



NEW JERSEY AFFORDABLE HOUSING AT RISK: THREATS FROM COASTAL FLOODS AND SEA LEVEL RISE

Affordable housing serves as a lifeline for individuals and families struggling financially across the United States. Analysis conducted by scientists at Climate Central and published in [Environmental Research Letters](#) looks at the risk of coastal flooding to affordable housing —both subsidized and market-driven—as sea levels rise. They found that more than 7,600 units are currently exposed to at least one “coastal flood risk event” in a typical year, and more than 24,500 units may be so threatened by 2050.

New Jersey’s affordable housing stock is the most vulnerable in the nation in terms of the number of dwellings at risk of future coastal flooding. Climate Central analyzed current and future risk under a high carbon-emissions scenario and found:



New Jersey currently has **1,640 units** (~1%) of its affordable housing stock exposed to a coastal flood risk event in a typical year, the highest number in the nation.



5 cities in New Jersey are ranked among the top 20 cities nationwide with the most affordable housing units at risk in 2050.



By 2050, **6,825 units** are projected to be at risk of coastal flooding, or **3.7%** of the state’s affordable housing stock. This is a **316%** increase compared to the number of units at risk in 2000.



In 2050, **at least a third** of the affordable housing units in Atlantic City and Camden could experience flood-risk events **at least 4 times a year.**

Vulnerability of Existing Affordable Housing Supply by 2050

City (National Rank)	Average # of units exposed per year by 2050	% Increase in units exposed 2000 vs 2050	% of affordable housing supply exposed in 2050	% of units that are subsidized	Units with 4 or more flood-risk events per year in 2050
Atlantic City (2)	3,167	412%	52.1%	87%	2,183
Hoboken (4)	1,118	411%	38.6%	88%	0
Camden (7)	632	321%	6.7%	54%	225
Penns Grove (16)	222	957%	32.5%	39%	0
Salem (20)	208	1056%	30.3%	98%	0



WHAT YOU NEED TO KNOW

- Coastal flooding has risen sharply in recent decades and is expected to increase. This flooding includes **extreme event floods** (associated with hurricanes or other heavy-precipitation events) as well as floods not associated with weather, known as **tidal, nuisance, or sunny day flooding**.
- Nationwide, affordable housing is an increasingly scarce resource, with only 35 affordable rental units available for every 100 extremely low-income renters—a national shortfall of over 7 million units that impacts all 50 largest metropolitan areas.
- Affordable housing is more vulnerable to flooding, as it tends to be older and of poorer quality than other housing, and is rarely equipped with resilience-enhancing features (such as off-grid energy, backflow prevention valves, and flood-proofing).

TERMINOLOGY

A **coastal flood-risk event** at a building is defined as when local coastal water levels rise higher than the lowest point of the building's ground elevation. Different combinations of tides, storm surges, and sea level rise drive these water levels. An event is counted only when a building is hydrologically connected to the coast at the water level achieved; in other words, barriers such as ridges or levees are not known to protect the building at that water level.

Whether a flood actually occurs also depends on other factors, including how high the water gets, how long it stays high, how close the building is to the coast, how rough the terrain is, and meteorological details such as wind strength and direction and amount of rainfall, if any, and how far inland floodwaters reach during a particular high tide or storm.

Subsidized affordable housing stock data used in this analysis comes from a comprehensive dataset of federally subsidized affordable housing buildings as of November 2018. Those data were collected through the [National Housing Preservation Database](#), managed by the Public and Affordable Housing Research Corporation and the National Low Income Housing Coalition and analyzed by the [National Housing Trust \(NHT\)](#). Naturally occurring affordable housing includes apartments or houses that rent at levels below the local median market rent rates without subsidies, and was identified through the national [CoStar Building Rating System](#), which rates commercial real estate properties.

METHODOLOGY

Each affordable housing building's footprint was assessed for the annual probability of experiencing at least one coastal flood risk event in a given year. Sea level rise projections were based on [Kopp et. al 2014](#), and coastal flood risk statistics were based on [Tebaldi et. al 2012](#). These structure probabilities were added together to estimate the total expected annual exposure at zip code, city, county, and state levels. For more detail, see the [paper online](#). To explore affordable housing vulnerability given a range of sea level rise projections and storm surge events, see the [online tool](#) at [coastal.climatecentral.org](#).

[Climate Central](#) is an independent organization of leading scientists and journalists researching and reporting the facts about our changing climate and its impact on the public. Climate Central's [Program on Sea Level Rise](#) provides accurate, clear, and granular information about sea level rise and coastal flood hazards both locally and globally, today and tomorrow. We offer user-friendly maps and tools, datasets, and high-quality visual presentations.