

REBUILD BY DESIGN

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NEW REBUILD BY DESIGN AND MILLIMAN REPORT REVEALS THAT OVER 40 PERCENT OF NEW YORK CITY'S POPULATION LIVES IN AREAS THAT, WITHOUT INTERVENTION, FACE HIGH RISK FOR CLIMATE DISPLACEMENT

Rebuild by Design calls for "making space for neighbors" and the development of a voluntary, government-led, predictable buyout program informed by the communities most at risk.

New York City – December 8, 2022 - [Rebuild by Design](#) collaborated with [Milliman](#), a global consulting and actuarial firm, to study the areas across New York City that could be impacted by coastal flooding in 2050 to better understand the economic and demographic makeup of these communities as well as their likely future climate migration patterns.

Climate displacement – the relocation of peoples as a result of sudden and/or slow-onset climate and weather-related disasters – causes upheaval for those who stay and those who leave. Those who leave can have difficulty finding acceptable housing and employment. Those who remain after a disaster, as a result of an eroding tax base and less proximity to neighbors, can face diminished access to critical services, including police and fire, education, and healthcare.

"We can no longer pretend that climate change is someone else's problem," **said Amy Chester, Managing Director of Rebuild by Design**, "If we do not start making space for our neighbors to move out of harm's way, we are setting ourselves up for additional pressures on housing affordability, further displacing long time, and lower income residents."

The study, titled, "[Climate Displacement in New York City: Making space for our neighbors](#)," estimates how future coastal flooding in New York City could lead to displacement of residents – both from the physical threats posed by flooding and the social and financial

pressures caused by people migrating to safer areas. The study groups New York City blocks into four “displacement quadrants” based on the area’s future flood status and poverty status: CRISIS (low income, high flood risk), EMIGRATING (high income, high flood risk), DESTINATION (low income, low flood risk), and STABLE (high income, low flood risk).

Key findings from the report include:

- Over 40% of New York City’s population live in areas that face high risk for climate displacement (CRISIS, EMIGRATING, or DESTINATION areas).
- 1.7 million people reside within or directly adjacent to New York City’s estimated 2050 100-year floodplain.
 - Among those individuals, about 1.3 million people live in wealthier neighborhoods and are more likely to have the financial resources to move to a safer location (EMIGRATING);
 - About 400,000 people live in lower-income neighborhoods and may not have the financial resources to move elsewhere on their own (CRISIS).
 - Without comprehensive and proactive government planning, the EMIGRATING population could add additional pressures to limited housing stock in inland neighborhoods with lower rents (DESTINATION).
 - DESTINATION neighborhoods are home to 1.8 million New Yorkers (about 21 percent of the City’s population). Over one-third of households in DESTINATION areas live below the poverty level and are at the highest risk for displacement.

"It is important to think about not only who is being impacted by climate change now, but who will be impacted as existing climate pressures worsen," **said Molly Barth, GIS Consultant at Milliman.** "Using geospatial and demographic data, municipalities can better understand the risk to local populations and use that data to make more informed community decisions."

Rebuild by Design hopes this data can help government leaders to anticipate and plan for population shifts to give all people across the economic spectrum the best options for adapting to a future climate. The CRISIS population (lower-income people living in higher flood risk areas) is mostly BIPOC communities living in multi-family rented units where the current median rents are some of the lowest throughout the city due to the concentration of public housing. Those living in CRISIS areas will likely look to the City, FEMA, or charitable organizations for migration assistance as flood waters impede their ability to live in their homes. These residents could be forced to move out of New York City entirely if adequate, affordable housing in lower-risk areas is unavailable.

The study highlights the need for the development of a voluntary, government-led, predictable retreat program that is informed by the people most at risk with a prioritization for CRISIS community members. This program must be coupled with the planning and creation of new affordable housing in inland neighborhoods to ensure the DESTINATION areas do not see widespread displacement.

“This study further emphasizes that lower-income communities of color could bear the brunt of climate change in New York City if the City government does not plan ahead and provide the policy changes and funding necessary to ensure equitable climate adaptation,” says Chester. “As climate change continues to worsen flooding, the available housing stock will shift, creating rippling effects in both low-lying and inland communities.”

For more information and to view a copy of the report, visit: bit.ly/3HiMx2x

About Rebuild by Design

As the world faces rising populations, mass migration, climate change, social injustices, and economic challenges, communities can't afford to wait until after the next crisis to plan for the future. Through regional competitions, local engagements, research and policy, Rebuild by Design is reimagining the way communities find solutions for today's large-scale, complex problems by creating collaborations across communities and governments.

Rebuild convenes global expertise, with regional leadership, and community stakeholders to gain a better understanding of how overlapping environmental and human-made vulnerabilities leave communities at risk. Rebuild's core belief is that through collaboration our communities can grow stronger and better prepared to stand up to whatever challenges tomorrow brings.

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About Milliman

Milliman is among the world's largest providers of actuarial and related products and services. The firm has consulting practices in healthcare, property & casualty insurance, life insurance and financial services, and employee benefits. Founded in 1947, Milliman is an independent firm with offices in major cities around the globe. For further information, visit [milliman.com](https://www.milliman.com)

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