

If you have any questions about this survey, please contact the Principal Investigator, Sue McNeil, at (302) 831-6618. Alternatively if you have any questions about your rights as a participant in this study, you can also contact the University of Delaware Institutional Review Board at (302) 831-2137. We appreciate your assistance, and look forward to learning more about you and your experiences with Hurricane Sandy.

Sincerely,

Dr. Sue McNeil  
University of Delaware Disaster Research Center

## A.5 . Survey Instrument –Sea Bright – Survey

First, we would like to ask you about the home you lived in at the time Hurricane Sandy occurred.

1. Do you own or rent the property addressed on the envelope of this survey?

- Own
- Rent (Please go to question 4)

2. Which of the following describes how you use this property? Mark all that apply.

- Primary residence
- Second home
- Rental property
- Other \_\_\_\_\_
- Prefer not to answer

3. What type of home is this?

- Single-family home
- Multi-family home
- Apartment
- Condo/Townhome
- Other \_\_\_\_\_
- Don't know

4. In total, how many years have you lived in Sea Bright?

\_\_\_\_\_

Now, we would like to ask you a few questions about Sea Bright. Please tell us how strongly you “agree” or “disagree” with the following statements.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5. I feel Sea Bright is a part of me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Living in Sea Bright says a lot about who I am.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. I am very attached to Sea Bright.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. No other place can compare to Sea Bright.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Sea Bright is the best place for what I like to do.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. As far as I'm concerned, there are better places for what I like to do other than Sea Bright.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. The natural environment (beach, ocean, bay, wildlife) in Sea Bright make it a special place to live.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. The man-made environment (shops, buildings, houses) in Sea Bright make it a special place to live.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. The people in Sea Bright make it a special place to live.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. I have strong, positive feelings about Sea Bright.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
15. Thinking about Sea Bright brings up feelings of sadness, grief, or regret.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

16. I feel a sense of pride in Sea Bright.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Being in Sea Bright makes me feel happy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The questions below ask about your feelings about Sea Bright, and your interactions with other people. Please tell us how strongly you “agree” or “disagree” with the following statements.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
18. I feel like I belong in Sea Bright.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. I enjoy living in Sea Bright.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. I think of Sea Bright as a real home, not just a place.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Given the opportunity, I would like to move away from Sea Bright.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. I regularly stop and talk with people in Sea Bright.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. I feel different from people in Sea Bright.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24. Generally speaking, most people can be trusted.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25. In general, crime is not a major problem in Sea Bright.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26. I trust people in Sea Bright.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Now we would like to ask a few questions about the activities that you have been involved in in your community in the past 12 months.

27. Which of the following activities have you have participated in during the past 12 months? Please check all that apply.

- |                                                                               |                                                                            |
|-------------------------------------------------------------------------------|----------------------------------------------------------------------------|
| <input type="checkbox"/> Signed a petition                                    | <input type="checkbox"/> Donated blood                                     |
| <input type="checkbox"/> Attended a community meeting                         | <input type="checkbox"/> Voted in an election                              |
| <input type="checkbox"/> Participated in a demonstration, protest, or boycott | <input type="checkbox"/> I haven't participated in any of these activities |
| <input type="checkbox"/> Worked on a community project                        |                                                                            |

28. Have you been involved with any of the following groups during the past 12 months?

Please check all that apply.

- |                                                           |                                                                |
|-----------------------------------------------------------|----------------------------------------------------------------|
| <input type="checkbox"/> Church or religious organization | <input type="checkbox"/> Local political organization          |
| <input type="checkbox"/> Neighborhood associations        | <input type="checkbox"/> Other clubs or groups _____           |
| <input type="checkbox"/> Business or civic groups         | <input type="checkbox"/> I haven't been involved in any groups |
| <input type="checkbox"/> Ethnic or nationality clubs      |                                                                |

29. About how many times in the past 12 months have you attended any public meeting where there was a discussion of community, neighborhood, or school affairs?

- |                                      |                                                       |
|--------------------------------------|-------------------------------------------------------|
| <input type="checkbox"/> Never       | <input type="checkbox"/> About once a month           |
| <input type="checkbox"/> Once        | <input type="checkbox"/> More often than once a month |
| <input type="checkbox"/> A few times |                                                       |

30. About how many times in the past 12 months have you volunteered in your community?

- |                                      |                                                       |
|--------------------------------------|-------------------------------------------------------|
| <input type="checkbox"/> Never       | <input type="checkbox"/> About once a month           |
| <input type="checkbox"/> Once        | <input type="checkbox"/> More often than once a month |
| <input type="checkbox"/> A few times |                                                       |

The questions below ask about your thoughts on life in Sea Bright. Please tell us how strongly you “agree” or “disagree” with the following statements.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
31. There are <i>not</i> enough green areas or trees in Sea Bright.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
32. Sea Bright is nicely kept by its residents.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
33. I think of Sea Bright as a desirable place to live.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
34. There are other places that are more desirable places to live than Sea Bright.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
35. I think Sea Bright is a good place to bring up children.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

You have already completed about half of this survey. Now we would like you think back to before Hurricane Sandy. To understand how you saw your community before Hurricane Sandy, we would like to learn about your favorite and least favorite parts of your community **before the hurricane**.

36. Please list three things you **liked most** about Sea Bright **prior to Hurricane Sandy**.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

37. Please list three things you **liked least** about Sea Bright **prior to Hurricane Sandy**.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

In this section, we would like to ask you some questions about your home **at the time that Hurricane Sandy occurred**.

38. Which of the following describes the status of that property now? Has it been: (Mark all that apply)

- |                                                                      |                                                      |
|----------------------------------------------------------------------|------------------------------------------------------|
| <input type="checkbox"/> Abandoned                                   | <input type="checkbox"/> Condemned                   |
| <input type="checkbox"/> Repairs completed; not elevated             | <input type="checkbox"/> Repairs completed; elevated |
| <input type="checkbox"/> Repairs in progress                         | <input type="checkbox"/> Repairs scheduled to begin  |
| <input type="checkbox"/> Structure was or will be totally rebuilt    | <input type="checkbox"/> Property for sale or sold   |
| <input type="checkbox"/> Structure was or will be demolished         | <input type="checkbox"/> Prefer not to answer        |
| <input type="checkbox"/> In good condition (did not require repairs) |                                                      |
| <input type="checkbox"/> Not sure (please explain)                   |                                                      |

\_\_\_\_\_

39. How much damage did your home sustain related to Hurricane Sandy? Please estimate in dollars.

\$ \_\_\_\_\_

- Don't know (due to renter status)

	No Damage	Not Very Extensive	Somewhat Extensive	Very Extensive
40. How extensive was the damage <b>to your home</b> due to Hurricane Sandy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
41. How extensive was the damage <b>to Sea Bright</b> due to Hurricane Sandy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

42. Did you have flood insurance at the time that Hurricane Sandy occurred?

- Yes  
 No (Please go to question 45)

43. What amount of this damage did flood insurance cover?

\$ \_\_\_\_\_

44. Due to allegations of underpayment, FEMA reopened flood insurance claims. Have you requested a review of your flood insurance claim?

- Yes (Please share the status of the claim on the lines below)  
 No

In our previous survey, many residents shared their process of recovery and the steps in the process of getting back to their home. Of note, residents described their interactions with a number of organizations and agencies and the process involved with submitting claims. To understand that process better, we would like to ask you about any aid, loans, or other assistance you might have received after Hurricane Sandy, and your assessments of that process.

45. Did you receive monetary aid or assistance (in the form of a grant, loan, gift, etc.) from other sources, such as the government (including Federal Emergency Management Agency, Small Business Administration, the state of New Jersey, etc.), charities, churches, relatives, and/or friends?

- Yes  
 No

46. How much aid do you estimate you received from these sources in total?

\$ \_\_\_\_\_

For each of the questions below, please rate your experience with the listed organization or program.

	Very Dissatisfied	Dissatisfied	Unsure	Satisfied	Very Satisfied	No Interaction
47. Federal Emergency Management Agency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
48. Small Business Administration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



49. State of New Jersey	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
50. Reconstruction, Rehabilitation, Elevation, and Mitigation (RREM) Program	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
51. Resettlement Program	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
52. Sea Bright	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
53. Local Government	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
54. Flood Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
55. Homeowners Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
56. Banks (Lenders)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
57. Condominium or Neighborhood Association	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
58. Nonprofit Organizations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For each of the questions below, please indicate your level of satisfaction with the item listed.

	Very Dissatisfied	Dissatisfied	Unsure	Satisfied	Very Satisfied	No Interaction
59. The amount of paperwork involved in the process	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
60. The clarity of the aid process	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
61. Your insurance claim meeting expectations based on your understanding of your insurance policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Following a disaster, people have many decisions they have to make about living in a community or leaving it. For this next set of questions, we would like to ask you about where you currently live.

62. In the time that you have lived in Sea Bright, has your property ever been damaged by **another hurricane or nor'easter**, besides Hurricane Sandy?

- Yes
- No

63. In the time that you have lived in Sea Bright, has your property ever been damaged by **another disaster other than a hurricane or nor'easter**, "such as non-hurricane or nor'easter related flooding"?

- Yes (please explain the event on the lines below)
- No

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64. Do you still live **in the same community** as you did at the time of Hurricane Sandy?

- Yes
- No

65. Do you still live **at the same address** as you did at the time of Hurricane Sandy?

- Yes
- No (Please share your new address on the lines below. If you are uncomfortable sharing your address, please tell us how many miles away it is from your previous home.)

Current address: \_\_\_\_\_

Miles away from your previous home: \_\_\_\_\_

66. Since Hurricane Sandy, how many different places have you lived (including your current home)?

\_\_\_\_\_ places

67. Since Hurricane Sandy, have you lived in any place that you considered permanent?

- Yes
- No

68. How long do you plan to live at your current residence? Please answer in years.

\_\_\_\_\_ years

For this next set of questions, please indicate how important each element was when making your decision about where to live after Hurricane Sandy.

	Not Important At All	Not Very Important	Somewhat Important	Very Important
69. The likelihood of a hurricane	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
70. Concerns over sea level rise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
71. Being close to family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
72. Being close to friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
73. Being close to employment opportunities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
74. Being close to the beach	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
75. Access to affordable housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
76. Family history in the area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
77. Opinions of neighbors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
78. Concerns about going into debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
79. Changes in where homes can be built	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
80. Changes in insurance rates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
81. Changes to the building code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
82. Ability to travel easily within Sea Bright	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

83. Ability to travel easily outside of Sea Bright	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
84. Financial incentives to rebuild your home in the same community from the government (aid programs)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
85. Financial incentives to build your home in a new location from the government (aid programs)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
86. Help from other organizations (such as a local church or civic group)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
87. Trustworthiness of community leaders	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Not Important At All	Not Very Important	Somewhat Important	Very Important
88. Being close to schools	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
89. Being close to groups or activities, such as faith-based organizations, community groups, or clubs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

90. Were there any other important factors that influenced your decision about where you lived that were not listed? If so, what were they?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

91. Please list three things you like **most** about where you currently live **after** Hurricane Sandy.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

92. Please list three things you like **least** about where you currently live **after** Hurricane Sandy.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Now, we would like to ask you how you feel about the chances of a future event like Hurricane Sandy affecting Sea Bright.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
93. An event of similar magnitude to Hurricane Sandy is likely to affect Sea Bright in the next <b>five years</b> .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
94. An event of similar magnitude to Hurricane Sandy is likely to affect Sea Bright in the next <b>ten years</b> .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
95. An event of similar magnitude to Hurricane Sandy is likely to affect Sea Bright in the next <b>twenty years</b> .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

96. An event of similar magnitude to Hurricane Sandy is <b>never likely to affect Sea Bright again.</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
---------------------------------------------------------------------------------------------------------	--------------------------	--------------------------	--------------------------	--------------------------	--------------------------

This section asks you to imagine that if there were such an event within the next ten years, what sort of impacts you would expect.

	Not Likely At All	Not Very Likely	Somewhat Likely	Very Likely
97. Likelihood of major damage to your home.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
98. Likelihood of injury to you or members of your household.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
99. Likelihood of health problems to you or members of your household.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
100. Likelihood that you would move away from Sea Bright.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In our last survey, a number of people discussed how Sandy made them feel. Please tell us how often you felt the way described in the question during the past four weeks.

	All of the Time	Most of the Time	Some of the Time	A Little of the Time	None of the Time
101. So sad nothing could cheer you up	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
102. Nervous	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
103. Restless or fidgety	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
104. Hopeless	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
105. That everything was an effort	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
106. Worthless	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Lastly, we would like to ask you some questions about yourself, your household, and for some closing comments.

107. What is your age (in years)? \_\_\_\_\_ years old

108. What is your job or profession? \_\_\_\_\_

109. How many **adults** live in your home (individuals over the age of 17)?  
\_\_\_\_\_ adults

110. How many of those adults are **seniors** (individuals over the age of 64)?  
\_\_\_\_\_ seniors

111. How many **children** currently live in your home (individuals 17 years old or younger)?  
\_\_\_\_\_ children

In the past, researchers found that personal finances influence the decisions people make after a disaster. We want to assure you again that this information is strictly confidential, and we will only report income information about the community as a whole (not your specific situation).

112. What was your total household income before taxes for **the year 2011** (the year prior to Hurricane Sandy)?

- |                                             |                                              |
|---------------------------------------------|----------------------------------------------|
| <input type="checkbox"/> Less than \$20,000 | <input type="checkbox"/> \$80,000-\$99,999   |
| <input type="checkbox"/> \$20,000-\$39,999  | <input type="checkbox"/> \$100,000-\$199,999 |
| <input type="checkbox"/> \$40,000-\$59,999  | <input type="checkbox"/> \$200,000 and up    |
| <input type="checkbox"/> \$60,000-\$79,999  |                                              |

113. What was your total household income before taxes for **the year 2013** (the year after Hurricane Sandy)?

- |                                             |                                              |
|---------------------------------------------|----------------------------------------------|
| <input type="checkbox"/> Less than \$20,000 | <input type="checkbox"/> \$80,000-\$99,999   |
| <input type="checkbox"/> \$20,000-\$39,999  | <input type="checkbox"/> \$100,000-\$199,999 |
| <input type="checkbox"/> \$40,000-\$59,999  | <input type="checkbox"/> \$200,000 and up    |
| <input type="checkbox"/> \$60,000-\$79,999  |                                              |

114. What was your total household income before taxes for **the year 2014** (two years after Hurricane Sandy)?

- |                                             |                                              |
|---------------------------------------------|----------------------------------------------|
| <input type="checkbox"/> Less than \$20,000 | <input type="checkbox"/> \$80,000-\$99,999   |
| <input type="checkbox"/> \$20,000-\$39,999  | <input type="checkbox"/> \$100,000-\$199,999 |
| <input type="checkbox"/> \$40,000-\$59,999  | <input type="checkbox"/> \$200,000 and up    |
| <input type="checkbox"/> \$60,000-\$79,999  |                                              |

115. How many years do you have left on your mortgage? (if paid off or if you don't have a mortgage, please put "0")

\_\_\_\_\_ years

116. What is your sex?

- Male  
 Female

117. What is your race?

- |                                                       |                                          |
|-------------------------------------------------------|------------------------------------------|
| <input type="checkbox"/> White                        | <input type="checkbox"/> Asian           |
| <input type="checkbox"/> Black or African American    | <input type="checkbox"/> American Indian |
| <input type="checkbox"/> Other (please specify) _____ |                                          |

118. What is the highest degree or level of school you completed? If currently enrolled, mark the previous grade or highest degree received.

- |                                                                                      |                                                           |
|--------------------------------------------------------------------------------------|-----------------------------------------------------------|
| <input type="checkbox"/> Kindergarten through 8 <sup>th</sup> grade                  | <input type="checkbox"/> Bachelor's Degree (BS, BA, etc.) |
| <input type="checkbox"/> 9 <sup>th</sup> grade through 11 <sup>th</sup> (no diploma) | <input type="checkbox"/> Master's Degree (MS, MA, etc.)   |

High school diploma or GED

Professional Degree (MD, JD, etc.)

Technical School

Doctoral Degree (PhD)

Some College or Associates Degree (AA)

119. Would you like a copy of the completed results?

Yes (Please provide an e-mail address on the lines below)

No

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120. The researcher may contact me for a follow-up interview.

Yes (Please provide contact information on the lines below, e-mail or phone preferred)

No

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## A.6. Survey Response Rates

Table 8 summarizes the response from each wave. The overall response rate for 2015 was 14.0% compared with a response rate of 24.2% for the 2014 survey.

**Table 5. Timing and Responses for the Survey**

Wave	2015				2014			
	Date	Mailed	Completed	Return to sender	Date	Mailed	Completed	Return to sender
Postcards	October 28, 2015	1,021	N/A	N/A	April 29, 2014	1,252	N/A	N/A
One	November 18, 2015	1,021	44	3	May 12, 2014	1,252	132	142
Two	December 9, 2015	1,021	67	2	June 3, 2014	978	106	61
Three	December 29, 2015	1,021	31	N/A	July 2, 2014	811	65	33
Final count		1,021	142	5		1,252	303	236

## **Appendix B. Survey Responses**

This appendix documents the responses to the survey using summary data using tables. If a similar question was asked in the 2014 survey that data, as reported in McNeil et al (2016), is also included in the tables. The responses are organized around the following subsections including an indication of the questions in the survey presented in Appendix A:

- Community demographics (Questions 107-120)
- Residential profile (Questions 1-4)
- Place identity and attachment to place (Questions 5-26, questions 36-37, questions 91-92)
- Recovery process including status, damage and insurance coverage, review of insurance claims, other sources of aid, experiences with organizations, programs and the overall process, and prior experience with damage (Questions 38-63)
- Residential status (Questions 64-68)
- Household decisions (Questions 69-90)
- Risk perception (Questions 93-100)
- Community engagement, life in Sea Bright, and well-being (Questions 27-35, questions 101-106)

### **B.1 Community Demographics**

Respondents were asked to report on age, dependents, and race. Table 9 shows summary statistics for age, dependents and race. Table 10, Table 11, and Table 12 show summary statistics for household size, education and household income respectively.



**Table 6. Demographics: Age, Dependents and Race**

Survey Year	2015		2014	
	Number of Respondents	Percentage of Respondents	Number of Respondents	Percentage of Respondents
<b>Age</b>				
Median Age	64		60	
Mean Age	62.5			
<b>Percent of the Population in Each Age Range</b>				
23-38	6	4.2	18	5.9
39-54	29	20.4	80	26.4
55-70	60	42.3	127	41.9
71-86	36	25.4	56	18.5
87-102	2	1.4	10	3.3
Total	133	93.7	291	96.0
Missing	9	6.3	12	4
<b>Seniors in your home over 64?</b>				
No	63	44.4	166	54.8
Yes	70	49.3	126	41.6
Total	133	93.7	292	96.4
Missing	9	6.3	11	3.6
<b>Children under 18?</b>				
No	113	79.6	238	78.5
Yes	21	14.8	54	17.8
Total	134	94.4	292	96.4
Missing	8	5.6	11	3.6
<b>Sex</b>				
Female	60	42.3	139	45.9
Male	75	52.8	156	51.5
Total	135	95.1	295	97.4
Missing	7	4.9	8	2.6
<b>Race</b>				
White	127	89.4	281	92.7
Black and African American	2	1.4	1	0.3
Asian	1	0.7%	7	2.3
Other	1	0.7%	5	1.7
Total	131	92.3%	294	97.0
Missing	11	7.7%	9	3.0

**Table 7. Household Size**

Survey Year	2015		2014	
	Number of Respondents	Percentage of Respondents	Number of Respondents	Percentage of Respondents
<b>Household Size</b>				
1	34	23.9	90	29.7
2	65	45.8	141	46.5
3	13	9.2	26	8.6
4	17	12.0	31	10.2
5	2	1.4	9	3.0
6	2	1.4	2	.7
7	0	0.0	2	.7
8	0	0.0	1	.3
9	1	0.7	-	-
Total	134	94.4		
Missing	8	5.6	1	.3

**Table 8. Education**

Survey Year	2015		2014	
	Number of Respondents	Percentage of Respondents	Number of Respondents	Percentage of Respondents
<b>Highest Level of Education Completed</b>				
Kindergarten through 8 <sup>th</sup> Grade	-	-		
9 <sup>th</sup> Grade through 11 <sup>th</sup> (no diploma)	-	-	2	.7
High School Diploma or GED	16	11.3	25	8.3
Technical School	-	-	8	2.6
Some College or Associates Degree	21	14.8	52	17.2
Bachelor's Degree	46	32.4	102	33.7
Master's Degree	27	19	66	21.8
Professional Degree	13	9.2	26	8.6
Doctoral Degree	5	3.5	13	4.3
Total	128	90.1	294	97.0
Missing	14	9.9	9	3.0

In the 2015 survey respondents were asked to identify an appropriate household income range for 2011, (prior to Hurricane Sandy), 2013 (the year after Hurricane Sandy) and 2014 (the most recent full year). The 2014 survey has asked for data for 2011 and 2013. The results are shown in Table 12.

**Table 9 Household Income**

Survey Year	2015		2014	
Household Income in 2011 (the year prior to Hurricane Sandy)				
	Number of Respondents	Percentage of Respondents	Number of Respondents	Percentage of Respondents
Less than \$20,000	5	3.5%	10	3.3
\$20,000-\$39,999	9	6.3%	14	4.6
\$40,000-\$59,999	10	7.0%	32	10.6
\$60,000-\$79,999	9	6.3%	25	8.3
\$80,000-\$99,999	14	9.9%	26	8.6
\$100,000-\$199,999	38	26.8%	83	27.4
\$200,000 and up	35	24.6%	67	22.1
Total	120	84.5%	257	84.8
Missing	22	15.5%	46	15.2
Household Income in 2013 (the year after Hurricane Sandy)				
Less than \$20,000	2	1.4%	13	4.3
\$20,000-\$39,999	14	9.9%	20	6.6
\$40,000-\$59,999	10	7.0%	31	10.2
\$60,000-\$79,999	13	9.2%	23	7.6
\$80,000-\$99,999	14	9.9%	36	11.9
\$100,000-\$199,999	32	22.5%	64	21.1
\$200,000 and up	35	24.6%	70	23.1
Total	120	84.5%	257	84.8
Missing	22	15.5%	46	15.2
Household Income in 2014 (two years after Hurricane Sandy)				
Less than \$20,000	4	2.8%		
\$20,000-\$39,999	13	9.2%		
\$40,000-\$59,999	12	8.5%		
\$60,000-\$79,999	11	7.7%		
\$80,000-\$99,999	15	10.6%		
\$100,000-\$199,999	31	21.8%		
\$200,000 and up	34	23.9%		
Total	120	84.5%		
Missing	22	15.5%		

## B.2 Residential Profile of Questionnaire Respondents

Responses to questions related to housing ownership are summarized in Table 13.

**Table 10. Housing Profile**

Survey Year	2015		2014	
	Number of Respondents	Percentage of Respondents	Number of Respondents	Percentage of Respondents
Residential Data				
Do you own or rent the property addressed on the envelope of this questionnaire?				
Rent	14	9.9	30	9.9
Own	124	87.3	273	90.1
Total	138	97.2	303	100.0
Missing	4	2.8	-	-
Which of the following describes how you use this property? Mark all that apply.				
Primary Residence	85	59.5	155	51.2
Second Home	30	1.1	88	29.0
Rental Property	12	8.5	27	8.9
Other	1	0.7	4	1.3
Prefer not to answer	1	0.7	2	.7
Total	129	90.8	276	91.1
Missing	13	9.2	27	8.9
What type of home is this?				
Single-family home	50	35.2	107	35.3
Multi-family home	5	3.5	12	4.0
Apartment	4	2.8	9	3.0
Condo/Townhouse	71	50.0	171	56.4
Other	0	1.3	4	1.3
Total	130	91.5	303	100.0
Missing	12	8.5	-	-
In total, how many years have you lived in Sea Bright?				
Median (years)	14.5		13	

### B.2.1 Mortgage

Sea Bright residents were also asked about the status of their current mortgage. The responses are summarized in Table 14.

**Table 11. Current Mortgage**

Mortgage Payments Remaining Years		
	Number of Respondents	Percentage of Respondents
Paid off or don't have a mortgage	77	54.2%
Have a mortgage	Total	52
	Median year	18.5
	Mean year	16.63
Overall median year	0	
Overall Mean year	6.7	
Total	129	90.8%
Missing	13	9.2%

### B.3 Place Identity and Attachment to Place

Table 15 summarizes the responses to the questions related to place identify and attachment to place. Respondents were also asked four open ended questions:

- Please list three things you like most about Sea Bright prior to Hurricane Sandy.
- Please list three things you like least about Sea Bright prior to Hurricane Sandy.
- Please list three things you like most about Sea Bright after to Hurricane Sandy.
- Please list three things you like least about Sea Bright after to Hurricane Sandy.

These responses are summarized in Table 16 and Table 17.

**Table 12 Responses to Questions Related to Attachment to Place**

Survey Year	2015		2014	
	Number of Respondents	Percentage of Respondents	Number of Respondents	Percentage of Respondents
I feel Sea Bright is a part of me.				
Agree	106	74.6	230	75.9
Neutral	28	19.7	48	15.8
Disagree	7	4.9	15	5.0
Total	141	99.3	293	96.7
Missing	1	0.7	10	3.3
Being in Sea Bright says a lot about who I am.				
Agree	83	58.5	179	59.1
Neutral	46	32.4	82	27.1
Disagree	12	8.5	33	10.9
Total	141	99.3	294	97.0
Missing	1	0.7	9	3.0

**Table 15 Responses to Questions Related to Attachment to Place (continued)**

I am very attached to Sea Bright.				
Agree	97	68.3	220	72.6
Neutral	33	23.2	57	18.8
Disagree	11	7.7	16	5.3
Total	141	99.3	293	96.7
Missing	1	0.7	10	3.3
No other place can compare to Sea Bright .				
Agree	68	47.9	147	48.5
Neutral	34	23.9	88	29.0
Disagree	35	24.6	60	19.8
Total	137	96.5	295	97.4
Missing	5	3.5	8	2.6
Sea Bright is the best place for what I like to do.				
Agree	91	64.1	198	65.3
Neutral	35	24.6	76	25.1
Disagree	15	10.6	22	7.3
Total	141	99.3	296	97.7
Missing	1	0.7	7	2.3
The things I do in Sea Bright I would enjoy doing just as much at some similar community. I would enjoy doing just as much at some similar community.				
Agree	42	29.6	91	30.0
Neutral	52	36.6	88	29.0
Disagree	47	33.1	116	38.3
Total	141	99.3	295	97.4
Missing	1	0.7	8	2.6
Attachment indexed (Greer 2015).				
Agree	82	57.7	184	60.7
Neutral	38	26.8	83	27.4
Disagree	20	14.3	25	8.3
Total	140	98.8	292	96.4
Missing	2	1.2	11	3.6

**Table 13 Things About Sea Bright Prior to Hurricane Sandy**

Liked Most	Liked Least
<p>accessibility to member of the town council, small town atmosphere, our environment  ambiance, old post office, library  area well-kept and clean, walking the beach, looking at and being in ocean  beach access  beach access, walk to restaurants and shops, view ocean from dwelling  beach in winter  beach, bars and restaurants, sunsets and sunrise  beach, bars/restaurants, community  beach, bike path  beach, clean air  beach, close to place of employment, people of Sea Bright  beach, community life, sense of community  beach, community, close proximity to metro area  beach, community, people  beach, downtown, convenience to shape  beach, environment, best mayor  beach, fishing, getting away from the city  beach, local town and main street, view from our balcony  beach, location, nature  beach, main street restaurants, small town  beach, neighborhood and neighbors, social activity  beach, ocean activities, sense of community  beach, people, shops  beach, people, town  beach, quiet community, secure  beach, restaurants, safe community  beach, restaurants, shops  beach, restaurants, closeness to main home  beach, restaurants, downtown</p>	<p>Andy K's, side streets in town, no food store  beach clubs, boat traffic, garbage on beach  beach clubs-they had no good for the town-create traffic jam- little tax base  beaches were smaller, downtown a bit run down  Commute to NY city, commute to stores  condition of some of the homes, Donny R's market, taxes for services value  damage, too much time to rebuild, noise of beach rebuilding  dilapidated structure in town and on Ocean. Ave.  downtown needed sprucing up  downtown, congestion, lack of open spaces  dump on beach, rotting for school house,  traffic when bridge is up  everything  far from GS parkway and trains, some homes in need of repair, town board secretive  fear of the river flooding, paying school taxes, downtown area constantly floods with Nor'easters  flood vulnerability, summer traffic flooding  flooding, feels lonely and desolate in winter months, need more restaurants  flooding, noise, foul language  frequent flooding, non-residents using private access to beach  government, beach clubs, highway</p>

<p> beach, restaurants, friends  beach, restaurants, shops  beach, restaurants, stores  beach, river, area  beach, river, clean ocean air  beach, shops, river  beach, small town, nice people  beach, sunsets, neighborhood  beach, the weather in summer, casualness  beach, town, stores  beach, condo community neighbors, pace of the beach lifestyle  beaches, beautiful river and views  beaches, bike path, fishing  beaches, boating, dining  beaches, shops, restaurants  beaches, the "walk/sidewalk" from Sandy Hook to town, in-town recycling  beaches, fishing, view  beautiful beaches, nice family restaurants  being able to walk to town, so close to river, so close to ocean  businesses, beach, long time friends  central business district, local stores not chains, beach close to beach, small, safe  community of close knit people; restaurants; a post office  community spirit, beaches, safe neighborhood  county seat; shuttle service for senior and veterans  diversity of people, proximity to beach, shop owners/restaurant people knew you,  dunes, diversity of downtown stores  eclectic groups- diversity, friendly people, shops and restaurants' owners knew you  everything  first house from the ocean, pool, walking  fishing  I hate the town - It has nothing to offer except the ocean, I do like my hoe and its peacefulness, but trapped by traffic  library, old-time charm, Donovans the Mad Hatter, beach replenishment  library, police station and fire department, did not have homes that looked like they were ready to collapse  library, river  living near the beach, living near Sandy Hook, close to work </p>	<p> summer traffic; downtown appearance; neighborhood residents  summertime traffic, no nightlife (or very little), beach parties with kids blasting music  taxes, flooding  the "clique" attitude of the three segments of the borough, the attitude of long time residents toward newer residents, the isolation of living in a community with a high percentage of seasonal residents  the condo board, management Co., some of the people  the council, passivity of people  the inconsistent appearance of store fronts, abandon houses and the intermittent flooding, summer traffic to go somewhere  The town needed to be re-done, flooding downtown, parking  too much people, a lot of noise from cars and people, too expensive  tourists, parking, taxes  Town needs to pick up more litter/debris in North end, unreasonable ticketing sometimes by Police, North beach area needs to be kept up - not just the town street  traffic  traffic  traffic  traffic in summer  traffic in summer, garbage on beach  traffic in summer, non residences of the town, winter (Jan-Feb) month  traffic in summer, visitor polluting the beach (ie. leave trash), unfair and high property taxes due to method of funding schools  traffic in the summer, crowded  restaurants in the summer, occasional flooding  traffic in weekend, not being able to bring dog on the beach, commuting  traffic on Ocean Ave.; town needs to rake the beaches on a regular basis; needs better bike paths </p>
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<p>living on the beach, living next to downtown, living in small town</p> <p>local ecology-wetland, waterfowl, etc; beach; crime free</p> <p>location by the water, small town feeling, friendly people</p> <p>location on the ocean, uncrowded conditions (except for summer), proximity to urban areas, especially NYC</p> <p>location, bars, restaurants</p> <p>location, neighbors</p> <p>location, neighbors, shape and restaurants</p> <p>location, people, outdoor activities</p> <p>location, private amenities</p> <p>location, small town, my own apartment</p> <p>location, access to river 1st then ocean 2nd, pre 1980 it was a summer town-there were 'summer only' residents, it had a school</p> <p>love coming over bridge to see sparkling water, people very friendly</p> <p>Low key culture</p> <p>my home, beaches, surrounding parks</p> <p>my job, my apartment, my community</p> <p>my neighbors, the ocean and rivers, history of the town - summer rents become home owners (like my parents)</p> <p>my street, my home, the taxes</p> <p>natural beauty, convenient town center, areas for running and biking</p> <p>natural beauty, location, restaurant/bar selection</p> <p>neighbors, beach, stores</p> <p>neighbors, fishing with grandkids, not noisy</p> <p>none</p> <p>ocean and beach, location, my condo</p> <p>ocean and river, close to NYC, close to family</p> <p>ocean view, town shops and restaurants, bars</p> <p>ocean, small town feeling, beauty of Sea Bright</p> <p>ocean, small town feeling, town</p> <p>ocean,river, beach</p> <p>ocean/beach, quiet small town feeling, local restaurants</p> <p>off-season, solitude, ocean, river</p> <p>people, beach, the sense of community</p> <p>People's action make it a wonderful place to live, to visit</p> <p>proximity to beach and restaurants, easy drive from Hoboken/NYC, fun friendly neighbors that became close friends</p> <p>proximity to beach; stores, library, post office all within walking distance; the seashore atmosphere</p> <p>proximity to so many activities, sunsets, splash pad</p> <p>quiet during winter, good police coverage, convenient shopping</p>	<p>traffic on Ocean Ave, weekend crowds at restaurants, Donovan customers drinking on beach, they did not stay in their designated areas</p> <p>traffic on summer time</p> <p>traffic on Sundays, crowds at beach clubs</p> <p>traffic summer time</p> <p>traffic summer, parking summer, lack of council's ability to cut back school tax</p> <p>traffic, bars, crowding</p> <p>traffic, crowds, people parking illegally on private property</p> <p>traffic, crowds, floods</p> <p>traffic, lack of traffic light between bridges, traffic speed too high, inspection of properties that have all kinds of junk around the houses, no fines or legal action taken to have properties maintained in an acceptable manner.</p> <p>traffic, parking, some dilapidated properties</p> <p>traffic, politics, exposure to weather incidents, traffic, street flooding, traffic, summer invaders, trash, traffic, taxes, outsiders, traffic; far from grocery store; the fact that children have to go so far to school since that closed school here in town which by the way has sat vacant for years</p> <p>unattractive homes, downtown</p> <p>aesthetics, parking lot on beach vs using the space more wisely</p> <p>uneducated residents who don't care about town's future, extremely far elementary school out of district, tax money wasted paying out of district costs</p> <p>unkempt homes, traffic in town, getting hit by a car walking to the beach</p> <p>was getting a little run down, homes were run down, not enough plants, downtown areas needed up doing, water, people, weekend traffic in summer</p>
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quiet, private  
 relax, drink beer, work  
 river, ocean, restaurants  
 small business, small town  
 small community feelings, my house on the beach,  
 didn't have to drive on weekends  
 small community, friendly, beautiful beaches, small  
 business  
 small converted summer houses, the small park that I  
 look out on that has been converted into a town dump  
 and garage for town equipment. It does not make me  
 happy. Few people have come back to this  
 neighborhood  
 small town atmosphere, accessibility to town,  
 restaurants and shops  
 small town community  
 small town feel, friendly people, fantastic and well-kept  
 beached  
 small town feel, income diversity/mix of blue collar  
 white collar, beauty of area  
 small town feel, water views, friendly people  
 small town walkable to most necessities, good choices  
 for varied restaurants  
 small town, easily walkable  
 small village atmosphere, close to beach, friendly shop  
 keepers  
 sunsets, beach clubs, restaurants  
 the dunes, the small shape, the library  
 the natural environment, proximity to shopping  
 the river/ocean view, access to dining, riding bike trails  
 the Sea Bright library, the Mad Hatter, Donovans landing  
 the serenity of rivers and ocean, feeling of safety,  
 friendliness of neighbors  
 use of the JWRoss library and community center,  
 participation in senior's organization, spending time  
 with friends  
 Vacation shore community near my primary residence,  
 being able to walk to town, nice restaurants  
 view, access to water, being in Monmouth county  
 view, near smell and touch the ocean daily; ability to  
 walk to stores, restaurants, bars; interesting people  
 watching sunsets by the river; relaxed, easy-going  
 atmosphere; proximity to shopping areas  
 well stocked stand-alone library, beach, store owners  
 upkeep of property (plantings, etc)  
 wonderful accessible beaches, walking paths, accessible  
 shopping and dining

**Table 14 Things About Sea Bright After Hurricane Sandy**

Liked Most	Liked Least
<p>atmosphere  away from flooding, neighborhood, near family  beach access, close proximity to restaurants and shops, close proximity to NY ferry access  Beach replenishment, home held up, neighborhood is back to normal  beach, close to NYC, close to friends  beach, closeness to main home  beach, community/neighborhood, restaurants  beach, fishing  beach, my current home, small town business  beach, neighbors, proximity to preschool and church  beach, nice people, small town  beach, quiet community, central location  beach, river, clean air  beach, river, Red Bank  beach, Ocean Avenue businesses, close to friends  beaches, fishing, view  beaches, friends, neighbors  beaches, home, close transportation to NYC  boating, sunrise and sunsets, water views  clean and quiet, on the beach, close to work  close proximity to the beach, local shopping, everything inside is new  close to beach, nice town, the "feel" of Sea Bright  close to food, clothing, drug, transportation  close to job, close to family, close to towns I like  close to nephews  close to town, beach and river, safe community  comfortable living quarters, pleasant neighbors/quiet, close proximity to shopping, friends, family and beach  community, close to beach, quiet neighborhood  community, home, beach  community-based activities to improve the living situation of residents, worked with community environmental activities (sand removal, planting dune grass), meeting residents from other parts of borough  completely renovated/update home; added garage;  can see ocean because of elevation  downtown, congestion, lack of open spaces  fishing  Good improvements to downtown  great helpful neighbors</p>	<p>a good food store, gas station, post office, drug store and laundromat  abandoned homes/buildings, problems that local business have encountered for rebuilding, flooding  Actions, seemingly arbitrary, by some elected personnel; Loss of businesses such as laundromat, cleaners, service/gas station; Loss of post office- full service replaced by "village post office"  afraid of next disaster  again the converted park that is now a dump, the electric company's so-called temporary power station, the fact that I indirectly lost a job that I loved due to Sandy  back home now-very stressed, due to displacement  concern about future flooding and water rise, concern about traffic from Long Branch  distance to public schools, flooding, summer traffic/crowding of town and beaches  don't know yet because we haven't moved out of SB yet  Downtown appearance, lack of gas station and post office, neighborhood association members  downtown could have bounced back, but over time it will  everything  government, beach clubs over building, insurance and taxes  government, lack of aid, abandoned bank and homes  having to depend on car for everything  heavy traffic, small apartment, too many stairs  high cost of living, crowded, noisy  homes still not repaired - looks terrible, too far from train, town moves too slowly on important issues  How the politicians will always care of the beach club, the best business in town. 95% membership out of town.  huge houses being built, way too tall! Beachy feel gone with "McMansions"; Huge houses blocking sky and water views</p>

<p>grew up here, nice house, proximity to family  have made many new friends, because actively  involved in community, became an elected official  home, close to work, convenient to everything  home, shop, work  I'm back in my rebuilt raised home in Sea Bright  I'm back to my repaired home-its familiar; the area  is beautiful  improvements to downstairs condos due to gutting  and repairing, more community spirit, beach  improvements  It was a temporary move until construction of our  first floor was completed.  Its the home I designed and built, good neighbors,  small town feel  large home, new home, family with me  larger home-more bathroom and bedrooms; nice  community; quiet neighborhood  living on the beach, next to downtown, in small  town  local ecology, NYC access, lack of crime  location of property/view, downtown eating, use of  park  location to major transportation, location to  church, school and stores, location to  neighborhood  location, family, friends  location, people, outside activities  location, small town, my own apartment  location, town, neighbors  location, uncrowded conditions except for summer  my apartment, my community, my job  my friends, neighbors, I currently live where my  childhood friend used to live.  my home  my house  My neighbors bonding together, new businesses,  the strong leadership of our major Dina Long  my neighbors, community growth and  revitalization, beach  near enough to my own home to check on it  near the beach, nice neighbors  new construction  no beach clubs, good school system, no ridiculous  local ordinances, proximity to employment/schools  none  not having anything to do with Sea Bright. They are  back in the 18 century</p>	<p>I'm frightened of future storm, I cannot take  another financial hit, the town/community has  changed-more rich, second home owner.  immigrates, distance from the things the city  offers, rent conditions of dwellings  inability access to the town  increasing taxes, increasing maintenance costs,  summer traffic  indiscriminate reconstruction, loss of library  lack of regulation of businesses  living near homes that didn't renovate, still only  have street back in houses, potential for  flooding still there  location, crowding in summer  lower class element of people can fined to  senior housing, drug use of residents- even had  a police drug raid in august 2015  main road hasn't been repaired, library not  rebuilt yet, town still needs official buildings  rebuilt (police, fire)  more neighborhood undesirables; faster paced  (maybe too much)  municipality obstruction of business in restarts  my condo association delaying repairs, Sea  Bright being a construction zone, Donovan's  reopened  neglected homes should be torn downtown  parking is changing  neighbors, threat of another storm, damage to  the area  nervous of another hurricane/storm, home  values declining, homes still need to be fixed  up ()  Pain to pack and move; paying rent and a  mortgage at the same time; not knowing when  we would be back to normal  parking  parking problems  Properties not respected- often like junk yard,  affects my property living pleasant and  enjoyable.  property tax approximately 30K/yr  reassessment of property is higher; no  pharmacy, no post office, gas station in town;  back-in parking; uncoordinated traffic lights  rising sea level, rising insurance costs, risk of  danger at any time due to storms</p>
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<p>ocean, beach, sense of community  ocean, proximity to shopping, proximity to golf course  ocean, river, town  ocean/beach -peaceful, safety and health, community awareness  ocean/beaches; quiet peaceful small town feeling except for May; local restaurants  peace, quiet, nature  proximity to beach, to river, walk to town  proximity to ocean, friendliness of people in the community, my lifestyle  proximity to river, local restaurants, proximity to work place  Rebuilding of the community, nice restaurants, nice people  river  River behind us, ocean in front of us, easy access to NYC ferries</p> <p>safe place  my neighbors, the ocean and rivers, history of the town - summer rents become home owners (like my parents)  my street, my home, the taxes  natural beauty, convenient town center, areas for running and biking  natural beauty, location, restaurant/bar selection  neighbors, beach, stores  same house, accessible, central  schools, good quality and close to home; more property, land, larger house; more families  Sea Bright has retained its small town, working class feel; Sea Bright municipal beach serves a diverse community; Sea Bright has a vibrant music culture  Sea Bright is better now  see previous answers  seeing the rebuilding, community coming together, more attractive rebuilt homes  sense of community, geographic isolation  small town community  stayed close to friends and daily routine; got to meet new people  still live in Sea Bright  The community begin to look more attractive, the council seem to be working together, the beach was replenished</p>	<p>people who parked on my street who left their garbage  plastic pieces of garbage on the beach, litter next to sidewalk on ocean side of street, huge beach clubs blocking ocean view  police rude and incompetent, flooding issues, municipal council incompetent and cheating by trying to put their ownership name on my property  police sirens, police over patrolling roads, bars  political atmosphere, political lies to the public, dishonesty by certain politicians  Sea Bright is metamorphosing into a weekend party spot, a minority of property owners refuse to invest in their holdings, traffic has increased and driver courtesy is declining  Sea Bright municipal building should be updated/rebuild and renovated; bring back library access to town; rebuilt firehouse although I think they are planning but taking so long  Sea Bright politics and lack of service, rules change every other week, cops are thugs  Sea Bright refuses to learn, grow, or expand their tiny minds  proximity to "good" food store outlets, distance to major transportation highways, summer traffic  so far to drive to work, no beach  some buildings are still not restored  speed traffic need more enforcement, high taxes, more shops and restaurants  stairway to beach moved further away from my home, handicapped walking is difficult  still floods, drive not elevated  still out of own home, insecurity of being in a rental  street floods, higher taxes  summer traffic  summer traffic, lack of in-town recycling  summer traffic, occasional flooding  summer traffic, parking in summer  summer traffic, very high school taxes, flood insurance increases  Taking a long time to sort it all out  taking a while to improve downtown taxes  taxes going up</p>
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<p>The improvements in town  the natural environment  the ocean view, access to the train, access to our son's high school  This property is my rental income, this is my retirement property, I plan to live here after I retire, it is a beautiful area and I plan to live here if I can hold on to it.  town officials stepped up had new investment funding occurred; town looks better than before;  swim clubs and restaurants and new town buildings will improve image of Sea Bright  view, new house  views of river, peace and quiet  views, ease of traveling to and from, the town looks better  views, private amenities  water view, quiet, safe  We like that Sea Bright has been rebuilding, we like the spirit of the people and businesses, we like our complex was restored to being a nice place to live, weather, cost of living- no state income tax, gamed life style and mind set</p>	<p>taxes too high, have to drive to any store, too much yard to take care of  the further we move past Sandy the more cynicism grows, there is much distrust about officials, lost several services (gas station, post office, laundry, dry cleaners)  the number of homes still left abandoned, the increasing taxes, shopping area still leaves a lot to be desired  The slowness in getting things put together, still no cell tower, still no diversity of business in town  thinner walls, louder neighbors  too small, no garden  town shopping, traffic  traffic  traffic  traffic  traffic in summer, crowded restaurants in summer, occasional flooding  traffic in summer, occasional flooding (need to move car)  traffic in weekend  traffic, derelict buildings, gigantic parking lots on beach  traffic, garbage on beach, no library  traffic, neighbors on our side built a high house and violated set back, new development  traffic, parking and noise in summer  traffic, politics, weather exposure  traffic, taxes, outsiders  uncertain future  unsure when next storm will come, sea wall has not been fortified, water distribution systems are constantly compromised, homes still exist that have not been repaired  vacant houses, construction, little community services  water levels of river seem to have increased, beach erosion that seems ongoing, community still not back in Sea Bright  windy in winter, traffic in summer</p>
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#### **B.4 The Recovery Process**

The following subsections cover elements of the recovery process including status of the home, damage and insurance coverage, review of insurance claims, other sources of aid, experiences with organizations, programs and the overall process, and prior experience with damage.

### B.4.1. Status of Home

Responses related to status, damage, insurance coverage are reported in Table 18, and Table 19.

**Table 15 Status of Home**

	Number of Respondents	Percentage of Respondents
What is the current status of your home?		
Abandoned	3	2.1
Condemned	1	0.7
Structure was or will be demolished	6	4.2
Repairs completed; not elevated	95	66.9
Repairs completed; elevated	15	10.6
Structure was or will be totally rebuilt	8	5.6
Repairs in progress	12	8.5
Repairs scheduled to begin	2	1.4
In good condition (did not require repairs)	14	9.9
Property for sale or sold	6	4.2
Prefer not to answer	2	1.4
Not sure	3	2.1
What is the current status of your home? [Recoded]		
Abandoned, condemned or demolished	10	7.0
Repaired or rebuilt	118	83.1
Repairs in progress or scheduled	14	9.9
No repairs needed	14	9.9
Other	11	7.7

Comments pertaining to the status of the home included:

- Cannot elevate as it's a townhome
- Can't afford to elevate
- Can't elevate 3 story townhouse
- Condo docks were damaged but have not been repaired/replaced yet waiting for permits
- Did not go on first floor, broke fence, garage door, deck on rocks - House in good condition (lucky)
- Did not receive grant to elevate, have no money to elevate
- Did require some repairs - work completed - condition now excellent
- Elevation is scheduled
- Entire first floor was gutted including the heating, air, water, pipes, etc. on the ground floor
- For sale (get out of dodge)
- Garage area was wiped out and since been repaired. No damage to our interior space, very lucky and blessed.
- Garage door and roof that leaks
- I'm in the process of elevating now
- Lower floors repaired, I am on the top floor
- My apartment is livable. All the apartments downstairs are not completed and may never be repaired
- No need to elevate
- Old house torn down, new elevated home built, much bigger

- Repaired still in progress, but all is livable
- Roof repairs scheduled
- Townhouse does not need to be elevated, there is very little damage from Sandy since we are in a high point in Sea Bright

#### B.4.2. Damage to Home and Insurance Coverage

Responses to questions about the cost of damage and the extent, and insurance coverage are shown in Table 19.

**Table 16. Responses to Questions Related to Damage and Insurance Coverage**

Survey Year	2015		2014	
	Number of Respondents	Percentage of Respondents	Number of Respondents	Percentage of Respondents
How much damage did your home sustain related to Hurricane Sandy? Please estimate in dollars.				
Median	\$110,623.50		\$92,639.53	
Mean	\$60,000			
How extensive was the damage to your home due to Hurricane Sandy?				
No damage	9	6.3	20	6.6
Not very extensive	32	22.5	73	24.1
Somewhat extensive	53	37.3	113	37.3
Very extensive	47	33.1	93	30.7
Total	141	99.3	299	98.7
Missing	1	0.7	4	1.3
How extensive was the damage to Sea Bright due to Hurricane Sandy?				
No damage	2	1.4	-	-
Not very extensive	2	1.4	3	1.0
Somewhat extensive	5	3.5	10	3.3
Very extensive	131	92.3	276	91.1
Total	140	98.6	289	95.4
Missing	2	1.4	14	4.6
Did you have flood insurance at the time that Hurricane Sandy occurred?				
No	37	26.1	74	24.4
Yes	96	67.6	218	71.9
Total	133	93.7	292	96.4
Missing	9	6.3	11	3.6
What amount of this damage did flood insurance cover?				
Mean	\$53,133.05		\$52,742.00	
Median	\$29,000			
Total	76			
Missing	20			



**B.4.3. Review of Insurance Claims**

The 2015 survey asked respondents about whether they had submitted insurance claims for re-review. Table 20 summarizes the responses when Sea Bright residents were asked about the review of insurance claims.

**Table 17. Review of Insurance Claims**

Have you requested a review of your flood insurance claim?		
	Number of Respondents	Percentage of Respondents
No	81	57.0
Yes	24	16.9
Total	105	73.9
Missing	37	26.1
If yes, what is the status?[Coded]		
Paid	5	20.8
Denied	3	12.5
In progress	11	45.8
No response	4	16.7
Response not applicable	1	4.2
Total	24	

**B.4.1. Experiences with the Process**

The 2015 survey included a series of questions aimed at better understanding the experiences of Sea Bright residents during the recovery process. Table 21 shows the responses to the questions about aid from other sources. We did not ask the respondents to list the sources. Table 22 shows the responses with respect to experiences with specific organizations and programs. Table 23 shows the number of respondents that had no interactions with particular programs and organizations.

**Table 18. Aid from Other Sources**

Did you receive aid from other sources?		
	Number of Respondents	Percentage of Respondents
No	68	47.9
Yes	69	48.6
Total	137	96.5
Missing	5	3.5
If yes, how much aid did you receive from these sources, in total?		
Mean	\$232,194.90	
Median	\$10,000.00	
Total	59	
Missing	10	

**Table 19. Experience with Organizations and Programs**

Experience with organizations or programs		
	Number of Respondents	Percentage of Respondents
<b>FEMA (n=110)</b>		
Very dissatisfied	26	18.3
Dissatisfied	31	21.8
Unsure	18	12.7
Satisfied	26	18.3
Very satisfied	9	6.3
No interaction	26	18.3
Total	136	95.8
Missing	6	4.2
Number with responses	110	
Median response	Dissatisfied	
<b>Small business administration (n=61)</b>		
Very dissatisfied	16	11.3
Dissatisfied	17	12.0
Unsure	18	12.7
Satisfied	8	5.6
Very satisfied	2	1.4
No interaction	70	49.3
Total	131	92.3
Missing	11	7.7
Number with responses	61	
Median response	Dissatisfied	
<b>State of New Jersey (n=84)</b>		
Very dissatisfied	21	14.8
Dissatisfied	24	16.9
Unsure	17	12.0
Satisfied	14	9.9
Very satisfied	8	5.6
No interaction	51	35.9
Total	135	95.1
Missing	7	4.9
Number with responses	84	
Median response	Unsure	

**Table 22. continued. Experience with Organizations and Programs**

Experience with organizations or programs		
	Number of Respondents	Percentage of Respondents
<b>RREM Program (n=55)</b>		
Very dissatisfied	12	8.5
Dissatisfied	10	7.0
Unsure	19	13.4
Satisfied	7	4.9
Very satisfied	7	4.9
No interaction	74	52.1
Total	129	90.8
Missing	13	9.2
Number with responses	55	
Median response	Unsure	
<b>Resettlement program (n=47)</b>		
Very dissatisfied	9	6.3
Dissatisfied	8	5.6
Unsure	19	13.4
Satisfied	10	7.0
Very satisfied	1	0.7
No interaction	83	58.5
Total	130	91.5
Missing	12	8.5
Number with responses	47	
Median response	Unsure	
<b>Sea Bright (n=106)</b>		
Very dissatisfied	13	9.2
Dissatisfied	13	9.2
Unsure	12	8.5
Satisfied	44	31.0
Very satisfied	24	16.9
No interaction	26	18.3
Total	132	93.0
Missing	10	7.0
Number with responses	106	
Median response	Satisfied	

**Table 22. continued. Experience with Organizations and Programs**

Experience with organizations or programs		
	Number of Respondents	Percentage of Respondents
<b>Local Government (n=99)</b>		
Very dissatisfied	13	9.2
Dissatisfied	15	10.6
Unsure	15	10.6
Satisfied	38	26.8
Very satisfied	18	12.7
No interaction	33	23.2
Total	132	93.0
Missing	10	7.0
Number with responses	99	
Median response	Satisfied	
<b>Flood insurance (n=97)</b>		
Very dissatisfied	28	19.7
Dissatisfied	19	13.4
Unsure	19	13.4
Satisfied	20	14.1
Very satisfied	11	7.7
No interaction	36	25.4
Total	133	93.7
Missing	9	6.3
Number with responses	97	
Median response	Unsure	
<b>Homeowners insurance (n=96)</b>		
Very dissatisfied	24	16.9
Dissatisfied	24	16.9
Unsure	12	8.5
Satisfied	23	16.2
Very satisfied	13	9.2
No interaction	38	26.8
Total	134	94.4
Missing	8	5.6
Number with responses	96	
Median response	Dissatisfied	

**Table 22. continued. Experience with Organizations and Programs**

Experience with organizations or programs		
	Number of Respondents	Percentage of Respondents
<b>Banks (n=46)</b>		
Very dissatisfied	12	8.5
Dissatisfied	9	6.3
Unsure	13	9.2
Satisfied	7	4.9
Very satisfied	5	3.5
No interaction	83	58.5
Total	129	90.8
Missing	13	9.2
Number with responses	46	
Median response	Unsure	
<b>Condominium or Neighborhood Association (n=84)</b>		
Very dissatisfied	6	4.2
Dissatisfied	12	8.5
Unsure	11	7.7
Satisfied	26	18.3
Very satisfied	29	20.4
No interaction	48	33.8
Total	132	93.0
Missing	10	7.0
Number with responses	84	
Median response	Satisfied	
<b>Nonprofit organization (n=48)</b>		
Very dissatisfied	4	2.8
Dissatisfied	7	4.9
Unsure	13	9.2
Satisfied	14	9.9
Very satisfied	10	7.0
No interaction	82	57.7
Total	130	91.5
Missing	12	8.5
Number with responses	48	
Median response	Satisfied	

**Table 20. Respondents with no Interactions**

<b>Organization</b>	<b>% of respondents with no interaction</b>
FEMA	18.3
Small business administration	49.3
State of New Jersey	35.9
RREM Program	52.1
Resettlement program	58.5
Sea Bright	18.3
Local Government	23.2
Flood insurance	25.4
Homeowners insurance	26.8
Banks	58.5
Condominium or Neighborhood Association	33.8
Nonprofit organization	57.7

We also asked the survey respondents about the recovery process. The responses are shown in Table 24.

**Table 21. Experience with the Process**

Experience with the process		
	Number of Respondents	Percentage of Respondents
Amount of paperwork involved in the process		
Very dissatisfied	33	23.2
Dissatisfied	37	26.1
Unsure	9	6.3
Satisfied	38	26.8
Very satisfied	1	0.7
No interaction	18	12.7
Total	136	95.8
Missing	6	4.2
Number with responses	118	
Median response	Dissatisfied	
Clarity of the aid process		
Very dissatisfied	33	23.2
Dissatisfied	34	23.9
Unsure	19	13.4
Satisfied	26	18.3
Very satisfied	2	1.4
No interaction	22	15.5
Total	136	95.8
Missing	6	4.2
Number with responses	114	
Median response	Dissatisfied	
Insurance claim meeting expectations based on your understanding of the policy		
Very dissatisfied	38	26.8
Dissatisfied	30	21.1
Unsure	15	10.6
Satisfied	24	16.9
Very satisfied	9	6.3
No interaction	19	13.4
Total	135	95.1
Missing	7	4.9
Number with responses	116	
Median response	Dissatisfied	

**B.4.3 Prior Experience with Damage**

To understand respondents' prior experience with damage we asked if their property had been damaged by another storm, besides Hurricane Sandy or another event. The responses are shown in Table 25. Damage from non-storm events are largely tidal flooding.

**Table 22. Experience with Damage to Property**

Has your property been damaged by another storm, besides Hurricane Sandy?		
	Number of Respondents	Percentage of Respondents
No	98	69.0
Yes	43	30.3
Total	141	99.3
Missing	1	0.7
Has your property been damaged by an event other than a storm?		
No	118	83.1
Yes	23	16.2
Total	141	99.3
Missing	1	0.7

### **B.5 Residential Status**

Respondents were asked about their residential status including whether they lived in the same community and same house and how long they planned to live in Sea Bright. The results are shown in Table 26.



**Table 23 Respondents' Residential Status**

Survey Year	2015		2014	
	Number of Respondents	Percentage of Respondents	Number of Respondents	Percentage of Respondents
<b>Do you still live in the same community as you did at the time of Hurricane Sandy?</b>				
No	10	7.0	32	10.6
Yes	130	91.5	262	86.5
Total	140	98.6	294	97.0
Missing	2	1.4	9	3.0
<b>Do you still live at the same address as you did at the time of Hurricane Sandy?</b>				
No	16	11.3	43	14.2
Yes	125	88.0	250	82.5
Total	141	99.3	293	96.7
Missing	1	0.7	10	3.3
<b>How long do you plan to live at your current residence?</b>				
Less than one year	14	9.9	27	8.9
One to five years	23	16.2	95	31.4
More than five years	71	50.0	164	54.1
Total	108	76.1	286	94.4
Missing	34	23.9	17	5.6
<b>CommittedR [index variable – Committed=same community, plan to live at same address for greater than five years.]</b>				
No	34	26.2	126	41.6
Yes	65	50.0	156	51.5
Total	99	76.2	282	93.1
Missing	31	23.8	21	6.9
<b>Investment [index variable]</b>				
New community	10	7.0	28	9.2
Same community, less than 1 year	11	7.7	15	5.0
Same community, 1-5 years	23	16.2	83	27.4
Same community, more than 5 years	65	45.8	156	51.5
Total	109	76.8	282	93.1
Missing	33	23.2	21	6.9

## B.6 Household Decisions

Questions about the decision where to live after Hurricane Sandy were phrased as “Please indicate how important each element was when making your decision about where to live after Hurricane Sandy.” The responses to these questions in 2015 and 2014 are shown in Table 27.

**Table 24 Variables Affecting the Decision Where to Live After Hurricane Sandy**

Survey Year	2015		2014	
	Number of Respondents	Percentage of Respondents	Number of Respondents	Percentage of Respondents
<b>The likelihood of a hurricane</b>				
Not Important At All	30	21.1	53	17.5
Not Very Important	34	23.9	66	21.8
Somewhat Important	45	31.7	115	38.0
Very Important	26	18.3	43	14.2
Total	135	95.1	277	91.4
Missing	7	4.9	26	8.6
<b>Concerns over sea level rise</b>				
Not Important At All	25	17.6	49	16.2
Not Very Important	26	18.3	58	19.1
Somewhat Important	53	37.3	106	35
Very Important	31	21.8	65	21.5
Total	135	95.1	278	91.7
Missing	7	4.9	25	8.3
<b>Being close to family</b>				
Not Important At All	17	12.0	54	17.8
Not Very Important	17	12.0	38	12.5
Somewhat Important	44	31.0	82	27.1
Very Important	56	39.4	101	33.3
Total	134	94.4	275	90.8
Missing	8	5.6	28	9.2
<b>Being close to friends</b>				
Not Important At All	16	11.3	42	13.9
Not Very Important	17	12.0	52	17.2
Somewhat Important	62	43.7	99	32.7
Very Important	40	28.2	82	27.1
Total	135	95.1	275	90.8
Missing	7	4.9	28	9.2
<b>Being close to employment opportunities</b>				
Not Important At All	47	33.1	94	31
Not Very Important	20	14.1	42	13.9
Somewhat Important	41	28.9	72	23.8
Very Important	24	16.9	65	21.5
Total	132	93.0	273	90.1
Missing	10	7.0	30	9.9

**Table 27 continued. Variables Affecting the Decision Where to Live After Hurricane Sandy**

<b>Being close to the beach</b>				
Not Important At All	12	8.5	18	5.9
Not Very Important	14	9.9	20	6.6
Somewhat Important	44	31.0	90	29.7
Very Important	65	45.8	149	49.2
Total	135	95.1	277	91.4
Missing	7	4.9	26	8.6
<b>Access to affordable housing</b>				
Not Important At All	48	33.8	102	33.7
Not Very Important	30	21.1	59	19.5
Somewhat Important	32	22.5	64	21.1
Very Important	24	16.9	48	15.8
Total	134	94.4	273	90.1
Missing	8	5.6	30	9.9
<b>Family history in the areas</b>				
Not Important At All	59	41.5	104	32.2
Not Very Important	37	26.1	57	18.8
Somewhat Important	21	14.8	64	21.1
Very Important	17	12.0	49	16.2
Total	134	94.4	274	90.4
Missing	8	5.6	29	9.6
<b>Opinions of neighbors</b>				
Not Important At All	71	50.0	115	38
Not Very Important	38	26.8	81	26.7
Somewhat Important	20	14.1	56	18.5
Very Important	6	4.2	21	6.9
Total	135	95.1	273	90.1
Missing	7	4.9	30	9.9
<b>Concerns about going into debt</b>				
Not Important At All	49	34.5	73	24.1
Not Very Important	26	18.3	59	19.5
Somewhat Important	25	17.6	75	24.8
Very Important	34	23.9	69	22.8
Total	134	94.4	276	91.1
Missing	8	5.6	27	8.9
<b>Changes in where homes can be built</b>				
Not Important At All	47	33.1	98	32.3
Not Very Important	35	24.6	70	23.1
Somewhat Important	31	21.8	67	22.1
Very Important	20	14.1	38	12.5
Total	133	93.7	273	90.1
Missing	9	6.3	30	9.9

**Table 27 continued. Variables Affecting the Decision Where to Live After Hurricane Sandy**

<b>Changes in insurance rates</b>				
Not Important At All	29	20.4	51	16.8
Not Very Important	19	13.4	43	14.2
Somewhat Important	39	27.5	87	28.7
Very Important	45	31.7	94	31.0
Total	132	93.0	275	90.8
Missing	10	7.0	28	9.2
<b>Changes to the building code</b>				
Not Important At All	32	22.5	63	20.8
Not Very Important	28	19.7	53	17.5
Somewhat Important	36	25.4	87	28.7
Very Important	36	25.4	69	22.8
Total	132	93.0	272	89.8
Missing	10	7.0	31	10.2
<b>Ability to travel easily within Sea Bright</b>				
Not Important At All	24	16.9	43	14.2
Not Very Important	19	13.4	44	14.5
Somewhat Important	52	36.6	114	37.6
Very Important	36	25.4	74	24.4
Total	131	92.3	275	90.8
Missing	11	7.7	28	9.2
<b>Ability to travel easily outside of Sea Bright</b>				
Not Important At All	19	13.4	49	16.2
Not Very Important	19	13.4	46	15.2
Somewhat Important	57	40.1	95	31.4
Very Important	37	26.1	84	27.7
Total	132	93.0	274	90.4
Missing	10	7.0	29	9.6
<b>Financial incentives to rebuild your home in the same community</b>				
Not Important At All	55	38.7	106	35.0
Not Very Important	22	15.5	38	12.5
Somewhat Important	27	19.0	64	21.1
Very Important	25	17.6	63	20.8
Total	129	90.8	271	89.4
Missing	13	9.2	32	10.6
<b>Financial Incentives to build your home in a new location from the government (aid programs)</b>				
Not Important At All	73	51.4	152	50.2
Not Very Important	23	16.2	52	17.2
Somewhat Important	17	12.0	38	12.5
Very Important	15	10.6	27	8.9
Total	128	90.1	269	88.8
Missing	14	9.9	34	11.2

**Table 27 continued. Variables Affecting the Decision Where to Live After Hurricane Sandy**

Help from other organizations				
Not Important At All	70	49.3	131	43.2
Not Very Important	27	19.0	68	22.4
Somewhat Important	21	14.8	43	14.2
Very Important	12	8.5	28	9.2
Total	130	91.5	270	89.1
Missing	12	8.5	33	10.9
Trustworthiness of community leaders				
Not Important At All	22	15.5	40	13.2
Not Very Important	15	10.6	31	10.2
Somewhat Important	47	33.1	85	28.1
Very Important	49	34.5	115	38.0
Total	133	93.7	271	89.4
Missing	9	6.3	32	10.6
Being close to schools				
Not Important At All	89	62.7		
Not Very Important	15	10.6		
Somewhat Important	16	11.3		
Very Important	8	5.6		
Total	128	90.1		
Missing	14	9.9		
Being close to groups or activities				
Not Important At All	61	43.0		
Not Very Important	29	20.4		
Somewhat Important	31	21.8		
Very Important	6	4.2		
Total	127	89.4		
Missing	15	10.6		

## **B.7 Risk Perception**

The surveys asked respondents to how they felt about the chances of a future event like Hurricane Sandy affection Sea Bright. The results for 2015 and 2014 are shown in .Table 28. The survey also asked respondents to imagine that if there were such an event within the next ten years, what sort of impact they would expect. The results for 201 5 and 2014 are shown in Table 29.

**Table 25 Respondents' Perception of Risk Recurrence**

Survey Year	2015		2014	
	Number of Respondents	Percentage of Respondents	Number of Respondents	Percentage of Respondents
An event of similar magnitude to Hurricane Sandy is likely to affect Sea Bright in the next five years.				
Agree	33	23.2	78	25.7
Neutral	47	33.1	128	42.2
Disagree	53	37.3	85	28.1
Total	133	93.7	291	96.0
Missing	4	6.3	12	4.0
An event of similar magnitude to Hurricane Sandy is likely to affect Sea Bright in the next ten years.				
Agree	55	38.7	115	38.0
Neutral	41	28.9	89	29.4
Disagree	37	26.1	86	28.4
Total	133	93.7	290	95.7
Missing	4	6.3	13	4.3
An event of similar magnitude to Hurricane Sandy is likely to affect Sea Bright in the next ten years.				
Agree	88	62.0	163	53.8
Neutral	30	21.1	42	13.9
Disagree	15	10.6	80	26.4
Total	133	93.7	285	94.1
Missing	4	6.3	18	5.9
An event of similar magnitude to Hurricane Sandy is never likely to affect Sea Bright.				
Agree	15	10.6	197	65.0
Neutral	25	17.6	27	8.9
Disagree	93	65.5	67	22.1
Total	133	93.7	291	96.0
Missing	2	6.3	12	4.0

**Table 26. Impacts of an Event in Next Ten Years**

Survey Year	2015		2014	
	Number of Respondents	Percentage of Respondents	Number of Respondents	Percentage of Respondents
Likelihood of major damage to your home.				
Likely	96	67.6	211	69.6
Not Likely	38	26.8	82	27.1
Total	134	94.4	293	96.7
Missing	8	5.6	10	3.3
Likelihood of injury to you or members of your household.				
Likely	25	17.6	40	13.2
Not Likely	108	76.1	253	83.5
Total	133	93.7	293	96.7
Missing	9	6.3	10	3.3
Likelihood of health problems to you or members of your household.				
Likely	40	28.2	55	18.2
Not Likely	94	66.2	238	78.5
Total	134	94.4	293	96.7
Missing	8	5.6	10	3.3
Likelihood that you would move away from Sea Bright.				
Likely	72	50.7		
Not Likely	62	43.7		
Total	134	94.4		
Missing	8	5.6		

## B.8 Community Engagement, Life in Sea Bright and Individual Well Being

### B.8.1 Activities participated in during the past 12 months

To better understand the level of engagement of the respondents in the community we asked respondents which activities they had participated in in the last 12 months. The results are shown in Table 30. We then asked which groups they had participated in, how frequently they had attended a public meeting where there was a discussion of community, neighborhood or school affairs, and how many times they had volunteered. All questions focused on the past 12 months. The results are shown in Table 31, and Table 32.

**Table 27. Participation in Activities**

	Number of Respondents	Percentage of Respondents
Signed a participant	28	19.7
Attended a community meeting	73	51.4
Participated in a demonstration, protest or boycott	3	2.1
Worked on a community project	37	26.1
Donated blood	13	9.2
Voted in an election	89	62.7
None of these activities	26	18.3
Missing	4	2.8

**Table 28 Involvement in Groups**

	Number of Respondents	Percentage of Respondents
Church or religious organization	26	18.3
Neighborhood associations	45	31.7
Business or civic groups	17	12.0
Ethnic or nationality clubs	3	2.1
Local political organization	11	7.7
Other	23	16.2
Not Involved in any groups	67	47.2
Missing	4	2.8

**Table 29 Frequency of Participation**

	Number of Respondents	Percentage of Respondents
Frequency of participation in public meetings where community, neighborhood or school affairs were discussed		
Never	52	36.6
Once	23	16.2
A few times	52	36.6
About once a month	10	7.0
More often than once month	2	1.4
Total	139	97.9
Missing	3	2.1
Frequency of volunteering		
Never	71	50.0
Once	19	13.4
A few times	37	26.1
About once a month	5	3.5
More often than once month	6	4.2
Total	138	97.2
Missing	4	2.8



### B.8.2 Thoughts on Life in Sea Bright

We also asked respondents how they felt about life in Sea Bright. The results are shown in Table 33.

**Table 30. How Residents Feel About Life in Sea Bright**

	Number of Respondents	Percentage of Respondents
<b>There are not enough green areas or trees in Sea Bright</b>		
Strongly agree	18	12.7
Agree	61	43.0
Neutral	33	23.2
Disagree	21	14.8
Strongly disagree	4	2.8
Total	137	96.5
Missing	5	3.5
<b>Sea Bright is nicely kept by its residents</b>		
Strongly agree	8	5.6
Agree	91	64.1
Neutral	27	19.0
Disagree	12	8.5
Strongly disagree	0	0.0
Total	138	97.2
Missing	4	2.8
<b>There are other places that are more desirable places to live than Sea Bright</b>		
Strongly agree	34	23.9
Agree	80	56.3
Neutral	15	10.6
Disagree	8	5.6
Strongly disagree	1	0.7
Total	138	97.2
Missing	4	2.8
<b>I think Sea Bright is a good place to bring up children</b>		
Strongly agree	15	10.6
Agree	51	35.9
Neutral	43	30.3
Disagree	21	14.8
Strongly disagree	9	6.3
Total	139	97.9
Missing	3	2.1
<b>I think Sea Bright is a good place to bring up children</b>		
Strongly agree	9	6.3
Agree	37	26.1
Neutral	58	40.8
Disagree	27	19.0
Strongly disagree	7	4.9

Total	138	97.2
Missing	4	2.8

### B.8.3 Feelings

Respondents were asked about how Sandy made them feel. This questions was added to this survey as a number of people discussed these feelings in the 2014 survey. The 2015 survey asked them how often they felt this way in the past four weeks. The results are shown in Table 34.

**Table 31. How Respondents Felt in the Last Four Weeks**

Experience with the process		
	Number of Respondents	Percentage of Respondents
So sad nothing could cheer you up		
All of the time	6	4.2
Most of the time	7	4.9
Some of the time	17	12.0
A little of the time	16	11.3
None of the time	87	61.3
Total	133	93.7
Missing	9	6.3
Nervous		
All of the time	9	6.3
Most of the time	9	6.3
Some of the time	19	13.4
A little of the time	26	18.3
None of the time	70	49.3
Total	133	93.7
Missing	9	6.3
Restless or fidgety		
All of the time	7	4.9
Most of the time	9	6.3
Some of the time	18	12.7
A little of the time	19	13.4
None of the time	79	55.6
Total	132	93.0
Missing	10	7.0
Hopeless		
All of the time	6	4.2
Most of the time	4	2.8
Some of the time	13	9.2
A little of the time	12	8.5
None of the time	98	69.0
Total	133	93.7
Missing	9	6.3

That everything was an effort		
All of the time	12	8.5
Most of the time	15	10.6
Some of the time	15	10.6
A little of the time	25	17.6
None of the time	67	47.2
Total	134	94.4
Missing	8	5.6
Worthless		
All of the time	4	2.8
Most of the time	3	2.1
Some of the time	9	6.3
A little of the time	10	7.0
None of the time	107	75.4
Total	133	93.7
Missing	9	6.3