



Housing as a Climate Solution

RASCL 2026

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A photograph of a street scene with a blue semi-transparent text box overlaid in the center. The background shows a sidewalk, a street with a red SUV, and several buildings. One prominent building is a three-story brick structure with a decorative cornice. Another building is a two-story brick building with a pedimented roof. A street lamp is visible on the left, and a stone wall is in the foreground. The sky is blue with some clouds.

Smart growth is an approach to building neighborhoods that provides people with different types of housing at affordable levels, ways to get where they need to go both in and out of a car, and puts the things they need close to where they live.

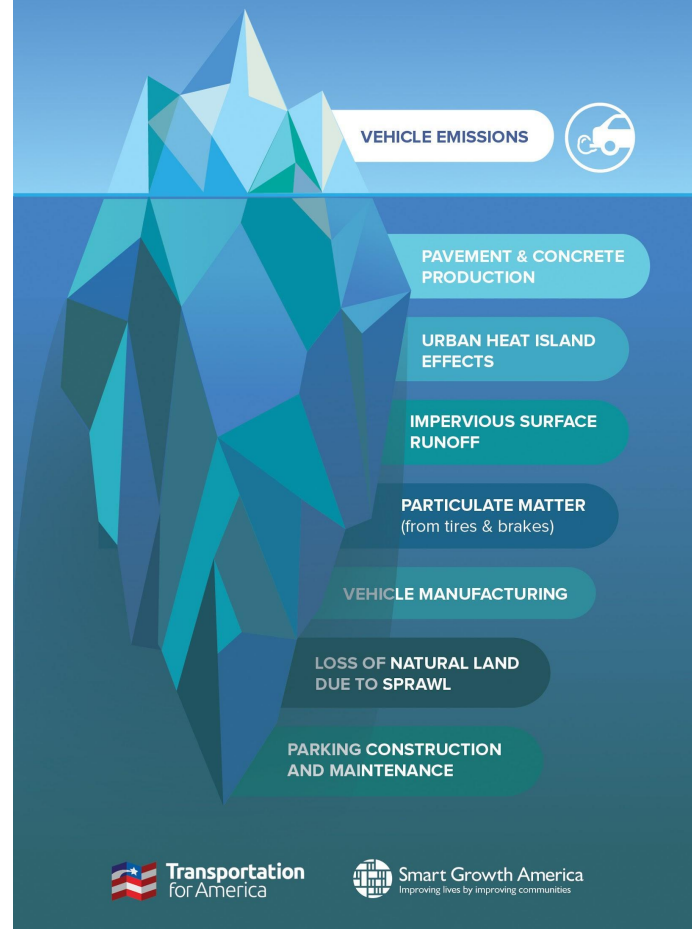


Our Challenges

Emissions - and the many related environmental impacts



THE HIDDEN ENVIRONMENTAL IMPACTS OF DRIVING



A national housing shortage

Estimated shortage of 3.8 million housing units to meet current demand - National Association of Realtors (2024)

Estimated housing shortage of 7 million affordable homes - National Low Income Housing Coalition (2025)

60% of Americans unable to afford a \$300,000 home - NAHB (2025)



A state housing shortage

Estimated need for 24,400 new housing units by 2030, or 2,400/year (DE Housing Needs Assessment, 2024)

Estimated 70% of DE extremely low income households are cost-burdened - National Low Income Housing Coalition (2026)



Vulnerability to weather events



CAPITOL

WE WILL BE BACK AFTER
A BRIEF INTERMISSION

TEMPORARY
NO PARKING
DATE: 7/3/20
TIME: 10:00 AM - 5:00 PM
VIOLATORS WILL BE
CITED BY VEHICLE
INSPECTION

July
3
ALIVE



Each year, the U.S. incurs \$150 billion in direct losses due to weather related extreme events.

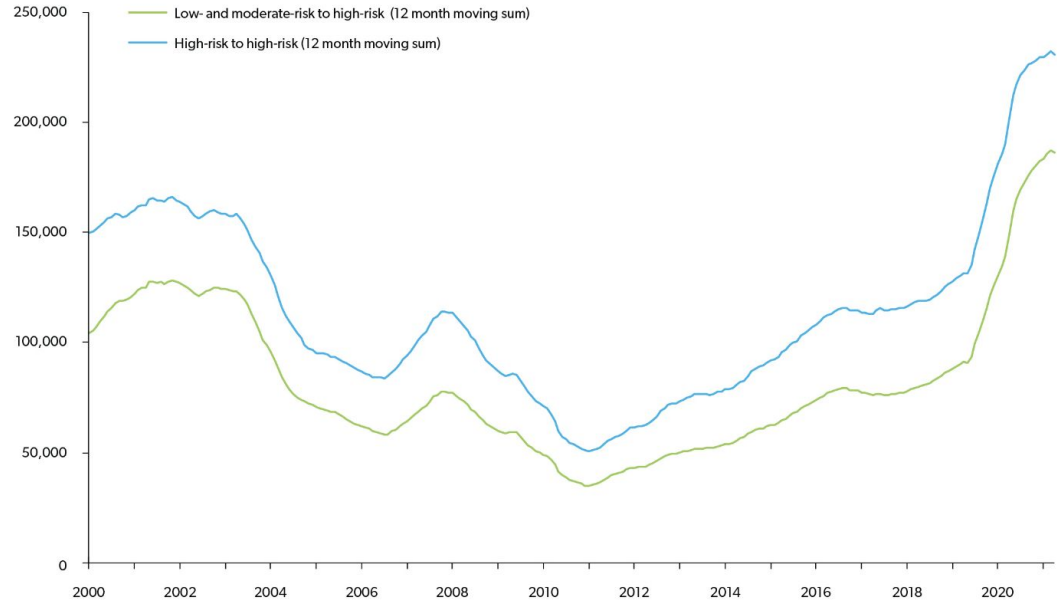


- **Damages to residential, commercial, and municipal buildings**
- **Public infrastructure, such as roads, bridges, levees, and powerlines**
- **And other assets, such as crops and livestock, disrupt local economies and household finances**

Growth flow to vulnerable locations

EXHIBIT 1:

Inflows to high-risk areas from low and moderate-risk areas have doubled since the pandemic



Note: The risk measure is in terms of expected annual loss (EAL) from 18 natural hazards. High-risk includes "very high" and "relatively high" ratings for the EAL.

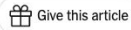
Low-risk includes "very low" and "relatively low" rating.

Source: Authors' calculations based on NRI and LPA data.

Image source: Freddie Mac; accessed via <https://www.freddiemac.com/research/insight/20221109-migration-environmentally-risky-areas-consequence>

Arizona Limits Construction Around Phoenix as Its Water Supply Dwindles

In what could be a glimpse of the future as climate change batters the West, officials ruled there's not enough groundwater for projects already approved.



Give this article



1.3K



Image courtesy NYT:
<https://www.nytimes.com/2023/06/01/climate/arizona-phoenix-permits-housing-water.html>

Lack of housing supply (national): Resilient housing

More than half (55.5%)
of new listings have a
major risk of **extreme
heat**

One third of new listings
are at risk of extreme
wind exposure

One sixth of new
listings face major
wildfire risk

One in eight new listings
face major risk of
flooding

Lack of housing supply (national): Transit-served & walkable areas



Lack of housing supply (national): Transit-served & walkable areas

Walkable urban land in the largest 35 metro areas is only 1.2% of total land mass.

The **major reason** for the high walkable urban price premiums is the **artificial constraint on walkable urban land** availability.



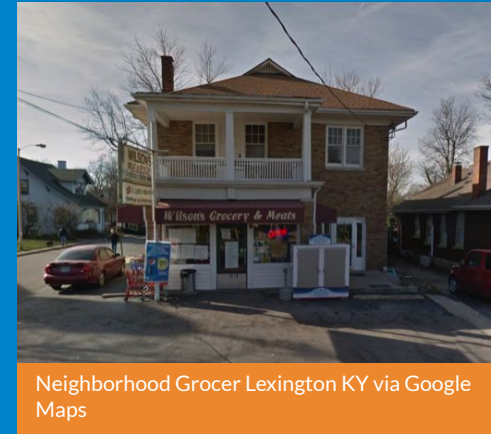
Lack of housing supply (national): Zoning constraints



East 4th St in Cleveland almost impossible to build under current zoning code



40% of Manhattan buildings illegal today as too tall for current zoning

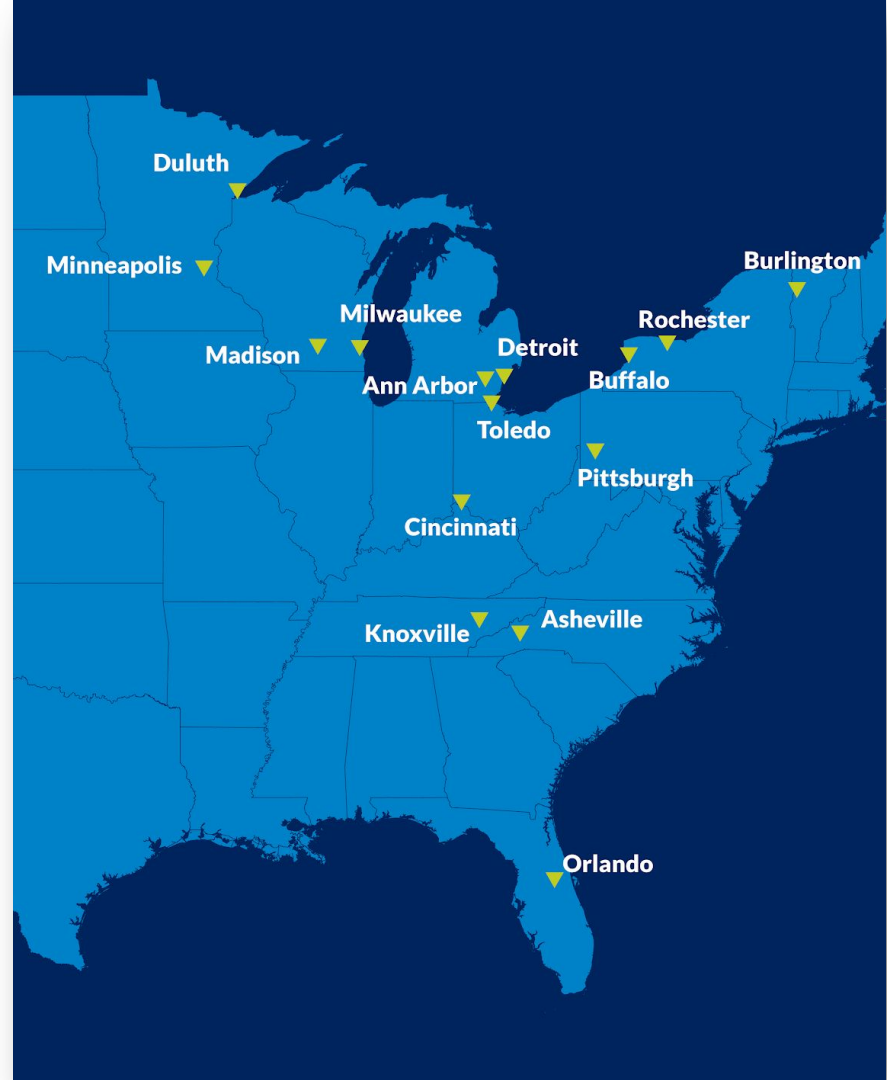


Lexington, KY neighborhood grocer illegal under today's zoning code

Future migration

By 2055, 55 million* Americans will relocate within the U.S. to areas less vulnerable to climate risks.

–First Street Foundation



Buffalo wants to become a climate haven. Is that even possible?

It's impossible to avoid the effects of climate change completely. But some cities are beginning to think about how to prepare for the worst of it.

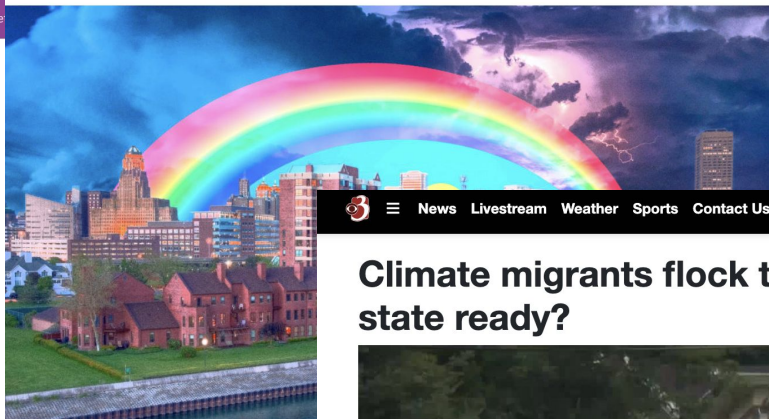


WVVXU Morning Edition

NEXT UP: 6:50 AM Marke

Cincinnati As Climate Change Haven? Some Transplants And City Officials Think So

91.7 WVVXU | By Nick Swartsell
Published January 26, 2021 at 5:03 AM EST



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Climate migrants flock to Vermont, but is the state ready?



WCAX INVESTIGATES

CLIMATE MIGRANTS FIND A HOME IN VERMONT
CAN VERMONT HANDLE AN INFLUX IN PEOPLE?

Is housing
access and
availability a
challenge in
your
community?



Show of hands

- Yes, a top issue
- Somewhat
- No, not at all

What climate hazards are impacting the areas where you live or practice?



Show of hands

- Increasingly frequent & intense storms
- Sea level rise or coastal flooding
- Inland flooding
- Extreme heat
- Wildfires
- Drought
- None/No concerns

Is addressing
the climate
crisis part of
your job or
concern?

Show of hands

- Yes, a key focus of my job
- Sometimes
- No, but I bring a climate-informed approach to my work
- No, not at all

20



Is your community connecting planning for housing and climate goals?



Show of hands

- Yes! And we can share some examples of outcomes or built examples.
- Yes, we're working on it
- We're starting to or have brought the ²¹right people together for this work
- No, not at all (or not yet)



Our Vision



*Build more housing in the right
place at the right price.*

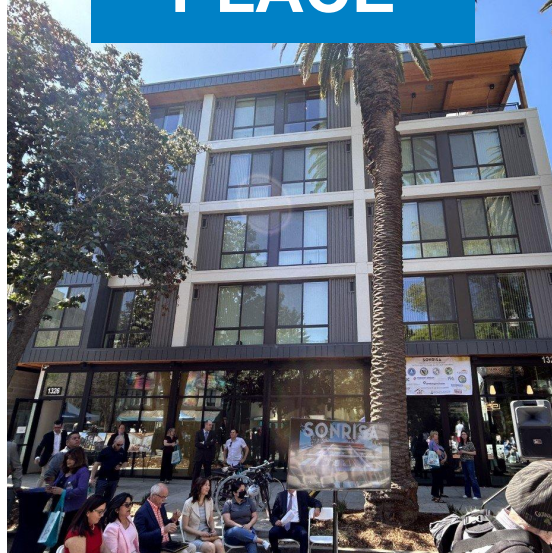


SGA's housing priorities

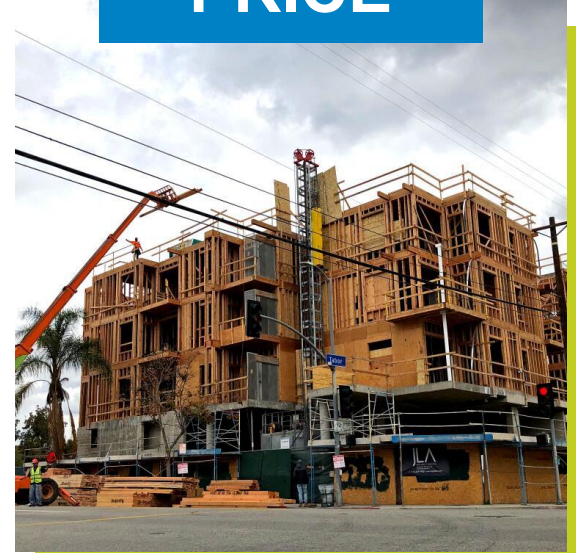
TYPE



PLACE



PRICE





Thinking beyond housing supply

TYPE



- Housing for all ages and life stages (ADUs, starter homes, small-scale multifamily and single family)
- Housing for different household configurations incl. Singles, couples, nuclear family, multi generational, multiple occupants/SROs
- Housing designed to withstand climate events



Thinking beyond housing supply

PLACE



Red ("Economic Engines") Green ("New Urban Centers")
Yellow ("Adaptation Areas") Purple ("Neighborhoods of the Future")

- Housing near jobs, services and amenities - locations that don't require car ownership (e.g. costs & emissions)
- Housing in historic centers/main streets
- Housing in locations less vulnerable to climate impacts
- Housing on brownfields or other reclaimed land



Thinking beyond housing supply

PRICE



- Housing at all price points including deeply affordable, attainable, workforce and market-rate
- Strong supply of rental and for-sale housing

What you can do



Prioritize pro-housing initiatives that connect housing, transportation, and amenities



Strengthen social infrastructure to support new and long-time community members



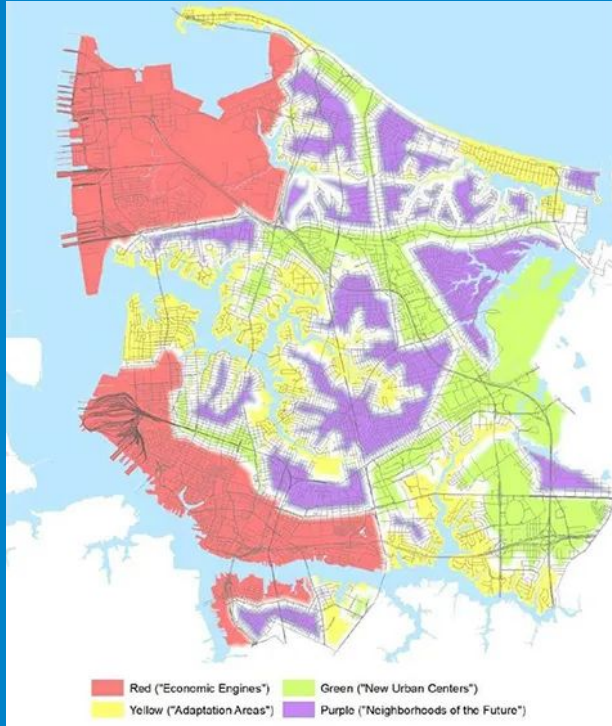
Recognize & prepare for climate hazards

Zoning reform can better prepare people, communities and businesses from:



- **Flooding & extreme storms** - Reducing development in floodprone areas or requiring building scale interventions
- **Extreme heat** - Requiring or incentivizing cooling such as green infrastructure; designing for cooling
- **Wildfire risk** - Reducing development in the WUI; codes & landscape intervention
- **Drought** - Reducing development in locations with water scarcity

City Case Study: Norfolk



Norfolk's climate informed zoning categorizes land areas by risk and resilience strategy. SGA's research found relative lack of fiscal impact across all zones and slight construction upticks in areas deemed safer:

- **Purple zones:** neighborhoods at less risk of coastal flooding; goals to make investment & maintain affordability
- **Yellow zones:** neighborhoods more at risk of flooding; goal to protect economic assets
- **Green zones:** commercial and residential areas with low-risk of flooding; goals to encourage high-density development, transit
- **Red zones:** home to key economic assets at high risk; goals to expand flood protection systems, encourage inland development

Resource:

<https://smartgrowthamerica.org/resources/the-case-for-climate-informed-zoning-a-study-of-fiscal-impact-in-norfolk-va/>

Free resource:

Climate and Land Use Planning:

A Policy Guide for U.S. States and Territories

<https://usclimatealliance.org/guide/land-use-planning-guide-feb-2025/>





Smart Growth
A M E R I C A

Thank you!