Underwater: Using ethnography to investigate the intersections of race and resilience in the case of the National Flood Insurance Program in Canarsie, Brooklyn

Thesis

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Abstract

Resilience is an increasingly pervasive discourse for mitigating future climate risks, and one which the National Flood Insurance Program (NFIP) uses frequently, yet even critical literature around resilience tends to remain in the realm of abstraction, and to assume rather than investigate the intersections of race and resilience. In Canarsie, Brooklyn, drastic expansions of the city’s flood risk maps for the NFIP combined with congressional legislation that slashes NFIP subsidies means thousands of Canarsie residents who have never previously been required to purchase flood insurance will soon face mandatory premiums of $5,000-$15,000 per year.

The 85% black neighborhood of Canarsie was targeted by more subprime loans in the 2000s than any other neighborhood in New York City, but the existing literature provides little guidance on how to investigate the intersection between the neighborhood’s history of racialized housing and a federal program aiming to render the neighborhood resilient by regulating housing. The dissonance between the mundane violence of housing displacement in Canarsie and the detached, abstract prescriptions that dominate the resilience literature led me to identify the urgent need for ethnographies that can produce a grounded account of resilience. Drawing on ethnographic fieldwork in Canarsie, I argue that as opposed to framing the subprime lending crisis and NFIP changes as two temporally disparate events, a theoretical lens that centers social reproduction can question the divisions of temporality within deployments of resilience. In doing so I
show how the NFIP, by instituting resilience at the scale of the household, contributes to and constitutes another iteration of a broader history of racialized housing inequalities in the U.S.
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Introduction

Hurricane Sandy swept onto the shores of the middle-class neighborhood of Canarsie, Brooklyn on October 29th, 2012, but Canarsie’s residents will tell you that the disaster neither started that day nor did it end when the final Red Cross trucks left the neighborhood. Beginning in the late 1980s the neighborhood, almost entirely white throughout much of the 20th century, underwent a rapid demographic change punctuated by a period of racial tensions and the firebombing of real estate agencies known for showing properties to blacks. Canarsie is 85% black today, and in line with national trends of subprime lenders victimizing homeowners along racial and ethnic lines, the neighborhood was targeted for more subprime mortgages than any other zip code in New York City in the decade before the storm (Mooney 2008). By the eve of the storm, Canarsie’s subprime crisis had become a foreclosure crisis. Subprime brokers encouraged many homeowners to subdivide their houses and rent out their basements to keep up with their subprime mortgages; these basements rental schemes provided a stock of much-needed affordable housing for renters and families, and supplementary income for precarious homeowners.

The flooded basements and other housing damage Canarsie suffered from Sandy were a shock to the neighborhood’s housing market, but the biggest tremors were still to come. First, reforms to the National Flood Insurance Program (NFIP) slashed subsidies for coastal properties built before the inception of the flood program (Knowles and
Kunreuther 2014). Second, NFIP flood zones for Canarsie were re-evaluated and re-drawn, placing ten times the previous number of Canarsie residents into high-rise flood zones (Center for NYC Neighborhoods 2013). The 95% of Canarsie residents whose mortgages are federally insured are required to purchase NFIP flood insurance policies if they are placed into NFIP flood zones, and to pay premiums of up to $15,000 annually based upon the base level elevation of their house (Dixon et al 2013). Recovery groups working in the neighborhood were hesitant to fund basement repairs, reasoning that Canarsie basements were not resilient and should be eliminated in accordance with NFIP policies. This left many Canarsie residents who had been victimized by subprime lenders, most of whom people of color, with a paradoxical choice: either eliminate the basements in accordance with NFIP policies and suffer displacement due to the lost rental income, or keep the basements and suffer displacement due to the increased NFIP premiums. With Canarsie residents’ false choice between different modes of displacement in mind, my research sets out to question how the NFIP’s attempts to build coastal resilience intersects with historical patterns of racial inequality and to investigate how residents are negotiating the NFIP’s anticipated impacts.

The NFIP is the United States federal government’s most powerful means of governing coastal populations’ exposure to climate risks. Founded in 1968, the NFIP aims to build coastal resilience by providing millions of homeowners living in flood-prone coastal communities with insurance policies to protect against losses and damage due to flooding (Knowles and Kunreuther 2014). In addition to offering insurance policies the NFIP has also pioneered the use of flood insurance rate maps (FIRMs) to assess specific communities’ flooding-related vulnerabilities and map households into
flood zones (Michel-Kerjan 2010). The 2015 preliminary updates to FIRMs for New York City projected a tenfold increase in the number of Canarsie residents in high-risk flood zones, hugely expanding the role of the NFIP in the neighborhood. The growing importance of the NFIP in the neighborhood has been accompanied by an explosion in the number of discussions around resilience, a vague concept increasingly used by academics and policy-makers to discuss how best to maintain the functioning of an existing system in the face of externally derived disturbance (Swanstrom 2008 via MacKinnon and Derickson 2012). New York City Mayor Bill de Blasio called flood insurance one of the most crucial tools coastal New Yorkers have for remaining resilient, while government agencies and non-profit groups working with coastal housing constantly deploy the term when discussing the city’s efforts to adapt to climate change and the accompanying rising sea levels.

One of the driving forces behind my choice to engage with the concept of resilience, in addition to its prevalence as a discourse in both rounds of fieldwork I conducted, is the lack of grounded, ethnographic accounts of life for the populations experiencing resilience governance. Upon returning from my 2014 preliminary fieldwork in Canarsie I was excited to put my field observations into conversation with the burgeoning literatures on environmental resilience, but I grew disappointed by the tendency of the resilience literature to focus on the macro level of theory and institutions rather than on the lives of people impacted by resilience governance. The lack of grounded accounts of resilience as it touches down in a specific site contributes to a tendency in the resilience literature to gloss over and assume the impacts of race on resilience governance. Guided by the potential for critical ethnographies to capture how
power plays from top to bottom as well as from the bottom up (Comaroff and Comaroff 1992) by studying up to reveal how institutions impact everyday lives (Nader 1972, p. 5), I aimed to fill this gap by using ethnographic methods to record the everyday impacts of NFIP policy changes for Canarsie residents and to question what these impacts say about the NFIP as tool of resilience governance. Further, I pair my ethnographic insights with histories of racialized housing in the neighborhood and country with the aim of uncovering how race has been so easily talked past in resilience literatures.

Conducting an ethnography of the everyday impacts of resilience governance proved to be difficult in the face of substantial barriers to accessibility—particularly as I was most interested in the household, traditionally a private and often familial space not easily subject to social scientific analysis, as a locus of ‘everyday’ practices. I negotiated my problems of accessibility by working for a local housing non-profit organization, first as a volunteer and later as a paid employee. I initially familiarized myself with the neighborhood by assisting at outreach events and attending and speaking at local civic and block association meetings on behalf of the housing organization, providing me with ample opportunities to conduct participant observation and to meet and subsequently interview Canarsie residents. These opportunities were further enhanced when I was hired by the housing organization to work on the Canarsie canvassing efforts for a Flood Insurance Affordability Study (FIAS) being conducted by the City, in which a team member and I went door-to-door surveying residents about their household finances.

This method certainly prompted me to converse with a high volume of Canarsie homeowners and empowered me to ask probing questions about household finance. It
also necessarily mediated my access to the ‘everyday’ impacts of the NFIP through the
bureaucratic authority vested in me due to my position at the housing organization. It was
not my original intention to conduct an institutional ethnography, but working on the
FIAS allowed me to witness how government actors construct Canarsie as an object of
governance: as a volatile and distrusting immigrant community. Survey coordinators
recommended that we canvass in pairings with black canvassers, whose skin color could
presumably earn potential survey respondents’ trust in the majority-black neighborhood.
While my survey partner, Sean, was removed from the canvassing effort as soon as it
shifted from Canarsie to majority-white neighborhoods to the southwest, where it was
assumed that his black skin would drive down the respondent rate, my whiteness went
unmarked and was in fact assumed by organizers to give me access to a variety of
communities. Hence, my positionality was central to the slightly differently-positioned
performances of expertise I used to gain access to different spaces.

My fieldwork aimed to use participant observation of residents and service
providers as well as interviews with residents and community organizers about their
histories in the neighborhood, narratives about the community, and how they anticipated
dealing with and being impacted by impending NFIP changes. Additionally, I hoped to
combine residents’ histories and narratives about the neighborhood with archival research
to provide the context of housing in Canarsie. Canarsie has undergone a dramatic
demographic transition from being 85% white, to 85% black in the past twenty-five
years, a transition marked by anti-integration school boycotts, the fire-bombing of real
estate agencies known for showing houses to blacks, and subsequently becoming the
most targeted in neighborhood in New York City by subprime lenders.
Throughout Canarsie’s history, two constants have remained: the influence of the real estate industry over demographic transitions, and the neighborhood’s status as a unique (for New York City) reservoir of housing for aspiring homeowners of the working and middle classes. In the late 1930s the neighborhood was redlined due to its swampy terrain and its population of ‘undesirable’ whites—often Italian and Jewish immigrants. The post-war boom in housing construction added tens of thousands of housing units to the neighborhood, to be filled by white homeowners enjoying miniscule down payments and low interest rates thanks to the GI Bill and aggressive New Deal policies that boosted white homeownership. White homeowners banded together in neighborhood associations and formed restrictive covenants, successfully preserving the neighborhood’s white exclusivity for over a decade after white parents occupied and boycotted Canarsie schools to protest school integration as rumors of blockbusting began to swirl around the neighborhood. Indeed, through this period Canarsie acted as a reservoir of housing for white homeowners fleeing blockbusting in formerly all-white Brooklyn neighborhoods to the North.

In the 1990s white residents began fleeing Canarsie en masse for Staten Island and the beaches of Florida—because blacks had finally begun moving in to the neighborhood, because they were simply at the appropriate age to cash in on their now far more valuable houses and retired, or some combination of both, depending on who you ask. Ironically, Canarsie’s role in the racialized geography of Brooklyn housing rapidly flipped from being a gateway to homeownership for lower-middle class whites fleeing block-busting in neighborhoods to the North, to being a reservoir of housing for black homeowners and renters fleeing gentrification in neighborhoods to the North. Canarsie’s
racial transition left the class makeup of the neighborhood largely unchanged: the median income rose slightly as younger black families moved in, often in the same type of public sector jobs Canarsians always occupied. The story of how the same neighborhood, filled largely with the same class of people, that was a safe incubator of housing wealth became a vulnerable neighborhood on edge makes Canarsie an exemplary case study of how housing wealth has historically been built up and plundered according to race in the United States. Canarsie’s burgeoning post-war population enjoyed low-interest, zero down-payment mortgage loans that were exclusively available to whites; these houses also returned their value as investments, sometimes as much as tenfold, due to the nationwide explosion in real estate prices. The people of color who bought homes in the neighborhood as the retiring whites cashed in and fled, however, would face a remarkably different path to secure homeownership and housing wealth.

The history of subprime lenders targeting black communities is fairly well-documented, but tracing the long running impacts of subprime lending on Canarsie residents proved difficult. On the supply side, most subprime lenders have long since gone out of business and sold their assets to larger firms, and no comprehensive databases exist of subprime lending at the neighborhood level. Additionally, subprime lending is a sensitive topic for an interview. I hoped that my position with the housing organization would lead me to numerous subprime recipients and would make it easier for me to broach such subjects, but learned that residents most commonly went far out of the neighborhood for counseling in the fear that a neighbor would recognize them as shamefully in financial distress and in need of help. Residents I did speak to about receiving subprime loans made it clear that, at its height, racialized subprime mortgage
lending was a normal, uneventful practice, outrageous and yet expected by many of its victims.

Canarsie residents pursued homeownership despite understanding the predatory nature of the market because of the strong allure of homeownership as both a path to and marker of success, which would allow residents to both escape “the rat race of renting in Brooklyn” (Anonymous, interview with the author, June 14 2016) and begin building family housing wealth of their own. Canarsie’s peculiar (by New York City standards) housing stock of 1-2 family attached housing, typically with two floors and a basement, was utilized by subprime brokers to sell Canarsie residents mortgages they could not afford under the auspices of family arrangements or basement rental schemes. Each of these involved sub-dividing the house and taking on more sources of income to meet the mortgage. I spoke to numerous Canarsie residents who, at one point or another before becoming homeowners, depended on a friend or family’s basement in Canarsie as a last-ditch option for affordable housing. Some homeowners became landlords in their own homes by virtue of these subprime basement rental schemes, while those who attempt to persevere by inviting ever-more family members into the house risk financial strain and family tensions feeding into each other with disastrous results.

For the most part, these subdivision/conversion rental schemes are illegal, being in violation of city building codes. As such, Canarsie residents’ strategies and practices for persevering against and adapting to racialized financial strain involve a great amount of unruliness, informality, and improvisation. My research goal was to investigate the intersection between these adaptation strategies- which sound an awful lot like resilience-
and the NFIP’s attempts to ensure the neighborhood’s resilience against future floods. At the heart of this research is the dilemma in which residents who rely on income from basement rentals are threatened by impending changes to the NFIP that could force them to remove their basements or pay ten to twelve thousand dollars per year in insurance premiums. Working with and interviewing Canarsians facing the paradoxical choice between keeping their basement and being hit with soaring premiums, or eliminating their basement and losing out on a similar sum in rental income, gave me an appreciation for the violence these changes could wreak, and are already wreaking, on residents’ lives. I witnessed residents hold back tears in counseling sessions, wonder out loud whether they should finally move out of New York City, and apologize for redirecting their anger at the NFIP toward the housing counselor. I watched an elderly resident look away to shamefully avoid my gaze as she admitted a second mortgage had pushed her back into the workforce. I noted the ways in which residents I asked if they planned to buy flood insurance would consistently emphasize its importance before carefully redirecting to the necessity of cutting corners financially.

In Canarsie I witnessed how the threat of the NFIP is already be imposing real strains and headaches on Canarsie residents trying to chart a future for themselves and their families, at the same time as I found the NFIP’s future impact on the neighborhood to be mired in contestation and indeterminacy. In the time between my fieldwork and completing this paper the New York City Office of Recovery and Resilience won an appeal to cancel and redraw the new expanded FEMA flood maps for the city, and the service providers I spoke to are on edge about what might occur when the NFIP comes up for Congressional renewal this year, in 2017; both of which indicates internal struggles
for what resilience governance should entail- they also give residents hope that they may be saved from soaring mandatory flood premiums at least for a while. Further, past negative experiences in an underserved neighborhood left Canarsie residents with an eagle eye for potential ruptures in the program- many feel confident that lenders would not enforce the purchase requirement, and still more recall the small payouts and fights with insurers that had followed Hurricane Sandy to argue that the NFIP is not worth their while in any case. While this uncertainty around the NFIP’s future impacts lends residents hope compared to the assumption that the NFIP’s reforms will go forward without a hitch, the uncertainty over whether or not residents will be able to sustain their current strategies for persevering the racialized conditions of the U.S. housing market imposes its own strain of slow violence on the residents who live in this precarity.

Despite being a burgeoning topic, biopolitical critiques of resilience, with their tendency toward abstraction and futuristic gaze, leave me few tools with tools for understanding the uncertainty, contestation, and unruliness that characterized the NFIP as I witnessed it acting on Canarsie residents, the impact of race on the NFIP’s attempts at resilience governance, or the strategies and everyday practices residents were engaged in that posed challenges to the NFIP’s prescriptions. To understand my results in light of these gaps in resilience theory, I turn to feminist geographers’ work on how the state is constituted through everyday acts of social reproduction that occur at the often-overlooked household scale (Mitchell et al 2003), queer theories of temporality (Munoz 2009, Eng 2008), and Elizabeth Povinelli’s work (2011) on eventfulness. Doing so illuminates how Canarsie residents are already engaged in practices we could call ‘resilient,’ but which are doubly invisibilized by their location in spaces of social
reproduction that are not deemed worthy of consideration in the anemic resilience literature, and by the ways in which the long-running impacts a predatory mortgage can have on a household are temporally dispersed across years in a way that makes them too uneventful for the conventional tools of qualitative social science.

This paper proceeds in a somewhat-backwards order. In chapter one I present my conceptual framework, overviewing both the critical and mainstream resilience literatures before working through the three bodies of theory- social reproduction, temporality, and eventfulness- I use to rethink resilience. Chapter two begins by setting the scene of Canarsie and recounting its history of racialized housing, before proceeding to an overview of the methodological barriers I faced and the methods I eventually undertook. I conclude chapter two by reflecting upon my own positionality and performance of fieldwork, as well as the fact that I ended up performing closer to an institutional ethnography than was my original intention. In chapter three I discuss the results of my ethnographic fieldwork, attempting to render eventful the subprime lending residents faced, as well as their strategies and practices for enduring their predatory loans and their outlook toward future NFIP expansions. Troubled by the gulfs between the contested nature of resilience governance as I witnessed it in Canarsie and the abiding consensus in much of the literature that resilience ‘works,’ I conclude by proposing counter-resilience to understand practices people undertake to adapt to risky and precarious situations, but which are contra to the prescriptions of neoliberal resilience governance.

Beyond the institutional uncertainty around the future of the NFIP, the most fundamental challenge to the form of resilience governance the NFIP is attempting to
impose in Canarsie is simply that its prescriptions talk past or actively work against the
strategies Canarsie residents are already using to remain resilient in the face of the
racialized U.S. housing market. The illegal conversions and basement rentals subprime
recipients have used to stay afloat stand as the most powerful example of this. The
tendency to gloss over or assume the role of race in resilience analyses left me
questioning how to connect what is going on in Canarsie today to the history of racialized
housing in the neighborhood I had procured. Inspired by one exasperated resident’s
declaration, “common sense will always trump rules!” to explain why the NFIP would
not work in Canarsie, my goal is to re-theorize the intersection of resilience and race both
to open a space for analysis of the everyday impacts of resilience governance and to
question how these silences in the resilience literature come about.
Chapter 1: Theorizing the Intersection of Race and Resilience through Eventfulness and Social Reproduction

Throughout the two rounds of fieldwork I conducted in the neighborhood of Canarsie, Brooklyn investigating racialized patterns of displacement due to flood insurance premium hikes, resilience was on everyone’s minds, from residents to organizers to politicians and city officials. What resilience meant, exactly, often went undefined, but the term was frequently wielded in the context of mitigating risks from future floods and disasters. In spite of, or perhaps because of, the indeterminacy about what it entails, resilience as a discourse is rapidly gaining in power and circulation. In my time in Canarsie I attended public workshops hosted by New York Rising, the state program dedicated to post-Hurricane Sandy recovery projects, in which organizers taught residents about resilience and asked them to brainstorm infrastructure projects that could enhance the neighborhood’s resilience. The framework of resilience is also increasingly pervasive amongst planners for mitigating future climate risks, and indeed one which the Federal Emergency Management Agency (FEMA) uses frequently in reference to the National Flood Insurance Program (NFIP), which it administers.

The sheer volume of debate and indeterminacy about the very meaning of resilience makes bypassing discussions of resilience altogether a very attractive proposition. And yet, its predominance in discussions I observed in Canarsie, not to mention the outpouring of academic literature on resilience, makes it increasingly
difficult to ignore. Questions of how this slippery, indeterminate concept has gained such power and circulation have gradually evolved from exasperated gripes to myself in the midst of writing, to being central to my research. In Canarsie, drastic expansions of the city’s flood risk maps for the NFIP combined with congressional legislation that slashes NFIP subsidies mean thousands of Canarsie residents who have never previously been required to purchase flood insurance will soon face mandatory premiums of $5,000-$15,000 per year. The 85% black neighborhood was targeted by more subprime loans in the 2000s than any other neighborhood in New York City, leaving residents (many of whom rent out their basements to afford their mortgages) uniquely vulnerable to impending the NFIP expansions and premium hikes—to say nothing of the impact of Hurricane Sandy in 2012. In a situation of such obvious inequality and displacement, what work is being performed by the discourses of resilience propagated in policy circles to sustain this violent status quo?

In this chapter, I untangle how the abstract imaginary conjured by policy deployments of resilience stubbornly casts Canarsie’s history of racialized subprime lending and a federal program aiming to render the neighborhood resilient by regulating housing as two disparate events, rather than a potentially dangerous intersection in need of further investigation. I briefly overview the explosion of literature on resilience both within and outside of academia, finding that while a substantial body of literature critiques the ‘managerial’ deployment of resilience for naturalizing the fundaments of neoliberal capitalism, this critical resilience literature tends to remain in the realm of abstraction and to assume rather than investigate the intersections of race and resilience. The dissonance between the mundane violence of racialized housing displacement in
Canarsie on one hand, and the detached prescriptions that dominate ‘resilience talk’ in policy circles and abstract biopolitical analyses around which critical resilience studies have centered on the other hand, leads me to question the relation between framings of resilience and the long-running racialized impacts of public policies.

Eliding race in ‘resilience talk’ delinks subjects from the historical conditions that have constituted them as vulnerable, risky, precarious, and counter to a resilient future, responsibilizing individuals with adapting to the racist conditions of neoliberal capitalism. This in turn produces resilient subjects who understand themselves as financially responsible for navigating present and future risks and for whom the historical constitution of said subjects as ‘risky’ or ‘not resilient’ is beside the point. To recover the role of race in producing certain populations as risky subjects in need of intervention by resilient governance, I turn to Elizabeth Povinelli’s (2011) work on the divisions of eventfulness that render Canarsie residents’ perseverance against the financial weight of a predatory mortgage as a “quasi-event” (2011, p. 154) “below the threshold of awareness and theorization,” (2011, p. 132) and to a number of queer theorists’ work on temporality and the ways in which capital spills past the state’s normative prescriptions to create surplus populations. These theoretical threads, by engaging the gap between policy prescriptions and the lived experience, call our attention to such everyday processes as the house as a site of social reproduction, and to the everyday strategies Canarsie residents use to persevere and avoid foreclosure. I close on the potential for a theoretical lens that centers social reproduction to recognize both forms of resilience that run counter to normative policy prescriptions, and how, by instituting resilience at the scale of the
Resilience’s Silence on Race

In the past two decades resilience has rapidly become a common framework amongst governments, NGOs, and academics for calculating, regulating, and mitigating future risks in everything from climate change and natural disasters, terrorist attacks, failures of urban infrastructure, and even financial crises. Policy makers and a sizable normative resilience literature typically deploy resilience as a discursive tool for taking a managerial approach to anticipating, planning for, and developing mechanisms of governing life around climate issues (Brassett and Vaughn-Williams 2013). However, what exactly resilience means is often left “sufficiently fuzzy to enable multiple actors with differing values to share a common discourse,” leading Gillard (2016, p.15) to understand it as a boundary object. Scholars frequently differentiate two strands of normative resilience thinking: initially, resilience studies were concerned with the stability of a system or entity and its ability to quickly return to its pre-existing equilibrium after experiencing a shock (Holling 1973 via MacKinnon and Derickson 2012). However, geographers and political ecologists have more recently shifted resilience away from bouncing back, toward understanding resilience as involving a system being transformed through the emergence of new structures and behaviors that are the result of a shock or crisis (MacKinnon and Derickson 2012, Pelling 2010 via Gillard 2016). Normative frameworks have also seen an influx of discussions around quantifying...
urban resilience through reference to a number of physical and socioeconomic indicators (Bozza et al 2015).

Indeed, mainstream policy deployments of resilience have been subject to a sustained critique from scholars who approach resilience as an aspect of neoliberal governmentality. From this view, resilience is positioned as a biopolitical project and discourse, one which naturalizes the ecologically dominant system of global capitalism. Pugh (2014) argues resilience is a form of power that creates resilient subjects who understand themselves as responsible for navigating a permanent network of risk, while Evans and Reid (2014, p. 41) see resilience as a program of social compliance to disable “the political habits, tendencies, and capacities of peoples” and replace them with “adaptive ones.” Emphasizing resilience as a paradigm shift, Braun (2014, p. 61) claims governing through resilience has entailed the incorporation of ‘natural processes’ as part of the critical infrastructure of urban life, arguing that “resilience is the name for our contemporary form of biopolitics.”

While these critiques of resilience are useful for illuminating how normative deployments of resilience often place the onus on local actors to adapt to “the logics and implications of global capitalism and climate change” (MacKinnon and Derickson 2012, p. 266), many critiques of resilience have committed the same methodological errors as normative resilience approaches by remaining confined to abstract notions of biopolitics. The 10,000 foot biopolitical critique frequently assumes that resilience ‘works,’ rather than investigating resilience as “a series of attempted closures, which are always already in excess of their own logic, and give rise to unexpected and disruptive effects,”
unintentionally reinscribing the “technocratic nature of resilient knowledge and its
effects” (Brassett and Vaughn-Williams 2015, p. 34). Advocating an ontological politics
of resilience multiple, Simon and Randalls (2016, p. 6) claim that critiques of resilience
frequently “obscure what resilience can do, how it is done, and sometimes, how it is neo-
liberal in particular situations,” which gives “resilience a coherence that is questionable”
and “does not tell us so much about how resilience comes to be enabling and how to
interrogate it.” In this way, critical resilience studies reproduce the object of their
critique: an inaccessible, elite-centered knowledge of resilience as an unstoppable,
monolithic form of impending governance.

I argue that abstracted biopolitical critiques of resilience have repeated the
mistakes of the normative policy approaches in another manner, namely by frequently
paying little more than lip service to race as a form of power and subjection whose
intersections with resilience programming, if noted at all, are typically assumed rather
than investigated. What produces this silence in critical resilience studies with regard to
the racialized impacts of resilience? Dean Spade points to a generalized failure of social
science to account for racialized public policy in the post-civil rights era, when the law
has purportedly become color-blind as “explicit race and gender classifications are rarely
written directly into the design of these programs” (2011, p.112). Spade diagnoses this as
an ailment of “the individual/intentional model of racism” (2011, p. 104) in which racism
can only be identified through intent, and is understood to emerge from “a few bad
apples” in an otherwise fair system, thus obscuring “the operations of power that produce
a correlation between wealth, race, and lifespan” (2011, p. 116).
Eliding race in deployments of resilience delinks individual subjects from the historical conditions that have constituted them as vulnerable or not resilient, responsibilizing individuals with adapting to the racist conditions of neoliberal capitalism. Yet in the absence of any explicit racially discriminatory language in the laws or procedures of the NFIP, my research on the program’s racialized impacts in Canarsie runs up against a similar evidentiary dilemma. In the next section I consider how investigating divisions of eventfulness can work to recover the role of race in producing populations as risky subjects in need of intervention by resilient governance.

A Rescue Mission for Resilience- Eventfulness

In the last section, I considered the dilemma of substantiating the racialized impacts of public policy through Spade’s (2011, p. 104) “intentional/individual model of racism,” which renders racism easy to discern as individual action, but difficult to capture as the impact of a purportedly color-blind policy. I ask: how is this power working in Canarsie with relation to resilience and NFIP-prompted displacement, and what would it take to break through the intentional/individual paradigm to make racialized impacts eventful?

To answer these questions, I turn to Elizabeth Povinelli’s work on how divisions of eventfulness in liberal societies work as one of the many forms of power that highlight or invisibilize, render spectacular or normalize, the countless small events that make up everyday human life. Divisions of eventfulness work most prominently to obscure the numerous small acts of endurance and exhaustion undertaken by people striving to persevere the conditions of society, small acts Povinelli label “quasi-events” (2011, p. 19).
Quasi-events are the general conditions of human social life so widespread they confound response and resist cause-effect characterization, while still occurring in a socially-differentiated world. Through this lens we can see how divisions of eventfulness render Canarsie residents’ perseverance against the financial weight of a predatory mortgage as numerous small quasi-events which happen “below the threshold of awareness and theorization” (2011, p. 132). It is these divisions of eventfulness that render the “slow rhythms of lethal violence” (2011, p. 153) that people endure so difficult to capture. Lauren Berlant (2007, p. 759) theorizes that scenes of slow death, “a condition of being worn out by the activity of reproducing life,” prospers “not in traumatic events… but in temporal environments whose qualities and whose contours in time and space are often identified with the presentness of ordinariness, that domain of living on.”

By its transient nature, the quasi-event “makes it an effective means for shifting accountability away from neoliberalism onto those who suffer in neoliberalism” (Povinelli 2011, p. 154). The numerous small contingencies and accidents that culminate in a family not being able to afford their mortgage languish as unaccountable quasi-events, leaving only the homeowner to be blamed for their failure as a homo economicus. There are troubling overlaps between the division of eventfulness’ production of individualized responsibilization and Melamed’s (2006, p. 8) observation that since anti-racism has been officially sutured to U.S. neoliberal governmentality, “the Negro is either folded into state representation as an equivalent for the American ideal, or is pathologized.” In Canarsie, I spoke to homeowners who specifically referred to homeownership as an essential part of realizing the American dream, as well as to others who admitted to going out of the neighborhood for mortgage counseling for fear of being
recognized by neighbors and seen as financially negligent. Reading Povinelli across the existing resilience literature indicates that investigating quasi-events may provide an opening for a critical race intervention into resilience theory. Treating quasi-events as legitimate grounds for analysis draws out a need for ethnographies of resilience, calls our attention to the everyday forms of resilience Canarsie residents use to persevere and avoid foreclosure, and directs our gaze toward ‘everyday’ practices in a way that makes apparent the salience of investigating the household as a site of reproduction.

A Rescue Mission for Resilience - Queer Theory and Temporality

Resilience is fundamentally oriented towards the future: calculating future risks and engineering methods of mitigating or regulating said risks. I argue that my methodological dilemma of substantiating the racialized impacts of NFIP policies is produced in part by the particular temporal imaginary evoked by policy deployments of resilience. Although I may hypothesize a connection between historical patterns of racialized subprime lending and ongoing displacement due to NFIP policies, frameworks of resilience stubbornly gaze only into the future, leaving these two processes merely as disparate nodes. In order to theorize their intersection, I turn to queer theories of temporality and to Povinelli’s (2011) discussion of the future anterior to complicate this easy separation.

Queer theory critiques have been enormously productive to disrupting or unsettling historicist narratives and the spaces of emergence they conceal. Jose Munoz argues for a queer utopian hermeneutics that pushes back against the linearity of “straight time” (2009, p. 22) by both enacting a future-geared politics of desire and bringing the
“performative nature of the past” (2009, p.28) to bear on the present and future. While I do not claim to be explicitly “queering” resilience, queer theories of temporality and historicism indicate pathways for disrupting both resilience’s ahistoricity and its hopelessly neoliberal vision of the future. The households of Canarsie residents whose living arrangements have drastically changed due to their subprime burden, the narratives of ex-residents who have been displaced, and archival recollections of anti-bussing riots in all-white 1970s Canarsie and bombings of realtors who showed properties to blacks in the 1990s suggest “who or what must be forgotten” in order for particular narratives of a resilient future to take hold (Eng 2008, p. 1481). Further, placing Munoz’s experiments with temporality into conversation with Povinelli’s deployment of eventfulness can show how the temporal dispersal of the many small non-events that add up to the generational theft of black housing wealth in the United States prevents this racialized plunder from rising to the level of an event. This dispersal also makes it difficult for qualitative research to account for the long-term impacts on families of racialized housing. Indeed, in previous works Povinelli (2006, p. 2004) concurs that “the temporality of life for many at the edge of liberal capital’s promise is slow, debilitating, and blurred.”

The question of temporality as it operates within frameworks of resilience recalls Povinelli’s (2011, p. 2) discussion of the future anterior tense, a temporal and modal structure that merges present and future. Conducting ethical readings in the future anterior revolves around the perspective of “the final interpretant” who brings to bear on the present “what will have been the ultimate truth, good, and justice of this existing action, event and experience, after every last man has had his experience and his say.” The truth of our present situation can only be understood through the final interpretant,
who is “supposedly simply standing where we are standing, seeing what is in front of our eyes but outside our field of vision” (2011, p. 3). Povinelli elucidates this deployment of the future anterior by reading Ursula Le Guin’s short story “The Ones Who Walk Away from Omelas” as counter to the future anterior. In Le Guin’s story, the residents of the town of Omelas are prosperous, but their prosperity relies upon the perpetual imprisonment, torture, and degradation of a child in a broom closet. Against the tendency in late liberalism to read such a relationship in terms of sacrificial love, in which “the child’s suffering disappears when seen from the perspective of what it will have been—or been for,” Povinelli argues that Le Guin “refuses to grant the Omelas the truth of this ethical point of view” such that “the ethical relationship that links the citizens of Omelas to the child in the broom closet cannot be removed from the durative present of her suffering” (2011, p. 3). In this way, Le Guin shows the child’s suffering to be an organ of the city, one which perpetually compromises the good of the city’s prosperity.

A survey of prolific discourses around resilience show it to be inundated with “ethics from the perspective of future ends” (Povinelli 2011, p. 3). Ethical questions about injustices resilience governance programs produce today are “deferred to some future anterior perspective—what will have been the positive outcome of this suffering from the perspective of a future interpreter we cannot as of yet know” (Povinelli 2011, p. 3). Policy deployments of resilience in particular, with their urgent warnings of future climate disasters, are wedded to the future anterior ethical point of view to such an extent that it becomes irresponsible to worry about present violence in the context of such heightened future risks. My aim is to oppose a future anterior ethical point of view towards the NFIP and to investigate the program’s impacts on residents today, rather than
center the potential outcome of residents’ current struggles from a future perspective I cannot know. In doing so, I avoid falling into the deterministic trap of again believing resilience to ‘work’ as prescribed, recalling Roderick Ferguson (2003) outline of how queer of color critique engages the ways in which capital spills past the state’s normative prescriptions to create surplus populations. This messy space in between the demands of capital and the normative prescriptions of the state is the everyday realm of social reproduction, where the reproductive imperatives of capital are met through small, everyday acts that neither completely evade nor are fully regulated or accounted for by normative state prescriptions. In this way, opposing the future anterior ethical point of view and taking up queer of color theory too beckons our attention towards Canarsie households as uninvestigated nodes of social reproduction.

*A Rescue Mission for Resilience - Social Reproduction*

While queer of color critiques illuminate the messy, indeterminate spaces between capital’s demands for reproduction and the state’s normative prescriptions, a focus on temporality and divisions of eventfulness helps to explain how the many mundane, everyday acts that comprise social reproduction occur beneath the register of theorization and observation in social science. Social reproduction thus emerges as a way of centering the home as a site that is both a locus of reproduction and a space that is targeted by neoliberal resilience policies.

Social reproduction encompasses all of the work that must take place to produce and maintain a supply of workers (formal or not) whose labor can keep the capitalist production chain working. While this concept was introduced in Marx’s *Capital,*
subsequent generations of Marxists wrote social reproduction out of their works, producing highly gendered accounts of capitalism that did not account for work in the domestic sphere. In recent decades feminist geographers like Cindi Katz and Katharyne Mitchell (2003) have reinvigorated social reproduction as a means of breaking down the production/reproduction binary, viewing the lens of social reproduction as key to understanding increasingly dominant regimes of flexible accumulation. Flexible accumulation describes a system of accumulation characterized by flexible, informal, and contingent forms of labor: this can be witnessed in the explosion of laborers working multiple jobs, as well as the rise of the gig economy for flexible labor exemplified by companies like Uber. In Canarsie this blurring of work time and non-work time manifests itself through the homeowners who were sold their subprime mortgages as basement rental schemes, turning residents into landlords in their own homes.

The lens of social reproduction brings to light a dialectical relationship between the state and the everyday in that it shows how the state simultaneously has an impact has an impact on the everyday, and is itself constituted through the everyday. As social scientists, we are trained to see mass action and ascribe it to the state, losing track of the countless agents and social actors necessary to make such an event appear as mass action. In this way, social reproduction runs up against similar methodological dilemmas as the pursuit of quasi-events: the lack of centralized locations for these problems presents a political dilemma for qualitative researchers (Mitchell et al 2003). Social reproduction cannot fit into a neat narrative or easily check a list of evidentiary demands: it occurs over the course of generations through countless quasi-events, leaving researchers with a lack of a positive research object.
In some senses, social reproduction theory seems to raise more methodological dilemmas than it solves. Yet in the course of demonstrating the difficulty of capturing social reproduction, Mitchell et al (2003) indicate the broader slipperiness of knowledge and the ways in which power elides accountability. Centering social reproduction in my conceptual framework does not, therefore, merely call me to investigate household practices as an addendum to an existing project. Rather, the lens of social reproduction centers what’s going on in Canarsie households as the event/s to be studied, foregrounding everyday spaces and practices as the normative terrain of investigation.

This sustained theoretical engagement with quasi-events and spaces of social reproduction leads me to conclude on the necessity for critical resilience studies of ethnographic field methods that can interrogate social reproduction and divisions of eventfulness. Ethnography is the detailed study of everyday life through interviews, participant-observation, and fieldnoting, foregrounding mundane everyday interactions and practices as the object of interrogation (Emerson et al 1995). In the case of Canarsie, an ethnographic method would necessarily focus on the household as a site of social reproduction. Guided by the potential of critical ethnography as “a historically situated mode of understanding historically situated contexts” which can “decode those signs that disguise themselves as universal and natural” (Comaroff and Comaroff 1992, p. 9-10), I aimed to use archival research and residents’ histories and narratives of the neighborhood’s history to situate Canarsie’s impending collision with flood insurance premium increases within the historical context of the racialized U.S. housing market, in the hope of further decoding resilience.
Critical ethnographies of this type aspire to better understand systems and institutions of power by accounting for the ways in which they impact peoples’ everyday lives, a method Nader (1972, p. 5) calls “studying up.” Comaroff and Comaroff (1992, p. 11) argue that “systems appear ‘impersonal,’ and holistic analyses stultifying, only when we exclude from them all room for human maneuver, for ambivalence and historical indeterminacy.” I aimed to fill this gap and account for human maneuver in the face of flood insurance premium hikes by using ethnographic methods to record the everyday impacts of NFIP policy changes for Canarsie residents and to question what these impacts say about the NFIP as tool of resilience governance. Critical ethnographies of resilience hold the potential to unsettle neoliberal conceptions of resilience by bringing forth the disconnect between government prescriptions of resilience and everyday life. Further, they may even uncover forms of resilience that are unrecognized by, or run counter to, prescriptions of resilience. Only through such an analysis of the everyday can we hope to account for the numerous quasi-events that simultaneously constitute and conceal the intersection of race and resilience.

In the field, this theoretical and methodological orientation means extending the gaze of analysis to interrogate spaces that were previously assumed, and looking for power in effect and affect rather than intent. Katz (2008) used the framework of social reproduction to look at how New Orleans was rendered vulnerable before Hurricane Katrina. “Decades of racialized and gendered disinvestments in social reproduction,” she reflected, “created a political economic and physical landscape in New Orleans” that was more vulnerable and more readily devastated “than would have been the case if the state’s commitments to infrastructure and the social wage had not been so eroded by
neoliberalism” (Katz et al 2016, p. 184). In Canarsie, investigating social reproduction shows how families, households, and neighborhoods have been transformed by racialized subprime lending practices, and it reveals residents’ practices for enduring against the weight of their predatory mortgages- practices that exemplify resilience, but often in ways that run counter to government policy prescriptions.

Pairing residents’ narratives of their histories in the neighborhood with archival research and publicly-available data about lending in the neighborhood can begin the work of connecting the dots between the history of subprime lending in the neighborhood and impending NFIP-led displacements. Households in Canarsie themselves become texts that can be read, the improvised barriers between newly-divided rooms revealing their own narratives: families increasingly crowding more members under the same roof in the hopes of meeting ballooning mortgage payments, homeowners become amateur landlords in their own houses, marriages collapsing due to the strain of an impending foreclosure notice. Residents’ narratives demonstrate both the physical and emotional stress caused by racially stratified sources of housing fragility, as well as how housing stressors interact with other racial inequalities such as in the healthcare system, indicating how minority homeowners face cumulative disadvantages that touch down not only at the household scale, but at the scale of the body as well (Keene 2014). This framing shows how legacies of racialized subprime lending acquire materiality in Canarsie’s houses and in the bodies that endure within them. As opposed to framing the subprime lending crisis and NFIP changes as two temporally disparate events, a methodological lens that uses ethnography to center quasi-events and social reproduction shows how the NFIP,
by instituting resilience at the scale of the household, contributes to and constitutes another iteration of a broader history of racialized housing inequalities in the U.S.
Chapter 2: Conducting an Ethnography of Resilience in Canarsie

It is one thing to theorize the need for ethnographies of resilience, race, and social reproduction in coastal areas, but quite another to conduct this type of research—particularly in lieu of guidance from the existing literature on resilience. In this chapter I detail my attempts to perform an ethnography of resilience in Canarsie, Brooklyn by conducting participant observation and interviews with residents, service providers, and government officials while working for a local non-profit housing organization.

Following the discussion in chapter one on the need to disrupt the future-facing temporal gaze of resilience policies, I begin by historicizing racialized housing in Canarsie. I situate the neighborhood as exemplary of both the history of racialized subprime lending in the U.S. and the rapid expansion of National Flood Insurance Program risk zones and insurance premiums. In Canarsie, these processes intersect with each other, as well as with the broader context of raging gentrification across Brooklyn, to produce, reproduce, and entrench racialized housing precarity and displacement. My methodology aims to render eventful the intersection of race and resilience in Canarsie.

My aim in my fieldwork was to use ethnographic methods focused on the everyday of social reproduction to render eventful the way Canarsie residents struggle against housing precarity and displacement in uneventful ways that constitute forms of resilience that often run counter to and/or undetected by government policy prescriptions. In the second half of the chapter I discuss my work for a housing non-profit in Canarsie.
and the limited, mediated access this role provided me to Canarsians’ everyday struggles with housing. As I was only able to investigate resilience in Canarsie by embedding myself in the very authority structures I sought to critique, I conclude the chapter broadly reflecting upon problems of accessibility, race, and bureaucratic authority.

Finding the Site, and an Introduction to the NFIP

When I look back upon how I came to study Canarsie, I feel as though I was hailed by the neighborhood far more so than I chose it as an ideal place to study. When I started this project in 2014 I was interested in the broad topic of how the recovery from Hurricane Sandy was impacting coastal Brooklyn, and I arrived in the city with a shortlist of potential field sites: neighborhoods that were struggling to recover according to my preliminary research. Although I encountered scant media coverage of Canarsie’s recovery, the neighborhood made my shortlist after I found out its population of 83,000 (which many suspect is a drastic undercount due to the neighborhood’s low census response rate) was 85% black and that it was targeted with more subprime loans than any other New York City neighborhood in the decade before the subprime bubble burst (Mooney 2008). During my preliminary research I initially attached myself to some organizers for the Brooklyn Long-Term Recovery Group (BLTRG), a network that facilitates communication and coordination between Brooklyn’s various non-profit organizations focused on long-term Sandy housing recovery. I began following BLTRG organizers to their various meetings with residents and other organizations around the borough, interested in learning what problems and controversies locals were reckoning with.
I quickly grew intrigued by the frequency with which Canarsie was debated by recovery organizers focused on the long-term housing recovery and on resilience planning. Located on the coast of Southeast Brooklyn (see Figure 1), a quick glance at a map of Canarsie makes it immediately clear why the neighborhood is particularly at risk. Spanning some 28 blocks from southwest to northeast (from 80th St to 108th St) and another 11 blocks from northwest to southeast (Avenue D to Avenue N, with Seaview Avenue and the Belt Parkway further toward the coast), the neighborhood is located on a peninsula formed by Jamaica Bay to the southeast and two inlets to the bay: Fresh Creek Basin on the northeast and Paerdegat Basin to the southwest. The 130-acre Canarsie Park and Canarsie Pier, as well as the Belt Parkway interchange serve as buffers between the Bay and much of residential Canarsie, there is little separating Canarsie housing and the two surrounding inlets, and as such Canarsie floods from the sides much more so than from the Bay, as is reflected in the inundation map from Hurricane Sandy (Figure 2).
I learned that it was commonplace in Canarsie for homeowners to rent out an entire floor of their house, often the basement, to generate extra income that would help meet their mortgages. These Canarsie basement rental units prompted extensive discussion in the recovery community because, as income-generating spaces, rental units are often considered commercial rather than residential spaces by recovery groups, and subsequently denied residential recovery funds. Homeowners who relied upon income generated by their rental unit to meet their mortgages confound this clear bureaucratic distinction between residential and commercial spaces, often with disastrous financial consequences for the homeowners. But even when homeowners had moved their renter to an above-ground floor local recovery organizers were leery about restoring basements in
Canarsie. Indeed, in my interviews, recovery organizations frequently referred to such restorations as a waste of money because, as one recovery organizer remarked frankly, “in a few years they will just have to get rid of the basement.”

By what mechanism, I wondered, would an entire neighborhood of people have to get rid of their basements? Clearly any program that could prompt such wide-spread action must have profound implications for the future of coastal U.S. cities in an era of climate change. I learned that it is impending changes to the National Flood Insurance Program (NFIP) that leads these organizers to believe that Canarsie homeowners will be forced to forfeit their basements in the coming years. Founded in 1968 to deal with routine flooding along the Mississippi River, the NFIP is now the federal government’s primary policy tool for regulating how people live by the coasts (Knowles and Kunreuther 2014). The Federal Emergency Management Agency (FEMA), which manages the NFIP, works with the Army Corp of Engineers to make Flood Insurance Rate Maps (FIRMs) that calculate and map the risk of flooding throughout coastal area.

The federal government insures 90% of the mortgages currently held in the United States. Homeowners with a federally-backed mortgage who are mapped into high-risk flood zones are legally required to purchase a federal flood insurance policy and subsequently pay premiums calculated based on the difference between the base level elevation of their house and the elevation to which the FIRMs project a flood will rise. Since its founding the NFIP has experienced a sort of ‘mission creep’ from conducting floodplain management in riverside areas of middle America, to paying out billions of dollars in relief monies to residents of coastal urban areas devastated by massive storms.
(Michel-Kerjan 2011). Hence, the program sunk into debt after Hurricane Katrina in 2005, which was compounded by Sandy in 2012. Today the program owes $27 billion to the U.S. Treasury (Knowles and Kunreuther 2014).

None of this, however, explains why a program started in 1968 would suddenly, in 2014, appear to be on the verge of prompting substantial disturbance and displacement in a neighborhood such as Canarsie. The beginning of my project coincided with two major changes to the NFIP that cast a long shadow over Canarsie residents’ housing security. First, the NFIP is undergoing legislative reforms at the hands of Congress, many of which focus on nullifying the program’s substantial debt by transitioning to fully risk-based premiums, as opposed to the subsidized and grandfather clause-laden model of the past. The debate about whether flood insurance programs should charge residents for the actuarial risk rates or subsidize risk rates to ensure affordability indicates the incommensurability of social justice concerns and using insurance as a tool of resilient adaptation. Insurance will either charge residents for their actuarial risk and systematically displace low and middle-income residents from the coast, or the government can subsidize homeowners’ risks to ensure affordability, leading O’Hare et al (2016) to suggest that insurance programs impede equitable adaptation to future climate risks. In order to initially pass legislation creating the NFIP, Congress was forced to appease the powerful lobby of existing coastal property owners through introducing subsidies and ‘grandfather clauses’ in which properties built before FIRMs were introduced are shielded from risk-based premiums. These subsidized policies are particularly important in a place like New York City, with an older housing stock that is
mostly pre-FIRM; seventy-eight percent of the 1-to-4 family households in New York City were built before the NFIP was established in 1968 (Dixon et al 2013).

The ongoing Congressional dispute around the NFIP’s subsidies and grandfather clauses is a topic worthy of an entirely different thesis. Congress has taken action, reversed itself, and kicked the can down the road in ways that have frequently made odd bedfellows of coastal legislators across the political spectrum. In summary, Congress is on track to gradually eliminate all subsidized rates for properties built before FIRMs were introduced by subjecting them to 15-18% per annum increases until premiums reach actuarial levels. 88% of the housing stock in Canarsie is over forty years old and pre-FIRM (NY Rising), meaning these homeowners will see the grandfathered insurance rate they have always enjoyed gradually eliminated as their premium goes up as much as 18% per year to the actuarial rate.

Second, and unrelated to the 2012 arrival of Hurricane Sandy, in 2013 FEMA released newly-drawn FIRMs for the New York City region, which was still using flood maps from 1983. The vastly expanded flood zones are a powerful testament to the severity of human-driven climate change- or to the severity of mapping errors made by FEMA, say officials in the Mayor’s Office of Resilience and Recovery, which entered arbitration with FEMA to dispute the accuracy of the new maps and prevent their implementation (Zarrilli et al 2015). While I was writing this thesis, FEMA signed on to the City’s petition and agreed to work with the City to redraw the FIRMs, likely delaying the implementation of premium hikes another three years and leaving coastal residents uncertain as to whether they will find themselves mapped into the revised, new high-risk
zone. Interestingly, despite their successful case against the 2013 FIRM, the City uses the 2013 map for building code and zoning purposes, considering it a good projection of future climate risk. The city further warns residents that “given the city’s projections on sea level rise, these flood plains will extend even further by the 2020s and into the 2050s” (PlaNYC 2015)

Figure 3: Current and 2016 preliminary Flood Insurance Rate Maps for Canarsie (source: Canarsie NY Rising community reconstruction plan 2014, http://stormrecovery.ny.gov/sites/default/files/crp/community/documents/canarsie_nycr_3-2_final.pdf)

In either case the preliminary maps threaten to more than double the number of 1-to-4 family households in the high-risk flood zone, from 25,800 to 53,000 city-wide.

Figure 3 shows the disparity between the current FIRMs, in which six structures in the
neighborhood are in the high-risk zone, and the preliminary FIRM that was set to go into place in 2016 before the City’s appeal, in which nearly two-thirds of the neighborhood is encompassed by the new high-risk zone. Neighborhoods like Canarsie are bracing for the dual impact of the phase-out of premium rate subsidies and the expansion of the flood map, and homeowners who pay $429 annual premiums on structures previously outside the high-risk zones can expect to see their premiums rise to $5,000-$15,000 per year for the same amount of coverage after being mapped into the new high-risk zone (Dixon et al 2013). With flood insurance premiums being calculated in part based on the elevation of the lowest level of homeowners’ houses, recovery organizers’ confidence in Canarsie basements being eliminated within the next few years is well founded: once the grandfather clauses are phased out and the flood map expansion is implemented, tens of thousands of Canarsians who have never before lived in a high-risk flood zone or paid for flood insurance will be coerced into eliminating their basements and losing out on $8,000-$12,000 per year in rental income, to the tune of $10,000-$15,000 in annual insurance premiums.

The unfolding situation with the NFIP in Canarsie generated disagreement and dissonance for the recovery organizers I followed at the onset of this project. On the one hand, as professionals trained in minimizing risks in flood-prone areas, the swift elimination of Canarsie basements appealed to the technocratic logics prevalent in much thinking around policy and resilience. But many organizers were disturbed by the sense that the elimination of Canarsie basements would prompt another, much slower but just as violent, disaster for Canarsie residents. It is this slow, uneventful disaster that I focus my research on. At the beginning of this chapter, I noted that it is common for Canarsie
residents to subdivide their houses and rent out a floor or room, often the basement, for extra income to help meet their mortgages. For these tens of thousands of residents, NFIP premium hikes will gradually box them into a trap between keeping their basement and gradually being priced out by the premium, or eliminating their basement and gradually being priced out by the lost rental income.

I cannot emphasize this enough: by any conventional yardstick, Canarsie is not an impoverished neighborhood. Atypical by New York City standards, Canarsie has one of the highest concentrations of one and two-family homes in the City, the highest ratio (47%) of owner-occupied houses in Brooklyn (average: 28%), and has long served as a gateway to homeownership—a normative step toward upward mobility—for working class families (Romeo and Ching 2013). The employment profile of the neighborhood has not significantly changed over the last several decades, with most people holding solid jobs in the public sector. In fact, Canarsie has the highest concentration of New York City municipal employees of any neighborhood. The median household income in the neighborhood is $54,900, just above the $51,800 figure for the city as a whole, and the median value of a home in Canarsie is nearly $500,000 (NY Rising). Why is a flood risk map expansion enough to send Canarsie over the edge, and what brought it to the brink? On the one hand, there’s a story to be told here about the class forces under neoliberalism that have relentlessly eroded the middle class and made insecurity and precarity a feature of citizens’ everyday lives (Lazzarato 2009, Rose 1993). While noting that these forces are at play in Canarsie, Melamed’s (2006) insights into how neoliberalization is paired with racialization lead me to think it is more revealing to dwell on the history of racialized housing and demographic change in Canarsie. Foregrounding this history
provides a platform for rendering eventful the role of racialization in producing Canarsie residents as risky, vulnerable, and incapable of resilience.

Historicizing Racialized Housing in Canarsie

The NFIP ultimately governs who can live by the coasts by financially displacing residents from their homes, necessitating a closer examination of the racial dynamics of the U.S. housing market. Segregation, redlining, subprime lending and gentrification operate to systematically plunder black housing wealth, producing racialized subjects who are more vulnerable to NFIP prompted displacement. After a brief overview of the racialized U.S. housing market I discuss how these historical forces have touched down and manifested themselves in Canarsie, a neighborhood that has transitioned from being 85% white, to 85% black in the past 25 years.

To understand how race constitutes the NFIP’s governance of resilience in practice, it is necessary to position the NFIP as embedded within “the long trajectory of structural, race-based disenfranchisement” in the United States (Faber 2013, p. 345). Because the NFIP operates at the scale of the household by offering insurance to homeowners, the NFIP is inextricably linked to the U.S. housing market, and its policies cannot be separated from the particular forms of inequality that produce subjects as vulnerable and incapable of resilience. Having undergone a neighborhood transition in the 1990s from being majority white to 85% black, a change marked by fire-bombings of real estate agencies known for showing houses to blacks, and subsequently become the neighborhood in New York City most targeted by subprime lenders in the 2000s, Canarsie’s demographics and socioeconomic context have been deeply tied to broader
trends of inequality in the U.S. housing market. Canarsie’s history of demographic change makes the neighborhood exemplary of not only how black housing wealth has been plundered in the U.S, but also of how white housing wealth has been built up.

Today Canarsie stands as something of a ‘forgotten neighborhood’ in New York City. The neighborhood lacks tourist attractions or a substantial retail hub, features an unusual housing stock, and much of the neighborhood is a ‘two fare zone’ - meaning getting to or from the denser urban core requires paying separate fares on a bus and a subway. This was not always the case with Canarsie, however. In the early 1900s, the neighborhood rivalled Coney Island as a leisure destination, and visitors flocked to enjoy Jamaica Bay’s thriving oyster industry as well as the Golden City amusement park on the South coast of Canarsie. However, the city’s sewage system soon polluted Jamaica Bay to the point where Canarsie’s oyster fisheries had to be shuttered due to typhoid outbreaks. The damage this did to the amusement park’s business was soon compounded by the great depression, leading to the closure of Golden City as well. The dilapidated and abandoned amusement park burned down in the 1930s and was replaced by Robert Moses’ Belt Parkway, as well as a small pier built with Works Progress Administration monies. Canarsie never recovered as a leisure destination, and its waterfront - cut off from the rest of Canarsie by the Belt, sits relatively undeveloped today save for Canarsie Pier, which stands today as a peaceful spot for families to fish, picnic, or watch the never-ending line of airplanes arriving at and departing from JFK airport to the east.

Homeownership is the most valued possession of those in the bottom 80% of the U.S’s wealth distribution; housing equity can perform work, produce income, help
accumulate even more of itself, ensure the quality of local schools, and is a powerful means of intergenerational wealth transfer (Henricks 2015). However, different populations have enjoyed different levels of access to this economic institution. New Deal institutions such as the Federal Housing Authority and Home Owners’ Loan Corporation initially spurred the widespread availability of homeownership amongst the white middle and working classes, but were set up to exclude blacks from homeownership, causing less than one percent of all mortgages issued between 1930 and 1960 to go to black families (Kirp et al 1995, via Henricks 2015), leaving minority families to segregated areas of urban decay and disinvestment (Wilson 1996, via Henricks 2015).

In the inter-war period Canarsie’s private housing was all-white; nevertheless, the initial maps made by the Home Owner’s Loan Corporation in the 1930s classified Canarsie as “D- Hazardous” (redlined) due to the “infiltration of Italians” (considered a less desirable white group at the time), the predominance of foreign-born families (60%), and the fact that the neighborhood was “practically surrounded by vacant land- dumps and swamps except on the north” (Nelson et al 2017). In Figure 4, aerial photos of Canarsie dating back to the 1920s show the much narrower strip of developed land, surrounded by swamps, and its gradually expansion through the 20th century. Figure 4 also outlines the preliminary flood maps for Canarsie; note the haunting similarity between the lands that were swamps in 1930s Canarsie, and the preliminary high-risk flood zones for Canarsie today.
The strong government response to the post-war housing crisis brought affordable housing and cheap credit to millions of new white homeowners in neighborhoods across America, including Canarsie, where thousands of units of housing were built on newly-reclaimed swamps. Eventually housing in Canarsie stretched all the way from its northeast border along Fresh Creek to its southwest border along Paerdegat Basin, although development did not proceed towards Canarsie Pier along the Southeast border with Jamaica Bay, apart from the opening of the Bay View Houses public housing units. Over the next decade initial temporary housing solutions like Quonset huts were
upgraded or replaced by more substantial standalone units, or often with brick row housing installed on entire blocks.

For the next couple decades Canarsie remained a fairly stable gateway to homeownership for lower-middle class whites, as well as a sanctuary for whites fleeing the integration of neighborhoods like East New York and Brownsville, and its residents worked hard to maintain Canarsie’s racial exclusivity. Housing market discrimination based upon race was not outlawed until the passage of the Fair Housing Act of 1968, yet forms of discrimination in the home lending industry continued to shut minorities out of the housing market through the 1970s and 1980s. Segregation in housing was inevitably intertwined with segregation in public schooling, and the civil rights movement to desegregate schools came up against fierce resistance in the North. Framed as “the busing crisis” in breathless media accounts, white parents in major cities across the U.S. took direct action to protest and block the desegregation of northern schools. In New York City it was Canarsie that staged the most dramatic resistance to busing, captured in near-daily reports on Canarsie in The New York Times in October and November of 1972:

“To some, it was like Little Rock, Ark, 16 years ago. There were the angry housewives, the police, and a busload of black children, waiting at the curb, unable to enter the school and unwilling to give up and go home.

But it wasn’t Little Rock. It was the Canarsie section in Brooklyn last week.” – “The Bus Was Not Welcome,” The New York Times, October 22, 1972 (Peterson 1972)
When school administrators attempted to alleviate overcrowding in the virtually all-black neighboring school district of Brownsville by busing 31 black seventh graders to the John Wilson Junior High School in Canarsie, over 200 white parents took over and locked the school, occupying and closing the school for three days (Peterson 1972). At school board meetings black parents and community groups were routinely subjected to harassment and violence for attempting to support the integration efforts, including a meeting in which they were pelted with eggs and rocks by white parents (Buder 1972). After being ejected from the school white parents set about planning a school boycott that would last nearly a month and grow to include between 8000 and 10,000 students (Buder 1973), and reports of blockbusting gradually began to swirl in Canarsie following this outpouring of racial animus (Montgomery 1972).

The decades that followed brought substantial change to Canarsie. By the 1980s the neighborhood, once a part of the New Deal coalition, had become a Reagan stronghold. Yale sociologist Jonathan Rieder studied the neighborhood in his (1985) *Canarsie: The Jews and Italians of Brooklyn against Liberalism* as exemplary of how middle America both abandoned, and was abandoned by, liberalism as articulated by the democratic party. While middle America is more conventionally used to describe the Midwestern states of the U.S, Rieder explicitly eschews this geographic reference, remaining somewhat vague about how he is deploying this term; I argue he is more precisely referring to the suburban white lower-middle classes. Rieder depicts a 1980 Canarsie in which, after decades of residents conspiring to exclusively sell their property to whites, the pool of whites looking to Canarsie due to their white flight from elsewhere finally ran dry and middle class black families began to find their way into the
neighborhood. This form of racial exclusion saw its last ‘eventful’ peak in 1991, when real estate agencies under court orders to show properties to blacks were firebombed (McQuiston 1991). Between 1980 and 1990 Canarsie moved from 85% to 75% white; by 2000 Canarsie was nearly 60% black, which would rise again to 85% by 2010 (Scott 2001, Center for Urban Research 2011).

White flight undoubtedly played a major part in Canarsie’s dramatic demographic shift, as whites fled the diversifying inner cities for white enclaves in the distant suburbs in Staten Island or Long Island. An additional factor mentioned to me by numerous residents I interviewed may help account for the speed with which the neighborhood changed: a long-time homeowner who bought their home at the height of the post-war housing boom in 1950 at age 25 would turn 65 in 1990, and likely be considering retirement. One of the remaining Jewish residents of Canarsie described her friends evacuating her block in the 1990s, recalling that their houses were now worth more than ten times what they had paid for them—“more money than we had ever imagined having” (Anonymous interview with the author, July 26 2014) To her it was age and the opportunity to cash in on their housing wealth that sent her neighbors packing, not racial animus. However, the context of racial change in the neighborhood undoubtedly compounded the generational incentives for homeowners deciding whether to move elsewhere for their retirement or not.

When Canarsie transitioned from majority-white to majority-black in the 1990s, the class makeup of the neighborhood remained largely unchanged; the median income rose slightly as younger black families moved in, often in the same public sector jobs
Canarsians had always occupied. The story of how the same neighborhood, filled largely
with the same class of people, that was a safe incubator of housing wealth became a
vulnerable neighborhood on edge is exemplary of how housing wealth has historically
been built up and plundered according to race in the United States. Canarsie’s exploding
post-war population enjoyed low-interest, zero down-payment mortgage loans that were
exclusively available to white veterans through the G.I. Bill. In addition to being low-risk
initially, these houses also returned their value as investments, sometimes more than
tenfold, due to the nation-wide explosion in real estate prices. The people of color, often
Caribbean-Americans, who bought homes in the neighborhood as the retiring whites
cashed in and fled faced a remarkably different path to housing wealth.

The subprime market rose to prominence following neoliberal deregulation in the
1980s, allowing lenders more leeway to offer risky loans to people who did not
necessarily qualify for prime loans. In addition to higher interest rates subprime loans
often include additional mechanisms that increase the likelihood of default, such as
prepayment penalties, adjustable rate mortgages, and ‘balloon payment’ mortgages in
which homeowners are hit with a large one-time lump sum charge at some point in the
early life of the mortgage (Botein 2013). Subprime lenders prey upon populations that
have traditionally been deprived of lines of credit, a trend that hit blacks and single
women, especially women of color, particularly hard (Baker 2014). Groups that were
historically excluded by prime markets have suddenly become aggressively included in
subprime markets, a change scholars have characterized as a shift “from overt market
exclusion to market exploitation” (Sharp and Hall 2014, p. 428).
Yet as Canarsie’s middle-income black population indicates, subprime lending is not merely an issue of giving loans to people who should not qualify for them, but also of giving homebuyers of color worse loans than they qualified for. At the height of the real estate bubble in 2006, black families in the U.S. earning $230,000 per year were more likely to receive a subprime loan than white families making $32,000 per year (Faber 2013). Far from class differences freeing middle-class blacks from lending discrimination, it made subprime lenders view them as particularly profitable targets.

Canarsie’s local variety of exploitative lending centered around selling homebuyers their homes as part of basement rental schemes in which the buyer would take on a loan they perhaps could not afford, and subsequently subdivide and rent out portions of their house to the point of turning a profit. In this way, Canarsie homebuyers were sold on becoming landlords in their own houses, and were set up for a future in which losing a basement to a flood insurance program means losing the ability to pay the mortgage.

The subprime lending and foreclosure crises are “only the most recent in a nearly uninterrupted line of displacements” that have disproportionately impacted black families and communities of color (Saegert et. al 2011, p.397). Rugh et al (2015, p.187) use the concept of “cumulative disadvantage” to explain how systematic racial discrimination across space (in a variety of institutions and settings) and time (over generations) accumulates and has knock-on effects, culminating in diminished opportunities for home ownership, wealth accumulation, and social mobility amongst black Americans through a process of serial displacement. Racial inequalities in health and healthcare have been shown to intersect with racially stratified sources of housing fragility to put owners at a greater risk of foreclosure, indicating how the cumulative disadvantages African
Americans face touch down not only at the household scale, but at the scale of the body as well (Keene et al 2014).

Lenders were encouraged to give ever-increasing numbers of subprime mortgages by the rapid expansion in the market for mortgage-backed securities (MBSs), in which mortgages are bundled and sold as a financial asset. Through the late 1990s and mid 2000s the demand for MBSs was so high that lenders were incentivized to push high volumes of homeowners into subprime loans, since all the risk these loans entailed could be immediately transferred to the financial institutions buying up the mortgages (Ashton 2012). Credit rating agencies dutifully ignored the risks of subprime lending and, citing the soaring real estate market, gave AAA credit ratings to MBSs, which were hotly traded amongst major U.S. financial institutions. When the real estate bubble began to burst in 2007 under the weight of subprime defaults, it set into motion the events that would culminate with the financial meltdown of 2008 and the ensuing recession.

The fraudulent lending practices that ravaged Canarsians’ finances for decades are interconnected with the post-recession economic forces that increasingly foreclose well-paying public sector jobs and consign ever-larger swaths of the country to working multiple flexible, insecure and benefit-free jobs. The extensive irregularities in these subprime mortgages, from the fraudulent nature in which consumers were qualified for the wrong tier of mortgage, to the fact that banks attempting to foreclose were often not physically in possession of the mortgage due to MBSs, provided numerous openings for government officials to stop banks from putting people out of their houses at the height of the recession. One such figure was the late Brooklyn Judge Arthur Schack, who gained
notoriety for denying nearly half of the foreclosure motions that came to his desk in 2008 and 2009, action that is still regularly mentioned approvingly by residents nearly a decade later (Powell 2009). Unfortunately, the incoming Obama administration considered such action counter to their priority of restoring the stability of the financial system; today the actors who initiated the crisis are more well-compensated than ever while people in neighborhoods like Canarsie continue to reel from the multi-faceted devastation the subprime lending crisis and ensuing recession have wrought. Four years after the financial crash Hurricane Sandy swept through Canarsie, damaging 83% of the homes in the neighborhood for an average damage of $30,000 per household and flooding thousands of basement rentals that provided the owners with a necessary extra source of income and renters with a much-needed supply of affordable housing. To outsiders, Sandy is a singularly catastrophic event; to neighborhood residents who have lived through the history I have outlined above, the storm was the latest in a series of catastrophes that have slowly, constantly sapped black Canarsie residents of housing wealth.

Methods: Attempting an ethnography of everyday resilience

Having introduced my research site and discussed the racialized housing market conditions that have historically produced vulnerability and a lack of resilience in Canarsie, I will now detail my most recent round of fieldwork, which took place in summer 2016. Immediately I faced substantial questions of accessibility: what is the everyday? How could I know it even if I saw it? And how am I to access it in a neighborhood full of people who are strangers to me? In chapter one I discussed the
everyday of social reproduction and suggested that this domain of activity is mundane and often occurs in slow-motion across generations such that social reproduction does not rise to the level of eventfulness, adding to these methodological challenges. This task becomes particularly tricky as I am interested in the everyday at the scale of the household, traditionally a private and often familial sphere not easily subject to social scientific analysis. The influx of basement rentals in Canarsie houses suggests the household is a good deal more dynamic and uncertain than that, and I initially hoped to rent a basement in Canarsie during my fieldwork as a part of the ethnographic project. Although my lack of funding prevented me from doing so, I still believe that there are insights to be gleaned from the experience of living in subdivided Canarsie housing, coping with the strained infrastructure, and perhaps observing a number of the renters’ everyday housing practice. However, it is also true that my presence in the house, as a young, white out-of-towner whose rental payments may be crucial to my landlord’s financial stability would introduce certain power dynamics and elements of performance that would mediate my access to the everyday in such a basement ethnography.

Understanding that any knowledge I obtained of Canarsie homeowners’ everyday resilience would be always and already limited and mediated, I negotiated my problems of accessibility by attempting to embed myself in such a position to quickly meet many people who lived and worked in Canarsie, and to participate in and be aware of as many local community functions (town halls, block association meetings, church groups) as possible, preferably in the context of housing. During preliminary fieldwork for this project two years prior I made a number of contacts at the Canarsie office of a non-profit housing organization that provides free homebuyers’ assistance, foreclosure counseling,
financial literacy classes, and insurance counseling to Southeast Brooklyn homeowners. When I returned to Canarsie last summer the housing organization agreed to host me in a volunteer capacity, and I initially assisted with outreach events, attended and spoke at local civic and block association meetings as a representative for the housing organization, and helped manage the housing organization’s front desk as ways to familiarize myself with the neighborhood.

Upon starting my work at the housing organization, I gained access to numerous white papers and public reports on flood insurance affordability by both the RAND Corporation and the Committee on the National Affordability of National Flood Insurance Premiums, which was created by Congress to study flood insurance premium affordability. I also collected policy briefs from the city of New York and non-profit organizations detailing the most recent legislative reforms to the NFIP, modifications to New York City’s building codes in order to accommodate ‘resilience-proofing,’ estimates of future insurance premium rates, and detailed projections of the preliminary flood insurance rate maps (FIRMs) for New York City that were scheduled to go into place in 2017. All of this helped me situate how flood insurance was being approached by local policy actors, and I complemented this knowledge with interviews with local recovery non-profits, publicly-elected officials, and planners and organizers at the New York City Mayor’s Office of Resilience.

More importantly, my duties at the housing organization provided me with ample opportunities to conduct participant observation and to meet and subsequently interview Canarsie residents about their perspectives, narratives, and histories of the neighborhood.
and how it has changed during their time of residence. I sat in on several flood insurance counseling sessions the housing organization held with groups of three to five local homeowners. In these counseling sessions I was able to observe how the housing organization counseled homeowners about flood insurance, how homeowners reacted to new information about the flood insurance program, and what strategies homeowners and counselors formed for dealing with impending NFIP changes.

In my capacity as a representative for the housing organization I attended over a dozen local meetings of civic associations, block associations, and town halls hosted by local politicians. In these meetings I would typically be allocated a small amount of time in which to deliver a short pitch about the impending NFIP changes, the services the housing organization offers, and the nature of my research. By sitting in on the meetings and talking to residents afterwards I gained a better appreciation for how local organizations, politicians, and residents understand and are preparing for impending NFIP changes, an appreciation that was solidified through extended one-on-one interviews with the heads of local civic and block associations, the neighborhood’s City Councilman and State Assemblywoman, and willing residents I met at these meetings.

I collaborated with the housing organization on two projects that complimented my fieldwork. First, I worked with the housing organization’s insurance counselor on an impact survey to measure the effectiveness of her counseling and identify clients who wanted to follow-up with her. I was given a database of homeowners the housing organization had counseled in the past 4 years, which I narrowed down to homeowners in Canarsie’s 11236 zip code. While most residents were wary of the potential for me to be
an insurance salesman or running a scam, a number of residents did use the survey as an opportunity to schedule a follow-up insurance counseling session with the housing organization. In addition to learning more about Canarsie residents’ current flood insurance and mortgage statuses, several residents I met through the impact survey later agreed to sit down for one-on-one interviews with me. Second, I was formally hired by the housing organization as a program director, and subsequently placed in charge of the canvassing efforts for the Canarsie portion of a Flood Insurance Affordability Study (FIAS) overseen by the Center for NYC Neighborhoods, a sort of ‘umbrella’ housing non-profit that acts as an intermediary between the Mayor’s office and local non-profit housing organizations.

Commissioned by the New York City Mayor’s Office of Resilience and Recovery in partnership with the RAND Corporation, the stated objectives of the FIAS are to “better characterize how flood insurance premiums will rise in high-risk areas of New York City, analyze the economic impact of higher premiums on homeowners and at-risk neighborhoods, and explore policy options that can help reduce risk and the financial impact of increased flood premiums” (NYC Mayor’s office of Recovery and Resilience 2016, p. 41) RAND and the Mayor’s office assembled a random sample of 2,800 New York City homeowners with addresses in the preliminary new flood zones, over-sampling in five neighborhoods that were expected to be particularly hard-hit, including Canarsie. RAND and the Mayor’s office used several rounds of mailings and phone banking to encourage selected residents to complete the survey. By the time the housing organization was selected for the project, approximately 450 homeowners had responded, 80 short of the target for statistical relevance. The housing organization’ job was to make
the final push by canvassing door-to-door at the selected properties in Southeast Brooklyn and attempting to conduct the surveys on homeowners’ porches using iPads.

The FIAS surveys asked residents about their house’s units, occupancy, year of construction, whether the resident had one or multiple mortgages, and for homeowners to estimate their mortgage and insurance payment(s), utility bills, and household income. As an incentive for participating, respondents received a $50 gift card and an elevation certificate. Elevation certificates involve a surveyor inspecting a property’s base level elevation and the elevation of the home’s utility systems—flood insurance premiums are calculated based on the difference between these figures and the property’s base flood elevation (BFE). The BFE is FEMA’s calculation of the level to which a base flood (a flood FEMA projects to have a one percent chance of being equaled or surpassed in any given year) in the area is projected to rise; this calculation is used to calculate a property’s flood risk, and subsequently its flood insurance premium, meaning that homeowners have to acquire an elevation certificate for their house in order to purchase a flood insurance policy.

It typically costs homeowners $800-$1000 to obtain an elevation certificate, so the ability to provide homeowners with free elevation certificates was one of the housing organization’s primary motivations for assisting with the FIAS. In their telling, after stripping the data of all identifiers RAND will combine the financial data from the surveys with the data from the elevation certificates in order to project how many households will be financially threatened by flood insurance premium increases. The Mayor’s Office of Resilience plans to use the survey results to design policy responses that can provide relief to homeowners.
Participant observation during my work at the housing organization and specifically on the FIAS gave me numerous insights into Canarsie residents’ everyday struggles against housing precarity, their awareness of the impending NFIP changes, and their anticipated responses to impending flood insurance premium increases. This method necessarily mediated my access to the everyday of housing by virtue of the bureaucratic authority vested in me through my position with the housing organization and affiliation with the City government. However, while this position of authority undoubtedly foreclosed some gateways to the everyday I might have pursued, it also added an element of institutional ethnography to my research and allowed me to witness how City planners are preparing for NFIP changes and constructing Canarsie as an object of governance.

Before beginning our canvassing in Canarsie for the FIAS, myself and the other workers on the study were required to attend pre-canvassing training seminars hosted by the Center for NYC Neighborhoods and the Mayor’s Office of Resilience and Recovery. Canarsie was foremost represented as ‘off the beaten path,’ a peculiarity within Brooklyn, and one with which canvassers would need to take extra care. Survey organizers warned us to expect to be angrily chased off doorsteps, as we were to be dealing with a “Haitian community that is not conflict-adverse” (Anonymous, author’s participant observation fieldnotes, July 6 2016). Much of the training and preparation for the FIAS focused on how to win residents’ trust: organizers emphasized the extent to which the community had been victimized by scammers, as well as the Haitian community’s infamous distrust in in government institutions.
The groups collaborating on the FIAS took numerous steps toward attempting to win residents’ trust and distinguish ourselves from salespeople, such as calling residents early in the day to warn them that we would be dropping by later. In one incident of disconnect between local and city-wide groups involved in the project, the Center for NYC Neighborhoods sent letters to residents who had been selected to participate in the FIAS which opened with the warning, “This is your last chance – you must respond within 1 week! Don’t lose this opportunity for a $50 gift card and a FREE elevation certificate ($1000 value!)” When the local Canarsie organizers at the housing organization saw the letters they were horrified at how the letters immediately pressured readers with a deadline and potential cash reward, similar to the style preferred by the scammers who stalked the neighborhood. An edited version of the letter de-emphasized the rewards for participating in favor of laying out in plain terms who was sponsoring the study and how it might benefit the community to participate: “We need to show the impact of flood insurance costs on real people.”

In the FIAS canvassing training sessions, ‘race talk’ about Canarsie was suspiciously absent. When Canarsie’s population was positioned as a potentially hazardous population with which to work, it was always in reference to ethnicity (Haitian) or recent immigrant status, rather than blackness. However, in certain moments and contexts it became readily apparent that Canarsie’s blackness very much weighed on the survey coordinators’ minds, particularly when it came to winning residents’ trust enough for them to complete the survey. Fellow canvassers and I were advised to always
conduct canvassing in pairs, and a black man named ‘Sean’\(^1\) was hired to be my partner for canvassing in Canarsie. I was told that Sean had been hired because he “knows the area very well,” and “will be familiar to residents” (Anonymous, author’s participant observation fieldnotes, July 11 2016).

I followed up with Sean, enthusiastic to have had a Canarsie resident who I could interview fall into my lap, but he confirmed that he neither lived in Canarsie, was of Caribbean origin, nor knew the area particularly well; he assumed that he had been hired in order to present a friendly black face with which to earn potential survey respondents’ trust in this majority-black neighborhood. A month after the conclusion of my fieldwork I spoke to Sean on the phone, and he confirmed that his hours on the FIAS project were slashed shortly after I left and the canvassing moved on from Canarsie, to majority-white neighborhoods further to the West. In the eyes of the organizers, Sean’s value to FIAS canvassing was limited to his supposed ability to render the survey non-threatening to black audiences: once the project moved to white neighborhoods like Gerritsen Beach, he would have been playing the opposite role. The two of us did spend a night canvassing Gerritsen Beach together shortly before the conclusion of our fieldwork, where we received by far the most negative reception of any canvassing trip we had made.

While Sean’s black skin marked him as a detriment to gaining survey respondents outside of black neighborhoods, my white skin and middle class mannerisms left survey organizers confident in my ability to translate the survey to a diversity of audiences, and I was quickly freed of my mandate to always canvass Canarsie paired with Sean. Sean’s

\(^1\) Pseudonym
tokenization for the FIAS leads me to a discussion of my own positionality vis-à-vis my research. Being a young white male graduate student from outside of the neighborhood always and already mediates my access to the everyday—my appearance, position, and self-presentation impact how research subjects behave in my presence, as well as how I read social situations. Feminist geographers have critiqued dominant modes of discussing positionality for the way they assume the existence of solid, bounded, knowable social positions (Rose 1997). These critiques have often stressed the instability and ambiguity in positionality, the ways in which fieldwork is tied to performativity, and the inability of researchers to ever truly know how they are understood by others across different contexts. Rather than make sweeping assumptions about how my stable identity positions me in relation to my research subjects, I wish to discuss my performance of fieldwork: the way I strategically navigated my multiple positionalities in the field in order to access different spaces.

During my fieldwork, I code-switched between different modes of self-presentation in order to gain access to a variety of different spaces and people. Code-switching is used in linguistics to denote “the alteration of two languages within a single discourse” (Poplack 1980, p. 585). I use the term to characterize the different postures and performances I switched between, sometimes on the fly, during my fieldwork. To outline a rough typology, the two different broad styles of self-presentation I pursued in my fieldwork were my housing organization self, and my student-researcher self. As my housing organization self, I played up my position of bureaucratic authority, the depth of my knowledge of the flood program, and my technocratic expertise. I most often assumed this mode of self-presentation in institutional contexts in which I wanted to be taken
seriously as a knowledgeable colleague while the fact that my actual intention was to critique these very institutions flew beneath the radar. In other contexts, particularly in my interviews with residents, I shifted my orientation toward my student-researcher self. In this role, I downplayed my associations with the housing organization and the city government and eschewed my feigned interest in technocratic solutions, foregrounding my concern with social justice, racial inequality, and the future of the neighborhood. In this role I also emphasized the depth of my knowledge of the flood program, and several residents, after we had established a rapport, quizzed me on how NFIP changes will impact them over time. Central to the two roles was my slightly differently-positioned performances of expertise, each of which hinged on my ability to perform bourgeois mannerisms in no small part due to my privileged upbringing in the white suburban middle class.

When Sean and I canvassed together, we strategically utilized the contrast between our positions in an attempt to get residents to complete the surveys. Typically, we would take turns as to who would ‘lead,’ with the other person jumping in to support the leader as necessary. I most often presented myself as my housing organization self, emphasizing my connection to the housing organization and the ramifications of the FIAS to very quickly make clear to residents that this young, white stranger was not ringing their doorbell for a sale pitch–I also (at the request of my boss) wore a baseball cap with the housing organization’s logo on it, which Sean frankly agreed had the effect of somehow amplifying my already quite prominent whiteness. While I attempted to quickly evade suspicion of being a scammer through establishing my position of bureaucratic authority, Sean confronted that suspicion explicitly through appeals to past
racial injustices. Noting how “our people are rightly untrusting,” Sean explained that this tendency can lead to lacking information and missing out on opportunities. In contrast to the scammers who come around the neighborhood “trying to take money out of your pocket,” Sean typically concluded his pitch, “I’m trying to put money in your pocket” (‘Sean’, author’s participant observation fieldnotes, July 26 2016).

In some instances, I would ‘code-switch’ from my housing organization self to student-researcher-self in response to particularly strong pushback, such as in the case of a man who launched into an explosive rant against the city government after hearing about the city’s affiliation with the FIAS. In one memorable encounter I experienced the dissonance of listening to a woman explain to me that she wouldn’t complete the survey because she didn’t trust RAND and the City with her information and both realizing and openly admitting to her that I shared her concerns about the confidentiality of the study data. Seeing my bureaucratic façade replaced by a very genuine unease over the same issues that concerned her seemed to immediately win her trust, and she invited me in so she could complete the survey. “Are you sure? You really don’t have to…” I trailed off meekly as I trod into her homestead, a stranger from the Midwest here to extract her financial data for a RAND Corporation database, and her life’s story for a master’s thesis.

The experience of door-to-door canvassing for the FIAS proved to be the richest vein for ethnography that I tapped into during my time in Canarsie. Walking the neighborhood was a great way to familiarize myself with Canarsie’s landscape, housing stock, and neighborhood institutions, and obligated me to speak with a large number of Canarsie residents on a daily basis. I interrupted people’s dinners and exacerbated childcare crises by my presence. I enjoyed sprawling conversations of city governance
with residents who had immediately told me they had no interest in completing the survey. I was invited into living rooms, offered drinks and homemade cookies, and showed family pictures, most prolifically from a 72-year old woman who proudly displays her over 100 nieces and nephews in her family room. I enjoyed these privileged glimpses into residents’ lives as I simultaneously siphoned sensitive information about their and their families’ personal finances.

While the act of conducting the survey itself was typically routine, at times we stumbled across sensitive issues that hinted at something larger. ‘Stephanie,’ the woman with over 100 nieces and nephews, is a longtime client of the housing organization and was incredibly accommodating and enthusiastic when we arrived at her door with the news that she’d been selected for the survey. But when I reached the survey question about whether she had taken out any second mortgages on her house, her face fell and she looked away, avoiding my eyesight. At Sean’s urging (“Go ahead sis, it’s alright. It’s just for the survey”), she admitted, seemingly ashamed, that she had twice taken out subsequent mortgages on her house: once for her own repairs, and later a much larger mortgage to help a niece become a first-time homebuyer in Arizona. She turned to Sean, who tried to reassure her, “good for you, see, you helped your family out.” “Not good for me, it is because of the mortgage that I have to go back into the workforce,” she immediately snapped back (‘Stephanie’, author’s participant observation fieldnotes, July 26 2016). The housing organization’s insurance counselor and I tried to comfort her, but she waved us off, hardening and showing herself to be resolutely at peace with her

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2 Pseudonym
decisions. The morning after we conducted the survey, I arrived at the housing organization to find that Stephanie had already stopped by and dropped off homemade punch, banana bread, and a thank you note.

In my fieldwork, I aimed to approximate an ethnography of everyday resilience in Canarsie by using interviews with residents and community organizers as well as participant observation at community events and in my work for the housing organization and the FIAS to question how the NFIP’s construction of coastal resilience renders uneventful the intersections of race and resilience. Sitting on the couch next to Stephanie; hearing how she’d become a landlord in her own house and left retirement to keep up with her mortgage; watching her attempt to compose herself in front of three strangers bringing word of financial doom on the horizon; surrounded by 100 beaming nieces and nephews she nurtures and supports; the stakes of impending NFIP changes and racialized housing in Canarsie became viscerally clear. Contrary to white papers on coastal resilience that all too often pre-occupy themselves with a world of abstracted risk, questions of flood insurance, coastal resilience, questions of which populations can continue to live by the coasts and under what circumstances, are fundamentally questions of social justice and reproduction: of the ways in which labor (paid or not), households, the reproduction of bodies, communities, and environments are organized to support or undermine different forms of human flourishing (Katz et al 2015). In the ensuing chapter I will turn to my results, aiming to more fully unpack what the difficulties of measuring and representing racialized displacement in Canarsie show about the broader dynamics and politics of knowledge production in qualitative social science work on race, resilience, and social reproduction.
Chapter 3: Underwater, Uneventful: Resilience and Social Reproduction in Canarsie

In this chapter I mobilize my participant observation and resident interviews to investigate the feedbacks between resilience and social reproduction through an analysis of the impacts of racialized housing and impending NFIP policy changes in Canarsie. From the beginning, racialized displacement in Canarsie is rendered quasi-uneventful by the elusive nature of subprime loans, for which no comprehensive publicly-available databases exist. Most subprime lenders went bankrupt in 2008 and saw their assets scattered amongst larger firms, making it difficult to track the supply side of subprime lending. Further, recipients of subprime loans are difficult to interview due to the pervasive shame associated with mortgage stress leaving residents hesitant to discuss the topic, not to mention their higher likelihood of having already been displaced.

Those residents who did speak to me experienced being funneled toward subprime lenders due to their race as a normal practice that occurred uneventfully—as if according to a prescribed law or regulation. Despite experiencing these barriers into the neighborhood, residents take great pride in Canarsie and in being homeowners; however, their stories also indicate the ways in which pride in Canarsie homeownership invisibilizes the struggles of middle class homeowners. After discussing how the ongoing uncertainty around the NFIP’s future and doubts about enforcement forestalls what’s occurring in Canarsie from rising from a quasi-uneventful simmer to an eventful boil I
return to questions of how resilience governance is playing out in Canarsie. I conclude by proposing ‘counter-resilience’ as a way to understand practices that people undertake to ensure their safety and livelihoods, which are contra to the prescriptions of neoliberal resilience governance.

*The Uneventfulness of Subprime Lending*

Logically, it follows that homeowners who receive predatory mortgages with balloon payments or high interest rates will suffer financial knock-on effects from the pricey mortgage for the duration of their mortgage and beyond, which will eventually make it more challenging to afford flood insurance. However, I found that substantiating this linear series of events through qualitative research proved remarkably difficult. For one thing, there are no comprehensive databases of mortgages that flag subprime loans. In her exemplary study of subprime lending in nearby Bedford-Stuyvesant, Botein (2013) constructed a database of 2000s subprime loans in the neighborhood by determining which banks had the highest ratio of subprime loans to the area and flagging their loans as subprime using the New York City Department of Finance’s Automated City Register Information System (ACRIS). But because her method is suited for obtaining the raw numbers of loans serviced rather than determining which specific properties received subprime mortgages, it did not help me identify subprime loan recipients to approach for interviews.

It was impossible to follow up with the supply-side of subprime lending: most of the smaller lenders that serviced the original loans—such as Countrywide Financial Corporation, the subprime lender that was particularly notorious across Southeast Brooklyn—folded in the wake of the 2008 financial crisis, their assets stripped and sold
for pennies on the dollar to large firms like Wells Fargo and Bank of America (Morgenson 2007). My interviews with local housing experts and residents revealed that some of these large firms held clinics in neighborhoods like Canarsie in 2008-9 to refinance many of the subprime loans for those still remaining in the neighborhood. Between this and the widespread foreclosures and displacements in Canarsie that followed the financial crisis and spiked again after Hurricane Sandy flooded the neighborhood in 2012, it seems reasonable to estimate that many of Canarsie’s residents who received subprime loans at the height of the predatory loan influx have since refinanced or been displaced and scattered across the country.

In addition to these methodological barriers, being victimized by a predatory loan is a sensitive interview subject to broach, and one complicated by the fact that some residents are vague on the details of their mortgages. Hence the lack of a positive, eventful research object comes into full view: it is remarkably difficult to substantiate the impacts that overpaying on a predatory mortgage throughout the late 1990s and 2000s have on residents’ ability to afford flood insurance premiums in 2017. Residents who received subprime loans are very difficult to track down for interviews, and their stories often defy the eventful linearity of the logical progression of displacement. Instead their stories, like most people’s everyday lives, involve a good deal of contingencies, complications, and twists in the road.

The residents who did freely speak to me about receiving subprime loans narrated their experiences as simultaneously outrageous and yet a mundane normalcy that was to be expected. One resident who stands out in this regard is Charlie, a 64-year-old of Puerto Rican descent who I met at a town hall hosted by a local politician. Charlie has
been in Canarsie since 1980, long enough to remember the neighborhood when it was nearly completely white. Emphasizing his work ethic and responsible budgeting, as well as his knowledge of real estate from years working as an appraiser, Charlie regarded the subprime loan he received as so clearly the result of his color that there was no point in being ashamed to talk about it. He recalled one trip to a local savings bank when he and his family were considering selling their house; after Charlie walked up and introduced his situation, the real estate agent immediately turned and called across the room to her manager,

“‘Oh, we’re not doing those type of houses, right John? We’re not doing those two-families that have three units?’ And the guy kind of agrees with her. She didn’t give me any forms to fill out, she never asked me what kind of income I had- she did it based on what I look like” (Zambrana C, Interview with author, June 15 2016).

When I asked Charlie how he and others he knew were connected to subprime lenders he emphasized the role of real estate brokers in funneling homebuyer of color into these loans. At one point, he utilized my privileged race and class position in a counter-example by which to outline the informal system by which homebuyers of color are directed to subprime products:

“Let’s say you’re [pointing at me] 27 years old and you want to buy your first home. You go to a bank or broker who supposedly markets you out to several people. And he’ll gauge you: ‘here’s a young guy, college degree, making 60 [thousand dollars per year salary], potential for 100.’ Now, he’ll market you to x, y and z, a couple of top private places. I walk in,
and all he sees is a Puerto Rican, okay?” (Zambrana C, Interview with author, June 15 2016)

Sounding like the perfect *homo economicus* neoliberal subject, he bragged about his discipline in saving money and how closely he tracks his credit score—which he showed me to confirm that his is super prime—nearly 850. “But if I go places, they’re not looking at that,” he said, “they’re not offering me the 4%. I bought this house, I was paying almost 9%, so now with my credit rating, I should’ve gotten a better deal” (Zambrana C, Interview with author, June 15 2016). He was able to refinance over a decade into his mortgage, but remains rightfully bitter about the years he spent paying the additional interest.

Charlie’s narrative is a reminder that while Canarsie’s 85% black demographics leads me to focus on the historical theft of specifically black housing wealth, Hispanics and Latinos were also heavily preyed upon by subprime lenders and by many metrics were the hardest hit by the ensuing foreclosure crisis (Rugh 2015). Further, his narrative is consistent with what I heard from other residents, from housing counselors, and what the vast literature on racialized subprime lending makes clear: at its height, racialized subprime mortgage lending was a normal and uneventful practice, outrageous and yet expected by many of its victims. Far from a few ‘bad apple’ brokers targeting mostly low-income, low-information people of color, it was the normal, institutionalized practice to send homebuyers of color to subprime lenders—not only would education or middle class status not save these potential homebuyers, it made them an even more appealing target. Subprime loans would be far from the last time Canarsie homeowners were targeted by scammers- respondents unanimously characterized Canarsie as a place
scammers heavily target, and I could scarcely walk a block in Canarsie without encountering a sign or flyer advertising cheap home renovations or an offer to buy homes in pre-foreclosure for cash.

*Pride and Social Reproduction in Canarsie Homeownership*

It is important to understand why residents like Charlie persisted with attempting to buy a home despite understanding the racialized, predatory nature of the mortgage industry. In chapter two, I discussed Canarsie’s history in the 1970s and 80s as a reservoir of housing for white homeowners fleeing blockbusting in white neighborhoods to the North. My research indicates that by the 1990s through the mid-2000s, the mass flight of whites from the neighborhood led to Canarsie, in a sudden reversal of sorts, serving as a reservoir of housing for middle class black residents escaping rising rents and gentrification in Brooklyn neighborhoods to the North; indeed, between 2000 and 2011 the U.S.-born black population of Canarsie grew by twenty percent, the most of any New York City neighborhood (Fessenden and Roberts 2011). Most of the residents I interviewed moved to Canarsie between 1990 and 2005 and came from neighborhoods in Brooklyn like Bushwick, Fort Greene, and Bedford Stuyvesant, places rapidly changing as rents soared.

The residents I interviewed variously described homeownership as both a path to and marker of success, and of escaping what one woman, after describing coercive rent hikes and repeated moves, called “the rat race of renting in Brooklyn” (Anonymous, interview with the author, June 14 2016). Homeownership is a broad marker of middle class success in the United States, or at least being on the road to it. Despite the recent housing crisis 72 percent of non-homeowners say homeownership is something they
aspire to (MacArthur 2013). Residents referred to a sense that owning a home in Canarsie
signified having made it, saying “They say you live in Canarsie; you are rich” (Clarke W, interview with the author, July 30 2016). “Canarsie is a gem,” another repeatedly emphasized to me as he narrated how he had been immediately charmed by the parks, the schools, the suburban-style housing with lawns and gardens, and the distance from the urban core’s hustle and bustle (Anonymous, interview with the author, July 8 2016). Pride in both Canarsie and in being a homeowner more broadly was perhaps the most prominent theme in the interviews I conducted. The fact that much of Canarsie’s housing is single or multi-family houses, rather than apartments, makes it a rarity in the New York City housing market. While much of my research has focused on the frequency with which homeowners subdivided these properties to subsidize their mortgages with rental income, my fieldwork revealed that the capacity for Canarsie’s houses to be subdivided and filled with extra tenants was often utilized by families who would pay their mortgages as a cooperative effort between various relatives. Hence, residents’ pride in Canarsie homeownership is intimately tied to the significant role Canarsie’s subdivided houses play as reserves affordable housing and incubators of social reproduction for extended families.

Canarsie’s basements stood out as a particularly important reservoir for affordable family housing. This story from a community group leader in the neighborhood was typical:

“I have been living in Canarsie since about 1995. I had just gotten married, I was living in another section of Brooklyn, and my sisters moved over here. They bought a house in Canarsie and my wife and I had just had
our first child, we had another child a little older, and we decided to save to get our own house because we were in an apartment. So we came and lived in a basement of my sister’s house and saved up enough money, and a year and a half later we bought our house two blocks over from theirs and been in Canarsie ever since.” (‘Lawrence,’ interview with the author, July 22 2016)

Many of the residents I spoke with still live with family members to this day. One was ‘Joe,’ a resident whose sister lives in the downstairs unit of his house. Joe has been living in Canarsie for 28 years; he moved into the basement when his parents bought the house, and later moved out after marrying and starting a family. After a period of renting in other parts of Brooklyn, he returned to live with his sister following his parents’ death. Joe and I talked on a small balcony he has, which provides a lovely view of next-door Spring Creek, and across it the high-rise apartment buildings in East New York. Eyeing Spring Creek and knowing his property is sure to be mapped into the new high-risk zone, I asked Joe whether he planned to get flood insurance. “It is a necessity,” he insisted, “We looked into it. The premium is an added expense because we did not have to pay before. Now it is a necessity. I gotta word this carefully…” he continued much more slowly, sounding guarded,

“Flood insurance is good, but it does not cover everything—like contents. And right now, looking at the cheapest rate, it is an expense. To be a homeowner around here, you have a family and you are struggling, you

3 Pseudonym
got kids, you got a kid in college–I am speaking of myself–everything counts. You gotta cut corners here, cut corners there, all kinds of shit, you know what I mean?” (‘Joe”, interview with the author, July 14 2016)

Joe’s allusions to struggling and cutting corners, and his implication that flood insurance will be a corner that it is necessary for his family to cut, hint at the numerous uneventful acts of endurance a family must take up to maintain their home. His shared residence with his sister and his discursive connection between paying for flood insurance on his house and the financial burden of having a child in college point to the ways in which family members’ chances to further socially reproduce are bound up in the continued financial stability of the household.

For some families, this extended family housing arrangement is a source of financial resilience, an idea to which I will return later in this chapter. In other cases, however, splitting a mortgage with a family could be a recipe for disaster. Relying on multiple family members’ paychecks could place the entire family in danger of foreclosure if just one contributor lost a job. “In the New York City housing market, where will they go?” a counselor worried to me, “Oftentimes entire families are involved in meeting these mortgages; when one goes down, they’re all screwed” (Anonymous, author’s participant observation fieldnotes, June 22 2016). Another counselor recounted multiple times in which one family member, falling behind on their finances, secretly took out loans to pay their obligations rather than admit their struggles to their family. “I often have to be both a counselor and a marriage counselor,” she told me, saying that families often “disintegrate” under the pressure of an impending foreclosure (Anonymous, author’s participant observation fieldnotes, June 22 2016).
The housing counselor’s stories are a disturbing reminder of the ways in which the threat of displacement sends shock waves through extended families and disrupts social reproduction. Her tales of residents who took out loans behind their families’ backs rather than reveal their financial struggles also recalls the role of pride in Canarsie homeownership. In some cases, residents’ intense Canarsie pride helped them identify the neighborhood’s status as underserved, particularly in the relief efforts from Hurricane Sandy. “The guy they sent from FEMA: he came straight from the airport- didn’t even look at the damage,” a local community organizer named Wayne told me. Even when city recovery officials did make it out to Canarsie, Wayne cited the fact that many houses flooded from the sewage system, to explain, “it was bad outside but a lot of the houses mostly looked okay; it was the insides and the basements that were a mess. Because the damage was internal, it was less visible, which was another reason Canarsie was overlooked” (Clarke W, interview with the author, July 30 2016). Hence, besides its distance from the urban core and lack of tourist attractions, Sandy’s devastation in Canarsie was also less eventful than other New York neighborhoods because of the aesthetics of how Canarsie flooded.

Multiple residents contrasted the case of Canarsie with Breezy Point, Queens, where Sandy prompted a massive fire that burned down more than 80 homes (Colangelo et al 2012). Their aim was not to compare the suffering but rather the spectacle and ensuing recognition: 80 burned down homes can be (and was) summarized by a single, eventful image of devastation pasted across newspaper headlines and TV cameras in a way that hundreds of flooded basements, spatially dispersed underground across Canarsie as they are, never could be. And while images of devastated Breezy Point instantly tell a
story of housing loss, to many residents the recognition from recovery officials that flooded basements in Canarsie meant hundreds of destroyed housing units—a travesty not so easily captured through an image of a singular event—came too late to save many of the neighborhood’s most vulnerable residents from displacement.

Canarsie pride helped residents identify the neighborhood as overlooked and underserved, and residents often cited their Caribbean descent as a driver of their pride. Typically, residents would list resistance to assistance from others such as non-profits or the government as the first characteristic of being prideful. “I’m from Barbados, and people from Barbados are very proud,” Wayne told me. “Most people from the Caribbean are very proud— they’re not going to want to reach out for help. They may want help, but they don’t want to reach out for it” (Clarke W, interview with the author, July 30 2016).

‘Lawrence,’ a community group president, similarly wrapped up an extended narrative about the hard work the neighborhood’s Caribbean population put into improving the façades of their houses by saying, “they are not looking for a handout or anything like that, they are looking to do what they got to do to maintain that allure of the American dream” (‘Lawrence’, interview with the author, July 22 2016).

*The Other Side of Pride*

While residents themselves took pride in Canarsie homeownership, and said that others in the neighborhood did the same, many argued that Canarsie pride led other residents to take the ethic of refusing handouts or help too far, to the point of harming themselves and the community. Perhaps the most infamous example of this, mentioned to
me by residents and service providers alike, is the history of fights against Canarsie being labelled a Neighborhood Development Area (NDA). New York City designates certain economically vulnerable neighborhoods as NDAs, which funnels federal funds into those neighborhoods; NDA designation means an additional $100,000 per year in federal funding for local social programs. A 2004 *New York Times* article entitled “For Some in a Proud Neighborhood, a Free Gift Bears Too High a Price” recounted a community meeting attended by a city representative in which anger between supporters and detractors of the NDA designation boiled over (Mooney 2004). Then-State Senator John Sampson circulated an open letter on the issue which opened,

“Canarsie, our beloved home. Home also to blockbusting, redlining, gerrymandering, and now home to a Neighborhood Development Area. A designation artfully dubbed to disguise a property devaluing, community reputation reducing – ‘poverty zone.’” (Sampson 2004)

Although Sampson goes on to urge Canarsians to begrudgingly accept the money as it will likely come no matter how much fuss they kick up, he begins his statement by rhetorically positioning Canarsie’s designation as an NDA as an injustice that fits neatly into the timeline of nothing less than “blockbusting, redlining, and gerrymandering.” Lawrence positioned this sentiment as a harmful outgrowth of Canarsians’ pride in hard work- and the accompanying “stigma” of “qualifying for free social programs,” saying,

“They would rather work four jobs before they go to get food stamps and all of that stuff. So, they do not want that stigma, so I think what they want is to get their fair share like any other middle-class neighborhood. To not
have to squeak and cry for the services that they pay taxes for”

(‘Lawrence’, interview with the author, July 22 2016).

Working hard enough to attain and hold onto home ownership in New York City was supposed come with the benefits of quality social services, and not through a designation that opponents clearly viewed as condescending and potentially deleterious to their neighborhood’s reputation. Although residents commonly attribute this Canarsie Pride to the prevalence of Caribbean roots amongst Canarsians there are references dating back to 1979—when the neighborhood was all white—of Canarsie community board members arguing NDA designation would hurt the district’s reputation and chances for economic revitalization (Pecorella 1993), indicating that this program triggers class-based insecurities amongst homeowners of the working middle class.

The serial underfunding of infrastructure and social services in Canarsie to which the civic association leader refers in the above quote can more certainly be attributed to race. It is widely known amongst residents, service providers, and local politicians that infrastructure and social services in Canarsie are underfunded in part because the neighborhood was severely undercounted in the last census due to a low response rate. Indeed, Canarsie had one of the lowest response rates in New York City for the 2010 census (Bloomberg 2010), which some residents and local organizers attribute to distrust in the government either because of recent immigrant status, past bad experiences with the U.S. government or with bad governance in Caribbean nations, or fear that accurately reporting the number of people living in their subdivided house could lead to being reported for a building code violation. Hence, Canarsie’s underrepresentation in the census coincided with the neighborhood’s racial transition: racialized subprime lending
produced informality in basement rentals, and the rampant informality produced a fear of
government that causes Canarsie to be undercounted and underfunded. This small
example is demonstrative of how historical patterns of racial injustice (subprime lending)
develop a long tail (informal basement rentals) that reproduces racial disparities
(Canarsie remains undercounted and underfunded).

The stand-off around NDA classification indicates how pride in Canarsie
homeownership drives residents to expect the standard of services they feel they deserve
as hard working middle class homeowners, and to resent those resources coming through
a recognition of Canarsie’s vulnerability and victimization. State Senator Roxanne
Persaud told me she plans to make encouraging Canarsians to respond to the Census one
of her central outreach campaigns for the next few years, but she will be far from the first
to raise this issue. Indeed, in his previously-quoted letter about NDAs, then-State Senator
Sampson repeatedly pointed to low census response as a source of Canarsie’s problems,
concluding his open letter, “I look forward to us, as Canarsians, working together at the
next census and declaring that we are not financially handicapped, we are not poverty
stricken, and we certainly should not continue to be designated an NDA” (Sampson
2004).

Canarsie’s status as undercounted and underfunded was frequently referenced by
local community organizers, service providers, and residents as a driver of Canarsie’s
lack of local social services, such as the notorious scarcity of non-profit groups based out
of the neighborhood. However, once again pride resurfaced as another driving factor
behind the lack of services in the neighborhood, with housing counselors and community
organizers telling me that residents were often too proud to make use of the resources that
were freely available. “Nobody wants to come forward and say they are in trouble,” one resident reflected upon his years of organizing within the community, “they would rather go far away… they would not be spotted because they do not want to be seen going into these peoples’ offices” (Anonymous, interview with the author, August 3 2016). By “these people,” he meant local housing counseling organizations of the sort I worked for during my fieldwork. This presented me with a methodological dilemma, as I had hoped to use my position at the housing organization to identify potential interviewees who have experienced subprime lending in Canarsie. Despite Canarsie’s high foreclosure rate, the housing organization’s foreclosure counselor, again chalking it up to pride, estimated that less than 15% of her clients are from Canarsie; she knew people to usually go out of neighborhood, borough, or even as far as New Jersey for fear of being spotted by someone they know. The counselor went on to estimate that she had more clients from Canarsie when she worked in a counseling office several neighborhoods to the northwest.

Thus, pride in stable homeownership— and fear of being identified as and pathologized for not fully living up to that marker of middle class success— disperses Canarsie’s needy homeowners to distant counselors spread across the city and region. This prideful dispersal has two primary effects: First, it depletes the demand for the few social services in the neighborhood, perpetuating their underfunding, as was the case of Bridge Street Development Corporation, an organization offering free housing counseling to distressed homeowners recovering from Hurricane Sandy which closed its Canarsie branch amid a foreclosure crisis due to a lack of clients. Second, I suggest that this prideful concealment and dispersal of distressed homeowners actively works to prevent the ongoing situation in Canarsie from rising to the level of an eventful crisis. As multiple
local civic leaders suggested to me, a community in which people are ashamed to talk about a problem, is a community that cannot organize against said problem.

Further, alarm bells about Canarsie may start ringing sooner and louder in the halls of the city government and prolific non-profits when Canarsie housing organizations are overwhelmed with lines out the door and Canarsie town halls packed with organized, infuriated residents, than when its residents assume individualized responsibility, pride, and shame for their mortgage stress and slink off to other boroughs to avoid detection. All this is to say nothing of the emotional cleavages within a family the pride and shame bound up in a mortgage can generate, as discussed by the housing counselor who views herself as often a marriage counselor to her clients. Far from blaming these residents, it is crucial that we continually understand their actions within the context of a persistent cultural logic in the United States in which black people are responsibilized by being either “folded into state representation as an equivalent for the American ideal, or pathologized” (Melamed 2006, p.8). Canarsie residents and community organizers’ narratives about the role of pride in their neighborhood help to illuminate the ways in which these raced and classed cultural discourses around pride and homeownership as a status of middle class comfort work to invisibilize Canarsie homeowners’ struggles.

The Uncertainty Going Forward

In earlier chapters I briefly touched upon the uncertainty surrounding the NFIP both due to New York City’s appeal of the new Flood Insurance Rate Maps (FIRMs) and resulting from the legislative flux around the program, which is up for renewal later this year (2017). Discussions I had with the residents profiled in this chapter suggest that this
uncertainty filters down from the halls of Congress, through the halls of local governments and meeting rooms of non-profits, down to the level of everyday residents who are left questioning whether the impending changes to the program will be implemented as anticipated. Throughout my fieldwork the sentiment that something will have to be done to reform the NFIP was articulated by a wide variety of different actors, simply because the recent changes to the program present such a threat to so many coastal homeowners. In this section I outline how uncertainty is operating in Canarsie, suggesting that uncertainty around the NFIP’s future plays a significant role in keeping the intersections between flood insurance and racialized housing, uneventful.

As I touched upon in chapter two, the 2015 revised FIRMs for New York City were poised to more than double the number of 1-to-4 family households in the high risk flood zone city-wide, with Canarsie going from having six structures in the high-risk zone, to nearly two-thirds of the neighborhood being designated as high-risk. Prior to the new FIRMs taking effect the City of New York filed an appeal of the flood maps to FEMA, arguing that FEMA used insufficient models of extra-tropical storms and subsequently misrepresented the tidal effects of extra-tropical storms (Zarrilli et al 2015). In October 2016, two months after the conclusion of my fieldwork, FEMA announced that it had accepted the City’s appeal and would work with the city to make revised new flood maps. FEMA’s press release trumpeted that “New Yorkers will save tens of millions of dollars in flood insurance premiums as a result of City’s flood map appeal,” while Mayor Bill de Blasio pledged to ensure that “the tools to make [New Yorkers in the floodplain] more resilient, like flood insurance, remain available and affordable” (FEMA 2016). How much the revised maps will draw back the large expansion of the flood-risk
zone projected in the 2015 preliminary FIRMs remains to be seen, particularly since despite its appeal the City considers the 2015 preliminary FIRMs a good enough assessment of future climate conditions for long-term planning that it continues to use the maps for building code purposes (FEMA 2016). Officials in the Mayor’s Office of Recovery and Resilience told me they expect the new FIRMs are unlikely to be ready for implementation before 2019 at the earliest.

At the same time the NFIP is itself in flux, as the heavily indebted program is up for legislative renewal this year, in 2017. The anticipation that the NFIP may be reformed yet again, with substantial impacts to homeowners, has its roots in the recent instability of the program. In 2012, with the NFIP $18 billion in debt, Congress passed the Biggert-Waters Flood Insurance Reform Act (BW12), an attempt to quickly convert the program from one laden in subsidies and grandfather clauses that shielded homeowners from high premiums to one that would charge homeowners for the full actuarial risk of their houses. BW12 beefed up requirements for lenders to enforce that their homeowners in high-risk flood zones purchase flood insurance, imposed new ‘triggers’ that would activate the full premium cost if a house was sold or a homeowner allowed their policy to lapse, and most crucially required all subsidies and grandfather clauses to be phased out within four years (Knowles and Kunreuther 2014, Dixon et al 2013).

In coastal cities that already have expansive high-risk flood zones (as opposed to New York, where the expansive map is new and preliminary), the real estate market cratered almost immediately. In low and middle-income neighborhoods of Tampa, Florida home sales fell by more than 50%; home values began to plummet as the local
real estate market rapidly changed, with homebuyers flocking to the few homes advertising “no flood insurance required!” Local neighborhoods became inundated with “unconventional buyers” looking to pay with cash (foregoing the mortgage-dependent flood insurance purchase requirement) and flip the properties (Harwell 2013). Similar conditions in other coastal cities led to a massive backlash against BW12; the subsequent passage of the Homeowner Flood Insurance Affordability Act of 2014 (HFIA) put the brakes on BW12 by repealing most triggers, setting 18% annual caps on premium increases, and allowing homeowners within a year of being newly mapped into a high-risk flood zone to purchase ‘preferred risk policies’ (PRPs) that lock them into lower premiums (PlaNYC 2015).

The core components of HFIA are geared toward ensuring that the goals of BW12– to transform the NFIP from a program of subsidized premiums to one charging actuarial premiums– still occur, but in slower, a less eventful way that will not provoke sudden outpourings of discontent toward the program. Rather than displacing entire neighborhoods in short periods of time, slowing down the phase-out of subsidized premium rates temporally disperses the disaffected homeowners driven into financial crisis by NFIP premiums across multiple waves of displacements, each too small to be eventful. Instead of, for example, Canarsie homeowners in the flood plain facing unaffordable premiums en masse, HFIA draws out the divides between those who may be able to persevere in the neighborhood against the growing weight of slowly-increasing flood insurance premiums for differing amounts of time in accordance with their income, family support structure, history of asset exhaustion, and so on. PRPs further diffuse mass agitation towards the NFIP by giving those homeowners financially stable enough to sign
up for flood insurance immediately a chance to lock in their lower premium rates, which serves to responsibilize homeowners who ‘failed’ to take advantage of the PRP with the full premiums they will subsequently face.

As to whether dispersing the potentially-disaffected of the flood insurance program through HFIA been successful, Robin Sollie of the Tampa Bay Chamber of Commerce said HFIA brought controversy around the NFIP “from screaming loud madness to not even a whisper” (Harrington 2016). Those I interviewed in Canarsie shared the sense that HFIA had brought the boil of controversy around the NFIP back down to a simmer, but many also believed that the discussion around the NFIP was on the verge of rising to the forefront again. Mainstream outlets like The New York Times increasingly warn readers of the impending impacts of flood insurance on real estate, publishing guides for homebuyers that encourage them to take climate change into account (Lieber 2016) and reports on the already-flagging coastal real estate market on flood-prone areas, where home prices are 4.4 percent below what they were a decade ago despite the 29.7 percent increase in prices in low-risk areas over the same period (Urbina 2016). Meanwhile, Freddie Mac’s Senior Economist Sean Becketti warns that the impending sea rises will lead coastal residents to eventually abandon the coasts and ditch their mortgages, prompting a housing and economic crisis that would dwarf the great recession (Becketti 2016). Hence, while HFIA undoubtedly muffled the eventfulness of NFIP premium increases, the sheer amount of costs being (much more slowly!) shifted to coastal homeowners and the unavoidability of climate change’s impacts on coastal housing ensures that the question of the NFIP’s future remains brewing and poised to potentially re-emerge into the arena of events in the future.
Living with Uncertainty: Forms of Counter-Resilience

While the successful City appeal and delay of the 2015 Preliminary FIRMs and the Congressional attempts to slow and space out the disruptive effects of reforming the NFIP have had the effect of temporarily muting the eventfulness of impending NFIP premium hikes of their eventfulness, they also reveal how spaces of rupture, disunity, and contestation proliferate through resilience as a governance project. Studying how resilience governance impacts residents’ everyday lives in Canarsie means disaggregating resilience governance as a project and revealing how, in the everyday world in which it touches peoples’ lives, resilience governance retains none of the unity or coherence it takes on in both the uncritical embraces of resilience in planning circles and abstract biopolitical critiques of resilience.

I have attempted to show how, far from a clear imperative from the flood program to take on certain ‘resilient actions’ (such as elevating their household) or be rapidly displaced, Canarsie residents are met by an almost paralyzing number of uncertainties and mixed messages that make a cruel parody of the neoliberal *homo economicus* calculating subject and confuse the project of resilience governance as carried out by the NFIP. The questions of when FEMA and the City will complete the revised FIRMs, how expansive the new FIRMs will be, whether mortgage lenders will enforce the flood insurance purchase requirement, whether Congress will further delay the pain of transitioning to actuarial premium risk rates, and whether city agencies or local non-profits will establish programs to help residents afford the increased NFIP premiums,
present residents with a dizzying number of variables as to whether they will be able to afford their house over the coming years.

The lesson of feminist geographies of social reproduction is that governance and the state occur at the mundane level of the everyday (Mitchell et al 2003), and indeed it is only by seeing how resilience governance in Canarsie appears to everyday residents that we can recognize it as a form of governance that is constituted by unevenness, ruptures, and contestation. As a boundary object with a definition that is often “fuzzy” (Gillard 2016, p. 15) the concept of resilience readily marshals a ‘big tent’ of proponents that a top-down analysis could easily mistake for a coherent governing mandate. But an ethnography of resilience governance in Canarsie shows both how this somewhat-empty concept leads to resilience being actively pulled in difference directions by various proponents of resilience. Further, it reveals how resilience governance exceeds its own logic by offering residents irreconcilable choices between government prescriptions of resilience and the routine everyday practices residents already take up to ensure their resilience against the myriad of threats to their housing tenure.

Having touched on the ways in which resilience governance is uncertain and unstable at the institutional level, I now return to my ethnographic fieldwork to show how the Canarsie residents I spoke to bought into the broad importance of resilience while acknowledging that resilience governance as it is touching down in Canarsie could not cohere to their existing living situations. Recall Joe, the public-sector worker who spoke to me on the balcony of his house, overlooking one of the inlets from which his house was flooded during Hurricane Sandy. “It is a necessity,” he said of flood insurance,
before backing up (“I gotta word this carefully”) and emphasizing the expense and that being a homeowner in Canarsie with a family meant “you are struggling” and “you gotta cut corners here, cut corners there, you know what I mean?” (‘Joe’, interview with the author, July 14 2016). Cutting corners to struggle against foreclosure could mean subdividing the house further and further to take on more family members (or more risky and lucrative, unrelated renters) in the same amount of space, strategically failing to pay other bills to maintain the mortgage, and even gradually selling off the house’s contents to the point of leaving residents struggling to maintain the mortgage for a house that is little more than an outward façade and roof over their head.

My interactions with Canarsie residents made clear that these practices, inglorious acts of endurance against the racialized conditions of the housing market that threaten residents with displacement that they are, constitute a form of resilience- although one that often runs counter to those endorsed or recognized by programs of resilience governance like the NFIP. “The people in Canarsie are a resilient bunch,” Lawrence told me, summing resilience up as, “They know how to make ends meet, so to speak.” After recounting the usual methods by which Canarsie residents made things work against the odds, he concluded that “they were not necessarily beneficial to the community as a whole, but to the individual they gained income from sub-dividing the basements and renting them out” (‘Lawrence,’ interview with the author, July 22 2016). In assessing the way their own needs intersected with the imperatives of the NFIP residents acknowledged the existence of multiple and potentially conflicting forms of resilience. As indicated by Lawrence’s distinction between individual and community resilience, practices of individual resilience like subdividing a house to avoid foreclosure could
undermine community resilience by straining the local infrastructure. Other residents, as well as housing counselors and recovery organizers, stressed the divergences between financial resilience and physical/environmental resilience.

Understandably, many residents were torn between the imperatives of resilience and the sense of injustice around the costs they would suddenly bear in a neighborhood most had never imagined when they moved in would become a high-risk flood zone. “You are asking me to get rid of living space that I paid for,” said one resident who vocally opposes flood insurance, “you are not giving me anything in return, I am losing that living space.” He told me of an 80-year old woman in his community group who was advised to elevate her home, “can you imagine her elevating her home and this lady has to go up and down the stairs for the rest of her life? I mean, come on, common sense will always trump rules” (Anonymous interview with the author, August 3 2016). His explanation of why FEMA’s prescriptions for resilience will not work for the woman he counsels summarizes the general state of governance at the level of everyday, and the force that gives rise to what I call counter resilience: common sense will always trump rules. The everyday practices of social reproduction—which are often illegal, such as with basement rental conversions—that allow Canarsie homeowners to endure in their houses against the racialized odds of the U.S. housing market exemplify this slippage between common sense and rules, between governance as lived and as prescribed. Even under the alluring label of resilience, new rules cannot overturn these practices but by proving an even more immanent threat to their housing tenure than those threats already being held off by said practices: practices of counter-resilience.
Counter-resilience describes practices that provide residents with particular forms of resilience that are counter to, or unrecognized by, the prescriptions of resilience governance programs. The unit subdivisions and basement rentals this paper has focused on stand as exemplars of counter-resilience, providing homeowners with enhanced family support networks and supplementary incomes that help homeowners remain resilient despite the racialized conditions of the housing market, at the same time as they directly contradict City and FEMA attempts to eliminate basements as financially and physically untenable risks. But given that NFIP compliance could result in residents losing over ten thousand dollars per year in supplementary income from basement rentals, I might more gingerly suggest that avoiding paying flood insurance premiums could itself prove to be counter-resilient. Ultimately flood insurance, like all insurance, is a financial instrument, a gamble, a bet, a financial proposition containing elements of both chance and calculable risk. Private insurers that participate (or not) in the NFIP do so on the calculation that the venture will ultimately be profitable for their firms, begging the question of why we would not expect residents to be making similar calculations. Many regard Sandy as a once-in-a-lifetime storm and bemoan the idea of paying thousands and eventually tens of thousands of dollars in premiums to the flood insurance in anticipation of a storm that never comes.

Repeatedly through my fieldwork residents asked me whether I anticipated that mortgage lenders would enforce the flood insurance purchase requirement for homebuyers, hoping that they can avoid the rising premiums for at least a few years—particularly if changes to the program might lie around the corner. Recalling the small payouts those with flood insurance when Sandy hit received, the homeowners who had
been horrified to see their flood insurance payouts allocated straight to their lenders, and broader bad past experiences with FEMA, Wayne argued:

“So I’m saying, what’s the purpose of flood insurance? And FEMA is the one who controls flood insurance, who was giving us a hard time. So why purchase flood insurance? They’re telling people—they’re probably bullying people—saying, ‘well when the next big storm comes around, you’re going to get nothing!’ Well guess what FEMA, we didn’t get nothing in the first place! Most people went on their own to repair their place in the first place. So what leverage does FEMA have?” (Clarke W, interview with the author, July 30 2016)

Ironically, residents like Wayne rejected flood insurance using lines of reasoning that cohere to the relentlessly calculating neoliberal subjectivity resilience governance supposedly undergirds. In this way, examining residents’ counter-resilient practices in Canarsie reveals the extent to which resilience governance as theorized is perpetually in excess of its own logic. The precarity of being a black middle class homeowner in Canarsie, Brooklyn long ago drove many of its residents to become calculating neoliberal subjects and to develop strategies for remaining resilient in their houses. Whatever threat to their housing tenure the NFIP poses must vie for attention against the pile of other threats to secure housing tenure a black homeowner in Brooklyn is regularly confronted with, to be dealt with only when it reaches a certain threshold of urgency.

Similarly, the value of flood insurance as a “tool” to make homeowners “more resilient” (FEMA 2016) can only be secondary for homeowners who have, by virtue of a
long history of their housing wealth being targeted for plunder, already been forced to take up a number of practices and strategies for remaining resilient in their homes. Homeowners rightfully see the value of the flood insurance program to them as limited to the possibility of a post-flood pay-out; Wayne’s comments indicate that, in the case of post-Sandy flood insurance pay-outs, the NFIP already proved itself to be more trouble than it is worth. For residents who have already witnessed flood insurance’s workings and identified it as an instrument that is easy to pay into but incredibly difficult from which to collect a claim payment, and one which exists primarily to protect the interests of lenders rather than homeowners, for some the question of paying for flood insurance over the course of years or even decades is a hypothetical choice between being several thousand dollars in premiums poorer and entitled to next-to-nothing in reimbursements when the next storm arrives, or keeping the money for flood insurance premiums in their savings but being legally entitled to actually-nothing when the next storm hits. Considering that, as Wayne reminds us, even Canarsie residents with flood insurance policies when Sandy arrived typically had to pay for repairs out of their own savings, it remains an open question which path will lend households more resilience against the stressors and strains to come.

The head insurance counselor at the housing organization at which I conducted my participant observation began every flood insurance counseling session with the same line: “Let go of fair, because it’s an insurance program. And let go of ‘common sense,’ because it’s created by Congress” (Anonymous, author’s participant observation fieldnotes, June 16 2016). From this inauspicious start she would slowly outline the ways in which the homeowners stood to be impacted by the NFIP. Sitting in on flood insurance
counseling sessions I watched residents grow increasingly angry as they learned how NFIP changes would impact them, and I saw men meekly apologize for having inadvertently directed their excess of anger about the NFIP towards the counselor. Gradually the conversations would edge towards questions of how, when, and whether the flood insurance purchase requirements would be enforced, and whether the residents should just leave New York and cut their losses, with most conversations culminating in them bluntly asking the counselor what they should do. The counselor would gently affirm that the clients are caught in between a rock and a hard place because, while money is available for repairs, it is not available for the type of expensive mitigation projects that would be required to allow residents to retain their houses while paying low flood premiums. Her final advice: there are no good answers, do basic repairs, keep your eye on the market, and perhaps wait to see if a government or non-profit mitigation or infrastructure program comes around. This is the nature of counter-resilience: it is constituted by paradoxical choices and dissatisfying conclusions. The lives of those whose counter-resilient practices help them endure the racialized conditions of the U.S. housing market against ever more waves of displacing forces show resilience governance to be far from a tidy, integrated or even coherent project.

Rather than championing counter-resilient practices, my goal has been to highlight them with a more cautious ambivalence. The point of pursuing counter-resilient practices is not to valorize or romanticize residents’ brave resistance to a ruthlessly calculating program of environmental governance through displacement–most residents do not conceive of themselves as resisting the NFIP–nor to dismiss as a racist social construction the very real risks to homeowners of having a basement in an old house just
a few hundred feet from rising sea levels. Rather, foregrounding counter-resilient practices and strategies is a method for understanding the incompleteness of resilience governance as it appears to residents because, as Wayne exclaimed amid discussing the ways in which the NFIP would not work for him and others, “I mean, come on, common sense will always trump rules!” (Clarke W, interview with the author, July 30 2016)

The sense that true power and governance is constituted far more by every day common sense acts than by the letter of the law has long animated a wide range of scholars, including feminist geographers focused on social reproduction (Mitchell et al 2003), queer of color theories of how the surplus demands of capital spill far beyond the prescriptions of the state (Ferguson 2004), and Povinelli’s (2011) work on eventfulness. Focusing on counter-resilience is a method for reanimating resilience studies with the knowledge that, with regards to resilience governance, common sense will always trump rules. Along these lines Braun (2014, p. 52) suggests viewing resilience as a dispositif, a type of government that “comes into being as a kind of afterthought. First and foremost reactive in the face of crises of various kinds, it seeks to take hold of relations of force that already exist…‘developing’ them in particular directions.” Programs like the NFIP aiming to reshape the coasts enter a crowded and contested field of power, governance, and plays of domination, and their effective implementation is in no way assured. While the NFIP could indeed radically remake the coasts and environmentally gentrify communities like Canarsie, it could also, as many residents are hoping and banking on, be repealed, delayed, or inconsequential to circumvent. The point of bringing light to these possibilities and uncertainties is not to down-talk the NFIP’s capacity for violent displacement in Canarsie. Rather, it is to show how racialized violence is already at work.
in Canarsie, and has been for decades through the housing market, and that the slowness and uncertainty surrounding the NFIP contributes to the uneventfulness of what is occurring in Canarsie.

For planners working with the concept of environmental resilience, counter-resilience can be a way to think through whether their resilience prescriptions may talk past the informal and improvised living arrangements that are more norm than aberration in an era of pervasive economic precarity. Such an endeavor is in line with geographers like Leichenko (2011, p. 166), who has argued that there must be “continued questioning of how [resilience] is used and applied to urban areas” in order to ensure that “it fosters positive social change while contributing to long-term sustainability.” A focus on counter-resilience can prevent biopolitical critiques of resilience from problematically assuming that resilience ‘works,’ instead recovering “the performative politics of resilience as a series of attempted closures, which are always already in excess of their own logic and give rise to unexpected, unforeseen, and disruptive effects” (Brassett and Vaughn-Williams 2015, p.34). Focusing on counter-resilience centers residents’ existing strategies for remaining resilient in the face of the racialized housing conditions of the U.S. housing market; further, it shows how the looming uncertainty over the NFIP constitutes its own form of violence as it sends Canarsie residents scrambling wondering about the future for themselves, their finances, and their communities. If the violence the NFIP’s resilience governance stands poised to wreak on coastal neighborhoods of color can become an event only after these neighborhoods have been environmentally gentrified, we stand little chance of accounting for the many slow forms of violence that would add up over time to Canarsie’s landscape being shockingly transformed from suburban-style housing
to hotels and luxury condos. A methodological focus on residents’ acts, practices, and strategies of counter resilience presents resilience scholars with an opportunity to bring these slower, less eventful forms of violence back into the frame of analysis in ways that reconnect programs of resilience governance to the specific sites and material contexts in which they struggle for coherence.
Conclusion

Toward the end of my 2016 fieldwork I met up with a recovery organizer I first met during my preliminary fieldwork in 2014. Although he now works for a charitable organization in Manhattan, I first met him in Brooklyn, where he was one of the first people to direct my attention toward Canarsie. His faith compels him to view social justice and charitable work as his life’s mission, and his exploits assisting non-profit housing groups across the city frequently spill long into his nights and weekends. I discussed my research with him over lunch and the two of us reflected upon the difficult road ahead for residents of Canarsie, and coastal New York more broadly. As the conversation went on, he progressively ‘scaled up’ from the situation of the residents, and jumped forward in time, eventually reaching the point of finding himself saying somewhat wistfully, that ideally, Canarsie would return to being salt marshes. He went on to imagine the storm mitigation benefits this could have for the rest of Southeast Brooklyn.

That my recovery organizer friend could be so deeply invested in social justice and yet speak so casually about a neighborhood of eighty to one hundred thousand people transforming into a salt marsh is a small but telling example of the discursive power of resilience. The transformative, future-facing imaginary of resilience is so compelling that it has drawn my friend, scores of planners, and a bevy of critical resilience scholars alike to close their eyes and make the scale zoom up and temporal leap forward to a future
governed by resilience—one in which coastal housing and infrastructure clearly conforms to our macro-scale attempts to manage risk. My findings suggest that scholars grappling with the bloated discourse of resilience can gain a finer-grained understanding of the slow violence resilience governance inflicts over extended periods of time by resisting the urge to zoom up in scale and leap forward in time. Doing so enables decoupling resilience from a future anterior ethical point of view in which present suffering cannot be accounted because it is deferred to an imagined future perspective that centers the eventual positive outcome of present suffering.

My friend’s comments are symbolic of a managerial discourse of resilience that matter-of-factly offers abstract prescriptions on resilience that all-too-easily duck the question of what happens in between the declaration that “people simply shouldn’t be living there,” and people simply no longer living there. Discounting the counter-resilient acts that constitute residents’ everyday lives and trouble the NFIP’s prescriptions is far more egregious than simply talking past residents; in failing to account for the material human lives that trouble their technocratic climate fixes, managerial accounts of resilience erase their existence entirely. Similarly, I scarcely recognize the Canarsians I have come to spend my summers with in the over-determined, abstract biopolitical critiques of resilience in which powerful biopolitical governing apparatuses rapidly transform neighborhoods and populations according to the apparently coherent logic of resilience—this a narrative in which residents often do not show up at all.

While these critics are right to decry the violence and neoliberal logics wrapped up in new attempts to govern populations in accordance with calculated climate risks,
some have unintentionally reproduced their object of critique by being just as enraptured by the imaginary of what ‘the resilient future’ will look like, as the managerial approaches that they are critiquing. In doing so, they have allowed themselves to overlook what happens in the in-between. Evans and Reid’s (2014, p. 41) claim that resilience is a program of social compliance that aims to disable “the political habits, tendencies, and capacities of peoples” and replace them with “adaptive ones” has little coherence with what I found in Canarsie, where the strains of subprime lending and historical residue of the racialized plunder of black housing wealth turned residents’ habits into ‘adaptive’ ones decades before ‘resilience’ was suddenly on the tongues of multitudes of academics and governing elites. This exemplifies my frustration with biopolitical critiques of resilience: by remaining in the realm of abstraction and largely assuming we already know the horrors resilience will bring in the future, they have been incurious about the way resilience governance actually plays out and impacts peoples’ lives in specific contexts. This recalls Povinelli’s (2011, p. 3) insistence on opposing “those who would read ethics from the perspective of future ends,” in which the ethics of an ongoing situation are “deferred to some future anterior perspective–what will have been the positive outcome of this suffering from the perspective of a future interpreter we cannot as of yet know.”

I have found three bodies of theory particularly useful for re-thinking resilience governance. First, feminist geographers’ like Mitchell et al (2003), who show how the state is constituted through everyday acts of social reproduction that occur at the often-overlooked household scale. Too dispersed, mundane and numerous to fit into coherent narratives of cause and effect, acts of social reproduction are difficult for qualitative
research to register and represent, producing an opening through which power elides accountability. Because the NFIP enacts resilience governance through household finances, its impacts are hidden in the everyday household spaces of social reproduction that have long presented a political and methodological dilemma for qualitative researchers. But by overlooking the intersections of resilience governance programs and existing regimes of social reproduction amongst residents, critical resilience scholars lose an opportunity to unsettle neoliberal conceptions of resilience by bringing forth their internal incoherence, contestedness, and the disconnects between government prescriptions of resilience and the entrepreneurial strategies residents already have for ensuring their resilience.

Secondly, queer of color theories of the gap between the surplus demands of capital and the prescriptions of the state (Ferguson 2004) have similarly influenced my questioning of how resilience governance actually works—or, as residents’ plans to subvert the NFIP’s prescriptions and duck its purchase requirement hint at, does not work. Further, queer theories of temporality and historicism (Munoz 2009, Eng 2008) helped me identify both resilience’s ahistoricity and its hopelessly neoliberal vision of the future, a temporality I have attempted to disrupt by situating the contemporary threat of the NFIP to Canarsie residents within a broader history of racialized housing in the neighborhood and country. In doing so, I have shown how policy deployments like the NFIP reproduce historical patterns of racial inequality by delinking subjects from the historical conditions—such as subprime lending—that have rendered them vulnerable, risky, precarious, and counter to a resilient future. I further linked this discussion of temporality to Povinelli’s (2011) discussion of the future anterior ethical stance to
characterize and challenge the way many deployments of resilience stubbornly erase the suffering resilience programs and prescriptions focused on the future may cause in the present.

Finally, I placed the aforementioned bodies of theory into conversation with Povinelli’s (2011, p. 132) work on eventfulness to understand Canarsie residents’ everyday strategies and practices for persevering against the stacked odds of the racialized U.S. housing market occur as uneventful and “below the threshold of theorization.” In Povinelli’s terminology, social reproduction, happening in countless mundane households over the span of generations, is exactly the sort of quasi-event that “makes for an effective means for shifting accountability away from neoliberalism and onto those who suffer in neoliberalism” (2011, p. 154). Throughout this paper I have shown how subprime lending, the numerous small strains and stressors homeowners face that threaten their ability to meet their mortgages, and the improvised practices residents use to remain resilient to these threats, each individually fails to rise to the threshold of eventfulness. In this way, it becomes difficult to produce a coherent cause-and-effect account of how the history of subprime lending impacts the affordability of NFIP premiums today.

Investigating eventfulness shows how the temporal dispersal of the many small non-events that add up to the generational theft of black housing wealth in the United States work to prevent this racialized plunder from rising to the level of an event and make it difficult for qualitative research to account for the long-term impacts of racialized housing. The events of this racialized process of slow housing displacement are displaced
to the point where it is difficult to recognize it as a coherent chain of events—instead they become scattered coordinates in the messiness of everyday living. This is the register at which race violently works on spaces, places, and people: normalized, ordinary, and bound up in the everyday to an extent that makes it difficult to excavate it as a positive object of qualitative research inquiry or to attach any clear causality to it. Hence, as an object of governance or study Canarsie is doubly invisibilized: strained under the load of more crowded houses and more taxed infrastructure as homeowners are forced to take in more and more renters, its spaces of social reproduction are not deemed worthy of consideration in the anemic resilience literature; meanwhile, the long-running impacts that a predatory loan can have on a family occur at a register that conventional tools of qualitative social science often fail to pick up.

The culmination of reading my Canarsie fieldwork through these theoretical engagements is to suggest that future studies of resilience carefully investigate the impacts of what I call counter-resilience. Exemplified by residents in the new high-risk flood zone who continue to subdivide and illegally convert their homes and basements in order to keep up with their mortgages, counter-resilience emerges from residents’ everyday practices and strategies that constitute certain forms of resilience but run counter to those endorsed or recognized by resilience governance programs like the NFIP. By considering that residents may already be engaged in practices that keep them resilient against pervasive risks, a methodology geared toward counter-resilience challenges assumptions in strands of the normative resilience literature of residents that there is a pre-existing equilibrium to which households and communities would desire a quick return after experiencing a shock (Holling 1973 via MacKinnon and Derickson
This consideration of existing risks residents already persevere against provides an opportunity to re-historicize the conditions that produce racialized subjects as vulnerable and in need of resilience governance. In Canarsie, examining the histories behind residents’ counter-resilient practices occludes framing the subprime lending crisis and NFIP changes as two temporally disparate events, instead showing how the NFIP, by instituting resilience at the scale of the household, contributes to and constitutes another iteration of the broader history of racialized housing inequalities in the U.S.

Focusing on counter-resilience is a way to understand that while resilience governance may entail a program of social compliance, it enters a crowded and contested field of power, governance, and plays of domination such that its successful implementation is in no way assured. Counter resilience captures the cruel irony by which implementation and effectiveness of resilience programs like the NFIP is troubled by residents’ existing adaptive, resilient strategies. Thinking about counter-resilience helped me understand that Canarsians already have a theory and practice of resilience, one that was formed through decades of enduring the precarity inherent to being a black homeowner in a racialized housing market, not the contemporary popularization of a discourse or the expansion of an insurance program. Hence, a focus on counter resilience also brings into the frame of analysis questions of race and the historical production of subjects as ‘vulnerable’ or needing resilience.

What most stood out to me during my ethnographic fieldwork in Canarsie was the sense that people are indeed so resilient, so resourceful, and so entrepreneurial when it comes to sustaining their way of life, that it takes a long time for a simmering crisis to
bubble up to the surface. This may be particularly so in an age of technocratic, managerial governance where violent policies are often (if done 'right') calculated to gradually phase in (or out) in a way that is slow and dispersed such that the harmful impacts of the policy can only be recognized as a coherent event long after it is too late to undo the violence. Indeed, after a 2012 law to reform the NFIP generated mass outcry about drastic premium increases, a 2014 law quieted dissent by slowing down the phase-in of premium hikes, ‘kicking the can down the road.’ The successful New York City appeal of FEMA’s new flood maps for the City similarly bought some time and temporarily prevented the issue of flood insurance for New Yorkers from reaching an eventful boil. My argument is that we should require neither the imaginary nor the reality of a city, neighborhood, or world transformed through governance by resilience to recognize its impacts as eventful. My research in Canarsie suggests that the violence borne by resilience programs like the NFIP is more likely to occur in an uneven, unruly, and uncertain fashion that is drawn out over the course of years and hidden within intimate spaces of social reproduction. In proposing a focus on counter-resilience, my goal is that we as researchers, policymakers, and members of the public can train our eyes to be able to see the currently existing patterns of slow, racialized violence of displacement that relentlessly force residents to adapt to pervasive risks and precarity. Otherwise, our horror-struck gaze into an abstract future world of life governed by resilience risks distracting us from understanding how such a vision came about in the first place.
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