

# Homeowners in 100-Year Floodplain or Floodway

*What does homeownership look like in the face of sustained threats while living in a flood-prone area?*



## Context

During the early months of COVID-19, Connective was involved in several programs and conversations focusing on rental assistance for tenants and landlords; relief programs for small and medium-sized businesses; and general assistance for individuals in need. However, we didn't see any formal programs focused on homeowners. We wondered what homeowners were doing, thinking, and feeling during COVID-19. How were they reimagining the role of homeownership through the pandemic? And how does that change in light of natural disasters in Houston? How did they think about long-term decisions, such as staying in a home or buying a new one?



## Method

# What's On Deck: Conversations with Homeowners in Flood-prone Areas

### We did 11 one-on-one, one-hour interviews

- 8 in English
- 3 in Spanish
- Either over the phone or Zoom

### We focused on homeowners with homes that were

- Located in the 100-year floodplain or floodway in Houston
- Impacted by Hurricane Harvey

### We spoke with homeowners who were

- Between 45–70 years old
- Black and Latino
- Either elderly, living with young children, and/or living with people with disabilities
- Living in their homes for 5–30 years

### Who we spoke to and why

As we usually do, we focused here on people on the margins.

The first layer was speaking with people in the 100-year floodplain or floodway. These people experienced damage from Harvey and were likely going to be negatively impacted during future disasters. Our hypothesis was that this group was actively thinking about homeownership and staying in existing homes or moving to a reduced flood risk zone.

The second layer was demographics. We wanted to speak with homeowners with significant constraints. Our proxy for this was age and dependents. As such, we only spoke with homeowners who were elderly, living with young children, or living with people with disabilities. Our hypothesis was that these people thought about staying or moving in the most nuanced way.

### What we spoke about

- Homeownership
- Perceived flood risk
- Barriers to moving
- Programs such as community land trusts, local or national buyout programs, and housing counseling



## Ms. Sandra



Ms. Sandra is in her eighties, a grandmother of four. She has lived in her home for over 35 years and has poured her sweat, memories, and equity in her home. When she dies, she is going to leave her house as her legacy for her sons. She is really proud of that.

Having suffered through racially discriminatory systems and policies, Ms. Sandra has a deep mistrust of the government and support organizations. “I own this home. They can’t take anything away from me; they can’t take away my home if I own it.” She is frustrated with nonprofits: “Stop telling me what I need. Stop telling me I need to move. I need my floors fixed. You want to help me? Fix that.” She doesn’t trust insurance companies or contractors either, given her experience with them since Harvey.

She is also wary of anyone trying to buy out her house. “I have seen properties on my block go for pennies on the dollar. My sons remind me all the time to not sell this house to anyone asking.”

## Ms. Sheryl

Ms. Sheryl is in her late sixties and has lived in her house for 27 years. She raised her family in this house and saw it as a way of passing on a legacy. She has worked hard to give her kids what she couldn’t have. She has suffered through multiple storms and hurricanes and sees it as a part of life. Despite suffering severely through Harvey, she hopes that it won’t happen again with such severity.

She is reluctant to move because of her adult son who lives with her. Her adult son is visually impaired, and the familiarity of their house and its layout is very important to him. He does his work in a small maker shop at home that Ms. Sheryl has helped build over the years.





## Jose



Jose is an immigrant from Mexico in his late forties who has been in the U.S. for 15 years. His father and grandfather never owned a home, so he always focused on buying one. And he finally did it six years ago. He lives in that house with his wife, their young daughter, and his father. Unfortunately, the house is in a 100-year floodplain. He poured most of his savings into repairing the house after Harvey. Since Harvey, he has changed the foundation and has bought flood insurance. While he loves his current house, he is open to moving. He needs to find the right place for his whole family. He needs separate rooms for his daughter (and future kids), his dad, his wife and himself. He wants to be near his job, ideally in a good school district. And he also wants the neighborhood to be welcoming to his dad, who only speaks Spanish.

Proximity to his extended family and friends is important. He has been looking for two years now but hasn't found a place that meets his criteria. He's on the verge of giving up, but the lurking fear of damage from the next hurricane has kept his search going.

## Maya

Maya has been a homeowner for six years. Her place got hit by Hurricane Harvey on the second anniversary of buying that house. Maya didn't buy flood insurance until after Harvey, because she believed flood damages were covered by her homeowners insurance. Now she has flood insurance, and it's one of her top-priority expenses. She wants to raise her foundation, but she can't afford to. She has been considering moving. But affordability is preventing her from moving. She is also worried about starting over, turning a house into a home all over again.

Maya also has PTSD from Harvey. She is triggered by rain. If she sees water in the cul-de-sac, she panics. "Now, when it rains really badly, I get in my car and go to the store. That way, I'm with other people and will be rescued. Doctors tell me that's not good. But I would rather be stuck in the store with other people than all alone, by myself. Will I get stuck in another flood? I'll do everything I can not to. But I won't be home alone for another hurricane. I don't care if it's not supposed to be bad, I'm still leaving."







## Betty and Deb

Betty and Deb are sisters in their fifties, now living in Fort Bend County and Baytown respectively. The childhood home where they grew up was in Baytown. Flooding is nothing new to them.

“I remember in 1983, during Hurricane Alicia, water came into our house. We manually took out the carpet — not rugs, installed carpeting — cleaned it with our hands, hung it outside, and then installed it back,” shared Betty.

Deb added: “During another flood, my mom, my newborn, and I had to be evacuated with a fire truck.” Deb exclaimed that, being Caribbean (her parents immigrated to the U.S.), they knew how to survive. “We think like engineers. It’s raining hard? Okay, let’s get everything up high. Let’s put the furniture on bricks. Make sure to have a kerosene lamp. Let’s dig holes to build a makeshift moat around the house so water doesn’t get in.”

However, despite their resilience and ingenuity, Harvey took a toll on them.

“Our house was destroyed. The worst thing was seeing our father crying in the driveway. He saw all the things that he had worked hard for, built with his hands, or that had been given to him by his friends, being thrown out. He just held his head crying. I felt like I saw him leaving us then. And a few months later, he passed away.”

That house is still not habitable. Their mom lives with Deb, who purchased a house in the same neighborhood as her childhood home. Betty lives an hour’s drive away. When asked how much flood zones factored into their decision-making about the purchase of their new homes, surprisingly, both Betty and Deb said “not at all.” Betty doesn’t entertain the possibility of another hurricane like Harvey, stating that she doesn’t think they “will be flooded again like that.” While Deb disagreed and said she thinks they might be flooded like Harvey in the future, she added, “What can I do but pray that it doesn’t? I can’t live my day-to-day life thinking I am going to get flooded again.”



What We Learned

### Summary

1

Homeownership is a relationship-centric identity. As such, resiliency work must also focus on relationships and trust-building. Instead of hyper-efficiency, this work requires care and patience.

2

People’s perceived flood risk fell on a spectrum.

3

People are undertaking a number of small and big projects to lower their flood risk and prepare for a more resilient future.

4

Several monetary and non-monetary barriers keep people from reducing their flood risk.

5

Resiliency work must be trauma-responsive.

6

Immediate family and friends are the main sources of support for people.

1

Homeownership Is a Relationship-centric Identity

We explored why people care about being a homeowner. Relationships — past and present, ancestral and future generations, connection to culture and to immediate family — kept showing up among the various reasons we heard. We saw several reasons why people value homeownership:



Upward Mobility and Wealth Generation

“ I have always wanted to own a home. Owning my home is one of my proudest accomplishments. And it’s a good investment. I can see where my money is going instead of putting my money in someone else’s pocket. And house values increase over time.



Personal Legacy

“ Buying a home is not just for wealth. It’s about being able to pass something to your loved ones. My mom used to have a small piece of property somewhere else. She felt so guilty that she had to sell it. She told us that that could’ve been our (her daughters’) piece of land.



Family and Cultural Expectations

“ I get a lot of joy from having a house. I am able to continue my mom’s tradition of bringing my family together, gathering them at my house on weekends and holidays.

“ Homeownership is important in my family. My dad has always wanted to own a home but couldn’t.

“ I’m getting too old to be leasing a home, living by someone else’s rules. I want my grandkids to bring their pets without worry, without having to pay any deposits.

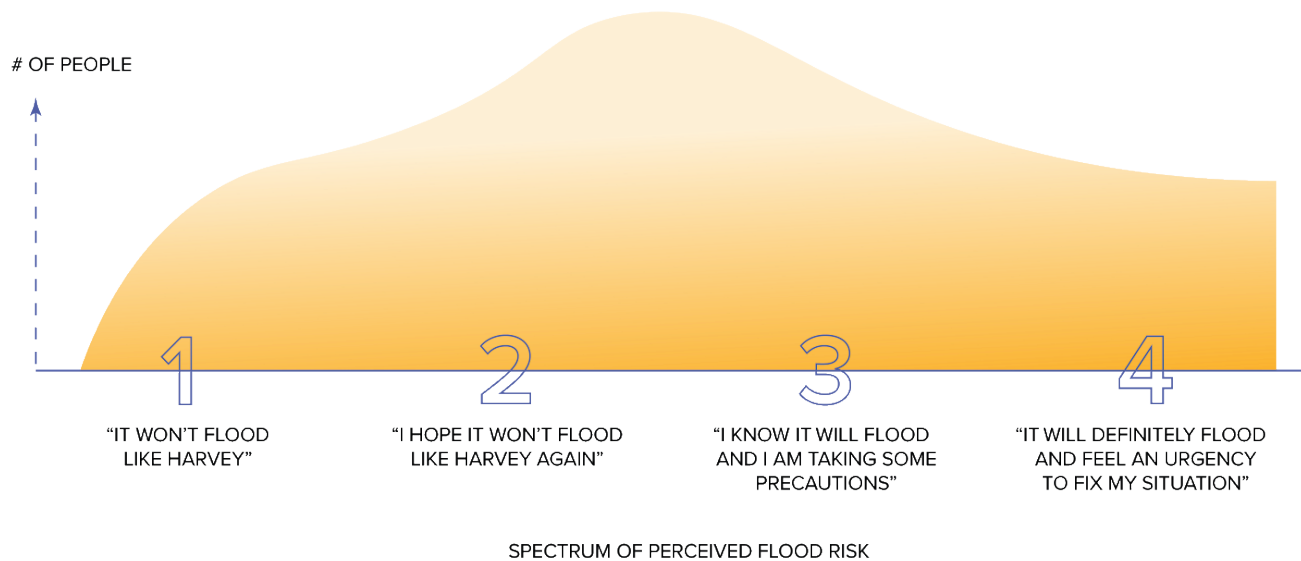
INSIGHT 19

Being a homeowner is a relationship-centric identity. As such, resilience work must also focus on relationships and trust-building. Instead of hyper-efficiency, this work requires care and patience.



# 2

## People's Perceived Flood Risk Fell on a Spectrum



Note that this scale is about people's perception of flooding, not their ability to mitigate those risks. For example, those on a 4 might feel an urgency but may not have the resources to do much.

Roughly, we saw people fall on the scale of 1 to 4, where 1 meant they did not perceive any flood risk, and where 4 meant they perceived great, immediate risk. Most people fell somewhere between 2 and 3. Note that anyone on 2, 3, or 4 understands to some extent that they will face flooding.

Those on 2 were likely to say something like, "I know I'm going to be flooded, but I don't think it'll be like Harvey again. I have flood insurance, and I'm staying here. What else can I do?"

Those on 3 were confident that they would face flooding much like Harvey sometime in the future, and they were working on future plans to mitigate that risk.

Those on 4 expressed an urgency that they might experience something like Harvey in the next one to three years.

We hypothesize that a person's position on the spectrum is driven collectively by their age, ties to their current physical house (number of years in the home), primary reason for owning their house, normalization of "struggle as part of life," and their primary trauma response (fight, flight, or freeze).

### INSIGHT 20

Resilience requires reimagining life, painting a new vision for your and your family's future. To help people see or mitigate their flood risk will require behavioral change through building trust and supporting them in their journey of reimagining their futures.



Long-term planning and thinking about our far-off future are not habits that most people come by easily or practice often. According to neurological studies, imagining the future simply becomes more difficult as we age. According to a survey by the Institute for the Future in California, 53 percent of Americans say they rarely or never think about the “far future.”

We asked people if they would consider moving as a way to reduce their flood risk. All people in the “won’t flood or may not flood” categories said no. However, later on in the interview, we did some quick scenario play, where we described an imaginary situation of a nonprofit helping them relocate to a house of their choice. Six of the eight were curious about the conversation. We concluded that the overwhelming nature of long-term planning played a role in their response.

We also know that relationship-building is important to help induce behavioral change.

- It’s not by chance that Black, Indigenous, and other people of color (BIPOC), low-income communities are living in such areas. It is by legacy of the way American society has been built (redlining, profiling, and other forms of institutional discrimination). We heard both explicit and implicit references to those systems in our interviews.
- We believe that building trust and relationships with homeowners at high risk of floods in low-income communities will require the explicit acknowledgment of these discriminatory systems and active anti-racist, pro-equity choices in any programs or policies implemented in service of these families.

## INSIGHT 21

It is challenging for a homeowner to understand how their flood risk is changing over time. Some people were informed that their house location had low flood risk when they moved in, and that has stuck with them. They were surprised to learn that their home was now located in a higher-risk area. Changing flood risk brings apprehension that moving anywhere else will also bring the same challenges.

*“When I moved in, I was told I was not in a flood zone. But now I am. How could I trust moving into another ‘low-risk’ area?”*

# 3

## **People Are Undertaking a Number of Small and Big Projects to Lower Their Flood Risk and Prepare for a More Resilient Future**

People are still recovering from Harvey, and ongoing disasters such as COVID and the 2021 winter storm are making it hard to recover.

“My roof needs to be repaired. I got an A/C installed with a 25.9 percent interest loan. I don’t have more money. Last week [during the winter storm], I lost power all week and I lost everything in my refrigerator.

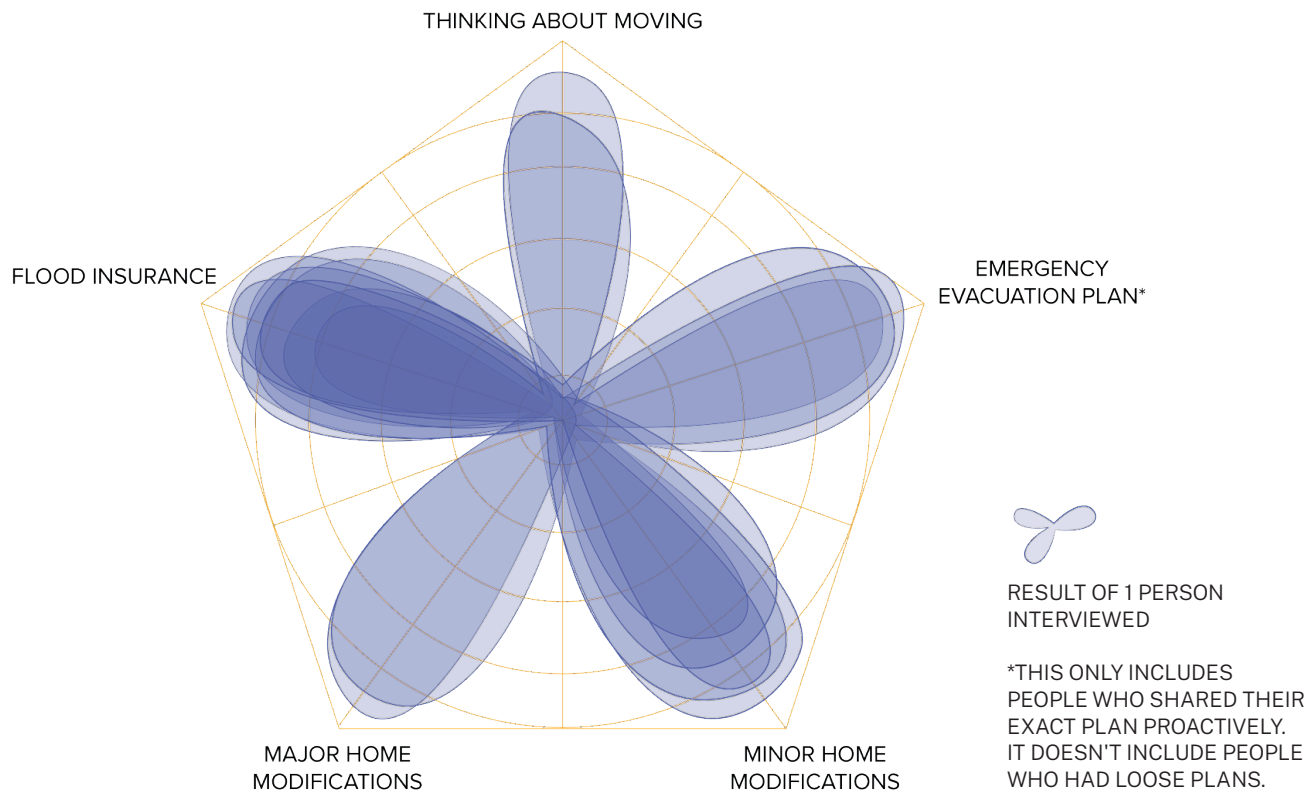
“I have low morale. I was making all these repairs after Harvey, and then another flood came, and I had to start all over. It’s a constant struggle.



# 4

## Several Monetary and Non-monetary Barriers Keep People from Reducing Their Flood Risk

How are people lowering flood risk today? In the image below, the darker the petal, the more people are taking that action.



Most people got or continued to pay for flood insurance after Harvey. People talked about it as a high-priority item on their list. However, most people talked about it as a black and white issue: “I have flood insurance or I don’t,” versus being informed about the variation in flood insurance.

We assumed that people would be planning with their neighbors at some level. However, none of the interviewees said that they were doing so.

“ We have not made any plans as of yet [if another disaster happens]. Our neighborhood had never flooded before, so people were saying that the flooding was caused by the removal of trees and homes that were being built. My neighbor sold her home, and my other neighbor repaired his home and then sold it.

### INSIGHT 22

Most people we spoke to had done some modifications. The most common was replacing carpeting with wooden floors and fixing damaged foundations. Most found it too expensive to lift their house and were reluctant to put money into lifting the foundation if they had already put money in foundation repairs.



### What's keeping people from reducing their flood risk?

#### Lack of money

#### Lack of knowledge about options

“ I wish I had lifted my house instead of redoing the foundation. But now I don't have the money to lift my house.

#### Sunk cost fallacy

“ I've invested my savings in repairing the foundation so I don't want to save more and then invest in lifting my whole house.

#### Hassle of navigating the system

Coordinating and dealing with multiple actors: FEMA, insurance, nonprofits, contractors, etc.

### What's keeping people from moving as a way to lower flood risk?

#### Starting over is expensive and exhausting

Moving means starting over. Starting over with mortgage, HOA, finances, and turning the house into a home.

“ I don't want to go anywhere where I have to start over, get refinanced.

Betty has moved before. She left a 20-year relationship when it turned abusive. She is ready to make big changes for her security, such as moving into a low flood-risk area. But she is worried about affordability if she moves.

#### Attachment to goals

Some people are hesitant to change plans that they have been following for a long time. They have invested money, time, sweat, and emotional equity in their original plan, and they would much rather see it through.

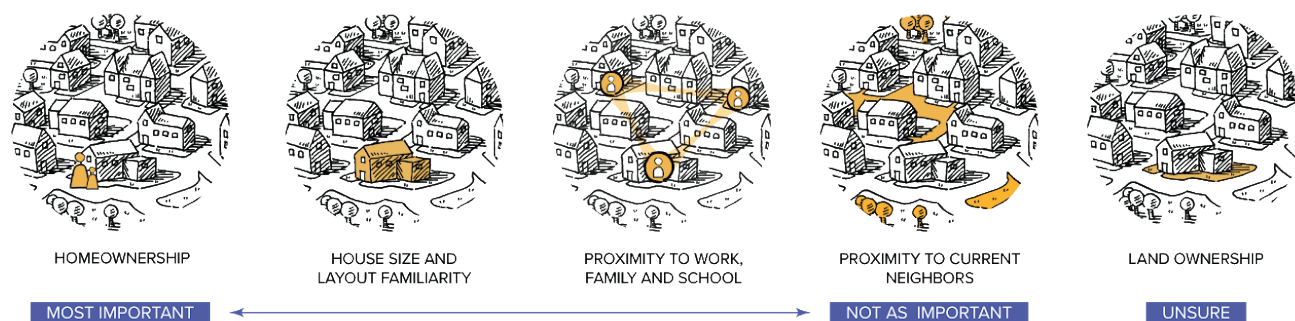
“ I can't think about the value of my house going down — I don't think about it. I had a plan to pay off this house, and I'm sticking to it.

#### Unsure if they can find the right house

Some people have tried to find a new house but haven't had much luck. It's not easy when you consider the various needs and constraints of different family members: enough rooms for all family members; “a good school district for my daughter;” close to work; “in a neighborhood where my elderly mother feels safe;” and general affordability of the house and neighborhood.



## What really matters when choosing to make a move?



**Owning versus renting.** Even if they move to another place, it's important for them to own the home versus rent.

“ I have worked hard and fought all of these years to keep my house. I am not willing to leave it to pay rent, under any circumstance.

**House size and layout familiarity was especially true for people with children and for households with members with disabilities.**

One interviewee's biggest concern about moving to a smaller place is her son's needs. Her son is visually impaired. She said that they have four rooms; two of them are dedicated to her son's shop, where he does small print shop works. Since her son is visually impaired, he needs to be in a familiar environment to navigate easily. He also needs space for his tools. Her son is 18 years of age but physically small and fragile. Part of her concern is to provide a safe place and shelter her child from any injuries. She also added, “I cannot drive long distances, and my son is disabled and has all of his resources near our home.”

**Close proximity to family and job**

“ No, I wouldn't consider moving too far from where we are. It would be too far from my husband's job, and we would have to start all over again with the children's school and other things. It's too many changes.

**Tied to their current neighborhood? Not so much.** This was the most surprising thing to hear. For those we interviewed, this was low on people's list, lower than we expected.

**Land ownership and other comments on community land trust model.** Most people were unsure about a community land trust model. The idea of not owning the land did not appeal to many, in part because it is not clear to them how that ownership will work.

“ A nonprofit owns the land? I don't know how that would work, so I don't know if I would accept that. I would need additional information.

Restrictions on selling homes and making money (not being able to increase or capture wealth) makes people resistant to the idea of CLT-style ownership, especially for those looking at homeownership as upward mobility or as a means of security.

“ If I don't own the land, then the owners can come in and kick me out or take away things I want. No way. Community land trust is not true ownership.

### INSIGHT 23

Policymakers and program designers should be careful not to overgeneralize about people's priorities and attachment to community identity. While some families may have place-based attachment, others may not. There is no way to know unless you ask.

### INSIGHT 24

Some people were wary of “people coming in from New York and paying pennies on the dollar,” and assumed community land trust and other nonprofit buyout programs were related to private exploitative efforts.



# 5

## Resiliency Work Must Be Trauma-responsive

### INSIGHT 25

Future programming (e.g., housing counseling) should be informed by trauma responses. We saw chronic and complex trauma — trauma from multiple events and compounding of different types of trauma from repeated disasters and injustices.

Trauma from going through Harvey was a consistent theme in all of our conversations. People spoke about having been diagnosed with PTSD and anxiety.

“ My son has trouble when it rains. He sits on the commode because he's scared. Or he'll watch TV all night until the rain stops.

“ I would like a place where my kids aren't reminded of Harvey.

“ I don't want to go through a flood again. I have PTSD; when it rains, it messes with me a lot.

We observed that many of these people saw struggling and trauma as just the way life is. In other words, there was a normalization and acceptance of such struggle. We saw people talk about hurricanes as a “part of life,” and big setbacks like Harvey as “being dealt a bad hand,” very much like they talked about working hard as a part of growing up in poverty or being an immigrant in this country.

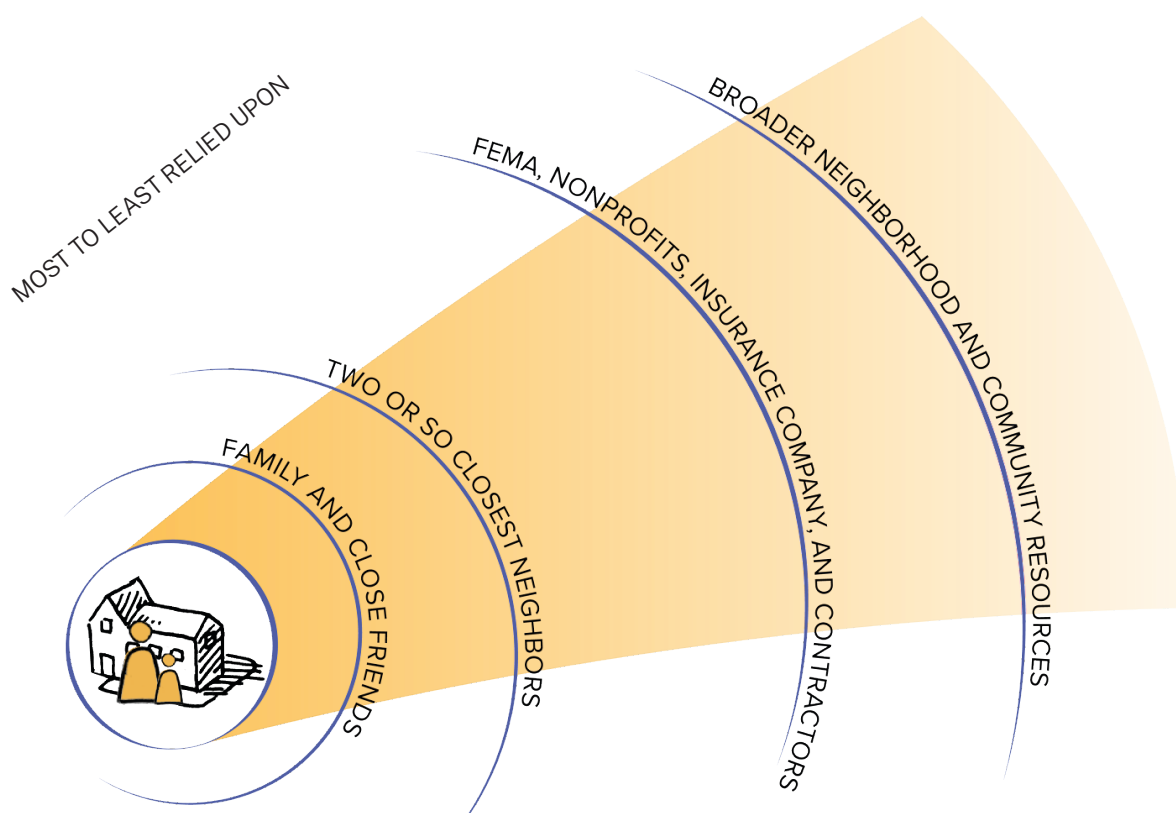
“ Growing up, we would tape windows down, put all the furniture on bricks, and use kerosene lamps. Survival is different for Caribbeans than for Americans. We think like engineers, this is what we're gonna do. We're gonna get everything up high.

”



# 6

## Immediate Family and Friends Are People's Main Sources of Support





**We learned that immediate family and friends — regardless of where they are located within the Greater Houston Area — are the main sources of support.** To understand where and how people turn to others for support, we asked questions such as, “Who did you turn to before the hurricane happened?” and “Who helped you during and after the hurricane?”

“ Friends in construction helped me determine necessary building modifications and helped repair houses.

“ I drove to Sugar Land and stayed with my aunt and uncle during Harvey. I was there for over a year.

“ When I know it's going to rain, I stay with my sister. She didn't get flooded during Harvey.

“ We have seven children. Apart from the newborn, all my kids stayed with my parents and my husband's parents, away from us (the parents). They (the children) have stayed with them for multiple years now, as our home is still being rebuilt.

Other people mentioned Nextdoor.com, 211, and HOAs as community-based resources. However, most people didn't have a positive experience with their HOA or 211.

**Tied to their current community and neighborhood? Not so much!** For those we interviewed, their neighborhood and broader community were low on people's list of priorities — lower than we expected.

Among the people we talked to, there was a nostalgia for “community.” We spoke with two daughters of an elderly woman who has had a home in Baytown for over 34 years. Though they spoke about their roots in their neighborhood, their actions told a different story. Both of them bought homes and moved outside of Baytown — one in Houston and the other in Fort Bend County — at least 10 years ago. For the elderly people in the group, the idea of community and neighborhood has changed.

“ I grew up in a community where I felt safe. My family and my fathers' siblings all lived in the same neighborhood; we were blocks apart. I was raised in a village, a community that had ten other [extended family members] and they had their friends' families. My community was tight. This community where I live now, I only know two neighbors. The rest, I don't know. You can't even tell there are children on this street, but there are.

## INSIGHT 26

Usually, people knew two other families in the neighborhood. Most people knew and sought help from their immediate neighbor. However, these relationships aren't strong enough or a high enough priority to keep people where they are.

## INSIGHT 27

There was a distrust of the whole system of disaster recovery — in outsiders being able to help them. High flood risk homeowners' trust in government, insurance companies, contractors, and nonprofit services eroded after Harvey. Of course, the experience varied: some people had a good experience with FEMA; some had a good experience with a particular nonprofit repair program; others found good contractors. But their overall feeling was that the system wasn't working for them.

# Takeaways

People's perceived flood risk fell on a spectrum.

Several monetary & non-monetary barriers keep people from lowering their flood risk, including moving.

People have chronic and complex trauma from going through multiple natural disasters.

Immediate family and friends, regardless of where they are located within the Houston area, are the main sources of support.

# Guiding Principles

People are experts on their lives. We are there to support their goals rather than impose what we think is best for them.

Resilience work is not about hyper efficiency. It is about relationship and trust-building, which requires care and patience.

Resilience work must be trauma-responsive.

Resilience requires reimagining life, painting a new vision for your and your family's future.