

Introduction

Methodology

Why Renters Matter in Disaster Recovery?

Renters often live in lower-quality or older housing, which is more susceptible to damage. They face post-disaster pressures like rent increases and limited alternatives. Recovery policies rarely account for their needs, which makes renters harder for renters to be supported effectively.

Systemic Inequities Amplified

Hurricanes expose and deepen pre-existing inequalities. Renters face greater inequalities and insecurity.



Exclusion, Displacement, and Eviction

Overlooked in Planning

Policies prioritize homeowners. Renters are frequently excluded from decision-making and have limited access to assistance.



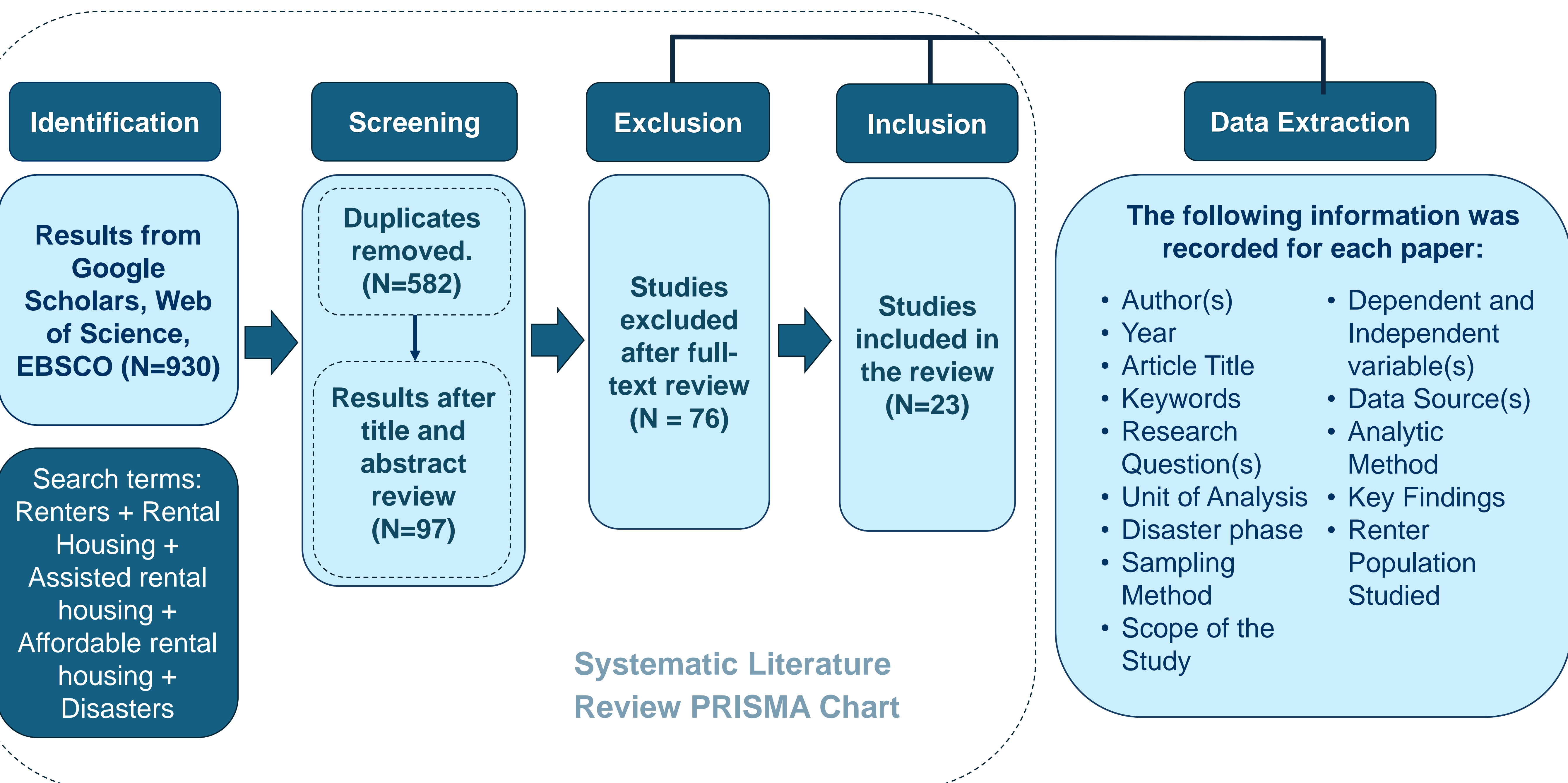
Disproportionate Vulnerability

Lacking financial stability, legal protections, and long-term housing security, more susceptible to disaster impacts and slower recoveries



Long-term affordability, Cost Burden

- Nationwide, 46% of renters experience a moderate cost burden and 24% of renters face a severe cost burden
- The share of cost-burdened renters has risen from 24% to nearly 50% over the past 60 years (JCHS, 2024)



Results

Common Analytical Methods

- Descriptive statistics
- Geospatial analysis and mapping
- Panel data models
- Qualitative methods and policy analysis



Photo Source: U.S. National Archives (Hurricane Katrina, 2005)

General Findings

- Renters are often overlooked in disaster recovery, despite facing higher vulnerability (Best et al., 2023).
- Structural racism and housing policies have denied communities of color equal access to housing (Best et al., 2023).
- Renters are more likely to be lower-income, people of color, and to live in substandard housing conditions (Dundon & Camp, 2021; Lee & Van Zandt, 2019).
- Limited legal rights and control over housing quality exacerbate renters' vulnerability during disasters (Dundon & Camp, 2021; Lee & Van Zandt, 2019).
- Rental housing suffers greater damage in disasters, resulting in higher eviction rates and increased risk of displacement (Brennan et al., 2022a; Burby et al., 2003).
- Damage assessments often focus on owner-occupied housing, potentially underestimating the extent of damage to rental properties (Peacock et al., 2014).

Assisted Renters and Rental Housing Findings

- Disasters increase renters' vulnerability in subsidized and public housing, exposing systemic failures in recovery system (Davlasheridze & Miao, 2021).
- Disasters declaration raise demand for public housing but respond is slow due to underfunding and bureaucratic delays (Davlasheridze & Miao, 2021).
- Severe disasters may increase LIHTC supply, but this often results in relocation away from high-risk zones—worsening segregation (Brennan et al., 2022b).
- Even with disaster aid, subsidized renters face eligibility barriers, administrative complexity, and slow delivery (McCarthy & Friedman, 2023).
- Affordable housing is not equitably rebuilt—LIHTC units are less likely to be restored in disaster-affected areas, deepening post-disaster displacement (Brennan et al., 2022a).
- Public housing recovery is especially slow, hindered by chronic delays in funding and institutional inertia (Davlasheridze & Miao, 2021).

Discussion

Policy Gaps

- Renters' needs are often overlooked (Herring & Rosenman, 2016)
- Policies ignore race, gender, and tenure intersections (Hines, 2015).
- Displaced HUD residents move to higher-poverty areas (Din, 2023).

Market Responses

- Rents rise after disasters as supply drops (Best et al., 2023).
- Rental listings fall sharply in affected areas (Best et al., 2023).
- Climate gentrification risks increase in low-risk zones (Tedesco et al, 2022)

Research Limitations

- Data limitation: scarcity of longitudinal datasets, inadequate disaggregation by tenure type (e.g., subsidized, public, or private rental), and inconsistent geographic and administrative reporting
- Real-time data gaps: limited availability of timely information on displacement, informal tenancy, and temporary housing arrangements

Future Opportunities

- Investigate post-disaster policy gaps in rental housing assistance
- Collect more detail on post-disaster rental housing affordability fluctuation
- More clear understanding of the role of assisted rental housing in rental affordability after disaster

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