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# A Disaster in the Making

Addressing the Vulnerability of Low-Income Communities to Extreme Weather

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# Introduction and summary

On October 29, 2012, Superstorm Sandy hit the northeastern United States and became the deadliest and largest Atlantic hurricane of the year and the second costliest in U.S. history after Hurricane Katrina.<sup>1</sup> Heeding the lessons that emerged from the blundered response to Katrina in New Orleans in 2005, the federal government was quick to react to Sandy with Federal Emergency Management Agency, or FEMA, officials arriving throughout the region and President Barack Obama surveying the damage from the ground.

Despite the quick response, however, many low-income residents of the region continued to face dire circumstances. Many low-income elderly and disabled residents of New York City's public housing complexes were stranded in their apartments for weeks after the storm due to elevator outages. Other residents remained in the high rises, despite having no heat or power, because they had nowhere else to go or no means of getting out of their neighborhood.<sup>2</sup> In other parts of the region, low-income people were unable to make it to food stamp centers for assistance.<sup>3</sup> The estimated cost of the destruction wrought by Sandy was \$65 billion,<sup>4</sup> with low-income households greatly impacted.<sup>5</sup>

Extreme weather is on the rise, and so-called “storms of the century” are part of the new normal. According to the National Climate Assessment draft, authored by 250 of the nation's top scientists, academics, and business leaders:

*Climate change is already affecting the American people. Certain types of weather events have become more frequent and/or intense, including heat waves, heavy downpours, and, in some regions, floods and droughts.*<sup>6</sup>

According to a recent Center for American Progress column titled “Going to Extremes: The \$188 Billion Price Tag from Climate-Related Extreme Weather” the most damaging extreme weather of 2011 and 2012 took approximately 1,107 lives and caused up to \$188 billion worth of damage.<sup>7</sup> While many describe storms and other extreme weather as “social equalizers” that do not differentiate based on ethnicity, race, or class, the truth is that these events exacerbate our

underlying economic inequities. In fact, a CAP report titled “Heavy Weather: How Climate Destruction Harms Middle- and Lower-Income Americans” explains that “most of these types of events disproportionately harmed middle- and lower-income Americans. These households have fewer resources to prepare for and recover from such disasters.”<sup>8</sup>

Poverty and extreme weather have collided in many recent weather-related events. Extreme weather—such as last year’s record-breaking temperatures across the country and widespread flooding from Iowa to Mississippi in 2011—exposes the neglect and underinvestment that low-income communities experience year round from substandard housing to fewer economic opportunities, to poor infrastructure, to exposure to hazardous waste. It is not until after the dust settles from a disaster that we begin to discuss how to better serve these vulnerable communities. As the particular weather-related event begins to recede in the headlines, however, the conversation unfortunately often tapers off as well.

Policymakers are beginning to recognize that resilience to extreme weather and climate change helps keep communities safe and is a more cost-effective strategy to addressing these disasters than strategies that solely focus on recovery. The president’s recent Climate Action Plan details efforts to prepare the nation for the impacts of climate change and more frequent extreme weather and presents an opportunity to consider how to best serve low-income communities. As University of San Francisco Professor Alice Kaswan stated in her recent article titled “Seven Principles for Equitable Adaptation:”

*Vulnerable populations will be at much greater risk from climate change unless climate change adaptation policies grapple with the underlying socioeconomic inequities that exacerbate their vulnerability. Decreasing social vulnerability requires adaptation measures that both reduce the underlying sensitivity to harm and enhance impacted communities’ resilience to harm after it has occurred.*<sup>9</sup>

While it is impossible to predict all the ways an extreme weather event can disrupt a community, many of our disaster-resilience and recovery policies do not even account for the ongoing vulnerabilities that low-income households experience. Studies show that low-income people are particularly vulnerable to extreme weather events due to their poor housing quality, poor environmental conditions, and economic instability.<sup>10</sup> In order to address their underlying vulnerability, the following recommendations, which are detailed at the end of this report, can help the federal government strengthen the local response before and after extreme weather events strike.

- Strengthen and increase affordable housing
  - Foster social infrastructure by building relationships between public- and affordable-housing residents and community leaders by supporting disaster-relief plans and providing technical assistance to community-based organizations to increase response capacity.
  - Strengthen the quality of affordable housing by increasing pre-disaster affordable-housing investments and increasing the Low Income Housing Tax Credit, or LIHTC, to disaster areas with a significant loss of such housing.
  - Strengthen the Community Development Block Grants Disaster Recovery, or CDBG-DR, program by ensuring fair distribution of support to low-income communities.
  
- Address environmental factors
  - Protect households against extreme temperatures by fully funding the Low-Income Home Energy Assistance Program, or LIHEAP, and promoting green space in low-income neighborhoods.
  - Rehabilitate flood-control infrastructure by investing \$1 billion annually to repair crumbling dams and levees and ensure the affordability of flood insurance.
  - Develop fair plans for post-disaster debris removal.
  
- Enhance economic stability
  - Protect the Supplemental Nutrition Assistance Program, or SNAP, to ensure the availability of Disaster SNAP, or D-SNAP, food assistance.
  - Increase unemployment insurance and disaster unemployment assistance and extend the benefit periods.

Let's take a closer look at how poverty exacerbates the consequences of extreme weather events.

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