



Staff photo Jon Chase/Harvard News Office

Conservation administrator for the town of Hull Anne Herbst perches on the town's seawall to point out signs of erosion to Joan Meschino '87 (top to bottom), a member of the Hull Board of Selectmen, and KSG students Jasmin Weaver and Tommy Smith.

KSG students help town manage future floods

FEMA flood insurance discount can add up to big bucks

By Alvin Powell
Harvard News Office

Anne Herbst leaned over the seawall in the town of Hull's Gunrock section. She raised her voice over the stiff wind blowing off the ocean, against which the small knot of four Kennedy School students pulled their overcoats tighter.

Herbst, Hull's conservation administrator, pointed to the boulders piled below the wall and explained that because they were cemented together, they were worse than ineffective. Not only did they not break up the waves as they came ashore, they acted like a ramp, funneling waves to the top of the wall.

All too often, she said, the water came crashing over, flooding the homes beyond and flowing into a pond a few hundred feet away.

The students, supervised by Linda Bilmes, a lecturer in public policy at Harvard's John F. Kennedy School of Government, listened intently, asking a few

questions. Then the party trudged back through the sand and into a waiting town vehicle to continue their tour.

That day, Hull officials emphasized to students that flooding is both a very big deal in the oceanfront town 45 minutes east of Boston and a fact of life there.

"It's never a question of will it flood, it's a question of when is high tide," said Hull selectwoman Joan Meschino.

The students, from Bilmes' class in government budgeting, learned about some of the pressures small towns face that day. But they weren't just there to learn, they were there to help.

The students are embarked on a semester-long project to help Hull navigate the tricky waters of the federal bureaucracy. Lending their manpower to a town whose budget constraints make manpower scarce, the students are engaged in a rigorous program to inventory and assess Hull's flood preparations in an effort to help the town qualify for a federal flood insurance program that could potential-

ly mean significant savings for the town and its residents alike.

Hull, with a year-round population of 11,000 residents, faces some unique challenges, even for a coastal community. Situated on a peninsula, Hull sticks into the surrounding waters like a long, skinny finger, with the Atlantic on one side and Boston Harbor on the other.

In places just hundreds of yards cross, the peninsula is under constant threat from the ocean's pounding surf, particularly during the coastal storms that regularly rake the area.

"We're probably 2.8 square miles, with 28 miles of coastline," Meschino said.

Flooding and coastal erosion are major problems, addressed by an array of piers, seawalls, and other structures.

"It becomes a problem how to manage all these structures and keep the ocean at bay," Meschino said.

Part of the problem stems from the cost. Flood insurance is a necessity in most of the town, and dollars spent on

flood insurance can't be spent to strengthen structures to keep the water out.

That's where the Kennedy School students come in.

The students, Julia McNabb, Jasmin Weaver, Pat Stanley, and Tommy Smith, who are enrolled in Bilmes' "Applied Budgeting" class, are spending the semester helping Hull apply for the federal Community Rating Service, which categorizes 18 different activities that towns can take to qualify for potentially steep discounts for Federal Emergency Management Agency (FEMA) flood insurance.

By qualifying for the program, the town and its residents could qualify for flood insurance discounts ranging from a relatively modest \$100,000 for the town and \$45 annually for individual homeowners, to as much as \$1 million for the town and \$400 annually for homeowners.

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KSG team meets with Hull town officials. Faculty assistant Kwang Ryu (from left) and Hull's Anne Herbst listen to the insights of Kennedy School lecturer Linda Bilmes.

KSG students help town manage future

(Continued from previous page)

In a town whose overall budget is \$35 million, Meschino said the money would be very welcome.

"We saw a real opportunity that matched Hull's needs, students' needs, and Linda's interests," Meschino said.

The students are also enrolled in Bilmes' "Budgeting and Financial Management" class. That class examines the government budget process at all levels. Students interested in projects that apply the class' principles to the real world can take the "Applied Budgeting" class that this semester has students working on real-world problems in Hull, Somerville, and Newton. Kwang Ryu, Bilmes' assistant, is also participating in the Hull project.

The "Applied Budgeting" course is popular with town officials as well as students. Bilmes said that she has been contacted by dozens of officials in cities across the country interested in getting help with their budgets, including the Massachusetts communities of New Bedford, Chicopee, and Brookline. The outreach elements of the course are funded in part by the Rappaport Institute for Greater Boston.

The students working in Hull spent several weeks before their visit interviewing officials at FEMA about the program, and officials in other towns that are already participating in it.

March 20, the day of the tour, was also their first meeting in Hull with town officials. They spent several hours meeting with Meschino, Herbst (who was a 2004 fellow at the Kennedy School's Rappaport Institute for Greater Boston) and Hull Town Manager Christopher McCabe.

The students said they will first assess Hull's current flood preparedness, which, once documented, may be enough to qualify the town for the lower levels of discounts available through the Community Rating Service. They then planned to evaluate other steps the town could take, to see whether there were relatively inexpensive ways to increase the discount.

Meschino said a lack of resources has handicapped the town when it comes to being able to apply for programs such as the Community Rating Service. With an application process that requires exhaustive detail and Herbst being the only full-time employee to tackle it, the town has to choose between applying for pro-

grams like the Community Rating Service and other critical activities, such as oversight of construction projects that are already under way.

"The idea is to have the students do some of the legwork and the costing work," Bilmes said.

Bilmes said she selected the Hull project because of high student interest in the aftermath of Hurricane Katrina about how the federal government interacts with local authorities on disaster relief.

She said the class provides valuable real-world experience for students and helps them see an entirely different scale of government from the headline-grabbing federal programs for which millions of dollars represent a relatively small amount.

The students themselves said they signed up for the practical course because they wanted real-world experience to match their classroom studies. Some expressed surprise at the effort required to gain a relatively small amount of money.

"I wanted something that will bring the course material to life," Weaver said. "This is a professional school, I wanted to get a professional experience."

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