**First U.S. Tsunami Evacuation Building Planned**

Scientists say that because two giant slabs of the Earth's crust are colliding on the ocean floor some 50 miles offshore, Cannon Beach, Oregon (pop. 1,700), should prepare for a magnitude-9 earthquake—and a 40-foot tall tsunami—sometime in the future.

Instead of relying entirely on evacuations, officials are planning for some people to take refuge in the nation's first tsunami evacuation building that would double as a Tsunami Evacuation Building, or TEB.

Cannon Beach requested almost $4 million in federal funding for fiscal year 2011, which begins this October, to build a new city hall that would double as a TEB.

The reinforced concrete building would sit atop 15-foot-tall columns, allowing water to pass through the lower level. An enclosed 10,000-square-foot second story and a roof terrace could shelter about 1,500 people.

The building site sits about 20 feet above sea level. Its design includes a deep pile foundation, a post-tensioning system that would enable the building to "spring back" after an earthquake, and seawalls to deflect waves and prevent soil from being washed away.

Researchers at Oregon State's Hinsdale Wave Research Laboratory are currently testing the design in their wave tank. If all goes well with the tests and funding, the new city hall could be completed by March 2014.

—Dawn Stover

Stover is a freelance science and technology writer based in White Salmon, Washington.

**As Home Foreclosures Ease, Renters Are Still at Risk**

The foreclosure crisis for home owners is slowly easing, but according to various national studies, foreclosure and eviction are dire threats for renters nationwide—especially in low-income minority neighborhoods—even if they pay their rent on time every month.

There are no comprehensive national statistics on rental units in foreclosure. Realty agencies mainly track large buildings run by management companies, but not the two-to six-unit buildings that make up most affordable rental housing.

Still, recent studies show that foreclosure remains a crisis for renters in major U.S. cities. In New York, tenants in more than 60,000 rental units face foreclosure, according to U.S. Sen. Charles Schumer (D-NY), who in May introduced legislation to stabilize multifamily building mortgages.

In Chicago, 6,560 multifamily buildings containing 20,691 rental units went into foreclosure in 2009, according to the Lawyers Committee for Better Housing. An April 2010 study by DePaul University found 32,000 rental unit foreclosures in Cook County (which includes Chicago and some suburbs), compared to 38,000 single-family foreclosures. The California group Tenants Together recently announced that foreclosures in rental buildings of five units or more increased 70 percent in 2009, with an estimated 200,000 renters at risk of displacement statewide.

Recent federal legislation aims to protect renters, but many housing experts say it's not enough. The Protecting Tenants at Foreclosure Act, passed in May 2009, requires that renters be given 90 days notice of a foreclosure and allows them to stay until the end of their lease. Still, advocates report that banks or management companies often find ways to force tenants out before their lease is up. "It takes quite a while to do a foreclosure, and we see the landlords disappear and the banks say they aren't responsible," says a Lawyers Committee for Better Housing staff attorney Rachel Blake.

In addition to tenants, communities also lose when apartments—especially affordable units—are foreclosed upon. "We'd been losing low-cost rental units even before this crisis, because they're deteriorating, falling out of the stock," says Todd Nedwick, assistant director of public policy for the National Housing Trust. The high incidence of foreclosures in rental housing "adds a whole other dimension."

**Limited mortgage relief**

When the owner lives in a two-to four-unit rental building, Freddie Mac, Fannie Mae, and Federal Housing Authority programs can help prevent foreclosure. But government-backed loan modification programs aren't available for multifamily buildings that are not owner-occupied.

A recent HUD report found that risky lending practices continued in the multifamily rental market, which makes up almost a third of U.S. housing stock nationwide, even after lenders had adopted stricter standards for single-family home loans in 2007. The report found that in 2007 and 2008, debt for multifamily buildings continued to grow at an annualized rate of 10.3 percent, compared to 2.7 percent for single-family homes.

"The argument is that a lot of landlords who bought these rental properties were doing it for profit, engaging in speculation," says Geoff Smith, senior vice president of the Woodstock Institute, a nonprofit policy organization focused on lending and financial reform. But denying federal help, he adds, really hurts the low-income tenants who live in those buildings.

—Kari Lydersen

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