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In May 2012, my girlfriend Elise and I ventured out for the first time to the Rock- aways, the narrow finger of beach that stands like a bodyguard between New York City and the Atlantic Ocean. The water was still too cold for swimming, but the spring day was warm enough to justify soggy paper cups of lemon-flavored shaved ice, which melted down our wrists as we wandered along the iconic boardwalk. As surfers skated across gentle rollers and shorebirds scurried in the wash, we voiced our delight and disbelief: how could such a serene and lovely place exist in the same city as Midtown Manhattan? We didn't return to the Rockaways until mid-November, and the scene then could not have been more different: instead of strolling along the boardwalk, we found ourselves excavating ruined chunks of it from people's front yards. The peninsula, of course, had borne the brunt of "Superstorm Sandy," and three weeks later the area remained devastated, its residents forced to contend with no power, no heat, and, most ignominiously, Long Island's sewage. Currents carried the effluent from Nassau County's damaged treatment plants right past Rockaway Beach. The situation was so bad that Doctors Without Borders, a humanitarian group that

typically operates in chronically distressed countries like Haiti and Sierra Leone, showed up on American soil for the first time to rescue elderly people trapped in their apartments. For three weeks, the chorus from the neglected barrier island had been some variation of "Where's the help?!"—with an expletive usually inserted be- tween the second and third words, this being Queens. While Elise and I, on our return visit, expected a near-anarchic hinterland—the Free Republic of the Rockaways, as *New York Magazine* put it—the reality turned out to be more complex, though not necessarily less dire. The cavalry had arrived, even if it was unforgivably slow in coming. Dump trucks and heavy machinery bearing the insignia of the Department of Sanitation scooped up mountains of rub- ble from the streets. Electricians in the baskets of cherry pickers disentangled snarled power lines every third block. And vast armies of volunteers, from the Oc- cupy Sandy movement to Seventh-Day Adventists to Bill Clinton, had come to pick up garbage and dispense

supplies. Even as the power blinked back on and the mangled cars vanished from the sidewalks, the Rockaways still faced a challenge that seemed truly intractable: the vast drifts of sand that the storm surge had lifted off the beach and dumped in the basements and yards of hundreds of oceanfront homes. We found one such house easily enough, guided by a square of plywood, propped against a nest of ruined bicycles, with the words "Help Needed" scrawled in green marker across its face. In the dank basement, a trio of Occupy Sandy volunteers stripped busted pipes and shoveled away the last of the sand. "Finally hit solid ground yesterday morn-ing," grunted a volunteer named Ryan as she emerged up the concrete stairs, her face smudged with grit, "and it was like, thank God—there is a floor!" In the front yard of the home, the sand situation was still critical. Towering wet berms of the stuff had been hurled up against the house next door, blocking its owners from getting inside. For three hours we hacked away at the drifts with shov-els, relocating hundreds of pounds of sand from the smothered yard to the curb for Sanitation to haul away. Our efforts felt as much archaeological as restorative: entombed within the huge dunes was the detritus of dozens of lives, artifacts that Sandy had swept from roads and beaches and deposited here, just west of Nineti- eth Street, just north of Shore Front Parkway. Our shovels overturned the bricks of a patio, shards of chimneys, strips of siding, butterfly nets. A faded photo of two boys on a seesaw, squinting at the camera in bright morning light. Sections of steel pipes, light fixtures, a toy horse, the inevitable condom. "At least somebody's using 'em," quipped a volunteer named Meredith. Roving gangs of hipster videographers dressed in flannel jackets and fur-lined hoods sidled up and furtively shot video as we shoveled. A workman in a hard hat, who had driven four days from Denver to help turn the gas back on, strolled over and snapped a few pictures. A film crew from the Red Cross shot some tape and then asked us, please, would we mind taking a break from our work to just sign these release forms allowing them to use the footage in halftime commercials that would air during Thanksgiving football games? Just sign here . . . and here . . . and on the reverse side, right here. We signed, and got back to digging, the endless movement of sand from this pile here to this pile over there, the job both fulfilling and futile. Up and down Shore Front there was sand and more sand, dunes and waves and drifts, the air hazy and pale with grit storms kicked up by the wailing fire

trucks that barreled through intersections strung with still-dark traffic

lights. By 1 P.M., we had unearthed most of the backyard, and we began to hit soil. My shovel flipped over a bulb, just starting to sprout; Elise unearthed a clump of green onions that smelled like spring in her palm. The home's owner, a woman named Mary, appeared from around the side of the house, a gray ponytail dangling be-neath her baseball hat. "Sorry I've got you working out here like it's the Middle Ages," she called as she approached. She stood before us and gazed down at the plants in our palms. "Looks like you've found my garden," she said, more amazed than mournful. Mary gestured to a choked cluster of dead branches poking from the top of a new sand dune. "That was my lilac." She picked up the broken fronds of what looked like a cedar. "My little evergreen." A brown twisted vine ran across the sand and grabbed at our ankles. "And that's a twenty-year-old wisteria." Decades to grow, hours to kill. We asked her if she wanted to save the bulbs and replant them. She sighed and rolled one in her hand. "Nah, don't think I will," she said. Still, she didn't throw the bulb away—instead, she laid it carefully on a plastic table strewn with her belong- ings, as if she might just change her mind. Since Sandy howled up the East Coast, there has been plenty of discussion about how to prevent such a disaster from repeating itself, most of it focused on infras-tructural improvements. Should the city restore the wetlands and oyster beds that once fringed Manhattan? Create absorptive streets capable of swallowing incoming waves? Construct massive tidal gates across the East River, Arthur Kill, and Ver- razano-Nar-rows? Invariably, it seems, these proposals are dismissed as inade- quate, or impossible, or prohibitively expensive. Another "re-" word, however, has joined the ranks of restoration, resilience, and reconstruction in the conversation about New York's options, and this one is even more radical: retreat. Most scientific modeling suggests that while run-of-the-mill hurricanes may not become more common in coming years, climate change will spawn ultra- destructive super-storms more frequently. Add giant storms to higher sea levels and it appears that Sandy represents not an isolated disaster, but an early salvo in climate change's assault on our coastlines. Knowing that places like the Rockaways lie squarely in harm's way, should we encourage people like Mary to reconstruct their homes at all? For decades, the federal government has been doing just that through its FEMA-administered Na- tional Flood Insurance

Program, which provides money for people to rebuild in the wake of catastrophic flooding. And while this generosity is surely appreciated by communities sitting along coasts and upon floodplains, it has led to some truly shortsighted decisions: as the New York Times reported in 2012, taxpayers have spent \$80 million since 1979 reconstructing houses and bridges on tiny Dauphin Island in Alabama, even though the island gets hit by hurricanes roughly every three years. What's more, the people living in the riskiest places don't necessarily pay high- er premiums. Since 1988, for example, Dauphin Island's residents have received \$72.2 million in flood relief, but paid only \$9.3 million. That's why whenever the na-tion is hit by particularly destructive events, such as Hurricane Katrina in 2005, the flood insurance program finds itself deeply in the red. Thanks to Sandy, 2012 was the program's worst year for claims since Katrina; as of 2014, the program stood \$24 billion in debt. Consequently, reforming, or even disbanding, the flood insurance program has become the rare cause célèbre capable of uniting environmentalists and liber-tarians. Groups like SmarterSafer advocate eliminating the subsidies that keep flood insurance premiums artificially low, and creating actuarial tables for coastal areas that better reflect flood risk. "No federal dollars should magically appear for rebuilding in floodprone areas," wrote marine biologist Carl Safina in the weeks after the storm. "The spots that flood will take repeated hits. Everyone knows this. To help people rebuild in those places is to help put lives and investment in har- m's way. It's foolish." Of course, without the program's largesse providing a backstop, lots of places, from the Outer Banks to New Orleans to perhaps the Rockaways, may become virtually uninhabitable for all but the wealthiest homeowners. Private insurers per- ceive flood insurance as too risky to offer, and without insurance, it doesn't make a whole lot of sense to build on unstable, wave-vulnerable barrier islands. Many peo- ple will have little choice but to retreat inland. There's no question that if doing the same thing over and over and expecting different results is the definition of insanity, thoughtlessly rebuilding communities in low-lying coastal areas is certifiably nuts. As George Carlin said of people who refuse to budge from midwestern floodplains, "They repaint, put down new car- peting and wallpaper, and they move right back into the same [bleeping] house on the floodplain, next to the river . . . and then they wonder why Grandma's floating downstream with the parakeet on her head!" The National Flood Insurance Pro- gram needs to be

drastically reformed, and the perverse incentives it creates to re- peatedly reconstruct homes and buildings that are doomed from the instant that their first brick is laid need to be eliminated. We must change the way we concep- tualize our relationship with the coast, to recognize its risks as clearly as we do its rewards.

Inevitably, that will mean letting some places slip into the rising seas.

Still, as I watched Mary direct the volunteers scurrying about her ruined home, her resolve to rebuild already etched in her face, the implications of abandoning the Rockaways and other coastal zones gnawed at me. What hazard-free cities and states—if such places even exist—would accept thousands of domestic refugees with open arms? What culture will be lost if the Rockaways, and other risk-prone settlements, slip away? What will happen to the psyches of the Rockaway Peninsula residents, already among New York City's poorest and most marginalized people, if they're scattered to the winds? And what about their counterparts across the coun- try, and the world? Who will take them in, and at what cost?