

The limited role salt marshes may have in buffering extreme storm surge events:

Case Study on the Jersey Shore

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Abstract

The hybrid hurricane and storm event dubbed “SuperStorm Sandy” of October 2012 was the most costly natural disaster to hit the US Atlantic coast, and the second most costly to affect the United States. This extreme weather event presented an excellent opportunity to assess the effectiveness of tidal salt marshes and maritime forests in buffering adjacent development from storm-related damage. To address this question of how well did or under what conditions did coastal ecosystems buffer adjacent human development, we undertook to quantify the incremental monetary value that a hectare or linear extent of fronting salt marsh and/or maritime forest had on protecting the built environment of the back-bay communities in the Barnegat Bay region of New Jersey, USA. Statistical modelling was used to estimate the relationship between the spatial extent and characteristics of fronting coastal wetlands with the various damage metrics derived from the Federal Emergency Management Agency National Flood Insurance Program payout and Preliminary Property Modeling Task Force damage data at the scale of the individual housing unit. While salt marshes may be effective in diminishing wave energies and buffering adjacent development under normal conditions, in the case of SuperStorm Sandy, we find no evidence that New Jersey’s extensive coastal marshes significantly buffered and thereby reduced NFIP payouts on the majority of back-bay residential properties. The extreme conditions of this storm event with storm surges upwards of 2 meters, effectively flooded these marshes diminishing their protective capacity. The bulk of the residential properties damaged in our study area were located in lagoonal communities that are built directly adjacent to tidal water and are thereby highly vulnerable to storm surge-related flooding whether or not they are buffered by adjacent marshes. The results of this study should not be misconstrued in concluding that salt marshes do not have a positive value in protecting coastal properties; rather, their protective buffering capacity for extreme storm events is limited and that lagoonal-style developments remain highly vulnerable to sea level rise and future storms.

1. Introduction

Coastal ecosystems have been identified as serving a critical role in reducing the vulnerability of coastal communities to sea level rise and storm hazards (Duarte et al., 2013; Spalding et al, 2013). This *regulating* service often goes under the term, natural or green infrastructure. Tidal salt marshes are a characteristic landscape feature of Mid-Atlantic

43 coastal bays, fringing both the back side of the barrier islands, as well as the mainland.
44 Several reviews (Gedan et al., 2011; Shepard et al., 2011) have found that salt marshes have
45 a moderating influence on attenuating storm surge and waves and a moderately positive role
46 in shoreline stabilization. The potential of salt marshes to reduce storm surge has been
47 typically expressed by empirically-determined attenuation rates, though this can be
48 misleading because it does not account for the complex dynamics of individual storm events
49 as well as the local bathymetry/topography (Resio and Westerink, 2008). For example, a
50 surge attenuation rate of approximately 3 inches (vertical) for every linear mile of marsh
51 was measured in the Louisiana Gulf Coast (Louisiana Coastal Wetlands Task Force, 1998).
52 In comparison to mangrove wetlands, the attenuating effect of temperate maritime forests
53 has not been extensively studied.

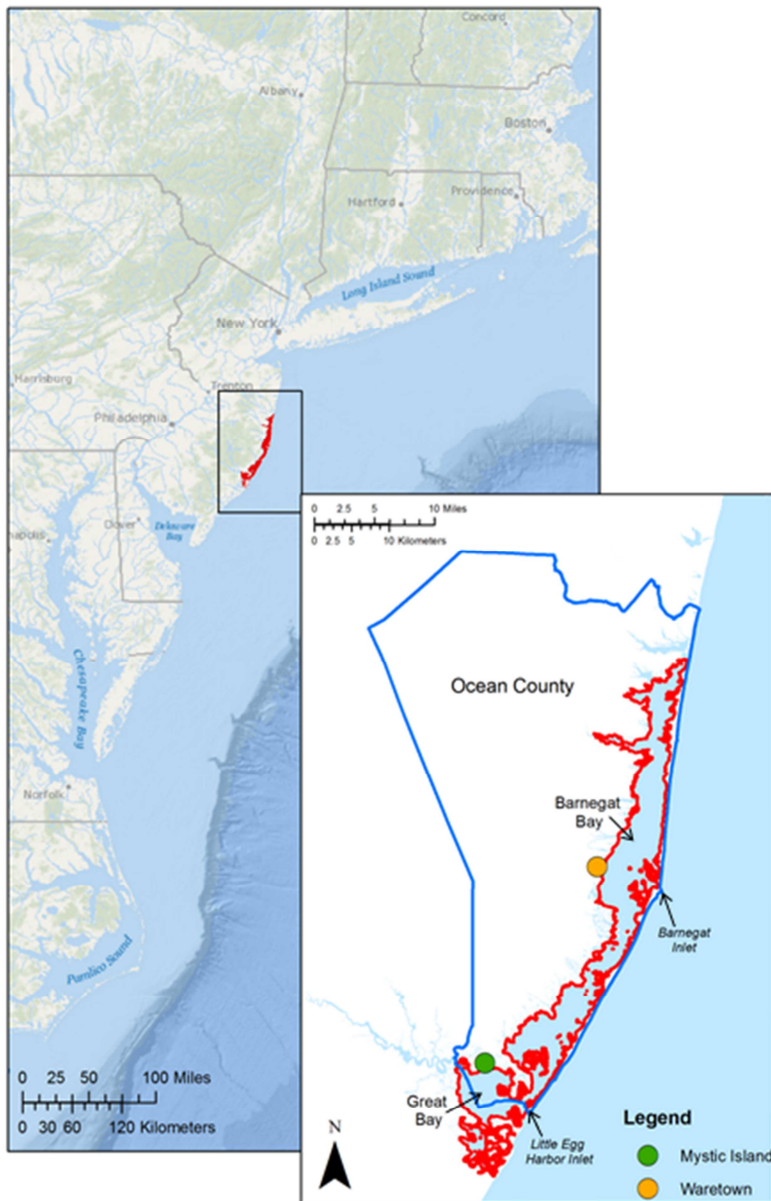
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55 Complementing the physical studies, there have also been limited monetary accounting of
56 the disturbance regulating services that coastal marsh systems potentially provide. Based on
57 a limited meta-analysis, Liu et al. (2011) assigned New Jersey's coastal marshes a value of
58 only \$1 acre⁻¹ yr⁻¹ for the ecosystem service of disturbance regulation. Several studies have
59 directly attempted to directly quantify the buffering effect of coastal wetlands to the built
60 environment. Farber (1987) estimated the value of coastal wetlands as protection of property
61 against hurricane wind damage. Costanza et al. (2008) using a coarse scale regression model
62 approach, found that a loss of 1 hectare of wetland corresponded to an average of USD
63 33,000 increase in hurricane damage. Barbier (2015) employed an expected damage
64 function (EDF) method, which requires modeling the production of this protection service
65 of estuarine and coastal ecosystems and estimating their value in terms of reducing the
66 expected damages or deaths avoided by coastal communities. At a comparatively coarse
67 1km² scale, Arkema et al. (2014) modelled the number of people and total value of property
68 highly exposed to hazards with and without natural coastal habitats for the entire US
69 coastline. They evaluated the reduction in risk of damages provided by natural coastal
70 habitats to current storm intensities and five scenarios of current and future sea level.
71 Landry and Hindsley (2011) using a hedonic property model note the influence of ocean
72 beaches and dunes on coastal property value beyond a 300 m buffer was insignificant.

73
74 Several approaches have been used to monetize the buffering effects of salt marsh. Boutwell and
75 Westra (2015) estimated an ordinary least squares damage function at the county/parish level for
76 24 storms occurring over a 13-year period along the Northern Gulf of Mexico in the U.S.
77 Controlling for population (as an indicator of risk) and storm severity (wind), they estimated a
78 net present value of between \$2,600 and \$3,578 per hectare of wetland. Similarly, Costanza et al.
79 (2008) used regression analysis to estimate the monetary value of the damage protection
80 provided by wetlands during 34 hurricanes in the U.S. beginning in 1980, with controls for
81 economic risk (gross domestic product) and wind speed. They found a mean estimate of \$8,240
82 per hectare per year (\$3,230 median) for the U.S., and an average value of \$1,084 per hectare per
83 year for New Jersey. Barbier et al. (2013) used a two-step approach to estimate the value of
84 storm protection for the Gulf Coast in Louisiana. They derived measures of wetland continuity
85 (wetland-to-water ratio) and roughness (amount of vegetation) and used simulated storms to
86 measure the surge attenuation effects associated with these variables. These variables were then
87 used in an expected damage function across 315 geographic units ("sub-planning units" of
88 approximately 1,780 households) to determine marginal values of increasing roughness and

89 continuity. Their findings suggest that marginal increases in wetland continuity could lower
90 residential damages by between \$592,000 and \$792,000 and marginal increases in vegetation
91 roughness could lower damages by between \$141,000 and \$258,000 per sub-planning unit,
92 respectively.

93
94 The hybrid hurricane and storm event dubbed “Superstorm Sandy” of October 2012 was the
95 most costly natural disaster to hit the Atlantic coast, and the second most costly to affect the
96 United States. Sandy produced higher peak storm-tide elevations and caused more damage
97 along the northern coast of New Jersey than any other coastal storm in the 20th century
98 (Suro et al., 2016). Sandy revealed serious challenges to the resilience and sustainability of
99 coastal systems in a densely populated region, battering and inundating major cities and the
100 string of a few large towns and many small, ocean- and bay-front communities along what
101 is fondly known as the New Jersey Shore, the locus of this study. This extreme weather
102 event presented an excellent opportunity to assess the effectiveness of salt marshes and
103 maritime forests in buffering adjacent development from storm-related damage. How well
104 did or under what conditions did these ecosystems buffer adjacent human development (i.e.,
105 serve as green infrastructure)? To address this question, we undertook to quantify the
106 incremental monetary value that a linear extent of fronting salt marsh and/or maritime forest
107 had on protecting the built environment. What is novel about this study is that the analysis
108 was conducted using National Flood Insurance Program monetary payout data and the linear
109 marsh/forest buffer distance acquired at the scale of the individual housing unit, rather than
110 aggregated over census tracts or municipalities. The study focused on the mainland
111 communities that fronted Barnegat and Great Bays in Ocean County, New Jersey, USA
112 (Figure 1).

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117 Figure 1. Map showing location of Barnegat-Great Bay study area, New Jersey, USA.
118 Background base map source credit: ESRI.

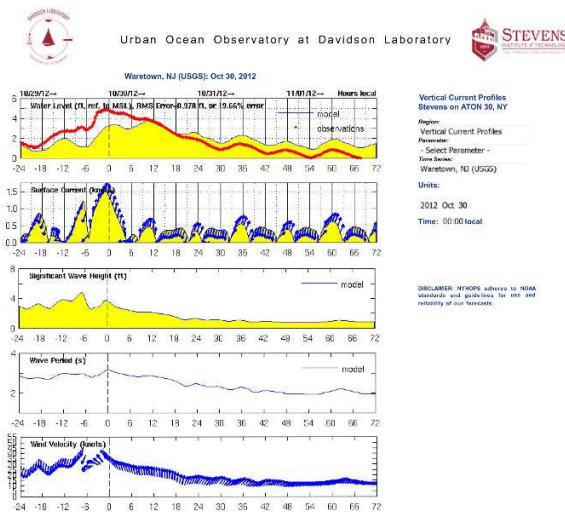
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120 1.1 Background

121

122 SuperStorm Sandy hit the New Jersey coast on October 29 into October 30, 2012.
123 Meteorological and hydrological data collected at the Waretown, NJ station (midway down
124 Barnegat Bay on the mainland side) of the Davidson Laboratory's Urban Ocean
125 Observatory provided insight into the physical conditions during the event (Figure 2). The
126 wind direction was approximately 30° as the storm approached, then switched to 165° after
127 the eye crossed inland around 6 pm on the 29th. Wave heights were highest as the storm

128 approached, then calmed as the eye crossed and then picked up again briefly. The following
 129 reconstruction is based on Blumberg et al. (2014). At the oceanfront, Sandy's peak surge
 130 occurs at 20:00 EDT on October 29th, coinciding with the astronomical spring high tide
 131 there. Water levels reached an elevation of 8.25ft NAVD88 on the oceanfront and 1.75ft
 132 NAVD88 in the upper Bay. Peak water levels in the upper Bay occur 7 hours after the peak
 133 surge on the oceanfront, and reach an elevation of 7.25ft NAVD88 with widespread
 134 flooding along the entire Barnegat Bay shoreline. Water levels in the Bay slowly receded
 135 over the day on October 30th but were still above flood level by midnight on October 31st.
 136



137
 138 Figure 2. Meteorological and hydrological data collected at the Waretown, NJ station of the
 139 Davidson Laboratory's Urban Ocean Observatory.

140
 141 **2. Methods:**

142
 143 2.1 Individual parcel database

144
 145 Individual housing unit parcels were used as the geographic unit of analysis. Data from
 146 nine municipalities that were on the mainland (i.e., rather than on the barrier island) and
 147 fronted either Barnegat or Great Bays was used. The municipalities included: Barnegat,
 148 Berkeley, Brick, Toms River, Eagleswood, Lacey, Little Egg Harbor, Ocean, and Stafford
 149 Townships. A parcel Geographic information system (GIS) database was developed that
 150 matched property value data from the New Jersey Mod-IV property tax database to Sandy-
 151 related flood and payout data from the National Flood Insurance Program (NFIP)
 152 administered by the Federal Emergency Management Agency (FEMA) for each individual
 153 parcel. The NFIP offers flood insurance coverage for residential structures of up to
 154 \$250,000 (or in some cases up to \$500,000 for larger structures) and up to \$100,000 in
 155 coverage for damage to contents in communities that adopt floodplain management
 156 ordinances and practices outlined by FEMA. Discounted premiums are available in
 157 communities that undertake measures that exceed these minimum requirements. In total,
 158 over 144,000 NFIP claims for over \$8.1 billion in flood damage were paid for properties

159 affected by Hurricane Sandy in October 2012.¹ In New Jersey, of 75,000 claims filed, NFIP
160 had paid a total of \$3.9 billion to 58,055 policy holders as of January 2015.² The researchers
161 on the project were given access to the FEMA NFIP Payout data for SuperStorm Sandy for
162 research purposes with certain restrictions to protect individual homeowner confidentiality.
163 In addition, we also examined the FEMA Preliminary Property Modeling Task Force
164 (MOTF) damage assessment data (FEMA, 2012). The data sets were address-matched and
165 quality checked for locational accuracy to tie the damage records to the parcels.

166
167 Additional information was derived as to the physical characteristics of each parcel. For
168 example, parcels with higher elevations might be expected to suffer less physical damage as the
169 result of flooding, holding all else constant. Elevation mean and standard deviations were
170 derived from the USGS digital elevation model (1 meter DEM available through the National
171 Enhanced Elevation Assessment
172 https://nationalmap.gov/3DEP/documents/enhanced_elevation_data.pdf). FEMA Preliminary
173 Flood Insurance Rate (FIRM) maps include information on flood zones and base flood elevation
174 (BFE). FEMA defines BFE as “computed elevation to which floodwater is anticipated to rise
175 during the base (100 year) flood.” It is “the regulatory requirement for the elevation or
176 floodproofing of structures”³ and is expected to be positively associated with flood damage. BFE
177 and Floodzone values were derived from the P-FIRMs and the majority value observed for each
178 parcel was determined and assigned to each parcel. While BFE is a numeric value, it is treated as
179 nominal in this analysis.

180 2.2 Quantify Disturbance Buffering Effect on built infrastructure

181
182 Based on the storm surge and wave/current modeling outputs from the New York Harbor
183 Observing and Prediction System (NYHOPS, Urban Ocean Observatory;
184 <http://hudson.dl.stevens-tech.edu/SSWS/>) for the date of SuperStorm Sandy landfall on
185 October 29, 2012 (described above and in Figure 2), three separate buffer analyses were
186 conducted (Figure 3):

187 1) perpendicular distance (in feet) from the main body of Barnegat Bay-Little Egg
188 Harbor;

189 2) 30° from North (as the storm approached); and,

190 3) 165° from North (after the storm made landfall).

191 Spatial analysis techniques in ESRI ArcMap were used to generate directional distance
192 buffers to the closest coastal water along the three trajectories. High spatial resolution land
193 use/land cover data derived from the NJ Land Use/Land Cover 2012 GIS data set (NJDEP,
194 2015) provided information on the spatial extent of salt marsh and maritime forest. The

¹ “The Flood Insurance Claims Process in Communities after Sandy: Lessons Learned and Potential Improvements,” Statement of FEMA Administrator Craig Fugate before the U.S. Senate Committee on Banking, Housing and Urban Affairs, July 30, 2014.

² Gurian, Scott, “Explainer: Why Many Sandy Victims are Frustrated with their Insurance Companies,” *njspotlight.com*, January 20, 2015.

³ <https://www.fema.gov/base-flood-elevation>

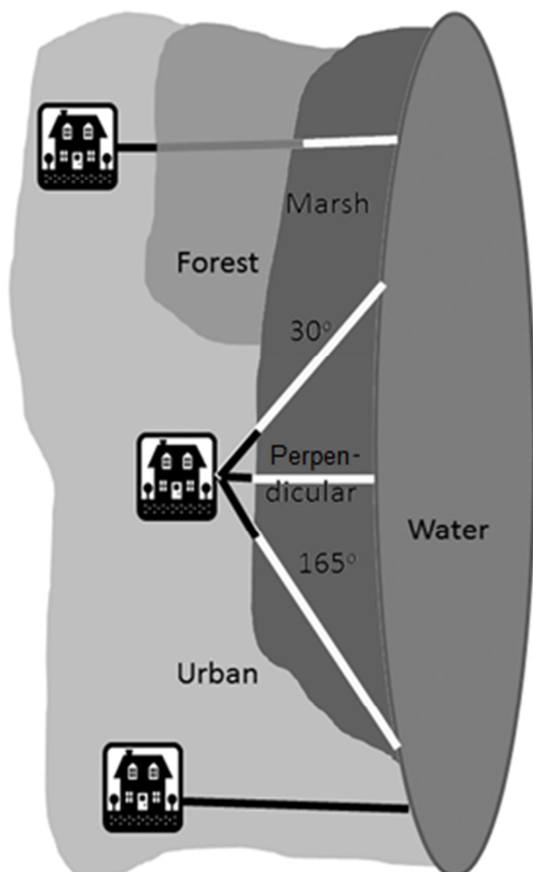
³ <http://www.state.nj.us/treasury/taxation/lpt/TaxListSearchPublicWebpage.shtml>

195 separate and cumulative linear extent of marsh, forest, and urban land separating the
196 property from the coastline was then determined (in feet) for each parcel centroid (Figure 3).

197 The cross-bay wind fetch distances along the 30 and 165 degree trajectories (i.e., distance
198 across the bay at the specified angle to the start of each distance buffer along the shoreline)
199 were also recorded for each parcel. Wind fetch was determined using the "SPM" method as
200 listed in the USACE 'Shore Protection Manual.' In contrast to a single wind direction, the
201 SPM method produces a wind fetch that is the arithmetic mean of nine radial measurements
202 of 3-degree increments around the target wind direction (Rohweder et al., 2008).

203 In addition, perpendicular distance was measured from any tidal water body (i.e., any tidal creek
204 or lagoon as well as the main body of the bay). Lagoonal communities (i.e., areas where the
205 marsh and upland had been dredged to create boat access to the main body of the bay via a
206 lagoon and the dredge spoil dumped to form long fingers of land that were subsequently
207 developed into residential housing) were identified on recent aerial photography and there
208 boundaries digitized. In many lagoonal communities, a parcel might be relatively distant from
209 the main body of the bay but directly adjacent to tidal water.

210



211

212 Figure 3. Graphic illustrating the three distance buffer trajectories: 30°, 165° and
213 perpendicular. Note that only the perpendicular buffers are shown for the combined marsh-
214 forest-urban and urban-only examples.

215 216 2.3 Statistical Methodology

217
218 Statistical modelling was used to estimate the relationship between the spatial extent and
219 characteristics of fronting coastal wetlands with the various damage metrics (i.e., NFIP payout
220 and MOTF damage data) to the adjacent built environment to quantify the level of ecosystem
221 services related to buffering storm-related disturbance.

222 Similar to Boutwell and Westra (2015b), the initial baseline model is an ordinary least squares
223 model, of the form

$$224 \quad NFIP_i = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5 + \beta_6 x_6 + \beta_7 x_7 + \beta_8 x_8 + e_i$$

225 where $NFIP_i$ is monetary damage sustained by a parcel as measured by National Flood Insurance
226 Program payouts, x_1 is the average elevation of the parcel in feet, x_2 is the base flood elevation
227 (BFE) for the majority of the parcel, x_3 is the distance in linear feet of marsh buffer measured
228 from the shoreline adjacent to the parcel, x_4 is the distance in linear feet of forested land between
229 the shoreline and the parcel, x_5 is the distance in linear feet of urban land cover between the
230 shoreline and the parcel, x_6 is the assessed value of the structure on the land in 2012 (the year of
231 the storm)⁴, x_7 is a residualized form of the maximum flood depth measured at the parcel⁵, and x_8
232 is a count variable controlling for parcels containing more than one property that may have
233 sustained damage. A set of binary variables for the nine municipalities was included to capture
234 variation across municipalities that is not captured in the variables measuring individual property
235 characteristics. Inclusion of these binary variables mitigates effects of omitted variable bias that
236 may result in biased coefficients. Additional models add a vector of binary variables for property
237 type, a squared marsh term, buffer distances (marsh, forest and urban) along the selected major
238 storm directions (i.e., 30° and 165°), a measure of wind fetch distance in these same selected
239 storm directions, and a comparison of inside vs. outside lagoonal communities.

240 We tested a series of ordinary least squares models to measure monetary damages for parcels
241 that received NFIP payouts as a function of marsh buffer, other geographic features, property
242 value, storm severity and whether the parcel was a part of a lagoonal development (i.e., where
243 the marsh or upland was dredged to create a series of finger canals/lagoons with the intervening
244 space developed with housing). We applied VIF (variance inflation factor) analysis to every
245 regression to reduce collinearity. Adjusted VIF for each variable was under 3 (target threshold <
246 5) with the vast majority being <2.

⁴ Because land value is largely a function of proximity to the shoreline, this variable would be expected to control for much of the same variation as is already captured in the urban and forest distance variables. As such, the land value was excluded from the analysis.

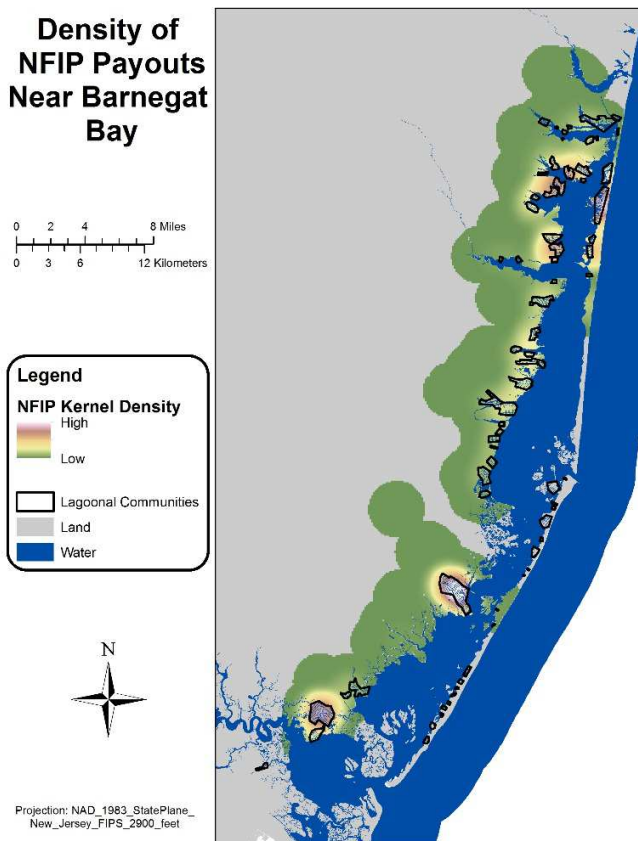
⁵ Flood depth, calculated by the FEMA Modeling Task Force (MOTF) measures “the depth in feet of inundation at each structure point relative to the ground surface.” This variable is included in order to capture any influence of flood depth not detected by the other independent variables. Because this variable may also be a function of other predictors in the model, a residualized form of the variable was used.

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3. Results

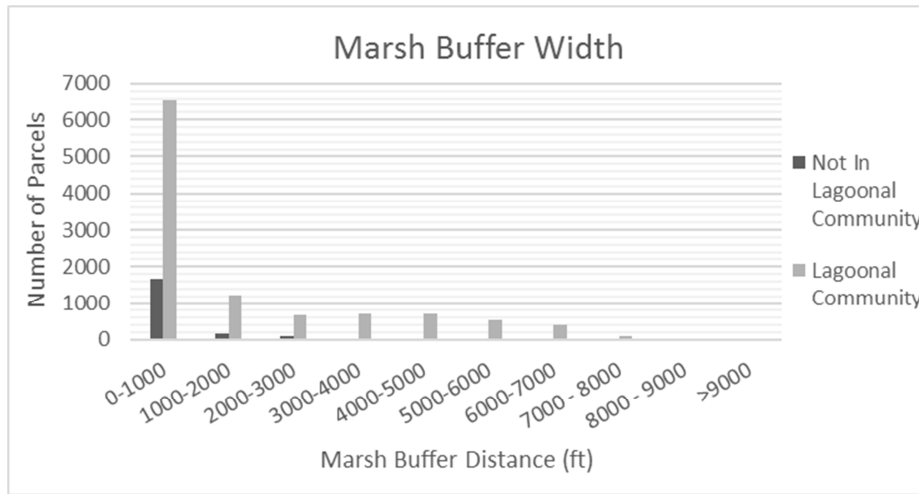
250 The resulting dataset contained 30,224 parcels, of which 12,964 received NFIP payouts (some of
251 these were excluded from the modeling due to missing data). The 30,224 parcels and the 12,964
252 with payouts are shown in Figure 4. Based on further quality control, plots that failed internal
253 logic tests (i.e., plots where the payout > parcel property value) were excluded, leaving a total of
254 9,706 parcels. There were 8015 lagoonal community parcels vs. 1691 non-lagoonal community
255 parcels. Exploratory data analysis shows that while the majority of lagoonal community parcels
256 had less than 1000' marsh buffer, a sizeable number had marsh buffer distances of 1000 to 7000'
257 (Figures 5a,b). The inclusion of Forest buffer distance did not increase the overall buffer distance
258 substantially (Figure 5b)

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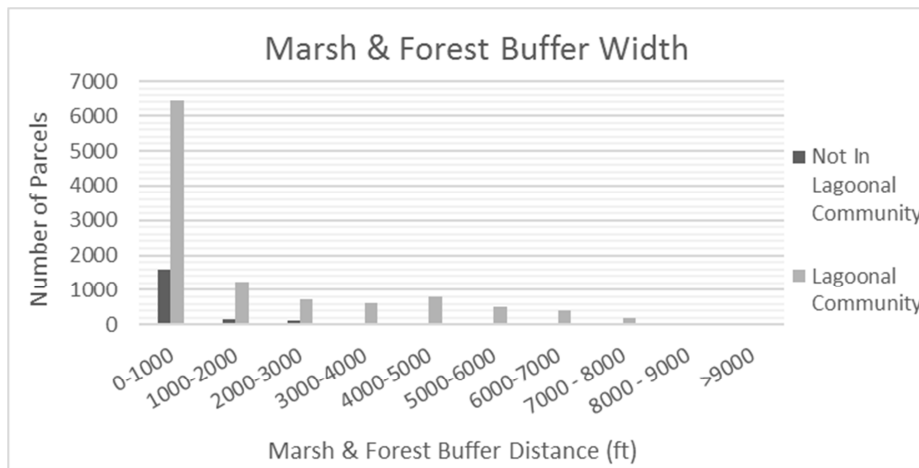


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Figure 4. Kernel density map of NFIP Payouts.



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268 Figure 5. Histogram of number of parcels vs. buffer width for parcels within vs. outside of
 269 lagoonal communities: A) marsh only; b) marsh + forest.

270 Overall, there is a very weak relationship (R^2 of 0.184) between NFIP Payout and the multiple
 271 variables regression analysis (Table 1). NFIP Count, which is a measure of the number of
 272 buildings on a parcel, and Building Assessed Value (as of 2012) were highly significant (Table
 273 2). Parcel elevation, and BFE Depth were highly significant (with $Pr(>|t|)$ of $2.25E-82$ and
 274 $6.19E-15$ respectively). As expected as elevation gets higher, NFIP Payouts decrease and vice
 275 versa for BFE depth. Whether a parcel was within a lagoonal community was highly significant
 276 (with $Pr(>|t|)$ of $1.52E-11$). Distance to Tidal Water was significant ($Pr(>|t|) < 0.05$) $3.99E-05$
 277 with the expected negative sign (i.e., as a parcel gets further from tidal water NFIP payouts
 278 decrease). While Marsh and Urban Buffer Distance were significant (with $Pr(>|t|)$ of $8.66E-33$
 279 and 0.00015 , respectively), the coefficients were positive (i.e., NFIP payouts increased with
 280 increasing Marsh Buffer distance). Forest Buffer Distance was not significant (i.e., $Pr(>|t|) <$
 281 0.05) as were the Directional Fetch Distance variables (FetchDistance30Degrees and
 282 FetchDistance165Degrees) and MOTF Flood Depth.

283

284

285 Table 1. Results of Econometric Analysis

Sample Size	F(19, 9686)	Prob > F	R-Squared	Adj-R2
9706	108.91	0	0.184	0.182

286
287 Table 2. Significance level of individual parameters.

Variables	Estimate	Std. Error	t value	Pr(> t)
Intercept	-22516	8822.65	-2.55	0.011
NFIP count (#Buildings on parcel)	32715.92	1518.279	21.55	0.000
Elevation (Parcel mean)	-28758.9	1482.63	-19.4	0.000
Forest buffer distance	-1.79108	1.851617	-0.97	0.333
Marsh buffer distance	4.054442	0.3333607	12.16	0.000
Urban buffer distance	3.557629	0.8117531	4.38	0.000
BFE (Parcel majority)	6038.491	885.856	6.82	0.000
Building_assessment_2012	0.022506	0.0023297	9.66	0.000
Fetch distance 30degrees	0.045846	0.0441911	1.04	0.300
Fetch distance 165degrees	-0.01831	0.0548869	-0.33	0.739
Distance to tidalwater	-13.0167	2.673717	-4.87	0.000
Lagoonal community**	6596.054	1499.236	4.4	0.000
MOTF flood depth	-15.5969	454.7523	-0.03	0.973

288
289 *Bold variables have significant coefficients.

290 ** Dummy variable for a location in a lagoonal community (1=Y, 0=N).

291 Separate models were run for lagoonal and non-lagoonal communities. The overall R² for the
292 lagoonal model was still quite weak (R² = 0.157). The variables of Elevation, BFE Majority,
293 Marsh distance (positive), and Urban distance were significant. For non-lagoonal communities,
294 the overall model had a stronger R² (R² of 0.423). In addition to NFIP Count and Building
295 Assessed Value, Elevation and Marsh Buffer Distance were significant variables.

296 297 4. Discussion

298
299 Our study is the first to our knowledge that examined the NFIP payout data and coastal marsh
300 and maritime forest buffers for a real storm event at the scale of the individual parcel.
301 Examination of the Econometric analysis results (Table 1) suggests that while the overall model
302 was weak (i.e., adjusted R² of 0.187). some of the variables examined were statistically
303 significant. Higher NFIP payouts were found to be positively associated with #Buildings on
304 Parcel, Building Assessment \$ Value, BFE, Inside Lagoonal Community, and negatively
305 associated with Parcel Elevation and Distance from Tidal Water. Counter to our original
306 hypothesis, higher NFIP payouts were positively associated with greater Marsh and Urban
307 Buffer distance (Forest Buffer Distance was not significant). Fetch Distance and MOTF Flood
308 Depth were not significant. Elevation, Lagoonal Communities and BFE Majority had the biggest
309 effect on NFIP Payouts with: Elevation (-\$28,759); Lagoon (+\$6,596) and BFE (+\$6,038) (based
310 on regression coefficient). The Elevation effect was stronger in Non-lagoonal communities.

311 Distance from Tidal Water has an effect in the composite and lagoonal-only models but no effect
312 in the non-lagoonal regression model.

313

314 A key limitation of our analysis was that damage payout data were not available for
315 properties with flood damage that were not compensated by NFIP payouts. It is not clear
316 how much non-NFIP-covered flood damage may have occurred and these damages are not
317 captured in the analysis. We did not have data on the existence of NFIP policies for
318 properties that did not receive payouts for flood damage; for this reason, all properties that
319 did not receive payouts – including possible NFIP-covered properties that did not suffer
320 damages – were thus excluded from the analysis. This also limited our ability to implement
321 models estimating or controlling for the probability of flood damage as measured by the
322 presence of an NFIP claim or payout. On a different note, we did not have the actual
323 location of the building footprints with the parcel boundaries. Thus we employed average
324 attributes of parcels rather than the specific building itself; for example, the average
325 elevation for the parcel rather than the elevation for the building proper. While having finer
326 granular data would be useful, we don't believe it would have substantively changed the
327 results.

328

329 Our expectation going into this study was that coastal marshes would serve to reduce the
330 damage due to Superstorm Sandy related flooding. However, we found that Marsh and
331 Urban Buffer Distance had a weak effect (\$4.05 and \$3.55/per foot distance) but in the
332 wrong direction (i.e., in a counterintuitive positive fashion with increasing marsh buffer
333 increasing the NFIP payouts). Taken at face value, one might conclude coastal marshes had
334 no protective value; that increasing marsh buffers actually increase storm damage and NFIP
335 payouts. Other studies conducted in the same geographic location for the same storm as our
336 work found that marshes had a protective effect. Using risk industry-based flood models,
337 Narayan et al. (2016) estimated that coastal wetlands saved more than US\$ 625 million in
338 avoided flood damages from Superstorm Sandy across the northeastern USA. For census
339 tracts with wetlands, there was on average a 10% reduction in property damages across the
340 region. To examine the benefits of wetlands beyond an individual hurricane, they estimated
341 the effects of saltmarshes on annual flood losses to properties in Ocean County, New Jersey
342 for 2000 storm events. Areas behind existing marshes were predicted to have an average of
343 20% less property losses than areas where marshes have been lost. However, it should be
344 noted that this study analyzed coarser resolution damage data aggregated to the census tract
345 or municipal level. Loerzel et al. (2017) combined coastal hydrodynamic and wave models
346 (i.e., the Advanced Circulation (ADCIRC) and Simulating Waves Nearshore (SWAN)
347 models) to estimate flood depth for both a “marsh present” and “marsh absent” (i.e.,
348 replaced with open water) scenarios. The study calculated the avoided residential property
349 damages for individual structures under a given storm scenario based on the modeled
350 floodwater depth and by the structure's property value (as derived from the parcel's tax
351 valuation data). They estimated a storm reduction value of wetlands at approximately of
352 \$8.34 million for a SuperStorm Sandy-like event. The marsh was shown to be of highest
353 value in the simulated 50-year storm (\$13.1 million) in terms of absolute value and lower
354 value for a 25-year storm (\$9.8 million) suggesting a threshold effect for storm damage
355 reduction benefits.

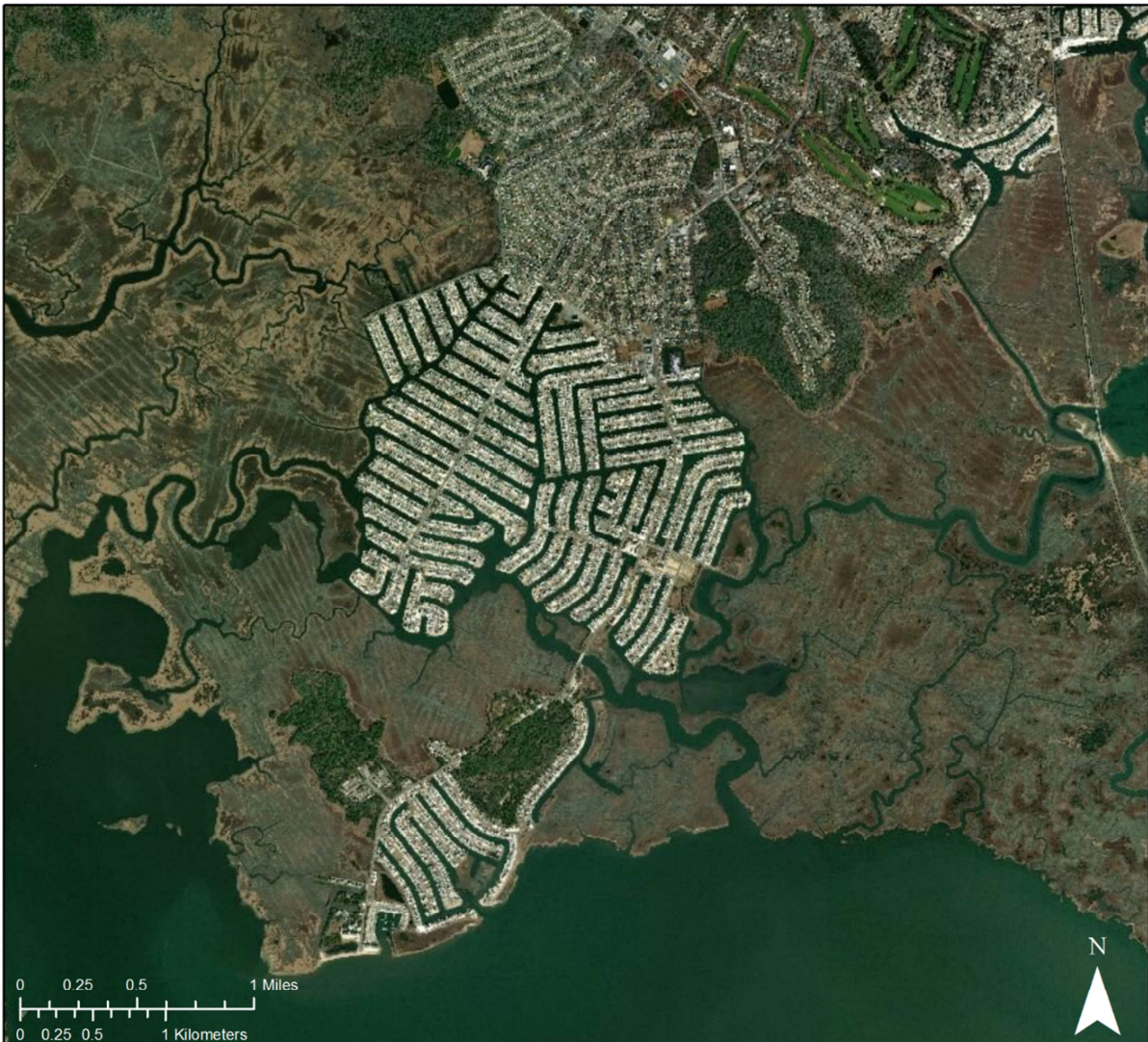
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357 Thus it would appear that these two studies completely contradict what we observed. Upon
358 further reflection, we explain our results this way, 1) we analyzed fine scale resolution of
359 actual parcel-level monetary damage data; 2) we examined marsh/forest buffer distances for
360 individual parcels; 3) while the intervening marsh buffers may have diminished wave
361 energies and reduced damage, they were not sufficient to attenuate the storm-related surge;
362 and 4) most importantly, a vast majority of the mainland parcels within the Barnegat-Great
363 Bay study area that received NFIP payouts were located in lagoonal communities. By their
364 very nature most lagoonal communities were built directly atop coastal marshes and are
365 generally surrounded by marsh. As seen in Figure 4, the hotspots of NFIP payouts are
366 largely found in lagoonal communities either along the mainland shore or the back-side of
367 the barrier islands. As seen in Figure 5, the parcels within lagoonal communities show
368 higher marsh buffer distances than most developed parcels outside lagoonal communities.
369 Because these lagoonal communities sit at comparatively low elevation and are directly
370 adjacent to tidal water, they are consequently highly vulnerable to storm surge damage.
371 While high winds and waves were responsible for damage along the barrier island beaches,
372 storm-surge related flooding after the storm had made landfall was responsible for most of
373 the damage in these back-bay communities (Suro et al., 2016).

374

375 A perfect illustration of the lagoonal community effect is the Mystic Island development
376 (Figure 6). Even though this community is separated from Barnegat and Great Bays by
377 extensive coastal marshes, the community was heavily damaged by SuperStorm Sandy with
378 many parcels receiving NFIP payouts (Figure 4). In the case of SuperStorm Sandy, the
379 storm surge of 2 meters completely submerged the fringing coastal marsh. Further, the
380 finger canals (lagoons) are tidal with a direct connection to the estuary and thereby rise with
381 the storm surge. As most of the homes built only several feet above MHHW and many not
382 elevated on pilings, this development was highly vulnerable to flooding by SuperStorm
383 Sandy's surge.

384



385
386 Figure 6. Natural color aerial image (acquired February 2017) of Mystic Island
387 development, near Tuckerton, New Jersey.
388

389 In considering the protective value of coastal marshes, one must separate the effect of storm
390 surge related flooding with wave height and energy reduction. Post-storm reconstruction of
391 High Water Mark data, conclusively show that under the extreme conditions of SuperStorm
392 Sandy these salt marshes flooded with water upwards of 2m in depth (Suro et al., 2016). No
393 data are available on the role that these marshes may have had in reducing wave heights or
394 dissipating wave energies. Modeling and empirical studies suggests that this may have been
395 the case. Hydrodynamic modeling studies demonstrate that vegetation can have a damping
396 effect on wave energies but that effect is lessened with increasing depth (Mendez et al.,
397 1999). One set of experimental flume studies attributed a 60% reduction in wave height due
398 to marsh vegetation even when flooded to a depth of 2m (Moller et al., 2014). While related,
399 the role of coastal marshes in attenuating storm surge is also distinct. Based on prior work
400 on the Louisiana Gulf Coast, it would take 14.5 km of marsh buffer to attenuate a storm

401 surge of 1m (at a surge attenuation rate of approximately 7.6 cm (vertical) for every linear
402 mile of marsh; Louisiana Coastal Wetlands Task Force, 1998). Wamsley et al. (2010)
403 updated this earlier work on the potential of Louisiana's wetlands to reduce storm surge
404 based on empirical data and modeling studies. They found the range of surge attenuation
405 rates was 1m per 60km to 1m per 4km. They concluded that wetlands have the potential to
406 reduce surges but that it is dependent on landscape and storm characteristics. Lawler et al.
407 (2016) modeled a series of barrier island and back bay systems on the Virginia coast that are
408 more similar to the Barnegat Bay situation than the Louisiana wetland studies. They found
409 that strong storms like Sandy producing surges of 1m or more, may overwhelm the
410 mitigating impact of other factors such as friction and attenuation effects contributed by
411 back bay wetlands. Thus while it is very likely that the Barnegat-Great Bay salt marshes
412 served to reduce Superstorm Sandy-related wave energies, they were of insufficient spatial
413 extent to attenuate the storm surge. We should note that the greatest marsh buffer distance
414 we measured in our study areas was on the order of 2.4 km (1.5 miles).

415

416 5.Conclusions

417

418 While salt marshes may be effective in diminishing wave energies and buffering adjacent
419 development under normal conditions, in the case of SuperStorm Sandy, our study did not
420 demonstrate significant effect on reducing surge-related flooding. We found no evidence
421 that increasing marsh buffer distance reduced the \$ amount of NFIP payouts for those
422 properties that received NFIP payouts. These results run counter to our original hypothesis
423 that increasing marsh (and or forest) buffer distance would serve as a protective buffer
424 lowering NFIP damage payouts to storm-affected residential properties. The factor that
425 appears to be critical in terms of explaining our results is that the bulk of the residential
426 properties damaged in our study area were located in lagoonal communities. These lagoonal
427 communities are built directly adjacent to tidal water and are thereby highly vulnerable to
428 storm surge-related flooding whether or not they are buffered by adjacent marshes. The
429 results of this study should not be misconstrued in concluding that salt marshes do not have
430 a positive value as storm and flooding protection, as well as a host of other valuable
431 ecological services. Rather, their protective buffering capacity for extreme storm events is
432 limited and that lagoonal-style developments remain highly vulnerable to sea level rise and
433 future storms. Thankfully, New Jersey banned this dredging, filling and development of
434 coastal marshes in its pioneering Wetland Act of 1970, as well as the Coastal Area Facility
435 Review Act of 1973 (CAFRA) (Fair, 2004). Unfortunately, the state is saddled with the
436 legacy of these ill-advised development decisions in the form of thousands of acres and
437 housing units located in lagoonal developments scattered all along its Atlantic coast. If these
438 highly vulnerable communities are to be protected from future large storm events, then the
439 feasibility of employing a hybrid approach that supplements the existing natural
440 infrastructure with additional engineered structures such as removeable flood gates and/or
441 moveable flood walls (Sutton-Grier et al., 2015) needs to be explored.

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447 **Acknowledgments**

448 We are grateful for the assistance of FEMA for providing access to the NFIP payout data and to
449 Jennifer Whytlaw of the Bloustein School, Rutgers University who undertook the initial
450 processing of said data. We thank the Federal Emergency Management Agency with providing
451 the NFIP payout data used in this analysis. This work was supported by the National
452 Oceanographic and Atmospheric Administration's Climate Program Office under the Coastal
453 and Ocean Climate Applications program [Award Number NA14OAR4310197], as well as
454 supported by the New Jersey Agricultural Experiment Station. We thank three anonymous
455 reviewers and the editor for their insights and suggestions which greatly strengthened the
456 manuscript.

457
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543

544 **Figure Captions**

545

546 Figure 1. Map showing location of Barnegat-Great Bay study area, New Jersey, USA.

547 Background base map source credit: ESRI.

548 Figure 2. Meteorological and hydrological data collected at the Waretown, NJ station of the
549 Davidson Laboratory's Urban Ocean Observatory.

550 Figure 3. Graphic illustrating the three distance buffer trajectories: 30° , 165° and perpendicular.
551 Note that only the perpendicular buffers are shown for the combined marsh-forest-urban and
552 urban-only examples.

553 Figure 4. Kernel density map of NFIP payouts.

554 Figure 5. Histogram of number of parcels vs. buffer width for parcels within vs. outside of
555 lagoonal communities: A) marsh only; b) marsh + forest.

556 Figure 6. Natural color aerial image of Mystic Island development, near Tuckerton, New
557 Jersey.

558