

New research shows that US renters are hit the hardest when a hurricane strikes

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With a severe shortage of affordable housing in the United States, renters living along the East and Gulf coasts are uniquely vulnerable to hurricane disasters. Two new studies based on data from 2009 to 2018

show that renters living along the East and Gulf coasts of the United States face rent increases, higher eviction rates, and a lack of affordable housing in the aftermath of a hurricane.

The research was presented in December at the [annual meeting](#) of the [2023 Society for Risk Analysis Annual Conference](#) in Washington, D.C.

Both analytical studies are based on 10 years of data (2009 to 2018) on housing, [hurricane](#) disasters, and socioeconomic factors at the county level in 19 coastal states—from Maine to Texas. The time period includes devastating hurricanes such as Irma (2011), Sandy (2012), and Matthew (2016).

The impacts of a hurricane on rent affordability

Dr. Kelsea Best of The Ohio State University and her colleagues analyzed how the frequency and intensity of a hurricane correspond to changes in median rent and rental housing affordability over time. They found that median rents rise in the year following more intense hurricanes due to declines in housing availability.

[Their results](#), published in *Risk Analysis*, also suggest that the occurrence of a hurricane in any given year (or in the previous year) reduces affordable rental housing. This was especially true for counties with a higher percentage of renters and people of color.

More than one-third of the American population (44 million households) live in rental dwellings. Renters have less access to post-disaster government aid programs and to benefits from federal mitigation programs such as home buyouts. In addition, people of renter status are more likely to be underinsured, with only 57% having [insurance policies](#) as of 2022 (Insurance Information Institute).

"Most federal post-disaster assistance programs are targeted to homeowners," says Best. "Our study shows that deliberate attention must be given to renters—especially [low-income](#) and minority renters—in recovery efforts immediately following a disaster event and in subsequent years."

She suggests that future local, state, and federal policies should provide explicit protections and support to renters after disasters. These could include eviction moratoria, limiting late fees on rent payments, increasing access to emergency rental assistance, and freezing rent increases. Additionally, efforts that prioritize affordable and stable housing supply with up-to-date market rent price monitoring could provide a critical reference for policymakers to understand and respond to renters' struggles, especially during post-disaster periods.

"Without such deliberate consideration of rent and renters, disaster recovery risks exacerbate the affordable housing crisis for some of the most vulnerable populations," says Best.

Hurricanes and eviction risk

Another threat that renters may face following a disaster is eviction due to either loss of income or the lack of effective rental assistance when the housing supply tightens during the recovery phase.

Dr. Qian He of Rowan University and her colleagues investigated how disasters and post-disaster federal aid contribute to renters' eviction risks. They found that hurricanes corresponded to higher eviction filings and eviction threats by inflating market rent the year of and one year after the hurricane. Counties receiving higher amounts of aggregated federal aid (both post-disaster and hazard mitigation aid) were associated with lower eviction filings and eviction threats two years after the disaster.

According to He, this suggests that post-disaster federal aid programs can help mitigate renters' [housing](#) vulnerability during disaster recovery. "Our findings indicate that coordinated public policies and renter aid programs, specifically after disaster events, can become crucial to ensure that at-risk communities have access to sufficient financial resources and legal support to help renters avoid eviction," says He.

For example, during the height of the COVID-19 pandemic, the Centers for Disease Control (CDC) issued a national eviction moratorium. This act provided immediate relief for over 6.5 million renter households across the country who were behind on their [rent](#) payment and those who were at an increased risk of eviction.

"Similar [eviction](#) moratoria after a climate-related disaster, potentially as part of federal recovery aid and efforts, could provide valuable protection to renters in affected communities," says He.

More information: How do Hurricanes and Federal Aid Affect Eviction Risk? Decade-long Evidence from the United States—Monday, December 11, 2:30-2:50 p.m.

Kelsea B. Best et al, Rent affordability after hurricanes: Longitudinal evidence from US coastal states, *Risk Analysis* (2023). [DOI: 10.1111/risa.14224](#)

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