

## ANNEX 3:

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

## Introduction

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***Hurricane Katrina emphasized the importance of understanding and accommodating people with special needs, disabilities, and/or low incomes.*** Ideally, populations who need the most support and resources are evacuated when disasters can be accurately forecasted and logistical arrangements can be made. This helps to ensure that individuals continue to receive life-sustaining services and sheltering. After a community is impacted by a disaster, State, tribal, and local government agencies, together with the private sector, begin repairing the damaged infrastructure and restoring essential services. During major and catastrophic disasters, this process may require an extensive period of time to restore those services and exceed the capabilities of emergency response at all jurisdictional levels. People with special needs, disabilities, and/or low-incomes are often particularly impacted. This underscores the need for a more comprehensive understanding with respect to the level of housing assistance required by these populations in a major disaster and the urgency to coordinate an all-hazards approach. Disaster housing assistance practices are evolving, and the Federal government is currently implementing a coordinated effort to overcome the shortfalls in housing programs and services. Through the Post-Katrina Emergency Management Reform Act (PKEMRA) and consequently this Annex, further solutions are being explored.

***Emergency planners face the challenge of identifying housing programs that offer specific assistance to persons with special needs, disabilities, and/or low-incomes in the wake of a disaster.*** This can be a daunting task as a vast number of programs exist, and timely, informed decisions must be made when help is needed the most. While all programs that receive Federal funding must adhere to civil rights statutes, planners must understand which programs are best positioned to assist these populations. At present, very few housing programs exist exclusively to assist these populations in disaster-specific instances, but a number of programs are relevant and could offer support if called upon. Well-coordinated housing assistance programs must be available to individuals with special needs, disabilities, and/or low incomes who are displaced by a disaster. Housing programs in this Annex include both those focusing on persons with special needs, disabilities, and/or low incomes, as well as disaster housing programs with *special provisions* for persons with special needs, disabilities, and/or low incomes.

Before discussing the housing programs available, it is important to understand the Federal legislation and guidelines governing the recovery process. Federal civil rights statutes listed below protect persons with disabilities from discrimination in virtually all programs and services that relate to housing.

- **The Architectural Barriers Act (ABA)**. This Act requires that buildings and facilities designed, constructed, or altered with Federal funds, or leased by a Federal agency, comply with Federal standards for physical accessibility. These requirements are limited to architectural standards in new and altered buildings and in newly leased facilities. Federal funds used to provide shelter, interim, or permanent housing after a disaster must comply with ABA requirements. Guidelines for meeting ABA requirements are provided through Uniform Federal Accessibility Standards (UFAS).
- **Uniform Federal Accessibility Standards (UFAS)**. UFAS is authorized under the Architectural Barriers Act of 1968, as amended, Pub. L. No. 90-480, 42 U.S.C. 4151-4157. UFAS establishes requirements for the design, construction, and alteration of buildings to ensure that individuals with disabilities will have ready access to and use of them. UFAS, for example, describes requirements for elevators, entrances, and common areas.

UFAS represents an agreement to minimize the differences among Federal building standard-setting agencies. It was jointly developed by the General Services Administration (GSA), the Department of Housing and Urban Development (HUD), and the Department of Defense (DOD), and the United States Postal Service (USPS) in 1984. However, HUD is the only agency to continue its use as a standard for the design and construction of buildings subject to the ABA. Each of the other standard-setting agencies has incorporated the U.S. Access Board's most recent accessibility guidelines, published in 2004, as their ABA Standards. UFAS also attempts to minimize differences in standards for facilities that are not federally funded or constructed.

- **The Americans with Disabilities Act (ADA)**. The ADA prohibits discrimination on the basis of a disability in four of its titles: Employment, State and Local Government Activities/Public Transportation, Public Accommodations, and Telecommunications Relay Services. The ADA defines a person with a disability as an individual who: has a physical or mental impairment that substantially limits one or more major life activities of such individual; has a history or record of such impairment; or is regarded as having such impairment. All programs that receive Federal funds must be ADA compliant, and Congress must comply with the ADA. Many of the facilities covered by the ABA are also required to comply with the ADA Accessibility Guidelines (ADAAG) where it provides a greater level of accessibility than UFAS.
- **Section 504 of the Rehabilitation Act of 1973**. Section 504 prohibits discrimination on the basis of disability in any program or activity that receives Federal financial assistance, including federally subsidized housing programs. Housing providers covered by Section 504 must bear the costs of making all programs accessible to and usable by persons with disabilities.
- **The Fair Housing Amendments Act of 1988 (FHAA)**. The FHAA extends protection against housing discrimination to persons with disabilities. It requires housing providers to permit, at the expense of the individual with a disability, reasonable modifications of existing premises upon request. It also requires housing providers to make reasonable accommodations (adjustments to rules, policies, practices, or procedures) upon request by individuals with disabilities. FHAA covers almost all housing activities or transactions in the

public or private sector, including the discriminatory application of zoning, land use, or health and safety regulations.

- **The Developmental Disabilities Assistance and Bill of Rights Act of 2000.** The Developmental Disabilities (DD) Act requires the Administration on Developmental Disabilities (ADD) to ensure that people with developmental disabilities and their families receive the services and supports they need and also participate in the planning and designing of those services. The DD Act established eight areas of emphasis for ADD programs, including housing.
- **Executive Order 13347.** This executive order was issued to “strengthen emergency preparedness with respect to individuals with disabilities.” It became a policy of the Federal Government to ensure that the support needed by individuals with disabilities is integrated into the development and implementation of emergency preparedness plans by Federal, State, tribal, and local governments and private organizations.
- **Civil Rights Act of 1964, Title VI.** This title prohibits discrimination on the basis of race, color, and national origin by recipients of Federal financial assistance.
- **Age Discrimination Act of 1975.** This Act prohibits discrimination on the basis of age in programs and activities receiving Federal financial assistance.
- **Pets Evacuation and Transportation Act of 2006.** This amended the Robert T. Stafford Disaster Relief and Emergency Assistance Act to ensure that State and local emergency preparedness operational plans address the needs of individuals with household pets and service animals following a major disaster or emergency.

***This Annex presents an array of programs to be used but is not an exhaustive list.***

Stakeholders should continually seek to innovate and improve disaster housing options for individuals and households affected by disaster. To support innovation in disaster housing, the standards that housing and related services must minimally meet or exceed are described in this Annex.

## Purpose

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***In response to Section 683 (b) (5) of the Post-Katrina Emergency Management Reform Act (PKEMRA), this Annex is intended to formally address programs and topics that are particularly important for the well-being of and facilitate the identification of housing programs directed to meet the needs of individuals with special needs, disabilities, and/or low incomes following a Presidentially declared disaster.*** This document will allow emergency management planners to more effectively prepare, and thus deliver, disaster housing assistance throughout the immediate and long-term recovery process. Ultimately, planners need to have a broad knowledge of the Federal, State, and local resources available to ensure that qualified applicants with special needs, disabilities, and/or low incomes receive housing appropriate to their needs.

# Connecting Individuals with Special Needs, Disabilities, and/or Low Incomes with Appropriate Resources

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***Disaster housing programs will be useful only if they are compatible with the needs of the population which they are intended to serve.*** After a disaster strikes a community, many government and local agencies are mobilized to support the response efforts to help households and businesses recover from the incident. When disaster-caused needs are beyond the personal resources of affected individuals and households, they are encouraged to seek assistance from local and State resources. If the disaster is of a magnitude that requires additional assistance, States can request a Presidential declaration. After a Presidentially declared disaster, Federal housing programs may be made available to victims and their communities to begin the recovery process. Individuals who have suffered damage to their dwellings are encouraged to apply for these programs. A list of all available disaster housing programs can be found in Annex 1. In addition to housing programs, support services will be essential to the recovery of persons with special needs, disabilities, and/or low-income. These include utilities, transportation, and medical and social services.

Federal law requires the government to accommodate persons with disabilities by providing qualifying individuals with housing that is compliant with UFAS to the extent that any modifications meet the physical disability needs of the individual. In some occasions, when a qualifying individual with special needs or disabilities is identified, modifications may have to be made to the dwelling in order to accommodate the specific needs of the individual. The goal of the Federal Government is to ensure that all eligible individuals and households are provided with interim and/or permanent housing solutions that meet their mobility/accessibility needs.

***Federal, State, tribal, and local government agencies and Nongovernmental Organizations (NGOs) have statutory or mission-based disaster housing responsibilities, capabilities, and resources.*** These agencies and organizations usually work together after a disaster to coordinate efforts and avoid duplication of benefits.

NGO assistance programs typically are community-based and dependent on financial support from local sources as well as the NGO's national support network. These programs are often limited in scope and constrained by the lack of available financial resources; because of these limitations, NGOs offer targeted assistance and tailor their programs to the specific needs of the affected area. NGO disaster assistance programs are generally flexible to meet the disaster-specific needs of affected populations. In contrast, Federal and most State programs have more restrictive eligibility requirements than NGOs and predetermined maximum financial assistance limits. These programs also must comply with applicable regulations, including the statutes cited above, that protect individuals with special needs and/or low incomes and that prohibit discrimination on the basis of race, color, national origin, disability, and age.

Current legislation imposes financial restrictions on Federal programs; therefore, populations with additional needs and/or low income receive the same amount of financial assistance as the general population, even though their needs may exceed the limits of the program. It is also important to point out that all government, and most NGO, programs consider the personal resources of the disaster survivor before providing housing assistance, regardless of any special need, disability and/or income level.

Donations of financial and resource support from the private sector are the backbone of NGO assistance programs. Local communities and NGOs, including faith-based organizations (FBOs) and community-based organizations (CBOs), have traditionally relied on these donations to support areas affected by disaster. NGOs can provide skilled and unskilled voluntary labor, as well as durable goods and services, to individuals with special needs, disabilities, and/or low-income to address their housing needs. NGOs typically have more flexibility in the scope and delivery of assistance programs than government agencies and often respond to the needs of individuals affected by disaster by modifying or expanding their services. Most NGOs provide housing assistance to the population at large; however, during disaster recovery operations, many work closely and collaboratively with local long-term recovery committees (LTRCs). LTRCs are established to support individual unmet recovery needs following a disaster. NGOs participate in, and follow guidelines established by, LTRCs when providing assistance to disaster victims. At the request or recommendation of the LTRC, they may provide additional assistance to individuals with special needs, disabilities, and/or low incomes. Such requests may include repair or reconstruction of damaged or destroyed dwellings to standards that meet or exceed ADA/ABA and/or UFAS requirements. Other services may include provision of funding for households with essential unmet needs, such as transportation to medical appointments, provision of durable medical equipment, and replacement of personal belongings, including furniture, and financial assistance to pay for additional support services (e.g., medical and caregiver bills).

Federal, State, tribal, and local governments depend on the innovative and creative power of the private sector to resolve some of these housing issues. Government agencies contract with the private sector to harness these innovative and creative abilities, which help to develop new ways to resolve the needs of individuals with special needs, provide mechanisms to allow those with disabilities to live independent lives, and/or to provide adequate housing for persons with low-income.

## **Application Process**

When a household is identified that includes a qualifying individual, an inquiry will immediately begin to determine what, if any, modifications are required to house that survivor, his or her family or caregivers, and/or any service animals. Housing these individuals after a disaster should occur at the same pace as the general population, but priority should be given to ensure that the application process and services provided are accessible to people with special needs and/or disabilities, using methods that can reach these specific populations (e.g., Sign language, Telecommunications Device for the Deaf (TDD), Teletypewriter (TTY), etc.). When Federal funding is provided for the repair/replacement of dwellings of applicants with special needs, particularly those with disabilities, modifications/construction must comply with UFAS and local building codes. When households with low income are affected by disaster, response/recovery support agencies and organizations should facilitate access to those households to Federal, State, NGO, and other applicable programs that may help them meet their immediate disaster-caused and long-term needs. Emergency managers should also be knowledgeable about State and NGO non-Federally funded housing and assistance programs that assist populations with special needs and disabilities.

If individuals or households with special needs, disabilities, and/or low incomes have difficulty accessing available services and programs, government agencies and NGOs can advise/advocate for them and/or help them submit applications. The first step in this process is to

apply for FEMA assistance by registering by telephone, 1-800-621-3362, or through the FEMA Web site, [www.disasteraid.fema.gov](http://www.disasteraid.fema.gov). Individuals with speech or hearing impairments can call (TTY) 1-800-462-7585. Individuals with limited English proficiency can access an interpreter through FEMA's toll-free language bank when visiting a Disaster Recovery Center (DRC) or registering by phone for FEMA assistance.

When applying for assistance by telephone, individuals with special needs, disabilities, and/or low incomes should discuss their needs with the FEMA teleregistration specialist. When applying online, individuals with special needs and/or disabilities should complete the section on 'Special Needs' when applicable, while individuals with low income should report their annual income in the appropriate section of the application. Many NGOs and governmental agencies have case workers that can help guide disaster victims through the application process and help them access other Federal, State, and NGO programs. When further assistance is needed, government agency and NGO staff should refer applicants to case managers, who can help them address their needs.

## Case Management

Disaster case management may play an important role in ensuring that applicants are paired with appropriate resources. Case managers first meet with an individual or household to do an assessment. During the assessment, the case manager identifies the impact of the disaster on the victims, the types and amounts of assistance that have been received, and what the individuals and households perceive as their immediate and ongoing disaster-related needs. The case manager and the client then work together to develop a comprehensive disaster recovery plan. The plan should assess and coordinate services and resources that address unmet needs. It should also outline the steps necessary for the individual or household to recover from the disaster. Many of the resources that are available to individuals with special needs, disabilities, and/or low incomes have annual budgets and specific application periods. If funds have been disbursed prior to receipt of an application, the individual may have to wait until the following budget year before being able to access the resource. The case manager should understand each program clearly and help applicants adjust their recovery plan accordingly. This process should result in a disaster recovery plan that is specific to an individual's or household's needs and helps to distinguish between "wants" and "needs."

## Housing Programs Focusing on Persons with Special Needs, Disabilities, and/or Low Incomes

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***Housing programs listed in the section below are not listed in Annex 1. These programs specifically address individuals with special needs, disabilities, and/or low-incomes.*** In contrast, programs listed in Annex 1 are relatively inclusive; they are directed to meet the post-disaster housing needs of a broader audience. Moreover, programs included in this Annex section may not be specifically directed to offer post-disaster relief, but they can be employed if necessary to contribute to the overall response. The activation of programs in this section is not contingent upon a Presidential declaration, with the exception of the Department of Health and



Human Services' (HHS) Disaster Relief Reimbursements, Older Americans Act, Title IV and Special Programs for the Aging, Title III.

Unfortunately, many, if not most, of these programs have extensive waiting lists (frequently in excess of one year) and thus have few vacancies, so all available alternatives for housing will need to be considered. Although some programs allow people experiencing emergencies to be placed at the top of the wait list, units in subsidized housing do not frequently become available. Additionally, not all Federal programs will be fully funded or accessible after a disaster.

The Federal agencies listed below are ordered according to their appearance in Annex 1, and the order in Annex 1 is consistent with the agency appearance in PKEMRA. Programs listed underneath each agency are in alphabetical order. The populations discussed in this section are not necessarily distinct and independent from one another. Individuals may belong to more than one of the categories.

## Department of Housing and Urban Development

- **Assisted-living Conversion Program (ALCP)**. This program provides private nonprofit owners of eligible housing developments with a grant to convert some or all of the dwelling units in the project into an Assisted Living Facility (ALF) for the frail elderly. The facility must be licensed and regulated by the State. If there is no State law providing such licensing and regulation, the municipality or other subdivision in which the facility is located must be licensed. ALFs are designed to accommodate frail elderly and people with disabilities who can live independently but need assistance with activities of daily living, such as assistance with eating, bathing, grooming, dressing, and home management activities. ALFs must provide support services such as personal care, transportation, meals, housekeeping, and laundry.
  - **Population Served.** Frail elderly and persons with disabilities.
  - **Program Authority.** Section 202b of the Housing Act of 1959, as amended. HUD's Office of Multifamily Housing is responsible for administering the Assisted-Living Conversion Program.
  - **Application Process.** Applicants must submit an application for funding, in response to the Notice of Funding Availability (NOFA) published in the Federal Register each fiscal year. Applicants who apply for the Assisted-Living Conversion Program compete for program funds allocated to each individual Multifamily Hub Office. Awards are generally announced in September.
  - **Further Information.** <http://www.hud.gov/offices/hsg/mfh/proqdesc/alcp.cfm> .
- **Demonstration Program for Elderly Housing for Intergenerational Families**.
  - **Population Served.** Very low-income grandparents or relatives who are heads of household and raising a child no older than 18 years of age (or 19, if also attending school). Heads of household must be 62 years of age or older to be eligible.

- **Program Authorities.** Section 202 of the Housing Act of 1959 (12 U.S.C. 1701q). HUD's Office of Multifamily Housing is responsible for administering the Demonstration Program for Elderly Housing for Intergenerational Families. The Demonstration Program for Elderly Housing for Intergenerational Families is authorized by Living Equitably: Grandparents Aiding Children and Youth Act of 2003 or the LEGACY Act of 2003 (Pub. L. 108-186, Title II, Dec. 16, 2003; 117 Stat. 2688). The Department of Housing and Urban Development Appropriations Act, 2006 (Pub. L. 109-115, approved Nov. 30, 2005) provided \$3.96 million for a Section 202 Demonstration Program for Elderly Housing for Intergenerational Families pursuant to section 203 of Public Law 108-186.
- **Application Process.** Applicants must submit an application for funding, in response to the Notice of Funding Availability (NOFA) published in the Federal Register each fiscal year. Applicants that apply for the Assisted-Living Conversion Program compete for program funds allocated to each individual Multifamily Hub Office. Awards are generally announced in September.
- **Further Information.** <http://www.hud.gov/offices/hsg/mfh/progdesc/eldfam.cfm>.
- **Emergency Shelter Grants (ESG)**. This program provides grants to help increase both the number and quality of emergency and transitional shelters for homeless individuals and families. Grantees use ESG funds to rehabilitate and operate these facilities, provide essential social services, and prevent homelessness. This program is based on the formula used in the Community Development Block Grant (CDBG) program discussed in Annex 1 and later in this Annex. Eligible activities include renovation, major rehabilitation, or conversion of buildings for use as emergency or transitional shelters for the homeless. Following a major disaster, HUD can waive certain requirements related to citizen participation for plan amendments, the definition of emergency shelter facilities, and deadlines for using grant funds.
  - **Population Served.** Homeless families and individuals and those with low incomes in immediate risk of losing their housing due to eviction, foreclosure, or utility shutoffs.
  - **Program Authority.** McKinney-Vento Homeless Assistance Act of 1987, Title IV, as amended, 42 U.S.C. 11371-78.
  - **Application Process:** Applicants must follow same processes as established for the Community Development Block Grants (CDBG). See CDBG section of Annex 1 for more information.
  - **Further Information.** <http://www.hud.gov/offices/cpd/homeless/programs/esg/> and [www.hudhre.info](http://www.hudhre.info).
- **Housing Opportunities for Persons with AIDS (HOPWA) Program.** HOPWA funding provides housing assistance and related supportive services as part of HUD's Consolidated Planning Initiative, which works in partnership with communities and neighborhoods in managing Federal funds appropriated for HIV/AIDS programs. HOPWA grantees are encouraged to develop community-wide strategies and form partnerships with area nonprofit organizations. HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are not limited to, the



acquisition, rehabilitation, or new construction of housing units, costs for facility operations, rental assistance, and short-term payments to prevent homelessness. In the aftermath of a disaster, HUD may decide to issue a series of waivers pertaining to this program. Contact HUD for additional information. HOPWA funds are awarded as grants by one of three programs: The HOPWA Formula Program, which allocates HOPWA funds to eligible States and cities on behalf of their metropolitan areas; the Competitive Program, which is based on a National competition to select model projects or programs; and National Technical Assistance Funding, by which awards are provided to strengthen the management, operation, and capacity of HOPWA grantees, project sponsors, and potential applicants of HOPWA funding.

- **Population Served.** Low-income, very low income, and extremely low income persons who are living with HIV/AIDS and the families of those persons.
- **Program Authority.** AIDS Housing Opportunity Act, Public Law 101-624.
- **Application Process.** Applicants must submit an application for funding, in response to the Notice of Funding Availability (NOFA) published in the Federal Register each fiscal year. Contact a local HUD office or go to the HUD Web site for additional information.
- **Further Information.** <http://www.hudhre.info/hopwa/index.cfm?do=viewHopwaHome>
- **Indian Community Development Block Grant (ICDBG) Imminent Threat (IT) Funds.** The ICDBG program provides eligible grantees with direct grants for use in developing viable Indian and Alaska Native Communities, including decent housing, a suitable living environment, and economic opportunities, primarily for low- and moderate-income persons. Eligible applicants for assistance include any Indian tribe, band, group, or nation (including Alaska Indians, Aleut, and Eskimos) or Alaska Native village which has established a relationship with the Federal Government as defined in the program regulations. In certain instances, tribal organizations may be eligible to apply. Program funding includes housing rehabilitation, land acquisition to support new housing construction, and under limited circumstances, new housing construction. Furthermore, the program regulations provide for two categories of grants, one of which is an Imminent Threat. The second category is Single Purpose grants, which are awarded on a competition basis pursuant to the terms published in an annual Notice of Funding Availability (NOFA). The Secretary of HUD may set aside 5% of each year's allocation for the noncompetitive, first come-first served, funding of grants to eliminate or lessen problems which pose an imminent threat to public health or safety.
  - **Population Served.** Low- and moderate-income persons living in Indian or Alaska Native communities. Low and moderate income is generally defined as 80 percent of the median income, as determined by HUD, adjusted for family size.
  - **Program Authorities.** Housing and Community Development Act of 1974, Section 106(a), as amended, 42 U.S.C. 5301 et seq.; Housing and Urban Development Act, Section 7(d), 42 U.S.C. 3535(d).
  - **Application Process.** Applicants must submit an application for funding, in response to the Notice of Funding Availability (NOFA) published in the Federal Register each fiscal year. Contact a local HUD office or go to the HUD Web site for additional information

- **Further Information.** <http://www.hud.gov/offices/pih/ih/grants/icdbg.cfm>.
- **Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program.** This program assists very low-income, single, homeless individuals in obtaining safe, sanitary, and secure permanent housing in privately-owned, rehabilitated buildings. Under the SRO program, HUD enters into contracts with Public Housing Agencies and other agencies that make Section 8 rental assistance payments to participating landlords on behalf of homeless individuals who rent the rehabilitated dwellings. Owners are compensated for the cost of rehabilitation (as well as the other costs of owning and maintaining the property) through the housing assistance payments.
  - **Population Served.** Homeless individuals
  - **Program Authorities.** McKinney-Vento Homeless Assistance Act of 1987, Title IV, as amended.
  - **Application Process.** Eligible applicants are public housing authorities (PHA) and non-profit organizations where a PHA will administer the rental assistance. Contact a local HUD office or go to the HUD Web site for additional information on the Continuum of Care application process.
  - **Further Information.** <http://www.hud.gov/offices/cpd/homeless/programs/sro/> and [www.hudhre.info](http://www.hudhre.info).
- **Section 202 Supportive Housing for the Elderly Program.** Section 202 capital advances can be used to finance the construction, rehabilitation, or acquisition (with or without rehabilitation of structures) that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provide rent subsidies for the projects to help make them affordable. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. After a disaster, displaced individuals may be given preference over other applicants on the waiting list provided that the displaced individual meets all other eligibility requirements.
  - **Population Served.** Very low-income households comprised of at least one person who is at least 62 years old at the time of initial occupancy. This program is open to non-profits as well as State and Federal Government agencies.
  - **Program Authorities.** Housing Act of 1959; Section 210 of the Housing and Community Development Act of 1974 P. L. 86-372 (12 U.S.C. 1701q, 73 Stat. 654, 667); the National Affordable Housing Act, P. L. 101-625 (42 U.S.C. 12701); the Housing and Community Development Act of 1992 (P.L. 102-550); the Rescissions Act (P.L. 104-19); and the American Homeownership and Economic Opportunity Act of 2000 (P.L. 106-569).
  - **Application Process.** This program is for States, PHAs, and governmental agencies only. Contact a local HUD office or go to the HUD Web site for additional information.
  - **Further Information.** <http://www.hud.gov/offices/hsg/mfh/progdesc/eld202.cfm>.

- **Section 811 Supportive Housing for Persons with Disabilities.** Section 811 capital advances can be used to construct, rehabilitate, or acquire structures to be used as supportive housing for low-income persons with disabilities. Project-based rental assistance is used to cover the difference between the HUD-approved operating costs of the project and the tenants' contributions toward rent, which is 30 percent of a tenant's adjusted income. After a disaster, displaced individuals may be given preference over other applicants on the waiting list provided that the displaced individual meets all other eligibility requirements.
  - **Population Served.** Very low-income persons with a physical disability, developmental disability, or chronic mental illness who are also 18 years of age or older. Individuals must be referred to State/local agencies in order to access this program.
  - **Program Authorities.** National Affordable Housing Act, Public Law 101-625, 42 U.S.C. 8013, 104 Stat. 4324, 4331; Housing and Community Development Act of 1992, Public Law 102-550; the Rescissions Act, Public Law 104-19; American Homeownership and Economic Opportunity Act of 2000, Public Law 106-569; and the Revised Continuing Appropriations Resolution, 2007, Public Law 110-5.
  - **Application Process.** This program is for States and governmental agencies only. Contact a local HUD office or go to the HUD Web site for additional information.
  - **Further Information.** <http://www.hud.gov/offices/hsg/mfh/progdesc/disab811.cfm>.
- **Shelter Plus Care.** The program provides rental assistance for homeless people with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, and acquired immunodeficiency syndrome (AIDS) and related diseases. The rental assistance is provided through one of four components. Tenant-based Rental Assistance (TRA) provides rental assistance to homeless persons who choose the housing in which they reside. Residents retain the assistance if they move. Sponsor-based Rental Assistance (SRA) provides rental assistance through contracts between the grant recipient and a private nonprofit sponsor or community health agency established as a public nonprofit entity that owns or leases dwelling units in which participants reside. Project-based Rental Assistance (PRA) provides rental assistance to the owner of an existing structure where the owner agrees to lease the units to homeless people. Residents do not take the assistance with them if they move. Section 8 Moderate Rehabilitation for Single Room Occupancy (SRO) Dwellings provides grants for rental assistance.
  - **Population Served.** Program participants must be homeless with disabilities, such as mental illness, chronic problems with alcohol, drugs, or both, or have AIDS and related diseases. Individuals must be referred to State/local agencies in order to access this program.
  - **Program Authorities.** Subtitle F of Title IV of the McKinney-Vento Homeless Assistance Act of 1987 as amended, 42 U.S.C.11403.
  - **Application Process.** This program is for States and governmental agencies only. Contact a local HUD office or go to the HUD Web site for additional information.

- **Further Information.** <http://www.hud.gov/offices/cpd/homeless/programs/splusc/> and [www.hudhre.info](http://www.hudhre.info).
- **Title V Surplus Property Program to Assist the Homeless.** This program makes suitable Federal properties, which are categorized as unutilized, underutilized, excess, or surplus, available to States, local governments, and nonprofit organizations for use to assist homeless persons. HUD consolidates information from Federal agencies about their unutilized, underutilized, excess, and surplus properties and determines which are suitable for use to assist homeless persons.
  - **Population Served.** Homeless persons. Individuals must be referred to State/local agencies in order to access this program.
  - **Program Authorities.** The Title V program for identification and use of surplus property is authorized by the McKinney-Vento Homeless Assistance Act of 1987, as amended November 29, 1990, and Title V, Public Law 101-645.
  - **Application Process.** The Department of Health and Human Services (HHS) handles the application portion of the program. Interested providers should notify HHS of their intention to apply for property within 60 days of the Federal Register notice. Applicants have 90 days after a notice of interest (NOI) is received to submit an application. Once an application is complete, HHS acts on it within 25 days. The landholding agency enters into a license, permit, or lease agreement for homeless provider's use of unutilized or underutilized property. HHS will handle the lease or deed document for surplus properties.
  - **Further Information.** The program and application process are described in greater depth, at <http://old.psc.gov/aos/federalprop/titleV.html#titleV>.
- **Supportive Housing Program.** This program provides grants for new construction, acquisition, rehabilitation, or leasing of buildings that provide transitional or permanent housing. The also entails supportive services to homeless individuals and families, grants to fund a portion of annual operating costs, and grants for technical assistance. These grants defray the cost of providing housing and supportive services for homeless persons. Projects are designed to assist homeless persons to move into independent living.
  - **Population Served.** Homeless individuals and households with children. Those seeking permanent housing under this program must be considered disabled.
  - **Program Authorities.** McKinney-Vento Homeless Assistance Act of 1987, Title IV, Subtitle C, as amended.
  - **Application Process.** This program is for States, local governments, other governmental entities, such as Public Housing Authorities and private nonprofit organizations. Contact a local HUD office or go to the HUD Web site for additional information.

- **Further Information.** <http://www.hud.gov/offices/cpd/homeless/programs/shp/> and [www.hudhre.info](http://www.hudhre.info).

## Department of Veterans Affairs

**Specially Adapted Housing Grants.** This program provides grants for constructing an adapted home or modifying an existing home to some veterans with 100 percent permanent and total service-connected disabilities. The goal is to offer a barrier-free living environment that affords the veterans or service members a level of independent living he or she may not normally enjoy. Public Law 109-233 authorized up to three usages of grant benefits. Public Law 110-289 provided for annual increases in the maximum grant amount to keep pace with the residential cost-of-construction index. When the maximum grant amounts are increased, veterans or service members who have not used the assistance available to them up to the allowable three times may be entitled to a grant equal to the increase in the maximum grant amount at that time.

- **Population Served.** Veterans who have specific service-connected disabilities.
- **Program Authorities.** VA home loan benefits are administered under the authority of 38 U.S.C Chapter 21 and 38 CFR Part 36.
- **Application Process.** The applicant should visit any VA office, but preferably the VA office where the veteran's or service member's claim records are located. A determination will be made as to basic eligibility and whether it is medically feasible for the veteran or service member to reside in a specially adapted home.
- **Further Information.** <http://www.homeloans.va.gov/sah.htm>.

## Department of Health and Human Services

- **ACF Disaster Case Management Program.** In response to a White House report, *The Federal Response to Hurricane Katrina: Lessons Learned*, the Administration for Children and Families (ACF) created a comprehensive Disaster Case Management (DCM) program that was not previously utilized in disasters. The ACF DCM program creates a coordinated system that links each disaster victim with a single organization to serve as his/her case manager; additionally, the program helps the individual or family access disaster-related resources for healthcare and mental health. The goal is to help them achieve a pre-disaster level of functioning and equilibrium. If necessary, the ACF DCM program helps to transition the client with pre-existing needs to existing case management providers after disaster-related needs are addressed. This is facilitated through a single point of contact for applicants who need a wide variety of services that may be provided by many different organizations.
  - **Population Served.** Individuals and families impacted by a disaster that can show documentation of residence within Individual Assistance declared counties and localities.
  - **Program Authorities.** The Stafford Act was amended by the Post-Katrina Emergency Reform Act of 2006, which authorized case management by stating that "the President may provide case management services, including financial assistance, to State or local

government agencies or qualified private organizations to provide such services to victims of major disasters to identify and address unmet needs.”

- **Application Process.** In order to receive Stafford Act funds for DCM services, an Individual Assistance declaration, a request from the State, and a FEMA approval must occur. ACF will then contact the DCM National Team to begin activation and implementation of services. Any direct or indirect assistance to disaster related victims requires Stafford Act funds.
- **Further Information.** [http://www.acf.hhs.gov/news/press/2008/improve\\_disaster.html](http://www.acf.hhs.gov/news/press/2008/improve_disaster.html).
- **Older Americans Act, Disaster Relief Reimbursements.** The Administration on Aging (AoA) disaster relief funds may assist State Agencies on Aging and Title VI funded tribal organizations in providing a variety of supportive services for the elderly and their caregivers following a disaster event. In areas covered by the Presidential disaster declaration, limited funding may be granted to State aging agencies and tribal organizations to assist in response and recovery efforts. These services may include case management, hands-on assistance for accessing appropriate resources, completing forms, filing insurance claims, in-home assistance, obtaining food and home-delivered meals, transportation assistance, prescription medications, and other critical, immediate needs. Efforts are devoted toward ensuring the safety and well-being of frail, special needs elderly and their caregivers and may include assistance in locating safe and accessible housing arrangements for those whose homes are not habitable. Further information regarding AoA can be found in Annex 3.
  - **Population Served.** Individuals aged 60 and older, family caregivers and grandparents, and older individuals who are relative caregivers. This is an agency-to-agency program. Interested individuals should contact their local AoA office.
  - **Program Authorities.** Older Americans Act of 1965, Title IV, Public Law 89-73, 79 Stat. 218, as amended; Public Law 97-115, 95 Stat. 1595; Public Law 98-459, 98 Stat. 1767; Public Law 100-175; Public Law 100- 628, 42 U.S.C. 3031-3037b; Public Law 102-375; Public Law 106-501.
  - **Application Process.** Please see AoA Web site for application information.
  - **Further Information.** [http://www.aoa.gov/doingbus/fundopp/fundopp\\_overview.aspx](http://www.aoa.gov/doingbus/fundopp/fundopp_overview.aspx).
- **Runaway and Homeless Youth.** The purpose of this program grant is to establish or strengthen existing or proposed community-based runaway and homeless youth projects and to provide temporary shelter and care to runaway or otherwise homeless youth who are in need of temporary shelter, counseling, and aftercare services. The Department is concerned about the risks faced by youth who leave and stay away from their homes without permission of their families. There is also national concern about runaway and homeless youth who have no resources, who live on the street, and who represent law enforcement problems in the communities to which they run.
  - **Population Served.** Youth who have become homeless or minors who run away or leave home without parental permission.



- **Program Authorities.** The Reconnecting Youth Act of 2008 (P.L. 110-378) mandates street based services, basic centers, transitional living programs, and the national communications system.
- **Application Process.** States, localities, community- and faith-based organizations, non-federally recognized Indian Tribes and urban Indian organizations, and coordinated networks of such entities are eligible to apply for a Runaway and Homeless Youth Program grant unless they are part of the law enforcement structure or the juvenile justice system.
- **Further Information.**  
<http://www.acf.hhs.gov/programs/fysb/content/youthdivision/index.htm>.
- **Supportive Community-Based Services for the Elderly.** Under the Older Americans Act (OAA), the U.S. Administration on Aging (AoA) may provide small grant awards to assist State Agencies on Aging and Title VI funded tribal organizations serving the elderly in areas covered by a Presidential disaster declaration. Funding amounts are determined by three factors: (1) the number of older persons affected; (2) the amount and severity of need; and (3) the amount of disaster funds available to the AoA under current OAA authorization levels.

The funds may be used as a supplement to State Agencies on Aging and Title VI tribal organizations in order to provide critically needed community-based supportive services, such as information and assistance, case management, assisted transportation, chore services, congregate and home-delivered meals, and other types of emergency assistance essential to the safety and well-being of elderly individuals affected by the disaster. Funds may also be used for additional food, supplies, extra shelf-stable meals, home clean up and safety, emergency medications, and other immediate needs. OAA funds are intended to assist with permissible expenses not available from other disaster funding resources.

- **Populations served.** State Agencies on Aging and Title VI tribal organizations may apply to assist at-risk, frail elderly persons and their caregivers over the age of 60.
- **Program Authorities.** The statutory authority for grants under this program announcement is contained in Title III of the Older Americans Act (OAA) (42U.S.C. 3030), as amended by the Older Americans Act Amendments of 2006, P.L. 106-501 (Catalog of Federal Domestic Assistance 93.048).
- **Application Process.** Required forms and information on procedures for grants can be found on AoA's Web site, [www.aoa.gov](http://www.aoa.gov), under "Grant Programs."
- **Further Information.** Please contact the appropriate AoA Regional Office (HHS) for your area.

## Department of the Interior, Bureau of Indian Affairs

- **Bureau of Indian Affairs (BIA) Housing Assistance Program.** The program is primarily devoted to providing decent, safe, and sanitary housing through renovations, repairs, or additions to existing homes. The program will build an entirely new home in situations where

no other program can meet the need in the immediate or near future. Technical assistance is provided to Indian tribes to establish housing plans and determine the extent and use of the Bureau's Housing Improvement Program. The program is restricted to use within reservations and approved tribal service areas.

- **Population Served.** Low-income Native American populations.
- **Program Authorities.** Native American Housing Assistance and Self-Determination Act of 1996. Indian Self-Determination and Education Assistance Act, Public Law 93-638, as amended, 25 U.S.C. 450 et seq. Specific requirements for federally funded leased housing units are listed in Sections 233 through 233.3.5 of the ADA and ABA Accessibility Guidelines. Section 233 is not a stand-alone section, and facilities are required to comply with the entire document. Additional requirements are also identified in the DOI Regulation for Section 504 of the Rehabilitation Act, 43 CFR 17.501-17.570, entitled Enforcement of Nondiscrimination on the Basis of Disability in Department of the Interior Programs. It is the combination of these two legal documents that provided a complete picture of what needs to be addressed.
- **Application Process.** Federally recognized Indian tribal governments and tribal organizations that have eligible applicants with identified housing needs administer the program.
- **Further Information.**  
[http://www.cfda.gov/pls/portal30/CATALOG.PROGRAM\\_TEXT\\_RPT.SHOW?p\\_arg\\_names=prog\\_nbr&p\\_arg\\_values=15.141](http://www.cfda.gov/pls/portal30/CATALOG.PROGRAM_TEXT_RPT.SHOW?p_arg_names=prog_nbr&p_arg_values=15.141)

# Disaster Housing Programs for the General Population that May Also Include Provisions for Persons with Special Needs, Disabilities, and/or Low Incomes

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*While the programs listed in this section provide assistance to a broader audience than those with special needs, disabilities, and/or low-income, they do include provisions or support services for these individuals.* Annex 1 also includes all of the programs included below; however, Annex 1 provides a comprehensive description and analysis of the program in its entirety, while this Annex focuses on how these programs supplement their fundamental missions with special consideration for people with special needs, disabilities, and/or low-incomes. Please refer to Annex 1 for program information regarding intended use, funding, population served, end state, agencies supported, activation requirements, and authorities.

As with the previous section, agencies appear in the order in which they are listed in Annex 1, as well as PKEMRA. Agency programs are listed in alphabetical order.

## Department of Homeland Security/Federal Emergency Management Agency

- **Cora C. Brown Fund.** The Cora C. Brown Fund provides for disaster-related needs that have not been, or will not be, met through programs offered by government agencies or other organizations. The fund is not intended to replace Federal programs, nor can monies be used to duplicate assistance for which a person is eligible from other sources. Money from the Cora C. Brown fund can be used for disaster-related home repair and rebuilding, disaster-related unmet needs, and other services which alleviate human suffering and promote the well-being of disaster victims. In the context of this Annex, services may be directed to meet the needs of the elderly, children, or individuals with disabilities, and include such items as transportation, recreational programs, provision of special ramps, or hospital or home visiting services.
- **Section 408 Federal Assistance to Individuals and Households.** This program assists any affected individual and household within Presidentially declared areas to address disaster-related housing and other serious needs that cannot be met through other forms of disaster assistance, insurance, or through other means. Special considerations are made for Annex 3 populations. During the Pre-Placement Interview (PPI), the applicant has the opportunity to inform an interviewer of his/her special needs to ensure the correct accommodation is provided. Applicants will be offered contact information to help them obtain the specific resources they need. Moreover, accessible apartments or hotels will be made available and, when applicable, any new construction will be built in accordance with ABA/UFAS standards. Accessible housing would include items such as raised toilet seats and ramps. Or, if an applicant is hearing and/or sensory impaired, a living kit can be provided that may include visual indicators for doorbells, light indicators for phones, etc.

Temporary housing units, including manufactured homes and park models, provided through FEMA can offer additional features of accessibility to individuals and households with

disabilities. For example, 10 percent of the temporary housing unit inventory must be UFAS compliant. These units can be installed on private sites, commercial sites, and community sites. If group sites are requested and approved, 15 percent of community site pads will be designated UFAS accessible. Furthermore, all community areas will be UFAS accessible, including trash locations, mail boxes, community centers, and sidewalks.

## Department of Housing and Urban Development

- **Community Development Block Grant Program/Disaster Recovery Assistance.** CDBG grant monies may be modified to assist States, counties, and cities to recover from Presidentially declared disasters. This program provides flexible grants, and is available in two ways. First, existing funds may be modified to target disaster needs. Second, supplemental Congressional disaster appropriations to the CDBG program have been used for funding disaster recovery. CDBG grantees must use at least 70 percent of supplemental disaster recovery funds for activities that mainly benefit low-and moderate-income residents. This includes relocating residents, rehabilitation of homes and buildings damaged, and buying, constructing, or rehabilitating public facilities.
- **FHA Mortgage Insurance for Disaster Victims – Section 203(h).** FHA mortgage insurance under Section 203(h) provides insurance for mortgages made by qualified lenders to victims of a major disaster who have lost their homes and are in the process of rebuilding or buying another home. This program provides insurance to protect lenders against the risk of default on mortgages to qualified disaster victims. In order to ensure the programs serves low- and moderate-income people, HUD limits the amount that can be insured. This limit varies by home type and location.
- **FHA Rehabilitation Mortgage Insurance – Section 203(k).** HUD's Section 203(k) loan program helps those who have lost their homes by insuring a single, long-term, fixed or adjustable rate loan that can cover both the acquisition and rehabilitation of a property that is at least a year old. Section 203(k) is one of many FHA programs that insure mortgage loans, and thus encourage lenders to make mortgage credit available to borrowers who would not otherwise qualify for conventional loans on affordable terms. Borrowers may use the loan to remodel a dwelling so that it is more accessible for a person with a disability. For instance, a kitchen and bath can be improved to accommodate wheelchair access. Wider doors and ramps can also be included in the cost of rehabilitation.
- **HOME Investment Partnerships Program.** This program provides formula grants to States and localities to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing or provide direct rental assistance to people with low incomes. Administered under this program, the American Dream Down-payment Initiative (ADDI) provides funds that aim to increase the homeownership rate, especially among lower income and minority households, and to revitalize and stabilize communities. Individuals who qualify for ADDI assistance must have incomes not exceeding 80% of area median income. ADDI will help first-time homebuyers with the biggest hurdles to homeownership, including down payment, closing costs, and rehabilitation assistance. The amount of ADDI assistance provided may not exceed \$10,000 or six percent of the purchase price of the home, whichever is greater, and the rehabilitation must be completed within one year of the home purchase. To be eligible for ADDI assistance, individuals must be first time homebuyers interested in purchasing single

family housing. A first time homebuyer is defined as an individual and his or her spouse who have not owned a home during the three year period prior to the purchase of a home with ADDI assistance. ADDI funds may be used to purchase one to four family housing, condominium unit, cooperative unit, or manufactured housing.

- **Housing Choice Voucher Program.** The Housing Choice Voucher (HCV) program is the Federal Government's major program for assisting very low-income families, the elderly, and individuals with disabilities to afford decent, safe, and sanitary housing in the private market. After the 2005 disasters in the Gulf Coast, supplemental appropriations were delivered through the Disaster Voucher Program (DVP) to provide special temporary rental vouchers to persons who were displaced and were previously assisted by HUD through public housing and Section 8 vouchers. Eligible individuals include those in housing specifically designated for senior citizens or individuals with disabilities and those who were homeless prior to the storms.
- **Public Housing.** The Public Housing Capital Fund provides grants to Public Housing Authorities (PHAs) to correct physical, management, and operating deficiencies and keep units in the housing stock as safe and desirable homes for low-income families. Capital Funds are used to make improvements that benefit public housing residents, who are predominantly families and elderly persons with incomes below 50 percent of the HUD-adjusted median income in their area. Public Housing Authorities may, with HUD approval, reprogram Capital Funds to address damage to public housing property caused by the disaster.

## **Department of Agriculture, Rural Development Agency**

- **Section 504 Rural Housing Loans and Grants.** The Section 504 Loan and Grant Programs allow elderly people with very low incomes to maintain their independence by allowing them to remain in their own homes and improving the quality of their lives. The loan program is available to any rural person with a very low income, but most program beneficiaries are elderly. The 504 Loan Program helps qualifying applicants repair, improve, and/or modernize a home, make it safe and sanitary, or remove health and safety hazards. The 504 Grant Program is available exclusively to very low-income rural seniors aged 62 or older. Grant funds of up to \$7,500 are available to each eligible recipient in need of housing repairs. Depending on the cost of the repairs and the income of the elderly homeowner, the owner may be eligible for a grant for the full cost of the repairs or for some combination of a loan and a grant which covers the repair costs. The combination loan and grant may total no more than \$27,500. Both programs provide funds to make such major repairs or renovations as removing electrical and fire hazards, replacing roofing, installing or improving water and waste-water disposal systems, and installing insulation and heating and cooling systems.

Section 504, even more so than Section 502, includes eligibility requirements that target very low-income applicants. Under the Section 504 program, rural homeowners who qualify for direct loans must have incomes of 50% or less of the area median.

- **Section 515 Rural Rental Housing Loans.** A subsection of this program provides direct mortgage loans for the development of congregate housing or group homes for persons who are elderly and/or have disabilities. These apartments are equipped with special amenities,

such as strategically placed handrails and emergency call buttons or lights with which to signal for help. Many of them are wheelchair accessible. And when rental assistance is used, top priority is given to very low-income households. To make Section 515 housing available to tenants who cannot afford market rents, USDA provides assistance through the separately appropriated Section 521 Rental Assistance Program, which brings tenants' rent down to 30 percent of their adjusted income and makes up the difference to the landlords.

- **Section 521 Rural Rental Assistance Program.** Under this program, USDA is authorized to make rental assistance payments to owners of rental housing to enable eligible tenants to pay no more than 30% of their income in rent. The rental assistance payments, which are made directly to the property owners, pay the difference between the tenants' payments and the USDA-approved rent for the units. The targeted population served is any very low- or low-income family, a person with a disability, or a senior citizen that is unable to pay the approved rental rate for an eligible Rural Housing Service rental assistance unit.

## **Department of Health and Human Services**

- **Community Services Block Grants (CSBG).** Funding is provided through block grants to 50 States, the District of Columbia, six territories, and 66 Native American tribes. Grantees work to ameliorate the causes of poverty by assisting low-income individuals with employment, education, and adequate housing through the distribution of CSBG monies to Community Action Agencies (CAAs) and other organizations serving low-income populations. The official poverty line, as established by the Secretary of Health and Human Services, is used as a criterion of eligibility in the Community Services Block Grant program. When a State determines that it serves the objectives of the block grant, it may revise the income limit, not to exceed 125 percent of the official poverty line. Typically, CSBG-coordinated housing programs use a number of approaches to improve the shelter and living environment of the participants, such as home ownership counseling and loan assistance; affordable housing financing, development, and construction; counseling and advocacy about landlord/tenant relations and fair housing concerns; assistance in locating affordable housing and applying for rent subsidies and other housing assistance; transitional shelters and services for the homeless; home repair and rehabilitation services; support for management of group homes; and rural housing and infrastructure development.

The CSBG program does not require that a certain percentage of funds go to people with special needs or disabilities. Rather, funds made available are used to support activities that are designed to assist low-income families and individuals, including families and individuals receiving assistance under Part A, Title IV of the Social Security Act, homeless families and individuals, migrant or seasonal farm workers, and elderly low-income individuals and families. In general, while there is not a definition in the CSBG program, 'low income' is generally described as one that falls below the Federal poverty guideline for eligibility purposes.

- **Social Services Block Grants (SSBG).** These block grants are highly flexible and distributed to 50 States, the District of Columbia, and five territories and insular areas for the provision of social services directed towards achieving economic self-sufficiency, preventing abuse, preventing or reducing inappropriate institutionalization, and securing referral for institutional care. Eligible recipients for SSBG services are low-income households, and



funding can go towards housing services that assist individuals or families in locating, obtaining, or retaining suitable housing.

As with CSBG funds, the SSBG program does not require that a certain percentage of funds go to people with special needs or disabilities, but the program does support services focused on special needs and disabilities. Special Services for Persons with Developmental or Physical Disabilities is one of the services that may be provided if a State determines there is a need. The types of services or activities that fall under this category include counseling, respite care, family support, recreation, transportation, mobility and communication skills training, and self-sufficiency skills. The SSBG program does not provide a definition for special needs or disabilities at the Federal level. Each State must use their own administration standards to define the populations they intend to serve.

## **Department of Defense/Army Corps of Engineers (USACE)**

***USACE may coordinate with FEMA as part of the State-led Housing Task Force, to address the priority of program applicants with special needs, disabilities, and/or low incomes.***

USACE should seek technical assistance from the FEMA Disability Coordinator to ensure that accessibility standards are assessed during infrastructure restoration activities.

## **Small Business Administration (SBA)**

- **Disaster Loan Program.** SBA does not have any statutory authorities or programs specifically related to persons with disabilities, special needs, or low incomes. Funds provided through the loan program can be used to repair or replace handicapped accessible amenities that were damaged as a result of a declared disaster. Individuals who do not meet minimum income requirements (where, based on their income and family size, a loan would be a hardship) are referred directly to FEMA's Other Needs Assistance program when they register with FEMA.

## **Corporation for National & Community Service (CNCS)**

***AmeriCorps State and National, AmeriCorps VISTA, AmeriCorps National Civilian Community Corps (NCCC), and Senior Corps, in coordination with NGOs and other Federal agencies, may be called on to provide housing assistance after a Presidentially declared disaster.*** AmeriCorps programs seek to provide health services, build affordable housing, build organizational capacity, and help communities recover from disasters. They create specific initiatives to respond to disasters; for example, AmeriCorps was recruited for both the response to Hurricanes Katrina and Rita and the recent Iowa floods. In the Gulf Coast, in coordination with other Federal Agencies, AmeriCorps provided intake and referral services for people displaced and homeless, cleared debris, and built and renovated homes, schools, and public facilities. These efforts specifically targeted residents who were of lower-incomes and in need of additional assistance. Additionally, CNCS has many local volunteers in Senior Corps and other programs who work with individuals with special needs, disabilities, and low incomes in their local communities. These resources are often able to be directed quickly to support short-term immediate needs.

## National Voluntary Organizations Active in Disaster (National VOAD)

***Based on Long-Term Recovery Committee (LTRC) guidance, some National VOAD members may prioritize disaster housing assistance provided to persons with special needs, disabilities, and/or low-incomes.*** Services could include the construction of items such as ramps, in order to make dwellings accessible to individuals with disabilities. After a Presidentially declared disaster, relief organizations frequently partner to create LTRCs that coordinate the delivery of assistance to disaster victims. These committees are typically composed of National, State, and local disaster relief organizations, including National VOAD members that provide disaster housing assistance, community organizations, the private sector, and local government. The strategic guidance provided by the long-term recovery committee allows the partners to maximize the effectiveness of their collective resources. For a list of National VOAD organizations that assist with long-term recovery needs, see the National VOAD Web site: [www.nvoad.org](http://www.nvoad.org).

National VOAD members with special housing provisions for individuals with special needs, disabilities and/or low incomes include:

- **American Baptist Men.** American Baptist Men respond to local and federally declared disasters with disaster relief teams. In cooperation with other voluntary agencies, American Baptist Men mobilize members and dispatch specialized trailers from across the United States to do recovery work that includes cleanup, repair and rebuilding of homes. Such assistance can include construction of ADA, ABA and UFAS compliant single-family homes in response to the needs of individuals with disabilities and special needs. Further information is available at <http://www.abc-usa.org>.
- **American Red Cross – Disaster Services Mass Care program.** This program assists emergency managers and other sheltering partners to identify and manage emergency shelters for those affected by disaster. Operations include sheltering, feeding, providing emergency first aid at designated sites, disaster welfare information collection, and bulk distribution of emergency relief items with appropriate agencies. Further information is available at <http://www.redcross.org>.
- **Catholic Charities USA, Disaster Response Office.** The Catholic Charities Disaster Response Office provides critical services to disaster victims, including shelter and direct financial assistance, such as funding for utilities and deposits. Further information is available at <http://www.catholiccharitiesusa.org>.
- **Christian Reform World Relief Committee.** The program provides skilled and unskilled volunteer labor to repair and/or replace homes. When needed, construction is in compliance with ADA, ABA and/or UFAS regulations. Further information is available at <http://www.crwrc.org>.
- **Church of the Brethren/ Emergency Response Service Ministries.** Skilled and unskilled volunteer labor to repair and/or replace homes. This program serves the needs of individuals regardless of race, creed or economic status, concentrating on assistance to individuals with low-incomes, who are elderly, who have disabilities and who are uninsured. Further information is available at <http://www.brethren.org/genbd/BDM>.

- **Episcopal Relief and Development.** In cooperation with other voluntary agencies, this program provides shelter to disaster victims and skilled and unskilled volunteer labor to repair and construct homes destroyed by disaster. Further information is available at <http://www.er-d.org>.
- **Habitat for Humanity.** This program provides skilled and unskilled volunteer labor to repair and/or replace homes destroyed by disaster. Disaster recovery initiatives include shelter and housing solutions, with an emphasis on long-term sustainable development, for low-income families affected by disaster. When needed, construction is in compliance with ADA, ABA and/or UFAS regulations. Further information is available at <http://www.habitat.org/disaster/default.aspx>.
- **Lutheran Disaster Response.** This program provides skilled and unskilled volunteer labor to repair and/or replace homes and also provides funding for utilities and deposits. When needed, construction is in compliance with ADA, ABA and/or UFAS regulations. Further information is available at <http://www.ldr.org>.
- **Mennonite Disaster Service.** This program provides skilled and unskilled volunteer labor to clean up, repair and rebuild homes. Mennonite Disaster Service focuses on helping the most vulnerable populations who are not covered by traditional means of recovery, including the elderly, individuals with disabilities, single parents, the unemployed, the uninsured and the underinsured. When needed, construction is in compliance with ADA, ABA and/or UFAS regulations. Further information is available at <http://www.mds.mennonite.net>.
- **Nazarene Disaster Response.** In cooperation with other voluntary agencies, this program provides skilled and unskilled volunteer labor to repair and/or replace homes. The program serves the needs of individuals regardless of race, creed or economic status, concentrating assistance to individuals with low incomes, the elderly and individuals with disabilities. When needed, construction is in compliance with ADA, ABA and/or UFAS regulations. Further information is available at [www.ndrusa.org](http://www.ndrusa.org) or [www.ncm.org/min\\_ndr.aspx](http://www.ncm.org/min_ndr.aspx).
- **The Points of Light Institute and the Hands On Network.** This program provides unskilled volunteer labor to repair, assist with demolition and/or replace homes damaged or made uninhabitable by disaster. When needed, construction is in compliance with ADA, ABA and/or UFAS regulations. Further information is available at <http://www.pointsoflight.org>.
- **Presbyterian Disaster Assistance.** This program provides skilled and unskilled volunteer labor to staff emergency shelters and to repair and/or rebuild homes damaged or made uninhabitable by disaster. When needed, construction is in compliance with ADA, ABA and/or UFAS regulations. Further information is available at <http://www.pcusa.org>.
- **The Salvation Army.** The Salvation Army provides volunteer labor to provide emergency shelter in facilities identified by emergency management personnel and coordinates volunteer teams for rebuilding efforts. The Salvation Army provides temporary and permanent housing to the most vulnerable disaster victims, including individuals with disabilities, special needs and/or low incomes. Further information is available at <http://www.salvationarmyusa.org>.

- **Southern Baptist Convention – North American Mission Board.** This program provides skilled and unskilled volunteer labor to repair and/or replace homes. When needed, construction is in compliance with ADA, ABA and/or UFAS regulations. Further information is available at <http://www.namb.net>.
- **United Church of Christ – Wider Church Ministries.** This program provides skilled and unskilled volunteer labor to repair and/or replace homes. When needed, construction is in compliance with ADA, ABA and/or UFAS regulations. Further information is available at <http://www.ucc.org/oghs/national>.
- **United Methodist Committee on Relief (UMCOR).** This program provides skilled and unskilled volunteer labor to repair and/or replace homes damaged or made uninhabitable by disaster and funding for housing repairs/replacement, utilities, deposits and rental assistance. UMCOR specifically seeks to help disaster victims who have the least resources. Further information is available at <http://www.umcor.org>.
- **Volunteers of America.** This program provides skilled and unskilled volunteer labor to repair and/or replace homes damaged or made uninhabitable by disaster. Volunteers of America provides affordable housing for low- and moderate-income households. The organization also creates and manages housing for the homeless, families with children, the elderly, and people with physical and/or mental disabilities, HIV and AIDS. Volunteers of America housing is specifically designed for people with physical or mental disabilities. Further information is available at <http://www.voa.org>.
- **Friends Disaster Service, Inc.** In cooperation with other voluntary agencies, this program provides volunteers to assist with cleanup and rebuilding efforts. Further information is available at <http://www.friendsdisasterservice.ne>.
- **Samaritan's Purse.** In cooperation with other voluntary agencies, this program provides volunteers to repair and rebuild homes damaged or made uninhabitable by disaster. When needed, construction is in compliance with ADA, ABA and/or UFAS regulations. Further information is available at [www.samaritanpurse.org](http://www.samaritanpurse.org).
- **Taiwan Buddhist Tzu Chi Foundation, USA.** This program provides funding for utilities and deposits for individuals affected by disaster. Further information is available at <http://www.ustzuchi.org>.
- **United Jewish Communities.** This program provides trained, unskilled volunteer labor to repair and/or replace homes. When needed, construction is in compliance with ADA, ABA and/or UFAS regulations. Further information is available at <http://www.ujc.org>.

## References

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*Additional documents and sources were used to develop this Annex and can provide further information on the topics discussed herein.*

- Stafford Act, 42 USC §5174 Sec. 408 (a) through (d).
- The Code of Federal Regulations, 206.110-117.