

Flooding may push water into Hull but could possibly push out longtime residents.

HULL— Ellen Kane, 74, commutes from Hull's Nantasket beach up to the peninsula to reach her job at Hull's public library. Some days, flooding makes it impossible to get to work.

Hull has nearly 43 miles of road that is at risk of flooding, estimates First Street, a New York-based research firm that studies climate threats to homes.

Hull is a peninsula formed by a series of drumlins, small hills formed by glacier sediments. Some neighborhoods are perched up on a cliff while other homes are right on the waterfront.

Hull's only library is located on the Northern end of Hull and is connected to the rest of the town by an isthmus, an extremely narrow strip of land surrounded by water.

"Often times at a full flood tide, you aren't able to [...] travel further northwest on the peninsula because the road is flooded," said Kane.

She described the water as reaching up to one's waist, preventing any type of transportation from passing through.

Hull is susceptible to coastal flooding caused by extremely high tides as well as inland flooding caused by overwhelming amounts of precipitation.

Sam Campbell, born and raised in Hull and member of the town's climate conservation committee, said that the location of the town to the ocean made flooding inevitable.

"Storms that were resulting in not just the sort of nuisance flooding that can cause property damage, but like the significant wave damage type storms

that would do all sorts of damage. Everything from moving cars down the street to ripping someone's back porch off," Campbell said.

Since 1978, there are 295 residential and commercial properties that have experienced 1148 total loss events and their claims have totaled to just over \$16 million.

Anne Selig, 65, bought her home on C Street Ave, just 500 feet away from Nantucket Beach, nearly 40 years ago. A storm in 2017 caused the high tide to reach Selig's house but thankfully did not cause any damage to the home itself.

But the intensity of the flooding was something that still leaves her worried for house and future.

"It started to creep down my street," Selig said, "It was terrifying."

First Street estimates that 63 percent of all residential properties in Hull are at risk for flooding.

According to Hull's 2024 mitigation plan, 87 percent of repetitive loss properties are single-family residents.

The town is investing in numerous projects to reduce flood damages.

One such project is the rebuilding of a 1,675 feet seawall along Nantasket Avenue. The wall faced severe erosion from waves.

The plan is to replace the old stones and raise the wall by three feet. This restoration is necessary because if the seawall were to fail, it would cut access to homes on the north end of Hull and leave the town's wastewater facility exposed.

Most recent updates in January 2025 said the construction was facing delays due to strong winds.

The project is estimated to cost \$12 million in total. Hull received a \$1 million state grant and another \$5 million grant from the Federal Emergency Management Agency. It's unclear where the remaining funding will come from.

Despite Hull's vulnerability to flooding, the town population has not decreased. There are around 10,147 people living in Hull, which is near the same amount as the population 10 years ago in 2014.

The small size of Hull makes it one of the most densely populated towns in Massachusetts.

"What's funny is those repetitive loss areas are some of the more desirable areas," Campbell said. "It's because they're the closest to the great water views or beach access."

Selig said she was drawn to the town because of its beautiful ocean scenery.

"I can't imagine living anywhere else, but at the same time, I do have tsunami nightmares," Selig said. "I just think about the water. I see what it can do."

With the majority of repetitive loss properties being residential buildings, homeowners need to find ways to renovate their homes to withstand the flooding.

"I think the problem you have is you've got people that have lived there for maybe their entire lives, that are not in a financial position to say, 'Okay, I have the money to completely rebuild my home to modern standards'," Campbell said.

Hull's home elevation programs require homes to be elevated by two feet above the recommendation based on the 100-year base flood elevation. These renovations can cost up to \$220,000.

The town does offer grants for these elevation programs, where in some cases FEMA and the town can cover up to 75 percent of the total cost, according to Chris Krahforst, director of Hull's climate adaptation and conservation committee.

Krahforst said there are three homes whose applications were approved and are in the process of reconstruction.

There is little information on how many homes have been elevated over the years and which ones went through the grant program.

"In the end, (the future of Hull) will become the attrition of residents, those that can't afford to be here," Krahforst said.

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Sources

Chris Krahforst ckrahforst@town.hull.ma.us , Director of Hull's Climate Adaptation and Conservation

Sam Campbell scampbell@gpinet.com, member of Hull's Climate Adaptation and Conservation, member of Hull's Conservation Commission

Ellen Kane, Library Associate at Hull Public Library

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[Hull Home Elevation Grant Program](#)

[Hull 2024 Mitigation Plan](#)

[Map of Repetitive Loss Areas 1978-2018](#)

[Nantasket Seawall Repair](#)