The Disaster Housing Recovery Coalition

Led by NLIHC, a group of over 800 organizations dedicated to equitable disaster recovery
The Federal Disaster Recovery Process

Resources and Gaps for Low-Income Survivors
The Federal Response to Disasters

Governors request disaster declaration

President approves request

Federal government provides assistance
- FEMA works with state and local governments
- Individuals can apply for assistance through FEMA, Small Business Administration, Department of Agriculture, and more

Congress provides additional funding as necessary
- Long-term disaster recovery funded through HUD’s Community Development Block Grant – Disaster Recovery (CDBG-DR) program
FEMA Assistance Provides Immediate Aid

Public Assistance
- Emergency Work
- Permanent Work

Individual Assistance
- Individuals and Households Program Assistance

Housing Assistance
- Financial: Rental Assistance, Home Repair Assistance
- Direct: Temporary Housing Units, Direct Lease

Other Needs Assistance
- Assistance for medical costs, child care, etc.
Low-Income Households Fall Through the Cracks

**Documentation requirements**
- More likely to lack official documents
- Households lose papers during disasters
- People experiencing homelessness not eligible

**Lack of affordable housing**
- Shortage of 7 million homes affordable and available to extremely low-income renters
- FEMA slow to bring alternative housing

**Short timeframes for housing programs**
- Housing assistance ends after 18 months
- Survivors asked to repeatedly prove eligibility

**Limited resources**
- Fewer financial assets available
- More likely to be renters
- Employment with less flexibility

**Damage assessments favor those with more assets**
- Homeowners often receive more assistance than renters
- Exacerbates existing inequities
A Lengthy Process to Begin Rebuilding with HUD

1. Disaster Declaration
2. Congress passes disaster aid package
3. HUD allocates CDBG-DR funds to states
4. HUD publishes Federal Register notice
5. Grantees publish state action plan
6. Public comment period
7. Action plan submitted to HUD
8. HUD approves/rejects action plan
9. HUD signs grant agreement
10. States can access CDBG-DR funds
Current CDBG-DR System Inefficient

1. Lengthy process slows down recovery time
2. Requirements vary each time
3. Lack of oversight of grantees
Recent Disasters Have Led to an Increase in Homelessness

- **Camp Fire**: 16% increase
- **Hurricane Harvey**: 18% increase
- **Hurricane Florence**: 29% increase in Cape Fear
- **Hurricane Maria**: Increases of 14% in MA and 17% in CT
- **Midwest Flooding**
- **Tubbs Fire**: 6% increase
- **Hurricane Irma**:
Improving Disaster Recovery

Legislative Proposals to Increase Access to Disaster Aid for Low-Income Survivors
Authorize CDBG-DR Program: Reforming Disaster Recovery Act of 2019

Bipartisan support:
- H.R. 3702 Sponsors: Representatives Al Green (D-TX) and Ann Wagner (R-MO)
- Senate Sponsors: Senators Brian Schatz (D-HI) and Todd Young (R-IN)

Permanently authorizes the CDBG-DR program

Targets resources to those with greatest need
- Requiring equitable distribution of resources
- Prioritizing replacement of affordable housing
- Providing clear appeal process

Prioritizes data transparency and oversight

Protects civil rights and fair housing

Encourages mitigation and resiliency
Utilize the Disaster Housing Assistance Program (DHAP)

### Disaster Housing Assistance Program
- Provides temporary rental assistance and wrap-around counseling
- HUD and FEMA coordinate program together
- Created after Hurricane Katrina and upheld as best practice
- Trump administration has refused to activate the program and relied on motel voucher program

### Housing Survivors of Major Disasters
- S. 2996 sponsored by Senator Elizabeth Warren (D-MA) and H.R. 5474 by Adriano Espaillat (D-NY)
- Requires HUD and FEMA to activate DHAP
- Removes barriers to FEMA assistance for low-income survivors
  - Addresses issues around documentation
FEMA Needs Major Reforms

1. Deploy FEMA assistance more quickly
2. Overcome barriers to FEMA assistance for low-income survivors
3. Strengthen oversight and transparency
4. Protect survivors from fair housing and other civil rights violations
5. Promote cost effective models
6. Improve transportation assistance programs
7. Protect against future disasters
Contact

Sonya Acosta
National Low Income Housing Coalition
sacosta@nlihc.org

Noah Patton
National Low Income Housing Coalition
npatton@nlihc.org

Seana O’Shaughnessy
Community Housing Improvement Program
sosh@chiphousing.org