

# After the storm, rebuild—but where?

**Adapting to climate change requires something that's hard for Americans: choosing collective solutions over individual ones.**

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Flooding near Houston, 2016

News reports after natural disasters like Hurricanes Irma and Harvey often feature resilient home owners determined to rebuild. Americans support such efforts not only by donating to charity but by funding—through their taxes—programs that subsidize insurance in flood-prone areas and provide grants and low-interest loans for reconstruction.

But as rising global temperatures lead to higher sea levels and generate more frequent and volatile storms, it makes less and less sense to rebuild highly vulnerable communities in the same way or in the same places, since they are increasingly likely to be hit with catastrophe again. And it's foolish for government relief programs to encourage such rebuilding.

An extreme example of the problem: one of the houses in Kingwood, Texas, engulfed by Harvey has flooded 22 times since 1979. Over the years, the owner of the house, which sits close to the San Jacinto River, has received \$1.8 million from the federal flood insurance program. Environmentalists and low-tax advocates can agree on this: that's taxpayer money misspent.

Although reflooded houses account for only 2 percent of those enrolled in the federal flood insurance program, they constitute 30 percent of the payout costs. That figure has been growing in recent years, and no wonder: catastrophic storms are happening with greater frequency. With Harvey, the Houston area has experienced a so-called 500-year flood for the third year in a row.

Since most land-use laws and building codes are set by local and state governments, some foresighted officials recommend that federal flood insurance be available only for municipalities that impose strict zoning regulations. They also want state and local governments to cover more of the cost of disaster recovery. If federal relief money were to hinge on the state's own level of investment, they reason, states would have a greater incentive to prevent and prepare for the effects of storms.

These modest ideas only hint at the many challenges of adapting to climate change. Retrofitting buildings, erecting storm walls, and replanting wetlands to provide a buffer against flood surges—these projects will be expensive. The political challenge of adaptation is perhaps even greater, since it requires Americans to fashion collective, not individual, solutions: more deliberative land-use planning, more restrictive zoning and building codes, and more programs that encourage residents to relocate from frequently flooded areas.

Governmental disaster relief is a form of neighborliness: we help one another to rebuild in times of need, knowing that our lives are interconnected. Being a good neighbor in the midst of disruptive climate change means understanding where and how to build, and where and how not to build, knowing that we're all connected to the forces of nature.

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