

In September of 2021, when Hurricane Ida pummeled Westchester County—and Mamaroneck in particular-Michael Murphy doubled down on a plan. The director of business development at Murphy Brothers Contracting saw firsthand (but not for the first time) how Ida's flooding devastated businesses. Year after year, as storms became more powerful, merchants in the area saw their properties submerged and inventories destroyed with no relief in sight. Bilotta Kitchen & Home on Mamaroneck Avenue, a block from Murphy Brothers, lost multiple million-dollar displays when flood waters rose over 10 feet. Murphy Brothers experienced the force of catastrophic weather firsthand as well: Most of their property sits within a flood zone, and over six feet of water filled up multiple buildings, including the builder's carpentry shop.

For nearly a decade, Murphy (no relation to the company) and his colleagues had been working on an ambitious solution: Expanding their facilities and elevating the sprawling, 40,000-square-foot structure more than six feet higher than the original property, safely above the flood line. Three lines are spray painted in blue across the outside wall of their showroom, each labeled with the name of the storm in recent years and annotating how high the water levels reached. Murphy and team recently broke ground ahead of another potentially devastating hurricane season. "We've been trying for seven years to get approval so we can make the entire property stormwater managed," he explained.

Murphy hopes his neighbors will also take a proactive approach, because "stormwater management doesn't mean the water disappears," he notes. "It collects the water in a better way and gradually lets it loose rather than becoming a flood."

Punishing storms

Murphy Brothers is just one of many Westchester businesses wrestling with the region's increasingly harsh and unpredictable weather. Stormwater has long been a problem in the region, but fierce Nor'easters and devastating hurricanes like Ida are increasingly common. Water is one part of the climate change problem; heat is another:



"Annual average temperatures across New York State have been steadily increasing over the last few decades," warns the 2019 Heat and Health Profile Report for Westchester County, published by the New York State Department of Health. Heating and cooling are often top expenses for small businesses, and hotter temperatures mean higher cooling costs and a greater energy footprint.

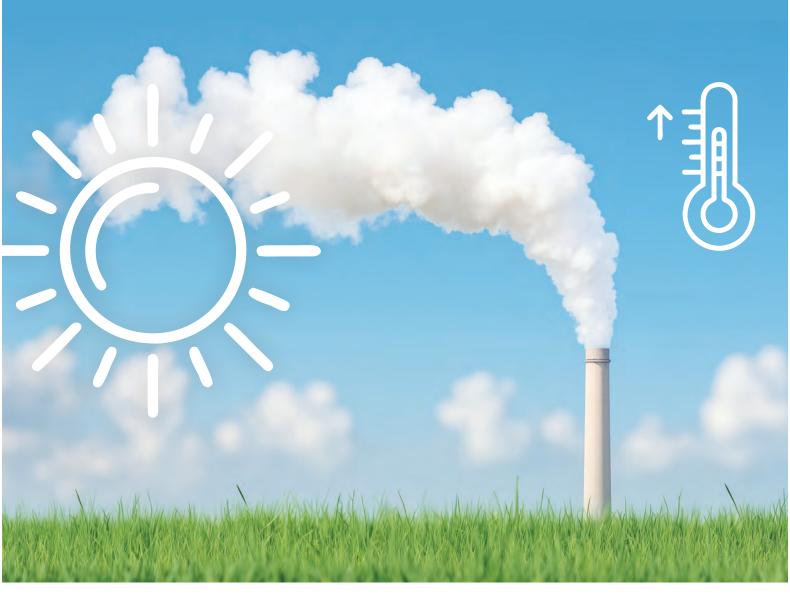
Once, if you asked local merchants about the forecast, they'd likely think you meant the economic forecast: spending, hiring, and other commerce trends. Now, the weather forecast can be just as important—especially for businesses on the banks of the Hudson River and Long

"Outside of New York City, this region of the state is the most vulnerable to the impact of climate change," explains Michael Romita, president and CEO of the Westchester County Association (WCA), a business advocacy organization headquartered in White Plains. Westchester's high population density, coveted real estate, and location between two bodies of water are all factors that can make sea level rise and flooding particularly devastating, Romita notes. "A lot of towns and villages are at or slightly above sea level right now. These communities are going to be submerged in the next 50 years unless we do something about it."

In 2012, superstorm Sandy cost Westchester a halfbillion dollars, according to state estimates. Meanwhile, ongoing major flooding events have caused tens of millions of dollars in damage to smaller areas like Rye and Mamaroneck, Romita says. When Ida struck the eastern flank of Westchester, small business owners reported five- and six-figure losses. Merchants already operating with slim margins had their product stock wiped out, their equipment destroyed, and their properties rendered useless. The cleanup from these events lasted months.

Westchester's Rivertowns are also facing heightened risks. Lucia Ballas-Traynor is executive director of the Sleepy Hollow Tarrytown Chamber of Commerce and says flooding has worsened for businesses and properties on the banks of the Hudson in Tarrytown. The increased chance of flooding also drives up insurance costs, Ballas-Traynor notes: "Insurance companies are changing who they insure. And rate increases are ridiculous."

Noam Bramson, executive director of Sustainable Westchester and longtime former mayor of New



Rochelle, knows these risks well. Bramson says New Rochelle residents and businesses in low-lying areas close to natural waterways were severely impacted by flooding—and continue to be. Meanwhile, residents and businesses in the heart of the city often faced a different problem: "I also saw the urban heat island effect," Bramson says. Areas lacking green cover bear the brunt of punishing heat waves, with dangerous temperatures and pricey cooling costs.

Ballas-Traynor has also seen climbing temperatures disrupt business operations. "A more consistent threat than flooding is higher energy bills," she says. The costs of opening and maintaining a business are already steep, she explains, and skyrocketing utilities costs can shrink margins even more. Meanwhile, residents' higher utility bills also impact Westchester businesses. "If my Con Ed bill just doubled, I'm going to have to spend my disposable income on utilities rather than going out to eat," Ballas-Traynor says.

Action plans

When Romita took the helm of the WCA in 2020, climate issues became a priority. "I made a point of top-lining these issues because of their importance to the regional economy," Romita explains. "One of the verticals we focus on now is climate change and sustainability."

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In practice, that looks like Profit and Purpose, "the region's first and only business sustainability conference," Romita says. The conference held its third annual gathering in White Plains last September, where it convened a mix of local businesses and environmental experts to swap ideas on sustainability, clean energy, and related topics. Speakers and panelists hailed from Con Edison, Montefiore Health System, PepsiCo, Consumer Reports, and the Elisabeth Haub School of Law at Pace University.

One outcome of the conference was an update to the WCA Policy Playbook, an online resource found on its website that Romita calls "best practices for smart growth development." The publication covers topics like land use regulations and approval processes, and last year the WCA added two new chapters on energy and coastal resilience and adaptability. Meanwhile, the organization's Clean Energy Portal, that was also influenced by Profit and Purpose, counsels local merchants on programs and incentives for solar, energy storage and efficiency, and more.

All these resources are intended to equip Westchester businesses and municipalities for a changing climate. With training courses for local businesses this May at Westchester Country Club in Rye, WCA also hopes to provide "the nuts and bolts of zoning and real estate

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development...if they want their communities to be ready for coastal resiliency," Romita says.

At Sustainable Westchester, Bramson and his team carry out similar work. "We're established by and for the cities, towns, and villages of Westchester County in order to advance shared solutions to the climate crisis," he explains. The organization's biggest programs include developing and training a clean energy workforce and the Clean Heating and Cooling Initiative for commercial buildings.

## Collaborative measures

Like WCA, Sustainable Westchester is focused on eliciting change via services. "We seek to deliver impactful programs that have a meaningful effect on regional climate issues," Bramson explains. The organization's chief focus is clean energy transition: helping the region decarbonize, embrace solar, and generate clean electricity—and, as a result, contribute less to the changing climate. The group's work is geography- and industry-agnostic, working with a variety of sectors and municipalities across the county.

One of the common threads woven through these programs is collaboration, or "multi sector partnerships." Bramson says his organization works with a mix of local governments and private businesses to boost solar power generation, make housing more energy efficient, and introduce clean heating and cooling solutions. "There are many leaders in the business community, in the nonprofit community, and in the education community who recognize this has to be an urgent priority for all of us," Bramson says.

Other organizations are taking a similar approach. Earlier this year the Business Council of Westchester unveiled its Clean Energy Action Coalition. The coalition's several working groups are composed of local officials, energy experts, real estate developers, nonprofits, and others, all pooling expertise on clean energy adoption. Unlike fossil fuels, which are a major contributor to greenhouse gas emissions, clean energy sources give off little to no gases like carbon dioxide. Not only does this improve air quality and diversify energy sources, but it can reduce business costs and lessen the strain on the county's electric grid.

"THE PRIMARY INTEREST FOR COMPANIES IS: HOW DO WE REDUCE OUR RISK?"



change and business' approaches, also known as private environmental governance.

On the surface, these issues may appear remote to Westchester's small- and medium-sized businesses.

Regulations like the Clean Air Act are aimed at curbing major corporations' emissions, not those by the corner coffee shop. "So far there hasn't been anything close to regulation targeting anything other than the largest

Pace University's Elisabeth Haub School of Law, where he

focuses on environmental law. He is especially interested in

the contrast between governmental approaches to climate

businesses," Galperin says.

Still, he adds, these issues inevitably affect the region's residents and merchants. He notes that big corporations filling public policy gaps with private governance can lead to "people letting their guard down" in Westchester and elsewhere. "The primary interest for companies is: How do we reduce our risk? Private firms are deeply worried about their own risks, infrastructure and financial." Alternatively, it's public policy that is focused on solving climate change, he adds. "Obviously it's a very different lens."

What's ahead for climate policy, public or private? There are new avenues to be explored and plans to be developed, Galperin says. "Are there opportunities for the local coffee shop or medium-sized businesses to participate in this emerging private governance sphere? It's an interesting question."

A changing climate brings uncertainty and anxiety, but Westchester's business leaders say there are positive developments, too. "People have finally started to take notice," Romita explains, "and the state has a very ambitious plan in place." New York's Climate Leadership and Community Protection Act was signed into law in 2019. Its objectives include dramatically reducing emissions by 2050 and implementing carbon offset measures like planting additional trees.

"We at the WCA remain optimistic," Romita adds. "Given enough time, businesses can and will adapt. They just need runway, financial and technical assistance from the state and federal government."

