

# Climate Change Is Already Forcing Americans to Move

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Lorraine Helber runs the public housing authority in Punta Gorda, Florida, a city of 18,000 just north of Fort Myers at the mouth of the Peace River. In March, she hopes to celebrate a milestone: the opening of new apartments for the elderly, replacing about 80 units destroyed by the hurricane.

But the storm that destroyed the original public housing wasn't Hurricane Matthew; it was Hurricane Charley, 12 years ago. Neither the insurance company nor the federal government provided enough money to rebuild what was lost. Construction could proceed only once Bank of America, through a subsidiary, invested in the new building to get a tax write-off.

None of the people forced to leave their homes will be there to move back in. Many of them left Punta Gorda altogether; there was nowhere for them to stay. Helber thinks most went to Tampa. Yet she says Punta Gorda fared better than most housing authorities, because the units got rebuilt at all. "We refused to give up," Helber told me.

As global warming causes more extreme weather and sea-level rise, coastal communities around the U.S. are starting to think about whether, and how, to help people move away from the water. But one group of Americans is already being displaced by climate change -- not through innovative urban and land-use planning, but official indifference.

Storms and flooding are damaging or destroying a growing share of the nation's 1.1 million public housing units. Those homes are getting replaced slowly or not at all, forcing the people who lived in them to leave their neighborhoods and often their cities.

"This is an issue that HUD and public housing authorities across the country are going to have to face," Harriet Tregoning, director of community planning and development for the U.S. Department of Housing and Urban Development, told me.

Yet her agency, which in January awarded \$1 billion to states and cities for protecting homes and infrastructure against climate change, including relocating a town in Louisiana, has neither a plan for safeguarding the country's stock of public housing from that threat, nor the funding to carry out such a plan. It has yet to even compile a list of which properties are at risk.

## **WE'RE TRYING TO STOP THE BLEEDING**

The disproportionate toll of climate change on public housing isn't just bad luck. "A great deal of public housing is built on less-than-desirable pieces of land, whether it's by a river, or by an ocean, or by a creek," said Donald Cameron, president of the housing authority in Charleston, South Carolina. When cities built that housing, most of it between the 1930s and the 1950s, "they were looking for cheap land."

Global warming has left local housing authorities grappling with the fallout of those choices. HAI Group, in Cheshire, Connecticut, insures more than half the public housing in the U.S.; in just the first half of 2016, the company paid out more in losses related to public housing than in any year during the last decade.

"If this trend in severe weather continues, taking away more housing units from this already underserved population, there won't be a sufficient number of units left," Courtney Rice, HAI's communications director, told me.

Twenty years of underinvestment have made things worse. Federal law used to require that each unit of public housing that's demolished gets replaced. But in 1998, Congress lifted that requirement, on the grounds of giving housing authorities more flexibility in spending federal money.

It then began taking that money away. Since 2000, the amount the federal government spends to maintain the country's public housing stock has fallen by more than half. Total federal spending on public housing has fallen from more than 0.35 percent of the economy in 1995 to 0.25 percent in 2014. Department of Housing and Urban Development spokesman Brian Sullivan said the country now loses about 10,000 units of public housing each year to age, decay or other causes, and the agency faces a funding backlog of at least \$26 billion to keep up those that remain.

Asking the department to plan for the longer-term threat of climate change "is like trying to get the attention of an emergency-room doctor working on a patient," he told me. "We're trying to stop the bleeding."

## **IT'S CHEAPER THAT WAY**

If governments want to respond to climate change in a way that protects those who have the least, public housing is their first test. The early results are not good.

Finding out what happens to people who have been forced out of public housing by natural disasters isn't straightforward. Neither the Department of Housing and Urban Development nor the Federal Emergency Management Agency tracks the number of public housing units destroyed each year by natural disasters. Nor does the housing agency track how many of those units get replaced.

But interviews with housing authority directors and advocates around the country show a clear pattern: When public housing is damaged or destroyed by a hurricane or storm, the people forced to leave that housing seldom get to return.

The best-known example is New Orleans, whose housing authority demolished four buildings after Hurricane Katrina. The 4,534 apartments lost were replaced by just 706 units; many of the former residents were instead given vouchers to rent private apartments, sometimes far from their old homes.

Getting vouchers for private housing means former residents of public housing typically need to pay more. They pose another problem: Vouchers often leave people at even greater risk from climate change, by forcing them to live in the areas most exposed to extreme weather. For the federal government, it's cheaper that way.

The amount that the Department of Housing and Urban Development will pay private landlords for accepting tenants with vouchers is set by a formula that can be as low as the 36th percentile of area rents. Combined with the stigma attached to tenants with vouchers, few landlords are willing to accept them.

"If we have a rental payment standard that's low, then people can only live in the cheapest areas of town," Casius Pealer, a New Orleans housing lawyer and professor at the Tulane School of Architecture, told me. And as flooding gets worse, the cheapest areas of town will increasingly be the wettest.



## **CLIMATE GENTRIFICATION**

Katrina was no exception. Over the course of two months in 2008, two hurricanes, Dolly and Ike, destroyed at least 1,260 public housing units across Texas, according to data compiled by Texas Appleseed, a legal advocacy group. Yet as few as 530 new public housing units are planned to take their place.

The city that lost the most public housing due to Dolly and Ike was Galveston, whose housing authority says 569 public housing units were destroyed. The city initially refused to rebuild any of them, relenting only after the Department of Housing and Urban Development threatened to withhold recovery aid.

"A lot of people saw that as an opportunity to keep public housing from coming back to the island," Mona Purgason, who runs Galveston's housing authority, told me. While local and federal officials argued, rebuilding stalled. Purgason says that of the people in those 569 units, only about 250 families remain in Galveston's public housing system.

Many of the others left the city entirely.

"It was hard to locate new housing," Purgason said. Former public housing residents "were now competing with others who needed rental housing that didn't before."

Jesse Keenan, a lecturer at Harvard University's Graduate School of Design who has worked on climate issues with the Department of Housing and Urban Development, calls that phenomenon "climate gentrification." The question of whether to protect existing low-income residents against getting priced out of their neighborhoods will "evoke matters of equity and justice that have very limited historical precedent," Keenan predicted.

And that's not even the bad news. Cities will need to rebuild public housing in safer areas -- which they lack the tax base or the borrowing capacity to do. "You're going to have to make decisions about protecting the most for the least," Keenan told me.

## **THAT'S NOT OUR JOB**

The failure to rebuild public housing destroyed by natural disasters isn't always the result of local opposition. Sometimes it's just plain old incompetence.

The Department of Housing and Urban Development requires that local housing authorities buy flood insurance for properties in flood plains. But its inspector general discovered in the wake of Superstorm Sandy that three housing authorities in Maryland, New York and New Jersey had together failed to get flood insurance for 72 buildings that needed it.

In Carteret, New Jersey, across the Arthur Kill from Staten Island, three public housing buildings were condemned after Sandy; none had flood insurance. Replacing them would cost an estimated \$8 million, money the housing authority didn't have. Some tenants moved to other housing authorities, some got vouchers, and others got no assistance at all from the Department of Housing and Urban Development. (Eric Chubenko, the housing authority director, didn't respond to requests for comment.)

What happened in Carteret will likely repeat itself. When the inspector general urged the agency to ensure that housing authorities carry adequate flood insurance, it refused, saying its staff lacks the expertise to do so. It might not matter: The Department of Housing and Urban Development isn't sure which of the country's public housing buildings are in flood plains.

## **THERE'S NO PROGRAM TO DO THAT**

The damage done by natural disasters is being compounded by another problem: rising seas. On the main peninsula of Charleston, South Carolina, at least seven of the local housing

authority's properties are less than 5 feet above the average high tide, according to data provided by Climate Central, a nonprofit research group.

Under moderate projections, water levels around Charleston will rise seven inches by 2030. But even that small increase means a dramatic rise in flooding. Climate Central estimates that by 2030, any place in Charleston less than 29 inches above sea level will flood at least once a year; anywhere less than 4 1/2 feet above sea level will be vulnerable to a 100-year flood.

The authority's newest public housing development, opening in January, will be 13 feet off the ground -- enough to accommodate higher water levels. But Cameron, the housing authority president, said it doesn't have the resources to protect its existing buildings from sea-level rise. And the federal government isn't providing them.

"If we just wanted to pick one of these buildings up and put it 13 feet in the air, there's no program to do that," he said.

## **THE FAIRNESS TEST**

Multiply the cost of protecting or moving the nation's public housing by, oh, a gazillion, and you begin to appreciate the daunting prospect of dealing with climate change. An estimated \$2.9 billion worth of property in Charleston is less than three feet above sea level, including 5,438 homes, 65 miles of roads, two public schools, one hospital, seven houses of worship, one college, two libraries and a museum.

Public housing is different from those other types of property: Most city residents will never make use of it, so they won't clamor for its protection. If the question of which buildings get priority is decided by utility, public housing will lose.

But for climate adaptation to meet any basic definition of fairness, public housing can't be ignored. Its residents had little choice about where to live, and often have nowhere else to go.

Handled right, climate change could actually help those in public housing. Madison Sloan, director of the Disaster Recovery and Fair Housing Project at Texas Appleseed, notes that the public housing destroyed by Hurricane Ike in Port Arthur, a city near the border with Louisiana, was adjacent to the largest oil refinery in North America. The Department of Housing and Urban Development had long wanted to move those units; after the hurricane, they were replaced with homes in a safer place.

"The opportunity to rebuild public housing can be very positive, in terms of getting families out of unsafe and historically disadvantaged areas," Sloan told me.

But for that to happen, of course, "it has to be rebuilt."

*This column does not necessarily reflect the opinion of the editorial board or Bloomberg LP and its owners.*

*To contact the author of this story: Christopher Flavelle at [cflavelle@bloomberg.net](mailto:cflavelle@bloomberg.net)*

*To contact the editor responsible for this story: Stacey Shick at [sshick@bloomberg.net](mailto:sshick@bloomberg.net)*