



National Disaster Housing Strategy

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INTRODUCTION

Overview

The National Disaster Housing Strategy (the Strategy) serves two purposes. First, it describes how we as a Nation currently provide housing to those affected by disasters. It summarizes, for the first time in a single document, the many sheltering and housing efforts we have in the United States and the broad array of organizations that are involved in managing these programs. The *Strategy* also outlines the key principles and policies that guide the disaster housing process.

Second, and more importantly, the *Strategy* charts the new direction that our disaster housing efforts must take if we are to better meet the emergent needs of disaster victims and communities. Today we face a wider range of hazards and potentially catastrophic events than we have ever faced before. These include terrorist attacks and major natural disasters that could destroy large sections of the Nation’s infrastructure. This new direction must address the disaster housing implications of all these risks and hazards and, at the same time, guide development of essential, baseline capabilities to overcome existing limitations. The new direction for disaster housing must leverage emerging technologies and new approaches in building design to provide an array of housing options. It must also be cost effective and draw on lessons learned and best practices. Above all, this new direction must institutionalize genuine collaboration and cooperation among the various local, State, tribal, and Federal partners, nongovernmental organizations, and the private sector to meet the needs of all disaster victims.

Current practices in disaster housing vary based on the nature and scope of a disaster and can range from providing short-term shelters to arranging temporary and, in some cases, permanent housing. Establishing emergency shelters is generally a well-choreographed effort that unfolds smoothly at the local level as emergency management officials and nongovernmental organizations execute their emergency plans. The challenges increase when disaster victims are displaced from their homes for longer periods of time and temporary housing must be provided. The process of meeting individual and household needs becomes more challenging, and the responsibilities and roles of those involved must be absolutely clear. States monitor and support local government efforts and activate their capabilities as needed to augment local capabilities. The Federal Government stands alongside the States as an engaged partner, maintaining disaster housing resources and ready to deploy those resources, if required, to fill any emerging gap.

While this process generally works very well, it broke down in August 2005 when Hurricane Katrina struck the coast of Louisiana and Mississippi and overwhelmed the capabilities of responders at all jurisdictional levels. And now, nearly 3 years after Hurricane Katrina, we are still wrestling with many technical and policy issues related to disaster housing that Katrina brought to light. This *Strategy* outlines a vision, supported by specific goals, that will point the Nation in a new direction to meet the disaster housing needs of individuals and communities going forward.

Evolution of Disaster Housing

Disaster housing assistance has evolved and must continue to change to better meet the diverse and complex needs of our Nation. Effective disaster housing is a critical step on the road to long-term

1 recovery. We must find a better balance between providing housing assistance rapidly in the wake of a
2 disaster and meeting the diverse needs of individuals and households, their communities, and the Nation.
3 This will not be easy. Even without the complications of a disaster, portions of the country face growing
4 challenges in housing those with low incomes and those with special needs, including the elderly, persons
5 living with HIV/AIDS and other chronic health challenges, and the homeless. These individuals are often
6 affected more profoundly, and housing options become even more limited, following a disaster.
7
8

9 **Learning from Experience**

10
11 ***As a catastrophic event, Hurricane Katrina strained housing assistance capabilities and***
12 ***highlighted key challenges and gaps that can now guide the development of the Strategy.***

13 Hurricane Katrina resulted in the largest national housing crisis since the Dust Bowl of the 1930s. Katrina
14 devastated far more residential property than any other recent hurricane, destroying or making
15 uninhabitable an estimated 300,000 homes and sending more than 1 million people in search of
16 temporary shelter. The consequences of not being prepared with a full range of housing options was
17 devastating for victims and had significant implications for the other States and communities that hosted
18 Katrina evacuees.
19

20 Traditional approaches to disaster housing, which worked well in most disasters, were inadequate to meet
21 the demands of this catastrophic event. Those involved faced the challenge of rapidly registering and
22 housing more than 1.4 million households in large congregate shelters and hotels spread across a
23 multistate area. The challenge to succeed in the midst of the confusion and imperfect information that
24 accompanies a catastrophic event unfolded before the Nation. Throughout the Hurricane Katrina
25 response, responsibilities and roles that seemed clear in previous events became less clear as the
26 Federal Emergency Management Agency (FEMA) and other Federal departments and agencies provided
27 increasing levels of support to State and local officials.
28

29 As the demand for support increased, the Federal Government took a greater role in identifying and
30 implementing disaster housing solutions. In some instances, FEMA led the coordination with States and
31 local communities in deciding what type of temporary housing to provide and where it would be located.
32 FEMA engaged directly with disaster victims to meet their housing needs and implemented many of the
33 housing options to provide sheltering, interim housing, and permanent housing, even though FEMA is not
34 a housing agency.
35

36 By necessity, the relationships among the Federal, State, and local governments had shifted away from
37 their traditional roles in the midst of a catastrophe of immense proportions. While there was no official
38 change in responsibility, the reality of daily decisionmaking and action clearly demonstrated a shift in
39 roles.
40

41 **Charting a New Course**

42
43 ***This Strategy provides the opportunity to take a different approach to disaster housing, reaffirm***
44 ***responsibilities and roles, and better meet the needs of individuals, households, and***
45 ***communities.*** The experience of Hurricane Katrina, along with other disasters large and small,
46 highlighted the following key challenges and gaps and brought attention to housing assistance areas that
47 must be improved:
48

- 1 • **Effective Communications That Establish and Manage Expectations.** Disasters can limit housing
2 options. Repairing and replacing homes takes time; especially when the disaster restricts the
3 availability of construction materials, labor, and infrastructure. Housing needs are even greater in a
4 catastrophic event, where rental properties are unavailable and the infrastructure is badly damaged or
5 destroyed, and the housing situation may be uncertain for some period. The most successful
6 approaches provide individuals and households with timely information on available options and the
7 opportunity to make their own decisions. This requires timely, honest, and clear communication with
8 the public that is accessible to individuals with disabilities and individuals with limited English
9 proficiency or who are non-English speaking.
10
- 11 • **Effective Planning.** Planning allows jurisdictions to influence the course of events in an emergency
12 by determining the actions, policies, and processes that will be used. Planning guides preparedness
13 and contributes to unity of effort. However, not all jurisdictions have the capacity to conduct effective
14 planning that can guide development of flexible and scalable housing options for all types of
15 disasters.
16
- 17 • **Clarity of Responsibilities and Roles.** Responsibilities and roles should be based on formal
18 authority and supported by capabilities, capacity, and competencies. Collectively, across all
19 jurisdictions and supporting entities, these responsibilities and roles should be regularly reexamined
20 to ensure they meet planning and organizing requirements and are defined clearly enough to
21 eliminate conflict and uncertainty. To build and institutionalize long-lasting solutions, planners must
22 engage all organizations that have a vested interest in and understanding of housing issues.
23
- 24 • **Meeting Individual and Household Needs.**
25 Hurricane Katrina and other recent disasters
26 have reemphasized the importance of
27 understanding and accommodating the needs of
28 individuals and households. This includes those
29 with special needs and those with household
30 pets. Experience indicates that persons
31 potentially affected by a disaster may not comply
32 with a mandatory evacuation order if they do not
33 have information on shelter locations and the
34 capacity of a shelter to meet their specific needs.
35
- 36 • **Flexible and Adaptable Housing Options.**
37 Within the *Strategy*, disaster housing is defined
38 as sheltering, interim housing, and permanent housing. Each element must include a range of
39 solutions that will work best in the conditions for which they may be deployed. In addition to the type
40 of housing solution, viability may also depend on how quickly a unit will be available and whether one
41 will be appropriately configured for the size and composition of the household.
42
- 43 • **Connection Between Housing and Community-Related Services.** Providing an acceptable
44 housing option does not always equate to a successful housing solution. In disasters across the Gulf
45 Coast and in other parts of our Nation, we have learned that effective housing solutions are those that
46 establish or reestablish a connection between individuals or households and their communities.
47 Combining disaster housing with case management provides disaster victims access to needed
48 community support services.

Special Needs Populations

Populations whose members may have additional needs before, during, and after an incident in functional areas, including but not limited to: maintaining independence, communication, transportation, supervision, and medical care. Individuals in need of additional response assistance may include those who have disabilities, who live in institutionalized settings, who are elderly, who are children, who are from diverse cultures, who have limited English proficiency or are non-English speaking, or who are transportation disadvantaged. (Source: *National Response Framework Online Resource Center*)

1
2 The painful and exasperating experience of Katrina has taught us important lessons about disaster
3 housing (and other related topics). Local, State, tribal, and Federal governments, nongovernmental
4 organizations, and the private sector have assessed the challenges noted above and studied media
5 reports, government audits, and other documentation to identify lessons learned. These lessons are
6 reflected in new policies and processes adopted by the Federal Government. For example, they are
7 evident in the new *National Response Framework*, and they have guided the design of new structures,
8 plans, and disaster housing capabilities developed by jurisdictions across America. An example is the
9 town of Greensburg, Kansas, which was devastated by a tornado in 2007 and yet restored with a sense
10 of pride and community due in part to a progressive disaster housing program that was based on lessons
11 learned from Katrina.

12
13 Congress passed and the President signed into law the Post-Katrina Emergency Management Reform
14 Act of 2006 (PKEMRA), which established the requirement for this *National Disaster Housing Strategy*.
15 The act also provided new authorities for FEMA to offer disaster case management services, established
16 a disabilities coordinator position at FEMA, authorized a rental repair program, and expanded the
17 authority for permanent construction. Congress also passed and the President approved an Alternative
18 Housing Pilot Program with \$400 million appropriated to FEMA's Disaster Relief Fund to explore
19 innovative alternatives to travel trailers and manufactured homes. Under this program, FEMA and the
20 Department of Housing and Urban Development evaluated proposals to award funding for up to 5,000
21 new housing units in the Gulf Coast States.

22
23 Despite these exceptional improvements and the promise of pilot programs still in progress, disaster
24 housing remains a challenge. It requires continued focus, creative exploration, and constant refinement
25 by a broad community of partners. This *Strategy* is intended to focus national attention on the ongoing
26 efforts of people and organizations within communities who act to aid those affected by disasters and do
27 so because they want to, not because they must.

29 **Partners in Disaster Housing**

30
31 ***Strong, coordinated, and engaged partnerships are essential to the delivery of high-quality***
32 ***services that meet the needs of individuals, households, and communities.*** Key partners in disaster
33 housing encompass a diverse range of organizations, including local, State, tribal, and Federal
34 governments, as well as nongovernmental organizations and the private sector. A fundamental response
35 principle is that all incidents should be managed at the lowest jurisdictional level possible, and this holds
36 true for disaster housing assistance as well. Local governments and community-based organizations
37 have a wealth of expertise and experience and can help shape disaster housing assistance to meet the
38 unique needs of their community. When disaster housing demands exceed local resources and
39 capabilities, States and regional organizations provide additional support. Many issues, such as
40 sheltering and providing temporary housing, will require cooperative efforts among multiple States to
41 develop mutually supportive plans.

42
43 The Federal Government maintains a wide array of capabilities and resources that may be made
44 available to State and local governments. Federal assistance is provided when needed to support State
45 and local efforts to lessen or avert the threat of a catastrophe. Nongovernmental organizations and the
46 private sector are also key partners and bring expertise and experience that enrich housing-related
47 planning and enable communities to meet immediate needs and achieve long-term recovery and renewal.

1 To enable these organizations to work together effectively, we must better articulate how responsibilities
2 and roles are fulfilled across all levels of government, nongovernmental organizations, and the private
3 sector. Providing a common framework and structure will formalize this collaboration and heighten focus
4 on common priorities, such as improving planning for persons with disabilities and other special needs
5 populations, as well as those with household pets.
6
7

8 **Setting a Course for the Future**

9
10 ***This Strategy must chart a new course for the future that better meets the needs of disaster***
11 ***victims.*** The *Strategy* brings together key partners that have the expertise, experience, and resources
12 required to develop a comprehensive disaster housing effort that can meet the needs of our Nation. This
13 new course should result in a broad range of housing options to meet urgent needs during a disaster,
14 while also enabling individuals, households, and communities to rebuild and meet their own housing
15 needs. Our efforts must address the full range of risks and hazards, including natural disasters, terrorism
16 events, and manmade disasters. The resulting approach must also be scalable and flexible to support
17 small-scale events, as well as catastrophic
18 disasters that can take years to recover from. We
19 must also be able to quickly navigate complex
20 choices, deliver assistance when needed, and
21 respond to changing demands.
22

23 To achieve this vision, the *Strategy* provides a
24 common framework to help integrate existing
25 disaster housing efforts and focus our Nation on the
26 following six goals:
27

- 28 **1. Support individuals, households, and**
29 **communities in returning to their previous**
30 **level of self-sufficiency as quickly as**
31 **possible.** All those who provide disaster
32 housing assistance must work collaboratively to
33 help individuals, households, and communities
34 meet their own housing needs and become self-
35 sufficient as soon as possible. Permanent
36 housing helps individuals resume their lives and
37 is vital to restoring communities and the region
38 following a disaster.
39
- 40 **2. Affirm and fulfill fundamental disaster**
41 **housing responsibilities and roles.** All
42 organizations involved in disaster housing must
43 understand and fulfill their disaster housing
44 responsibilities and roles, build core
45 competencies, and provide a foundation for
46 effective housing assistance. We must align
47 disaster housing roles with the fundamental
48 disaster response and recovery responsibilities

Vision

A national housing effort that engages all levels of government and the nonprofit and private sectors, so that when a disaster threatens or strikes our Nation we collectively meet the urgent housing needs of disaster victims for safe refuge while enabling individuals, households, and communities to rebuild, and to restore their way of life.

Disaster Housing Assistance Strategic Goals

1. Support individuals, households, and communities in returning to their previous level of self-sufficiency as quickly as possible.
2. Affirm and fulfill fundamental disaster housing responsibilities and roles.
3. Increase our collective understanding and ability to meet the needs of disaster victims and affected communities.
4. Build capabilities to provide a broad range of flexible housing options, including sheltering, interim housing, and permanent housing.
5. Better integrate disaster housing assistance with related community support services and long-term recovery efforts.
6. Improve disaster housing planning to better recover from disasters, including catastrophic events.

1 described in the *National Response Framework* and the *National Strategy for Homeland Security*.
2 This includes enhancing coordination and developing partnerships across all levels of government,
3 nongovernmental organizations, and the private sector.
4

- 5 **3. Increase our collective understanding and ability to meet the needs of disaster victims and**
6 **affected communities.** Organizations at all levels must develop a deeper understanding of and be
7 responsive to the complex needs of disaster victims. A host of individual needs affect housing
8 choices and shape the demands for housing assistance, including who will need assistance and what
9 type of assistance they will require. For example, individuals with special needs, including those with
10 medical needs and persons with disabilities, may require additional support. Households with
11 children and pet owners may also have additional needs. Housing assistance programs must include
12 a range of options that can meet those needs and accommodate the diversity of cultures, languages,
13 and dialects within a community. Housing assistance programs will only be as effective as our ability
14 to communicate with disaster victims, which will require improved public messaging to enhance
15 preparedness efforts well before an event, as well as clear and effective housing information during
16 response and recovery efforts.
17
- 18 **4. Build capabilities to provide a broad range of flexible housing options, including sheltering,**
19 **interim housing, and permanent housing.** All organizations involved in disaster housing must build
20 their own capabilities, be aware of what support is available should they require assistance, and know
21 how to request assistance. This will include establishing baseline capabilities for housing assistance
22 and providing resources, such as toolkits, planning templates, and grant funding. Strong capabilities
23 support the mission, are planned in advance, provide quality services in the time required, and are
24 cost effective.
25
- 26 **5. Better integrate disaster housing assistance with related community support services and**
27 **long-term recovery efforts.** Disaster housing assistance options must go beyond the basics of
28 providing disaster housing by connecting individuals and household to related community support
29 services. Effective disaster housing assistance must also focus on improving case management
30 services and increasing the level of awareness of support services for special needs populations,
31 such as persons with disabilities, the elderly, the homeless, or persons living with HIV/AIDS. Other
32 efforts may also be needed to help restore service delivery efforts by supportive care organizations
33 that assist these populations. Those with household pets also may require support services.
34
- 35 **6. Improve disaster housing planning to better recover from disasters, including catastrophic**
36 **events.** All organizations involved in disaster housing must conduct joint planning to address
37 housing needs, engage appropriate stakeholders, identify a range of options, describe how those
38 options would be implemented, and identify the necessary resources. These plans must address the
39 full range of potential disasters that could occur, including chemical, biological, radiological, nuclear,
40 or explosive incidents in which the community is unable to return to the affected area. Disaster
41 housing plans should address actions to prevent, protect, respond to, and recover from disasters.
42 For example, protection activities may include establishing higher structural performance levels for
43 housing, such as stricter building codes, or retrofitting structures in earthquake- and hurricane-prone
44 areas.
45

46 The *Strategy* discusses the key steps needed to achieve these goals, including establishing baseline
47 capabilities at all levels and identifying the resources necessary to build those capabilities. It also
48 addresses the need to provide technical assistance for disaster housing, as well as enhanced emergency
49 capabilities for catastrophic events.

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Authorities

Various statutory authorities and policies provide the basis for disaster housing assistance across all levels of government and lay the foundation for a national effort. The Federal portion of the *Strategy* is based on the authorities provided by the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (“the Stafford Act,” 42 U.S.C. 5121, et seq.). States, territories, tribes, and local governments all have authorities that guide emergency response and disaster housing programs.

The *Strategy* does not alter the existing authorities of individual Federal departments and agencies. It may be implemented in conjunction with other Federal incident management and emergency operations plans developed under these and other authorities, and with memorandums of understanding among various Federal agencies.

RESPONSIBILITIES AND ROLES

Overview

Disaster housing responsibilities, capabilities, and resources cross a diverse array of organizations that have varied missions and vested interests in providing disaster housing assistance. No single entity working independently has the means to address the full spectrum of disaster housing challenges. The range of disaster housing options and the span of disaster housing providers depend on the type of disaster, its severity, and the adversity of impact on the existing housing situation of those affected. Housing choices and decisions are tied to employment, access to transportation and commuting time, healthcare and daycare providers, education, and even proximity to grocery stores and pharmacies – all of which form the basic fabric of our communities. We must look across all levels of government, nongovernmental organizations, and the private sector to identify key partners. It is important to understand who can bring essential capabilities and expertise to bear and include those organizations in the planning and development of disaster housing assistance programs well before an event occurs.

An effective *National Disaster Housing Strategy* must be based on a strong foundation of clear responsibilities that define the roles and requisite competencies across all levels of government, nongovernmental organizations, and the private sector. To enable these organizations to work together effectively, we must better articulate how roles, responsibilities, and capabilities of all organizations involved in disaster housing assistance are fulfilled. In doing so, organizations will understand how they support one another and fit into the broader *Strategy*. In most cases, solutions will require multiple organizations to combine their expertise or services to meet the needs of individuals and their households. Our success will depend on our ability to collaborate with one another, develop comprehensive housing plans, and work toward common goals.

The Strength of Collaboration

Collaboration can result in comprehensive housing assistance plans to meet the needs of individuals and households. For example, housing experts and community-based organizations are well experienced with the depth and types of case management services that meet household challenges to make housing options viable. These options include locating schools for children, support for job placement, helping to work through transportation issues, or helping adjust to a new community.

By better linking disaster housing assistance to these more traditional types of community-based support services, individuals and households can get the help they need to become self-sufficient, rebuild their lives, and take steps toward obtaining long-term housing.

This section defines and clarifies disaster housing assistance responsibilities based on the fundamental roles established by the *National Strategy for Homeland Security* and the *National Response Framework*. Within these guiding documents, local governments have the primary responsibility for responding to and recovering from disasters, with State governments fulfilling a vital supporting role. States provide additional resources or capabilities when needed and address issues that may require coordination with nearby States. Nongovernmental organizations provide a wealth of community-based resources and networks, and the private sector brings unique capabilities and resources. In addition, the Federal Government maintains a range of resources and capabilities that can be provided in support of local, State, and tribal governments at the request of the Governor.

1 Individuals and Households

3 *Successful disaster response and recovery hinges on individual and household preparedness.*

4 Individuals have an essential role in disaster response and recovery that starts with understanding
5 personal responsibilities and planning ahead. To increase preparedness, individuals should develop
6 personal emergency plans for their households and pets, including planning for their own needs for the
7 first few days following a disaster, such as medicine, essential documents, and drinking water and food.
8 As part of their personal emergency plans, individuals with special needs, including those with disabilities,
9 should also assess what additional services they may need during and after a disaster, know what will be
10 available in their community, and learn how to obtain support. Part of preparing for a disaster includes
11 thinking through how to manage damage to or loss of one's home. This includes identifying household
12 needs for sheltering or interim housing and ensuring that all owned or rented property is adequately
13 insured. In addition, individuals who live in high-risk areas may be able to obtain flood insurance policies
14 through the National Flood Insurance Program. During a disaster, individuals should monitor local media
15 to obtain emergency information and implement their emergency plans. Individuals can also volunteer
16 with national disaster service organizations or local organizations in their own neighborhoods. For
17 additional information on emergency plans, visit the Department of Homeland Security's Ready Campaign
18 Web site at www.ready.gov, call 1-800-BE-READY, or access a guide at
19 www.fema.gov/areyouready/index.shtm.
20
21

22 Local Government

24 *The senior local elected or appointed official (the mayor, city manager, county manager, or parish*
25 *president) is responsible for ensuring the public safety and welfare of his or her residents.* Senior
26 local officials and their emergency managers build the foundation for an effective response and recovery.
27 Local governments provide crucial leadership and coordinate support and resources from across the
28 community through advance planning for a wide range of hazards based on their unique area. In
29 developing local emergency plans, they organize and integrate their capabilities and resources with
30 neighboring jurisdictions, the State, nongovernmental organizations, the private sector, and the Federal
31 Government.
32

33 During a disaster, those plans are implemented and adapted to meet the changing circumstances through
34 the local incident command structure, with support from the local or State emergency operations center.
35 Within these broader responsibilities, local governments have a key role in identifying potential housing
36 assistance needs based on disasters that could occur, the unique characteristics of their community, and
37 the needs of their residents. Local governments work with others across the community, in nearby areas,
38 and with the State to address disaster housing needs, including sheltering, interim housing, and
39 permanent housing. Local governments should factor in the unique characteristics of their population,
40 such as the number of people who may need shelter assistance or transportation support, or who may
41 have other special needs. In factoring in the unique characteristics of the population, particularly the
42 needs of people with disabilities, local governments should build partnerships with disability
43 groups/organizations and advocates, as well as disabled persons in the affected community to assist in
44 the evaluation and identification of those special needs.
45

1 Local governments assess their specific support
2 requirements. For example, hurricane-prone
3 areas develop sheltering plans based on their
4 residents' needs, including accessible shelters and
5 transportation that can accommodate special
6 needs populations as well as the general public.
7 Local planning for this type of event should include
8 community organizations, assisted living and
9 residential care facilities, hospitals, transportation
10 planners, and nearby jurisdictions as each
11 community identifies shelter requirements, selects
12 locations and facilities, and develops shelter
13 operations plans that can accommodate the needs
14 of their citizens. In some cases, facilities will need
15 to develop specialized plans, including
16 memorandums of agreement with nearby facilities
17 that can provide the appropriate level of care for
18 their residents.

20 Local governments also play a critical role in
21 determining interim housing options. These may
22 range from agreements for the use of schools, arenas, and convention centers as shelter locations, to
23 exercising emergency authorities to provide personnel and equipment for joint housing operations.
24 Working with State and tribal agencies and the private sector, they can expedite the restoration of
25 essential services and infrastructure support that may be necessary to speed residents' return home after
26 the disaster has passed. Since interim housing decisions can have a profound impact on the direction
27 and character of permanent housing, it is important for local governments to develop long-term strategies
28 to rebuild and renew their community. Local officials also adopt, enforce, and propose building standards
29 and administrative regulations to ensure that housing is safe, durable, and affordable. At the same time,
30 local officials are sensitive to their citizens' needs, including accessible housing for persons with
31 disabilities, low-income housing, and cultural considerations in developing long-term housing.

33 During a disaster, local governments coordinate efforts across their communities to implement response
34 and recovery plans, which will include providing disaster housing assistance to their residents based on
35 the scope and nature of the disaster. They also may amend or suspend local laws or ordinances to
36 support response and recovery efforts. When local resources are exceeded, the local government asks
37 the State for assistance. Local and State officials then work together to identify options and determine
38 which options best meet the needs of their citizens.

Community-Based Efforts

Communities can provide the momentum and resources to jump-start housing solutions. For example, Rebuild NW Florida was formed shortly after Hurricane Ivan devastated Escambia and Santa Rosa Counties. The focus of this nonprofit group was to solicit donations and volunteers and manage the rehabilitation of owner-occupied housing units that were damaged in the hurricane.

Rebuild NW Florida had already amassed a significant number of cash and material donations by the time the long-term community recovery team began their work. The group was focused on both Escambia and Santa Rosa Counties and was headed by a former Speaker of the House of the Florida Legislature. This organization was an obvious choice as a champion for a significant portion of the housing projects that came out of the long-term recovery process in these counties. (Reference: *Long-Term Community Recovery Planning Process: A Self-Help Guide, December 2005, FEMA*)

States, Territories, and Tribal Governments

States, territories, and tribal governments have responsibility for the health and welfare of the people in their jurisdiction. State governments have the primary responsibility for assisting local governments in responding to and recovering from disasters. Before a disaster, States work closely with tribal and local governments, nongovernmental organizations, and the private sector to develop statewide plans. During a disaster, States coordinate resources and capabilities across jurisdictions in support of the local activities, obtaining additional support from nearby States or regions if needed through interstate

Chapter 2. Responsibilities and Roles

1 mutual aid and assistance protocols such as the Emergency Management Assistance Compact (EMAC).
2 States may also amend or suspend State laws or ordinances to support response and recovery efforts.

3
4 States are uniquely positioned to play a key role in
5 disaster housing operations based on their day-to-day
6 housing responsibilities. As part of those
7 responsibilities, States work to identify, expand, and
8 preserve safe, affordable housing opportunities.
9 States also implement nonemergency Federal-aid
10 housing programs, which include affordable
11 homeownership and rental opportunities and provide
12 technical assistance to local and tribal officials. As an
13 example, States administer tens of millions of dollars of
14 Department of Housing and Urban Development
15 (HUD) Community Development Block Grants and
16 HOME Investment Partnerships funds annually that
17 their local governments may use for community and
18 economic development and affordable housing. As part of those efforts, States address the needs of low-
19 and moderate-income families and special needs populations. States can also provide technical and
20 financial assistance to avoid foreclosures and help with down payments on home purchases, and to
21 implement rehabilitation programs for homeowners and rental housing. States administering CDBG and
22 HOME program funds may use this funding to remove architectural barriers for persons with disabilities.

How States Can Support Communities

States work closely with their communities to provide additional support and fill crucial gaps. For example, the State of Louisiana established the Louisiana Family Recovery Corps to provide coordinated case management services. The Louisiana Family Recovery Corps strives to help families address the multiple needs by linking them to existing community-based services that help them move toward self-sufficiency. This may include job placement programs, helping to register children for schools, locating dispersed family members, or connecting them to necessary health services.

23
24 States play a key role in disaster housing preparedness. When assessing emergency response
25 capabilities, States should work with their communities to determine sheltering and housing assistance
26 needs, identify requirements, and plan how to best meet those requirements across the State. In some
27 cases, tribal and local governments have the capacity to meet their own needs, or can fill gaps by mutual
28 aid agreements with nearby areas. In other cases, States will need to provide additional housing
29 assistance or develop EMAC agreements with other States or across the region. If States anticipate that
30 Federal support may be needed, they should determine the nature and scope of the requirement and
31 work closely with the Federal Government. The Federal Government will work with the State to identify
32 options; the State has the responsibility to review those options and select the one that will best meet the
33 needs of its residents. The State, working with local jurisdictions, is in the best position to determine what
34 will best meet current and long-term housing needs.

35
36 When disaster strikes, States support tribal and local governments, identify requirements, and coordinate
37 additional support when needed. As part of those activities, they may make State facilities, equipment,
38 and personnel available for shelter operations, assist in identifying interim housing, or help communities
39 plan for and provide long-term housing options. When needed, they also administer emergency housing
40 programs. In addition, States promote redevelopment of communities by acting as a catalyst for
41 public/private community partnerships that are essential to timely and comprehensive recovery.

42
43 If a State anticipates that its resources may be exceeded during a disaster, the Governor can request
44 assistance from other States through mutual aid and assistance agreements such as EMAC, or request
45 assistance from the Federal Government. By law, only a State Governor may request a Presidential
46 emergency or major disaster declaration. To request assistance under the Stafford Act, tribal
47 governments work with the State, but, as sovereign entities, they can elect to deal directly with the
48 Federal Government for other types of assistance. The *National Response Framework* provides
49 additional information regarding the Stafford Act and how to request Federal assistance.

50

Tribal Governments

During disasters, tribal governments are responsible for the health of their people, protection of their properties and lands, and coordination of resources. Based on that role, tribal governments have a wide range of disaster-related responsibilities, which include developing recovery plans that meet the unique needs of their tribe and negotiating mutual aid and assistance agreements with other tribes or jurisdictions. The United States has a trust relationship with Indian tribes and recognizes their right to self-government. During a disaster, tribal governments coordinate tribal resources and may amend or suspend tribal laws or ordinances to support response and recovery efforts. Tribal governments also have the crucial role to communicate with the broader tribal community, helping people, businesses, and organizations cope with the consequences of the disaster.

When local resources are not adequate, tribal leaders seek assistance from States or the Federal Government. For Federal Stafford Act disaster assistance, tribal governments work with the State, but as sovereign nations, they can elect to deal directly with the Federal Government for other types of assistance. In order for a tribe to obtain Federal assistance via the Stafford Act, a State Governor must request a Presidential declaration on behalf of the tribe.

Private Sector and Nongovernmental Organizations

Private Sector

Communities cannot effectively respond to or recover from disasters without strong cooperative partnerships with the private sector. The private sector works closely with local, State, and tribal officials to provide essential services, such as water, power, communications, transportation, medical care, and other services that are important to both response and recovery.

To prepare for disasters, the private sector invests, plans, and conducts continuity of operations activities to ensure they can continue to provide essential services to communities. Providing these services is essential to enable residents to return to their homes. Such services come from grocery stores, pharmacies and medical facilities, gas stations, and building supply stores. The private sector may also develop agreements with local governments to provide additional support, such as discounted building supplies, bottled water, or free or discounted replacement prescriptions.

Private-sector partners also leverage their resources to support local emergency management and public awareness efforts during response and recovery efforts. For example, to reduce the burden on local emergency responders, some larger companies

Private-Sector Contributions

The private sector can bring a wealth of expertise and additional resources as described in the examples below.

In the weeks following Hurricane Katrina, the Coca-Cola Company and its bottling partners shipped more than 30 million bottles of filtered water, juice, sports drinks, and other beverages. These drinks were donated to the Federal Emergency Management Agency (FEMA), the American Red Cross, the Department of Defense, and the Mississippi Emergency Management Agency during recovery operations.

America's pharmaceutical research companies stepped up Katrina relief efforts, with donations soaring to more than \$100 million. Bayer donated and shipped two tractor-trailer loads of materials, including employee-donated supplies, over-the-counter products, and blood glucose monitors. In 2005, Merck aided hurricane-stricken communities by replacing prescription medicines for victims, hospitals, and clinics that lost medicines in the flood. Also, Merck provided more than \$6.7 million in vaccines to assist relief efforts.

1 volunteer to meet the postdisaster needs of their employees. This includes a wide range of contributions
2 such as providing food for sheltering, supplying transportation services when needed, or even providing
3 discounted home-repair materials. Private-sector partners should also be involved in local disaster
4 response and recovery planning.
5

6 **Nongovernmental Organizations**

7

8 ***Success in planning and providing disaster housing is built upon the strength and contributions***
9 ***that nongovernmental organizations consistently provide before, during, and after disasters.***

10 Nongovernmental organizations, including faith-based organizations, form the backbone of community
11 disaster efforts, providing relief services to sustain life, reducing physical and emotional distress for those
12 in need, connecting people to community services, and promoting recovery and renewal that helps give
13 communities a fresh start. A diverse range of programs and resources enable nongovernmental
14 organizations to provide those services and address critical individual and community needs that cannot
15 be met through traditional Federal, State, local, and tribal government programs alone.
16

17 To improve preparedness, nongovernmental organizations across the Nation collaborate with first
18 responders, all levels of government, the private sector, and a wide range of community organizations,
19 including those that work with special needs populations. Nongovernmental organizations help develop
20 and support disaster plans, as well as recruit, train, and manage large cadres of volunteers so that they
21 are ready when needed. Nongovernmental organizations may also enter into agreements with the
22 Federal Government to provide personnel or facilities to help distribute essential commodities, such as
23 medicine, food, and supplies.
24

25 During disasters, nongovernmental organizations provide vital housing assistance by operating and
26 supporting emergency shelters. Providing immediate safety and refuge from an impending threat or
27 approaching disaster, emergency shelters offer individuals and households basic support, such as a
28 space to sleep, food, water, first aid, support services, and restroom/shower facilities. Successfully
29 orchestrating that diverse range of services into a cohesive operation during the chaos of a disaster
30 requires multiple organizations from across communities to work together effectively, with each fulfilling
31 their important role in support of disaster victims
32 and each other. Some of these organizations
33 identify facilities in nearby areas that meet the
34 specific requirements for emergency shelters or
35 help develop shelter operation plans well in
36 advance of the disaster. Planning activities by
37 these organizations should consider barriers to
38 physical accessibility and delivery of services for
39 persons with disabilities. Others train and then
40 supply large cadres of volunteers to staff and
41 operate shelters during a disaster, provide
42 kitchens to prepare meals, or donate food items,
43 blankets, cots, and other items that may be
44 needed by disaster victims.
45

Partnering With Nongovernmental Organizations

FEMA and the National Center for Missing and Exploited Children collaborated to develop the National Emergency Family Registry and Locator System (NEFRLS), a Web-based tool to help reunite families separated and dispersed by a disaster. Individuals can register by either telephone or Internet. An additional benefit from this partnership is that when children are missing, the National Child Locator System is also activated to provide additional assistance to reunite them with their parents or guardians.

46 After the response phase of a disaster, nongovernmental organizations provide or help locate community-
47 based support that may be needed during interim housing services, such as childcare, emotional support,
48 case management services, and referrals for physical, emotional, legal, and financial support.
49 Nongovernmental organizations can also assist in the repair and cleanup of damaged homes and
50 community facilities by providing labor, tools, materials, and/or equipment. In other cases,

Chapter 2. Responsibilities and Roles

1 nongovernmental organizations can help replace personal documents that will be necessary for
2 individuals to rent housing, repair their homes, or purchase a new home. These organizations also play a
3 vital role in advocating for and assisting in the repair and reconstruction of essential community facilities
4 and restoring community-based services.
5

6 **American Red Cross**

7
8 ***The American Red Cross has a nationwide system for disaster planning, preparedness,***
9 ***community disaster education and mitigation, chapter readiness, and disaster response***
10 ***throughout the United States and its territories.*** Although the American Red Cross is not a
11 government agency, its authority to provide disaster relief was formalized through a congressional
12 charter. Red Cross chapters form the cornerstone of the organization's response to disaster and initiate a
13 response when a disaster occurs. Red Cross disaster relief focuses on meeting people's immediate
14 disaster needs. When a disaster threatens or strikes, the Red Cross provides shelter, food, and health
15 and mental health services to address basic human needs. Red Cross relief services are provided to
16 minimize the suffering of people affected by providing shelter (individual or congregate temporary
17 shelters), food (fixed or mobile feeding operations), basic health services, and relief supplies. In addition
18 to these services, the core of Red Cross disaster relief is the assistance given to individuals and families
19 affected by disaster to enable them to resume their normal daily activities independently. The Red Cross
20 also feeds emergency workers, handles inquiries from concerned family members outside the disaster
21 area, provides blood and blood products to disaster victims, and helps those affected by disaster to
22 access other available resources. Under the *National Response Framework*, the Red Cross is a support
23 agency to the Mass Care functions of Emergency Support Function (ESF) #6 – Mass Care, Emergency
24 Assistance, Housing, and Human Services. The Red Cross has a lead role in coordinating and
25 supporting the efforts of the national nongovernmental organizations that provide mass care services
26 during response operations.
27

28 **National Voluntary Organizations Active in Disaster**

29
30 ***The National Voluntary Organizations Active in Disaster (National VOAD) coordinates planning***
31 ***efforts by many voluntary organizations responding to disaster.*** Member organizations increase
32 their effectiveness and reduce duplication of services by proactively planning before disasters strike.
33 Following a disaster, National VOAD or an affiliated State VOAD encourages members and other
34 voluntary agencies to convene on site. This cooperative effort has proven to be the most effective way for
35 a wide variety of volunteers and organizations to work together in a crisis. National VOAD provides
36 information to member organizations about the severity of the disaster, the needs of disaster victims, and
37 actions being taken by organizations to support response and recovery operations. Additionally, National
38 VOAD may provide guidance on management of unaffiliated volunteers and unsolicited donated goods.
39

40 National VOAD facilitates and encourages collaboration, communication, cooperation, and coordination,
41 and builds relationships among members while groups plan and prepare for emergencies and disasters.
42 During major disasters, National VOAD typically sends representatives to FEMA's National Response
43 Coordination Center to represent the voluntary organizations and assist in response coordination.
44
45

46 **Federal Government**

47
48 ***The Federal Government maintains a wide array of capabilities and resources that can be made***
49 ***available upon request of a Governor.*** When disasters exceed State resources or when disasters are

Chapter 2. Responsibilities and Roles

1 managed by Federal departments or agencies acting under their own authorities, the Federal
2 Government may provide resources and capabilities to support the State. The Federal Government
3 follows the *National Response Framework* to integrate all necessary department and agency capabilities,
4 organize the Federal response, and ensure coordination with State, tribal, and local partners. Lessons
5 learned in the aftermath of the 2005 hurricane season have strengthened Federal response and recovery
6 capabilities, making them more comprehensive, scalable, and flexible to meet specific disaster
7 requirements.

8
9 Federal assistance can be provided to State, tribal, and local jurisdictions and to other Federal
10 departments and agencies in a number of different ways through various mechanisms and authorities. It
11 may be provided under the Stafford Act through a Presidential declaration, or without a declaration under
12 other authorities. The *National Response Framework* presents additional information on when and how
13 assistance is provided.

14
15 Under the Stafford Act and in support of the Department of Homeland Security (DHS), FEMA leads the
16 national effort to prepare for, respond to, recover from, and mitigate against disasters. Under the *National*
17 *Response Framework*, FEMA interfaces with the State and coordinates Federal disaster assistance
18 efforts. Within this framework, FEMA works with its partners to coordinate Federal sheltering assistance
19 through ESF #6 – Mass Care, Emergency Assistance, Housing, and Human Services. Under this
20 Strategy, FEMA and the Department of Housing and Urban Development (HUD) will partner to provide
21 Federal interim housing assistance, each bringing its expertise and experience to bear. When Federal
22 permanent housing assistance is needed, HUD will have the lead responsibility under this *Strategy* and
23 will coordinate with its partners to provide housing and community development resources.

24
25 Within the *Strategy*, HUD seeks the authority from Congress to fully implement the interim and permanent
26 housing missions. Legislative authority, staffing, and other resources may be required for the new
27 responsibilities for HUD indicated in the Permanent Housing section of this *Strategy* and to implement a
28 disaster housing voucher program, such as the Disaster Housing Assistance Program (DHAP)
29 implemented following the Gulf Coast hurricanes for interim housing.

30 31 **Department of Homeland Security**

32
33 ***Pursuant to the Homeland Security Act of 2002 and Homeland Security Presidential Directive***
34 ***(HSPD) 5, the Secretary of Homeland Security is the principal Federal official for domestic incident***
35 ***management.*** Incident management refers to how incidents are managed across all homeland security
36 activities, including prevention, protection, and response and recovery. Other Federal departments and
37 agencies have key responsibilities to support national response activities and carry out those
38 responsibilities within the overarching coordinating mechanisms of the *National Response Framework*.
39 DHS coordinates with other agencies to surge Federal support at the headquarters, regional, and field
40 levels. In support of disaster housing, DHS works across all Federal departments and agencies to ensure
41 coordinated Federal support, identifies and resolves policy issues, and integrates housing with all the
42 other incident management activities.

43 44 **Federal Emergency Management Agency**

45
46 ***The primary mission of FEMA is to reduce the loss of life and property and protect the Nation from***
47 ***all hazards by leading and supporting the Nation in a risk-based, comprehensive emergency***
48 ***management system of preparedness, protection, response, recovery, and mitigation.*** When a
49 disaster strikes that may exceed local, State, and tribal capabilities, the Nation looks to FEMA to quickly

Chapter 2. Responsibilities and Roles

1 mobilize and integrate the full range of Federal capabilities to meet individual and community needs for
2 assistance. FEMA serves as the lead Federal agency for emergency management, coordinating
3 response and recovery with the State under the authority of the Stafford Act. This flexible and robust
4 authority ensures that FEMA is able to lead the Federal component of a unified Federal and State
5 response. FEMA serves as the integrator of strategies and the coordinator of service delivery. FEMA
6 coordinates Federal sheltering assistance, partners with HUD to provide interim housing assistance, and
7 supports HUD's role in permanent housing.

8
9 FEMA cannot meet its responsibilities or fulfill its role in disaster housing without the engaged assistance
10 of other Federal departments and agencies who plan, prepare, and act to ensure the delivery of essential
11 commodities and services that support the State requirements.

12 13 **Department of Housing and Urban Development**

14
15 ***HUD's mission is to increase homeownership, support community development, and increase***
16 ***access to affordable housing free from discrimination.*** As the Federal experts on providing
17 permanent housing assistance for low-income families, HUD is uniquely positioned to assist those
18 affected by a disaster.

19
20 HUD's national network of 4,000 Public Housing Agencies (PHAs) provide 1.2 million units of subsidized
21 housing and approximately 2 million housing vouchers to low-income families. Through this network,
22 additional Federal funds can be funneled so that PHAs can assist disaster-affected families. The PHA
23 network gives HUD the ability to efficiently mobilize a housing response to large-scale disasters. In
24 addition to housing assistance, some PHAs, when given additional funding, can also provide social
25 services, including service connections and case management, to residents of subsidized housing.

26
27 HUD's National Housing Locator (NHL) is a Web site that can assist individuals and families in finding
28 rental housing in a Presidentially declared or local disaster. The NHL is a searchable clearinghouse of
29 rental housing available nationwide. It allows HUD and its business partners, in particular other Federal
30 agencies and PHAs, to deliver housing assistance by rapidly locating rental housing and available
31 government-owned, foreclosed homes for sale during an emergency.

32
33 Through lenders approved by HUD's Federal Housing Administration (FHA), the Department offers
34 insured mortgages for disaster victims to rebuild substantially damaged or destroyed homes or to
35 rehabilitate less damaged homes. FHA also may provide homeownership opportunities through
36 discounted home sales programs. Access to HUD-assisted housing counseling agencies is also
37 available.

38
39 HUD also addresses community recovery needs through its management of the Community Development
40 Block Grant (CDBG) program. The CDBG program focuses on a wide range of community and economic
41 development and housing needs nationwide, representing more than 1,100 cities and urban counties, and
42 States, and is often the funding vehicle for the rebuilding of communities devastated in disasters.

43
44 Following a disaster, HUD plays a key role in long-term community recovery under the *National Response*
45 *Framework*. Emergency Support Function (ESF) #14 – Long-Term Community Recovery provides a
46 mechanism for coordinating Federal support to State, tribal, regional, and local governments,
47 nongovernmental organizations, and the private sector to enable community recovery from the long-term
48 consequences of extraordinary disasters. As one of four primary agencies for this Emergency Support
49 Function, HUD provides building technology technical assistance and assistance for housing, community

1 redevelopment and economic recovery, public services, infrastructure, mortgage financing, and public
2 housing repair and reconstruction.

4 **U.S. Small Business Administration**

6 ***The U.S. Small Business Administration (SBA) was created to aid, counsel, assist, and protect the***
7 ***interests of small business concerns, to preserve free competitive enterprise, and to maintain and***
8 ***strengthen the overall economy of our Nation.*** Through its Office of Disaster Assistance, SBA is
9 responsible for providing affordable, timely, and accessible financial assistance to homeowners, renters,
10 and businesses following a disaster. Financial assistance is available in the form of low-interest, long-
11 term loans. SBA's disaster loans are the primary form of Federal assistance for the repair and rebuilding
12 of non-farm, private-sector disaster losses.

14 **Department of Agriculture**

16 ***The Department of Agriculture (USDA) provides emergency farm loans, farm ownership loans, and***
17 ***natural disaster loans to low- and very low-income individuals and households, and housing***
18 ***repair loans and grants to low- and very low-income individuals and households.*** The mission of
19 USDA's Office of Rural Development, which is to increase economic opportunity and improve the quality
20 of life for all rural Americans, is met through three programs, which can also provide disaster housing
21 assistance support: the Housing and Community Facilities Programs, the Utilities Programs, and the
22 Business and Cooperative Programs. In providing disaster assistance, USDA is a support agency under
23 the *National Response Framework* for ESF #6 – Mass Care, Emergency Assistance, Housing, and
24 Human Services; and ESF #12 – Energy. USDA is also a primary agency for ESF #14 – Long-Term
25 Community Recovery.

27 In response to a disaster, the Housing and Community Facilities Programs provide information (i.e.,
28 location, type, owners, and/or management service) on USDA-financed, currently available, habitable
29 housing units; provide Letters of Priority Entitlement for lists for placement in USDA-financed housing;
30 and assist eligible recipients to meet emergency housing assistance needs resulting from Presidential
31 emergency or major disaster declarations.

33 During a disaster, the Utilities Programs provide technical support and access to both damage
34 assessments and restoration efforts for electric power generation, transmission, and distribution in
35 financed systems. They also gather and communicate information to assess impacts and needs and
36 provide information on USDA-financed housing units available for response or emergency personnel.

38 In response to a disaster, the Business and Cooperative Programs leverage their community recovery
39 resources through emergency loans and grants for the agricultural sector; economic and technical
40 assistance for recovery of rural community facilities and businesses; technical assistance for agricultural
41 market recovery, community planning, and community development; and resource conservation
42 assistance.

44 In addition, under ESF #11 – Agriculture and Natural Resources, USDA works with FEMA to ensure an
45 integrated response that provides for the safety and well-being of household pets.

1 Department of Veterans Affairs

2
3 ***The Department of Veterans Affairs (VA) administers the laws providing benefits and other***
4 ***services to veterans, dependents, and beneficiaries of veterans.*** Upon request during declared
5 emergencies, VA may make VA property available to provide space for the establishment of shelters.
6 Also upon request, VA may provide FEMA a list of all habitable housing units owned by the Department
7 that are available for use as transition or interim housing, which would generally last up to 18 months. VA
8 also works with HUD to transfer VA properties to a local urban homesteading agency for use in a HUD-
9 approved local urban homesteading program. Under the *National Response Framework's* ESF #6 –
10 Mass Care, Emergency Assistance, Housing, and Human Services, VA provides VA representatives
11 assigned to FEMA Disaster Assistance Centers to counsel eligible disaster victims on VA housing, and
12 can assign to FEMA habitable VA single-family and multiple housing units for the purpose of providing
13 interim housing options to eligible disaster victims. The units may also be used by a State when it
14 administers the Temporary Housing Assistance program on FEMA's behalf.
15

16 Department of Health and Human Services

17
18 At FEMA's request, the Department of Health and Human Services (HHS), in support of ESF #6 – Mass
19 Care, Emergency Assistance, Housing, and Human Services, may provide demographic information on
20 impacted areas, subject-matter expertise on special needs populations in need of disaster sheltering and
21 housing, and technical assistance in the provision of human services.
22

23 Bureau of Indian Affairs

24
25 ***The mission of the Bureau of Indian Affairs (BIA) is to enhance the quality of life, promote***
26 ***economic opportunity, and carry out the responsibility to protect and improve the trust assets of***
27 ***American Indians, Indian tribes, and Alaska Natives.*** BIA accomplishes this through the delivery of
28 quality services and by maintaining government-to-government relationships within the spirit of Indian
29 self-determination. BIA is responsible for the administration and management of 55.7 million acres of
30 land held in trust by the United States for American Indians, Indian tribes, and Alaska Natives. There are
31 562 federally recognized tribal governments in the United States. Developing forest lands, leasing assets
32 on these lands, directing agricultural programs, protecting water and land rights, developing and
33 maintaining infrastructure, and economic development are all part of the agency's responsibility. In
34 addition, BIA provides education services to approximately 48,000 Indian students.
35

36 During disasters and other times of emergency, BIA supports the Federal response as a partner through
37 various mechanisms and authorities. BIA provides resources and staff in response to tribal government
38 requests for assistance. Resources provided may include firefighting equipment and supplies, as well as
39 limited disaster funding for tribal fire response. BIA does not maintain an emergency or disaster housing
40 program. Any tribal government requests for housing are referred to and coordinated by HUD.
41

42 Other Federal Agencies

43
44 ***Numerous other Federal agencies play critical roles in providing disaster sheltering and housing,***
45 ***and may provide assistance under or independent of the Stafford Act.*** The *National Response*
46 *Framework* and supporting annexes identify key responsibilities for other Federal agencies involved in the
47 disaster recovery process. These agencies/departments will work in coordination with FEMA to ensure
48 the Federal Government's response to disasters is well coordinated and comprehensive. These
49 agencies/departments include, but are not limited to, the following:

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- **Department of Defense (DOD), including the U.S. Army Corps of Engineers (USACE):** In addition to their lead role in ESF #3 – Public Works and Engineering, following a disaster USACE provides mass care and human services support at FEMA’s request. These services may include the inspection, construction, or installation of housing options, and other forms of support. USACE can also conduct or provide technical assistance on the expedited repair of damaged homes, to include temporary roofing or other repairs that facilitate reoccupation of minimally damaged structures.
- **Department of Energy (DOE):** DOE facilitates the assessment, reporting, and restoration of damaged energy systems and components when activated by DHS for incidents requiring a coordinated Federal response.
- **Department of the Interior (DOI):** DOI is able to assist in the protection of property and mitigation of damages and impacts to the Department, individuals, and surrounding communities in preparation for or in support of response and recovery from a disaster. This includes rescue, evacuation, emergency medical treatment, emergency debris removal, and restoration of essential public services. DOI is also able to assist in the safeguarding, collecting, and distributing of food and essential supplies.
- **General Services Administration (GSA):** Following a disaster, GSA is able to provide relief workers and victims of disaster with the essential products and services needed to help prevent, prepare for, and respond to emergencies. Assistance includes food, shelter, cleaning supplies, comfort kits, first aid, clothing, personal items, emergency transportation, home repair, household items, medical supplies, etc. At FEMA’s request, GSA can also obtain land leases for housing sites, logistical staging areas, or other required facilities.

DISASTER HOUSING: CURRENT PRACTICES AND FUTURE DIRECTIONS

Overview

This chapter discusses the complexity of disaster housing needs, the range of current practices, and future directions in providing housing assistance to support the goals within the Strategy and the broader response and recovery effort. The core of disaster response and recovery is human need and the ability to meet that need in times of distress, when resources and capabilities may be limited and individuals and communities are struggling to cope with the damage and destruction of a disaster. This is especially true when it comes to housing assistance, whether an individual or household is seeking immediate shelter from an approaching storm or other threat, struggling to cope with damage to their home and personal belongings, or deciding how to repair or replace their home. Local governments must meet these needs while also looking at the broader community needs, which may require restoring large areas, including the essential services and infrastructure necessary to revitalize the area.

This chapter introduces some of the competing factors that drive individual, household, and community needs for housing assistance and provides an overview of current practices across the country to meet those needs. There have been substantial strides in housing assistance as a result of the lessons learned in Hurricane Katrina and other disasters, and the current practices reflect those successes and highlight innovative work being done by communities and States, as well as nongovernmental organizations and the private sector.

This chapter also discusses future directions for how we as a Nation can work together to achieve the goals within the *Strategy*. This includes reviewing best practices and innovations to develop and establish baseline capabilities and core competencies, validate roles and responsibilities, and improve the range, quality, and timeliness of disaster housing services provided by communities, States, and the Federal Government. Working toward common goals will help focus our efforts and identify new opportunities as we continue to improve housing assistance that enables individuals, households, and communities to meet their disaster housing needs.

Housing Needs: One Family's Story

To provide housing assistance, we must understand the challenges and complex choices that people face as a disaster unfolds. For example, Gereld Sibely, a native of New Orleans, found shelter in the Houston Astrodome on September 4, 2005.

Sibely, 32, lived in New Orleans with his wife, mother, and six children. His family was one of the lucky ones. They owned a car, but it was too small to transport his entire family in one trip. When the mandatory evacuation for Hurricane Katrina was announced, Sibely decided that since he could not successfully transport his whole family together, they would all stay behind and ride out the storm together.

The family gathered on the first floor as the storm broke that night. The wind howled at well over 140 miles an hour and shook the house. The family prayed, fearing the house would tip over or tear apart. Then the wind died, but soon water breached the levee at the 17th Street Canal. The family moved to an upstairs loft, but water soon began to seep into it, too.

Sibely and his family were rescued by motor boat and taken to the Astrodome by charter bus. It was not until they got to the Astrodome that they felt like they could relax for a while. "My family is still together – we are alive," he said. "The Red Cross gave us all blankets and a cot...they welcomed us with open arms...we were fed. The Astrodome is packed, but it is safe. We don't know what is next...but we are together. It is good to be safe!" (Source: *Good To Be Safe*, by Glenda Plunkett, *Mid-Illinois Chapter, American Red Cross*)

Disaster Housing Needs: A Planner's Dilemma

It is critical to anticipate the challenge of providing housing assistance that meets diverse individual, household, and community needs. Meeting urgent housing needs while enabling individuals, households, and communities to rebuild and restore their way of life is a complex equation that requires all those involved in disaster housing – including all levels of government, nongovernmental organizations, and the private sector – to navigate a broad range of competing and interdependent factors. This burden falls primarily on planners at each level, who must address these factors to develop deliberative disaster housing plans and conduct crisis action planning during a disaster that adjusts to meet the real-world circumstances. This process provides critical guidance to decisionmakers when they need it most.

As part of this dilemma, planners must: 1) assess the nature and magnitude of a disaster, 2) prioritize individual and household needs, 3) understand the broader community characteristics, and 4) be familiar with available housing options that are appropriate within their area. Planners must not only have a comprehensive understanding of each of these four factors, but must also consider the operational issues such as providing accommodations for disaster workers and those involved in infrastructure restoration. Planners must also be able to inform and provide guidance to decisionmakers on how to balance competing issues – simultaneously responding to urgent needs, continually adjusting as those needs evolve, and developing permanent housing.

While these factors can be addressed independently, the planner's dilemma is to consider the interdependencies among these factors. For example, the perfect shelter with adequate capacity will not work if it is available too late or is too far away. This dilemma becomes increasingly difficult to solve as life-threatening or urgent needs emerge and resources become scarce or delayed.

Nature and Magnitude of a Disaster

The nature and magnitude of a disaster drive the size, scope, and scale of housing assistance and determine duration of assistance that may be required, with catastrophic events likely to require substantial permanent housing assistance for extended periods of time. Planners must develop a range of housing assistance that addresses the full spectrum of disasters that could occur, from smaller scale events of shorter duration and concentrated impact, such as tornadoes or wildfires, to large-scale catastrophic events that are of a considerable magnitude and result in widespread devastation across a substantial area or region. Housing assistance must also address the full range of potential disasters, from natural disasters to terrorism incidents and manmade events.

While the needs for smaller scale disasters can be met through a range of sheltering and interim housing options, large-scale catastrophic events will require extensive long-term reconstruction and rehabilitation to support community and regional renewal and revitalization. Some catastrophic events, such as release of a radiological or biological agent or a nuclear detonation, may render an area uninhabitable for extended periods of time and will require intensive advance planning. The exponential demands of a catastrophic event are arduous and cannot be addressed by merely doing more – substantial planning at a higher level is required to prepare for the magnitude of a catastrophic event and develop housing options that can meet the potentially overwhelming demand for immediate shelter, interim housing, and permanent housing. In extreme scenarios, such as a nuclear detonation, large numbers of people may need to relocate, perhaps permanently.

1 **Complexity of Individual and Household Needs**

2
3 ***Accommodating the broad range of human needs during a disaster is the central challenge in***
4 ***planning for effective housing assistance.*** Individuals and households have unique needs and
5 circumstances that affect the choices they make, define requirements, and limit the disaster housing
6 solutions that will be satisfactory. Planners must understand those needs and how they may change as a
7 disaster unfolds. Planners must also anticipate how those needs will drive the demands for housing
8 assistance, including who will need assistance and what types of assistance they will require. For
9 example, individuals with special needs, including the elderly and persons with disabilities, or persons
10 living with HIV/AIDS, may need physically accessible options.

11
12 In addition to the needs of individuals, there are also complex issues related to households. It is vital to
13 keep households and families together whenever possible, especially when children and older adults are
14 involved. However, during the chaos of a disaster, households may become separated, and it is essential
15 to reunite them as quickly as possible. In addition, caregivers need to be near and accompany
16 dependents to ensure their health and safety. Individuals and households also represent a diversity of
17 cultures, languages, and dialects within communities and it is important that planners recognize this and
18 tailor housing assistance programs to those needs.

19
20 These housing needs also tie to the broader issues of where we work, where our children go to school,
21 proximity to healthcare and daycare providers, accessibility to transportation, and how close we are to
22 friends and family.

23 **Community or Regional Characteristics**

24
25
26 ***Effective housing assistance must be tailored to reflect the community or regional characteristics;***
27 ***one size does not fit all.*** Understanding community and regional characteristics is essential for planners
28 to shape a disaster housing plan that reflects the appropriate types, nature, and location of housing
29 assistance. One of the fundamental steps in disaster assistance is a high-level assessment of the area
30 that has been impacted, including the extent of damage and how it has affected the community and
31 surrounding area. This preliminary assessment helps establish priorities for housing assistance and
32 provides valuable data to define the range of housing assistance required to meet the community's
33 needs. Communities also need to address difficult questions about whether they will continue to rebuild
34 areas that were damaged as opposed to permanently moving such housing to other areas at lesser risk.

35
36 Follow-on assessments to develop interim or permanent housing should take into account a broader
37 range of characteristics, such as the size, composition, and distribution of the population, as well as land-
38 use patterns, socioeconomic conditions, the local government and businesses, community groups,
39 infrastructure conditions, and other community resources. This information can help forecast how various
40 housing options will affect the local economy and the long-term recovery of the area. It will also help
41 identify priorities for rebuilding, as well as opportunities to better integrate local resources and address
42 cultural sensitivities. For example, an effective community assessment can identify critical linkages
43 between housing options and related community support services, such as referrals for job placement,
44 healthcare and daycare providers, and other services. The community's location and physical
45 characteristics are also important. For instance, communities located in a floodplain or earthquake-prone
46 area will have additional challenges in rebuilding, such as revising building codes and standards to help
47 mitigate future events.

1 Communities, supported by the State, have an essential role and typically lead planning efforts for long-
2 term recovery in their area, including charting direction, engendering support, identifying financing
3 options, and executing rebuilding plans as part of the broader recovery effort. As part of the overall
4 approach for housing and rebuilding efforts, communities identify and shape planning and zoning
5 requirements, identify assistance for homeowner repair and rebuilding efforts, provide assistance and
6 incentives for builders and developers, and lay the groundwork for long-term rebuilding strategies. For
7 example, depending on community needs, planners may explore options for mixed-use or mixed-income
8 housing or supportive housing, which provides wraparound services for people with special needs.
9

10 Available Housing Options

11
12 ***The range of available housing options sets the parameters for the type of assistance that can be***
13 ***provided and challenges planners to be creative in seeking innovative solutions.*** Disaster housing
14 must include a sufficient range of options that are compatible with the community characteristics,
15 including climate, geography, and land availability. They must be safe, durable, physically accessible,
16 and cost effective. Viability may also hinge on timely availability and sufficient capacity to meet the size
17 and diversity of a household, as well as cost-effectiveness.
18

19 In cases where residents may be able to return to their predisaster neighborhoods quickly, planners
20 should make every attempt to create sheltering and interim housing options that allow individuals and
21 households to remain near their predisaster residence. Planners should make the best use of available
22 infrastructure, considering temporary housing only when needed. Yet when that need arises, the best
23 plan will explore the full range of options, from factory-built housing such as manufactured homes and
24 cottages to other creative alternatives. If the disaster results in conditions where the return of residents is
25 expected to be months or years away, long-term or permanent relocation options should be reflected as
26 an element of long-term planning.
27

28 Summary: Understanding and Balancing the Factors

29
30 ***The planner's dilemma is in understanding and balancing each of these four factors***
31 ***independently and collectively in the formulation of a disaster housing plan.*** Effective housing
32 assistance is a continual balance to assess these interdependent factors, develop housing assistance
33 requirements, and deliver a range of services. Planners must assess the full range of housing options
34 that are available and determine which ones best meet the needs of the situation, with housing
35 assistance evolving as people's needs evolve and change over the course of the disaster.
36
37

38 Current Practices and Future Directions

39
40 ***Current practices in disaster housing assistance reflect lessons learned in meeting the needs of***
41 ***displaced populations.*** These practices reflect both the art and science of disaster housing through a
42 consistent menu of options that unfolds in time of need. The Federal Emergency Management Agency
43 (FEMA), the American Red Cross, and other nongovernmental and volunteer organizations work together
44 to implement these practices under the *National Response Framework*. This document will identify these
45 current practices, both to gain value from describing what works and to lay the foundation for identifying
46 future directions that have potential to improve our effectiveness.
47

48 The experience of Hurricane Katrina and the need to plan for a range of other catastrophes require a
49 more sophisticated perspective on disaster housing. In fact, certain States and major urban areas have

Chapter 3. Disaster Housing: Current Practices and Future Directions

1 recognized the need for new direction. For example, Florida and California are working with private-
2 sector partners and community organizations to develop landmark disaster housing practices that will
3 improve shelter operations, expand the range of temporary housing, and mitigate long-term requirements
4 by retrofitting and reinforcing building structures in advance of a disaster. Each is developing programs
5 based on local needs, potential disasters that could occur, and available resources. And among major
6 urban areas, New York City is working with the private sector to develop new designs for high-density
7 temporary housing within a framework focused on disaster housing as a key element of disaster recovery.
8 Like other densely populated urban areas, New York must plan for a range of disasters that could result in
9 a loss of hundreds of thousands of homes, sending millions of people in search of disaster housing.

10
11 This *Strategy* captures these future directions and suggests others that sharpen the national focus to
12 achieve a higher state of preparedness and increase collaboration. To accomplish this, we should form a
13 National Disaster Housing Task Force that will bring together local, State, nongovernmental, and private-
14 sector entities. The Task Force and its mission to implement the *Strategy* and improve national disaster
15 housing are discussed further in the chapter titled “Implementing the Strategy.”

16
17 The following three sections outline key principles, current practices, and new directions for sheltering,
18 interim housing, and permanent housing.

19
20
21

SHELTERING

Overview

In the face of an approaching disaster or after a disaster strikes, individuals and households may be forced to leave their homes to seek shelter. Providing shelters for disaster victims is a complex operation that requires collaborative planning across a wide range of organizations, timely decisions by local officials, and coordinated implementation among all involved, including nongovernmental organizations, the private sector, and various levels of government. Those involved in this process must balance the challenge of providing services with the urgency of meeting basic human needs.

Sheltering is typically conducted at the local level by nongovernmental organizations working closely with the local government to plan and operate facilities that meet local needs. When required, additional support is provided by the State and, if necessary, by the Federal Government. In most cases, shelter residents are able to return home within a short time or locate other housing on their own. However, in large-scale or catastrophic disasters, extended shelter stays may be required. As soon as shelters open, officials must begin working to address longer term housing needs, ensuring that individuals can either return home or transition to interim or permanent housing. Shelters are not designed for, nor should they be used for, extended periods.

Shelters serve multiple purposes. Not only do they provide temporary refuge, but they also offer a place for families and households to regroup, register for disaster assistance, and obtain updates regarding damages, casualties, and response and recovery efforts. Shelters provide access to disaster recovery services that can help meet the immediate needs of individuals and households while the community responds to the disaster and begins the recovery process.

Individuals have a range of shelter needs that communities must be prepared to address. These individuals may have to make important sheltering decisions under difficult circumstances with less than perfect information and may face complicating personal situations. When communities develop comprehensive shelter plans, they provide options to meet those needs and various contingencies. The plans include accommodations for the general population and those with special needs, including persons who have disabilities. Sheltering household pets must also be taken into consideration. Community needs will drive shelter configuration and the requirements for support services, specially trained staff, supplies, and equipment. This section describes key principles, shelter

Sheltering: A Community-Based Approach

In most cases, building shelter capacity begins at the local level, with nongovernmental organizations and others working closely with community groups to meet local needs. For example, in 2006 the American Red Cross Southwestern Pennsylvania Chapter unveiled a community sheltering project to prepare 26 floodprone communities along the Monongahela River.

The project helped the communities learn how they can be self-sufficient in times of disaster. It provided community volunteers with the tools and disaster response skills needed to have a shelter open and running within minutes. Led by the Red Cross and funded by an \$80,000 grant from the United States Steel Foundation, the project brought 5 trailers, each loaded with shelter equipment sufficient to assist 100 people, to secure areas in the 5 communities. In addition, the Red Cross placed 5 caches of equipment in churches or schools in other communities, to shelter another 100 per location. A new truck was also purchased and stationed at a local food bank to increase the efficiency of transporting supplies to affected areas.

This project was a result of planning that dates back to the regional flooding caused by remnants of Hurricane Ivan in 2004. (Source: Red Cross, *Successful Volunteer Management 2006*)

1 responsibilities and roles, current practices, and future directions in sheltering to support the broader
2 goals within the *Strategy*.

3 4 5 **Key Principles**

6
7 *The following paragraphs summarize key sheltering principles based on lessons learned from*
8 *past disasters*. Shelter services are a critical part of disaster operations, and shelter programs must be
9 in place to provide short-term refuge and life-sustaining services for disaster victims who have been
10 displaced and are unable to meet their own sheltering needs. The key principles reaffirm that shelter
11 operations are primarily a local responsibility and rely on resources within communities. They also
12 underscore the fact that shelter operations are complex undertakings, that planning is essential, and that
13 catastrophic events can quickly compound sheltering challenges.

14 15 **1. Shelter operations are primarily conducted at the local level.**

16 Successful shelter operations hinge on the ability of local leaders and nongovernmental organizations to
17 come together to integrate a wide array of services and capabilities to meet the needs of disaster victims.
18 It is the strong sense of community and a commitment to others that rallies the local support required to
19 deliver these essential services during a disaster. Local community groups, businesses, schools,
20 healthcare facilities, and places of worship all play vital roles in providing sheltering and related support
21 services during a disaster. To meet the intensive demands, all organizations must understand their
22 responsibilities and roles, be able to deliver effective capabilities tailored to community requirements,
23 provide scalable support based on need, and work together adapting and adjusting as the situation
24 dictates.

25 26 **2. Shelter operations can appear deceptively simple but are extraordinarily complex.**

27 The demands and nature of shelter operations are complex, requiring both the science of planning and
28 the art of meeting human needs. Sheltering can appear on the surface as simple as locating a suitable
29 facility and opening the doors to disaster victims. That process becomes increasingly difficult, however,
30 when it must meet the full range of individual and household needs, including individuals with special
31 needs, such as those with disabilities or medical needs, as well as individuals with household pets.
32 These requirements reflect the diversity of our communities. While they pose challenges, they also
33 prompt innovation and highlight the need for deliberative planning.

34 35 **3. Shelter operations require sophisticated planning across a wide range of organizations to meet urgent needs quickly.**

36 Effective shelter operations require local officials and nongovernmental organizations to anticipate shelter
37 requirements based on the following factors: 1) nature and magnitude of the disaster, 2) complexity of
38 individual and household needs, 3) community characteristics, and 4) available shelter options. These
39 factors suggest that one plan will not fit all circumstances. These factors also drive logistical
40 requirements for commodities and support services. While urban areas typically have a greater number
41 and diversity of facilities that can serve as shelters, they may also face the need to shelter very large
42 numbers of people. Rural areas tend to have fewer structures that are appropriate as shelters and rely
43 more on the social networks of friends, family, and community groups, with shelters typically established

1 at local schools or in church meeting rooms.

2
3 The resource requirements and operational implications of these planning factors can be affected by
4 other community decisions. For example, mitigation efforts to adopt and enforce effective floodplain
5 management can reduce the need for shelters or the costs of repairs. Likewise, strict enforcement of
6 building standards can increase the likelihood that buildings will withstand the structural demands of
7 potential threats.

8
9 As important as it is to plan the opening of a shelter, it is also important to plan its closure. Individuals
10 welcomed to a shelter may also need assistance transitioning out of the shelter. This includes support
11 services to help residents return home, reconnect with their community, and resume their lives.

12
13 Disasters in which residents may not return to their homes for an extended period may require interim
14 housing or long-term housing of disaster victims. Across all shelter operations, providers must
15 understand capability requirements and develop arrangements in advance with those on whom they rely
16 for support. Shelter plans must be flexible and adaptable to enable shelter operations to be responsive
17 as new issues emerge.

18
19 **4. Shelter operations for catastrophic events enter a new realm of planning and coordination.**

20 Catastrophic events place exponentially greater demands on sheltering operations and generally require
21 a new level of planning among community, State, and Federal officials. Such events rapidly exceed local
22 shelter capacity and require assistance from the State and Federal governments. It is essential to
23 understand how shelter requirements will expand in catastrophic circumstances.

24
25 The full support of the Nation will be required to meet the demands of a catastrophic event. Due to the
26 large-scale infrastructure damage expected in a catastrophic event, those who survive may need to be
27 sheltered in host cities in nearby States or across the country. The need for emergency shelters may far
28 exceed capacity, requiring interstate agreements to provide essential support. Nonconventional shelters
29 may be required. Such shelters are time consuming to establish and challenging and costly to implement
30 and sustain. All levels of government will need to work together to meet urgent needs, adjust to changing
31 circumstances, and conduct operations in highly demanding, stressful situations. Following a
32 catastrophic event, the lack of interim housing resources is so acute that stays in shelters may last for
33 many months.

34
35
36 **Shelter Responsibilities and Roles**

37
38 ***Effective shelter operations are based on a clear understanding of responsibilities and roles***
39 ***across all levels of government, nongovernmental organizations, and the private sector.*** These
40 responsibilities and roles should be woven together in a complementary manner, starting at the local level
41 and tying in support from the State and Federal levels as appropriate. All involved must fulfill their roles
42 and conduct joint planning to provide shelter operations that meet the needs of individuals, households,
43 and communities.

1 Individuals and Households

2 **Baseline Capability:** Individuals and heads of household develop and implement personal emergency response plans to meet their sheltering and personal needs (e.g., food, clothing, medications, important documents, and identification) during the first 72 hours following a disaster.

3
4 Personal emergency response plans should reflect the composition and character of the household, which may include the elderly, children, and individuals with disabilities or other special needs
5 populations, as well as household pets. Plans should reflect the potential need to shelter in place, if
6 directed to do so by the local government for safety reasons. In addition, households should have plans
7 to meet their own shelter needs by staying in a hotel or with friends or family, or by seeking a publicly
8 provided emergency shelter. Those who may require additional support should make arrangements if
9 possible with local service providers well before a disaster occurs. Individuals can also prepare by
10 obtaining insurance to cover losses and temporary housing expenses.
11

12 Local Government

13 **Baseline Capability:** Local governments designate an emergency manager who has the day-to-day
14 authority and responsibility to work closely with the local government, nongovernmental organizations,
the private sector, and the State to set requirements, develop plans, and obtain resources for those
most likely to need shelter assistance.

15
16 As part of developing local emergency plans, the emergency manager works closely with community and
17 nongovernmental organizations, such as the American Red Cross, the Salvation Army, and Citizen Corps
18 Councils to meet the shelter needs of their community. Based upon a thorough assessment of the
19 character and composition of the local community, these plans should define shelter requirements,
20 identify suitable and accessible facilities, discuss key partners and their shelter responsibilities, and
21 describe the support services that will be needed to meet community needs. Emergency managers
22 should provide guidelines for shelter operations and management, ensure adequate shelter capacity is
23 available, and lay out procedures to ensure close coordination across shelters during a disaster. Shelter
24 planning also includes developing public communication campaigns that support preparedness and
25 encourage individuals and households to develop personal emergency plans. Preparedness campaigns
26 also provide the public with information on evacuation routes and shelter facilities that may be used
27 during a disaster, as well as items individuals should bring with them to an emergency shelter. Local
28 emergency plans must be updated regularly and tested during exercises. Local governments must also
29 prepare and disseminate information to assist individuals and households in developing their evacuation
30 plans prior to an event.
31

32 States, Territories, and Tribal Governments

33 **Baseline Capability:** Governors of States and territories and tribal leaders designate or appoint a
Director of Emergency Management as the lead official responsible for planning, developing,
resourcing, exercising, and refining a State, territory, or tribal emergency sheltering plan that can be
implemented to support and supplement local community sheltering or to coordinate shelter
operations and resources across the State.

34
35 The designated State, territory, or tribal emergency management agency (EMA) establishes guidelines,
36 policies, and procedures that aim at increasing collaboration, cooperation, and consistency in statewide

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1 emergency and shelter planning. The EMA coordinates with all agencies in the State to ensure that
2 resources, including equipment, facilities, supplies, and personnel, are available to support shelter
3 operations when required to do so. The State sheltering plan integrates nongovernmental organizations
4 such as the American Red Cross and the Salvation Army and their resources, as well as private-sector
5 resources. The State also coordinates among jurisdictions within the State to identify and fill gaps and
6 develops mutual aid and assistance agreements. In time of emergency, the State may request mutual aid
7 and assistance from other States through the Emergency Management Assistance Compact (EMAC), and
8 coordinate with the Federal Emergency Management Agency (FEMA) to obtain Federal assistance.
9

10 **Nongovernmental Organizations and the Private Sector**

11

Baseline Capability: Nongovernmental organizations and the private sector provide indispensable sheltering support to States, territories, tribal governments, and particularly local governments. They provide expertise, guidance, toolkits, commodities, managers, and volunteers and fill leading roles in shelter management, both before and during disasters.

12
13 The mass care services of nongovernmental organizations are integral to the community's ability to
14 provide and sustain sheltering services. Through coordinated efforts with State, tribal, and local
15 emergency management agencies, these organizations assist in determining sheltering requirements,
16 providing shelter guidelines and assistance, and implementing shelter agreements. Organizations such
17 as the American Red Cross and faith-based organizations provide sheltering and feeding services and
18 should have preexisting agreements that allow them to quickly open shelters.
19

20 In advance of and during a disaster, many private-sector entities provide resources to support sheltering
21 operations. These partners contribute to local emergency planning; enter into agreements for technical
22 assistance, goods, and services; and, in some cases, provide sheltering for their employees.
23

24 **Federal Government**

25

Baseline Capability: Under the Stafford Act and the *National Response Framework*, FEMA is responsible for coordinating Federal assistance to States in times of disaster through ESF #6 – Mass Care, Emergency Assistance, Housing, and Human Services. FEMA and key partners, such as the American Red Cross, the Department of Health and Human Services (HHS), and the U.S. Army Corps of Engineers (USACE), coordinate at the Federal and State levels, support shelter planning, develop and maintain capabilities to respond to requests from States, and play a leading support role when challenged by a catastrophe.

26
27 In most disasters where shelter services are required, the role of the Federal Government comes in two
28 forms. First, through ESF #6 – Mass Care, Emergency Assistance, Housing, and Human Services, the
29 Federal Government provides policy, guidance, and resources to support and build local and State
30 capability. Second, when the President declares a major disaster or emergency under the Stafford Act,
31 FEMA, through its Public Assistance program, may reimburse a portion of sheltering and mass care
32 costs. In larger disasters, however, if sheltering requirements exceed State capabilities, the Federal
33 Government must be prepared to respond rapidly to a Governor's request for assistance. In some
34 scenarios, including a catastrophic incident, the nature and magnitude of the disaster will increase the
35 urgency and demand for Federal assistance.
36

37 Through ESF #6 – Mass Care, Emergency Assistance, Housing, and Human Services, FEMA, as the

1 coordinating agency, leads a host of supporting Federal departments and agencies, as well as members
2 of the National Voluntary Organizations Active in Disaster, in preparedness efforts. The Federal
3 Government can augment State and local services, such as feeding, shelter management, facility
4 maintenance, security, emergency supplies, medical, veterinary, crisis counseling, family reunification,
5 and other emergency assistance. In a catastrophic incident, the Federal Government can also coordinate
6 the availability of and transportation to shelters located in other States.
7
8

9 **Current Practices**

10
11 ***Current practices in sheltering focus on meeting the needs of individuals.*** Sheltering options can
12 range from individuals managing their own needs by temporarily staying with friends or family to
13 establishing emergency shelters for those who are unable to meet their own sheltering needs. All
14 shelters should follow commonly accepted shelter operation guidelines, be staffed by qualified people
15 (usually including a well-trained shelter manager and skilled volunteers), be connected to related
16 community support services, and have effective and robust communications with local incident command
17 staff.
18

19 **Self-Sheltering**

20
21 In many disasters, most people who are forced from their homes find temporary accommodations without
22 assistance. They have emergency plans well before a disaster occurs and stay in motels, hotels, or with
23 friends and family.
24

25 In some cases, local officials may direct individuals and households to “shelter in place” or stay indoors to
26 reduce exposure to whatever hazard is threatening the area. In some parts of the country, people build
27 “safe rooms” in their homes to protect them from tornadoes or other natural hazards. Shelter-in-place
28 programs require advance planning, including public communications campaigns that encourage
29 individuals and households to develop emergency supply kits with items such as water, nonperishable
30 food, local maps, and battery-powered or hand-crank radios.
31

32 These sheltering options are taken by those who
33 have the ability to evacuate themselves and meet
34 their own needs. More information on how to
35 assemble an emergency kit and develop an
36 emergency plan can be found at www.ready.gov
37 and <http://www.fema.gov/areyouready/index.shtm>.
38

39 **Emergency Shelters**

40
41 Communities must plan for the eventuality that
42 some residents will lack the means or opportunity
43 to find their own temporary accommodations in a
44 disaster. To meet this need, communities open
45 emergency shelters. Shelters are planned and
46 sites identified well in advance of a disaster. Not
47 only do emergency shelters provide immediate
48 refuge from a threatened or actual incident, but
49 they also provide food, water, basic first aid, and

Planning Local Emergency Shelters

In late June 2006, torrential rain caused widespread flooding across New York's Southern Tier. The flooding was the worst in the Binghamton area's recorded history. Floodwaters destroyed bridges, washed away houses, and left hundreds homeless. When the rain began, 155 volunteers from the American Red Cross Southern Tier Chapter (Endicott, NY) sprang into action. They opened shelters across 4 counties and provided a safe haven for nearly 2,000 people forced from their homes. In a 3-week period, Red Cross volunteers provided more than 245,000 meals and snacks and 6,000 cleanup kits. The Red Cross has helped nearly 2,000 people in numerous southern New York communities to begin their recovery. (Source: *Red Cross, Successful Volunteer Management 2006*)

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1 access to community services. Emergency shelters can be designed for the general population or
2 specialized to meet the needs of individuals who may require additional support.

3
4 General population shelters are typically managed by community organizations, such as the local
5 American Red Cross chapter or faith-based groups. The organization that manages the shelter works
6 closely with other community groups, such as service organizations, local fire and police departments,
7 and local businesses. Together they may provide additional support services, such as childcare or
8 eldercare, recreational activities, and spiritual and emotional support, as well as pharmaceuticals,
9 clothing, blankets, and personal hygiene items. These shelters are typically established at preidentified
10 facilities such as schools, churches, community centers, and armories that meet specific structural and
11 other requirements.

12
13 These shelters are designed to meet the needs of the general population, including persons with
14 disabilities who can maintain their independence. Shelter planners work closely with the disability
15 community, service providers, and other community groups to identify needs and provide appropriate
16 accommodations. Shelters should meet the physical accessibility requirements for persons with
17 disabilities and accommodate service animals, since these animals are considered an extension of the
18 person they serve.

19
20 Depending on the needs of the local population and the magnitude of the disaster, specialized shelters
21 may be required. Communities analyze their populations to identify individuals who may require
22 additional support and develop detailed plans for specialized shelters to meet those needs. The types of
23 specialized shelters vary by community, State, or region. Following are examples of types of specialized
24 shelters that can be established:

- 25
- 26 • **Medical Support Shelters.** Local, State, or tribal governments, in coordination with public health
27 and social services agencies, may establish medical support shelters for individuals who have
28 medical issues requiring care beyond the capability of a general population shelter. These shelters
29 provide a variety of medical services, ranging from extensive first aid, to medical assessment and
30 monitoring, to primary care services. To meet the demands of major or catastrophic disasters, more
31 specialized medical units may be established that include facilities such as operating rooms,
32 decontamination services, delivery rooms, quarantine/isolation rooms, or mortuary services.

33
34 Medical support shelters are typically limited and admission is based on the level of care needed by
35 individuals and the resources available within the community. Individuals may be interviewed
36 regarding their medical needs and conditions to determine what shelter best meets their needs.

37
38 In major disasters, communities typically request assistance from neighboring communities and the
39 State. If Federal support is required, the Medical Reserve Corps is one of the key resources to
40 provide medically trained personnel. This type of assistance would be provided through the *National
41 Response Framework* under ESF #8 – Public Health and Medical Services.

- 42
- 43 • **Functional Needs Shelters or Units.** Functional needs shelters or units serve individuals with
44 functional needs who require additional support. These individuals, who are normally able to live
45 independently, may face challenges in a general population shelter. At the same time, they do not
46 require the level of care provided in a medical support shelter. Functional needs shelters have
47 additional personnel and equipment and provide space to accommodate caregivers and equipment.
48 These shelters, for example, can meet the needs of fragile elderly adults, women in the later stages
49 of pregnancy, and individuals with cognitive disabilities.

1 States establish functional needs shelters or units based on their population's needs, existing
2 capabilities, and resources in the area. Since these shelters and the services provided tend to vary
3 from State to State, it is much more challenging to obtain additional support through EMAC or the
4 Federal Government. Efforts are underway to better define services and standardize the types of
5 support and resources that may be required. This common understanding and terminology will make
6 it easier to request and receive special needs sheltering support during a disaster.

- 7
8 • **Household Pet Shelters.** Local, State, or tribal governments, in coordination with departments of
9 agriculture, animal control authorities, nonprofit humane groups, and/or State Animal Response
10 Teams, work collaboratively to develop specialized shelters to meet the needs of people with
11 household pets. Several States have passed legislation requiring disaster assistance to meet the
12 needs of household pets and their owners.

13
14 In addition, the Stafford Act, as amended by the Post-Katrina Emergency Management Reform Act
15 and the Pets Evacuation and Transportation Standards Act, requires FEMA to develop standards for
16 local and State emergency preparedness operational plans that take into account the needs of
17 individuals with household pets prior to, during, and following a major disaster or emergency. These
18 amendments also authorize FEMA to reimburse States for rescuing, caring for, sheltering, and
19 providing for the essential needs of individuals with household pets, as well as the household pets
20 themselves. This provision does not apply to livestock and other animals not traditionally kept as
21 household pets.

22
23 Household pet shelter operations require extensive planning and specialized staffing and equipment,
24 such as cages for boarding and transport, veterinarians and veterinarian technicians, fans to support
25 air circulation, feeding supplies, and supplies for animal decontamination and parasite control. A
26 community's ability to meet the needs of families with household pets varies and is often a reflection
27 of how long the jurisdiction has been addressing the issue. The community's overall level of
28 emergency planning and the availability of facilities, personnel, and equipment to support household
29 pet sheltering will also be critical components of pet sheltering preparedness.

30
31 Wherever possible, household pet shelters should be located near general population shelters to
32 allow for routine interaction between household pets and their owners. This also enables owners to
33 participate in the care of their animals, thereby reducing the staffing burden. Factors affecting the
34 decision to co-locate general population and household pet shelters include the ability to provide
35 adequate heating, ventilation, and air conditioning to ensure that the general population has a safe,
36 healthy environment away from the household pet area. FEMA is working with the Department of
37 Agriculture's (USDA's) Animal and Plant Health Inspection Service and national humane
38 organizations to develop additional planning and response capabilities to aid States.

40 **Spontaneous or Ad Hoc Shelters**

41
42 While it is preferable to provide emergency shelters that are planned well in advance of a disaster, in
43 certain circumstances spontaneous or ad hoc shelters may open. Spontaneous shelters may or may not
44 be open to the public. While these shelters provide additional capacity, they typically do not meet shelter
45 operation guidelines or provide the breadth of services offered by preplanned emergency shelters.

46
47 Organizations that open spontaneous or ad hoc shelters may not be part of the community's disaster
48 response operations and, more importantly, may not be in contact with the local incident command. This
49 connection is vital to provide information on how many people are in need of assistance and obtain the
50 resources required for shelter operations. Local and tribal emergency managers must quickly identify

1 these facilities and immediately integrate them into the community's response structure. In addition,
2 residents of ad hoc shelters need access to disaster assistance programs and resources to aid in their
3 long-term recovery.

4 5 **Shelters for Use in Major or Catastrophic Disasters**

6
7 Major or catastrophic disasters require more intensive sheltering support. When the demand for shelters
8 exceeds capacity or traditional shelters are not available, planners and emergency managers may need
9 to use nonconventional sheltering options, such as cruise ships, tents, vacant buildings, military barracks,
10 dormitories, prefabricated structures designed for congregate settings, or campgrounds (such as scouting
11 camps). In major or catastrophic disasters, not only will the number of people requiring shelter support be
12 large, but extensive damage to structures and the infrastructure will likely limit sheltering options and
13 result in substantially longer shelter operational periods. Decisions on whether to use nonconventional
14 shelters are based on the total demand for shelter services and the postimpact assessment of structures
15 that meet shelter standards.

16
17 Factors for determining appropriate types of
18 nonconventional shelters include climate,
19 open land for shelter sites, port access to
20 bring in vessels for sheltering, access to
21 transportation, and protection from immediate
22 hazards. With sufficient planning and
23 adequate resources, these nonconventional
24 facilities can provide shelter for large numbers
25 of individuals and households.

26 27 **Shelter Needs of Facilities and** 28 **Institutions**

29
30 Hospitals, nursing homes, extended care
31 facilities, jails, and other facilities offering
32 institutional care are required by local and
33 State law to have continuity of operations
34 plans. These plans must provide for the
35 continued care of residents during a disaster
36 and meet specific requirements, such as
37 identifying alternative facilities that provide
38 comparable care, specialized transportation
39 for residents, and procedures to inform
40 relatives of the situation.

41
42 Local and State emergency managers should
43 work with facilities owners to ensure plans
44 and services meet the needs of residents, are
45 well resourced, and can be implemented
46 expeditiously and safely. Facilities owners
47 should also ensure that staff and resources
48 are available to move, protect, and care for
49 residents during a disaster.

Planning Facility Shelters: The Clara Barton Hospital Shelter

Critical facilities must operate during and following a disaster, whenever possible, and plan for the needs of those entrusted to their care. It is necessary for

hospitals and other critical facilities, such as fire stations, police stations, and emergency operations centers, to remain operational during an event, when possible, and maintain service afterward. The local hospital is typically the first place that the injured are taken after a disaster occurs. If the hospital cannot function because of damage to the building, those seeking immediate medical attention must be rerouted to a functioning hospital. In rural areas such as Barton County, towns are spread out and the next hospital could be many miles away.

Following an April 2001 tornado in Hoisington, Lloyd Arnold of the Kansas Division of Emergency Management and hospital administrator Jim Turnbull discussed ways to ensure the safety of patients and staff in the event of another tornado. They decided to build a shelter at the hospital – the first hospital shelter in the State to meet the design, performance, and construction criteria presented in FEMA 361, Design and Construction Guidance for Community Shelters.

The new shelter is located between the main hospital building and the clinic building to facilitate easy access from both areas. The shelter connects the two buildings with interior doors that meet the criteria presented in FEMA 361. The shelter has 1,026 square feet of finished area and is designed to accommodate 14 patients and 30 standing staff members, with space for an additional 67 evacuees. (Source: *FEMA Mitigation Case Studies, Clara Barton Hospital Shelter, Hoisington, KS, May 2004*)

1
2 Facilities typically develop agreements with “host facilities” that provide a similar level of care, are located
3 outside the risk area, and are willing to provide the support required during a disaster. Lack of
4 preparedness on the part of the facilities may interfere with local emergency response and recovery, as
5 resources must be diverted to cover the extraordinary needs of these facilities.
6
7

8 **Future Directions**

9
10 *The 2005 hurricane season tested our Nation's shelter capabilities as they have not been tested in*
11 *many years.* Hurricanes Katrina and Rita exceeded the capacity and capability of the traditional shelter
12 system, requiring unprecedented support and prompting new ways of thinking at the State and Federal
13 levels. This included extensive use of nonconventional shelters, such as cruise ships, event tents, and
14 mega-shelters, and the relocation of many people to facilities outside of the impacted States. These
15 events highlighted challenges and laid the foundation for future directions in sheltering.
16

17 Below are six future directions in sheltering, based on lessons learned, that the National Disaster Housing
18 Task Force should consider to achieve the broader strategic goals of the *National Disaster Housing*
19 *Strategy*.
20

1. **Develop innovative approaches to better meet the diverse needs of disaster victims, particularly those with special needs and people with household pets.**

21
22 **Challenge:** There has been significant progress in planning and operating shelters. However, significant
23 challenges remain in understanding and meeting the sheltering needs of special needs populations,
24 including those with disabilities or medical needs, as well as people with household pets¹. Meeting all
25 these needs often requires resources and capabilities that may not currently exist in all communities.
26

27 In addition, some individuals' needs evolve as a result of the disaster, especially when a person does not
28 have access to his or her traditional support network. Other individuals have needs that do not fit neatly
29 within predefined categories. The disruption in daily routine and the added stress of the disaster may
30 result in needs that are difficult to assess, that change over time, and that may require transition to levels
31 of greater or lesser care.
32

33 **Potential Solutions:** Identifying potential needs when individuals enter a shelter, monitoring for
34 changes, and, when necessary, rapidly transferring individuals to facilities where they can get the
35 appropriate level of care can minimize distress and reduce acute problems for shelter managers.
36 Emergency managers must anticipate such situations and explore the development of scalable (or
37 modular) shelter networks that better configure shelter services to meet individuals' needs. A networked
38 shelter system, whether linked virtually or physically, could marshal the expertise and experience of
39 shelter operators and managers with various special skill sets. Specific steps that could be taken include
40 the following:
41

¹ Recent disasters such as Katrina have demonstrated that many households refuse to evacuate without their household pets, and thus pet evacuation has a significant impact on human public health and safety. Pet evacuation can facilitate moving households out of harm's way.

Chapter 3. Disaster Housing: Sheltering

- 1 • Explore approaches to develop a networked or modular shelter system that better links general
2 population and various specialized shelters to provide more comprehensive shelter services to
3 communities and States. This system should be adaptable to the array of disasters that could occur
4 as well as the different capabilities and resources within communities and States.
5
- 6 • Develop shelter guidelines for meeting the needs of those with disabilities or special or medical
7 needs.
8
- 9 • Increase awareness that planning for the evacuation and shelter of pets will facilitate the efficient and
10 effective evacuation of people. Recognition of the public human health and safety aspect of pet
11 evacuation and shelter will enhance collaboration among those involved in planning for pets and
12 people.
13
- 14 • Explore new ways to assess individuals and households during the shelter intake process to identify
15 current needs that do not fit into predefined categories and predict future requirements that may
16 emerge later during sheltering.
17
- 18 • Seek new ways to recognize changes in individual needs during sheltering and identify opportunities
19 to speed the transition of residents to other shelters or services that meet their needs. For example,
20 some communities are considering co-locating special needs shelters with general population or
21 medical support shelters to make transitioning individuals to greater or less care easier and faster.
22
- 23 • Evaluate additional ways to reconnect community support organizations with those who may need
24 assistance, balancing privacy concerns with the desire of both the individuals and the organizations to
25 be reconnected. For example, church groups or senior citizen centers may be seeking their
26 members.
27
- 28 • Recognizing that the full range of specialty programs and assistance cannot be provided in every
29 shelter, explore the implementation of a shelter network that can facilitate access to specialty
30 programs or services, such as cultural activities, educational services for children, or support for the
31 elderly.
32
33

2. Implement a comprehensive national shelter information system that uses existing systems and provides accurate and timely information on shelters across the Nation.

34
35 **Challenge:** The disaster housing community does not have a comprehensive national shelter information
36 system. Such a system is required to support disaster operations and planning, particularly in
37 catastrophic disasters. The system would include information on location, occupancy, capacity,
38 characteristics, service capability, structural capacity to withstand various hazards, and the availability of
39 staff to operate multiple shelters concurrently. While this information is typically available within a
40 community, it is sometimes not available at the State, regional, or Federal level. The system would need
41 to be interoperable, use existing State and local shelter information systems, and enable communication
42 and the sharing of data among all stakeholders.
43

44 Although the National Shelter System was developed to function as a national database, it is only one
45 part of the comprehensive information system that is needed. Key challenges include indentifying
46 incentives to share data and concerns regarding how this information will be used. This comprehensive

Chapter 3. Disaster Housing: Sheltering

1 information system will integrate the data contained within numerous local and State stand-alone
2 systems.

3
4 **Potential Solutions:** We must build a national interoperable system using existing resources that link
5 existing shelter systems and permit data sharing both in planning and in real-time shelter operations.
6 Greater sharing of real-time information could permit coordination of shelter services, redirecting
7 individuals among shelters to avoid overcrowding and assigning individuals to the shelter that best meets
8 their needs. This can minimize the need for spontaneous shelters and shelters of last resort. Specific
9 steps that could be taken include the following:

- 10
- 11 • Engage the full range of stakeholders, including all levels of government, nongovernmental
12 organizations, and the private sector, that are involved in sheltering to discuss information needs.
13 Assess barriers to progress and explore options to overcome these barriers.
 - 14
 - 15 • Establish formal system requirements to provide accurate and timely information on the full range of
16 shelters nationwide, applying new technologies, such as simulcasting, to display real-time data in
17 operations centers at different levels.
- 18

3. Deliver consistent, accurate, accessible, and timely shelter information during disasters.

19
20 **Challenge:** The absence of a real-time comprehensive understanding of shelter operations during a
21 disaster can hinder decisionmaking, result in inefficiencies, and inhibit the delivery of adequate services to
22 meet the immediate needs of disaster victims. For example, while shelter registration information is not
23 always seen as critical, it is essential in forecasting the supplies and support services that may be
24 needed. Moreover, it could provide important shelter status information to local incident command and
25 emergency management agencies. This information can also facilitate the reunification of families and
26 comfort relatives outside of the affected area.

27
28 Better information is needed to help synchronize and coordinate sheltering openings during multistate
29 evacuations. For example, during hurricane evacuations, shelter openings must be phased to maximize
30 available shelter capacity and reduce the length of time people must travel to reach shelters. This
31 reduces risks, such as exposure to dangerous weather or becoming stranded due to running out of gas.
32 In addition, during multistate evacuations, the affected State may not have received detailed information
33 from the host States to tell evacuees how to locate shelters and other services.

34
35 Lack of timely, accurate, and accessible shelter information interferes with the ability of local, State, tribal,
36 and Federal governments to provide appropriate support. This lack of information complicates decisions
37 on when additional shelters are needed, what life-sustaining services are required, and what support
38 services are needed for the shelter. Critical needs can also go unmet when unplanned, spontaneous, ad
39 hoc, and private shelters are not integrated into the incident command structure and shelter status
40 information is not available.

41
42 **Potential Solutions:** Shelter information systems should enable stakeholders and decisionmakers to
43 share real-time information. Data elements should be standardized and the system simplified to minimize
44 the reporting burden on shelter staff. Specific steps that could be taken include the following:

- 45
- 46 • Develop a comprehensive and consistent shelter registration service using existing resources that
47 balances privacy and protection of personal information with the need to share this information across
48 organizations that offer shelter and recovery services. This includes:

- 1
- 2 ○ Identifying advances in technology that can facilitate a common electronic registration tool across
- 3 multiple relief services organizations to improve the quality, level, accuracy, and consistency of
- 4 registrations. The shelter information system must ensure the security of personal information
- 5 and be accessible under disaster conditions in order to provide decisionmakers with real-time
- 6 information on both planned and ad hoc shelters.
- 7
- 8 ○ Exploring opportunities to combine similar data elements for shelter registration and disaster
- 9 assistance registration, reducing the number of forms, duplication, and burden to disaster victims.
- 10 Consider, for example, systems such as the American Red Cross Coordination Assistance
- 11 Network, which provides common information for case workers across multiple nongovernmental
- 12 organizations.
- 13
- 14 ● Provide timely updates on shelter status, capacity, and logistic requirements.
- 15
- 16 ● Improve connectivity of shelters to local incident command.
- 17
- 18 ● Develop comprehensive public messaging protocols for evacuation and sheltering to provide
- 19 information that is clear and accessible to all residents, including those with disabilities and special
- 20 needs. Take advantage of current technology, such as text messaging, as well as traditional
- 21 information dissemination methods.
- 22

4. Reduce shelter demands by improving the resilience of housing and accelerating emergency repairs so people can return to their homes more quickly.

23

24 **Challenge:** Disaster damage to residential structures and institutions displaces many individuals and

25 increases the sheltering requirement. This requirement can be reduced by individual and community

26 actions to improve the resiliency of residential structures. Even when a disaster damages a structure to

27 the point it is uninhabitable, the building may be quickly repairable. If emergency repairs can be

28 accelerated, perhaps by new technologies, individuals and households can leave shelters and return to

29 their homes more quickly.

30

31 In jurisdictions that suffer recurrent losses from flooding or forest fires, for example, efforts to curtail

32 development often meet resistance. This results in households in high-risk areas frequently requiring

33 shelter services, support, and disaster assistance. It can be challenging for communities to strengthen

34 land use planning and zoning, building codes, restrict permitting processes, and implement hazard

35 mitigation strategies.

36 **Potential Solutions:** Communities should explore a wide range of options to reduce the demand for

37 sheltering by improving the resiliency of individual structures. By implementing options such as effective

38 hazard mitigation strategies and expediting emergency repairs, communities can reduce the risk of

39 damage to structures and/or reduce the time shelters are needed. Specific steps that could be taken

40 include the following:

41

- 42 ● Evaluate new technologies in building repair, such as self-adhesive shingles or rapid external wall
- 43 replacement, to identify those that may expedite repairs to structures in the aftermath of a disaster.
- 44 These technologies should be evaluated for their cost benefit, safety, durability, ease of use, and
- 45 regional applicability.
- 46
- 47 ● Conduct outreach on how resiliency can mitigate damage and reduce shelter demand, and

1 encourage participation in mitigation programs to reduce risk. Focus outreach efforts on facilities and
2 areas that are difficult to evacuate.

- 3
4 • Convene a national symposium to examine and explore land use planning and zoning and
5 opportunities to improve building codes and enforcement of those codes in high-risk areas. A review
6 of this nature would include the evaluation of provisions for incentives and penalties. This forum
7 would examine the appropriate roles and opportunities to enhance coordination across all levels of
8 government, the private sector, and nongovernmental organizations.
9

5. Encourage cities and States to develop hosting agreements to provide sheltering and support services for evacuees.

10
11 **Challenge:** The shelter capacity within a community, tribal area, or State can become overwhelmed by a
12 major disaster or catastrophic event. In smaller disasters, sheltering shortfalls can generally be
13 addressed by a host city or county sheltering arrangement within the same State. However, it is unlikely
14 that these agreements will be sufficient for a catastrophic event. During the 2005 hurricane season,
15 comprehensive hosting plans were not in place in the Gulf Coast area. The absence of such plans
16 compelled local, State, and Federal officials to conduct ad hoc evacuations and sheltering operations.
17 This resulted in large numbers of evacuees who did not know where they were going. Families were
18 separated, and communication failures with receiving cities caused uneven levels of readiness and, in
19 some cases, the absence of essential services. Insufficient planning may contribute to the loss of life and
20 erode public confidence in the emergency management system.

21
22 **Potential Solutions:** State and local governments should enter into interstate host agreements to
23 facilitate the movement of evacuees to safe and secure areas capable of providing emergency shelters
24 and life-sustaining services. This requires collaborative planning to streamline response procedures,
25 align reimbursement policies, and ensure the capabilities and capacities are available to meet all
26 requirements, including specific needs of the evacuee population. Steps that could be taken include the
27 following:

- 28
29 • Work with EMAC officials to draft and share a host State and host city agreement template. Hosting
30 large numbers of evacuees may tax the sheltering facility as well as the community at large.
31 Preidentification of resources and issues will help host jurisdictions determine the number of
32 evacuees they can manage, what type of support they can provide, and potential shortfalls.
33
- 34 • Develop a public messaging protocol that can be jointly implemented between the host jurisdictions
35 and the impacted area. This protocol would guide communications aimed at setting expectations,
36 describing services, and allaying concerns. It should be accessible to people with disabilities,
37 including those with visual and hearing impairments, and to non-English speakers.
38
- 39 • Develop an assessment tool to aid a host State or host city in determining the capabilities required to
40 support essential evacuation and sheltering activities. Assessments could include factors such as: 1)
41 distance from the affected areas to the host State or city, 2) transportation requirements and
42 resources, and 3) nongovernmental organization activity and resources in the host State and their
43 capabilities and capacity.
44
45
46

6. Improve shelter planning to address the full range of disasters, including catastrophic events.

Challenge: The standard for shelter planning must be elevated from the current level of developing well-practiced community plans to meet the most likely disasters to a higher level capable of accommodating all types of events, particularly the challenges of a catastrophic event. Shelter planning primarily occurs at the community level and is generally focused on providing shelter services for natural disasters. In addition, shelter planning is generally more sophisticated in larger metropolitan and high-risk areas. These areas typically have more resources and planning support.

Additionally, a national planning effort must be undertaken to address sheltering in the aftermath of catastrophic events involving weapons of mass destruction, such as a radiological/nuclear attack in which populations of entire communities may be displaced and unable to return to the affected area. Major or catastrophic disasters require more collaborative and comprehensive planning to ensure a full understanding of the requirements, consideration of a broad range of alternatives, and a commitment to integrate resources from the local, State, tribal, Federal, and even international sources.

Potential Solutions: Effective shelter plans require those involved to forecast shelter requirements based on the nature and magnitude of the disaster, individual and household needs, community characteristics, and available shelter options. Catastrophic shelter plans will require even stronger coordination with State and Federal officials. Steps that could be taken include the following:

- Develop plans that address sheltering as a central component of broader local, State, tribal, and Federal emergency response plans.
 - Increase the national focus on shelter planning for all types of disasters, including catastrophic scenarios.
 - Develop requirements to address sheltering in the National Planning System.
 - Develop specific guidance on sheltering that can be included in the Comprehensive Preparedness Guide on Producing Emergency Plans (CPG 101), which is provided by the Department of Homeland Security (DHS) to support emergency operations planning for local, State, and tribal governments. Develop shelter plan templates and toolkits to support local, State, and tribal shelter planning.
- Provide a wider range of options to support shelter planning.
 - Develop and achieve consensus on national shelter management and operations guidelines for catastrophic scenarios.
 - Explore opportunities to use nonconventional shelters and take advantage of new technologies and innovations within the housing industry. This effort must engage the private sector as partners early in the discovery process.
 - Develop a Guide to Resilient Communities that can be used to strengthen sheltering capacity. This can be accomplished by drawing together representatives from all levels of government, nongovernmental organizations and the private sector – including groups representing people with disabilities and community action groups – to propose design guides that can be

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1 incorporated into the construction of multihazard-resistant, multiuse facilities that could serve as
2 mega-shelters when needed. For example, when a new convention center is proposed, shelter-
3 building standards would be incorporated into the building design.
4 Collaborate with private-sector owners and managers of arenas, stadiums, convention centers,
5 and other large-scale facilities to establish agreements for use of these facilities as mega-
6 shelters. For example, the International Association of Assembly Managers has developed a
7 guide for their membership titled “Mega-Shelters Planning and Activation: A Best Practices
8 Guide.”
9
10

INTERIM HOUSING

Overview

Housing disaster victims becomes more challenging the longer they are displaced from their primary residence. For most disasters and emergencies, short-term sheltering is the only form of housing assistance needed. Once the danger has passed, individuals are generally able to return to their homes within hours or, at most, after a few days. For more serious disasters, where homes or communities have been destroyed, damaged, or contaminated to such an extent that they are uninhabitable for an extended period, additional housing options are required. This intermediate period of housing assistance that covers the gap between sheltering and the return of disaster victims to permanent homes is referred to as interim housing. Generally this period may span from the day after the disaster to approximately 18 months.

Delivering interim housing is more challenging than sheltering for a number of reasons. Where sheltering operations are often managed by nongovernmental organizations, such as the American Red Cross, interim housing includes greater government involvement across various departments and agencies (e.g., emergency management, housing authorities, social services, economic development) and all levels of government (local, State, tribal, and Federal). Interim housing brings into play numerous legal authorities, and the associated costs are generally more significant than for sheltering. Because the assistance involves government programs, disaster victims must formally register for the programs and meet eligibility requirements. With more organizations involved, there is an increased need for cooperation and coordination among all players.

Providing the actual structures to house disaster victims during this interim period is the most tangible challenge that government officials face. The options vary depending on the nature of the event. When the local infrastructure is not badly damaged and the number of individuals with needs is manageable, the use of rental properties is the simplest and, in many ways, the best option. However, if the damage to the community's infrastructure is more significant and rental property is unavailable, other options must be considered, thus increasing the complexity as more levels of government become involved. Decisions made for interim housing may have substantial implications for long-term recovery.

The needs and expectations of disaster victims in interim housing are greater than those in shelters, and our experience has taught us the importance of addressing these issues early in disaster response and throughout the recovery process. Given these expectations, additional support, such as case management, must be integrated into interim housing options.

The challenge of providing interim housing increases in direct proportion to the scope of the event. For catastrophic events, the housing challenges are profound and will almost certainly require State and Federal assistance. For such events, traditional interim housing approaches may not be sufficient, and innovative and nontraditional methods will be required.

Based on lessons learned, changes are required to ensure that interim housing needs are more fully understood and met with a greater range of solutions. Ultimately, providing suitable interim housing options requires realigning roles and understanding how all involved can work together effectively to meet the needs of the disaster victims.

1 This section articulates key principles, discusses responsibilities and roles, describes current practices,
2 and identifies future directions.
3

4 5 **Key Principles**

6
7 *Over the years, disasters have taught us valuable lessons on the need to offer a broad range of*
8 *interim housing options.* This section presents the key principles, based on those lessons, that must
9 guide the provision of interim housing. Interim housing should begin with setting clear expectations
10 among all involved and should extend well beyond simply providing structures. Interim housing must be
11 both safe and secure. It is intended as a temporary measure, and all involved must accept this reality and
12 act accordingly. In addition, catastrophic incidents can dramatically extend stays in interim housing and
13 present challenges that require substantial advanced planning among all levels of government,
14 nongovernmental organizations, and the private sector.
15

16 **1. Effective interim housing starts with setting clear expectations among all those involved.**

17 The complexity of disaster housing assistance increases as it evolves from meeting the short-term
18 demands of sheltering to addressing the broader, multifaceted issues of interim housing. Recognizing
19 that every situation is unique, interim housing can take longer to implement, is more complicated, and
20 generally involves a broader range of stakeholders. In addition, there are typically fewer options that
21 meet the range of individual, household, and community interim housing needs. The very nature of
22 providing temporary housing, when long-term housing is needed, is challenging. Even if interim housing
23 assistance is well planned, delivered rapidly, and tailored to meet the needs of disaster victims and
24 communities, it will not provide the same level of stability and security that comes with long-term housing.
25 Lessons learned in prior disasters underscore the value of establishing clear expectations well before an
26 event occurs. Each jurisdiction should acknowledge the challenges in providing interim housing and the
27 limitations of dealing with imperfect solutions. Various government organizations, nongovernmental
28 organizations, and private-sector partners have resources and capabilities that can support interim
29 housing efforts. All involved should strive for the best possible interim housing, but also recognize the
30 inherent difficulties and work collectively to be successful. Working in this environment requires common
31 goals, as well as a concerted effort to communicate, share information, and be forthright.
32

33 Achieving common goals starts with advance planning across all jurisdictions, nongovernmental
34 organizations, and the private sector to clarify responsibilities, core capabilities, and what types of
35 services can be provided. It also includes a commitment to work collaboratively to deliver those services
36 and address any gaps. Immediately following disasters, those responsible for interim housing must be
37 realistic about what can be provided. They must communicate this effectively so that individuals,
38 households, and communities can make informed choices. As the situation evolves, it is vital to continue
39 to provide ongoing, clear communication.
40

41 To prepare communities for disasters, local and State officials should address interim housing as part of
42 their broader public information campaigns. In addition, messages should be developed in advance to
43 describe how the public can obtain housing assistance, what to expect, and what actions they can take
44 ahead of time. As challenges arise, all involved must strive to raise issues quickly, be flexible, and work
45 collaboratively to resolve them.
46

2. Interim housing extends well beyond simply providing a structure.

1
2 The demands of providing interim housing can quickly become all consuming. It requires those
3 responsible to assess undamaged structures, execute plans across a multitude of organizations, and
4 work to restore infrastructure and support services that are essential to sustain communities. Planning,
5 procuring, and constructing interim housing is even more demanding.

6
7 Interim housing is much more than just the process and mechanics required to provide physical
8 structures. It must also include restoration of private-sector infrastructure, such as grocery stores, banks,
9 gas stations, and healthcare facilities along with the other social support services that can make
10 temporary circumstances work for people who are struggling to recover from a disaster and rebuild their
11 lives.

12
13 Housing is the connector to how we live our lives and interact with the social networks within our
14 communities. While interim housing cannot replicate a household's predisaster connections, it can be
15 planned to integrate delivery of essential support services, such as referrals for emotional and spiritual
16 support, job placement, childcare, social services, and other resources that can help make temporary
17 housing viable. Community groups, including faith-based and voluntary organizations, combine with
18 municipal organizations, such as local housing authorities, to address the social service aspects of interim
19 housing. Disasters have shown the resourcefulness and resilience of individuals, households, and
20 communities to find ways to renew and rebuild. Effective interim housing supports these efforts and lays
21 the foundation for long-term recovery.
22

3. Interim housing must be safe, secure, and accessible.

23
24 The most fundamental requirement for interim disaster housing is to provide a safe and secure
25 environment where disaster victims can live while they recover from the event and seek permanent
26 housing. Interim housing options must meet applicable health, safety, and accessibility standards and
27 should allow for innovations in building technology. Manufactured homes must be built to strict
28 Department of Housing and Urban Development (HUD) standards and installed to meet local codes.
29 Types of housing for which no accepted construction and performance standards exist should not be
30 used as interim housing. The design and operation of interim housing sites should also address safety-
31 related issues, such as providing security and emergency services and identifying safe locations for the
32 interim housing sites. Once units are placed into service and occupied by disaster victims, the
33 organization responsible for the units must ensure their continued maintenance, upkeep, and adherence
34 to standards.
35

36 Appropriate interim housing options must be available to all eligible persons, including those with special
37 needs. Accommodations that meet the Uniform Federal Accessibility Standards, for example, must be
38 available to those with disabilities.
39

40 Local public safety officials are responsible for providing support services for disaster victims living in
41 interim housing units within their jurisdictions. When group sites are built to house disaster victims, local
42 police, fire, and emergency medical services may have to assume additional workload. This must be
43 factored into interim housing plans with local, State, tribal, and Federal officials. Options for addressing
44 these issues include contracts with private-sector security firms as allowable expenses under the Stafford
45 Act.

1
2 Stays in interim housing may last many months. The extended time spent in these units, combined with
3 the fact that they are designed for temporary occupancy, can place stress on the people who live there
4 and the structures they occupy. Officials must recognize these challenges and be vigilant when needs
5 arise. Most importantly, they must respond quickly to address issues that could compromise the safety
6 and security of interim housing residents.
7

4. Interim housing is temporary.

8
9 All involved in interim housing must keep in mind the fact that the intent is to provide temporary housing
10 for those displaced by disaster while permanent housing is arranged. Whenever possible, disaster
11 victims should be moved directly to permanent housing. In creating interim housing plans, officials must
12 balance the intensive effort to supply temporary housing with the need to immediately start developing
13 plans for restoring permanent housing. Residents must have safe and secure accommodations while
14 they focus on their personal and household recovery. In addition, interim housing programs should
15 provide the tools, support, and incentives to help residents on their path to self-sufficiency. Throughout
16 the interim housing period, efforts must focus on helping residents become self-sufficient and locate
17 permanent housing. These fundamental expectations must be established at the beginning of the interim
18 housing process and guide decisions throughout.
19

5. Catastrophic incidents extend stays in interim housing and present many interim housing challenges.

20
21 Catastrophic incidents test the limits of all emergency response capabilities, and interim disaster housing
22 is no exception. The extent of destruction directly affects the number of people who will require interim
23 housing. In responding to Hurricane Katrina, for example, we learned in dramatic fashion that the scale of
24 the interim housing requirements in catastrophic events immediately overwhelms traditional options. In
25 addition, normal sources of temporary housing, such as rental properties and government-owned
26 facilities, are insufficient to meet interim housing needs. The result is that for catastrophic events, interim
27 housing solutions will be more challenging and will have to support stays of longer duration. We cannot
28 afford to relearn the lessons from Hurricane Katrina. We must take what was learned to develop
29 planning factors to drive future housing efforts. Planning must explore the complicating factors that are
30 present in major and catastrophic events and change our approach and plans for interim housing at a
31 fundamental level.
32

33 In catastrophic events, disaster victims may have to be evacuated to locations far from their homes, thus
34 complicating the interim housing process and increasing requirements for social services. Repairing or
35 replacing homes in an area that has suffered a catastrophic disaster is likely to take many months or even
36 years because of construction backlogs and the need to reconstitute roads, bridges, utilities, and
37 municipal services. For catastrophic events involving weapons of mass destruction, planners must
38 provide long-term interim housing options for areas that may be uninhabitable for months, years, or even
39 decades.
40
41
42
43
44

Interim Housing Responsibilities and Roles

1 As with all emergency management functions, clear understanding of the responsibilities and roles of all
2 players is essential for success. Providing interim disaster housing presents a unique set of challenges
3 that involve many government organizations, each with its own authorities, responsibilities, oversight, and
4 interests. For the process to be successful, the various players must fulfill their responsibilities, work
5 collaboratively, and commit to engaged partnerships as soon as the decision is made that interim housing
6 options will be required.

Individuals and Households

Baseline Capability: Individuals and households have the primary responsibility for their living
arrangements and must play an active role in meeting their interim housing needs.

5
6 Heads of households should work with disaster personnel to determine which option best meets their
7 household's needs, with some households requiring more assistance than others. Identifying options
8 begins with evaluating personal options and registering for assistance, where individuals and households
9 learn about available housing programs and how to receive assistance. Heads of households should
10 identify their household needs, seek information about housing options and eligibility requirements, and
11 supply the necessary documentation to verify eligibility. When participating in a government-supported
12 disaster housing program, households must be responsible partners by 1) staying in contact with the
13 government agency managing their housing, 2) maintaining any government-supplied property and
14 treating it as if it were their property, and 3) actively seeking opportunities for permanent housing.

Local Government

Baseline Capability: Local governments must exercise their responsibility by deciding which disaster
housing options are best for their jurisdictions, identifying available and suitable land and buildings to
be used for disaster housing, adopting or adapting local ordinances, and ensuring the availability of
local services for residents throughout their stays in disaster housing.

18
19 Local governments are responsible for the safety and welfare of their residents. When disaster strikes,
20 local governments must exercise their authority by engaging with various State, tribal, Federal, private-
21 sector, and nongovernmental partners to find the best housing solutions for their residents and their
22 community. With their firsthand knowledge of community resources, they are also best equipped to refer
23 disaster victims to community organizations that can provide additional support. Local officials must
24 make the necessary housing decisions using a long-term planning strategy and then be responsible for
25 the implementation of the options they select. Local governments establish building codes and zoning
26 regulations and may also need to consider waivers to accommodate interim disaster housing.

States, Territories, and Tribal Governments

Baseline Capability: When housing needs extend beyond sheltering, State governments ensure the
safety and security of their residents by working in conjunction with local and Federal officials to
articulate requirements for interim housing, evaluate options, determine which are best, and, if

requesting Federal assistance, take responsibility for the assistance when it is provided.

1
2 States, territories, and tribal governments play a central role in deciding when Federal interim housing
3 assistance is needed, drafting requests, and facilitating the delivery of that assistance to communities in
4 need. Immediately following a disaster, States should establish and lead a Housing Solutions Task Force
5 that includes representatives from all entities that have a stake in interim housing. This Task Force
6 develops requirements, explores the range of interim housing options, and recommends courses of
7 action. It is essential for the Task Force to work closely with and take advantage of the expertise of
8 nongovernmental organizations and the private sector. Based on this input from the Task Force, the
9 State, working with local officials, finalizes housing requirements and, when necessary, requests
10 assistance from the Federal Government. In response, the Federal Government proposes a range of
11 interim housing options, and the State determines which options best meet their needs. The State then
12 requests the appropriate Federal assistance and provides a plan to quickly transition those services
13 and/or temporary housing structures to State oversight and management once they are delivered.
14

15 **Federal Government**

16

Baseline Capability: The Federal Government establishes and maintains a framework of guidelines, capabilities, and resources designed to support State and local governments with a range of disaster housing options when the State requests support. The Department of Homeland Security (DHS), through the Federal Emergency Management Agency (FEMA), has the responsibility to engage with State officials and coordinate Federal interim disaster housing efforts. FEMA and HUD partner to provide interim housing assistance when needed.

17
18 In response to a major or catastrophic disaster, the Federal Government can provide a range of housing
19 options based on Federal authorities and capabilities. Federal officials tailor options to meet State-
20 specified requirements. The State reviews the various options and works through FEMA to request the
21 Federal support that best meets residents' needs. FEMA then partners with HUD and coordinates with
22 other Federal departments and agencies to provide the necessary support. Federal interim housing
23 assistance may include helping to identify affordable rental housing, providing rental assistance directly to
24 disaster victims, or providing manufactured housing units to accommodate displaced households. When
25 Federal assistance is provided, the State shares responsibility for the oversight and management of the
26 resources. These responsibilities are formalized in the Federal-State Agreement that is negotiated for
27 each Presidentially declared disaster.
28

29 **Private Sector**

30

Baseline Capability: Private-sector organizations fulfill a number of important roles in disaster interim housing. Businesses have property, products, services, and expertise that can complement and support governmental housing efforts.

31
32 Property owners and real estate professionals perform essential services in locating and renting available
33 dwellings to house disaster victims. These services may also include working with building and
34 construction professionals and participating in programs to rapidly repair and restore rental property that
35 has been damaged as a result of the disaster. Businesses may provide goods and services to support
36 interim housing either under government contracts or as donations. They may also share expertise and
37 provide technical assistance to government housing officials. They may collaborate with government

1 organizations in examining interim housing options, suggesting innovative solutions, and providing actual
2 structures. Companies can also assist their own employees by providing land for placement of temporary
3 housing, assisting in job placement, or helping them to relocate within the company.

4 **Nongovernmental Organizations**

Baseline Capability: Nongovernmental organizations provide invaluable support to meet the housing-related needs of individuals, households, communities, and the State.

6
7 Nongovernmental organizations, including faith-based organizations, can assist individuals and
8 households in locating interim housing and repairing and rebuilding their homes. Nongovernmental
9 organizations also work closely with all levels of government to connect households with the essential
10 support services they need to resume their lives. These activities can range from transportation, medical
11 services, and counseling support to more formalized case management services including job placement
12 and childcare. In addition, communities may establish long-term recovery committees to help organize
13 residents and bring community-based organizations, local government, and the private sector together to
14 deal with the many recovery-related issues.

15
16

17 **Current Practices**

18
19 *This section describes interim housing options currently used to meet the needs of disaster*
20 *victims.* Interim housing programs should provide disaster victims with safe, habitable, and secure
21 places to live, where there is access to community services and the opportunity to begin the process of
22 recovery. Whereas sheltering focuses on the immediate needs of the individual, interim housing must be
23 designed to meet the broader, longer term needs of households. Not having permanent housing for an
24 extended period of time places disaster victims in a difficult situation under heightened levels of stress.

25
26 When housed for longer periods, households need a broader range of accommodations and will be
27 looking to reestablish and sustain the social connectivity that they had before the event. Interim housing
28 should provide more space and privacy than shelters, enabling families and households units to live
29 together and start to resume their lives. This type of housing should also be designed and structured in
30 ways to establish a sense of community and help reconnect households back to their community.

31
32 Interim housing programs should also help link households to essential support services, such as
33 referrals to community groups and more formalized case management services. This support can help
34 individuals and households make more informed choices about interim housing and connect them to
35 related community services. Local officials must balance the needs of individuals, households, and the
36 community at large in making interim housing decisions.

37
38 The following pages describe current practices for interim housing, ranging from financial assistance to
39 provision of temporary housing units, to the development and construction of temporary communities.

40

41 **Maximize Available Housing Resources**

42
43 Following a disaster, those providing interim housing focus first on how to maximize the use of available
44 resources. This includes rapidly cataloging rental property that has not been damaged and could be used

1 to house disaster victims. Initial efforts also focus on identifying homes or rental property that could be
2 made habitable with minor repairs. In larger disasters where demand is high and traditional forms of
3 interim housing are either unavailable or will take time to put in place, transitional shelters may be
4 established. Following is an overview of how these resources can be used to support interim housing.
5

- 6 • **Rental Assistance.** Rental assistance is the preferred form of interim housing when suitable rental
7 property is available. This may include financial assistance and helping to locate privately owned
8 apartments, condominiums, and single and multifamily homes, as well as Federal- or State-owned
9 residential property. To serve as disaster
10 housing, government-owned residential
11 properties may require repairs, inspection,
12 cleaning, or other services.

13
14 Following a disaster, community groups and
15 government agencies work together to
16 catalog available rental properties
17 throughout the affected area. Available
18 properties may not always be located in the
19 same vicinity as individuals' predisaster
20 homes. Relocating disaster victims creates
21 the need for additional support services to
22 assist the transition to their new community.
23 Community groups and local public housing
24 agencies play a vital role in connecting those
25 households to the support services they
26 need, such as eldercare, job placement, or
27 transportation services.

28
29 In addition to the identification of rental
30 property, the government may also provide
31 financial rental assistance. Under this
32 program, funds are provided – either directly

33 to disaster victims or to landlords on behalf of victims – to pay for rental of temporary housing. This
34 approach gives disaster victims more independence and flexibility. .

35
36 When there is a shortage of rental property in the affected area or in the aftermath of a catastrophic
37 disaster, transportation assistance may also be provided to help households relocate temporarily or
38 permanently to another area.
39

- 40 • **Immediate Repair Assistance.** Property owners are responsible for the maintenance and repair of
41 their properties whether the dwellings are owner occupied or rental facilities. Property owners
42 generally carry insurance to defray the cost of damages that occur when disasters strike.
43
 - 44 ○ **Repairs to Homes.** Most disaster-related repairs to homes are arranged and paid for by the
45 owners of the properties. Payment may come from insurance claims or from the owner's other
46 resources. In some cases following disasters, nongovernmental organizations help homeowners
47 by providing funding to pay for repairs. It is important for property owners to purchase and
48 maintain sufficient insurance coverage for the full range of hazards faced.

Disaster Housing Assistance Program

The Disaster Housing Assistance Program (DHAP) is a pilot Federal rental assistance grant program established pursuant to an Inter Agency Agreement (IAA) between FEMA and HUD. DHAP provides rent subsidies for non-HUD assisted individuals and families displaced by Hurricane Katrina and Hurricane Rita. HUD is utilizing its existing network of local Public Housing Agencies (PHAs) to administer DHAP.

Under the program, PHAs make a monthly rental assistance payment on behalf participants directly to the owner of the rental unit. Rental assistance payments are made pursuant to a disaster rent subsidy contract between the PHA and the owner. Under the provisions of the IAA, DHAP will end March 1, 2009. Families and individuals in the program must participate in case management services to prepare themselves for the end of temporary, subsidized housing provided under DHAP.

1 • **Implement Immediate Temporary Repairs.** In certain circumstances, the Federal
2 Government may assist in making exigent repairs to damaged dwellings. Such repairs
3 typically include installing plastic sheeting on damaged roofs and repairing accessibility
4 fixtures, such as ramps or railings. To qualify for this type of Federal assistance, homes must
5 be inspected by qualified officials and determined to be structurally sound and free from
6 health and safety risks, such as inundated electrical systems, wet conditions, and mold
7 formation. Typically, this type of work can begin within a week after a Stafford Act
8 Presidential major disaster declaration.
9

10 • **Provide Repair and Replacement Assistance.** Following inspection and verification of
11 damages, FEMA will provide eligible homeowners up to \$28,800 for repairs to make their
12 home habitable, or to replace a destroyed or condemned home.
13

- 14 ○ **Repair and Rehabilitation of Rental Housing.** Damage to multifamily dwellings causes many
15 issues for communities. Not only are the accommodations not available to residents, but the loss
16 of these buildings can present serious economic challenges for property owners and the
17 community.
18

19 In such circumstances, some property owners may be eligible for loans from the U.S. Small
20 Business Administration. In addition, when the President declares a major disaster under the
21 Stafford Act, the Federal Government can pay for the repair and rehabilitation of privately owned
22 structures when property owners agree to make them available for rent by disaster victims for a
23 specific period. Depending on terms negotiated, the owners may make repairs or the
24 Government may contract to have the work done. Implementing this interim housing option
25 generally takes several months.
26

27 • **Transitional Shelters.** When emergency shelters are no longer sufficient but traditional interim
28 housing is not yet available, communities may use hotels or motels, and facilities such as arenas or
29 convention centers may be altered to provide the additional space and privacy. In circumstances
30 where demand exceeds capacity, nontraditional transitional shelters may also be used.
31

- 32 ○ **Lodging Reimbursement/Voucher Programs.** Both government agencies and
33 nongovernmental organizations provide lodging reimbursement programs that enable disaster
34 victims to relocate into hotels or motels. Reimbursement is typically provided in the form of
35 vouchers or payments made directly to participating facilities for short-term stays. These
36 programs have the additional benefit of stimulating the local economy.
37

- 38 ○ **Facility Conversion.** Emergency shelters and commercial or publicly owned facilities can
39 sometimes be reconfigured to provide households with additional space and privacy by
40 constructing temporary partitions. Converted facilities may also provide food preparation areas
41 and bathrooms. It may take time to create design plans, obtain permissions from property
42 owners, identify funding, and complete the necessary construction.
43

44 Use Traditional Forms of Interim Housing

If no apartments or other rentable property are available within a reasonable commuting distance, temporary housing units may be provided. The most common forms of temporary disaster housing units are manufactured homes and large recreational vehicles. Selection of disaster housing units is based on

many factors, but providing units that meet pertinent health and safety standards, including air quality, is essential.

- **Manufactured Housing.** Manufactured housing is factory-built housing designed for longer-term residential use. The term “mobile home” is sometimes used to refer to manufactured homes. The units are built on a permanent chassis and must comply with the Federal Manufactured Home Construction and Safety Standards, administered by HUD. These standards regulate manufactured housing design and construction, strength and durability, transportability, fire resistance, energy efficiency, and quality. They also set performance benchmarks for the heating, plumbing, air conditioning, and electrical systems. Effective October 20, 2008, manufactured homes must be installed according to the Federal Manufactured Home Installation Standards, and are subject to local zoning codes, occupancy permits, environmental rules, and other restrictions. In addition, housing sites must be located outside of the floodplain.

Manufactured housing requires substantial advance planning. Depending on the magnitude of the event and the number of households that require housing, manufactured housing can be placed at existing commercial sites, installed as single units, or developed as group sites. While existing commercial sites may not be available in the area, using these facilities reduces site

preparation because preexisting pads and utility services can be used. Installation of single units on an individual’s private property is another alternative for situations where disaster victims want to remain nearby while their home is being repaired. As a last resort, manufactured housing can also be used to create group sites to accommodate multiple units. This option requires extensive construction and may involve building an entire community, including such things as building roads; laying water, sewer, electrical, and telecommunications lines; and arranging for public transportation, police, fire, and emergency medical services.

Although there is a wide range of manufactured housing, the units typically used as disaster housing are single section manufactured homes. They are roughly 60 feet long and 14 feet wide. This is smaller than a typical manufactured home but more than three times the size of a typical travel trailer.

Indoor Air Levels for Temporary Disaster Housing

FEMA now requires that all manufacturers provide temporary housing units that meet indoor air levels for formaldehyde that are less than 0.016 parts per million.

Incorporated as a new contract specification, this is not a health based value and occupants should not presume that current temporary housing units that exceed this value are of concern for potential formaldehyde health effects¹. FEMA has modified its contracting procedures to require that manufacturers certify that their temporary housing units meet this indoor air level for formaldehyde. FEMA will implement a testing program to confirm compliance and provide the results to States for their review. When temporary housing is needed, each State will exercise its public health responsibility and determine the indoor air quality level for formaldehyde that is acceptable before any units are provided to its residents. References: <http://www.hc-sc.gc.ca/ewh-semt/pubs/air/formaldehyde-eng.php> and <http://www.inchem.org/documents/ehc/ehc/ehc89.htm#PartNumber:10>.

¹ While the US government has does not have an indoor air health level for formaldehyde in housing, we note that the World Health Organization has set a value of 0.100 ppm for odor and sensory irritation for the general population and the non-industrial indoor environment. Similarly, Health Canada, has recommended a value of 0.040 ppm for chronic exposures.

- 1 • **Recreational Vehicles.** Recreational vehicles should only be used for very short-term interim
2 housing requirements when no other options are available, and must meet applicable air quality and
3 other safety specifications. Recreational vehicles are designed to be either mounted on or towed by
4 another vehicle and to be used as temporary living quarters for camping or travel. They are not
5 manufactured homes, and they are not built to the Federal Manufactured Housing Construction and
6 Safety Standard. Recreational vehicles include the following:
7
 - 8 ○ **Park Model.** A park model is a recreational vehicle that is built on a single chassis, mounted on
9 wheels, and has 400 square feet or less of living space. Park models typically have one bedroom
10 with a foldout hide-a-bed and can accommodate persons with disabilities and meet the Uniform
11 Federal Accessibility Standards. For example, a park model may be a short-term option when a
12 homeowner wants to remain on his or her property during home repairs, but the terrain or lot size
13 prevents the use of a manufactured home.
14
 - 15 ○ **Travel Trailer.** A travel trailer is designed to provide temporary living quarters for recreational,
16 camping, or travel use, of such size or weight as not to require special highway movement
17 permits when towed by a motor vehicle. Following a disaster event, the travel trailer may be a
18 short-term option for a household of limited size wishing to remain on existing property or nearby
19 while permanent housing is being restored. The travel trailer is typically employed where terrain
20 or lot size prevents the use of other forms of manufactured housing.
21

22 FEMA will not normally consider travel trailers for interim housing in declared disasters. FEMA
23 will only consider use of travel trailers at the request of the State in extraordinary disaster
24 conditions, when no other form of interim housing is available. Further, in these extraordinary
25 conditions as a last resort, FEMA will authorize travel trailers for use only on private property (i.e.,
26 not in group sites); only for a maximum of six months' occupancy (i.e., when the level of damage
27 to the occupant's predisaster dwelling can be repaired in less than six months); and only after the
28 State has determined for itself the acceptable level of formaldehyde.
29

30 **Employ Innovative Forms of Interim Housing**

Recent developments in housing design and construction technology show promise for innovative ways to
house disaster victims. These advances must be assessed to determine how they can improve quality of
life, provide high-density housing for urban environments, expedite delivery and installation of housing
units, and provide options that are more acceptable to communities. Applying new design options may
also result in structures that can be used as permanent homes.

Disaster housing efforts are expanding to explore other forms of factory-built housing, such as new
designs for modular, panelized, and precut housing described below:

- 31
32 • **Modular Homes.** Modular homes are housing units assembled in three dimensions at the factory
33 and may be more than 90 percent complete. They are towed to the site on flatbed trailers, where the
34 three-dimensional units are assembled in a variety of configurations. Most modern modular homes,
35 once fully assembled, are indistinguishable from site-built homes.
36
- 37 • **Panelized Homes.** Panelized homes consist of panels – a whole wall with windows, doors, wiring,
38 and exterior siding – that are built in a factory, transported to the site, and assembled. These panels
39 can be combined in a wide variety of sizes and designs and allow a high level of customization.

1 Panels can be shipped flat, which is less costly than moving three-dimensional components of
2 modular housing.

- **Precut Homes.** Precut homes consist of building materials that are factory cut to design specifications, transported to the site, and assembled. Precut homes include kit, log, and dome homes.

3 **Authorize Permanent Construction**

4
5 Depending on the nature of the disaster and the extent of damage, building new homes is another
6 alternative. The Permanent Housing section of this chapter discusses options for permanent construction
7 in detail.

8
9 Typically, FEMA does not have authority to support the construction of new permanent homes. However,
10 when no alternative housing resources are available and temporary housing assistance is unavailable,
11 infeasible, or not cost effective, FEMA, working in close coordination with State and local authorities, may
12 authorize the construction of dwellings to provide interim housing for disaster victims.

13
14

15 **Future Directions**

16
17 *Identifying interim housing solutions for disaster victims while they either repair or replace their*
18 *homes is arguably the most demanding facet of disaster housing.* Experience has identified key
19 challenges and suggests a number of fundamental steps that should be taken to improve interim housing
20 for disaster victims. For example, moving toward the use of State-managed, federally supported interim
21 housing programs that actively engage community, nongovernmental, and private-sector partners
22 reinforces the State's responsibilities in disaster response and recovery. We must also expand the range
23 and types of interim housing structures that can be used for disaster housing to better equip States and
24 communities in meeting the range of individual, household, and community circumstances. Ultimately,
25 our success will hinge on our ability to implement interim housing options rapidly as an essential element
26 of disaster response and recovery operations. Finally, we must be prepared to provide effective interim
27 housing for all types and sizes of disasters and tailor these programs quickly to meet the needs of
28 individuals, households, and communities in specific events.

29
30 The steps described below are intended to be practical measures that the National Disaster Housing Task
31 Force should take to improve interim housing efforts for the full range of disasters that could occur.

32
33

1. **Move toward State-managed, federally supported interim housing programs that actively engage community, nongovernmental, and private-sector partners.**

34
35 **Challenge:** In the wake of Hurricane Katrina, the intensive demand for interim housing overextended and
36 exceeded the capabilities of all involved. As a result, interim housing programs were rapidly developed or
37 expanded without the deliberative planning necessary for complex disaster operations. The available
38 housing options were limited, and the distinction between roles and responsibilities became blurred.
39 Without robust capabilities and integrated plans, those involved faced numerous challenges. In some
40 cases, the Federal Government coordinated services that would normally have been led by the State.

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1
2 Based on these experiences, the following roles and responsibilities should form the basis of the interim
3 housing framework:

- 4
- 5 • States should identify interim housing requirements and determine the best options for their
6 communities. States, working with local governments, have the best understanding of their
7 populations' needs and how interim housing options will fit within their communities. Not only do
8 States have the primary responsibility for their citizens, but they must also contend with the longer
9 term consequences of interim housing decisions. However, local and State governments may not
10 have all the resources needed to meet the demands of interim housing and will need to work closely
11 with the Federal Government to plan for and request additional support.
12
 - 13 • The Federal Government coordinates with the States to establish national disaster housing policy and
14 supports the States by providing grants and other assistance to improve preparedness before a
15 disaster strikes. When a disaster exceeds or is anticipated to exceed State, tribal, or local resources,
16 the Federal Government must be prepared to provide interim housing resources and capabilities to
17 support the State.
18

19 **Potential Solutions:** Addressing these challenges calls for a more comprehensive national approach to
20 how we prepare for and provide interim housing assistance. Building on the fundamental principles
21 outlined in this *Strategy*, we should identify ways to build local and State capabilities to manage interim
22 housing programs and enhance Federal support before and during a disaster. We should also explore
23 new ways to engage nongovernmental organizations and the private sector to draw upon their expertise
24 and experience. Specific steps that could be taken include the following:

- 25
- 26 • Convene an intergovernmental working group under the National Disaster Housing Task Force to
27 further define how local, State, tribal, and Federal interim housing roles and responsibilities will be
28 implemented. Develop procedures to clarify, streamline, and standardize the process used for
29 different levels of government to work collaboratively to acquire, install, administer, and maintain
30 temporary housing units for use by disaster victims. Conduct pilot programs to assess effectiveness
31 and refine procedures. Examine how existing funding mechanisms could be modified to support new
32 or different roles. .
33
 - 34 • Expand Federal preparedness efforts to build local and State capacity to manage interim housing by
35 developing targeted training, resources, and toolkits. This includes materials such as interim housing
36 procurement and contracting toolkits, guides on how to assess the suitability of interim housing
37 structures for different circumstances, and resources on managing and administering interim housing
38 programs.
39
 - 40 • Conduct joint State and Federal planning to understand current State capabilities to manage interim
41 housing, assess what types of Federal support can be provided, and identify potential gaps. Define
42 expectations and enhance capabilities that may be required in a major or catastrophic event.
43
 - 44 • Catalog existing resources and best practices across the Nation to develop and effectively manage
45 interim housing programs. Sharing innovative approaches, as well as tried and true best practices,
46 can help rapidly build capabilities.
47
48

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2. Provide a broader range of interim housing options to meet the diverse housing needs across the Nation.

Challenge: The diversity of individual and household needs, coupled with the range of geography and the variety of housing across the Nation, requires a broad range of interim housing options. New materials and innovations in design have the potential to provide a much broader array of temporary housing options than ever before. Although new efforts are underway to identify alternative interim housing options, substantial work will be required to make those options viable. This includes the need to field-test units, develop contracts to rapidly acquire and install these units, and create effective implementation plans.

Potential Solutions: Continue to seek out and test new types of temporary housing that could meet the broader range of interim housing needs. Specific steps that could be taken include the following:

- Enlist the support of the housing and construction industry to explore how different types of factory-built housing could be used to house disaster victims. Explore ways to engage private-sector technical expertise with State and community emergency managers to develop and plan disaster housing programs.
- Continue to assess and test the viability of temporary housing alternatives for use in specific disaster conditions. Develop tools to evaluate timeliness, livability, costs, and range of use for temporary housing structures, including adaptability to various environmental, geographic, cultural, and legal conditions, as well as the requirements for transport and storage. For example, the FEMA Joint Housing Solutions Group has started to use a systematic approach to evaluate various disaster housing options and identify viable alternatives to FEMA travel trailers and manufactured homes. Their efforts also focus on FEMA’s immediate requirements for temporary housing that have a small footprint, comply with the Uniform Federal Accessibility Standards, meet indoor air-quality standards, and can be produced quickly. Alternative temporary housing options should also be piloted tested by deploying a small number of units during a disaster to evaluate performance in real-life situations.
- Develop disaster housing design and structural requirements to drive new types of temporary housing products. Requirements should be based on the range of potential disasters that could occur and the diverse needs of communities. For example, higher density temporary housing will be required in

Meeting Demands for Interim Housing

Local governments and States are seeking innovative ways to provide interim housing to meet the needs of their residents. For example, in September 2007, the City of New York’s Office of Emergency Management (OEM) launched the “What If New York City...” postdisaster housing design competition. The competition challenged entrants to create innovative temporary housing solutions for the vast numbers of New Yorkers who might be displaced in the event that a catastrophic disaster destroyed thousands of the City’s housing units. Because of New York’s population density, deficit of affordable housing, and concentrated infrastructure, the City is not well suited for traditional postdisaster housing, such as small manufactured homes. The 117 submissions that NYC OEM received were from architects, industrial designers, engineers, inventors, and students from over 30 countries. In January 2008, 10 winners and 10 honorable mentions were chosen by a prestigious jury of experts in and out of government. The 10 winners will each further develop their designs with the support of a \$10,000 award and the assistance of technical consultants made available by OEM. After the development period, one or more of the winners may be selected for prototype construction. In the end, several designs will be included in the City’s Disaster Housing Plan to be ready for construction should the City ever need them after a disaster. (See www.whatifnyc.net.)

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1 urban areas where land use is at a premium. Requirements may also address durability, need for
2 rapid development, site and unit flexibility, reusability, livability, accessibility, security, sustainability,
3 and cost effectiveness.
4

3. Formalize the HUD-FEMA partnership in rental assistance.

5
6 **Challenge:** Following a disaster, the initial focus for temporary housing is to maximize the use of
7 available resources. Rental assistance is the preferred form of interim housing when suitable rental
8 property is available. However, it can be challenging to locate affordable rental housing in or near the
9 disaster area. To address this problem, FEMA and HUD entered into an interagency agreement to pilot
10 test a Federal housing assistance grant program. This program, DHAP, combines the experience and
11 expertise of Federal agencies to provide rental assistance. It extended rental coverage for families
12 displaced by Katrina by providing temporary rent subsidies for non-HUD-assisted individuals and families.
13 DHAP is administered by Public Housing Agencies (PHAs) that are currently administering a Housing
14 Choice Voucher program.
15

16 The DHAP Disaster Rent Subsidy Contract, an agreement between the PHA and the owner of a unit,
17 ensures that families receiving assistance under DHAP comply with family obligations during their
18 participation in the program. The program, which operates until March 1, 2009, gives displaced families
19 more time to rebuild their lives. DHAP, established through an interagency agreement between HUD and
20 FEMA, has been vital for helping families recover and become self-sufficient.
21

22 **Potential Solutions:** HUD and FEMA experience with the DHAP pilot demonstrates that rental
23 assistance administered through HUD's existing network of PHAs is an effective way to meet the long-
24 term housing needs of displaced families following a disaster. Creating a new permanent DHAP-like
25 program by providing legislative authority to HUD would represent a significant improvement over current
26 efforts. The next step is:
27

- 28 • Complete the evaluation of lessons learned from the program and identify opportunities to improve
29 the program and better use the expertise from both HUD and FEMA.
30

4. Establish a national capability to implement interim housing programs more quickly.

31
32 **Challenge:** Providing interim housing for people displaced by disasters is one of the key challenges that
33 confront emergency management officials. The logistics of providing appropriate physical
34 accommodations to house individuals and households, for stays that extend many months, are
35 challenging and expensive. The necessary support services and their installation and activation take
36 time. This means there is frequently a delay in implementing interim housing solutions while approvals
37 and authorities are arranged; housing sites are prepared; housing units are acquired, delivered, and
38 installed; and essential community services are initiated. And because caring for these individuals and
39 household units is such a key function in responding to disasters, even minor delays in interim housing
40 can significantly slow the overall community recovery process. The good news is that the corollary is also
41 true: planning for disasters can accelerate community recovery.
42

43 **Potential Solutions:** Reducing delays in providing interim housing begins with collaborative planning
44 across all jurisdictions. Specific steps that must be taken include the following:
45

- 46 • Develop interagency agreements between FEMA and HUD, the U.S. Army Corps of Engineers

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(USACE), the Department of Agriculture (USDA), the Department of Veterans Affairs (VA), and other key Federal agencies to establish common terms and standards, align resources, integrate capabilities, and preestablish cost reimbursement mechanisms, and deconflict the implementation of existing legislative authorities throughout the Federal Government.

- Plan aggressively for specific interim housing solutions that address the full range of disaster risks and hazards the community faces. Put the plans into effect by assigning specific roles and responsibilities and taking measures such as negotiating standby contracts to deliver essential equipment and services quickly after an event. Train and exercise the assigned roles and responsibilities, incorporating lessons learned back into housing plans. Develop strategies to ensure jurisdictions can obtain these capabilities, and adequately coordinate disaster-specific plans that address potential needs of their community.
- Outline the interim housing options that can be tailored quickly to meet the specific requirements of actual events. Develop crisis action planning capabilities to rapidly adjust operational plans to actual conditions.
- Dedicate full-time staff to key functions for both actual operations and preparedness activities such as improving interim housing plans and training stakeholders.
- By doing these things, stakeholders will create interim housing programs that have been vetted, exercised, and rehearsed. Putting such programs in place before disasters strike will reduce delays and enable communities to “execute” interim housing options rather than designing, developing, and implementing them in the face of an event.

5. Institute a nationwide case management approach to ensure that disaster-related needs of disaster victims are addressed comprehensively and consistently.

Challenge: Disaster victims' needs vary based on many factors. Being displaced from their homes can result in a number of housing-related problems, such as unemployment, lack of transportation, childcare, and eldercare. These problems can affect the success of temporary housing in meeting household needs and complicate the process of finding permanent housing. And while many communities, tribal and State governments, and nongovernmental organizations provide support services to disaster victims, the process is not always well orchestrated or comprehensive.

Potential Solutions: An effective case management program empowers disaster victims by providing information and access to required resources along with the followup needed to ensure success. Specific steps that can be taken to better integrate case management services include the following:

- Develop a national consensus to define disaster case management and to integrate State-led case management services into disaster housing assistance programs. The goal of such programs is to provide consistent support to disaster victims, from sheltering immediately following the disaster through permanent housing.
- Build a coalition of service organizations with the necessary expertise and resources to provide case management support at the local level, as well as organizations that can fulfill a support role at the State and national levels.

6. Be prepared to provide effective interim housing in the aftermath of all types and sizes of disasters.

1
2 **Challenge:** Emergency planners work hard to identify all the risks and hazards that their constituents
3 face. They look at the capabilities required to address hazards and find ways to deal with capability
4 shortfalls. Because we face natural disasters and emergencies such as floods and wildfires quite often,
5 we understand the types of problems that can be expected, and the cascading effects that must be taken
6 into consideration. The realities of the post-September 11, 2001 and post-Hurricane Katrina world mean
7 that we must also be prepared to respond to and recover from new types of manmade disasters and
8 terrorism events that could result in extraordinary damage and housing challenges of unprecedented
9 proportion and complexity. As devastating as the 2005 Gulf Coast hurricane season was, it did not have
10 the long-term environmental impact that would result if terrorists detonated a nuclear device on American
11 soil. The challenge, then, is that planners at all levels of government must routinely address the entire
12 range of possibilities, from small events with housing requirements of short duration to catastrophic
13 events where entire metropolitan areas may need to be relocated permanently.

14
15 **Potential Solutions:** Competent emergency planning must include thinking the unthinkable. It is far
16 easier and more effective to plan for interim housing before a disaster threatens rather than during the
17 intensive activity following a catastrophic incident.

18
19 To provide leadership in this area, a National Disaster Housing Task Force must be established to bring
20 together experts and policymakers whose efforts would be dedicated exclusively to the disaster housing
21 issue and particularly the difficult interim housing phase. As a minimum, the Task Force would:

- 22
- 23 • Oversee and assist in the development of the interim housing portions of catastrophic incident plans
24 for reconstituting communities rendered uninhabitable for long periods due to a natural disaster or a
25 chemical, biological, or nuclear event.
 - 26
 - 27 • Establish a national catastrophic housing concept of operations that would guide local, State, tribal,
28 Federal, private-sector, and nongovernmental partners through purposeful, collaborative
29 decisionmaking centered on accelerating community recovery.
 - 30
 - 31 • Propose strategies for accelerating the exploration of new technologies and practices to repair homes
32 and multifamily housing as well as reconstitute supporting community services and infrastructure.

PERMANENT HOUSING

Overview

Permanent housing for disaster victims relies on the successful intersection of individual and community choices and financial ability. One of the key goals of disaster housing is to move disaster victims into permanent housing as quickly as possible. Many individuals and households may be able to return and live in their homes following a disaster, even while repairs are underway. Yet when the housing infrastructure of a community has been severely damaged, attaining permanent housing in a timely manner becomes an immense challenge that requires choices and, ultimately, alignment of individuals and the local government, and the provision of financial resources through both public- and private-sector sources.

For disaster victims lodged in interim housing, many factors affect the process of attaining permanent housing. These factors represent an intricate matrix of individual and community decisions along with issues of personal, private-sector, and public resources. Current practices in permanent housing focus on three distinct groups: renters, homeowners, and landlords.

Displaced renters are not necessarily tied to a damaged property, allowing for some flexibility in obtaining a permanent housing solution. This mobility increases the uncertainty for their landlords as well as others working to identify housing requirements for the community. In contrast, a displaced homeowner has an owned or mortgaged asset. The homeowner's permanent housing solution depends on his or her desire to repair or rebuild the damaged property or seek alternative permanent housing, and his or her financial ability to achieve a permanent housing goal. For homeowners with a mortgage, the bank or mortgage company also retains an important interest that must be taken into consideration to complete the transition to permanent housing. Finally, landlords also have unique challenges. While landlords themselves may be displaced, they must determine whether it is in their financial interest to rebuild. The aggregate decisions by rental property owners in an area can have a significant impact on the supply of permanent rental housing, especially affordable permanent rental housing.

A number of factors or obstacles may affect the ability of these groups to retain, obtain, or create permanent housing. They include:

- Their financial ability to secure and/or repair or rebuild permanent housing. For renters, this includes their ability to find and afford postdisaster rental housing. For homeowners and landlords, this includes whether they had adequate insurance and/or the ability to finance the cost of repairs or rebuilding.
- The timeliness and effect of local land-use decisions, environmental and historic preservation laws, building codes, and permitting processes, including the implications for where, how, and whether homes can be rebuilt.
- The availability and cost of labor and building materials.
- The ability to obtain and afford adequate hazard and flood insurance in the future.
- Decisions by neighboring property owners to rebuild or abandon damaged structures. A large number of owners deciding not to rebuild can create substantial problems for the neighbors that do rebuild.
- Local economic conditions, particularly the continued availability of jobs.
- Recovery of the community infrastructure, such as police, fire service, healthcare, public

1 transportation, and schools.

2
3 The most difficult decision individuals and local governments must make is whether or not a home,
4 neighborhood, or community should be rebuilt or relocated. The local government's decision not to
5 rebuild an area must be made rapidly, as individuals often begin rebuilding quickly and their actions may
6 reduce or eliminate the efficacy of such a decision. This is an especially pressing issue when a property
7 or community has had repetitive losses from recurring disasters. For local governments, it is often
8 extremely difficult to decide not to rebuild a neighborhood or community. While neither the State nor the
9 Federal Government can make local decisions about whether or not to rebuild, States may choose to
10 influence the decision, and Federal policymakers can decide whether to provide resources and financial
11 incentives to communities choosing to rebuild in dangerous or high-risk areas. These funding parameters
12 may prompt local governments to develop recovery plans that facilitate a relocation strategy prior to a
13 disaster.

14
15 As with sheltering and interim housing, catastrophic events magnify the scope of decisions that must be
16 made, the amount of resources required, and the capacity needed to implement programs to move
17 households back into permanent housing. When catastrophic events occur, there is a much greater
18 likelihood that the Federal Government will have to play a leading role in facilitating permanent recovery,
19 thus requiring extraordinary solutions.

20
21 This section articulates key principles, discusses responsibilities and roles, describes current practices,
22 and identifies future directions.

23 24 25 **Key Principles**

26
27 ***There is no “one size fits all” strategy for facilitating a disaster victim’s return to permanent***
28 ***housing.*** The size, location, and type of disaster play a very large role in defining the approach to
29 permanent housing. This section presents the key principles learned from past and current efforts to
30 achieve permanent housing solutions. Permanent housing begins with individual and community
31 decisions on where and how to rebuild, which is a challenging task that often pits individual sense of
32 place and property ownership against the need for safety and long-term community viability. Ultimately,
33 permanent housing should be better built, more safely located, and more adequately insured than the
34 housing it replaces.

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1. Rebuilding usually takes more time than people would like, and individuals need to prepare for this eventuality.

Homes that are structurally unsafe to inhabit following a disaster, for example, often require more than 2 years to repair or to replace. In the best of situations, the process of obtaining insurance funding or alternative financing, redesign or specifying the repairs to be made, obtaining local building permits, soliciting and hiring a contractor, and the time for the contractor to do the work can take a year or much longer, depending on the scope of the disaster. Especially after a catastrophic disaster, this timeline can double or triple. Many factors can slow the pace of permanent housing recovery. These include community decisions about where and how to rebuild, the need for property owners to obtain “gap” financing to afford the necessary repairs, and the potentially scattered location of the owners. In the event of a catastrophic disaster, a shortage of housing for construction workers in combination with a high

1 demand for labor complicates the problem.

2

3 The media, local elected officials, and case managers need to regularly explain the realities of this long
4 recovery process to the public to establish and maintain reasonable expectations about how long it takes
5 to achieve permanent housing solutions when housing is destroyed.

6

2. Individual and community preparedness before a disaster strikes is essential to postdisaster housing recovery.

7

8 Permanent housing recovery rests on the decisions and actions of property owners both before and after
9 a disaster. Long before a disaster, homeowners and landlords have already made substantive decisions
10 that will affect the ability and speed of their recovery based on the hazard, flood, or earthquake insurance
11 they have purchased. Not maintaining adequate insurance predisaster will invariably lead to a much
12 longer timeline for rebuilding permanent housing.

13

14 Communities can speed up disaster recovery if they have a solid plan to respond to the range of potential
15 disasters that could occur in their area. This includes assessing risk, including the threat, vulnerability,
16 and consequence of disasters that could occur. For example, if communities or neighborhoods are
17 located in known danger areas, such as floodplains along hurricane-vulnerable coastlines, or near
18 earthquake fault lines, they not only should have plans for evacuating households and meeting short-term
19 sheltering needs, but they should consider developing plans that spell out relocation or rebuilding
20 strategies in the event of a disaster. These discussions should be integrated into existing community
21 planning processes. In this way, the community can make quicker decisions after a disaster on how and
22 where to rebuild, which is directly tethered to the decision process for individuals. In addition, all levels of
23 government should consider the consequences of rebuilding in certain areas and should explore the
24 benefits of establishing guidelines for when government resources should not be used for rebuilding and
25 when those resources should support relocation. For example, chemical and other hazards may make
26 the area – or certain portions of a community – uninhabitable for extended periods of time. In other
27 cases, the area may be safe, but public perceptions about potential unknown long-term health or safety
28 factors may make rebuilding unlikely.

29

3. Repaired or replacement housing should be better than the housing it replaces and be adequately insured.

30

31 Communities should mitigate the effects of future disaster losses by establishing appropriate building
32 standards. Currently, to receive flood insurance the National Flood Insurance Program (NFIP) requires
33 that homes experiencing more than 50 percent damage due to a disaster and new homes built in a 100-
34 year floodplain be elevated above locally adopted base flood elevations. Many local governments have
35 adopted building codes to ensure that new housing units are built to a standard that reflects the risks.
36 Miami-Dade County in Florida, for example, has one of the strongest building codes to protect against
37 hurricane damage. Because of the extended lifespan of most housing, a community must establish and
38 update strong building codes well before a disaster occurs.

39

40 There are more than 126 million homes in the United States. To protect this valuable housing
41 infrastructure, all levels of government should encourage more property owners to make existing homes
42 disaster resistant. A key step is to encourage individuals to implement simple measures. For example,
43 research shows that the following five retrofits can significantly protect homes from hurricane damage:

Chapter 3. Disaster Housing: Permanent Housing

- 1
- 2 • Installing hurricane shutters or impact-resistant glazing
- 3 • Securing roof sheathing to trusses
- 4 • Reinforcing garage doors
- 5 • Strengthening exterior doors
- 6 • Reinforcing gable trusses
- 7

8 Local governments in high-risk areas should implement local building codes requiring home hardening as
9 part of home renovations or maintenance.

10
11 The extra expense of building homes to be more hazard resistant can be offset by lower insurance
12 premiums. Adequate insurance to cover the risks associated with a specific location, including riders for
13 flood or earthquake coverage, are essential for expediting permanent housing recovery. In those areas
14 determined by insurance actuaries to be especially high risk, insurance premiums are often quite high.
15 Property owners also need to determine the levels of risk they are willing to accept. Because insurance is
16 the first and preferred resource for permanent recovery, local, State, and tribal governments need to look
17 for tools to make sure that all residents take appropriate care to reduce their risk of damage while also
18 having affordable replacement-value insurance coverage.

4. Some interim housing solutions can become permanent housing.

20
21 While interim housing is strictly intended to provide temporary shelter for those displaced by a disaster,
22 some households may not need to move from their interim housing solution to achieve permanent
23 housing. For example, selling a manufactured or modular temporary home to a homeowner with the unit
24 on their property or in a manufactured housing community can serve as a permanent housing solution.

5. Catastrophic incidents require extra coordination and resources to achieve permanent housing.

26
27 A catastrophic incident that affects a majority of the households in a large area limits the ability and
28 resources within that community or region to rebuild. For a catastrophic disaster, the place, size, and
29 type of disaster can significantly impact how long it takes for a community to decide where and how to
30 rebuild and to give its residents rebuilding guidance. This fosters individual indecision on whether to
31 rebuild or leave. Those choosing to stay and rebuild may find it difficult to procure local resources to do
32 the rebuilding and may therefore initially rely on manufactured, modular, and panelized housing solutions.
33 The State and Federal governments can intercede and play larger roles to support community rebuilding
34 when a catastrophic disaster significantly affects a large number of households or a high proportion of
35 households in a county or State.

6. Identifying clusters of permanent housing opportunities can speed and enhance recovery.

37
38 Identifying clusters of less-damaged properties or areas to more easily and more quickly rebuild or build
39 permanent housing can create a nucleus and catalyst for more permanent housing – a positive
40 snowballing effect. This is especially critical when it is hard for property owners to decide whether or not
41 to reinvest because they do not know if their neighbors will reinvest or whether there will be adequate
42 community services or social support services. Building out from an area of strength, especially in areas
43 that are relatively "safer" from a repeat event, can stimulate permanent housing recovery. This also can

1 help the local community focus investment in the public utilities infrastructure.
2
3

4 **Permanent Housing Responsibilities and Roles**

5
6 Permanent housing reflects the return to normalcy after sheltering and interim housing. While local,
7 State, and Federal governments, nongovernmental organizations, and the private sector play a role in
8 permanent housing recovery, unlike sheltering and interim housing, permanent housing depends primarily
9 on the personal decisions and financial ability of individuals before and after the disaster.

10 11 **Individuals and Households**

12
13 **Baseline Capability:** Individuals and households may be renters or homeowners. Renters are
14 responsible for seeking out available replacement rental housing in the community. Homeowners are
15 responsible for decisions to rebuild, coordinating with their insurance providers, and seeking other
16 financing as needed.

17
18 Postdisaster, homeowners must decide whether or not they will repair or rebuild. The first step in that
19 decision process may be guided by local government decisions on whether to allow homes to be built in
20 specific locations and, if they are going to allow homes to be built, what standards will be required, such
21 as building codes and elevation requirements.

22
23 If both the property owner and the local government decide in favor of repairing, rebuilding, or developing
24 new housing, the second step is for the property owner to secure enough resources to successfully
25 rebuild while meeting local government requirements. If a property owner does not have adequate
26 insurance or resources, then he or she can seek out other public and private sources of support.

27
28 After obtaining resources and integrating the requirements of the community, insurance providers,
29 lenders, and grant makers, property owners often have to find and hire a construction contractor or
30 undertake the repairs themselves. This step in the process is very challenging for many property owners
31 who lack experience, or perhaps have very limited experience with selecting and managing a construction
32 contractor and a construction project.

33
34 Because permanent housing recovery rests mostly in the hands of the property owners, the private sector
35 (particularly insurance and finance companies), as well as local, State, and Federal governmental
36 agencies, must communicate the appropriate information on available resources to property owners in a
37 clear and accessible manner. Case managers play an important part in this communication process.

38
39 In communities with an adequate supply of affordable housing within a reasonable distance from a
40 disaster area, renters can quickly find permanent housing. However, if rental housing that displaced
41 tenants can afford is not available, renters often have to wait for the building or rebuilding of rental units
42 before they can complete their recovery. Such population shifts may generate public service needs that
43 must be recognized and accommodated. In addition, during Hurricanes Katrina and Rita, some landlords
44 significantly increased rents, which prevented many low income individuals and/or other disaster victims
45 from securing housing. In times of disaster, local governments need to act vigilantly to prevent rent
46 gouging

Landlords

Baseline Capability: Like homeowners, landlords are responsible for decisions to rebuild, coordinating with their insurance providers, and seeking other financing as needed.

Landlords may be individuals, nonprofit organizations, corporations, or other entities. After a disaster, landlords decide on whether or not they will repair, rebuild, sell, or abandon their damaged properties. As with renters and homeowners, a landlord's decision may be influenced by local government decisions.

If a landlord decides to repair, rebuild, or develop new rental housing, the landlord has generally factored into that decision his or her ability to secure financing and insurance and meet local government zoning and building requirements. Then, landlords may face the same challenges as other property owners in finding and hiring construction contractors or undertake the repairs themselves. Various government, nongovernmental organization, and private-sector resources may be available to identify reputable contractors, aid with financing or refinancing, and provide other services.

Local Government

Baseline Capability: Local governments are responsible for land-use decisions, building and occupancy inspections and permits, and providing basic services such as water and sewer, trash pickup, public transportation, police, and fire service.

Local governments generally have the responsibility and authority to determine land use, often through a zoning commission and legislative body. Common land-use questions local governments should consider include the following:

- Should rebuilding occur in a particular area?
- What areas should be zoned for residential use, single-family housing, accessory housing, multifamily housing, mixed use, open space, etc.?
- Will the land-use decisions reflect responsible floodplain management, or earthquake or wildfire risk?

These are all important decisions that could affect availability of capital to finance a housing recovery and attract or discourage builders, investors, residents, and/or potential residents.

Local governments should consider how to provide or encourage provision of adequate, hazard-resistant housing for all income groups and special needs populations, such as the elderly and persons with disabilities, who lived in the disaster-impacted areas. Local officials should also consider the importance of complying with fair housing and civil rights laws. These laws are not only important to protect the rights of citizens, but in some circumstances Federal assistance may be linked to furthering fair housing.

Responsible local governments adopt, maintain, and enforce modern building codes, or review and update current building codes to reflect the latest standards applicable to their geographic area and conditions and remove regulatory barriers to reconstruction. Local governments should also encourage construction methods that emphasize high quality, durability, and energy efficiency. This can be facilitated by encouraging the use of alternate construction methods or materials that improve performance and affordability. Adopting reasonable land-use ordinances and modern building codes can help mitigate the impact of future disasters.

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1
2 The rebuilding strategy undertaken by the local government should include an adequate number of
3 trained building inspectors. The local government may already have an adequate number of inspectors,
4 may need to develop or use an existing local, regional, or national training program, or may consider
5 borrowing inspectors from other jurisdictions.

6
7 Home repair and rebuilding following a disaster can be rife with unscrupulous contractors. Along with
8 their respective State legislatures, local governments should enact and enforce consumer protection laws
9 to combat fraud.

10
11 In addition to providing the basic infrastructure necessary to allow individuals to rebuild, local
12 governments are responsible for rebuilding the basic infrastructure required to sustain community life.
13 These basics include utilities such as water and sewer, police and fire service, public transportation, and
14 schools. In addition to the locally provided utilities, commercial utilities (electricity, gas, and
15 communications) are also critical to recovery, and the local government works closely with these and
16 other private-sector companies to restore services. Local governments that qualify as “entitlements”
17 under HUD’s Community Development Block Grant (CDBG) and HOME Investment Partnerships
18 programs may use these funds to help support permanent housing recovery.

20 States, Territories, and Tribal Governments

21
Baseline Capability: States, territories, and tribal governments have a responsibility to promote modern building codes, mitigate flood and other risks, provide State resources, and identify or request Federal resources that are available for developing permanent housing.

22
23 States, territories, and tribal governments have an opportunity to promote enactment and enforcement of
24 modern building codes and mitigation of flood and other risks where appropriate. They also have a
25 responsibility to combat fraud that is often prevalent during disaster recovery by enacting and enforcing
26 consumer protection laws. States should also work with local governments to provide or encourage flood-
27 resistant housing for all income groups and special needs populations, such as the elderly and individuals
28 with disabilities, who lived in the disaster-impacted areas.

29
30 As the entity that oversees its local jurisdictions, the State has a special role in helping such jurisdictions
31 recover. States are conduits for a variety of Federal programs but also operate or can operate programs
32 that aid permanent housing recovery through their own resources. Almost every State has a State
33 housing finance agency that may have access to Federal resources such the CDBG and HOME
34 programs, or low-income housing tax credit or other programs. Following a major disaster declared under
35 the Stafford Act, States will have access to the Federal Emergency Management Agency (FEMA) Hazard
36 Mitigation Grant Program. Some States, such as Florida, operate a State housing trust fund that is
37 funded through real estate transaction fees. A State can use a housing trust fund for a variety of housing
38 purposes, including rebuilding housing following a disaster. Florida’s housing trust fund proved a very
39 valuable housing resource following the four hurricanes the State endured in 2004.

Federal Government

Baseline Capability: The Federal Government is a source for financing and technical assistance to support permanent housing decisions made by individuals as well as local, State, and tribal governments.

Federal departments and agencies have a responsibility to aid disaster recovery within their authorities when the recovery is beyond the resources of local and State governments. In certain circumstances, Congress will provide supplemental appropriations. Major Federal players regarding permanent housing include HUD, along with the Department of Agriculture (USDA) and the Small Business Administration (SBA).

The SBA offers disaster home loans directly to disaster victims for refinancing, rebuilding, mitigation improvements to property, and personal property loss. Through the CDBG and HOME programs, HUD provides annual funding to State and local governments that they may use for housing and other recovery-related activities. Periodically, after large disasters such as Katrina and the attacks on the World Trade Center, Congress has appropriated additional CDBG funds to support community recovery. Local jurisdictions have generally committed a large proportion of these supplemental funds to support permanent housing recovery, especially for low-income homeowners and renters.

Participating lenders in HUD Federal Housing Administration (FHA) mortgage insurance programs make financing available for disaster victims for rebuilding, and HUD makes foreclosed homes available for sale, often at a discount. Public housing agencies and some private landlords are supported with subsidies from HUD to provide affordable housing for low-income households. USDA also has a variety of grant and loan programs that can aid recovery of housing following a disaster.

The largest vehicle for financing for the development of new affordable rental housing is the Department of the Treasury's Low-Income Housing Tax Credit program, which developers can use to raise private equity in order to fund the repair or new construction of affordable rental housing. This program is generally administered by individual State housing finance agencies. After Hurricane Katrina, Congress temporarily increased the amount of tax credits that could be allocated to multifamily housing sponsors/developers in the region, providing a critical source of funds to develop and repair affordable multifamily rental housing.

Private Sector

Baseline Capability: The private sector brings expertise and critical services that are vital to permanent housing. Property insurers play a critical role by both funding the repair of damaged properties and continuing to offer insurance to property owners and renters once homes are rebuilt. Developers, landlords, lenders, and equity partners in the Low-Income Housing Tax Credit program are also critical partners for achieving permanent housing.

Permanent housing recovery often demands the layering of resources, where insurance proceeds form the base amount for repairing damaged properties, followed by private loans (if not SBA or USDA disaster loans) to fill in the financing gap between insurance payouts and the actual cost to repair. If the damaged property has an existing lien, private lenders may restructure the loan or allow deferral of payments during the rebuilding period. After a catastrophe, loan guarantees or default escrows and mortgage amnesty

1 programs can be helpful.

2
3 Local lending institutions represent the first stop for financial resources. Sustainable housing and
4 sustainable communities mean viable market areas. Some thrift institutions participate in one or both
5 Federal Home Loan Bank housing programs that provide member institutions with grants and other low-
6 cost funds to finance housing. The Affordable Housing Program is a subsidy program that provides
7 grants and interest-rate subsidies on loans to member financial institutions. The Community Investment
8 Program for housing is a lending program in which member banks and thrifts borrow advances (loans) at
9 a discounted rate of interest or obtain AAA-rated letters of credit from the Federal Home Loan Bank for
10 that geographic area. Funds from both of these programs can be used for the purchase, construction, or
11 rehabilitation of very low- to moderate-income owner-occupied or rental housing. Bank holding
12 companies and State banks that are members of the Federal Reserve System may make community
13 investments through community development banks or other vehicles.

14 **Nongovernmental Organizations**

15 **Baseline Capability:** Nongovernmental organizations play an important supporting role in helping
16 families transition back into permanent housing by providing case management services and
establishing the important psychological benefit of conveying that one's neighbors, community, and
the Nation care about their return to permanent housing.

17
18 Foundations, charitable organizations, faith-based organizations, and national nonprofit financial
19 intermediaries, such as the Local Initiatives Support Corporation or Enterprise Community Partners, may
20 provide volunteer labor, expertise, loans, grants, or assistance with raising Treasury's Low-Income
21 Housing Tax Credit program equity, and other resources for building or rebuilding housing, especially
22 affordable housing.

23
24 In addition, nongovernmental organizations such as local housing development corporations and local
25 affiliates of national organizations can provide important expertise and resources, or access to resources,
26 for rebuilding housing. Such organizations may have particular expertise and experience in building or
27 managing housing for persons of low and moderate income that have less capacity to recover on their
28 own. Some organizations may provide skills training for the labor force needed to rebuild housing.
29 Others may offer daycare to free up recovery workers. Many communities have HUD-sponsored housing
30 counseling agencies to assist displaced persons looking to purchase housing, avoid foreclosure, or find
31 rental housing. Information on such housing counseling agencies is available online at
32 <http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm>.

33 34 35 **Current Practices**

36
37 ***This section describes current practices to meet the permanent housing needs of disaster***
38 ***victims.*** To avoid the disruption in the lives of individuals and households and heightened levels of
39 stress associated with living in interim housing, it is important to transition disaster victims to permanent
40 housing as quickly as possible. It is critical that case management services keep displaced residents
41 informed of broader community decisions related to rebuilding that may affect their personal decisions on
42 permanent housing. Case managers also help individuals reconnect to community resources and assist
43 with identifying and overcoming individual barriers to moving into permanent housing. The current

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1 practices described below highlight how these issues are addressed and focus on meeting the unique
2 needs of renters, homeowners, and landlords.

4 Renters

6 *Displaced renters can be both the easiest and hardest households to return to permanent*
7 *housing.* To the extent that affordable rental housing is available within the community, simply assisting
8 the disaster victim's household with relocating to a new rental unit can help them transition to permanent
9 housing. However, in situations where there is no available rental housing or the disaster has removed
10 what had been affordable unsubsidized rental housing, it can be very challenging to provide assistance to
11 displaced renters.

- 13 • **Unsubsidized.** Low-income renters that lived in unsubsidized rental housing and were displaced by
14 a disaster are often the households that require rental assistance or case management services to
15 assist in finding acceptable and affordable private rental units. Once Federal assistance ends, these
16 households must pay the full rent for postdisaster housing or receive rental assistance from another
17 source. In some cases, they will be able to return to their predisaster home once it has been
18 repaired.
- 20 • **Subsidized.** Previously subsidized tenants in the HUD Housing Choice Voucher program may take
21 their voucher to another available rental unit and continue to have affordable housing. Tenants of
22 project-based assisted housing, such as public housing and project-based Section 8, will receive
23 FEMA rental assistance or other interim housing for up to 18 months or until their subsidized unit is
24 repaired or rebuilt.

26 Homeowners

28 *In the ideal situation, homeowners have adequate private insurance that will quickly provide the*
29 *resources needed to rebuild.* This is the preferred permanent housing option. In many situations,
30 however, homeowners have inadequate or no insurance. In these situations, homeowners with adequate
31 credit and income to support a loan can obtain a low-interest, long-term loan from the SBA or USDA. For
32 most disasters, these loans are the primary form of Federal assistance for the repair and rebuilding of
33 nonfarm, private-sector disaster losses. FEMA Individual Assistance home repair grants can provide
34 limited funds to help households make minor repairs to make their homes habitable.

36 Recovery options for individuals who 1) lack adequate insurance, 2) are unable to qualify for an SBA
37 disaster loan, and 3) live in housing that has sustained more damage than a FEMA home repair grant
38 would cover are limited to the assistance that State and local governments or nonprofit groups may
39 provide. When Congress approves a supplemental appropriation of CDBG funds for long-term recovery
40 activities, however, a source of very flexible funding becomes available to address long-term recovery
41 needs. Congress generally makes these appropriations when the extent of the disaster is so large it has
42 clearly overwhelmed the local capacity to fill in the "gaps" not addressed by the three other options.
43 Congress usually states in the legislation its priorities for funding; those priorities are nearly always
44 associated with unmet housing, business, and infrastructure needs to facilitate long-term recovery.

46 Landlords

48 *Landlords are the providers of rental housing in a community.* Landlords play an important part in

1 providing permanent housing for both renters and previous owners who are unable to rebuild or wish to
2 become renters. Rental housing generally falls into two groups: multifamily housing and single-family
3 housing. Nationally, half of rental housing units are in single-family structures. In most markets, there are
4 relatively few owners of multifamily housing developments. This means that a few individuals generally
5 control what will happen to a large number of units. In contrast, single-family rental housing is usually
6 managed by smaller landlords and individual households. Many single-family housing rental units were
7 originally built for owner occupancy and over time have become rental properties. Others might have
8 been built so that an owner lives in one unit and rents out one or two adjoining units. About one-third of
9 single-family rental housing falls in this latter category. A large proportion of unsubsidized affordable
10 rental housing, especially the housing serving families, is this single-family rental housing. For both
11 categories of landlords, whether or not their investment can generate enough rent to cover its operating
12 costs and debt service strongly influences their decision to redevelop.

- 14 • **Multifamily Rental Housing.** Sources of financing to enable owners of unsubsidized multifamily
15 housing to build or rebuild rental housing postdisaster include insurance, SBA disaster loans, private
16 loans backed by FHA mortgage insurance, and Low-Income Housing Tax Credit program equity.
17 HUD may also be able to provide a limited amount of money to fund repairs of public housing units
18 damaged in disasters.

19
20 In addition, there are other potential applications of Stafford Act authorities. For example, when the
21 President declares a major disaster under the Stafford Act, the Federal Government could pay for the
22 repair and rehabilitation of privately owned structures when property owners agree to make them
23 available for rent by disaster victims for a specific period. Depending on terms negotiated, the
24 owners may make repairs or the Government may contract to have the work done. While this is
25 considered an interim housing option under the Stafford Act, after meeting those requirements the
26 housing can become the permanent solution for many households.

- 28 • **Single-Family Rental Housing.** If qualified, owners of single-family rental units may also be able to
29 obtain SBA disaster loans to supplement insurance proceeds. The most affordable single-family
30 rental stock in a community has a very high likelihood of being underinsured or not insured at all
31 because the unit rents did not support the insurance premiums. When these units are damaged or
32 destroyed in a disaster, they will command much higher rents if they are repaired or rebuilt. As such,
33 disasters tend to reduce the affordable rental stock in a community, which also reduces permanent
34 housing options for low-income renters. One method to retain this affordable stock is to subsidize
35 repair costs with CDBG or HOME funds under agreements that hold rents at an affordable level and
36 restrict occupancy to households below a specified income threshold.

38 Homeless

39
40 *The homeless represent an important subset of those needing housing following a disaster.* In
41 nondisaster situations, some households become homeless for a multitude of reasons. Following a
42 disaster, this situation is often exacerbated. As part of the permanent housing recovery solution, the
43 infrastructure to support housing and services for the homeless must be addressed in community
44 recovery plans.

45
46 HUD funds emergency sheltering, transitional housing, permanent housing, and supportive services
47 under its McKinney-Vento Homeless Assistance grants. Housing funded under McKinney-Vento can
48 either be in a building owned or leased by a grantee or tenant based. Insurance covers most project-

1 based programs as required in grant agreement documents and regulations. For tenant-based programs
2 following a disaster, the program will assist tenants to move to other suitable units in order to continue the
3 rental assistance. HUD does allow some flexibility in disaster situations (with approval from the
4 appropriate field office) in terms of budget and program changes so that the program and/or community
5 can serve the changing population and maximize housing resources. Following a disaster, these
6 continuum-of-care programs serve those who were homeless prior to the disaster and may serve those
7 who are newly homeless after a disaster.

8 9 **Community**

10
11 *Permanent housing recovery is contingent on the recovery of community resources that make a*
12 *place livable, including employers, public and private utility infrastructure, schools, police, fire,*
13 *healthcare services, grocery stores, other shopping, libraries, community centers, and public*
14 *transportation.* The decisions of renters, owners, and landlords regarding whether or not to return and
15 rebuild are heavily influenced by their sense of whether the basic infrastructure of the community will be
16 available to them.

17
18 This basic infrastructure in a community is rebuilt with a web of private, public, and nongovernmental
19 resources. FEMA Public Assistance or HUD CDBG funds are often used to support rebuilding of the
20 public infrastructure such as schools, water and sewer services, and other public buildings. SBA low-
21 interest loans can be used by local businesses to support their repairs and replacement of inventory in
22 excess of their insurance coverage.

23 24 25 **Future Directions**

26
27 *The faster households achieve permanent housing, the sooner their lives can return to normal.*
28 Meeting the potential permanent housing challenges we face today requires new directions to remove
29 impediments, improve traditional approaches, and develop new tools. The steps described below are
30 intended to be practical measures that can help improve permanent housing efforts for the full range of
31 disasters. They will require the consideration of the National Disaster Housing Task Force, Federal
32 departments and agencies, Congress, and the private sector.

33 34 **1. Identify ways to rapidly move disaster victims from interim housing to permanent housing.**

35 **Challenge:** Many displaced homeowners will not return to their predisaster homes. Some will not have
36 the resources to rebuild, yet the duration of interim disaster housing assistance is limited.

37
38 **Potential Solutions:** Solutions include providing additional case management support, transitioning
39 households from temporary to permanent rental assistance, or, when appropriate, disaster victims in
40 temporary manufactured homes may wish to purchase those home.

- 41
42 • **With existing resources, provide comprehensive case management services to**
43 **homeowners in interim housing.** Case workers can not only provide information on permanent
44 housing options and possible sources of rebuilding assistance, they can also encourage and
45 coordinate the array of potential State, community, and nongovernmental organization programs
46 available to help displaced homeowners. A clearinghouse of permanent housing resources and

1 lessons learned can be established and become a key tool for disaster case workers. Depending
2 on an individual's circumstances, the interim housing solution may become the permanent
3 housing solution.

- 4
- 5 • **Transition households from temporary rental assistance to permanent rental programs.**
6 After a specified period of time – longer, after catastrophic disasters – households temporarily
7 housed in a standard rental unit who wish to stay will have their rental subsidy reduced over time
8 until they are paying the full rental cost of the unit. Build this transition period into the lease
9 agreements between the tenants and landlords.
- 10
- 11 • **Transition households in temporary manufactured homes on their own land or private**
12 **commercial parks.** Allow households who wish to continue to live in or retain a FEMA-provided
13 manufactured home as their permanent housing to purchase the home at a discounted rate. At
14 the time of a disaster, jurisdictions should be encouraged to modify their zoning laws to permit
15 manufactured homes as accessory dwelling units. Ideally, regionally appropriate designs for
16 interim housing manufactured homes will have been developed and pre-procured with regional
17 manufactured home builders to facilitate local acceptance of the interim units as permanent units
18 in a community. One advantage of a predisaster regional design is that it can specify to meet not
19 only HUD manufactured housing codes, but also the highest level local jurisdiction codes in the
20 region to increase community acceptance.
- 21

2. Require that all homes with mortgages have threshold levels of insurance.

22
23 **Challenge:** Insurance is the first line of defense in personal recovery. Households whose permanent
24 housing recovery needs are satisfied by insurance recover much faster than households that rely on other
25 public or private recovery resources.

26
27 **Potential Solution:** Mortgage lenders should require that borrowers protect not only the mortgage
28 balance when requiring hazard, flood, and earthquake insurance, but also require and monitor over time
29 that property owners maintain sufficient insurance that more closely reflects the value of their homes.

3. Identify alternative approaches to stimulate permanent housing recovery after a catastrophic disaster.

31
32 **Challenge:** Disaster victims frequently lack the financial resources to begin rehabilitation or
33 reconstruction, or otherwise obtain permanent recovery housing early on following a disaster. This is
34 especially true for lower income homeowners who are without resources to recover or begin the recovery
35 process on their own. Costs associated with interim housing could be dramatically reduced if
36 homeowners had financial resources or certainty of income to borrow those resources. Disaster-
37 displaced household are often cycled through several different temporary housing solutions before they
38 move into a permanent home. The current process used to fund permanent housing recovery (as well as
39 business recovery) delays the process and adds to the costs and the length of time in sheltering and
40 interim housing. Most permanent recovery housing is funded through supplemental appropriations or
41 SBA disaster home and personal property loans. Lower income homeowners often do not qualify for SBA
42 disaster home or personal property loans.

43
44 **Potential Solutions:** Identify specific actions to institutionalize an efficient, effective, equitable, and
45 predictable way to provide resources that allow disaster victims to begin achieving their permanent

Chapter 3. Disaster Housing: Permanent Housing

1 housing goals as soon as possible following a disaster. This would minimize the duration of stays in
2 sheltering or interim housing.

- 3
- 4 • HUD is examining the effectiveness of the compensation grant model implemented by several
5 States using CDBG funds that is similar to a tax credit.
- 6
- 7 • Formulate, evaluate, and implement other approaches to stimulate early action on permanent
8 disaster recovery housing.
- 9

5. Improve coordination to deliver permanent housing among local, State, tribal, and Federal agencies.

10
11 **Challenge:** The tools and requirements for permanent housing come from a variety of local, State, tribal,
12 and Federal agencies. These agencies need to establish better mechanisms for coordinating in order to
13 speed up permanent housing recovery. For example, sometimes more than one Federal source of
14 funding is needed to facilitate an individual's or group of individuals' return to permanent housing. If each
15 of those programs includes a requirement for an environmental review, concurrent separate
16 environmental reviews often occur due to lack of coordination or other reasons. Separate reviews are
17 not legally required as long as each agency "adopts" a review conducted by a chosen lead agency.
18 However, when certain environmental laws or authorities are only applicable to one agency, they must be
19 addressed by that agency, whether or not it is the lead agency. The National Environmental Policy Act
20 regulations provide for coordination. There is also no reason why consultations under the National
21 Historic Preservation Act or the Endangered Species Act must be "separate" for each funding agency.

22
23 In addition, real-time information on recovery progress is needed to quickly identify obstacles. Early
24 assessments on the extent of damage and who has been affected can predict the permanent housing
25 challenges that may lay ahead. For example, knowing that most of the damaged homes were single-
26 family, unsubsidized rental units occupied by low-income households calls for a different level of
27 intervention than a situation where the affected housing is all owner-occupied and fully insured. Over
28 time, data are needed to see who has recovered and who has not and why. Yet the data to do this are
29 held by many different Federal, State, and local agencies, thus preventing the ability to easily measure
30 recovery progress and provide a measure of how well the recovery is proceeding.

Potential Solutions:

- 31
- 32
- 33
- 34 • **Environmental reviews.** Use the lead-agency approach to assigning responsibility for
35 performing environmental reviews as outlined by the Council of Environmental Quality
36 Regulations. Each agency participating in the project would examine the environmental review
37 and accept it or request or provide perfecting information. Individual agencies would have the
38 responsibility for work to comply with requirements of related laws that were not applicable to all
39 participating agencies. Congress may also want to explore streamlining the National
40 Environmental Policy Act requirements specifically for disasters in order to speed up the
41 development of permanent housing.
- 42
- 43 • **Data sharing.** Enabling Federal, State, and local governments to easily share data on affected
44 properties will speed recovery. It also must provide information on the damage incurred, the
45 resources available to them, and their probability of recovery. Those data could then be mapped
46 at a detail level to address recovery problems. FEMA and HUD are developing tools that will

Chapter 3. Disaster Housing: Permanent Housing

1 verify addresses and connect registrants to parcel data at the time of registration in order to
2 facilitate both short- and long-term recovery.

3
4 In addition, for larger disasters research panels should be established to provide technical insight
5 into the recovery process. Empirical data on specific aspects of recovery would aid
6 decisionmaking for both present and future events.
7

6. Explore ways to resolve insurance availability and postdisaster insurance pricing issues.

8
9 **Challenge:** In the postdisaster environment, obtaining insurance becomes more difficult and more costly.
10 Prices for new policies generally rise for about 18 to 24 months – if insurance is available at all.
11 Homeowners and businesses may get much less damage coverage than they believe they should or
12 need to rebuild. The poor often become underinsured or uninsured, and renters become subject to
13 insurance decisions of landlords.

14
15 Restrictions in the National Flood Insurance Reform Act of 1994 (42 U.S.C. 5154a) preclude individuals
16 from receiving Federal flood disaster assistance for damage to a specific property if 1) they have received
17 such assistance for that property in the past, 2) that past assistance required the person to buy and
18 maintain flood insurance on the property, and 3) the person failed to purchase and maintain the required
19 flood insurance. This “one-bite” rule, as it is known, will apply when the Gulf Coast experiences its next
20 major hurricane and could disqualify a substantial number of disaster victims from receiving disaster
21 assistance. This rule may not be well known and understood.

22
23 **Potential Solution:** Conduct a public policy forum to address postdisaster insurance issues. Include
24 public- and private-sector representatives to examine a range of factors related to risk, insurance, and
25 land use.
26

7. The housing production system must become capable of producing or rehabilitating enough standard housing units to rehouse populations more quickly following a catastrophic event.

27
28 **Challenge:** After any disaster, especially a catastrophic event, the capacity for building or reconstructing
29 homes is limited. Yet with the availability of panelized or modular housing as replacement housing, many
30 households could benefit by receiving stronger and more energy-efficient housing in less time and at a
31 lower cost. In addition, current housing factory capacity would not be able to produce or rehabilitate
32 enough units to quickly rehouse the large numbers of people that would be displaced by a catastrophic
33 event. While there is capacity and capability across the Nation, the challenge is in drawing sufficient
34 capacity to the disaster area.

Potential Solutions:

- 35
36
37
38
 - Work with industry and local governments to develop a certification process for existing factories,
39 indicating that they are producing units rated for wind, flood, or earthquake, depending on the
40 area. Local governments could pass laws in advance of a disaster stipulating where and how
41 such units may be installed. This information should then be incorporated into disaster planning.
42
 - Explore mechanics to speed housing production and bring the industry, the private sector, and
43

Chapter 3. Disaster Housing: Permanent Housing

1 other key parties into the process. Ultimately, establish public-private partnerships that would
2 accomplish specific preparations to deal with rehousing issues following a catastrophic disaster.

- 3
- 4 • Establish agreements among building code agencies to support the surge requirements following
5 a disaster. This could be in the form of mutual aid and assistance agreements between
6 jurisdictions and the harmonization of building code provisions that would allow for a common set
7 of requirements. This would both benefit the community government operations and assist the
8 construction community critical to the reconstruction.
- 9

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IMPLEMENTING THE STRATEGY

Overview

This chapter provides an overview of how the National Disaster Housing Strategy will be implemented. The *Strategy* sets a new course for the Nation. It draws on best practices and the lessons we have learned over the years to identify actions that can be taken to improve disaster housing assistance. This effort starts with realigning roles to match responsibilities, renewing our focus on planning, building baseline capabilities, and providing a broader range of flexible disaster housing options. The *Strategy* underscores the need to recalibrate expectations for disaster housing. In addition, we must understand that catastrophes result in exponentially increasing demands that require a fundamentally different approach to planning.

Our vision for the future is a national disaster housing effort that engages all levels of government, nongovernmental organizations, and the private sector so that when a disaster strikes our Nation, we join forces to meet the urgent housing needs of disaster victims as well as enable individuals, households, and communities to rebuild and restore their way of life. The *Strategy* sets goals and identifies future directions to achieve this vision.

Key concepts to implement the *Strategy* are described below.

- ***Focus full-time attention on disaster housing.*** To elevate the significance of disaster housing and cultivate lasting change in how we approach and implement programs, our efforts must be far reaching and pull together, on a full-time basis, the diverse organizations that have key responsibilities and roles in housing disaster victims. To accomplish this, we must establish a standing National Disaster Housing Task Force that includes not only Federal department and agency experts, but also representatives from local, State, and tribal governments, the private sector, and nongovernmental organizations. The Task Force will advocate for disaster housing, lead the national effort, and be accountable for implementing the *Strategy*.
- ***Engage all stakeholders in developing housing options during the response to major disasters by establishing State-led Housing Solutions Task Forces.*** As soon as a State determines that interim housing will be required in response to a disaster, the State should establish a Housing Solutions Task Force that will bring together Federal, tribal, State and local governments and non-governmental and private sector expertise.
- ***Foster the development of operational plans across all levels that support disaster housing response and recovery operations.*** Concerted planning efforts and effective cooperation among stakeholders is vital during disaster response and recovery. To improve these efforts, we must develop national disaster housing planning guidance that includes clear, well-thought-out planning assumptions and guidelines. Planning will set the stage for developing requirements, assessing capabilities and gaps, and taking specific actions to close or mitigate those gaps. This effort should also include the development of a national disaster housing concept of operations that integrates and synchronizes existing capabilities across all levels of government, nongovernmental organizations, and the private sector. All organizations involved should develop detailed operational plans and consistent implementation protocols.

- 1 • **Build local, tribal, State, and Federal disaster housing baseline capabilities.** Conducting more
2 effective disaster housing response and recovery operations will require all levels of government,
3 nongovernmental organizations, the private sector, and individuals to, at a minimum, meet baseline
4 capabilities that align with fundamental responsibilities and roles. This will require assessments of
5 current capabilities, engaged partnerships, and investment in preparedness activities, including
6 training, staffing, exercises, and equipping.
7
- 8 • **Work collectively to achieve the vision and goals within the Strategy.** We must develop a
9 comprehensive national plan to implement the *Strategy* that addresses sheltering, interim housing,
10 and permanent housing. This will move us from theory to practice by providing objectives,
11 milestones, and metrics that will mark progress toward achieving our goals.
12

13 These concepts and key actions are explored more fully on the following pages.
14
15

16 **National Disaster Housing Task Force**

17 ***A National Disaster Housing Task Force² must be established to provide full-time focus, elevate***
18 ***the significance of disaster housing preparedness, and oversee implementation of the National***
19 ***Disaster Housing Strategy.*** The Federal Emergency Management Agency (FEMA), the Department of
20 Housing and Urban Development (HUD), and the American Red Cross will collaborate to bring together
21 experts from Federal, State, tribal, and local governments and from the private sector and
22 nongovernmental organizations to establish the National Disaster Housing Task Force.
23
24

25 The Task Force's mission will be to: 1) improve disaster housing across the Nation, 2) advise the FEMA
26 Administrator and the Secretaries of Homeland Security and Housing and Urban Development on
27 disaster housing issues, and 3) plan for and oversee overall implementation of the *Strategy*.
28

29 The Task Force will consist of approximately eight full-time staff members drawn from organizations with
30 a stake in disaster housing. Task Force membership should represent organizations that have disaster
31 housing responsibilities, such as FEMA, HUD, and State and local housing authorities, as well as groups
32 with special insight into one or more aspects of disaster housing, such as the National Council on
33 Disability, National Voluntary Organizations Active in Disaster, and the Manufactured Housing Institute.
34

35 The Task Force will have two primary modes of operation: its normal, deliberative role and a special
36 incident-focused role during a major or catastrophic disaster.
37

- 38 **1. Deliberative Role.** In its normal mode, the Task Force provides leadership and advocates for
39 national disaster housing issues. It leads and facilitates national disaster housing planning efforts
40 and promotes the involvement of the private sector. The Task Force tracks disaster housing
41 preparedness efforts nationwide, monitors the housing component of the FEMA Lessons
42 Learned/Best Practices system, and provides input to the annual National Preparedness Report. To
43 raise the visibility of disaster housing issues, foster innovation, and build capabilities, the Task Force
44 sponsors conferences, symposia, and other outreach activities. The specific short-term and long-
45 term tasks for the Task Force are described below. The FEMA Joint Housing Solutions Group will
46 function as a component of the Task Force.

² The Task Force will be established in coordination with an existing Federal Advisory Committee, such as the FEMA National Advisory Council or the Department of Homeland Security (DHS) Advisory Council.

1
2 **2. Crisis Action Role.** During the response to a major or catastrophic disaster, the Task Force
3 reconfigures to form the core of a National Disaster Housing Crisis Action Team. In this capacity, the
4 team applies its collective wisdom and experience to the particular event to examine current housing
5 options and advise State or Federal leadership on urgent housing issues. At the same time, the team
6 may advise the Unified Coordination Group in the Joint Field Office, support the State-led Joint
7 Housing Task Force, and interface with the private sector to devise innovative options and
8 recommend courses of action.

9
10 The following sections describe the short-term and longer term tasks the Task Force should undertake, in
11 its deliberative mode, to support the *Strategy*.

12 13 **Short-Term Tasks**

14 15 **1. Develop an Implementation Plan.**

16 ***The Task Force must develop a comprehensive national plan to implement the Strategy that***
17 ***addresses challenges for sheltering, interim housing, and permanent housing.*** While the *Strategy*
18 lays the groundwork, achieving its vision and strategic goals will require the collective experience of
19 experts from across the Nation. The Implementation Plan must be developed collaboratively, within 6
20 months of the Task Force's formation, drawing upon the members' combined strengths and reflecting the
21 opinions, ideas, and guidance of all stakeholders.

22
23 The Implementation Plan should use the *Strategy's* vision and strategic goals as a starting point,
24 translating them into measurable objectives, actions, and milestones. The plan must prioritize those
25 actions and establish a realistic timeline. The Task Force should also identify which organizations are
26 best positioned to lead each action, as well as which organizations will play key supporting roles.
27 Developing this plan will require not only cooperation and compromise, but also a continued critical look
28 at whether the course charted by the Task Force will achieve the broader national goals.

29
30 The *Strategy* was written in broad terms to provide the Task Force the opportunity to explore a range of
31 ideas, encourage creativity, and foster innovation. Yet the *Strategy* points purposefully to future
32 directions for sheltering, interim housing, and permanent housing for which the Task Force will need to
33 develop specific action plans. The Task Force must accomplish their task by asking hard questions and
34 continuing to assess key principles, review current practices, and prioritize the future directions within
35 each area.

36
37 Every year, the Task Force should produce a report that evaluates the Nation's progress in implementing
38 the *Strategy*, proposing course adjustments as needed. Submission of this report should be timed to
39 provide input to the annual National Preparedness Report. To renew the *Strategy* and set the direction
40 for the Nation, every 4 years the Task Force should review and revise the *Strategy* as necessary.

41
42 The effectiveness of our efforts will be determined by the people who fulfill key roles and how they carry
43 out their responsibilities, including their commitment to develop plans and partnerships, conduct joint
44 training and exercises, and achieve shared goals. Ultimately, our success will be evaluated by individuals
45 and families who are forced from their homes by future disasters.

2. Improve planning for all disaster housing response and recovery operations.

The Task Force must develop a comprehensive concept of operations (CONOPS) that describes how disaster housing is provided during response and recovery operations. The purpose of the CONOPS is to create a definitive description of how the emergency management community provides disaster housing, and to do so in a manner that draws concurrence from all stakeholders. The urgency of disaster housing issues facing the Nation makes this a high-priority task and drives the requirement for the Task Force to complete the CONOPS within 9 months after the Task Force is formed.

The CONOPS will:

- Describe specific roles and responsibilities and the actions each player must take to execute effective disaster housing operations across all levels of government, nongovernmental organizations, and the private sector.
- Integrate disaster housing capabilities into standard disaster response and recovery operations.
- List disaster housing options for the various phases (sheltering, interim, and permanent) along with pertinent supporting information to guide housing decisions.
- Explain how disaster housing operations will be conducted for the normal ranges of disasters and emergencies.

The CONOPS must build on the fundamental principle that the State is ultimately responsible for providing disaster housing to its residents, and that the Federal Government supports the State in this mission. The CONOPS should outline a range of disaster housing partnership arrangements between the State and Federal governments and with nongovernmental organizations and the private sector. All States must have baseline disaster housing capabilities to articulate requirements, evaluate and select options, and, if requesting Federal assistance, take ownership of and manage the assistance when it is provided. Some States have greater experience and greater expertise to apply to the process. When a disaster strikes, those States may assume a more direct role by designing disaster housing options and implementing the actual housing solutions, with the Federal Government providing funding, technical assistance, and requisite program oversight.

The CONOPS must also explain the Federal Government's normal disaster housing support role in operational terms, along with the Federal Government's responsibility to maintain readiness to assume a greater role in housing disaster victims if required.

The Task Force should examine how disaster housing assistance is provided under the *National Response Framework* (and its annexes) to ensure consistency with the *Strategy* and identify potential gaps. Based on this assessment, the Task Force should recommend changes or improvements and ensure that disaster housing issues are addressed fully and consistently.

The Task Force will also assess whether the National Planning System should be expanded to better address disaster housing assistance. Establishing disaster housing as a standard planning topic will ensure that it is formally addressed in national plans for all scenarios. This approach would help institutionalize disaster housing planning as part of national, State, and local plans by providing a template for emergency operations plan housing annexes. It will also provide Federal departments and agencies, States, tribal governments, local jurisdictions, and private-sector and nongovernmental organizations with national disaster housing information to guide the development of their operations plans.

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3. Provide additional support to address the unique challenges of a catastrophic event.

Building on the disaster housing CONOPS described above, the Task Force must examine the unique requirements that the Nation will face in the event of a catastrophic disaster. Planning to meet the disaster housing requirements resulting from a catastrophic event involves issues that do not simply reflect larger numbers of people to be housed (although that will certainly be a factor). Planning for catastrophic events involves complexity on a new order of magnitude as officials confront issues such as dispersion of evacuees to great distances and multiple States, extended stays in disaster housing, and unprecedented requirements for social support services. Those providing disaster housing in catastrophic events must anticipate requirements for not only greater quantities of resources, but also for entirely new and different capabilities.

Based on these unique circumstances, the Task Force should develop a catastrophic CONOPS. This CONOPS must describe a national approach to housing people displaced by the full range of catastrophic hazards. The CONOPS must provide comprehensive frameworks for two basic and very different scenarios: 1) events in which the displacement of victims is massive but temporary – resulting, for example, from a major hurricane; and 2) an event, such as a nuclear accident or a terrorist attack using a weapon of mass destruction, in which some area of the United States is rendered uninhabitable for months or years.

Finally, the catastrophic disaster housing CONOPS will help drive improvements in disaster housing planning and help further define the capabilities that may be required. The CONOPS will support the Catastrophic Incident Supplement to the *National Response Framework*. As the National Planning System becomes fully implemented, the catastrophic disaster housing CONOPS must be tailored, as appropriate, to support the full spectrum of scenario-based national plans.

Long-Term Tasks

1. Build capabilities across all levels of government, nongovernmental organizations, and the private sector.

All levels of government, nongovernmental organizations, and the private sector must be prepared to support housing operations whenever disasters strike. Preparedness includes developing sufficient capabilities, which include the functions or services required to successfully execute a given mission. Based on their disaster housing responsibilities and roles, all organizations should define and build capabilities to support the *Strategy* and execute the National Disaster Housing Concept of Operations. Developing these capabilities should be based on the principles in the *National Incident Management System*. To develop capabilities for this type of operation, organizations typically work together to:

- Develop operational plans and specify requirements, which may include tasks such as selecting and purchasing the appropriate tools and equipment, developing mission-specific training programs, and supporting long-term professional development.
- Define what capabilities will be needed by which organizations to support disaster housing response and recovery operations.

Chapter 4. Implementing the Strategy

- 1
- 2 • Identify existing resources to support these capabilities, including people with appropriate skills and
- 3 core competencies, equipment, systems and technologies, or commodities.
- 4
- 5 • Conduct exercises and assess operations to identify lessons learned and best practices that can be
- 6 used to revise and continually improve plans.
- 7

8 Improving national capabilities and preparedness for disaster housing requires cooperation among all
9 disaster housing stakeholders, including all levels of government, the private sector, and
10 nongovernmental organizations. Joint planning sessions can shorten the process of defining
11 requirements, identifying what capabilities are needed by which organizations, and developing
12 complementary operational plans and joint exercises. When gaps in capabilities are identified,
13 responsible officials must take on the task of building or enhancing those capabilities.

14
15 Disaster housing involves capabilities that are both demanding and unique. For example, the capacity to
16 plan, install, and manage interim housing group sites involves skills and resources for construction
17 engineering and public works, government services, social work, environmental considerations and
18 project management, and diplomacy. Building such capabilities in various levels of government and
19 agencies where they do not currently exist will require time, support, and compelling motivation.

20
21 The Task Force must determine what tools will be required to foster the development of these
22 capabilities. Planning, training, and exercise support will be essential, but it will not be enough. The Task
23 Force must work with the FEMA National Preparedness Directorate to incorporate disaster housing
24 capability building into national preparedness efforts that will engage stakeholders at all levels. The
25 capability-building efforts must be planned and resourced to be sustainable over long periods of time
26 because of the size and scope of the problem. Finally, capability-building efforts must include eligibility
27 for existing grant programs and other State or Federal financial incentives to encourage State, local, and
28 tribal governments to see disaster housing capability building as a high-priority activity.

29
30 Because of the interagency and interdisciplinary nature of the disaster housing process, preparedness
31 efforts will be designed to include nongovernmental organization and private-sector roles. Officials at all
32 levels will be encouraged to include these partners in disaster housing planning, training, and exercises.

2. Expand national resources to support preparedness.

34
35 ***It is impossible to conduct effective programs without adequate resources to support***
36 ***preparedness.*** Resource development should be driven by clear requirements based on the
37 responsibilities, competences, and capabilities needed to support disaster housing response and
38 recovery operations. The Task Force should identify those requirements and develop national resources
39 to support planning, organizing, training, equipping, exercising, evaluating, and continually improving
40 national disaster housing efforts.

41
42 Key areas where national resources may be required are described below:

- 43
- 44 • ***Online Disaster Housing Resource Center.*** To support disaster housing preparedness, the Task
45 Force should develop an online disaster housing resource center. This center will serve as a hub to
46 centralize existing resources, materials, and tools for emergency management and disaster housing
47 practitioners. The resource center will grow and evolve in support of the *Strategy* and those who are

1 called upon to implement it. The Task Force should consider conducting a national assessment to
2 identify available tools and resources, as well as unmet resource needs.

- 3
- 4 • **Planning Support.** Additional guidelines, templates, and models should be developed to support
5 disaster housing planning that helps build national capabilities for the full range of disasters that may
6 occur. These tools must be adaptable for local, State, and Federal planning and include forums for
7 joint planning to identify potential gaps. In addition, specific disaster housing planning requirements
8 must be developed to drive capabilities. These requirements should address the full range of
9 individual and community needs, including special needs populations as well as pet owners. Disaster
10 housing planning tools must also be adaptable to meet the diverse range of communities, from
11 smaller rural areas to densely populated urban areas.
- 12
- 13 • **Funding/Staffing.** Implementing the *Strategy* will require dedicated funding and staffing. The Task
14 Force should identify existing funding and staffing requirements to support the *Strategy* and identify
15 how these needs can be met through existing programs and through expanded partnerships to pool
16 limited resources toward joint goals. This may also include reviewing how existing grant programs
17 could support disaster housing preparedness at the local and State levels. For example, the 2007
18 Emergency Management Performance Grants required 25 percent of funding to be applied toward
19 planning. In addition, all organizations should review their own disaster housing responsibilities and
20 roles and dedicate the necessary resources to fulfill their roles and develop requisite capabilities.
21 This may require developing additional partnerships or developing agreements with nearby
22 jurisdictions.
- 23
- 24 • **Training.** The Task Force will work with FEMA training organizations such as the Center for
25 Domestic Preparedness and the Emergency Management Institute to develop competency-based
26 training activities to support the creation of disaster housing capabilities. Training will include
27 traditional classroom courses, exercise-based courses, and online training as appropriate to meet the
28 needs of diverse disaster housing stakeholders. Training results will be captured and provided to the
29 Task Force to gauge program effectiveness.
- 30
- 31 • **Technical Assistance.** The Task Force should explore what types and levels of technical assistance
32 are needed and how to best provide that support. In some cases, technical assistance can be
33 provided through online toolkits or through interactive workshops that enable local and State
34 governments to share best practices with each other and jointly address common challenges. In
35 other cases, these needs may help further define the types of Federal support that should be
36 provided during a Presidentially declared disaster. Other needs may best be addressed by working
37 closely with key associations in emergency management, city planning, architecture, or other areas to
38 develop national conferences or workshops.
- 39
- 40 • **Improving Federal Systems.** Federal systems that support housing operations should be efficient
41 and effective in providing timely information for both response officials and policymakers. Examine
42 existing systems to ensure, for example, that they track the movement of registrants as they receive
43 sheltering, interim housing, and permanent housing assistance.
- 44
- 45 • **Engaging the Private Sector.** Earlier sections of the *Strategy* have referenced the key roles that
46 housing agents and rental property owners, the manufactured housing industry, and builders play in
47 disaster housing. The Task Force should look for ways to foster those relationships, expand
48 communications, and extend the scope of private-sector engagement by engaging other sectors (e.g.,
49 retail merchants, medical equipment manufacturers, and urban planners) that may not traditionally be

1 associated with disaster housing. The Task Force should also examine impediments, such as
2 complicated government contracting processes, that prevent companies from sharing innovation,
3 expertise, and more efficient methods of handling aspects of disaster housing.
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6 **State-Led Housing Solutions Task Force**

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8 *When the impact of a disaster makes it necessary to provide interim or permanent housing*
9 *options, the effected State should establish a unified State-led Housing Solutions Task Force at*
10 *the Joint Field Office.* To ensure a collaborative and comprehensive approach to meeting the needs of
11 disaster victims, States will be encouraged to establish and lead a Housing Solutions Task Force that will
12 be responsible for bringing together Federal, tribal, State, and local governments and nongovernmental
13 and private-sector expertise. The State-Led Housing Solutions Task Force will evaluate housing
14 requirements, discuss potential solutions, and develop recommendations. The Housing Solutions Task
15 Force concept builds on the successful housing task force established in response to the devastating
16 California wildfires in 2007.
17

18 Key responsibilities will include:

- 19
- 20 • Identifying the need for and coordinating the availability of group site locations, as an option of last
21 resort.
- 22
- 23 • Organizing intrastate housing authorities to collaborate in the development of a joint, comprehensive
24 State housing plan that maximizes the availability and use of all housing options.
25

26 States should involve disability organizations and other advocacy groups on the Task Force to provide
27 advice on housing requirements for special needs populations, including the homeless, persons living
28 with HIV/AIDS, or those with limited English proficiency.
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31

32 **Summary**

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34 Fulfilling a national vision for disaster housing requires a long-term effort that builds on current strengths
35 and encourages all involved to work collaboratively and seek innovative solutions. We will encounter
36 challenges and obstacles and must persevere, developing engaged partnerships that expand beyond the
37 organizations traditionally involved in emergency management and disaster housing.
38

39 An effective national disaster housing effort must build upon a strong foundation based on clear roles and
40 responsibilities, key principles to guide national efforts, a joint planning process to build baseline
41 capabilities, and additional resources to better prepare for an impending or emergent event. All involved
42 in disaster housing will be called upon to be better prepared for the full range of disasters that could
43 occur, especially catastrophic events.
44

45 The effectiveness of our efforts will be determined by the people who fulfill key roles and how they carry
46 out their responsibilities, including their commitment to develop plans and partnerships, conduct joint
47 training and exercises, and achieve shared goals. Ultimately, our success will be evaluated by the
48 individuals and families who are forced from their homes by future disasters.

ANNEX 1:

**Overview of Disaster Housing Programs for Federal, State, Tribal,
and Local Government and Nongovernmental Organizations**

[Under Development]

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ANNEX 2:

Methods to House Disaster Victims Where Employment and the Resources They Need for Living Are Available

[Under Development]

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ANNEX 3:

Summary of Programs for Special Needs and Low-Income Populations, Including Provision of Housing Units for Individuals with Disabilities

[Under Development]

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ANNEX 4:

Disaster Housing Group Site Operations

[Under Development]

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ANNEX 5:

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**Programs to Promote the Repair or Rehabilitation of Existing
Rental Housing**

[Under Development]

ANNEX 6:

Additional Authorities Necessary to Carry Out the Strategy

[Under Development]

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ANNEX 7:

**Summary of Guidance on Disaster Housing Assistance Available
under the Stafford Disaster Relief and Emergency Assistance Act,
including Eligibility Criteria, and Application Procedures**

[Under Development]

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