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It Only Gets Worse

Climate change and the displacement that will remake North America.

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To date, the climate migrations that have attracted federal policy attention in the United States generally have fallen under the category of “managed retreat.” Recall, for instance, the 2016 headlines announcing that Isle de Jean Charles, La., would receive \$48 million in federal funds for a first-of-its-kind wholesale community resettlement project, or the Biden administration’s announcement last year that it had awarded \$75 million to Indigenous communities in Alaska and Washington state to pack up and move.

“Managed retreat,” or the planned relocation of vulnerable coastal communities to higher ground, is at once a proactive tactical move and an act of resignation—an acknowledgment that, in a warming world, some geographic communities are fated to disappear into the sea. But what should we make of this intense political fixation on managed retreat? And when climate migration policies prioritize the most extraordinary and poignant cases, who is left behind?

Jake Bittle’s new book, *The Great Displacement*, offers a different way to view climate migration. All over the country, he argues, millions of Americans are already uprooting themselves in response to climate change—not as part of an organized program of preemptive strategic retreat but of their own accord. “Climate displacement,” as Bittle calls it, describes the idiosyncratic turns that people’s lives take in the wake of a climate-intensified natural disaster after they decide they can no longer shoulder the risks of living in their current place. This might not sound like much, but as Bittle shows, climate displacement is often a deeply painful, financially destabilizing process—one made worse by the shortcomings of federal disaster policy, the whims of the private real estate market, and decades of racist policies that determined who could own property, and where, in this country. Over the course of the book, Bittle takes us to seven different places and chronicles the stories of individual Americans who are already navigating displacement and attempting—often unsuccessfully—to rebuild their lives. By documenting these experiences, Bittle draws out some of the political stakes of thinking about climate-change migration through the framework of displacement. Our current

systems for administering post-disaster aid are already failing so many, he argues—and things are only going to get worse.

When it comes to natural-disaster recovery efforts, property owners do not always make the most sympathetic of characters. If the overbuilt eyesore that burned down was the investment property of some tech-bro billionaire, was it really such a loss? But Bittle is not interested in adopting an eat-the-rich attitude. In his telling, the multimillionaires in Sonoma County whose homes burned down in the 2017 Tubbs Fire deserve to have their stories told just as much as the middle-class homeowners in Texas whose life savings were wiped out by Hurricane Harvey. Instead, Bittle focuses the fault on the institutions that made it possible for Americans to live in high-risk areas in the first place.

The first of these are the various agencies of the federal government. For much of the 20th century and up until the present day, the federal government has facilitated life in otherwise uninhabitable places via the Army Corps of Engineers and, more recently, the Federal Emergency Management Agency. By building the infrastructure to keep water out, as the Army Corps of Engineers does, and by furnishing Americans with the funds to rebuild their disaster-wrecked homes, as FEMA does, these agencies have collectively implemented what Bittle describes as a de facto “remain-in-place” policy. (Also on this list is the 1960s-era National Flood Insurance Program. Designed to discourage Americans from buying homes in flood-prone areas, it has had the unintended effect of underwriting high-risk properties.) In fact, the very notion of retreat is relatively new, politically speaking. FEMA’s original mandate was to help Americans repair their homes after a disaster. Only in the 1990s did Congress change the agency’s rules to free up money for buyout programs, in which the government would purchase “repetitive loss properties” and knock them down.

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The fact that FEMA and the Army Corps of Engineers have played such an outside role in determining who can live where means that, no matter their future role in any climate adaptation or resilience initiatives, they have already significantly shaped the dynamics of the displacement that will occur in the years to come. Bittle makes this clear by telling the story of Lincoln City, a historic Black neighborhood in Kinston, N.C. Settled by formerly enslaved people around the turn of the 20th century, Lincoln City grew by fits and starts into a close-knit community segregated from the rest of Kinston. The neighborhood was prone to flooding—white landowners had been willing to part with the land only because it was essentially a swamp—and in the 1960s the Army Corps of Engineers proposed building a dam along North Carolina’s Neuse River to protect Lincoln City and the greater Kinston region. But the plans never came to fruition. In the 1990s, after Hurricanes Fran and Floyd forced residents to evacuate for weeks on end, city officials began advertising a FEMA buyout program. As residents picked up and moved, the community began to unravel; today Lincoln City is effectively a ghost town.

If this were a story about retreat, it might have ended here. (Indeed, Kinston officials have long considered Lincoln City to be a success story.) But thinking about Lincoln City through the *longue durée* of displacement serves as a reminder that buyouts do not happen in a historical vacuum and that the federal government is sending these displaced people out into a world that’s very different from one in which they bought their homes. In Lincoln City, the buyout program coincided with a round of layoffs at a nearby DuPont plant, leaving a number of residents—who found that the buyout funds wouldn’t cover the cost of their new homes and had taken out new mortgages—suddenly unemployed. Even more troubling, in the wake of the 2008 mortgage crisis, city officials found that many of the buyout program’s participants had entered foreclosure—a sign

that the federal funds had not gone far enough to help residents find stability in their new neighborhoods.

Many of Lincoln City's former residents place the blame for their neighborhood's demise on the Army Corps of Engineers' decision to abandon its plan to build a protective dam. Yet as Bittle points out, communities like Lincoln City were always destined to struggle in a warming world. In Princeville, N.C., a historic Black town not far from Lincoln City, residents were offered FEMA buyouts but rejected them. Like Lincoln City, Princeville was situated on flood-prone land that white North Carolinians had deemed undesirable. Unlike Lincoln City, however, the Army Corps of Engineers had built a levee there in the 1960s. Yet even with the levee—which, it turned out, had significant structural flaws—2016's Hurricane Matthew left the town underwater, and residents started leaving on their own, one by one, without any compensation. Soon the grocery stores and restaurants closed and the community became a ghost town, much like Lincoln City. With or without these federal agencies' assistance, in other words, the racial inequities that determined where and how these communities were settled in the first place have resulted in an unequal distribution of climate displacement's effects today. Bittle does not use the phrase "environmental racism" in his book, but he is clear-eyed about the role of race: "From the very beginning, places like these were never seen as worth protecting. They got a broken levee, or no levee at all, and their inhabitants were left to bear the burden of a risk that white people all around them never had to confront."

Along with the federal government, Bittle explores a second factor shaping the dynamics of displacement today: what the urban planner Samuel Stein describes, in a different context, as the "real estate state." For much of the 20th century, real estate developers were given near-absolute freedom to build where they pleased. Motivated by a single goal—to maximize the number of lots they could sell—and with the backing of pro-growth local governments seduced by the promise of an expanded tax base, developers helped America sprawl its way into a land of subdivided, single-family-home suburbias. In the process, they also frequently dredged up and filled in natural features—be it the swamplands of Florida, the marshes of Virginia, or the bayous of Louisiana—that, it turns out, are crucial natural drainage systems during a storm. With so much terrain now given over to housing, the storm surges, excess rainwater, and rising tides quite simply have no other place to go.

Perhaps nowhere is this dynamic better epitomized than in Houston. As Bittle shows, starting in the 1970s, as Houston was in the midst of an oil-fueled population boom, developers began building housing developments all over the city's outskirts. With no

one to tell them not to—Houston is famously a city without any zoning—developers constructed hundreds of subdivisions, covering up rain-absorbing prairie land in the process. And they often built right up to the edge of Army Corps—constructed reservoirs and natural bayous and creeks. In the aftermath of 2001’s Tropical Storm Allison—which left these creekside neighborhoods under more than six feet of water—the folly of these decisions became apparent. After Allison, FEMA began making buyout offers. Affluent white residents, who had been among the first to buy in these neighborhoods, tended to land on their feet. Having paid off their mortgages in full, they were able to put all the buyout money toward their new homes. Newcomers, who tended to be nonwhite, had less equity in their homes and were more restricted in their options for where to go next. Often, their only option was to downgrade. Adding insult to injury, because FEMA places no restrictions on where buyout residents can relocate, and because there were no rules in place requiring sellers to disclose their property’s flooding history, these families sometimes wound up in new homes that were just as vulnerable to flooding as their old ones. Texas has since passed comprehensive flood disclosure legislation (21 states still have no such regulations on the books). But the fact remains: In Texas, as in so many other places in the US, too many people live in houses that should never have been built. All over the country, developers have been running up a decades-long “debt with Mother Nature” (as Bittle puts it), and now homeowners and the federal government are having to foot the bill.

Bittle’s approach throughout the book of following individuals as they navigate climate displacement reveals the deep flaws in the federal government’s disaster-recovery system: Too often, the buyouts exacerbate long-standing racial and economic inequalities and leave many families worse off than when they started. But Bittle’s close focus on individual stories also allows him to document the experiences of those who slip through the cracks of a federal system that, while riddled with deficiencies, still provides a safety net in the aftermath of a disaster. For disaster victims who do not qualify for a FEMA buyout—or who might qualify but are unable to jump through the agency’s numerous bureaucratic hoops—climate displacement materializes as what Bittle calls a state of “permanent limbo”: a months- or even years-long struggle to make themselves whole again after a natural disaster. The phenomenon itself is nothing new: For as long as the US has had a federal buyout program in place, people have been falling through its cracks. What is new is the sheer number of people who find themselves caught in this limbo as extreme weather events become the norm. From the Florida Keys to Santa Rosa, Calif., to Pointe-au-Chien, La., Bittle documents story after story of individual Americans—and, in some cases, entire communities—left to fend for themselves in the aftermath of a disaster. One of the most heartbreaking stories he tells

is that of Becca and Sergio Fuentes, first-time homeowners in a Houston neighborhood called Bear Creek. After 2017's Hurricane Harvey, it took nearly a week for the water to recede from Bear Creek; the Fuenteses lost everything they owned. With no flood insurance and a home that was technically outside the flood plain—meaning they did not qualify for a FEMA buyout offer—the Fuenteses were on their own. The couple moved in with Becca's mother, newborn twins in tow. The stay was meant to be temporary, but the months became years as they struggled to get back on their feet, knocked down again by the pandemic-fueled economic slump just as they had started to regain their footing. By the end of Bittle's reporting—a full four years after the storm—the twins were about to start kindergarten and Becca and Sergio still had no idea where they would end up.

To date, the authors of books about climate change have tended to traffic in the business of fearmongering. Armed with mountains of scientific research, they issue dire warnings about the terrifying new world we will soon find ourselves inhabiting if we fail to act now. The logic seems to be that instilling the fear of God in readers will motivate them to mobilize and demand political action before it's too late. By focusing on the institution through which most Americans will experience climate change—the private real estate market—Bittle largely avoids this trap. He shows that for most Americans-cum-homeowners, climate change will materialize not as something utterly new but as more of the same: more people left behind by federal disaster-aid programs; more people priced out of the local housing market after a disaster (especially in places like California, where affordable housing is already in obscenely short supply); more people hit with flood-insurance premiums of over \$10,000 a year after FEMA reclassifies their homes as “Severe Repetitive Loss properties”; more people who are shut out of the real estate market entirely as the vulture-capital Blackstones of the world scoop up flooded homes for pennies on the dollar and turn them into rentals. No need for prognostications—in Bittle's telling, the future dystopia is already here.

Only once does Bittle dabble in full-fledged climate apocalypticism. As sea levels rise and mortgage lenders grow skittish about approving loans for prospective buyers of flood-prone properties, millions of Americans will find it increasingly difficult to sell their homes. These homeowners will be faced with two bad options: sell at a heavily discounted price to recoup whatever they can, or default on their loans and enter foreclosure. (As a Freddie Mac report put it candidly in 2016: “It is less likely that borrowers will continue to make mortgage payments if their homes are literally underwater.”) Eventually, these twin epidemics of panic selling and foreclosures will cause property values overall to tank, sending coastal regions into an economic death spiral as they see their tax base collapse. In short, Bittle believes that the United States is

sleepwalking into a 2008-style mortgage crisis across the coastal real estate market—a market that, by his estimate, represents 2 to 4 percent of the national economy—with no expectation that it will ever recover.

Short of a managed-retreat program that would target the approximately 30 percent of the US population currently living along the coasts, Bittle sees alarmingly few remedies for the coastal real estate market's looming collapse. But to alleviate some of the pain of climate displacement more generally, he proposes some important reforms of the nation's disaster-response system—including more money for FEMA's disaster-relief program, more money for buyouts, and tax credits for people who relocate to less risky regions—along with more funds for climate adaptation and resilience projects, and reforms of the private homeowners-insurance market and public flood-insurance program.

Bittle also quietly makes the case for a universal right to shelter, pointing out that “responding to future climate displacement will require us to recognize that all human beings are entitled to safe housing, not just those who have bought a house and purchased insurance to protect it.” Here I wish he had pushed a little harder. Bittle's own reporting reveals time and time again that the American idea of homeownership as a means of accumulating wealth—rather than as simply a place to live—is exacerbating the effects of climate displacement. For decades, the federal government has incentivized mass home ownership—via Federal Housing Administration loans, GI Bill benefits, ultra-low interest rates, and the mortgage interest tax deduction—on the Ponzi-like promise that if you pour your life savings into a home, somewhere down the line the next guy will be willing to pay more for the same asset. Climate change will bring this to a screeching halt. Rethinking the very notion of homeownership as an investment strategy could do much to alleviate the stress, anxiety, and financial pain caused by the knowledge that the home you live in might one day become unsellable.

In any case, the message of *The Great Displacement* comes through loud and clear. Millions of Americans are now suffering the effects of climate displacement; in the future, millions more will join them as wildfires, hurricanes, and rising sea levels destroy more and more people's homes. The US government is currently ill-equipped to do anything about this suffering, as too often it refuses to see these people as in need of assistance. The result is victims who are doubly punished—by natural disasters and by political neglect. Unless the federal government takes extraordinary but necessary steps to provide present and future climate-displaced homeowners with adequate relief, the American dream of a nation of homeowners will soon become a climate nightmare. **N**

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