



**Urban Land
Institute**

Receiving Community

Building Inclusive Places That Mitigate
Climate Gentrification–Driven Displacement



About the Urban Land Institute

The Urban Land Institute is a global, member-driven organization comprising more than 45,000 real estate and urban development professionals dedicated to advancing the Institute’s mission of shaping the future of the built environment for transformative impact in communities worldwide.

ULI’s interdisciplinary membership represents all aspects of the Industry, including developers,

property owners, investors, architects, urban planners, public officials, real estate brokers, appraisers, attorneys, engineers, financiers, and academics. Established in 1936, the Institute has a presence in the Americas, Europe, and Asia Pacific regions, with members in 80 countries.

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About the ULI Randall Lewis Center for Sustainability in Real Estate

The ULI Randall Lewis Center for Sustainability in Real Estate leads the real estate industry in creating places and buildings where people and the environment thrive. The center’s Decarbonization, Healthy Places, and Urban Resilience programs provide technical assistance in communities, share

cutting-edge best practices through research and reports, convene ULI members and partners to share insights, and undertake other activities to drive more sustainable, equitable, healthy, and resilient outcomes.

About This Report

This report examines the emerging topic of climate gentrification—a phenomenon characterized by increased real estate investment, spiking prices for housing and other goods, residential displacement, and demographic changes in areas with lesser exposure to climate change risks—and its potential implications for affected communities. The report aims to help public officials, developers, and investors understand how to revitalize, protect, and preserve existing communities as they grow and

change to accommodate climate migrants fleeing from disaster-prone areas.

Drawing on thought leadership from ULI members, community-based organizations, public officials, and academics, the report includes suggested actions and accompanying examples to create inclusive and equitable communities that can both welcome climate migrants and protect existing lower-income residents.

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Executive Summary

Climate gentrification is characterized by growing real estate investment, spiking prices for housing and other goods, residential displacement, and demographic changes in areas exposed to comparatively less climate risk.

Climate gentrification is anticipated to affect an increasing number of communities in the coming years as households flee the increasingly severe effects of climate change. This trend has the potential to both help and harm so-called receiving communities—places that are comparatively less at risk to climate hazards. Communities that have been historically disenfranchised—including Black people and other people of color and those with fixed and low incomes—are particularly vulnerable to displacement.

Driven by a new influx of people, the cost of housing and goods and services rises, competition for public resources increases, and community character changes in concert with demographics. As a result, long-term residents may experience disinvestment from supporting social programs and facilities, displacement pressures, and a wide host of concurrent health and quality-of-life impacts.

However, while there is danger of displacement in receiving communities, there is also potential for mutual benefit. As populations increase, new development can bring new funding streams for infrastructure improvements and social programming; enhancing public amenities and community character.

To accommodate new residents and facilitate equitable growth and development, both public officials and private-sector real estate industry professionals can ready themselves for change by observing potential indicators of climate gentrification and taking measures to counteract climate gentrification-induced displacement.

To that end, this report serves as a primer on strategies for mitigating climate gentrification-driven displacement and promoting equitable and inclusive growth and development for local stakeholders, public officials, developers, investors, and design professionals in receiving communities where both people and investment are now gathering in response to climate change impacts.



Key Takeaways

- Climate gentrification can occur because of the international, national, regional, and local movement of people, industries, and businesses; it can be unintentional or actively encouraged by localities.
- It is important to monitor and understand how new development might influence [gentrification indicators](#) such as rising rents, decline in vacant properties, and rising rates of evictions and foreclosures to mitigate adverse impacts such as displacement.
- Climate gentrification can vary and compound as a result of a wide range of factors including regional climate hazards, household income, race and ethnicity, age, and educational attainment.
- [Causes of climate-driven displacement](#) include the following:
 - [Ongoing disparity in wealth-building opportunities for vulnerable groups](#);
 - [Changing community dynamics](#); and
 - [Declining resource accessibility](#).
- The value proposition for investing in receiving communities includes [preventing stunted asset value](#) and [avoiding repair and replacement costs](#).
- [Strategies](#) that can help mitigate adverse impacts and achieve more equitable outcomes in gentrifying communities are as follows:
 - [Facilitate climate-conscious local capacity building](#);
 - [Enhance neighborhood stability through pathways to ownership](#);
 - [Preserve and expand availability of resilient, unsubsidized affordable housing](#);
 - [Designate space that is accessible, affordable, and relevant](#);
 - [Apply design standards that promote building energy efficiency and contribute to tenant health and well-being](#); and
 - [Support retrofit, maintenance, and recovery](#).

Much work still remains to understand the emerging dynamics of climate migration and climate gentrification. However, few are as well positioned as local governments and private real estate-sector professionals to lay the foundation for communities that serve the needs of all residents.



Part I. About Climate Gentrification

Part I of this report offers an overview of the climate gentrification phenomenon. It describes ongoing trends and explains why climate gentrification is important to the future of real estate development. This section also elucidates the relationship between climate gentrification and displacement in communities “receiving” climate migrants alongside the value proposition of socially responsible investment in receiving communities.

Climate change presents a tremendous risk to communities. In addition to causing widespread property damage and claiming countless lives, recent climate events have forced residents from their homes, resulting in the large-scale movement of people known as *climate migration*. In 2020 alone, extreme weather events are estimated to have displaced nearly 31 million people globally, and this figure is anticipated to increase with time.¹

Across the world, [people are choosing to relocate](#) in search of places less burdened by increasingly severe climate-related impacts such as flooding, subsidence, wildfire, extreme heat, and extreme weather. Accompanying climate change and the climate migration phenomenon also pose a risk to communities that are less at risk of climate hazards: *climate gentrification*, or displacement of existing residents and other changes resulting from climate-caused migration patterns.

Climate gentrification is driven by climate change-related migration (climate migration for short). Climate migration can occur internationally, within a country, or within the municipal jurisdictions of a given region. It can also occur organically as households, businesses, and industries are displaced or choose to relocate due to events such as damaging floods and storms, or as a result of efforts by municipalities leveraging relatively favorable long-term local climate outlooks to attract investment by declaring themselves “climate havens.”²

While there is much discourse concerning climate migration-driven growth of “climate haven” cities like Duluth, Minnesota, to date, many of the emergent receiving communities are earning this designation as a result local and regional migration.³ For example, the Little Haiti neighborhood of southeast Florida, located along a railway with higher elevation, is currently experiencing a wave of new investment accompanying an influx of new residents migrating from vulnerable coastal areas. Resulting changes to the community have caused an increase in rents and property values and are making it difficult for



Climate Migration and Real Estate Investment Decision-Making

By understanding the role of climate migration in climate risk and investment management, the real estate industry can become a proactive leader in making places and people more resilient to the effects of climate change. Drawing on insights from investors and aligned professionals, this report by ULI, completed in partnership with Heitman—a global real estate investment management firm—reviews how investors are beginning to define and address climate migration-related risks.

[Click to learn more](#)

longtime residents, many of whom are members of marginalized groups, to remain.⁴

As recent climate impacts catalyze migration away from highly exposed areas, those who resettle in less-exposed areas also change the communities to which they move. These communities, referred to as *receiving communities*, experience population growth

Gentrification and Climate Gentrification

Broadly, **gentrification** is defined as a process of neighborhood change that includes economic and demographic shifts in historically disinvested neighborhoods.⁵

Climate gentrification is discussed in this report as growing real estate investment, spiking prices for housing and other goods, residential displacement, and demographic changes in areas with lesser exposure to climate change risks. Climate gentrification differs from other forms of gentrification because neighborhood change occurs in response to changes in demand associated with climate risk.⁶

Green gentrification is a form of climate gentrification in which improvements to communities such as tree planting programs, stormwater infrastructure upgrades, or green building standards that serve to mitigate climate risk tend to contribute to displacement pressures on vulnerable groups already struggling against existing inequities within their respective communities.

Receiving community refers to areas or zones with less exposure to climate hazards where climate migrants may settle. Conversely, areas that climate migrants originate from may be referred to as “sending” areas or zones.

that can directly affect community composition through demographic shifts. Furthermore, because receiving communities may not be entirely exempt from potential climate hazards, resulting climate-conscious improvements may also have unintended negative consequences in vulnerable communities. For instance, even though coastal flooding is unlikely for inland communities, green infrastructure improvements may still be necessary to offset other forms of flood risk. Such improvements, like planting swale trees, tend to have the effect of both lowering flood risk and increasing property taxes, imposing an additional burden on low- or fixed-income households and contributing to so-called green gentrification.

In view of the broad range of circumstances in which people may choose to relocate and the conditions in receiving communities, resilient, equitable, and inclusive development is important. While new investment in general can present a broad host of challenges to current residents of receiving

communities, in areas experiencing this new influx of residents fleeing climate change, climate gentrification is of particular concern.

With migration comes the need to accommodate growth and increasing market demand—as well as the need to protect the interests and priorities of current residents. These two imperatives are not mutually exclusive. For instance, communities and people in lower-risk areas previously underinvested in stand to benefit from investments such as infill development and infrastructure upgrades.

Climate migrants’ relocation to these communities can contribute to their revitalization, improving the built environment for existing residents while generating long-term returns for investors and tax revenue increases for public agencies, provided programs and designs that promote equity and inclusion are prioritized.

“Whenever you talk about the shifting of people in large numbers, there’s a sending zone and a receiving zone, and that receiving zone is going to have to bear the negative consequences. . . . There are also positive consequences to this, because . . . when you bring people, you bring economies and you bring both social and financial capital.”⁷

—Jesse Keenan, Favrot II Associate Professor of Sustainable Real Estate, School of Architecture, Tulane University



[City of North Miami Haitian Flag Day celebration.](#)

Understanding Displacement Pressures in Receiving Communities

Property owners are starting to make decisions based on climate-risk factors. In a 2021 press release, Redfin’s chief product officer, Christian Taubman, observed that most homebuyers and sellers say that the frequency or intensity of natural disasters factors into their decision about where and whether to buy or sell a home.⁸ A 2022 study by Redfin found that homebuyers who have access to flood-risk information when browsing home listings are more likely to view and make offers on homes with lower flood risk than those who do not have access.⁹

For many people currently residing in high-risk areas, relocation will be the most cost-effective option. For some, it will be the only option. As people resettle, receiving communities will need to create capacity for new residents and be prepared to reconcile their interests with those of long-term residents. By prioritizing equitable and inclusive development, real estate leaders can help ensure residents of receiving communities are able to reap the benefits of growth while meeting the needs of new community members.

Understanding Climate Gentrification

In order to begin to address climate gentrification, it is important to understand when it is occurring.

In the case of climate gentrification, the lack of certainty about whether growth and development within an area are attributable to people’s relocation is coupled with the fact that studies of gentrification typically do not account for environmental conditions associated with climate change (e.g., elevation and avoided damages). How to weight these and other

gentrification-specific factors and validate results of studies within individual communities is also problematic.

However, despite these gaps in data, there are indicators that offer insight into whether gentrification is occurring within a community.¹⁰ When attempting to determine the cause of displacement, researchers use measures of community change to represent the gradual shifts

Gentrification Indicators: Measures of Community Change

 Changing racial and ethnic compositions of neighborhoods	 Decline in number of vacant and blighted properties
 Increasing household incomes	 Declining or stagnant public and subsidized housing stock
 Increasing levels of educational attainment	 Rising rates of evictions and foreclosures
 Shifting distribution of resident age	 Rising cost of commercial rent due to increased business activity
 Smaller households	 Increased filing of building and demolition permits
 Shorter tenure of residents in communities	 Increased public and private capital investment
 Rising home values and sales	 Presence of, and renewed interest in, transit
 Rising rents	 Changes in reported crime and sentiment around neighborhood safety

Adapted from the National Neighborhood Indicators Partnership report [Guide to Measuring Neighborhood Change to Understand and Prevent Displacement](#).

in neighborhoods. These measures of community change draw from time-series data covering factors such as race and ethnicity, income, education, building and demolition permits, and business activity.¹¹ These figures help identify gentrification in neighborhoods and conditions that are likely to fuel displacement.¹²

Like gentrification unrelated to climate change, different forms of climate gentrification can emerge under varied conditions. For instance, climate gentrification can occur as a result of the increased cost of living caused by climate events or rising property values or rents caused by public investment in hazard-resilient infrastructure or buildings.¹³

Adding complexity, climate gentrification has the potential to occur at different geographic scales and

can be precipitated by both chronic and acute hazards. While chronic hazards such as extreme heat and some forms of flooding are fairly predictable, more acute hazards, including storms and wildfires, present a greater challenge from a modeling perspective.

What this translates into is broad uncertainty about the causes of gentrification in communities with low climate risk and the persistent question: “*Where will this issue emerge next?*” Regional and national studies, corroborated by local anecdotes, have demonstrated the potential for climate gentrification to affect communities across the United States, but anticipatory identification of the phenomenon in specific communities is (and will continue to be) an ongoing and iterative process.

Defining Effects of Climate Gentrification

One of the major adverse effects of climate gentrification is displacement of low-income residents in receiving communities. This displacement is not necessarily something that happens all at once as the direct consequence of a singular isolated factor but rather may stem from a variety of adverse impacts precipitated by climate gentrification:

- Rising cost of development;
- Rising taxes;
- Declining social cohesion;
- Declining political influence;
- Declining access to employment centers and good-quality jobs (less upward mobility, less opportunity);
- Rising cost of rent (both commercial and residential);
- Changed demand for types of goods and services (rising cost and fewer options) resulting from shifting neighborhood demographics; and
- Limited access to facilities and services.

This wide variety of adverse effects can result in three different types of gentrification-driven displacement:

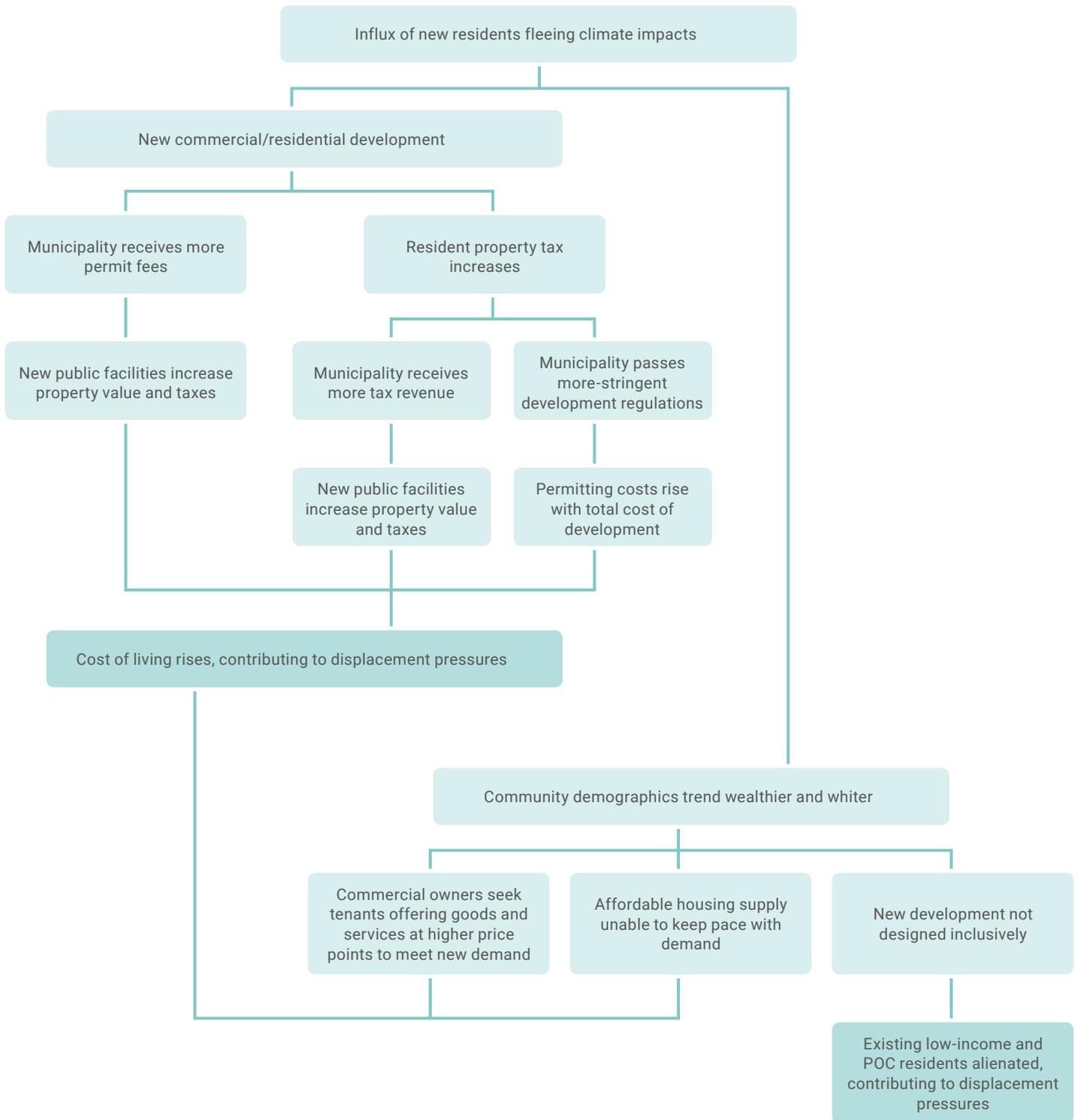
- **Direct displacement** – in which residents are forced to move out because of rent increases or building rehabilitation;
- **Exclusionary displacement** – in which housing choices for low-income residents are progressively narrowed; and
- **Displacement pressures** – in which the entire neighborhood changes, and the services and support systems that low-income families relied on are no longer available to them.¹⁴

New cash flows into gentrifying neighborhoods' markets accelerate the cascade of events that lead to displacement. Although development might bring new amenities, such as a new park, redevelopment of brownfield sites, or better transportation infrastructure, property values may rise in lockstep, alongside cost of living.



Possible Impacts of Market Shifts in Receiving Communities

Example of potential cascading effects from market shifts in low-climate-risk communities experiencing neighborhood change



Contributors to Climate Gentrification–Driven Displacement

Displacement stemming from climate gentrification will likely not occur purely by coincidence. Other factors can also create inhospitable conditions for vulnerable groups, destabilizing neighborhoods.

Ongoing Disparity in Wealth-Building Opportunities for Vulnerable Groups

Those with means generally see new investment in neighborhoods as opportunities. Public and private investment might bring new trees and sidewalks or draw amenities that were once farther away closer to residences. It can breathe life into empty spaces through infill development and ultimately increase the value of real assets. At the same time, those without the means to benefit from new development may perceive these same improvements as threats. This fear is not unfounded. Rather, it is grounded in a reality of rising rents and property taxes, heightened permitting and maintenance costs, and declining access to employment opportunities.

A growing body of research exists on the special challenge that climate gentrification poses to

underserved groups. For instance, one study led by Florida State University leveraging data about where people live and work concludes that there has been a noticeable shift in demographics of communities heavily affected by tidal flooding.

“People are changing where they live or where they work with a distinct racialized angle,” Mathew Hauer, lead author on the study, remarked, commenting on how whiter, wealthier residents are able to relocate in response to adverse climate impacts while people of color and low-income individuals have less flexibility in this regard.

Hauer, who extended this analysis to the entire continental United States, emphasized that, in addition to Miami-Dade County, other metropolitan areas like those around Boston, and coastal Georgia and California’s Bay Area could also experience climate-driven gentrification and subsequent displacement of vulnerable groups as residents move from more exposed parts of the city to relatively less exposed communities nearby.



Changing Community Dynamics

Discussion about the tangible changes that contribute to displacement has been extensive, but intangible shifts have a role to play in neighborhood change as well. When values of new residents do not align with those of current residents, community identity changes and generates displacement pressures. In particular, current residents may experience political disenfranchisement and gradual dissolution of a sense of community as well as the loss of physical spaces that are hallmarks of community identity and belonging.

Declining Resource Accessibility

As a result of current and historical policies, low-income households and people of color tend to live in places with poor access to resources. They may have fewer public transit stops in their neighborhoods or experience high headways. Street blocks may have poorly maintained sidewalks and roads (or none at all). Resources such as grocery stores, parks, schools, and

“People with resources will adapt, buy a Tesla, do battery storage, get solar panels, live in properties that have adaptive features. Poorer people do not have that access. Where are the resources for the people who are most vulnerable to adapt to the changing conditions? Now, in a lot of cities, even the middle-class can’t afford to adapt.”

—Jeff Hébert, president, HR&A Advisors

health care facilities may also be miles away, or in the case of affordable housing, may be available but in short supply.

While new resources may arrive in neighborhoods with larger populations of low-income households and people of color as a perk of new climate gentrification-driven investment, they may not serve the needs of long-term residents. For instance, new housing may be priced only for residents able to afford the market rate, commercial space may be available only at prohibitively high cost or attract tenants whose goods and services come at an unaffordable price point, and site designs may include elements that close public spaces off from the surrounding area, creating isolated and economically homogenous pockets of wealth that contribute to the disenfranchisement and alienation of the surrounding community.

Even if existing residents can afford the resources brought by new investment, strong evidence indicates that an additional layer of social exclusion is associated with existing residents’ perception of lack of access to resources, versus their actual access to resources. This means that if community members are not made to feel as though new resources are constructed for their use, they are less likely to use them. This idea, grounded in Amartya Sen’s Theory of Capabilities, has implications that harm all parties involved.¹⁸

A Note about Trends and Demography of Climate Migration

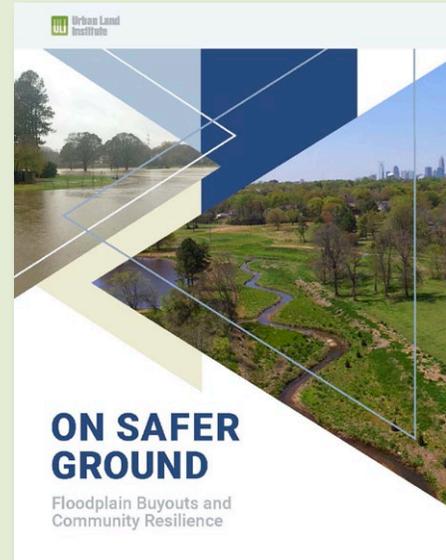
Receiving communities may see an influx of residents from a variety of demographic groups, including displaced low-income individuals and people of color.¹⁵ These groups may have sold their homes as part of ongoing floodplain buyouts, being evacuated during disasters, or having elected to move as a result of mounting environmental and economic pressures.¹⁶

Because low-income individuals and people of color are often forced to live on land that is widely regarded as undesirable (e.g., floodplains), they are among the first to be displaced by climate change and are frequently worse off after relocating than they were in their original communities.¹⁷

On Safer Ground

Communities and property owners may look to mitigate losses through floodplain buyout programs. These are programs implemented by local governments or nonprofit organizations to purchase and permanently remove properties located in flood-prone areas, offering relief to residents and reducing the risk and cost of flood damage in the future. Learn best practices for floodplain buyouts and models for partnerships with the private sector in the report *On Safer Ground: Floodplain Buyouts and Community Resilience*.

[Click to learn more](#)



Value Proposition for Investing in Receiving Communities

Both private interests and governing authorities have a strong incentive to invest in building stable communities in low-risk areas.

One environmental, social, and governance (ESG) manager for a global asset management firm indicated that, in addition to other qualities of communities such as walkability and access to transit, climate-risk exposure was among the firm's considerations in investment decision-making. This manager also noted that the firm considers the cost of hazard mitigation measures along with potential impacts from other nearby existing and proposed developments in its risk assessment processes, thereby disincentivizing investment in high-risk areas.

In addition, as part of corporate ESG strategies, many firms are considering the social impact of their investments on communities. "There's an opportunity around lenders, investors, and real estate developers playing a tangible role in different financing schemes like land trusts," remarked another interviewee in the financial risk analysis sector.

Although financiers' shifting priorities with regard to hazard mitigation and social responsibility pose an immense opportunity for receiving communities, the benefits of developing in locales with lower climate risk can be extended to other sectors along the real estate value chain.

For instance, by incorporating assessment of current and future climate impacts into their due diligence processes, developers are able to craft more cost-effective pro formas and may favor designs that mitigate impacts from known hazards. In addition, governing authorities, as part of their responsibility to protect the health, safety, and welfare of citizens, may pass policies and launch programs that bolster community resilience and promote development in lower-risk areas. Consequently, communities in lower-risk areas may see influxes of investment in neighborhoods that were previously overlooked or undervalued.

The imperative for development in low-risk areas can be framed in terms of both the protection of asset value and reduced maintenance costs.

Avoided Value Impairment

While climate risk is not consistently factored into property valuation and appraisal processes, acute and chronic climate impacts such as storms and flooding often result in stunted residential property values in areas where they occur.¹⁹ Consider the following examples of climate change's influence over property values in high-risk communities:

- A 2014 study of **Colorado's Front Range** noted that properties affected by wildfires were devalued not only because of structural damage but also due to the fire's destruction of scenic views.²⁰
- A 2018 study by First Street Foundation and Columbia University revealed that in the city of **Bay St. Louis, Mississippi**, the average affected home would be worth 49 percent more in the absence of tidal flooding.²¹

- A 2018 study from the University of North Texas found that homes in **North Dakota's Fargo-Moorhead Metropolitan Statistical Area** experienced a 3.5 to 12.2 percent devaluation if they were located in the area's floodplain, despite being located inland.²²

Such impacts to residential properties are generally indicative of broader market conditions. A 2021 study published in *Business Economics* found that hurricanes appear to have a significant impact on the value, appreciation, and total return on affected properties owned by institutional investors with losses persisting for up to five years after the storm makes landfall.²³

As communities experience increasingly severe climate impacts, the risk of stranded assets grows. Conversely, the possibility that the value of investments in low-risk communities where population and asset values may simultaneously grow, is difficult to ignore.



Avoided Repair and Replacement Costs

Considering the rising cost of maintenance due to climate impacts such as changes in temperature and precipitation patterns, progressively declining quality of structures affected by climate events, and associated economic and health impacts in high-risk communities, receiving communities may present an opportunity for relocated households to start anew.

In addition to causing property values to decline and development costs to rise, climate hazards generate recurring costs, such as those associated with

property maintenance and insurance, which can be mitigated through outright divestment from high-risk areas and concentration of more hazard-resistant development in low-risk areas.²⁴ Anecdotally, assets repeatedly damaged by winds or fire tend to cost more to own, not only because they are constantly undergoing repairs, but also because insurers are raising premiums, and in some cases, leaving markets in areas where more claims are made against policies due to these environmental factors.



The background of the page is a blue-tinted photograph. The upper portion shows a dense city skyline with various skyscrapers of different heights. In the lower portion, a large crowd of people is visible, appearing to be walking or standing in a public space, possibly a street or a plaza. The overall tone is professional and urban.

Part II. Strategies for Mitigating Displacement from Climate Gentrification

The following section proposes a suite of actions that can be taken by public officials and private real estate leaders to achieve more equitable development outcomes in communities that are, or are anticipated to be, affected by climate gentrification.

While there may be some overlap in the strategies used to address gentrification-driven displacement in ordinary circumstances, the unique drivers and impacts of climate gentrification may require tailored solutions that take into account specific environmental and social justice issues at play. For example, both types of gentrification can be addressed through measures that improve access to affordable housing, but climate gentrification-focused anti-displacement measures might also

call for improvements to structures to make them less vulnerable to local climate hazards such as heat waves or inland flooding as even lower-risk communities may have climate impacts to contend with.

The following matrix summarizes the strategies proposed for mitigating displacement from climate gentrification along with recommended actions and implementation examples described in subsequent report sections.

Strategies for Mitigating Climate Gentrification Displacement			
Strategy	Action	Description	Implementation examples
Facilitate climate-conscious local capacity building	Capacity building	Enabling all members of a community, including the poorest and the most disadvantaged, to develop skills and competencies ^a	North Miami Community Investment Cooperative (NM-CIC), North Miami, FL
Enhance neighborhood stability through pathways to ownership	Community land trusts	Nonprofit, community-based organizations whose mission is to provide affordable housing in perpetuity by owning land and leasing it to those who live in houses built on that land	Dudley Street Neighborhood Initiative, Boston, MA
	Rights of first refusal	A right in a contract where a seller must give the other party the chance to match the offer that a third party has extended to buy a certain asset	Rights of first refusal policies in Washington, DC, and Montgomery County, MD
Preserve and expand availability of resilient, unsubsidized affordable housing	Inclusionary zoning regulations	A means of using the planning system to create affordable housing and foster social inclusion by capturing resources created through the marketplace	Inclusionary Zoning Affordable Housing Program, Washington, DC
	Housing trust funds	A flexible source of funding created and administered at the city, county, or state level that can be used to support a variety of affordable housing activities	Affordable Housing Trust, Somerville, MA

Strategies for Mitigating Climate Gentrification Displacement

Strategy	Action	Description	Implementation examples
Preserve and expand availability of resilient, unsubsidized affordable housing (cont.)	Upzoning policies	A term used to describe changes to a zoning code made to increase the amount of development allowed in the future	Upzoning policy adoption, Portland, OR
	Community benefits agreements	A contract between a developer and community-based organizations representing residents' interests	YWCA facility, Worcester, MA
	Resilient zoning	Zoning policies that discourage development in vulnerable or environmentally sensitive areas while ensuring new construction and redevelopment are designed to withstand anticipated climate impacts	Resilient zoning policy adoption, Norfolk, VA
Designate space that is accessible, affordable, and relevant	Community engagement	Discourse between developers, public officials, and community stakeholders early in design process that offers an opportunity for community members to learn more about, participate in, and influence public decisions. This process includes listening, discussion, deliberation, and decision-making, and can help build trust and develop local leadership when development outcomes reflect community input.	
	Universal design	The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. Considerations about universal design should begin early in the development process.	Cambridge Storefront Improvement Program, Cambridge, MA
	Resilience hubs	Community-serving facilities augmented to support residents and coordinate resource distribution and services before, during, or after a natural hazard event	Hau'ula Community Center, Hau'ula, HI

Strategies for Mitigating Climate Gentrification Displacement

Strategy	Action	Description	Implementation examples
Apply design standards that promote building energy efficiency and contribute to tenant health and well-being	Building energy efficiency	The use of less energy to perform the same task or produce the same result	Community Weatherization Coalition, Gainesville, FL
	Building electrification	Meeting building energy requirements with electricity as opposed to fossil fuels, to reduce emissions, improve energy efficiency, and provide other benefits	Tenderloin Neighborhood Development Corporation building electrification project, San Francisco, CA
	Sustainable building design standards	Standards that seek to reduce negative impacts on the environment, and the health and comfort of building occupants, thereby improving building performance	Portfolio-wide WELL certification, Avanath Capital Management
Support retrofit, maintenance, and recovery	Property Assessed Clean Energy (PACE) financing	A financing mechanism that enables low-cost, long-term funding for energy efficiency, renewable energy, and water conservation projects	C-PACE Program, Hartford, CT
	Untangling titles	Community-based organizations, and private-sector real estate leaders supporting residents' efforts to prove ownership and participate in public programs—particularly those intended to improve homes' resilience and minimize costs	Adapting administrative processes to recognize informal relationships, Philadelphia, PA
	Grants for disaster recovery and resilience	Various grant programs that support disaster recovery and resilience building	Storm Water Services flood buyout program, Charlotte-Mecklenburg, NC

Source: ULI, except (a) OECD/Noya A. Clarence E., "[Community capacity building: fostering economic and social resilience. Project outline and proposed methodology](#)," 26–27 November 2009 (working document, CFE/LEED, OECD).

Facilitate Climate-Conscious Local Capacity Building

In gentrifying communities, local capacity building can help prevent displacement.²⁵ Capacity building efforts might involve voluntary initiatives such as retrofit grant programs aimed at supporting energy efficiency improvements to local businesses, or career development programs focused on upskilling community members. Capacity building may also be compulsory as a stipulation of a development approval as seen in the local hire mandates of some project labor agreements.

Catalyst Miami, a community-based organization located in Miami, Florida, offers one example of climate-conscious local capacity building. Myriad climate impacts have forced residents of southeast Florida communities to abandon their beachfront properties in favor of properties situated farther inland on higher ground. Some of the receiving communities, particularly those situated along the Florida East Coast Railway (FEC) line, were already stigmatized and populated with many of the region's most heavily marginalized groups. As coastal residents have relocated farther inland to escape rising waters and get closer to convenient modes

of transportation, these communities have quickly begun to gentrify in response to new demand for housing and resources, often to the detriment of existing residents. This has created a need for robust local capacity-building programs.

Catalyst Miami seeks to increase economic opportunity for residents of communities throughout Miami-Dade County through financial and health services, small business development support, and community-led cooperatives. Catalyst Miami's programming includes the [North Miami Community Investment Cooperative \(NM-CIC\)](#), a program intended to create wealth-building opportunities for community members, offer assistance to community partners and local businesses, and combat climate gentrification-related displacement in the city of [North Miami, Florida](#).

The city of North Miami is one of the many south Florida municipalities located along the FEC line experiencing a wave of new investment and attendant displacement pressures.²⁶ The NM-CIC seeks to afford a diverse cohort of community members the opportunity to, over the span of nine years, purchase shares in a Catalyst Miami subsidiary owning and managing a commercial property located in the city's central business district. The commercial property itself is set to be purchased by the subsidiary using traditional debt financing. Through funding support from the city of North Miami's Community Redevelopment Agency and various tax incentives, tenants will also benefit from favorable lease terms including rents locked below the market rate.



West Dixie Highway commercial corridor, North Miami, Florida.
(Lian Plass)

Enhance Neighborhood Stability through Pathways to Ownership

While the tenets of a “stable neighborhood” vary from one community to the next, most efforts centered on achieving stable neighborhoods seek to minimize resident turnover by addressing displacement pressures.

Some specific interventions to achieve this goal include establishing pathways to ownership through creation of community land trusts and extension of rights of first refusal to tenants of commercial and residential rental properties.

Community Land Trusts

These are nonprofit, community-based organizations with the mission of providing affordable housing in perpetuity by owning land and leasing it to those who live in houses built on that land.²⁷

Consider, for example, the [Dudley Street Neighborhood Initiative \(DSNI\)](#) in [Boston, Massachusetts](#). DSNI is a city land trust partnership aimed at addressing housing affordability and racial and economic inequality in the Dudley Triangle neighborhood. In the 1980s, DSNI formed the community land trust, Dudley Neighbors Inc. (DNI) to address blight in the neighborhood and ensure redevelopment without displacement of existing residents.

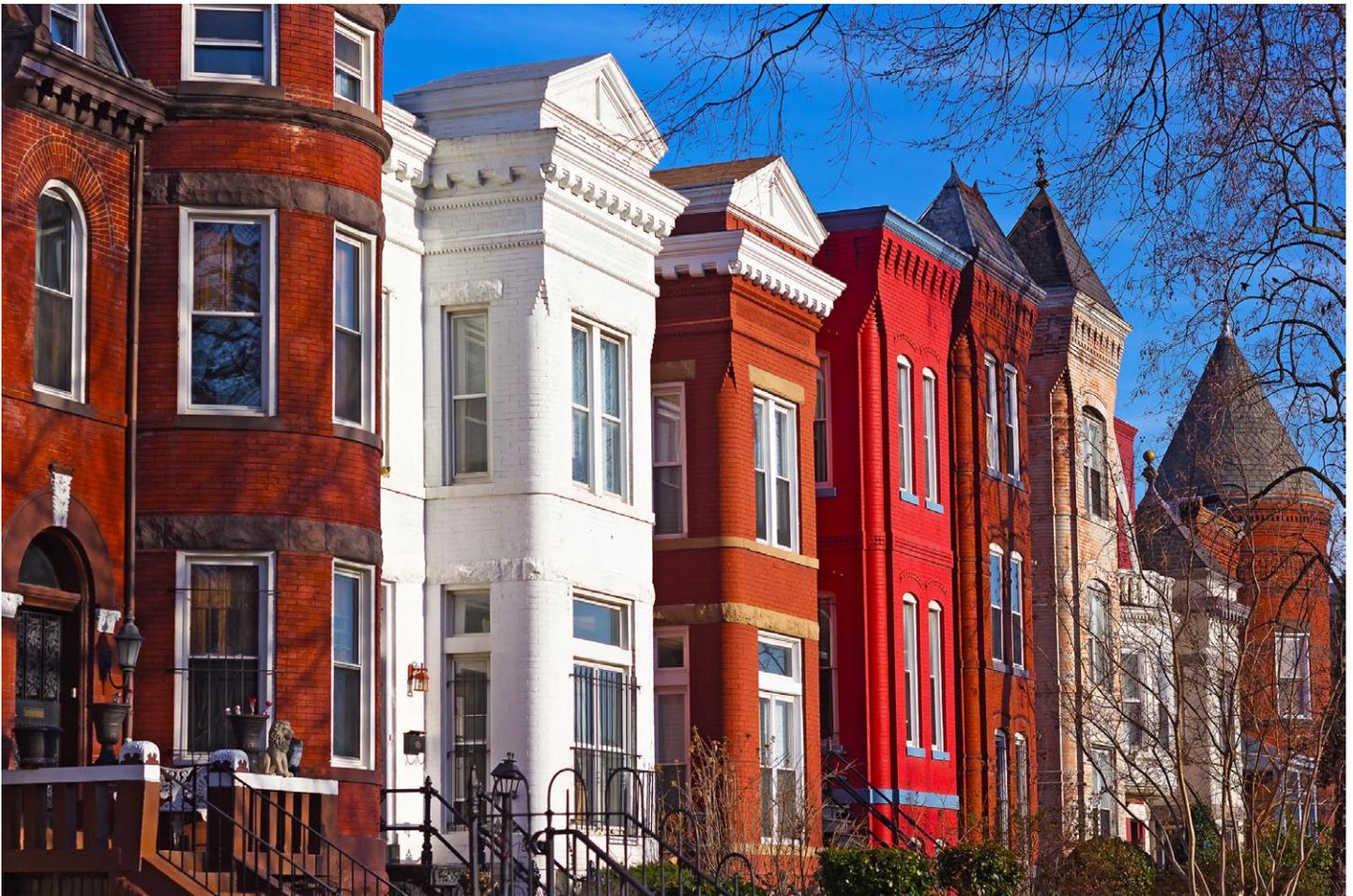
DNI currently stewards 225 units of affordable housing, an urban farm, a greenhouse, a charter school, parks, and a town common. The city of Boston granted DNI eminent domain authority and significant financial resources to support development in the neighborhood. DSNI’s work has helped enhance community resilience by preventing displacement, improving food security, reducing urban heat islands, and increasing social cohesion in the neighborhood.

Rights of First Refusal

These require sellers to give the other party to a contract (e.g., a lease) the chance to match the offer that a third party has extended to buy an asset.²⁸ In the context of anti-displacement measures, rights of first refusal give prospective buyers (e.g., longtime tenants) preferential treatment in responding to an opportunity for purchase of a property. Because the financing scheme for transactions begins to take shape as early as due diligence, and resident ownership affects the development pro forma, it is important to consider the feasibility of offering a right of first refusal as early as possible—especially if the intent is to offer special incentives to individuals with low or fixed income for units below market rate.



Dudley Street Neighborhood Initiative building.



Local governments may enact policies requiring owners to offer tenants a right of first refusal before selling to third-party buyers. For example, [Sec. 53A-4 of Montgomery County, Maryland’s Code of Ordinances](#) and Washington, D.C.’s [Tenant Opportunity to Purchase Act \(TOPA\)](#) offer tenants right of first refusal if the owner of a property in either municipality’s jurisdiction decides to sell. Because low-income tenants often lack the resources to purchase properties when opportunities arise, it is important to supplement right of first refusal policies by offering technical and financial assistance to low-income tenants or extending rights to housing authorities, local governments, or nonprofit developers.

Learn How

- [Community Land Trusts – Leasing Land for Affordable Housing \(2005\)](#)
- [Pace Environmental Law Program GreenLaw Blog – Gentrification: Remedies and Consequences \(2022\)](#)
- [U.S. Department of Housing and Urban Development Funding Opportunities](#)
- [U.S. Department of Housing and Urban Development Community Resilience Toolkit](#)

Preserve and Expand Availability of Resilient, Unsubsidized Affordable Housing

A progressive loss of subsidized affordable and attainable housing units occurs in gentrifying communities, in addition to a lack of public resources for outright construction of additional units. This makes expansion of naturally occurring affordable housing critical to meeting the heightened demand within communities affected by climate gentrification.

Both public and private interests have a role to play in overcoming systemic barriers to preserving, building, and maintaining naturally occurring affordable housing units. In addition to leveraging federal funding to incentivize construction of these units, local governments have created incentive programs that allow higher-density development in exchange for a certain percentage of affordable units.

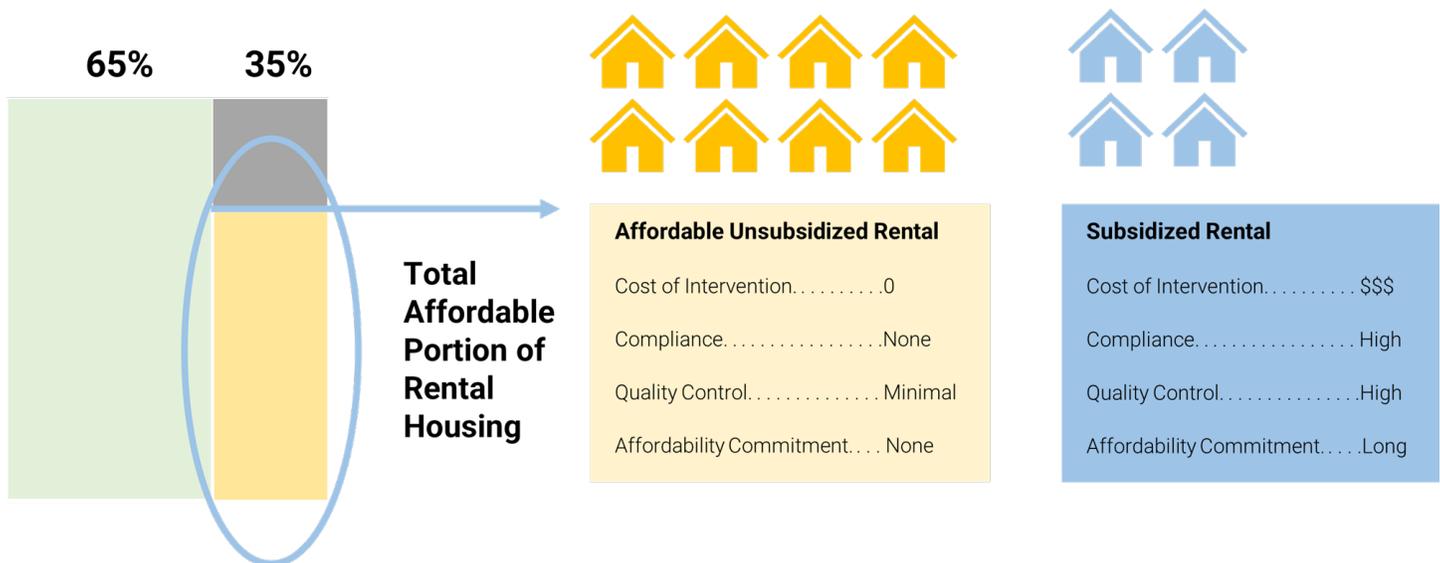
Another way for developers to obtain more flexibility and gain stakeholder support is through community benefits agreements (CBAs), which allow community members and private interests to negotiate on aspects of a proposed development, including number of affordable housing units, in exchange for more flexibility in the development process.

Municipalities can contribute significantly to availability of unsubsidized affordable housing through adoption of inclusionary zoning policies that, for example, may require a certain number or percentage of new units in multifamily development to be available at lower price points. In addition, for more expeditious buildout, some local governments may offer pre-approved plans and designs to reduce the permitting time for certain types of housing.

A second component of the unsubsidized affordable housing imperative in communities prone to climate gentrification is the ability to withstand and recover from hazard events. With concurrent housing and climate crises, it is important for both public officials and private real estate sector leaders to ensure that new and existing affordable units can withstand climate change impacts in order to protect the health, safety, and welfare of vulnerable communities.

In 2022, the U.S. Department of Housing and Urban Development (HUD) voiced its commitment to this imperative with the announcement of \$3 billion for funding equitable disaster recovery and building

Types of Housing and Cost Overview



Source: Adapted from *The Space Between: Realities and Possibilities in Preserving Unsubsidized Affordable Rental Housing*, Greater Minnesota Housing Fund, 2013.

climate resilience, signaling a new focus on the importance of building structures that can withstand climate change effects.²⁹

Pathways to resilient, unsubsidized affordable housing include adoption of inclusionary zoning regulations, creation of housing trust funds, upzoning, execution of community benefits agreements, and adoption of resilient zoning regulations.

Inclusionary Zoning Regulations

Such regulations use the planning system to create affordable housing and foster social inclusion by capturing resources created through the marketplace.³⁰ Cities with mandatory inclusionary zoning policies include Boston, San Diego, San Francisco, and Washington, D.C.

Washington, D.C.'s [Inclusionary Zoning Affordable Housing Program](#) requires that most new (and some renovated) residential developments set aside 8 to 10 percent of residential floor area for affordable units.³¹ This program is incentive based and offers a density bonus in exchange for these affordable units, which are rented or sold below market rate in perpetuity.

This program is coupled with many others intended to expand access to affordable housing and increase housing ownership among the District's historically marginalized groups.

Housing Trust Funds

These are flexible sources of funding created and administered at the city, county, or state level that can be used to support a variety of affordable housing activities.³²

The [Somerville, Massachusetts, Affordable Housing Trust](#) seeks to preserve and create affordable housing options and provide assistance to renters and homeowners. Funds come from various sources, including the city and federal grants, and must be used to serve various income levels, with a minimum of 20 percent for households with incomes below 50 percent of area median income (AMI). The trust is governed by a nine-member board of trustees that includes city officials and representatives from the city's housing, real estate, and banking sectors in addition to at least one Somerville resident eligible for public housing.³³





Upzoning Policies

These changes to a zoning code are made to increase the amount of development allowed in the future.³⁴

Upzoning policies may have varying degrees of efficacy and require careful consideration by regulating authorities before adoption. For example, one article published in 2021 by the Brookings Institution observed that such policies could exacerbate local gentrification.³⁵ To prevent this outcome, upzoning policies should be paired with inclusionary zoning provisions to minimize any adverse impacts on the local community.

For example, in 2020 the city of [Portland, Oregon](#), rezoned its neighborhoods to allow up to four homes on nearly every residential lot. This figure is increased to up to six provided three of those homes are affordable to low-income families.³⁶ Before the adoption of these new provisions, the city also adopted inclusionary zoning requirements that have had a mixed reception, but tangible outcomes include production of more affordable units for families.

Community Benefits Agreements

These contracts between a developer and community-based organizations representing residents' interests³⁷ can create avenues for those affected by development projects to benefit from proposed improvements throughout the project's life cycle.

Consider, for example, the [YWCA USA](#) facility in [Worcester, Massachusetts](#), which incorporated



Worcester, Massachusetts, YWCA facility.

a community benefits agreement into its 2020 project proposal for renovation as part of ongoing redevelopment of the downtown area.

Originally built in 1961, the building had not been upgraded for 30 years, yet provided a range of important services, such as transitional housing, domestic violence services, early education, and health and fitness options, to the community. The renovation was made possible by the YWCA’s eligibility for historic and new markets tax credits: improvements were funded by a \$2.86 million federal historic rehabilitation tax credit equity investment from Bank of America. The CBA broadened the range of benefits available to the community from the facility’s renovation, particularly through the construction process, by ensuring employment opportunities were available to community members, prioritizing the hiring of local women and people of color.

Resilient Zoning

This discourages development in vulnerable or environmentally sensitive areas while ensuring new construction and redevelopment are designed to withstand anticipated climate impacts.

Zoning for increased resilience against known climate risks can ensure that new development meets or exceeds minimum standards for hazard mitigation, thus yielding co-benefits such as lower insurance rates.

For example, the city of [Norfolk, Virginia](#), is located on the Chesapeake Bay and susceptible to flood risk. In 2018, the city revised its zoning ordinance to more effectively respond to flooding caused by sea-level rise and changing precipitation patterns. The revised code prioritizes flood-risk mitigation, requires new development to meet a “resilience quotient,” and added two resilience-specific overlay zones.

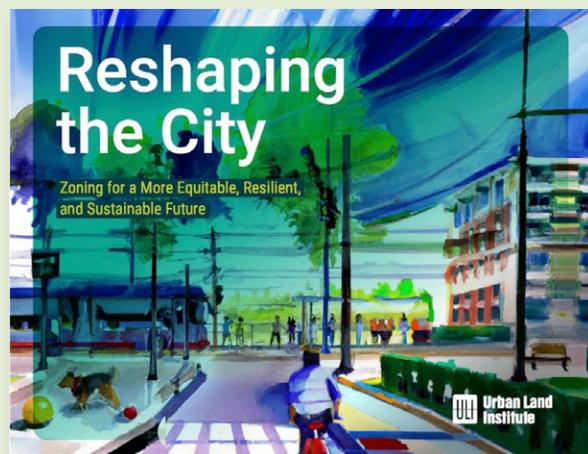
Learn How

- [Building Community Wealth: Shifting Power and Capital in Real Estate Finance, Inclusive Capital Collective, Black Paper 1.1](#)
- [Georgetown Climate Center Adaptation Clearinghouse](#). Click to view resources: [Charleston](#), [Miami Beach](#), [Pittsburgh](#).
- [Pace Law Land Use Law Center for Sustainable Development Gaining Ground Information Database](#). Click to view resources: [Seattle](#), [Atlanta](#), [San Francisco](#), [District of Columbia](#).

Reshaping the City: Zoning for a More Equitable, Resilient, and Sustainable Future

The application of traditional zoning can be directly attributed to many of today’s pressing issues, including structural inequities and increased greenhouse gas emissions. This report concerning zoning reform helps elucidate how such reform can help support quality of life in communities throughout the United States.

[Click to learn more](#)





Designate Space That Is Accessible, Affordable, and Relevant

Developers, planners, engineers, and architects alike must consider the tangible and intangible factors impeding (or enabling) access in their designs—a process that should begin with close study of community desires and needs executed through robust community outreach and engagement activities. Following this study, decision-makers for prospective development must act to integrate spaces that meet the needs of community members into their projects. This could manifest as space reserved in commercial buildings for historically marginalized business owners, local nonprofits, or community-based organizations; public open spaces and other community-facing facilities; and reserved space for commercial tenants offering goods and services at affordable price points for existing community members.

Pathways to accessible and relevant spaces include effective community engagement, incorporation of universal design principles into development, and establishment of community resilience hubs.

Community Engagement

Engagement occurs when there is discourse between developers, public officials, and community stakeholders that offers an opportunity for community members to learn more about, participate in, and influence public decisions. This process includes listening, discussion, deliberation, and decision-making, and can help build trust and develop local leadership.³⁸

Universal Design

Universal design is the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.³⁹

The city of **Cambridge, Massachusetts** implemented a program to assist planners, architects, elected officials, and stakeholders with creating more inclusive spaces by providing additional funding support for projects that apply universal design principles.



Louis A. DePasquale Universal Design Playground in Cambridge, Massachusetts.

The [Cambridge Storefront Improvement Program](#) assists both property owners and tenants with property improvements. This program includes a sweetener that offers a greater match (from 50-50 to up to 90-10) for aesthetic updates that are paired with accessibility upgrades such as automatic door openers, ramps, and wheelchair-accessible surfaces.

Resilience Hubs

These are community-serving facilities augmented to support residents and coordinate resource distribution and services before, during, or after a natural hazard event.

Communities are increasingly considering construction of facilities that provide residents



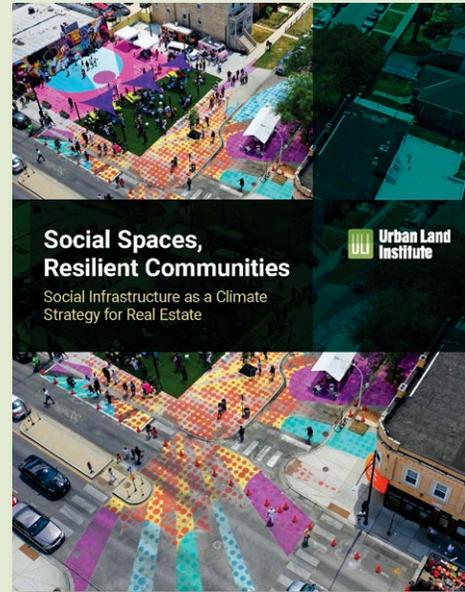
Hau'ula community resilience hub design.

with amenities such as child care, education, and recreation while also serving as critical infrastructure in times of crisis. The [Hau'ula community in Hawaii](#), for example, has proposed a [resilience hub](#) to address

Social Spaces

Social infrastructure, or the spaces communities rely on to gather and build relationships, is a core aspect of building urban resilience. Social infrastructure can reduce vulnerability to climate hazards by addressing the underlying socioeconomic stresses that exacerbate those hazards' impact on communities. These spaces help foster stronger social bonds, improve health and well-being, and create community amenities that support social equity and build value. For these reasons and more, social infrastructure is an ideal climate resilience strategy for real estate.

[Click to learn more](#)



the vulnerability of its residents to storm surge, sea-level rise, and tsunamis. The hub is a partnership between the Hau'ula Community Association and nonprofit Hui o Hau'ula and seeks to combine a community center with a state-of-the-art emergency shelter. The facility will provide a range of services, including after-school care, medical care, job training, and housing programs. At the same time, the hub is designed to accommodate thousands, withstand tornadic wind speeds, and operate on power supplied by on-site renewables.

Learn How

- [From Community Engagement to Ownership: Tools for the Field with Case Studies of Four Municipal Community-Driven Environmental & Racial Equity Committees](#)
- [IAP2 Spectrum of Public Participation](#)
- [Resilience Hubs: Shifting power to communities and increasing community capacity](#)
- [Enterprise Community Partners' Climate Safe Housing: Strategies for Multifamily Building Resilience](#)

Apply Design Standards That Promote Building Energy Efficiency and Contribute to Tenant Health and Well-Being

In addition to yielding broad benefits to humanity by way of emissions reductions, the implementation of design standards that promote health and well-being improves quality of life for tenants and community members. This can be achieved through building features that improve air quality, increase natural light, and provide greater access to green spaces, among other things.

Such features are not limited to mechanical equipment and allocation of space. Conscientious selection of building materials can also help reduce the risk of health problems related to air pollution and poor indoor air quality, further benefiting the health and well-being of tenants and community members while lowering structures' carbon footprints.

One study, conducted by the ACEEE in 2022, found that building energy consumption was most profoundly impacted during the COVID-19 pandemic by residents in the lowest and highest income groups.⁴⁰ In general, low-income households pay the largest shares of their incomes for housing and often reside in structures that have not been optimized for energy efficiency or retrofitted with materials and equipment that fortify them against hazards such as wind, flood, and fire.

By constructing or retrofitting structures in receiving communities to minimize total energy consumption and protect them from the elements, owners can lower operating costs and reduce rent, utility, and repair costs. However, such features in new construction and renovation must be incorporated with intention to avoid exacerbating conditions of inequality contributing to green gentrification.⁴¹ Regulations, internal design standards, and green building certifications are among the many measures that can enable longtime residents to hold onto their assets and expand opportunity for construction and preservation of housing that is affordable to people who are at risk of being priced out of the market in receiving communities.



Pathways to energy efficiency, health, and well-being include designing energy-efficient structures, electrifying buildings, and adopting sustainable building design standards.

Building Energy Efficiency

Energy efficiency is concerned with using less energy to perform the same task or produce the same result within a structure.⁴²

The task of improving the resilience and performance of structures can be furthered through collaboration among key stakeholders in communities—from property owners and managers to local government officials and community-based organizations. For instance, community groups can aggregate and distribute resources to assist with much-needed retrofits to aging structures.

The [Community Weatherization Coalition \(CWC\)](#) is one such organization that provides weatherization services and education programs to low-income families, seniors, and people with disabilities. Located



in [Gainesville, Florida](#), the CWC assists with installation of insulation, air sealing, and other measures to reduce energy waste and lower energy costs for residents.

Through its outreach programs, the CWC raises awareness about energy conservation and sustainability, offering workshops, training programs, and community events to teach about energy-saving techniques and green technologies. The CWC works in partnership with local government agencies, utilities, and community organizations to create a more comfortable living environment while contributing to a cleaner and more sustainable environment for everyone.

Building Electrification

Electrification is centered on the principle of meeting building energy requirements with electricity as opposed to fossil fuels, to reduce emissions, improve energy efficiency, and provide other benefits.

California cities are implementing building electrification mandates, which require buildings to use electricity to power their systems in lieu of fossil fuels. One of the largest affordable housing developers in [San Francisco](#), [Tenderloin](#)

[Neighborhood Development Corporation \(TNDC\)](#), has both constructed and renovated structures that minimize use of fossil fuels to power systems and appliances. As part of a practice that predates more stringent state laws intended to further building electrification, TNDC sought to fully electrify the structures it manages as a form of risk mitigation by way of reduced maintenance and operational costs, recognizing that improvements such as substitution of heat pumps for gas boilers translate into greater long-term cost savings.

Though electrifying existing buildings can be difficult, especially in historic buildings in which retrofit of major systems is often costly, TNDC offsets the cost burden of retrofit through conscientious planning for facility financing, design, and recommissioning in addition to leveraging of public incentive programs such as those offered by the San Francisco Department of the Environment and coordinating with the regional utility, Pacific Gas and Electric Company. TNDC's efforts earned it a Better Buildings Challenge Award from the U.S. Department of Energy for being the first goal achiever in the affordable housing sector to reduce portfolio-wide energy and water use by 20 percent.

Sustainable Building Design Standards

Such standards seek to reduce negative impacts on the environment, and the health and comfort of building occupants, thereby improving building performance.⁴³

Sustainable building design standards can counteract displacement pressures by making structures less costly to operate and preserving residents' health and quality of life. Building design standards may be specified in local building or zoning codes or in frameworks and certification systems by organizations or federal agencies like the U.S. Green Building Council, U.S. Centers for Disease Control and Prevention/U.S. General Services Administration, or BRE Global.⁴⁴

To offer an illustrative example of how such standards and certifications might be applied, consider the [WELL Building Standard](#): a system for “measuring, certifying, and monitoring features of the built environment that impact human health and wellbeing, through air, water, nourishment, light, fitness, comfort, and mind.” Building owners

can seek WELL certification for new and existing structures through the International WELL Building Institute.

In 2022, Avanath Capital Management became one of the first affordable housing owners to achieve the WELL Health-Safety Rating for Facility Operations and Management across its 13,500 multifamily residential units nationwide. Avanath's affordable and workforce housing portfolio consists of units across 13 states and 53 cities totaling more than \$2.6 billion in assets under management.

Learn How

- [Greening Buildings for Healthier People](#)
- [Renewable Energy Strategies for Real Estate](#)
- [Green Leasing as Part of a Sustainable Tenant Fit-out](#)
- [American Planning Association PAS Quicknotes 28: Universal Design](#)
- [Department of Energy Better Buildings – Upgrade the efficiency of affordable housing in your portfolio](#)



Support Retrofit, Maintenance, and Recovery

Local officials must prioritize ease of access to funding for building retrofit, weatherization, and repair—including for vulnerable populations who may rely on informal relationships to secure housing and other important resources. Offering a broad range of financing options for improvements, creating more flexible proof of ownership requirements for applications, and partnering with community-based organizations are all potential pathways for equitable and resilient development in gentrifying neighborhoods.

Pathways to retrofit, maintenance, and recovery include use of Property Assessed Clean Energy (PACE) financing, addressing tangled titles, and disaster recovery and resilience grant program participation.

Property Assessed Clean Energy Financing

PACE is a financing mechanism that enables low-cost, long-term funding for energy efficiency, renewable energy, and water conservation projects.⁴⁵

Following Connecticut’s passage of PACE enabling legislation in 2011, architectural studio and development firm Becker and Becker used [CPACE financing](#) to make energy efficiency, renewable energy, and resilience improvements to its 777 Main Street property in [Hartford, Connecticut](#). The

project was funded by Greenworks Lending’s \$1 million loan (20-year term) through a CPACE finance agreement and involved installation of a microgrid with solar photovoltaics, energy storage, and HVAC upgrades. These upgrades allowed the building to operate independently from the grid in case of a natural disaster, reducing energy demand and saving \$316,927 in the first year.

Tangled Titles

Also referred to as “heirs’ properties,” tangled titles are situations in which the deed to a property is not in the name of the actual owner, making it difficult to maintain and creating an opportunity for others to lay claim to it.⁴⁶ Confronting a tangled title is an often costly undertaking for homeowners. As such, community-based organizations and other real estate leaders should seek ways to support residents’ efforts to prove ownership and participate in public programs—particularly those intended to improve homes’ resilience and minimize costs (e.g., weatherization).

As of August 2021, [Philadelphia, Pennsylvania](#) had an estimated 10,407 tangled titles involving real estate worth over \$1.1 billion. These titles are associated with properties that are concentrated in areas of the city that are predominantly Black. Given the value of real property, particularly in major urban centers, the potential loss of individual wealth for property owners affected by a tangled title is significant.

Sadly, in Philadelphia and elsewhere, it is not unusual for families to lose title to their homes with the passing of loved ones, claims of adverse possession, errors in recording a deed transfer, or various forms of fraud. Residents with tangled titles are often unable to qualify for public funding to homeowners, thereby making property maintenance more burdensome and making these residents more vulnerable to other displacement pressures. [The city of Philadelphia and local community-based organizations](#) are working to address tangled titles through education programs, offering resources to applicants for public assistance



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Resilient Retrofits

Climate Upgrades for Existing Buildings



Urban Land Institute

Resilient Retrofits: Climate Upgrades for Existing Buildings

An untold number of buildings are at risk from a changing climate, but resilient retrofit techniques exist for nearly any building type and physical risk. As design knowledge, supportive policy, and financing tools come into greater alignment, resilient retrofits can become mainstream practice, enhancing building value and service life while delivering co-benefits for health and sustainability along the way. This report lays out the design strategies, funding tools, and policy landscape around retrofitting buildings for physical risks.

[Click to learn more](#)

in addition to legal assistance, funding, and deferred fees and waivers for administrative processes associated with establishing ownership.

Grants for Disaster Recovery and Resilience

These grants can come in myriad forms. Consider, for example, government grant programs such as HUD's Community Development Block Grant Disaster Recovery and Mitigation program, the Strengthen Alabama Homes program, and the Charlotte-Mecklenburg RetroFIT flood-proofing grant. Funding can also originate from nonprofit organizations offering grants that support assessments and physical improvements in addition to providing technical assistance.

While physical improvements that contribute to community resilience can be made through funding sources available at practically all levels of government, they can also be facilitated through local government-led programs.

Consider an initiative led by [Charlotte-Mecklenburg Storm Water Services \(CMSWS\)](#), which seeks to mitigate losses from the Charlotte-Mecklenburg region's 450 flood-prone residential and commercial structures. CMSWS's flood buyout program enables the purchase of vulnerable properties using a combination of stormwater fees and U.S. Federal Emergency Management Agency (FEMA) grant funding to assist property owners subject to recurring flooding in relocation as part of a planned approach that ultimately generates valuable park space while contributing to regional stormwater management priorities.

Learn How

- [How PACE Works](#)
- [Federal Financial Assistance Programs for Resilience Activities](#)
- [American Planning Association – Disaster Recovery Programs](#)

ULI hopes this primer on strategies for mitigating climate gentrification-driven displacement and promoting equitable and inclusive growth and development proves useful to local stakeholders, public officials, developers, investors, and design professionals in receiving communities.

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