



NYS Blue Buffers Program Policy Guide

(as of December 19, 2025) V1.1

Version Control		
Version Number	Date Revised	Description of Revisions
1.1	December 19, 2025	Added details on relocation assistance, award calculations, program website, and collaboration with local units of government. Updated timeline for appraisals and appeals. Revised language on community and property eligibility.



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

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

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

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

Blue Buffers Eligibility Criteria: Community Eligibility

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

Pathway 1 “Invitation to Apply”:

RHC identified priority communities based on criteria outlined in the Bond Act and the Program’s intended impact. Top priority communities are invited to participate in the Program, on a voluntary basis and contingent on the availability of funding.

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

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

Pathway 2 “Application to Participate”:

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

The NOFA will prioritize communities where proposed buyouts:

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

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

Blue Buffers Eligibility Criteria: Community Eligibility

Award cap per community	<p>Due to the variation in property values state-wide, RHC has not established a maximum amount per community. However, no more than 30% of the total available funds will be spent on proposed buyouts in any one REDC, across both program pathways to ensure regional parity.</p>
Properties eligible per participating community	<p>The Program aims to purchase 5-30 homes in each participating jurisdiction but will also allow for justified exceptions.</p>
Collaboration with local units of government	<p>Buy-in from local units of government is essential for community eligibility. Local units of government will first be asked to sign an Expression of Interest (EOI) affirming their willingness to participating in the Program. RHC and the local unit of government will then work to define the Enhanced Buyout Area, or the specific geographic area within the community where the Program will be offered. Local units of government will then pass a board resolution to make the Enhanced Buyout Area public and/or seek authorization to sign a Memorandum of Understanding (MOU) with RHC. Local units of governments will be required to sign an MOU before Program applications are made available to property owners. The MOU establishes what entity will serve as the interim and/or long-term steward of the post-buyout properties and the restored land, among other Program expectations for local units of government.</p>
Community Engagement	<p>The Program will engage property owners who are eligible for the buyout and will invite them to apply. Town halls will also be scheduled within eligible communities to inform the community at-large of the Program.</p>
Post buyout demolition and restoration	<p>The Program will pay for demolitions after the property acquisition and, at a minimum, the leveling and re-seeding of land. All properties acquired through the Program will be subject to a permanent open space covenant.</p>

Blue Buffers Eligibility Criteria: Property Eligibility

Properties eligible	<p>The Program aims to purchase single-family residences. However, other property types may be eligible (including vacant land and multifamily and commercial properties) where necessary to facilitate the creation of contiguous open space that allows for community-wide flood mitigation benefits.</p>
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Second-home eligibility	The Program aims to serve communities where homes are primarily used as primary residences. Therefore, majority second home communities are not eligible for the Program.
Home value caps	Individual Program eligibility is not contingent on a home's value. However, communities where the majority of home values exceed the county median by more than 30% will not be eligible for participation.
Property owner income caps	Individual Program eligibility is not contingent on a property owner's income. However, the Program aims to assist majority low- and moderate-income residents.

Award Calculation	
Valuation of Properties	<p>The Bond Act directs RHC to pay the pre-flood fair-market value (FMV). The Program values properties using the standard appraising practices outlined in the Uniform Standards of Professional Appraisal Practice.</p> <p>Properties with sustained flood damage are assessed based on their value prior to the flood event which caused damage, or their current FMV, whichever is greater. All other properties are valued at current FMV. The award may also include assistance above this amount with the intention to give sellers sufficient equity to purchase another home.</p>
Appealing Purchase Offers	<p>Property owners have 1 week after receipt of an offer from the Program to accept, decline, or decide to appeal the offer. If they decide to appeal, property owners have an additional 2 weeks to order and submit an independent third-party appraisal obtained at their own cost. Using the third-party appraisal, the Program will evaluate both appraisals to produce a final value to offer. Property owners may only appeal once. Property owners will have 1 week to accept or decline the final offer.</p>
Tenant Assistance	<p>Tenants occupying participating properties may be eligible for relocation assistance. Tenants are defined as individuals who can demonstrate a landlord-tenant relationship through proof of rental payments, regardless of whether they have a familial relationship with the homeowner. To be eligible for assistance, tenants must have established tenancy—defined as occupying the property and having made at least one payment to the landlord—by the time the property owner applied to the program.</p> <p>The Program will provide a 60-day notice period to tenants to vacate the property. Tenants experiencing documented hardship may be granted additional time to vacate, subject to program approval.</p>

Tenant Assistance <i>cont'd</i>	<p>Tenants have two options:</p> <p>Option 1: Tenants who choose to remain in their unit until the end of their lease period are eligible for a moving stipend. The moving stipend is a one-time payment equal to the average cost of moving based on the number of bedrooms in their unit.</p> <p>Option 2: Tenants who choose to end their lease early will receive a relocation award equal to 6 months of 110% of the Fair Market Rent (FMR). FMR is determined based on metropolitan region and the number of bedrooms in the current unit. Selecting this option means tenants agree to vacate their rental unit within 60 calendar days prior to the sale of the property (regardless of how many months remain in their current lease).</p> <p><i>Note: RHC reserves the right to request additional documentation to verify tenancy.</i></p>
Relocation Counseling	All program participants are eligible for optional relocation counseling, if desired (e.g., assistance in finding a new rental or homeownership opportunity located outside of the 100-year floodplain). Participation in the relocation counseling program is completely voluntary.