

Municipal Work Session on Adaptation Planning for Coastal Hazards- Narragansett, RI

Town Beach Pavilion
October 1, 2015
9:00am-12:00pm

Agenda

Meeting Purpose: Increase awareness of:

- RI Mapping tools & planning resources available, where to find them(particularly STORMTOOLS);
- New state planning requirements for climate change and natural hazards, as well as the linkages between comprehensive plans and local hazard mitigation plans; and
- Example municipal adaptation strategies and where to get more information.

- 9:00 **Welcome & Overview of Issues and Ongoing Initiatives**-Teresa Crean, URI Graduate School of Oceanography Coastal Resources Center & RI Sea Grant (CRC/RISG)
- Rhode Island Shoreline Change Special Area Management Plan- Grover Fugate, *RI Coastal Resources Management Council*
 - Natural Hazards & Climate Change in Local Comprehensive Plans- *Caitlin Greeley, RI Statewide Planning*
 - Hazard Mitigation Planning- *Jess Stimson, RI Emergency Management Agency*
- 9:50 **Discussion –**
- *Where are you at currently with your Comp Plan and Haz Mit Plan?*
 - *Have you started to plan for or adapt to sea level rise, storms, or erosion?*
 - *Issues you are struggling with related to coastal hazards & adaptation?*
- 10:00 **Overview of STORMTOOLS: A new RI tool developed to understand exposure to sea level rise & storm flooding –** Michelle Carnevale, CRC/RISG
- 10:20 **Break**
- 10:30 **Review of Adaptation Strategies–** Teresa Crean, CRC/RISG
- 11:00 **Keypad Polling & Discussion-** Michelle Carnevale, CRC/RISG
- 11:30 **Roadway & Infrastructure Discussion–** Teresa Crean, CRC/RISG
- 11:50 **Wrap Up & Next Steps-** Pam Rubinoff, CRC/RISG
- What are your challenges/barriers?
 - What do you need help with?
 - What are some actions that you can start working on in the short term? No regret actions?
- 12:00 **Adjourn**

This effort has been made possible through funding from the U.S. Department of Housing and Urban Development & the Rhode Island Community Development Block Grant – Hurricane Sandy Disaster Recovery

www.beachsamp.org





RI CRMC Shoreline Change Special Area Management Plan

PROJECT GOAL:

- Through a public process help develop innovative and practical policies and tools for managing development along shorelines vulnerable to erosion and flooding

RI CRMC Shoreline Change Special Area Management Plan

Long-term Outcomes

- Strong erosion and inundation polices that are publically supported and implemented at state and local levels
- Best available information is supporting sound decision making
- Improved understanding of potential impacts of erosion, flooding and sea level rise will spill over to other planning initiatives (state and local).

StormTools: Maps of Storms+Sea Level Rise

Visualizations
 Maps flooding from a 25, 50, 100-year storm PLUS Sea Level Rise
***More accurate depiction of future flooding risk*

Applications
 Day-to-Day operations
 Long term planning/financing

<http://www.beachsamp.org/maps/stormtools>

Salt Marsh Migration

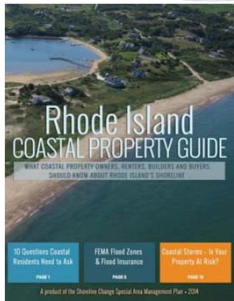
Maps ADOPTED by CRMC

SLAMM Results for Middlebridge on Narrow River at 3' SLR

Salt Marsh Restoration

- ◆ **Narrow River Estuary Restoration**
 - ◆ Post-Sandy Dept. of Interior funding to US Fish and Wildlife Service Refuge System
 - ◆ Beneficial Re-use / Thin Layer Deposition
 - ◆ Micro-creek / runnel excavation
 - ◆ Marsh edge enhancement via living shoreline techniques

Coastal Property Guide Informs Landowners and Buyers



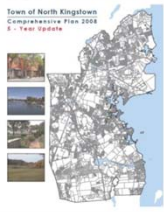
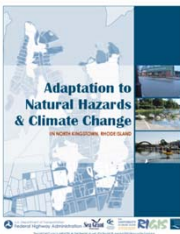
- Coastal features
- CRMC water type classifications
- FEMA flood zones
- Flood insurance, program/premiums
- Coastal hazards: sea-level rise and erosion
- Shoreline protection structures
- Coastal hazards: storms & floods
- Existing buildings
- Septic system requirements
- Structural resilience

<http://www.beachsamp.org/coastalpropertyguide/>

Municipal Pilot Demonstrates: Local Process and Actions

Town of North Kingstown

- Vulnerability Assessment
 - Sea Level Rise
 - Salt Marsh Migration
 - Infrastructure/Roadways at risk
- Local Policy Recommendations
- Model for all other RI Coastal Communities

Adapting Municipal Decision Making





Business Resilience

Vulnerability

- ✓ Wind
- ✓ Storms, Flooding
- ✓ Tides, SLR

Best Management Practices

- ✓ Structural
- ✓ Non-Structural

Staying Afloat

FORTIFIED™ – Retrofit/Build to Reduce Potential Damage

BRONZE: STRENGTHEN THE ROOF SYSTEM

Minimizes the risk of water getting into the home and of the roof detaching from the walls.

SILVER: STRENGTHEN THE WINDOWS & DOORS

Minimizes the risk of wind entering the home and causing a roof failure. Also effective at reducing the risk of water getting into the home.

GOLD: STRENGTHEN THE STRUCTURAL SYSTEM

Ties all of the elements of the home together and to the ground. The most effective way to minimize risks from high winds.

FORTIFIED FOR SAFER LIVING™

A multi-level program specifying construction, design and landscaping standards to increase a home's resilience and achieve superior performance during ALL natural hazards.

<https://www.disastersafety.org>

Focus on Key Components

- Roof, walls, windows, doors, equipment
- The right products and installation
 - Proper elevation

Sealed roof deck
damage estimate
\$5,408²³

Unsealed roof deck
damage estimate
\$16,935²³

Green Infrastructure + Experiential Learning

- Green Infrastructure Design
 - Newport
 - Warwick
 - North Kingstown

Adapting Historic Structures

- ◆ Guidance on how to adapt historic structures or districts to SLR
- ◆ Tailored to Rhode Island

Landscape Architecture Studios

- ◆ Newport
- ◆ Wickford
- ◆ Focused on Adaptation Design

VIEW FROM BOARDWALK IN 25 YEARS

Design by Amanda Clark, PhD, LAR graduate. © 2014. All rights reserved. All in 25 years with the design of a waterfront project & development plan.

Engineering Senior Design Class

Assessment of Marinas to storms and sea level rise

Template for others to use

Year	25 Year Return Period	25 Year Return Period with SLR
2004	11.18 (2.00 ft)	11.58 (2.31 ft)
2025	12.18 (2.41 ft)	12.58 (2.81 ft)

◆ Referenced to NAVD83

◆ If a 25 Year Return Period and a 25 year return period both of the same name would be included

Executive Climate Change Coordinating Council

- ◆ Local Guidance
- ◆ Promoting Decision Making Tools & Best Practices
- ◆ Recommendations at State and Local Level on adaptation/decision making



RIEC⁴

Current Beach SAMP Tools & Resources



RI Shoreline Change Special Area Management Plan Coastal Municipality Memo

To: Municipal Planners, Planning Boards, Municipal Administrators, Public Works Officials, Emergency Managers, and Planning Commissioners
 FROM: Chief Beach Erosion/ Shoreline Change Special Area Management Plan (Beach SAMP) Team
 DATE: June 5, 2013
 RE: Tools and Resources to Assist in Natural Hazard and Climate Change Planning

INTRODUCTION

The purpose of this memo is to inform municipalities of the tools/resources and tools that meet coastal cities and towns in planning for the impacts of natural hazards and climate change. Some of these tools are new or recently updated by the Beach Erosion/ Shoreline Change Special Area Management Council (BEMC), and others are existing planning tools that have been made easier to locate and use.

These tools and resources will aid in planning for natural hazards and climate change in municipal comprehensive plans as required by the Beach Erosion/ Shoreline Change Planning and Control Act (BEMC Act), in particular, those resources will help to assess the impacts of:

- Storm surge and coastal flooding
- Sea level rise
- All other climate-related impacts to coastal life, and
- Disaster change and erosion

TOOLS & RESOURCES

RESILIENT COMMUNITIES: Natural Hazards and Climate Change Adaptation: A how-to guide on incorporating natural hazards planning and climate change adaptation into local comprehensive plans.


www.resilientri.org

In 2014, Beach Erosion/ Shoreline Change and tools will need to plan for natural hazards and the impacts of climate change within their community's local comprehensive plan. This how-to guide and presentation was created as a resource for coastal municipalities on how to conduct a vulnerability assessment and avoid climate change adaptation changes into the local comprehensive plan. While every community is different and will follow a unique planning process, this

- ◆ Memo to municipalities
 - ◆ Planners
 - ◆ Council Presidents
 - ◆ Emergency Managers
 - ◆ Boards/Commissions
- ◆ Series of memos to share Beach SAMP tools/resources, findings and recommendations

Legal Workshop

- ◆ **DECEMBER 1, 2015** - day long workshop focused on RI
- ◆ Co-hosted with Roger Williams Law School & RI Sea Grant Legal Program
- ◆ Focused on legal issues & challenges related to shoreline change, sea level rise & storms
 - ◆ Liability associated with allowing development in at risk areas
 - ◆ Developing sea level rise overlay zones/ordinances
 - ◆ Etc.
- ◆ Audience- municipal staff, solicitors; emergency managers, etc.






Beach SAMP Document

- ◆ Components of SAMP
 - ◆ Volume 1- Overview/Summary
 - ◆ Volume 2- Research & Technical Reports
 - ◆ Proposed policy & regulatory changes to RICMP "Red Book"

Shoreline Change Special Area Management Plan (Beach SAMP) Draft Document Outline

VOLUME 1

Chapter 1: Introduction

- 1.1. Background and Rationale
- 1.2. Goals of the Beach SAMP
- 1.3. Structure of the Beach SAMP
- 1.4. Stakeholder Involvement
- 1.5. Summary of the Beach SAMP

Chapter 2: Trends and Status: Current and Future Impacts of Storm Surge, Sea Level Rise and Coastal Erosion

- 2.1. Introduction
- 2.2. Storm Surge and Coastal Erosion
- 2.3. Sea Level Rise
- 2.4. Coastal Erosion
- 2.5. Summary of the Beach SAMP

Chapter 3: Assessing Coastal Risk

- 3.1. Introduction
- 3.2. Coastal Risk Assessment
- 3.3. Summary of the Beach SAMP

Chapter 4: Planning & Adaptation

- 4.1. Introduction
- 4.2. Planning and Adaptation
- 4.3. Summary of the Beach SAMP

Chapter 5: Conclusion

- 5.1. Introduction
- 5.2. Summary of the Beach SAMP

References

Building Tools in Partnership



June 2012



J. Klinger

©2012 Karen Arnold Schultz



#1- Identify Areas At Risk

- **Use STORMTOOLS to map:**
 - 1 foot, 3 feet and 5 feet of sea level rise
 - Flood extent a 4% annual flood event (25 year return period) and a 1% annual flood event (100 year return period)
 - Examine the combined impacts of storm surge and sea level rise to better understand the impacts of future storm related flooding using the following scenarios:
 - 4% annual flood event (25 year return period) plus 1 foot of sea level rise; and
 - 1% annual flood event (100 year return period) plus 5 feet of sea level rise.
- **Use CRMC Shoreline Change Maps to Examine Erosion Risk over Design Life of Infrastructure**





#2- Develop a database of property & infrastructure exposed to sea level rise and flooding

- Notify property owners of exposure to projected sea level rise



Nor'easter of April 16, 2007

#3- Integrate Sea Level Rise & Storm Surge into Municipal Permit/Variance Review Process

Example:

- Add a checkbox to application forms "Is proposed project located within the Special Flood Hazard Area or exposed to projected sea level rise?"

PRE-APPLICATION CHECKLIST

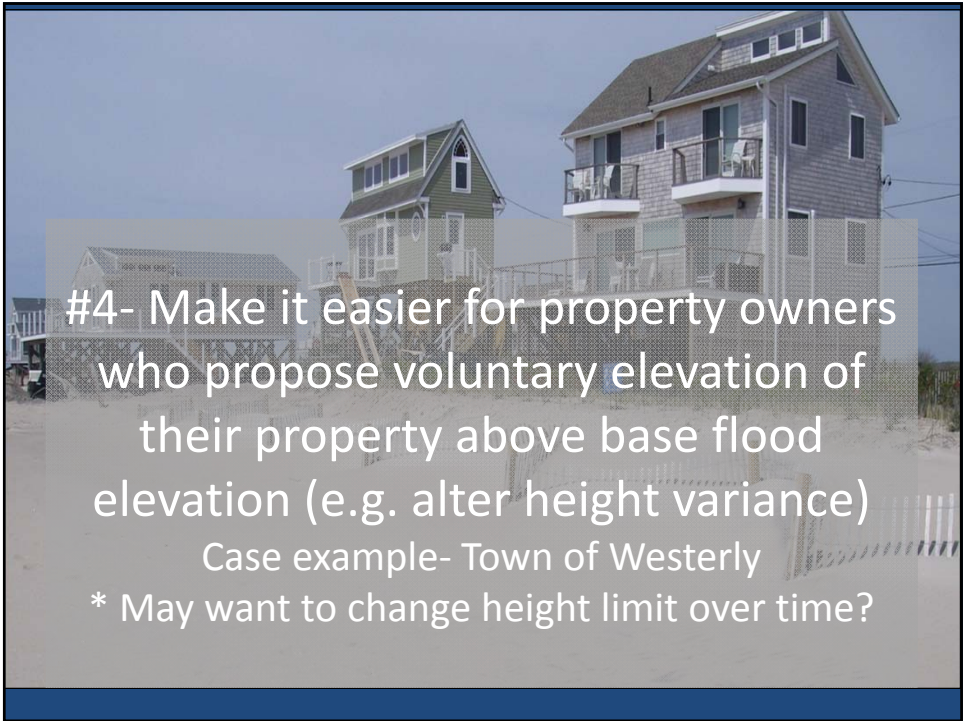
The applicant shall submit to the Administrative Officer at least five (5) copies of pre-application maps required below. The scale of all plans shall be sufficient to clearly show all of the information required and shall be subject to the approval of the Administrative Officer.

At a minimum, the following information shall be provided:

A. Pre-Application Drawing(s) – A map or plan of the subdivision parcel showing the following information:



Use of available Town Plat Maps and other information is acceptable. Surveyed plans are not required at this stage.

1. ___ Name of the proposed subdivision
2. ___ Name and address of the property owner and applicant
3. ___ Name, address and telephone number of person or firm preparing pre-application plan
4. ___ Date of plan preparation, with revision date(s) (if any)
5. ___ Graphic scale and true north arrow
6. ___ Plat and lot numbers of the parcel being re-subdivided
7. ___ Notation of Zoning district(s) of the land being subdivided. If more than one district



#4- Make it easier for property owners who propose voluntary elevation of their property above base flood elevation (e.g. alter height variance)
Case example- Town of Westerly
* May want to change height limit over time?

#5- Require projects in the Capital Improvement Program (CIP) and Transportation Improvement Program (TIP) be evaluated for exposure to storm surge, projected sea level rise, and erosion



TOWN OF NARRAGANSETT
CAPITAL PROJECTS AND PROGRAMS
TOWN COUNCIL APPROVED
FY 15/16 through FY 20/21



#8- Planning for Storm and Sea Level Rise Impacts to Transportation Infrastructure

- Identify and prioritize state roads impacted & **recommend upgrade in Transportation Improvement Program (TIP).**
- For municipal roads & infrastructure :
 - Determine what would be **required to redesign and maintain this infrastructure over the long-term**
 - **Look for alternate routes**
 - **Conduct a cost-benefit or tradeoff analysis** to determine the long-term costs of maintaining or reconstructing road, against the tax revenues generated
 - Explore the feasibility of enacting a **special tax district** (similar to a fire district or sewer district) or impact fee assessed to the users of the roadway.
 - Minimize new or expansions to shore parallel infrastructure. Maintain roads that are perpendicular to the coast, and design the area of the road within flood zones to withstand periodic flooding

#9- Apply and/or advance in FEMA's Community Rating System

National Flood Insurance Program Community Rating System

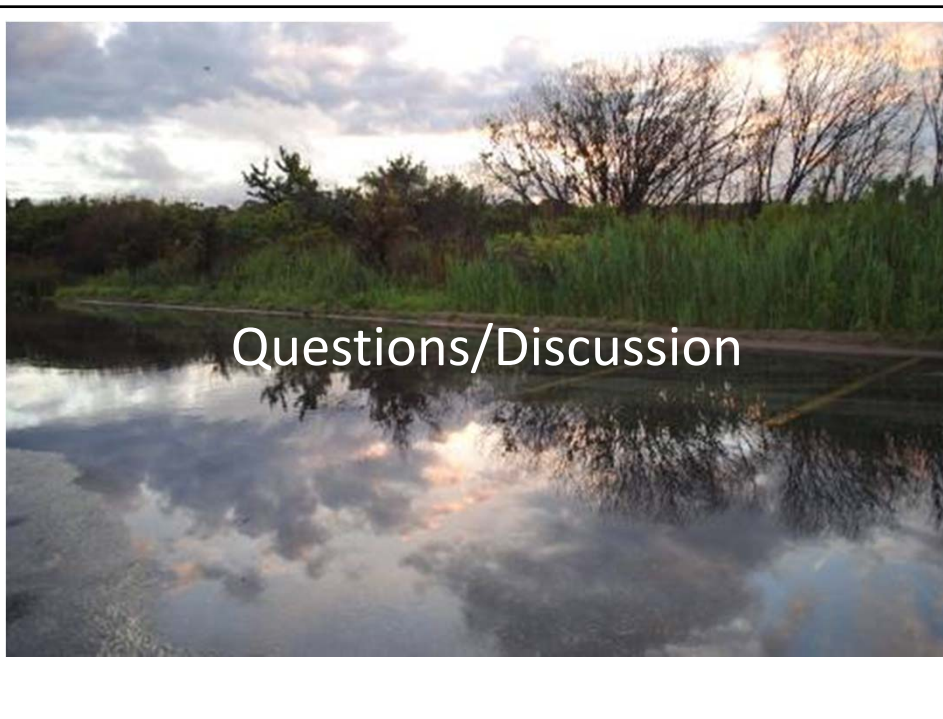
A Local Official's Guide to
Saving Lives
Preventing Property Damage
Reducing the Cost of Flood Insurance

FEMA 573



#10- Within at risk areas, increase open space and reduce density

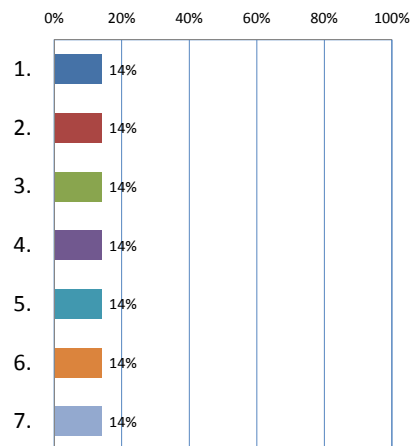
- Examples:
 - downzoning post-storm
 - buyouts or purchase development rights



Keypad Polling Exercise

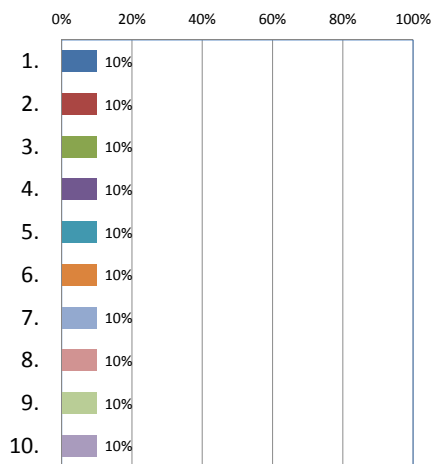
What is your role?

1. Planner
2. Department of Public Works
3. Elected Official
4. Appointed Official
5. Application Board Member
6. Concerned Citizen
7. Other



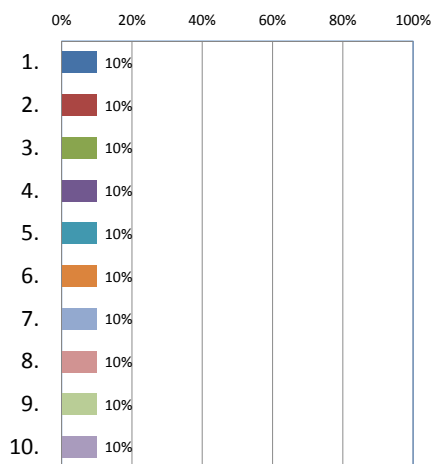
What are the top 3 most important strategies for your town to implement?

1. Identify Areas at Risk
2. Develop a database of at risk property/infrastructure
3. Integrate into municipal permitting
4. Zoning changes for height variances
5. Require CIP & TIP evaluate for SLR impacts
6. Develop incentives for voluntary adaptation
7. Emergency Permitting Process
8. Planning process for impacts to transportation infrastructure
9. Apply & advance in CRS
10. Increase open space/reduce density in at risk areas



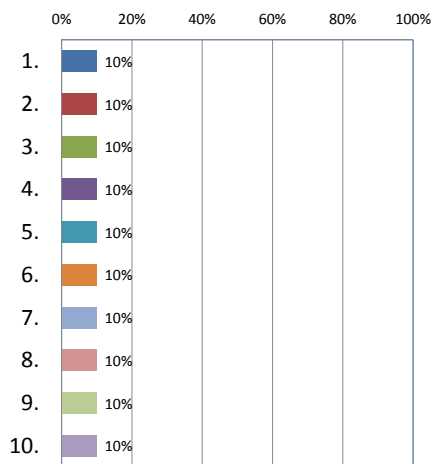
What are the top 3 strategies most likely to be implemented in your town?

1. Identify Areas at Risk
2. Develop a database of at risk property/infrastructure
3. Integrate into municipal permitting
4. Zoning changes for height variances
5. Require CIP & TIP evaluate for SLR impacts
6. Develop incentives for voluntary adaptation
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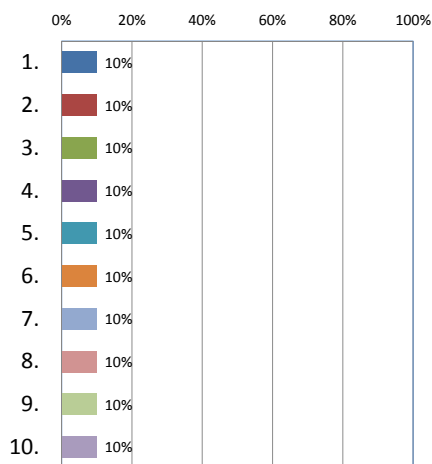
What are the top 3 strategies that would be most cost-effective for your town?

1. Identify Areas at Risk
2. Develop a database of at risk property/infrastructure
3. Integrate into municipal permitting
4. Zoning changes for height variances
5. Require CIP & TIP evaluate for SLR impacts
6. Develop incentives for voluntary adaptation
7. Emergency Permitting Process
8. Planning process for impacts to transportation infrastructure
9. Apply & advance in CRS
10. Increase open space/reduce density in at risk areas



What are the top 3 strategies that you would like more information about?

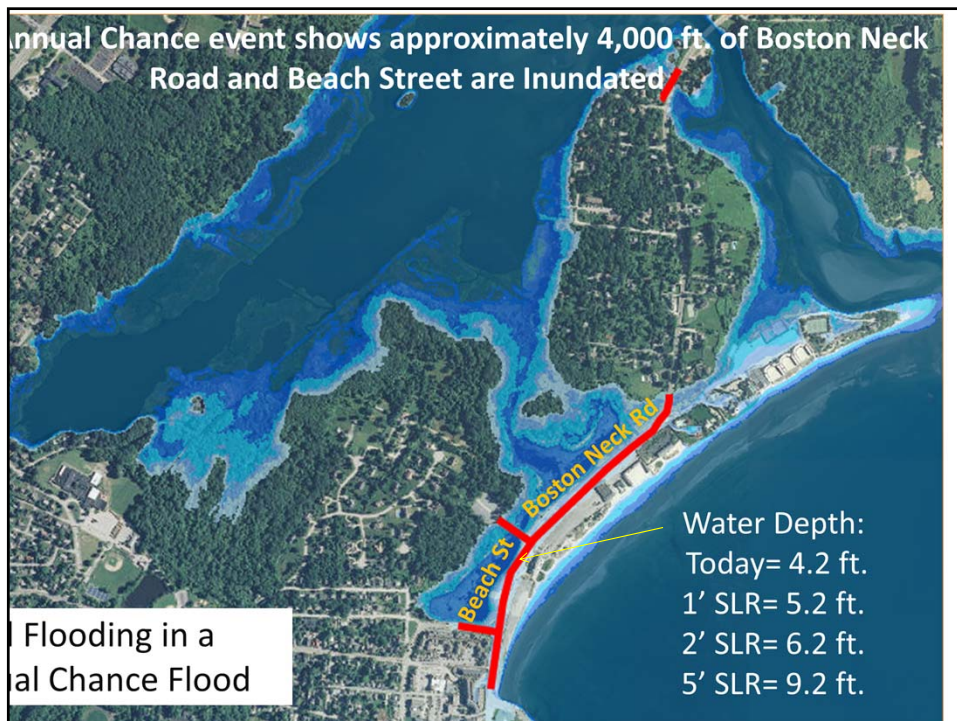
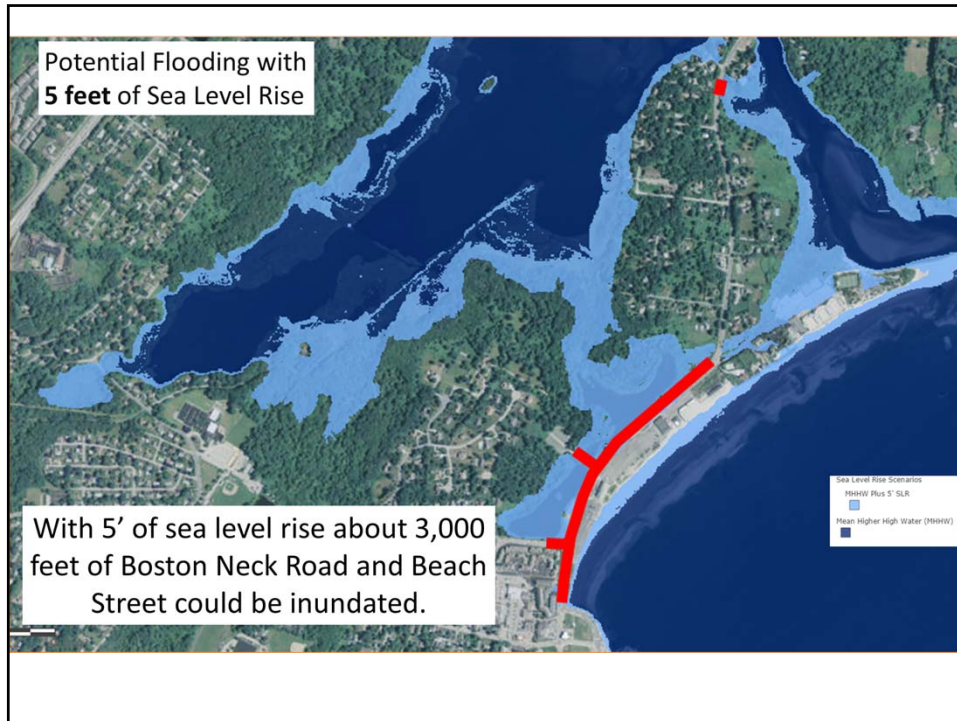
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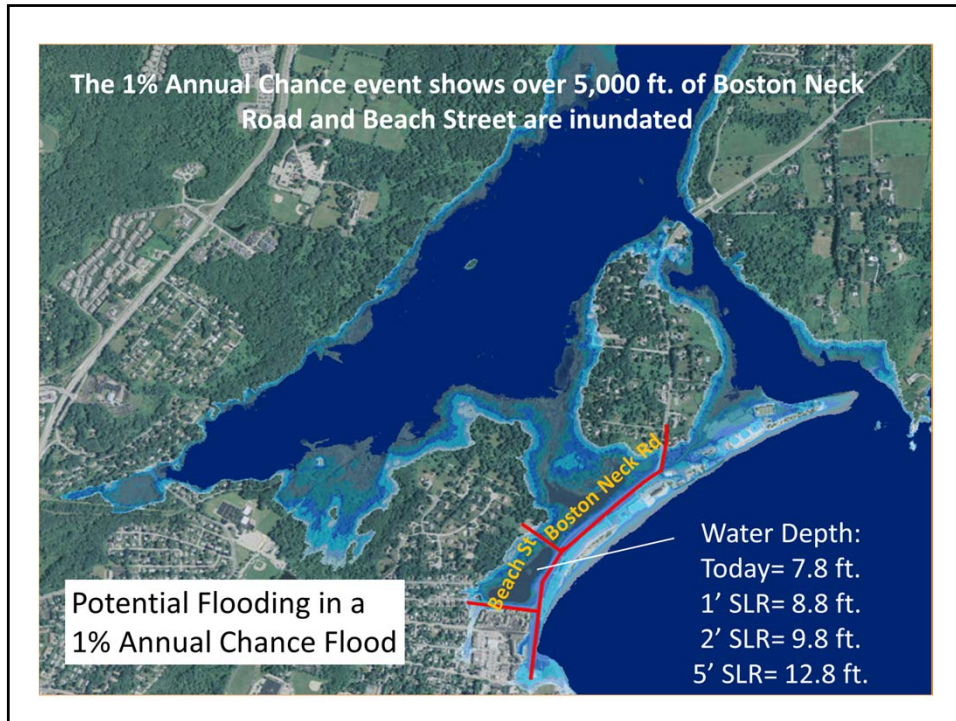




#8- Planning for Storm and Sea Level Rise Impacts to Transportation Infrastructure

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 - Explore the feasibility of enacting a **special tax district** (similar to a fire district or sewer district) or impact fee assessed to the users of the roadway.
 - Minimize new or expansions to shore parallel roadways. Maintain roads that are perpendicular to the coast, and design the area of the road within flood zones to withstand periodic flooding





Return Period	Example RI Storm of this Size	Chance in any given year	Percent Chance of Occurring During a 30-year Mortgage	Percent Change of Occurring During a 100 Year Design Life (e.g. Municipal Infrastructure)
25 years	Superstorm Sandy Along the Southern RI Coast	4 in 100 (4%)	71%	98%
100 years	1938 Hurricane (Category 3)	1 in 100 (1%)	26%	63%

Wrap Up & Next Steps

- What are your challenges/barriers?
- What do you need help with?
- What are some actions that you can start working on in the short term? No regret actions?



Municipal Work Session on Adaptation Planning for Coastal Hazards Town of Narragansett - October 1, 2015





TO: Municipal Planners; Planning Boards; Municipal Administrators; Public Works Officials; Emergency Managers; and Floodplain Coordinators
FROM: CRMC Rhode Island Shoreline Change Special Area Management Plan (Beach SAMP) Team
DATE: June 3, 2015
RE: Tools and Resources to Assist in Natural Hazard and Climate Change Planning

INTRODUCTION

The purpose of this memo to coastal municipalities is to share resources and tools that may assist coastal cities and towns in planning for the impacts of natural hazards and climate change. Some of these tools are new or recently adopted by the Rhode Island Coastal Resources Management Council (CRMC), and others are existing planning maps that have been made easier to locate and use.

These tools and resources will aid in planning for natural hazards and climate change in municipal comprehensive plans as required by the *Rhode Island Comprehensive Planning and Land Use Act* (RIGL 45-22.2). In particular, these resources will help to assess the impacts of:

- Storm surge and sea level rise;
- Salt marsh migration in response to sea level rise; and
- Shoreline change and erosion.

TOOLS & RESOURCES

RESILIENT COMMUNITIES: Natural Hazards and Climate Change

Adaptation: *A how-to guide on incorporating natural hazards planning and climate change adaptation into local comprehensive plans.*

www.beachsamp.org

By 2016, Rhode Island cities and towns will need to plan for natural hazards and the impacts of climate change within their community's local comprehensive plan. This how-to guide and presentation was created as a resource for coastal municipalities on how to conduct a preliminary vulnerability assessment and adopt climate change adaptation strategies into the local comprehensive plan. While every community is different and will follow a unique planning process, this

Current Beach SAMP Tools & Resources

- Memo to municipalities
 - Planners
 - Council Presidents
 - Emergency Managers
 - Boards/Commissions
- Series of memos to share Beach SAMP tools/resources, findings and recommendations

StormTools:

Maps of Storms+Sea Level Rise

Visualizations

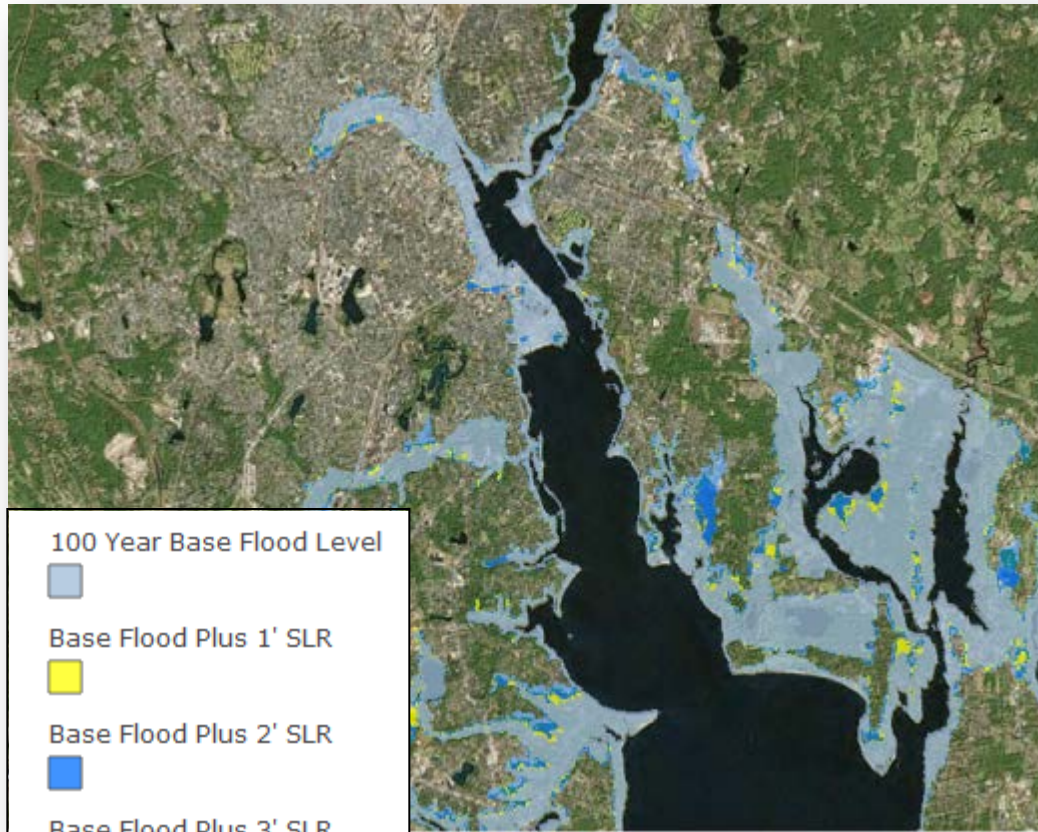
Maps flooding from a 25,
50, 100-year storm PLUS
Sea Level Rise

*****More accurate depiction
of future flooding risk***

Applications

Day-to-Day operations

Long term
planning/financing



100 Year Base Flood Level



Base Flood Plus 1' SLR



Base Flood Plus 2' SLR



Base Flood Plus 3' SLR



Base Flood Plus 5' SLR



www.beachsamp.org

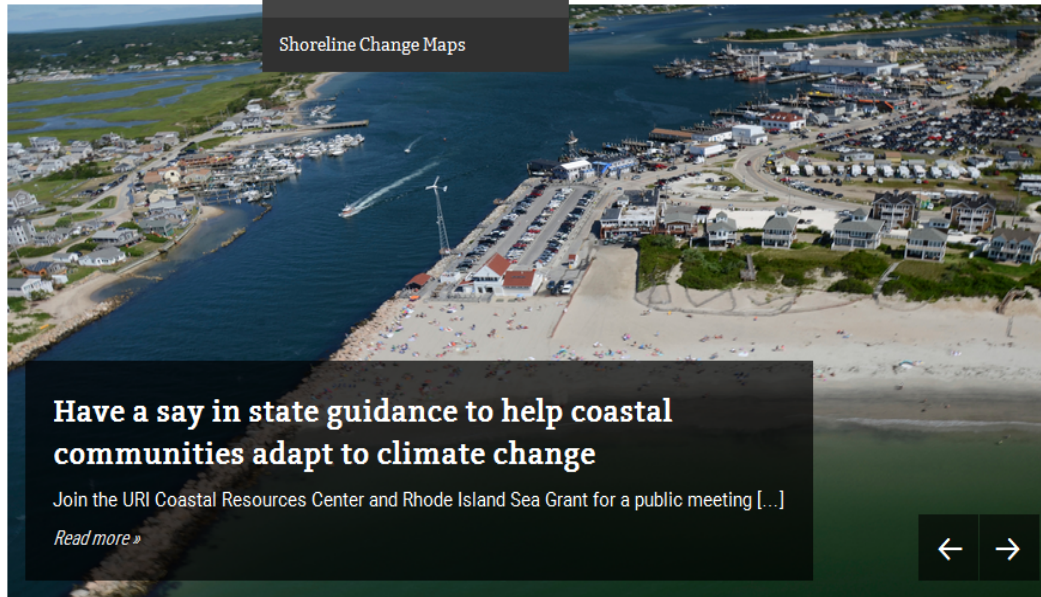
[About](#) [Project Partners](#) [Contact Us](#)

RI CRMC Shoreline Change Special Area Management Plan

[Home](#) [News](#) [Events](#) [Resources & Tools](#) [Coastal Property Guide](#) [Management Plan](#) [Get Involved](#)

STORMTOOLS

Shoreline Change Maps



Have a say in state guidance to help coastal communities adapt to climate change

Join the URI Coastal Resources Center and Rhode Island Sea Grant for a public meeting [...]

[Read more »](#)



Search ...



Recent Posts

- New tools give coastal communities a leg up on adaptation planning
- Start thinking now: Public comment period for Beach SAMP document opens
- Have a say in state guidance to help coastal communities adapt to climate change
- 2015 Lecture Series!
- DEM SEEK NOMINATIONS
- Adaptation Report Online: Newport Resilience Assessment Tour (NRAT)
- Adaptation Information: Guidance for Municipalities Powerpoint
- Visual Summary of Adaptation Practices
- Rescheduled Coastal State Discussion Series for April 28th, 2015
- New Pilot Projects in Rhode Island

News & Updates



Adaptation Information: Guidance for Municipalities

Powerpoint

April 30, 2015

www.beachsamp.org

STORMTOOLS for Beginners



[Open](#) ▼ [Details](#)

STORMTOOLS for Beginners is a one-map stop for all residents of Rhode Island to better understand their risk from coastal inundation. This map allows you to enter an address in Rhode Island, and get answers to 3 questions about your property:

1. Is my property vulnerable to STORM SURGE?;
2. How DEEP will the water be on my property during a 100-year (1% chance) coastal storm?; and
3. Will projected SEA LEVEL RISE affect my property?

“STORMTOOLS FOR BEGINNERS”

Step 1: Enter an address

Step 2: Click on the question you want to answer

“Is my property vulnerable to STORM SURGE during a 100-year coastal storm (e.g. 1938 Hurricane)?”

(flood extent map)

ArcGIS ▼ STORMTOOLS for Beginners

Modify Map ▶ Sign In

Details Basemap

Share Print Measure

10 Flintstone Rd, Narragansett, Town of, Rhode Island, U! ✕ 🔍

About Content Legend

Legend

Is my property vulnerable to STORM SURGE during a 100-year coastal storm (e.g. 1938 Hurricane)?

100 Year Event

100 Year Base Flood Level



Base Flood Plus 1' SLR



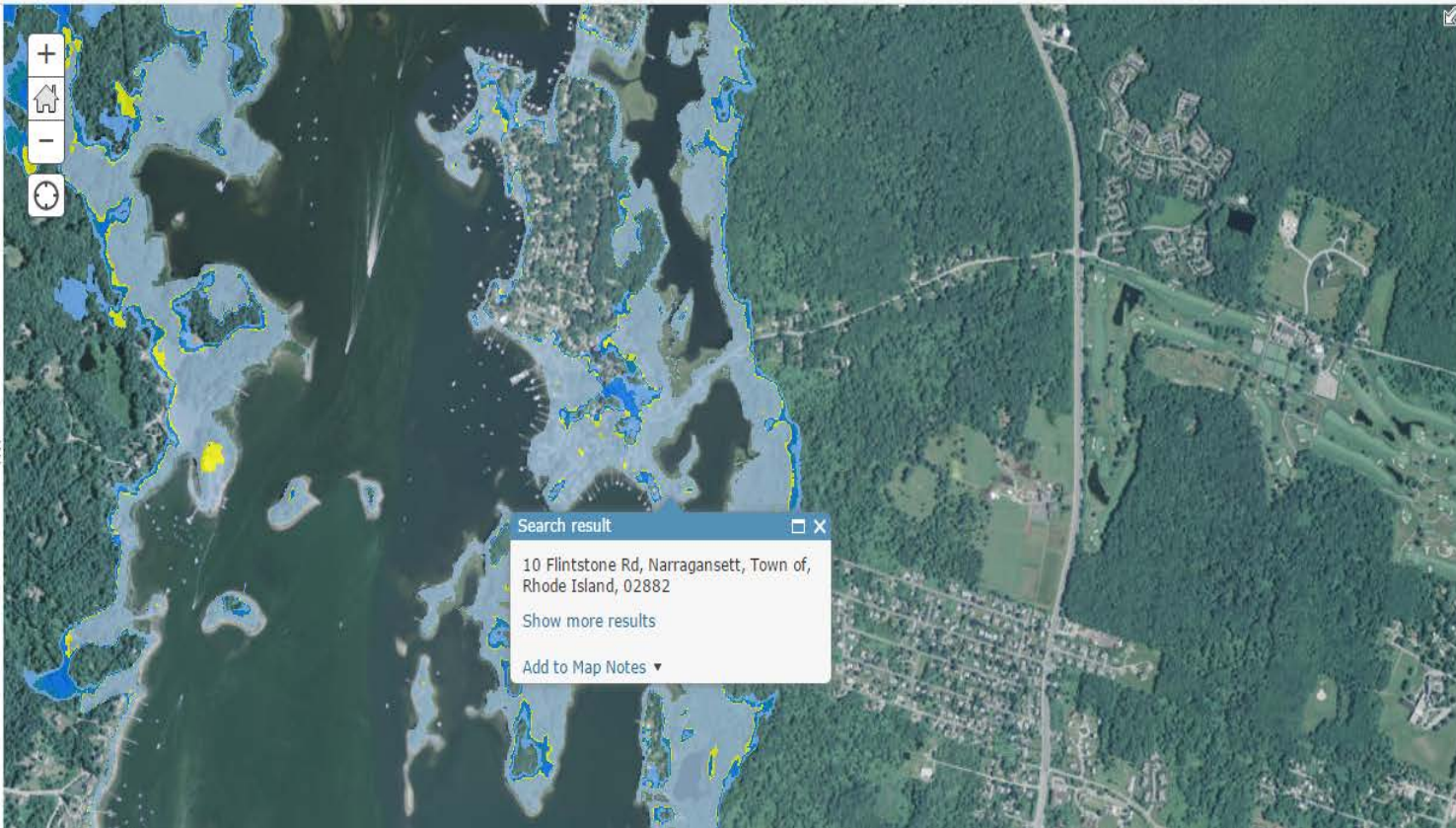
Base Flood Plus 2' SLR



Base Flood Plus 3' SLR



Base Flood Plus 5' SLR



“STORMTOOLS FOR BEGINNERS”

Step 1: Enter an address

Step 2: Click on the question you want to answer

“How DEEP will the water be during a 100-year coastal storm on my property?”

(water depth map)

ArcGIS - STORMTOOLS for Beginners

Modify Map Sign In

Details Basemap

Share Print Measure 10 Flintstone Rd, Narragansett, Town of, Rhode Island, U: X

About Content Legend

Contents

- Emergency Service Locations
- Rhode Island Addressed Structures
- Will future SEA LEVEL RISE affect my property?
- Is my property vulnerable to STORM SURGE during a 100-year coastal storm (e.g. 1938 Hurricane)?
- How DEEP will the water be during a 100-year coastal storm on my property?



Imagery with Labels



“STORMTOOLS FOR BEGINNERS”

Step 1: Enter an address

Step 2: Click on the question you want to answer

***“Will future SEA LEVEL RISE affect my property
(with 2 tides per day, every day)?”***

(sea level rise scenario map)

ArcGIS - STORMTOOLS for Beginners

Modify Map

Details Basemap

Share Print Measure

10 Flintstone Rd, Narragansett, Town of, Rhode Island, U

About Content Legend

Legend

Will future SEA LEVEL RISE affect my property?

Sea Level Rise Scenarios

MHHW Plus 1' SLR



MHHW Plus 2' SLR



MHHW Plus 3' SLR

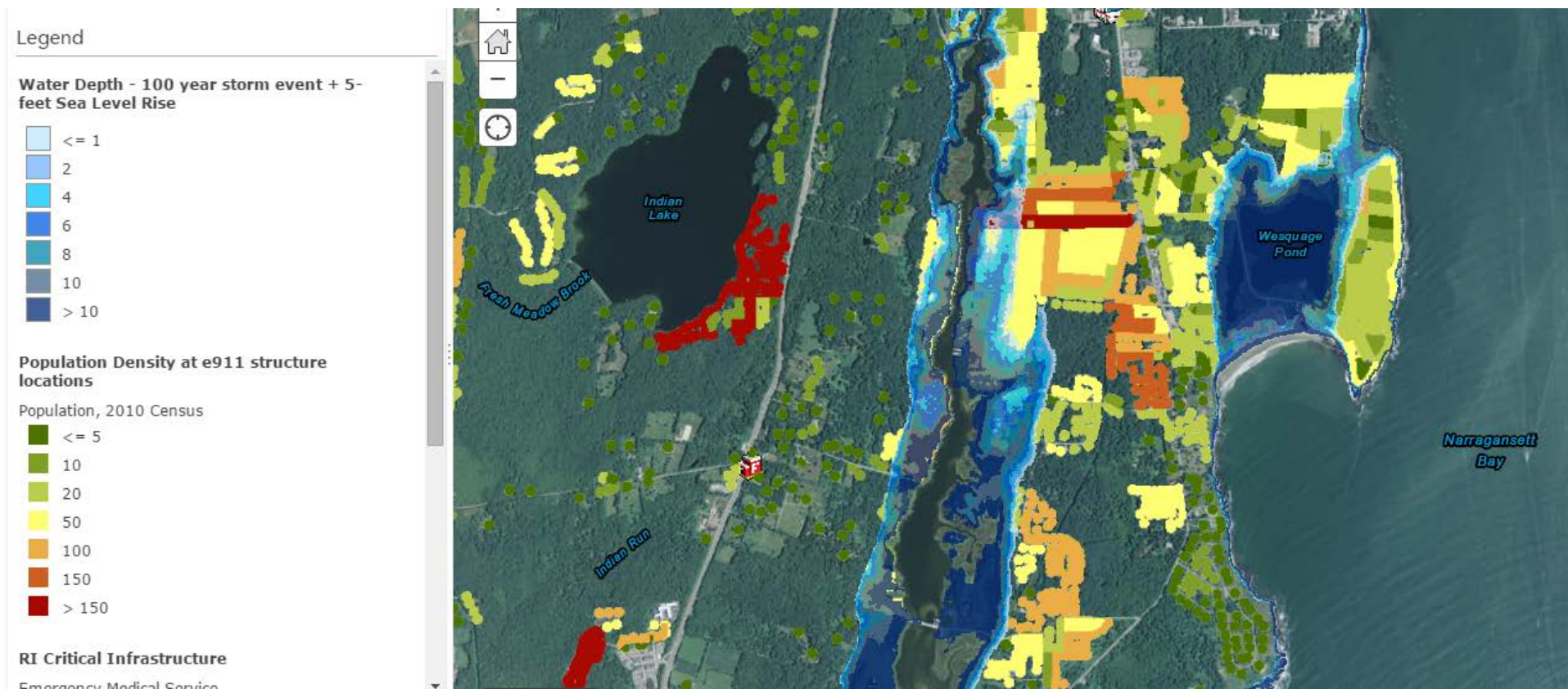


MHHW Plus 5' SLR



“STORMTOOLS FOR PRACTITIONERS”

Train professionals who will use the tool to access and import data sets for more advanced analysis



“STORMTOOLS FOR PRACTITIONERS”

Train professionals who will use the tool to access and import data sets for more advanced analysis

ArcGIS Stormtools for Practitioners

NEW

Details Add Basemap

Save Share Print Measure Bookmarks Find address

About Content Legend

Legend

Water Depth - 100 year storm event + 5-foot Sea Rise

- <= 1
- 2
- 4
- 6
- 8
- 10
- > 10

Population Density at e911 structure locations

Population, 2010 Census

- <= 5
- 10
- 20
- 50
- 100
- 150
- > 150

RI Critical Infrastructure

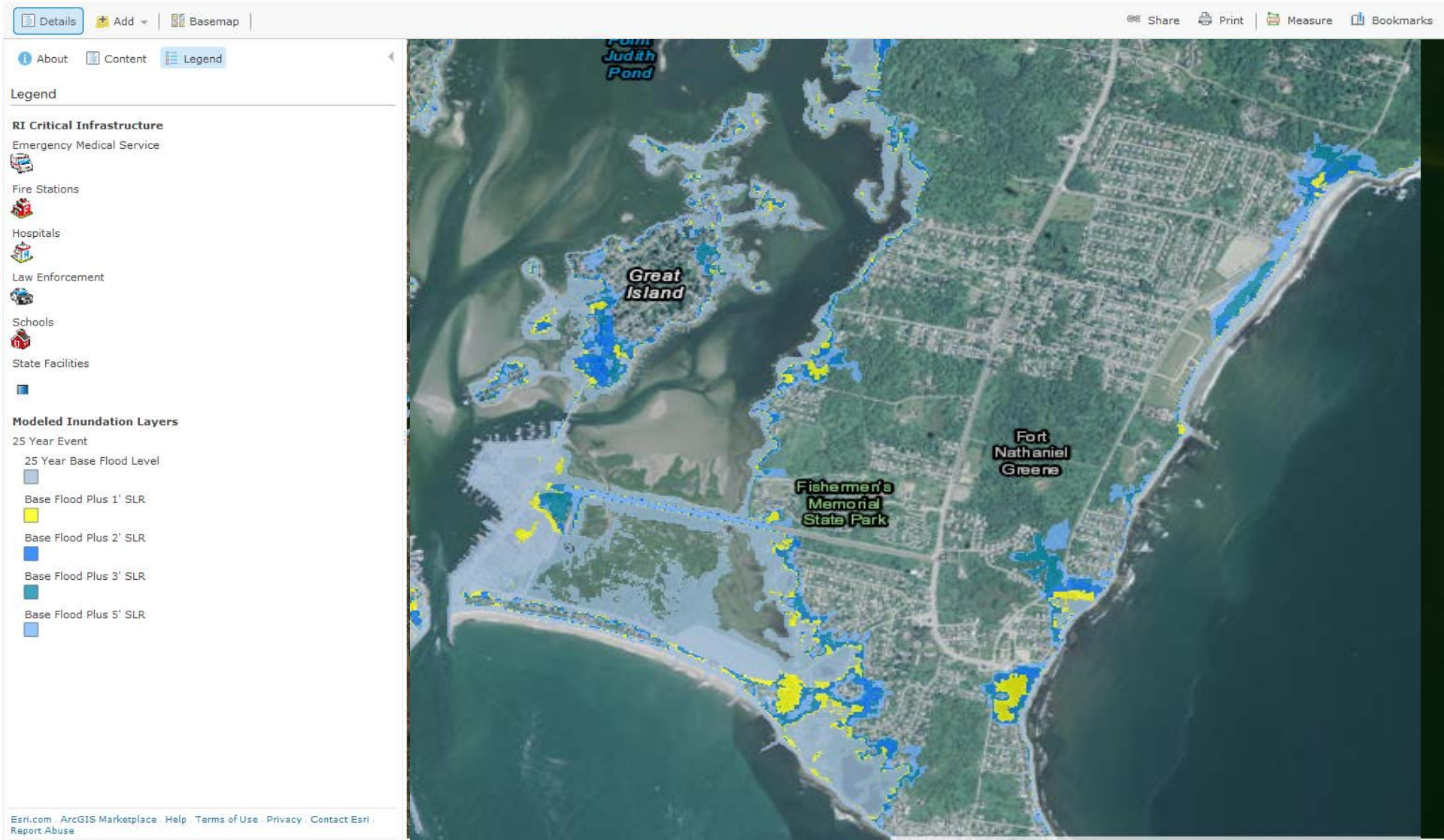
- Emergency Medical Service
- Fire Stations
- Hospitals
- Law Enforcement
- Schools



STORMTOOLS

25-year Storm Event +SLR

ArcGIS - Individual Inundation Layers for a 25-Year Storm Event Plus Sea Level Rise



STORMTOOLS

100-year Storm Event

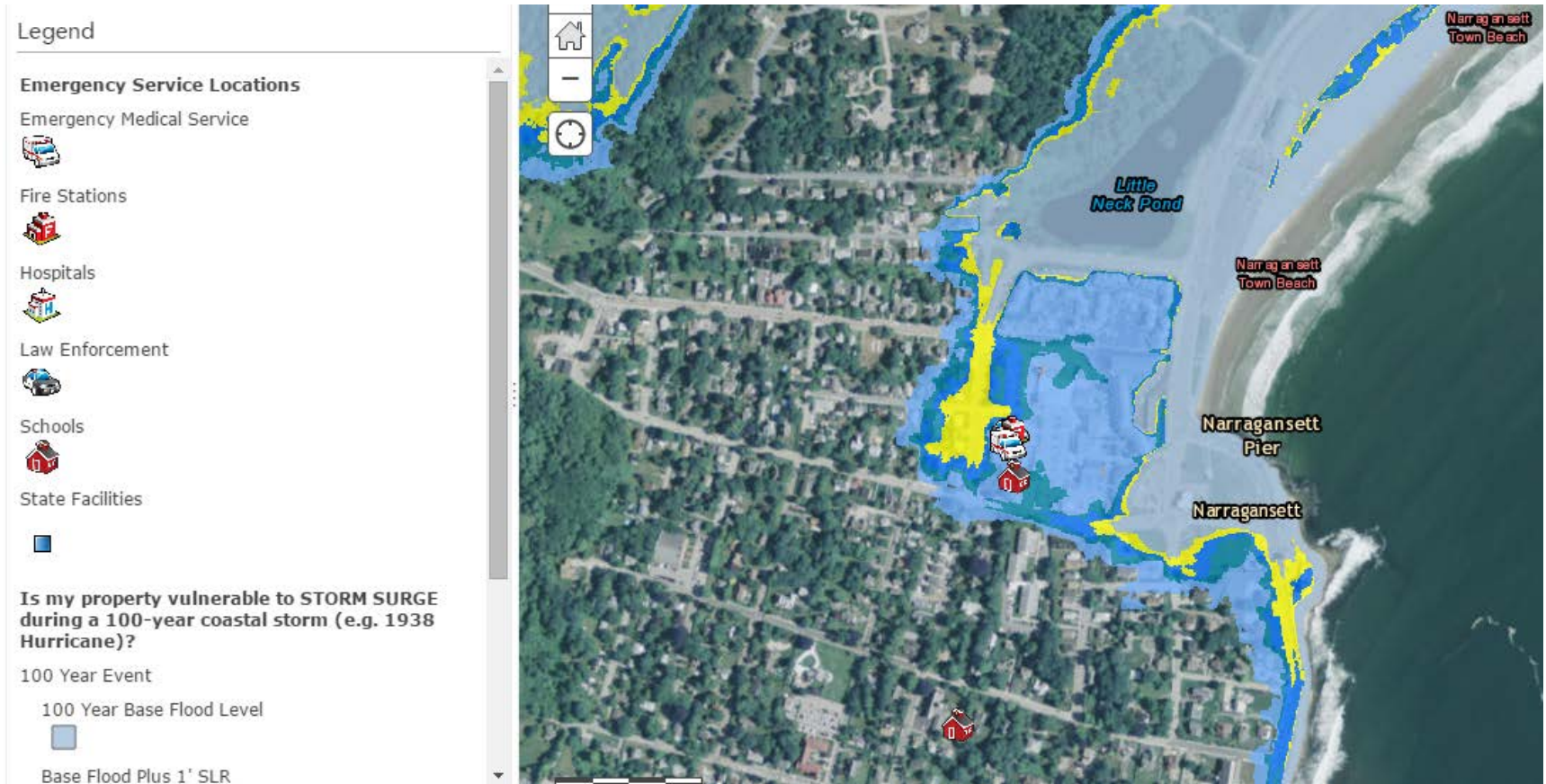
+SLR

Police / Fire / EMA

- Service areas cutoff or limited by flooding?
- Facilities at risk of being offline from flooding?

- Transportation

- Evacuation routes
- Functionality and service areas
- Alternate routes / road relocations
- Design life of infrastructure/assets



STORMTOOLS

100-year Storm Event +SLR

Critical Infrastructure -Wastewater Treatment Facilities

About Content Legend

Legend

Is my property vulnerable to STORM SURGE during a 100-year coastal storm (e.g. 1938 Hurricane)?

100 Year Event

- 100 Year Base Flood Level
- Base Flood Plus 1' SLR
- Base Flood Plus 2' SLR
- Base Flood Plus 3' SLR
- Base Flood Plus 5' SLR



An aerial photograph of a coastal town. In the foreground, a sandy beach meets the ocean with gentle waves. A row of houses, some with prominent porches and gabled roofs, sits on a slight rise behind the beach. A road runs along the back of these houses. Beyond the road is a large, green, marshy area with a winding waterway. In the background, a large body of water, possibly a bay or harbor, is visible, with a town and a large parking lot filled with cars on the left side. The sky is clear and blue.

Questions?