Retreating from Risk
Decision-supports for the equitable implementation of retreat to build climate resilience

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RESEARCH BULLETIN

Beyond Remaining or Relocating: Understanding Post-Disaster Housing Decisions

Lessons from exploratory conversations with practitioners and communities during the 2026 NSF CHEER Summer Scholars Program

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SUMMARY

The 2026 National Science Foundation-funded Coastal Hazards, Economic Prosperity, and Resilience (CHEER) Hub Summer Scholars Program brought together an interdisciplinary cohort of students working on a range of coastal hazards, adaptation, and resilience topics for six weeks of learning across Eastern North Carolina. My project focused on post-disaster housing recovery and how decisions to remain, adapt in place, or relocate are shaped by more than individual choice.

Exploratory conversations with local practitioners, community organizations, planners, and residents provided a more grounded understanding of how housing recovery and mobility decisions unfold in practice. Residents shared their experiences of navigating post disaster resources, while practitioners and community organizations provided insight into the programs, resources, constraints, and decisions involved in supporting recovery. These different perspectives highlighted that each actor sees and influences different parts of the recovery process, and that understanding post-disaster mobility requires considering them together rather than in isolation.

WHAT DID I DO?

As part of the 4th NSF CHEER Summer Scholars' program, I joined an interdisciplinary group of students and traveled across Eastern North Carolina, a region repeatedly affected by hurricanes and flooding. We met with local practitioners, planners, nonprofit organizations, community leaders, as well as residents to better understand their role in disaster risk management, challenges, approaches being used in their communities, and their experience navigating disasters in North Carolina. The communities we visited reflected a range of recovery experiences, including property buyouts, relocation, rebuilding, and remaining in place. These learning conversations provided insight into how recovery options are made available in practice, who can access them, and how financial, governance, and local conditions influence post-disaster housing decisions. During the program, I was fortunate to receive invaluable mentorship from Dr. Abbey Hotard, Assistant Professor and managed retreat researcher from the University of South Alabama.



Above: *Summer Scholars visited communities across Eastern North Carolina experiencing hurricane-related risks*



Above: *2026 CHEER Summer Scholars cohort with CHEER Education Director, Dr. Meghan Millea, and Dr. Donna Kain*

WHY IS THIS IMPORTANT?

Post-disaster, households face complex decisions about whether to remain, rebuild or relocate.

Different recovery programs, financial and governance resources, housing options and other form of support may exist on paper for households to explore post disaster. However, in practice, their availability does not necessarily mean accessibility to those resources. Eligibility requirements, documentation, timing, affordability, housing availability, and local capacity can collectively influence what options households are able to consider and pursue.

Post-disaster housing outcomes are often understood as household choices of staying or moving. But these decisions are made within broader recovery systems that influence which options are within reach. Looking beyond individual choice can therefore help explain why households affected by the same disaster may face very different possibilities for recovery.



Above: *CHEER Summer Scholars learned from local community members during a site visit to Harkers Island, North Carolina*

WHAT DID I FIND?

1) Recovery experiences varied considerably across households and communities

- Residents entered recovery with different housing conditions, financial resources, insurance coverage, disaster experiences, and support

2) Remaining in place was not always simply a matter of limited alternatives

- Residents described strong attachments to home, community, and place that shaped decisions to stay and adapt despite repeated disaster experience.

3) Immediate recovery needs can compete with longer-term mitigation

- Residents described prioritizing repairs that restored everyday life, even when longer-term mitigation might be preferable

4) Relocation involved more than the decision to leave

- The availability and affordability of housing elsewhere, as well as connections to family, services, employment, and community, affected whether moving was realistic.

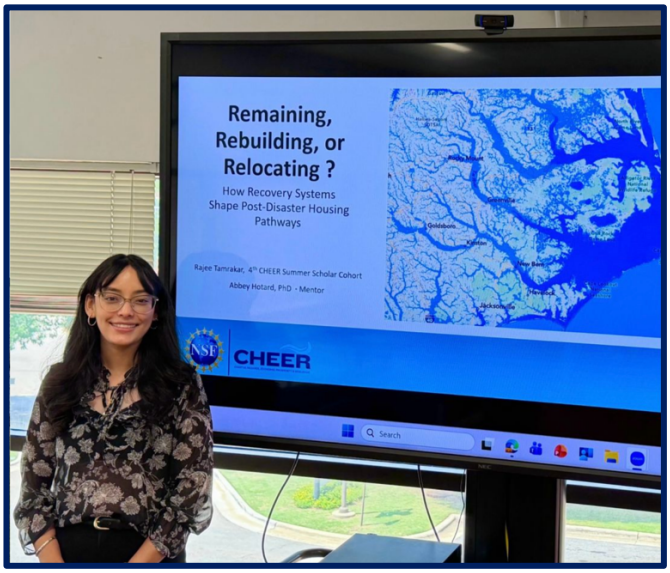
5) Institutional capacity shaped which recovery options were available to households

- Practitioners described how limited administrative resources, funding requirements, and the capacity to manage programs constrain what could be offered to households

WHAT DOES THIS MEAN?

These exploratory conversations reinforced that post-disaster housing outcomes and their mobility decisions cannot be understood as isolated household choices. What happens at the household level and the decision to remain or relocate are connected to a much broader recovery environment such as recovery programs, financial resources, local institutions, housing and property systems, community organizations, and household circumstances.

These relationships also change over time. How households and communities recover from one disaster can influence the resources, conditions, and options they face during future events. Hence, understanding post-disaster recovery and mobility requires attention to how different aspects of the recovery environment interact and how these interactions can create different possibilities for mobility and immobility for households affected by the same disaster.



ABOVE: *Rajee presented her preliminary research findings obtained during the CHEER Hub Summer Scholar Program*

WHAT'S NEXT?

These preliminary insights are helping inform my dissertation research on the relationship between post-disaster housing recovery and mobility decisions. Building on the exploratory learning from the Summer Scholar experience, future research will examine how broader recovery conditions and governance and financial systems, including insurance, local capacity, recovery programs, and housing conditions interact to shape the options households encounter after disasters and whether remaining or relocating becomes a realistic possibility to the realities of their communities. This research will connect with ongoing work through the Retreating from Risk project and will further develop the questions that emerged during the Summer Scholars Program.

LEARN MORE

Retreating from Risk (RFR): Decision-Supports for the Equitable Implementation of Retreat to Build Climate Resilience is a multi-year international research project jointly funded by Government of Canada's New Frontiers Research Fund–International (Climate Change Adaptation and Mitigation) and the U.S. National Science Foundation. RFR aims to explore how managed retreat–the strategic relocation of housing and infrastructure from high-risk areas–can be used as a proactive strategy to reduce flood risks while enhancing community well-being.

VISIT OUR WEBSITE:
https://uwaterloo.ca/retreating-from-risk/

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