



# National Disaster Housing Strategy Annexes

January 16, 2009



**FEMA**

## ANNEX 1:

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

## Introduction

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***Disaster housing responsibilities, capabilities, and resources cross a diverse array of organizations that have varied missions and vested interests in providing disaster housing assistance.*** The variety of housing programs offered by different government and nongovernmental organizations (NGOs) presents planners with a significant challenge, as they need to maintain a broad knowledge base and quickly identify programs that are most appropriate for use following a major disaster. A program's applicability to a given disaster scenario can be assessed upon identification of its intended use, funding, population served, end state, agencies supported, activation requirements, and authorities. Nevertheless, there are many similarities among programs, and distinguishing characteristics are sometimes overlooked. Other challenges exist when planners attempt to estimate which short-term and long-term housing programs available will be both efficient and cost effective for the population being served. It is especially difficult to define, measure, and compare 'efficiency' and 'cost effectiveness' in the context of disaster housing, as there are a multitude of variables involved, such as region, demographics, and market conditions.

***Lessons learned from Hurricane Katrina identify the need to provide planners with a comprehensive resource of government and nongovernment programs that can be utilized to provide disaster housing in times of major or catastrophic events.*** Previous disaster housing efforts could have benefited from a better understanding of valuable programs across the entire Federal government spectrum, as opposed to within merely one agency's authorities. This is important to note because one agency's programs may not be the best suited to meet some or all of the housing needs following a disaster. It is also important to consider that some programs can be made available without a major disaster declaration. Collectively raising the level of awareness concerning the broad range of available programs will strengthen the baseline capabilities of all stakeholders, who will be able to anticipate and meet disaster housing needs under an all-hazards approach for diverse populations.

***By outlining the various housing programs available, each program's relative strengths and weaknesses, as well as the circumstances in which each program is most useful, can be directly compared and assessed.*** A number of other conclusions can also be drawn, especially with respect to program funding, efficiency, and cost effectiveness. For instance, in the aftermath of a disaster, it is likely that planners will choose a program, or a basket of programs, that offers the most appropriate solution available but is not the most efficient *and* cost-effective option. The planner may find that this solution is appropriate because it incorporates a reasonable balance of these key factors. In general, Federal disaster housing programs are most

effective when they complement the efforts of State and local governments, who are most familiar with the populations they serve. The Federal government plays an important role by providing funds, coordination, and technical support, but State and local governments will ultimately lead the effort and implement many of the recovery programs.

***A broader understanding of the capabilities of each entity providing disaster housing assistance empowers planners to develop more effective disaster housing plans.*** This Annex aims to help planners quickly identify programs that are tailored to their communities and the incident for which their plan is developed. The purpose of this Annex is not to offer a “how to” guide for planners or a repository of “off the shelf” disaster housing plans. However, it should provide the building blocks for a disaster housing strategy, taking into account that most disasters require a unique approach consisting of multiple programs and activities that are well integrated to ensure seamless delivery of disaster housing assistance. Moreover, using a number of key considerations and measures, planners will be able to reasonably estimate which disaster housing programs are cost effective and efficient for the populations being served.

## Purpose

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***In conjunction with sections 683(b)(1)-(3) of the Post-Katrina Emergency Management Reform Act (PKEMRA) Sections, FEMA is required to outline the most efficient and cost effective Federal programs that will best meet the short-term and long-term housing needs of individuals and households affected by a major disaster.*** The National Disaster Housing Strategy (NDHS) or the *Strategy* – Annex 1: “Overview of Disaster Housing Programs for Federal, State, Tribal, and Local Government and Nongovernmental Organizations” outlines programs from Federal agencies and NGOs that assist in providing post-disaster housing, and examines each program’s intended use, funding, efficiency, cost effectiveness, population served, end state, agencies supported, activation requirements, and authorities. This Annex will allow planners to quickly identify programs that are tailored to their communities and anticipate how and when the programs will be used.

## Program Considerations

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***Each of the programs discussed in this Annex will be examined based on the factors outlined below.*** A standardized criterion ensures a level of consistency, as all programs will be described within the same parameters. Each program will be initially described in terms of its general functionality and purpose. If a program was not exclusively created for the purpose of disaster response, special attention will be paid to its components that are most applicable to the topic of this Annex. If a Federal agency does not offer any formal disaster-related housing programs that operate under legal authorities, the agency will be discussed with respect to its general support in the disaster housing response; however, the criteria below will not apply.

### Intended Use

Intended use will specify the housing phase (sheltering, interim, permanent, or a combination) for which the program is intended. The label for each of these housing phases adheres to the



terminology used in the *Strategy*. The PKEMRA requirement, however, uses the terms ‘short-term’ and ‘long-term.’ Designating the housing phase for which a program is intended is important. Disaster victims can have very different needs along different points on their path back to permanent housing. Therefore, as planners and responders seek resources that can assist victims, it is useful to understand when the program should be utilized.

## Program Funding

A program’s funding must fall into one of the three broad categories below. The extent to which a program can offer assistance in times of need is heavily determined by its level of funding. For programs that are not fully funded, planners may have to look for additional or alternative resources if disaster-related needs far exceed what one particular program can provide.

- **Funding Category 1.** The program is fully funded and should be able to be executed in a given disaster.
- **Funding Category 2.** The program is funded with a set annual budget and may or may not be able to meet size or frequency needs.
- **Funding Category 3.** The program is intermittently funded and may not be effective.

## Efficiency

Efficiency is defined as a program’s ability to move individuals and households on a path towards permanent, sustainable housing. With time and resources held constant, the most efficient program will serve the greatest population. To measure the relative efficiency of one program versus another, efficiency must also take into consideration:

- Time from decision to program execution.
- Time spent in housing phase.
- Time spent from sheltering to a housing solution that is sustainable in the long term without government assistance.
- Number of inputs required to produce a desired output, if applicable.

Efficient programs tend to share one or more of the characteristics listed below. The extent to which programs assessed in this Annex align with these characteristics will highlight the program’s degree of efficiency.

- **Methods exist to forecast and model future disaster scenarios.** Calculated planning allows resources and funding to be quickly and sufficiently allocated once a disaster occurs.
- **Key personnel and infrastructure are strategically positioned throughout the nation.** To ensure program response is immediate, assistance must be within short reach of the most disaster prone regions.
- **Framework is scalable and takes an all hazards approach.** No two disasters are identical. Program organization should be flexible so that responses are timely and effective regardless of the type of disaster.

- **Process by which disaster-related provisions are activated requires few measures.** Unnecessary layers of approval delays an immediate response and limits assistance when it may be needed the most. For example, if a Presidential disaster declaration is needed to activate the program's disaster-related provisions, an efficient response will occur if this program can then immediately redirect its resources.
- **Cumbersome registration processes are automated.** If an applicant can quickly and conveniently input information once, and then have his information follow him throughout the recovery process, a greater portion of time and resources will be spent moving him towards permanent housing, and less will be spent on purely administrative processes.
- **Communication processes among stakeholders is streamlined and fosters collaboration.** Lines of communication must be open not only between a program and the population it serves, but also between the agency administering the program and other agencies it supports. Effective communication will reduce overlapping efforts and ensure that stakeholder responsibilities are delegated appropriately.
- **Program responsibilities and roles are explicitly defined and carried out.** If a program's role is clear within the portfolio of disaster housing options, stakeholders can then easily determine it's applicability for a given scenario and leverage its resources accordingly.
- **Necessary program authorities are already in place.** If legislation is required for additional program funding or broader authority, the immediate response may be inadequate.

## Cost Effectiveness

Cost effectiveness is defined as the ratio of dollars spent compared to the number of individuals and households sheltered or housed. This takes into account how cost effective a program is for the entire duration of its work and for all audiences the program is intended to serve. When measuring the relative cost effectiveness of one program versus another, a cost-benefit analysis should also take into consideration:

- Human benefits, which are harder to quantify, such as comfort or satisfaction.
- The difference in economies of scale concerning large and small disasters.
- How quality standards affect cost effectiveness in both the short and long terms.
- The cost of program modifications to accommodate persons with special needs.

Cost effective programs tend to share one or more of the characteristics listed below. The extent to which programs assessed in this Annex align with these characteristics will highlight the program's degree of cost effectiveness.

- **Funding directly meets needs of disaster victims, while operational or administrative costs are minimal.** Funding must be productive, such that it directly facilitates the victim's progression from an immediate state of sheltering to permanent housing.
- **Existing government infrastructure is leveraged.** When government owned property is available and appropriate for disaster victims, it should be utilized before turning to more costly alternatives.

- **Revitalization of existing property is encouraged and undertaken when possible.** This will create a multiplier effect by creating more jobs and stimulating the local economy. Moreover, property values will improve and individuals will be more likely to stay in their communities.
- **Mitigation techniques are incorporated to reduce future liability.** If left unchecked, existing vulnerabilities in high risk areas will perpetuate costly rebuilding efforts in the long term.
- **Controls are in place to limit the duplication of benefits and fraud.** As program funds are limited, funding that is incorrectly distributed hurts the pool of deserving applicants who have not yet been served.
- **Funding is ultimately distributed by those who are most familiar with an affected region.** A program that does not take into account the unique characteristics of a community runs the risk of misallocating resources.
- **Housing solutions meet quality standards.** A program that strives for quality might be more costly in the short term, but adhering to these standards will ensure that properties not only remain safe for their residents but also able to withstand future storms.
- **Private contracts are appropriately awarded; government leverages buying power.** In the wake of a disaster, total program spending can be considerable. However, proper planning will ensure that contracts are awarded prudently, especially if there is strong private and public sector cooperation and knowledge sharing prior to a disaster.
- **Volunteer assistance is efficiently utilized.** Services offered through volunteer organizations will be maximized when its representatives work closely with public and private sector officials to contribute where help is needed the most.
- **Recipients contribute sweat equity.** Cost savings occur when program recipients contribute to the labor required to complete a project. Furthermore, in areas that are susceptible to decreasing populations in the aftermath of a disaster, sweat equity can ensure that a citizen maintains a strong affiliation to his community.

## Population Served

This section describes individuals and households who are eligible to receive the provisions of the program and for whom the program was intended to serve. In the event funds are authorized by the Federal government and administered by other levels of government or nongovernment, the population served would be the end user or ultimate beneficiary. A program's population served may be as broad as any individual or household affected by the disaster within a declared area, or may be more narrowly designated as a particular demographic group, such as low-income individuals, the elderly, rural Americans, etc. Some items in this Annex do not have a fixed population served. In these instances, historical context is provided where possible in order to facilitate adapting these programs or actions on a case-by-case basis.

## Program End State

The program end state is the most advanced phase or state of housing in which the program can place applicants. For instance, if a program designed to provide interim housing includes provisions for the transition of applicants into permanent housing, the end state would be permanent housing.

## Supporting Agencies

This section lists agencies and organizations whose efforts are supported by or work in conjunction with a program's mission. As an example, there are HUD programs that provide housing to disaster victims who have registered for FEMA assistance. In this instance, the HUD program complements FEMA's efforts, and FEMA would be listed as a supporting agency.

## Notification and Activation Procedures

This section describes the procedures and measures that must be undertaken in order to activate the program's disaster-related provisions. For example, many disaster housing programs are available when an area has been declared a major disaster area by the President. Other programs require additional mechanisms following a declaration, and some do not require any declaration.

## Program Authorities

This section lists the regulations and authorities under which the program operates. For instance, much of the disaster assistance provided by FEMA is authorized under the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

# PKEMRA Identified Organizations and Their Programs

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***A variety of PKEMRA identified organizations administer housing programs for those affected by disasters.*** While general responsibilities and roles of overarching entities were addressed earlier in this Annex, this section will focus on the key players within the Federal government and the NGO community and highlight formal programs meant to address the needs of individuals and households as well as other partners in the disaster housing mission.

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 the affected individuals and households, they are encouraged to seek assistance from local and State resources. If the disaster is of a magnitude that requires external assistance, States can request a Presidential declaration. After a Presidentially declared disaster, Federal housing programs may be made

available to the survivors and the community to begin the recovery process. Individuals that have suffered damage to their dwellings are encouraged to apply for these programs.

One program will not mitigate all disaster-related challenges, and planners will have to rely on a variety of interdependent programs to create a comprehensive solution. In planning or recovery, the descriptions and criteria displayed under each program in this section will provide guidance as to the applicability of a program relative to a disaster type. Upon determination of relevancy, planners must also determine if options available will be efficient and cost effective.

Based on the multitude of variables involved in estimation, a broad evaluation of a program's efficiency and cost effectiveness will be most appropriate for the purpose of this Annex. The qualitative information sets a foundation for consideration, and quantitative data, when available, can support the planner's assessment. It is also important to consider that relative strengths and weaknesses are most germane when a comparison is drawn between similar programs. For instance, it would be especially challenging to rate one program against another if each served a different population or pertained to a different housing phase.

Programs selected for inclusion in this Annex will directly provide, or help to provide, sheltering, interim, or permanent housing for individuals or households affected by a major disaster. These programs help individuals and households return to their pre-disaster state of sustainable, self-sufficient housing. Housing programs that are not applicable to disaster relief are not generally included.

Not all programs cited in the Annex are codified in a standardized form. Where applicable, a historical synopsis of their use is provided as a primer for possible structures based on past experience. Furthermore, several items are not full programs; these are better described as modifications to ongoing programs that can facilitate disaster response and recovery. In both cases, questions of their intended use, funding, efficiency, cost effectiveness, population served, end state, agencies supported, activation requirements, and authorities have no standard answers. Historical context is provided to the greatest extent possible in order to address these questions on a case-by-case basis.

Agencies and organizations are listed in an order that is consistent with the PKEMRA authority. Programs under each agency or organization are listed in an order that is based on significance and applicability.

## **Department of Homeland Security, Federal Emergency Management Agency**

***When a disaster strikes that exceeds local, State, and tribal capabilities, the Federal Emergency Management Agency (FEMA) is responsible for mobilizing and integrating the full range of Federal capabilities to meet individual and community needs for housing assistance.*** The primary mission of FEMA is to reduce the loss of life and property and protect the Nation from all hazards by leading and supporting the Nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery, and mitigation. FEMA dedicates a number of its resources to disaster preparation, helping individuals and households determine their risk, plan for emergencies, and ultimately reduce future loss of life and property. It serves as the lead Federal agency for emergency management, coordinating response and recovery with the State under the authority of the Stafford Act. This flexible and



robust authority ensures that FEMA is able to lead the Federal component of a unified Federal and State response. FEMA serves as the integrator of strategies and the coordinator of service delivery. It coordinates Federal sheltering assistance, partners with HUD to provide interim housing assistance, and supports HUD's role in permanent housing.

- **Section 403 Essential Assistance.** FEMA coordinates and leads Federal resources, as requested and authorized, to support State, local, tribal government and NGOs by providing assistance for emergency shelters, mass care, and emergency assistance in recovering from disasters. Funds are allocated from the Disaster Relief Fund for States to provide shelters in a designated emergency; individuals receive assistance directly from the State or through a State fund mechanism. Examples of shelters used include traditional congregate shelters, special events and conference centers, hotels and motels, tents, railroad cars, shipping containers, and cruise ships. Additionally, Section 403 authorizes FEMA's Transitional Sheltering Assistance (TSA), which provides lodging for disaster victims by paying hotels and motels directly for rooms to be used by pre-qualified individuals from designated disaster areas. Please reference Annex 7 for full details of sheltering assistance as authorized by the Stafford Act.
  - **Intended Use.** This program is intended to support and augment State and local sheltering resources for the affected population.
  - **Program Funding.** Category 1. The program is fully funded through the Disaster Relief Fund and should be able to be executed in a given disaster. By statute, the Federal share may not be less than 75 percent of the eligible costs.
  - **Efficiency.** Shelters can be opened before a notice event or immediately after a "no-notice" event. The most efficient response is provided when shelters are selected before the disaster occurs.
  - **Cost Effectiveness.** Nongovernmental organizations provide the most cost effective resource because the trained staff is comprised of volunteers, food commodities are provided by the USDA and are therefore free to the State, and equipment and other costs are typically covered by donations. Facilities used by NGOs include public buildings such as schools, community centers, and churches that have minimum to no rental costs. Governmental organizations incur expenses on factors such as staff, equipment, insurance, training, commodities, and contracts.
  - **Population Served.** Individuals via State and local government reimbursements in declared areas. This also includes persons with special needs, medical needs, disabilities, and households with pets. Assistance under this program is available to a broad population and not subject to eligibility or demographic restrictions.
  - **Program End State.** General population sheltering will be provided for disaster victims, many of whom will have continuing need for interim and permanent housing.
  - **Supporting Agencies.** USDA, State, local, and tribal governments, and NGOs.
  - **Notification and Activation Procedures.** Federal reimbursement for emergency sheltering is only available to States when the President declares an emergency or a major disaster.

- **Program Authorities.** **Section 403 of the** Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5170b), Public Law 93-288, 42 U.S.C. 5121 et seq.; Executive Order 12148; Reorganization Plan No. 3, 1978.
- **Further Information.** <http://www.fema.gov/about/stafact.shtm>

### **Section 408 Federal Assistance to Individuals and Households - Housing Assistance**

**Provision.** Section 408 of the Stafford Act authorizes FEMA to assist affected individuals and households within Presidentially declared counties and/or parishes to address disaster-related housing and other necessary expenses that cannot be met through other forms of disaster assistance, insurance, or through other means. Four types of housing assistance are provided under Section 408 of the Stafford Act. To begin, temporary housing assistance is provided, either financially, through the provision of funds which allow disaster victims to rent a housing unit, or directly, where disaster victims are provided with rental properties acquired by government purchase or lease. FEMA may also provide financial assistance for the repair of owner-occupied primary residences that sustained damage by a major disaster. This is intended to return the primary residence to a safe, sanitary, and functional condition, not to the pre-disaster condition. FEMA may additionally provide financial assistance for the replacement of owner occupied primary residences destroyed by a major disaster. Finally, financial or direct assistance to individuals or households may be provided to construct permanent or semi-permanent housing. Please reference Annex 7 for full details regarding this assistance, including eligibility requirements and application procedures.

- **Intended Use.** This program is primarily intended for interim housing with some sheltering and permanent housing applications.
- **Program Funding.** Funding Category 1. The program is fully funded and should be able to be executed in a given disaster. Funds are allocated from the President's Disaster Relief Fund for use in a Presidentially declared emergency or major disaster area that is designated for Individual Assistance. The housing provision of the Individuals and Households Program is 100 percent Federally funded.
- **Efficiency.** Section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5174) programs are especially efficient when key personnel and infrastructure are strategically positioned and ready for deployment. Following a major disaster declaration designated for Individual Assistance, temporary housing, replacement, and repair assistance will be automatically available to eligible applicants. Individuals and households may apply for assistance via telephone, internet, or in-person and their information follows them through the recovery process. In general, the level of efficiency regarding Section 408 rental assistance is highly dependent on the availability of housing stock within the area.

Direct assistance is less efficient because it requires an additional activation mechanism. The State, in coordination with the State-Led Housing Solutions Task Force, must submit a formal request to the FEMA Administrator. Direct assistance will be provided in areas subject to extreme resource scarcity; however, any property associated with a Special Flood Hazard Area (SFHA) presents numerous challenges.

Program efficiency is further enhanced as methods are applied to forecast and model program needs and capabilities, given decades of historical data.

- **Cost Effectiveness.** Section 408 programs are cost effective when funds are paid directly to applicants, or in some cases housing providers, with significant controls in place to limit duplication of benefits and fraud. Contracts for inspection services that play a key role in determining eligibility are competitively awarded and in place for activation as disaster activity requires. Contracts are also competitively awarded for the production of temporary housing units, which are provided to applicants under the direct assistance provision, and for technical assistance and operational support to the program.

The direct assistance provisions of Section 408 are considerably less cost effective than others due to the operational costs associated with purchasing, storing, installing, maintaining, and deactivating temporary housing units.

- **Population Served.** Section 408 offers assistance to eligible individuals and households whose primary residences are located in a Presidentially declared major disaster area where Individual Assistance is designated.
- **Program End State.** Though not the program's primary intention, residents who wish to remain in FEMA-provided temporary housing units longer than the 18-month period, would be tenants in permanent housing.
- **Supporting Agencies.** Small Business Administration (SBA) and State governments.
- **Notification and Activation Procedures.** The Housing Provision of IHP is available when the President declares a major disaster and designates Individual Assistance for a specific county/parish. All Presidential disaster declarations are published in the Federal Register. Once declared, individuals and households can apply for assistance with FEMA via a toll-free number, online, or by visiting a disaster recovery center.
- **Program Authorities.** Section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended; 44 CFR 206.110-117.
- **Further Information.** [http://www.fema.gov/media/fact\\_sheets/individual-assistance.shtm](http://www.fema.gov/media/fact_sheets/individual-assistance.shtm)
- **National Flood Insurance Program (NFIP).** This program enables individuals to purchase insurance against losses from physical damage or loss of buildings and/or contents. The NFIP makes Federally backed flood insurance available to homeowners, renters, and business owners in these communities. Flood insurance is designed to provide an alternative to disaster assistance to reduce the escalating costs of repairing damage to buildings and their contents caused by floods, mudflow, or flood-related erosion. In addition to providing flood insurance and reducing flood damages through floodplain management regulations, the NFIP identifies and maps the Nation's floodplains. Mapping flood hazards creates broad-based awareness of the flood hazards and provides the data needed for floodplain management programs and to actuarially rate new construction for flood insurance.
  - **Intended Use.** The program is proactive in nature and not applicable to the three stages of post-disaster recovery – sheltering, interim housing, and permanent housing.

- **Program Funding.** Funding Category 1. The program is fully funded and should be able to be executed in a given disaster. It is funded by policyholders and is backed by the Federal government.
- **Efficiency.** The program's overall level of efficiency is contingent upon the accuracy of its methods to determine premium targets. NFIP aims to be self-supporting, paying losses and operating expenses out of policyholder premiums. Successfully managing risk allows resources and funding to be quickly and sufficiently allocated when a disaster occurs. However, calculating appropriate premium targets is a challenging task in dealing with high-severity, low-frequency events such as floods, hurricanes, and earthquakes, which do not lend themselves to traditional actuarial pricing techniques. Results vary dramatically from year to year and average results have little predictive value even when gathered over a long period of time. For example, the NFIP has paid more in flood losses from the single event of Hurricane Katrina than it has paid for all other events since its inception in 1968.

In the past, the NFIP has used the historical average loss year as a benchmark. However, the 2005 Gulf Coast hurricanes were so destructive that its losses would have distorted the data used to determine future benchmarks. In recent rate reviews, NFIP has opted for an interim benchmark that gives a special weight to the 2005 results, attempting to reflect these events without allowing them to overwhelm the pre-Katrina experience of the program. The NFIP and its contracted partner are currently in the process of determining a new, suitable benchmark that appropriately reflects Katrina and other potential large events.

- **Cost Effectiveness.** One of the NFIP's primary objectives is to guide development away from high flood risk areas. NFIP regulations minimize the damage of structures built in a Special Flood Hazard Area (SFHA) by requiring them not to cause obstructions to the natural flow of floodwaters. Also, as a condition of community participation in the NFIP, those structures built within SFHAs must adhere to strict floodplain management regulations enforced by the community. Furthermore, the Coastal Barrier Resources Act (CBRA) of 1982 relies on the NFIP to discourage building in fragile coastal areas by prohibiting the sale of flood insurance in designated CBRA areas. While the NFIP does not prohibit property owners from building in these areas, any Federal financial assistance, including Federally backed flood insurance, is prohibited.

The NFIP will be sustainable and self-supporting if losses and operating expenses are offset by premiums. FEMA determines a target level premium as part of its annual rate review. For periods when losses exceed the accumulated surplus, the NFIP has borrowing authority with the U.S. Treasury that can be drawn upon in order to pay those losses. However, given current annual revenue, it is unlikely that the National Flood Insurance Fund will be able to meet future interest payments on its rising debt, and therefore increases in NFIP's borrowing authority will be necessary.

As for the individual, the premium for an NFIP policy, averaging \$520 a year in 2008, can be less expensive than the monthly payments on a Federal disaster loan. In an effort to increase the number of insured properties and thus limit future Federal payments to the

uninsured, an individual who is uninsured and receives Federal disaster assistance after a flood must purchase flood insurance to remain eligible for future disaster relief.

- **Population Served.** Homeowners, renters, and business owners.
- **Program End State.** Payments provided through insurance claims can help victims return to permanent housing.
- **Supporting Agencies.** States and private sector.
- **Notification and Activation Procedures.** This program is continually active.
- **Program Authorities.** National Flood Insurance Act of 1968, 42 U.S.C. 4001 et seq.
- **Further Information.** <http://www.fema.gov/business/nfip/>.
- **Hazard Mitigation Grant Program (HMGP).** This program takes a percentage of the Federal money spent on recovering from a disaster and uses it for projects that reduce future risk. Grants are provided to States and local governments, who implement long-term hazard mitigation measures that will reduce the loss of life and property due to natural disasters. By law, FEMA can contribute 15 or 20 percent of a disaster's cost to this grant program. How this money is used is up to the State, which will prioritize mitigation programs with input from local communities. After Hurricanes Katrina and Rita, FEMA, the Louisiana Recovery Authority, and the Governor's Office of Homeland Security and Emergency Preparedness announced HMGP funding to elevate or reconstruct approximately 600 flood-prone properties throughout the State of Louisiana.
  - **Intended Use.** The program is proactive in nature and not applicable to the three stages of post-disaster recovery – sheltering, interim housing, and permanent housing.
  - **Program Funding.** Funding Category 3. This program is intermittently funded. As noted above, funds are limited to a percentage of a disaster's cost and may not fully mitigate future disaster-related damage.
  - **Efficiency.** Efficient implementation of the HMGP is derived from the State and local hazard mitigation plans that must be submitted and approved by FEMA prior to receiving a grant or subgrant. These plans, which are based on public participation, must identify the hazards and risks to the built environment, which serve as the justification for the specific mitigation projects funded by the program. These plans must also contain a work plan outlining the responsible organization(s) and staff that will carry out the HMGP projects. Planning in the pre-disaster period provides the framework on which post-disaster actions are carried out, resulting in faster delivery of assistance.
  - **Cost Effectiveness.** A Congressionally-mandated study conducted for FEMA revealed that mitigation saves society an average of \$4 for every dollar spent. Such defensive, preventative mitigation measures learned and implemented by Louisianans will contribute to a national floodplain management plan that saves taxpayers an estimated \$1.1 billion per year by preventing flood damages.



- **Population Served.** States and communities, as well as individuals in some cases via local or tribal governments. Additionally, residents and property owners in the affected community may be eligible, in the event States can insure municipal structures.
- **Program End State.** Not applicable.
- **Supporting Agencies.** States.
- **Notification and Activation Procedures.** This program is activated after a Presidential-declaration of a major disaster or emergency under the Stafford Act, designated for hazard mitigation assistance. Homeowners do not apply to FEMA for assistance; an application is prepared by local officials with input from the community. The State receives and reviews the application and submits those deemed appropriate to FEMA for review and approval. FEMA reviews the applications to ensure they follow the program rules, are environmentally sound, and are a cost-effective use of funds.
- **Program Authorities.** Robert T. Stafford Disaster Relief and Emergency Assistance Act, Section 404, 42 U.S.C. 5170c.
- **Further Information.** <http://www.fema.gov/government/grant/hmgp/>.
- **Cora C. Brown Fund.** This Fund was made possible by a bequest of funds from the late Cora C. Brown of Kansas City, Missouri, who left a portion of her estate to the United States for helping victims of natural disasters not caused by or attributed to war. Money from this fund may only be used to provide for disaster-related needs that have not been and will not be met by other assistance programs or insurance. The fund is not intended to replace or supersede these programs.
  - **Intended Use.** Funds may be used to assist disaster victims with remaining unmet disaster-related needs associated with any phase of housing.
  - **Program Funding.** Funding Category 2. The program is funded with a set annual budget and may or may not be able to meet size or frequency needs. The fund is limited to the initial endowment plus accrued interest, and this assistance program will cease when the fund is used up.
  - **Efficiency.** The Cora Brown Fund is a source of funds for disaster-related unmet needs that may not be considered efficient in that it does not serve a large population at one time. In fact, it is focused on meeting individual's disaster-related unmet needs that cannot be met in any other manner. However, because it is a rare program that is available to assist extreme hardship cases it is efficient in that it does move these clients on to a path towards permanent sustainable housing albeit one client at a time.
  - **Cost Effectiveness.** The Cora Brown Fund is a cost effective program that is based on a free donated source of financial assistance to meet verified unmet needs of disaster affected clients. Internal controls that govern the application process are standard practices that can be readily applied to a case producing verifiable results and include minimal operational or administrative costs. These internal controls include the identification of disaster-related unmet needs and the review for duplication of benefits

through the long term recovery committee and FEMA client information verification processes.

- **Population Served.** Individuals and households affected by a Presidentially declared disaster in need of 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.
- **Program End State.** Permanent housing.
- **Supporting Agencies.** None.
- **Notification and Activation Procedures.** The Cora Brown Fund is only available when the President declares that a major disaster or emergency exists under the Act. Applicants must live in areas designated as eligible for Federal disaster assistance through notice in the Federal Register. Activation will be at the discretion of the Assistant Associate Director, Office of Disaster Assistance Programs, FEMA.
- **Program Authorities.** Robert T. Stafford Disaster Relief and Emergency Assistance Act, Public Law 93-288, as amended, 42 U.S.C. 5121 et seq.
- **Further Information.** <http://www.federalgrantswire.com/cora-brown-fund.html>.

## Department of Housing and Urban Development

***The Department of Housing and Urban Development (HUD) is responsible for offering disaster housing assistance using flexibilities allowed under its existing multi-family and single-family housing programs and through its disaster housing programs.*** It is the Federal expert on providing permanent housing assistance for low-income families and is uniquely positioned to assist those affected by a disaster. HUD's overall mission is to increase homeownership, support community development, and increase access to affordable housing free from discrimination. Immediately after a disaster, HUD will survey the entire HUD-assisted inventory to assess the availability of vacant units and vouchers for temporary housing for displaced families. It will also provide guidance to HUD field offices, owners, agents, and residents in multi-family housing regarding any established policies.

HUD's national network of Public Housing Agencies (PHAs) provide over a million units of subsidized housing and approximately two million housing vouchers to low-income families. Through this network, additional Federal funds can be funneled through PHAs who assist disaster-affected families. The PHA network gives HUD the ability to efficiently mobilize a housing response to large-scale disasters. Moreover, using flexibilities allowed under its existing authorities, HUD can provide waivers to facilitate the provision of temporary housing assistance. For example, it can provide PHAs with additional time to submit tenant verification, flexibilities in assessments and cost limitations, and waivers to increase the flexibility of existing grant programs.

Through its Federal Housing Administration (FHA), mortgage insurance is provided on loans made by FHA-approved lenders through the United States and its territories. It protects lenders

against losses as a result of homeowners defaulting on their mortgage loans, thus encouraging lenders to make mortgage credit available to borrowers who would not otherwise qualify for conventional loans on affordable terms. In response to major disasters, HUD may instruct servicers to temporarily halt foreclosure on homes with FHA-insured mortgages and explore all available loss mitigation options. The foreclosure relief provides servicers with additional time to confirm the mortgagor's intention and ability to repair the home, resume regular mortgage payments, and retain ownership.

As a sister agency to the FHA, the Government National Mortgage Association, or Ginnie Mae, is a U.S. government-owned corporation within HUD that provides guarantees on mortgage-backed securities backed by Federally insured or guaranteed loans. After a major disaster, it issues a memo, encouraging single-family, manufactured housing, and multi-family Ginnie Mae issuers to provide forbearance to mortgagors in areas affected by a Presidential disaster declaration.

- **Community Development Block Grants (CDBG) for Disaster Recovery Assistance.** HUD's CDBG program funds local community development activities such as affordable housing, economic revitalization, public services, and infrastructure restoration. CDBG funds are allocated to more than 1,200 local and State governments on a formula basis. The CDBG framework is often utilized as a distribution mechanism for disaster recovery funds made available by Congressional supplemental appropriations. These flexible grants help cities, counties, and States recover from Presidentially declared disasters. Because the Federal government provides disaster relief primarily through FEMA to meet emergency, short-term recovery needs, the most appropriate use of CDBG funds is generally for longer term needs such as economic redevelopment of affected areas.

Congress may appropriate emergency supplemental funding for the CDBG program as disaster recovery grants to rebuild the affected areas and bring crucial seed money to stimulate the recovery process. CDBG Disaster Recovery grants have the capacity to fund a broader range of recovery activities than most other Federal programs, and thus help communities and neighborhoods that might not otherwise recover due to limits on other resources.

Alternatively, communities may elect to reprogram previously awarded grants and use their CDBG funds for emergency short-term assistance, assuming such activities are not funded by FEMA or SBA. HUD may offer assistance by expediting grant awards for grantees that have approaching program start dates, permitting grantees to change their program start dates to an earlier date, or waiving regulatory and statutory program requirements to increase the flexibility of the funds.

As a provision of the CDBG program, Section 108 Loan Guarantees offer another source of assistance for the redevelopment of affected areas. This allows communities to borrow up to five times their most recent CDBG allocation in Federally guaranteed loans large enough to pursue physical and economic revitalization projects that can renew entire neighborhoods. Such public investment is often needed to inspire private economic activity, providing the initial resources or simply the confidence that private firms and individuals may need to invest in distressed areas. Section 108 loans are not risk-free, however; local governments borrowing funds guaranteed by Section 108 must pledge their current and future CDBG allocations to cover the loan amount as security for the loan.

- **Intended Use.** Permanent housing and other community development and economic revitalization activities.
- **Program Funding.** Funding Category 3. The program is intermittently funded specifically after disasters and may not be effective without additional or supplemental funding. While States, entitled cities, and urban counties receive annual CDBG allocations, that they may choose to use for disaster recovery, additional funding for disaster recovery is available only from supplemental appropriations. HUD determines the amount of each regular CDBG annual grant by using a statutory formula comprised of several measures of community need, including the extent of poverty, population, housing overcrowding, age of housing, and population growth lag in relationship to other metropolitan areas. CDBG Disaster Recovery Assistance is allocated based on measures of unmet recovery needs and other factors that may be indicated by appropriations statutes. States may carry out activities directly or distribute funds to units of local government.
- **Efficiency.** Grantees may designate funds from existing or future grants to address damage in a Presidentially declared disaster area; additionally, they may request the Secretary to suspend provisions of law or regulation for the purpose of making funds available for such activities. According to HUD, submitting disaster suspension requests directly to HUD field offices, as opposed to headquarters, will expedite the forwarding of reviews and recommendations regarding such requests. Utilizing an existing grant distribution program is far more efficient than creating a separate entity that would duplicate existing efforts to evaluate recipients and distribute funds.
- **Cost Effectiveness.** The existing CDBG framework supports activities that benefit low- and moderate-income people, the prevention or elimination of slums or blight, or other community development activities to address an urgent threat to health or safety for which other funding is not available. Block grants are designed to offer recipients flexibility in their use. This characteristic may be effective particularly in disaster area. The CDBG program receives continual oversight at the Federal level.
- **Population Served.** States, and in some appropriations, entitlement communities, within Presidentially declared disaster areas are the direct recipients of the funds. States and entitlement communities must spend at least 70 percent of their funds for activities that benefit low- and moderate-income persons; however, HUD may be able to extend the length of time that the recipient has to meet this requirement if needed to accommodate emergency activities that would not principally benefit such persons. Otherwise, HUD may modify this requirement.
- **Program End State.** Permanent housing.
- **Supporting Agencies.** FEMA and SBA.
- **Notification and Activation Procedures.** Supplemental appropriations to the CDBG program for disaster recovery are made by Congress. A Presidential disaster declaration is usually followed by an evaluation by Congress of disaster response and recovery needs. Supplemental funds may then be appropriated to HUD for allocation. HUD notifies Congress and potential recipients of the allocations, and invites submission of action plans describing the proposed use of funds. Alternatively, with respect to the

reprogramming of existing CDBG funds for use in a disaster recovery environment, grantees should evaluate their current CDBG allocations and communicate their requests for reprogramming to HUD.

- **Program Authorities.** 42 U.S.C. 5301 et seq., Title I of the Housing and Community Development Act of 1974, as amended; P.L. 109-148, the Department of Defense, Emergency Supplemental Appropriation to Address Hurricanes in the Gulf of Mexico, and Pandemic Influenza Act, 2006; P.L. 109-234, Emergency Supplemental Appropriations Act for Defense, The Global War on Terror, and Hurricane Recovery, 2006; P.L. 110-116, Further Continuing Appropriations, 2008, P.L. 110-252, Supplemental Appropriations Act, 2008, P.L. 110-329, Consolidated Security, Disaster Assistance, and Continuing Appropriations Act, 2009, and other supplemental appropriations.
- **Further Information.** <http://www.hud.gov/offices/cpd/communitydevelopment/programs/>.
- **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 low-income people. The objectives are to offer decent affordable housing to lower-income households, expand the capacity of non-profit housing providers, strengthen the ability of State and local governments to provide affordable housing, and leverage private-sector participation. Much like CDBG funds, HUD may suspend a number of HOME regulatory requirements to facilitate the use of HOME funds for disaster recovery.

In addition, the American Dream Downpayment Initiative (ADDI) provides funds that are administered under this program. ADDI aims to increase the homeownership rate, especially among lower-income and minority households, and to revitalize and stabilize communities. ADDI will help first time homebuyers with the biggest hurdles to homeownership, including down payment and closing costs.

- **Intended Use.** Permanent housing.
- **Program Funding.** Funding Category 2. The program is funded with a set annual budget and may or may not be able to meet size or frequency needs. HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes HOME Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. When a primary jurisdiction accepts HOME funds, it must incur a 25 percent matching obligation for HOME funds it expends. Additionally, 15 percent of the funds expended by primary jurisdictions must benefit activities for housing owned, developed, or sponsored by community housing development organizations.
- **Efficiency.** Similar to CDBG funds, the use of an existing grantee base and funds distribution framework is the most efficient method for delivering disaster recovery funding. The local reprogramming of funds on hand (or relaxing statutory/regulatory requirements relaxed) to **repair or replace** housing for *low-income households* damaged in a disaster can be **accomplished more readily** than **having to develop new sources of funding, associated rules, and the processing of awards.**



- **Cost Effectiveness.** The HOME program is a well-established mechanism for constructing or rehabilitating affordable rental housing and for providing Tenant-Based Rental Assistance to low-income households. The program is subject to routine oversight by Congress. Specifically, the authority available to states and localities under HOME to reprogram funds on hand to support housing for low-income households impacted by disaster is far more cost-effective than having to replicate that funding. HUD will assess program accomplishments using certain measures, including:
  - Total years of affordability provided for low-income households residing in units produced from the investment of HOME funds;
  - Number of low-income households that have purchased homes through the HOME or the American Dream Downpayment Assistance Initiative, a set-aside under HOME;
  - Number of newly constructed or rehabilitated rental units for low-income households; and
  - Number of existing low-income homeowner units rehabilitated.
- **Population Served.** The eligibility of households for HOME assistance varies with the nature of the funded activity. For rental housing and rental assistance, at least 90 percent of benefiting families must have incomes that are no more than 60 percent of the HUD-adjusted median family income for the area. In rental projects with five or more assisted units, at least 20% of the units must be occupied by families with incomes that do not exceed 50% of the HUD-adjusted median.
- **Program End State.** Permanent housing.
- **Supporting Agencies.** None.
- **Notification and Activation Procedures.** The HOME Investment Partnerships Program is a standing program. As with the reprogramming of CDBG funds and relaxation of statutory and regulatory requirements for use in a disaster recovery environment, States should evaluate their current allocations and communicate their requests for reprogramming to HUD for consideration.
- **Program Authorities.** HOME is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended. Program regulations are at 24 CFR Part 92.
- **Further Information.** <http://www.hud.gov/offices/cpd/affordablehousing/programs/home/>
- **Reprogramming of Public Housing Funds.** Public Housing Authorities may, with HUD approval, reprogram Public Housing Capital Funds to address damage to public housing property caused by the disaster. The funds help public housing agencies (PHAs) correct physical, management, or operating deficiencies and keep units in the housing stock safe and desirable homes for low-income families.
  - **Intended Use.** Permanent housing.
  - **Program Funding.** Funding Category 2. These programs are funded with a set annual budget and may or may not be able to meet size or frequency needs.

- **Efficiency.** As is the case with the reprogramming of CDBG and HOME funds, the aforementioned benefits in those programs apply here as well. This item does not represent a free-standing disaster program, but rather a reconfiguration of pre-allocated resources. Questions of efficiency with this measure are routinely addressed as part of its ongoing operations.
- **Cost Effectiveness.** As this is a reprogramming of funds, there is no need for supplemental funding from HUD or Congress. Redirecting or modifying existing funding is a cost-effective and expedient method to deliver aid to a community. The cost effectiveness of the Capital Fund program is subject to oversight at the Congressional level. Specific measures of cost effectiveness include:
  - Incidence of program errors and improper payments in HUD's rental housing assistance programs.
  - Decrease in the proportion of active participants who have been in HUD's housing assistance programs for longer than a given period of time.
  - The annual Federal cost of public housing per occupied unit remains less than the Federal cost of voucher per occupied unit.
  - Increase in the proportion of those who graduate from HUD's public housing and Housing Choice Voucher (HCV) programs.
- **Population Served.** 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.
- **Program End State.** Permanent housing.
- **Supporting Agencies.** None.
- **Notification and Activation Procedures.** The reprogramming of PHA funds must be determined on a case-by-case basis, and Public Housing Authorities interested in utilizing this tool as a component of disaster response and recovery must coordinate with HUD to determine its potential relevance in a given disaster area. There is no standard template, as it is not a formal program; however, it is an action that HUD may take to financially facilitate disaster recovery.
- **Program Authorities.** The Capital Fund is authorized under the Housing Act of 1937, as amended (42. U.S.C. 1437g(d)). It is regulated by 24 CFR Parts 905 and 968.
- **Further Information.** [http://www.hud.gov/info/disasterresources\\_dev.cfm](http://www.hud.gov/info/disasterresources_dev.cfm).
- **FHA Mortgage Insurance for Disaster Victims – Section 203(h).** HUD's Section 203(h) program provides FHA insurance to disaster victims who have lost their homes and are facing the daunting task of rebuilding or buying another home. Borrowers are eligible for 100 percent financing. This program provides mortgage insurance to protect lenders against the risk of default on mortgages to qualified disaster victims. Insured mortgages may be used to finance the purchase or reconstruction of a one-family home that will be the principal residence of the homeowner.

- **Intended Use.** Permanent housing.
- **Program Funding.** Funding Category 1. The program is fully funded and should be able to be executed in a given disaster. FHA mortgage insurance is not free to borrowers, however. Mortgagees collect from the borrowers an upfront insurance premium (which may be financed) at the time of purchase, as well as monthly premiums that are not financed, but instead are added to the regular mortgage payment.
- **Efficiency.** As a standing disaster insurance program with broad application for disaster-impacted housing, the program requirements allow HUD to efficiently address a need to protect against defaults on impacted assets. Qualification requirements are easy to assess, and it averts the need for lenders to contend with property-by-property issues of mortgage security. Provisions of the Section 203(h) program ensure efficiency by outlining program requirements that support disaster victims but also protect lenders.
- **Cost Effectiveness.** FHA programs can be extremely beneficial as a means to increase homeownership among moderate-income families and offer a cushioning effect for local housing markets in times of rising interest rates, downturns in the economy, or post-disaster recovery. Without the cost advantage FHA derives from the Federal guarantee, it is unlikely that private mortgage insurance providers would be interested in insuring the types of loans currently insured by FHA. Nevertheless, overall program costs will be driven by the effectiveness of FHA's underwriting policies. More conservative guidelines will undoubtedly decrease the risk of default, though guidelines that are too conservative defeat the purpose of the program, and thus underwriters must operate with a proper balance in mind. Factors associated with higher default and loss rates may include increases in the front-end ratio, which indicates what portion of an individual's income is used to make mortgage payments, the note rate, and the loan to value ratio, which weighs the mortgage amount against the appraised value of the property.
- **Population Served.** Individuals whose homes are located in the Presidentially declared area and were destroyed or damaged to such an extent that reconstruction or replacement is necessary.
- **Program End State.** Permanent housing.
- **Supporting Agencies.** FHA-approved lending institutions, such as banks, mortgage companies, and savings and loan associations.
- **Notification and Activation Procedures.** Anyone whose home has been destroyed or severely damaged in a Presidentially declared disaster area is eligible to apply for mortgage insurance under this program. A borrower's application for mortgage insurance must be submitted to the lender within one year of the President's declaration of the disaster. Applications are made through an FHA-approved lending institution, which make their requests through a provision known as "Direct Endorsement," authorizing them to consider applications without submitting paperwork to HUD. Mortgage insurance processing and administration for this and other FHA single-family mortgage insurance products are handled through HUD's Homeownership Centers.
- **Program Authorities.** Section 203, National Housing Act (12 U.S.C. 1709, 1715(b)).

- **Further Information.** <http://www.hud.gov/offices/hsg/sfh/ins/203h-dft.cfm>.
- **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. It can be a valuable tool for promoting the revitalization of a community after a disaster occurs.
  - **Intended Use.** Permanent housing.
  - **Program Funding.** Funding Category 1. The program is fully funded and should be able to be executed in a given disaster. The cost of the rehabilitation must be at least \$5,000, but the total value of the property must still fall within the FHA mortgage limit for the area.
  - **Efficiency.** When a homebuyer wants to purchase a house in need of repair or modernization, the homebuyer usually has to obtain financing first to purchase the dwelling, additional financing to do the rehabilitation construction, and a permanent mortgage when the work is completed to pay off the interim loans with a permanent mortgage. Often the interim financing (the acquisition and construction loans) involves relatively high interest rates and relatively short amortization periods. The Section 203(k) program was designed to address this situation. The borrower can get one mortgage loan at a long-term fixed (or adjustable) rate to finance both the acquisition and the rehabilitation of the property. To provide funds for the rehabilitation, the mortgage amount is based on the projected value of the property when the work is completed, taking into account the cost of the work.
  - **Cost Effectiveness.** This program encourages the rehabilitation of existing damaged structures rather than the construction of new properties. Reclamation of damaged materials and resources is a cost-effective method for restoring communities as compared to complete demolition and reconstruction. The standard 203(k) program also supports the elimination of health and safety hazards and calls for cost-effective energy improvements to the existing structure.
  - **Population Served.** All persons who can make the monthly mortgage payments are eligible to apply. Cooperative units are not eligible; individual condominium units may be insured if they are in projects that have been approved by FHA or the Department of Veterans Affairs, or meet certain Fannie Mae guidelines.
  - **Program End State.** Permanent housing.
  - **Supporting Agencies.** FHA approved lending institutions, which include many banks, savings and loan associations, and mortgage companies.

- **Notification and Activation Procedures.** Applicants follow the standard application procedure for Section 203 (k) mortgage insurance. No other activation or notification must take place for this program to apply to a disaster recovery environment.
- **Program Authorities.** Section 101(c) (1) of the Housing and Community Development Amendments of 1978 (P.L. 95557) amends Section 203(k) of the National Housing Act (NHA). Chapter II of Title 24 of the Code of Federal Regulations under Section 203.50 and Sections 203.440 through 203.494.
- **Further Information.** <http://www.hud.gov/offices/hsg/sfh/203k/203kmenu.cfm>.
- **Loss Mitigation Program.** This program incorporates a process to avoid foreclosures, where borrowers who have been unable to make loan payments and are in danger of defaulting on their loans are assisted by lenders. The program is meant to minimize the foreclosure impact on the FHA insurance funds and homeowners themselves. Lenders have the option of offering borrowers a number of FHA-approved options for avoiding foreclosure, including special forbearance, mortgage modifications, partial FHA insurance claims, pre-foreclosure sale of property, and a deed-in-lieu of foreclosure, wherein the borrower deeds the housing back to the lender.
  - **Intended Use.** Permanent housing.
  - **Program Funding.** Funding Category 2. The program is funded with a set annual budget and may or may not be able to meet size or frequency needs.
  - **Efficiency.** Offering disaster victims the ability to pause mortgage obligations in the aftermath of a disaster facilitates a focus on community-wide recovery and reconstruction. At the discretion of HUD, these measures usually occur quickly in the aftermath of a disaster as a help to households whose properties are damaged or destroyed. Forbearances typically span up to 180 days; however, this is not a strict upper limit.
  - **Cost Effectiveness.** Foreclosure is not only a costly experience for the family losing a home, but can be a lengthy and expensive procedure for the loan investor, the servicer, and any insuring agency that is also involved. Contrary to popularly held beliefs, mortgage market participants lose money on nearly all foreclosures. The least costly workout options are those that keep borrowers in their homes, and the next best are those that assist borrowers in getting out of the now burdensome financial responsibilities of homeownership in a less costly manner than foreclosure, such as implementing advance claims, forbearance plans, or loan modifications.
  - **Population Served.** Homebuyers who have an FHA insured mortgage via direct assistance from their lenders.
  - **Program End State.** Permanent housing.
  - **Supporting Agencies.** FEMA and State agencies.
  - **Notification and Activation Procedures.** Eligible FHA mortgagees receive notification of forbearance or other measures from HUD; HUD also dispatches letters to other



lenders encouraging them to follow suit with similar measures for their borrowers. Activation of this measure is at the discretion of the Secretary.

- **Program Authorities.** 24 CFR, Section 203.501.
- **Further Information.** <http://www.hud.gov/offices/hsg/sfh/nsc/immiltrs.cfm>.
- **HUD-Owned Homes.** If necessary, HUD can sell or lease homes it owns at a discount to evacuees displaced by disasters. The homes are sold at a discount from their fair market value and HUD funds a repair and maintenance escrow equal to a percentage of the discounted purchase price to help pay for any repairs that may be needed to fix the home and to pay delinquent utility accounts. HUD will also pay up to a certain percentage of the discounted sales price toward reasonable and customary closing costs for the buyer. The buyer must typically purchase the property with an FHA mortgage or with all cash.
  - **Intended Use.** Interim and permanent housing.
  - **Program Funding.** Funding Category 2. The program is funded with a set annual budget and may or may not be able to meet size or frequency needs.
  - **Efficiency.** This program makes use of existing Federal housing stock. There is inherent efficiency in dispensing surplus foreclosure stock owned by HUD while fulfilling its mission in long-term disaster housing recovery.
  - **Cost Effectiveness.** As an alternative to long-term interim housing, this program facilitates the placement of disaster households into permanent housing. This program simultaneously offers victims the ability to regain a permanent residence at a discounted cost and allows HUD a method to dispense its stock of foreclosure properties. Given that many disaster victims whose residences are completely destroyed will relocate, this program offers them a financial advantage to regain a state of permanent residency.
  - **Population Served.** Individuals and households who have been displaced long-term by a Presidentially declared disaster.
  - **Program End State.** Permanent housing.
  - **Supporting Agencies.** FEMA, HUD Marketing and Management Contractors, and Mortgage Banking Industry.
  - **Notification and Activation Procedures.** There is no standard format for the implementation of this program, but precedent exists. In the aftermath of the 2006 Gulf Coast hurricanes, this program was put into effect by HUD and was known as the "Hurricane Evacuee Sales Program." Details on notification and activation of this program in a disaster are handled on a case-by-case basis.
  - **Program Authorities.** Section 203, National Housing Act (12 U.S.C. 1709, 1715(b)). Program regulations are in 24 CFR Part 203.
  - **Further Information.** <http://www.hud.gov/homes/homesforsale.cfm>.

## Department of Agriculture

*The Department of Agriculture (USDA) is responsible for providing emergency housing loans, grants, and other forms of relief to individuals and households living in rural America.* In providing disaster assistance, USDA is a support agency under the *National Response Framework* for ESF #6 – Mass Care, Emergency Assistance, Housing, and Human Services and is a primary agency for ESF #14 – Long-Term Community Recovery. Title V of the Housing Act of 1949, as amended, authorizes USDA and its Rural Housing Service (RHS) to administer various programs to provide housing assistance opportunities to rural Americans.

When disasters occur, the USDA can leverage its existing housing programs and adjust provisions as needed to assist residents in the affected areas, including those who are already in various USDA rural housing programs. In general, the USDA housing assistance programs listed below are only available if funds from FEMA, SBA, other agencies, or insurers are inadequate to meet the housing needs of affected rural residents. Assistance is available to homeowners and homebuyers, apartment dwellers, and multi-family property owners.

USDA housing programs fall under one of two broad categories: Single-Family or Multi-Family. Sections 502 and 504 below pertain to the purchase or repair of single-family housing, while the remaining programs assist owners and tenants of multi-family housing.

In addition to the provisions described beneath each loan or grant program below, Rural Americans who participate in the Section 514 or 515 multi-family housing programs and are made homeless as a result of a Presidentially declared disaster are eligible for occupancy nationwide as “displaced tenants” at any USDA-financed multi-family housing project. They are given a letter of priority eligibility (LOPE), moving the disaster victims to the top of waiting lists for vacancies in other properties. The LOPE is good for 120 days, after which the family may remain on the waiting list but without priority. An expedited placement process waives maximum income limits, security deposits, and credit checks, streamlines month-to-month leasing procedures, and institutes telephone background checks.

- **Section 502 Direct Loan and Loan Guarantee Programs.** The Section 502 direct loan program is intended to provide qualified applicants the opportunity to acquire, build, rehabilitate, improve, or relocate dwellings in rural areas. Borrowers may either obtain direct loans from USDA or obtain loans from private lenders that are guaranteed by USDA. Borrowers whose homes have been damaged by the disaster may be eligible for a new Section 502 loan to pay for the necessary repairs.

Section 502 borrowers are eligible for a six-month moratorium on mortgage payments if properties are in areas designated as disasters by the President and if the owners provide verification that the property damage was a direct result of the disaster. If necessary, the moratorium may be extended, but the moratorium may not exceed two years. Upon resumption of scheduled payments, the loan is to be re-amortized to include the amount deferred with the possibility of flexible terms. After adjusting for any interest rate subsidy available to the borrower, all or part of the interest accrued during the moratorium may be forgiven to the extent that the new mortgage payment would exceed the borrower’s ability to pay. For Section 502 guaranteed loans, the USDA has no direct control over the actions of

lenders who participate in its housing programs, but it will ask lenders to cease foreclosures and offer payment forbearance to borrowers in Presidentially declared disaster areas.

- **Intended Use.** Permanent housing.
- **Program Funding.** Funding Category 3. The program is intermittently funded and may not be effective.
- **Efficiency.** USDA Rural Development (RD) maintains oversight of loan processing functions for approved borrowers of direct loans and ensures that processes are streamlined and at pace with industry standards. In terms of USDA RD guaranteed loan programs, most loan processing functions have been delegated to approved lenders, who must adhere to RD requirements and guidelines. RD requirements ensure that these processes are also streamlined and at pace with industry standards.
- **Cost Effectiveness.** When USDA RD loan funds are utilized, there are standard underwriter requirements for the borrower and viability of the loan to ensure cost effectiveness.
- **Population Served.** Very low and low-income applicants located in rural areas of approximately 10,000 but not in excess of 20,000 if not contained within a Metropolitan Statistical Area. Very low-income is defined as below 50 percent of the area median income (AMI); low-income is between 50 and 80 percent of AMI. Borrowers must have the means to repay the loan, but be unable to secure reasonable credit terms elsewhere. Borrowers with income of up to 115% of the area median may obtain USDA-guaranteed loans from private lenders. Guaranteed Section 502 loans may only be used to purchase existing dwellings or to construct new homes. Priority is given to first-time homebuyers, and USDA may require that borrowers complete a homeownership counseling program.
- **Program End State.** Permanent housing.
- **Supporting Agencies.** None.
- **Notification and Activation Procedures.** A Presidentially declared disaster will activate the special provisions of this program.
- **Program Authorities.** Title V, Housing Act of 1949 as amended. Disaster assistance is authorized in Section 541.
- **Further Information.** [http://www.rurdev.usda.gov/rhs/sfh/brief\\_rhquar.htm](http://www.rurdev.usda.gov/rhs/sfh/brief_rhquar.htm).
- **Section 504 Home Repair Loan and Grant Program.** The Section 504 loan and grant program targets individuals and households with even lower incomes than those assisted by Section 502. Eligible rural homeowners use the Section 504 direct loans to repair their homes, while the proceeds must be used to remove identified health and safety hazards or to remodel the dwellings to make them accessible and usable for household members with disabilities. Loans are limited to \$20,000, set with a 1% interest rate, and may be repaid over a 20-year period. For homeowners 62 and over who cannot repay a loan, grant funds are available for needed repairs. Section 504 borrowers affected by a Presidentially declared

disaster are also eligible for the same mortgage payment moratoriums and/or potential forbearances as Section 502 borrowers and may be eligible for new Section 504 loans to pay for damage caused by the disaster.

- **Intended Use.** Permanent housing.
- **Program Funding.** Funding Category 3. The program is intermittently funded and may not be effective.
- **Efficiency.** USDA RD maintains oversight of loan processing functions for approved borrowers of direct loans and ensures that processes are streamlined and at pace with industry standards.
- **Cost Effectiveness.** When USDA RD loan funds are utilized, there are standard underwriter requirements for the borrower and viability of the loan to ensure cost effectiveness.
- **Population Served.** Rural areas with a population of approximately 10,000, or that is not contained within a Metropolitan Statistical Area with a population between 10,000 and 20,000 serving individuals with a very low-income. Very low-income is defined as 50 percent of the area median income (AMI) or less.
- **Program End State.** Permanent housing.
- **Supporting Agencies.** None.
- **Notification and Activation Procedures.** A Presidentially declared disaster will activate the special provisions of this program.
- **Program Authorities.** Title V, Housing Act of 1949 as amended. Disaster assistance is authorized in Section 541.
- **Further Information.** <http://www.rurdev.usda.gov/ia/rhs504.html>.
- **Sections 514 and 516 Farm Labor Housing Loans and Grants.** Both of these multi-family housing programs are meant to assist the development of housing for farm workers. Under Section 514, USDA is authorized to make direct loans for the construction of housing. Except for State and local public agencies or political subdivisions, the applicants must be unable to obtain financing from other sources that would enable the housing to be affordable by the target population. In contrast, Section 516 authorizes grants of up to 90% of the development cost to nonprofit organizations and public bodies seeking to construct housing. Applicants must demonstrate a “pressing need” in the area for housing and show there is reasonable doubt that it can be provided without the grant. The remaining 10% of the development cost may come from the applicant’s own resources, from other sources, or from Section 514 loans (*a lot of this information found in CRS Report for Congress*).

Owners of Section 514 properties in disaster areas are to be given a 90-day moratorium on mortgage payments. In order to qualify, applicants must have properties in areas designated as disasters by the President and provide verification that the damage to the property was a

direct result of the disaster. At the end of the moratorium, the loan may be re-amortized, refinanced, or subject to a work-out plan between the borrower and USDA.

- **Intended Use.** Permanent housing.
- **Program Funding.** Funding Category 3. The program is intermittently funded and may not be effective.
- **Efficiency.** USDA RD maintains oversight of loan processing functions for approved borrowers of direct loans and ensures that processes are streamlined and at pace with industry standards.
- **Cost Effectiveness.** When USDA RD loan funds are utilized, there are standard underwriter requirements for the borrower and viability of the loan to ensure cost effectiveness.
- **Population Served.** These programs are designed to benefit rural farmers, while eligible tenants are domestic farm laborers who receive a substantial portion of their income from farm labor and are citizens or legally admitted for permanent residence. Legally admitted temporary laborers, such as H-2A workers, are not eligible. Retired or disabled farm laborers may remain as tenants if initially eligible.
- **Program End State.** Permanent housing.
- **Supporting Agencies.** None.
- **Notification and Activation Procedures.** A Presidentially declared disaster will activate the special provisions of this program.
- **Program Authorities.** Housing Act of 1949, as amended, Sections 514 and 516, Public Laws 89-117 and 89-754, 42 U.S.C. 1484 and 1486.
- **Further Information.** <http://www.ruralhome.org/manager/uploads/RD514.516.pdf>.
- **Section 515 Rural Rental Housing Loan Program.** Rural rental housing loans enable developers to provide multi-family housing for the elderly, individuals with a disability, and families who cannot afford the purchase price and maintenance costs of their own homes. Except for public agencies, all borrowers must demonstrate that financial assistance from other sources will not enable the borrower to provide the housing at terms that are affordable to the target population. Grants are provided to public nonprofit organizations to assist rental property owners and co-ops with the repair and rehabilitation of their units.

Owners of Section 515 properties are subject to the same loan flexibility as owners of Section 514 properties, as described above.

- **Intended Use.** Permanent housing.
- **Program Funding.** Funding Category 3. The program is intermittently funded and may not be effective.



- **Efficiency.** USDA RD maintains oversight of loan processing functions for approved borrowers of direct loans and ensures that processes are streamlined and at pace with industry standards.
- **Cost Effectiveness.** When USDA RD loan funds are utilized, there are standard underwriter requirements for the borrower and viability of the loan to ensure cost effectiveness.
- **Population Served.** Rural Americans with very low-, low-, and moderate-income families, the elderly, and persons with disabilities. Very low-income is defined as below 50 percent of the area median income (AMI); low-income is between 50 and 80 percent of AMI; moderate income is capped at \$5,500 above the low-income limit. Those living in substandard housing are given first priority for tenancy. When rental assistance is used, top priority is given to very low-income households.
- **Program End State.** Permanent housing.
- **Supporting Agencies.** None.
- **Notification and Activation Procedures.** A Presidentially declared disaster will activate the special provisions of this program.
- **Program Authorities.** Housing Act of 1949, as amended, Sections 515 and 521, Public Law 102-550, 42 U.S.C. 1485, 1490a.
- **Further Information.** [http://www.rurdev.usda.gov/rhs/mfh/brief\\_mfh\\_rrh.htm](http://www.rurdev.usda.gov/rhs/mfh/brief_mfh_rrh.htm).
- **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 to be made directly to the property owners, are to make up the difference between the tenants' payments and the USDA-approved rent for the units. Owners must agree to operate the property on a limited profit or nonprofit basis. For residents receiving Section 521 rental assistance in units made uninhabitable by a Presidentially declared disaster, USDA permits the transfer of the rental assistance to another eligible Section 514 or Section 515 apartment complex. The transfer must be agreed to by all parties and be designed such that residents (and their rental assistance) return to the original complex and unit after the property has been restored. If the tenant chooses to stay instead of returning to the original complex, the tenant will not be assured rental assistance, and the owner would charge an appropriate rent based on any subsidy available to that property.
  - **Intended Use.** The disaster-related provisions of this program support interim housing efforts, while the program as a whole can help tenants achieve permanent housing.
  - **Program Funding.** Funding Category 3. These programs are intermittently funded and may not be effective.

- **Population Served.** Any very low and low-income individuals with disabilities or elderly persons who are unable to pay the approved rental rate for an eligible Rural Housing Service rental assistance unit within 30 percent of their adjusted monthly income.
- **Program End State.** Permanent housing.
- **Supporting Agencies.** None.
- **Notification and Activation Procedures.** A Presidentially declared disaster will activate the special provisions of this program.
- **Program Authorities.** Housing Act of 1949, as amended, Section 521, Public Laws 90-448 and 93-128, 42 U.S.C. 1490a.
- **Further Information.** [http://www.rurdev.usda.gov/rhs/mfh/indiv\\_mfh.htm](http://www.rurdev.usda.gov/rhs/mfh/indiv_mfh.htm).
- **Section 538 Rural Rental Housing Guaranteed Loans.** Under this program, borrowers may obtain loans from private lenders to finance multi-family housing in rural areas, and USDA guarantees to pay for the lender losses in case of borrower default. Section 538 guaranteed loans may be used for the development costs of housing that consist of five or more adequate dwelling units and remains available to targeted population served for the period of the loan. Similar to Section 502 loans, the USDA will send letters to lenders holding Section 538 loans, suggesting that the lenders offer similar forbearance to borrowers in disaster areas.
  - **Intended Use.** Permanent housing.
  - **Program Funding.** Funding Category 3. These programs are intermittently funded and may not be effective.
  - **Efficiency.** Most loan processing functions for USDA RD guaranteed loan programs have been delegated to approved lenders, who must adhere to RD requirements and guidelines. RD requirements ensure that these processes are also streamlined and at pace with industry standards.
  - **Cost Effectiveness.** When USDA RD loan funds are utilized, there are standard underwriter requirements for the borrower and viability of the loan to ensure cost effectiveness.
  - **Population Served.** Housing units are available to renters whose income at time of occupancy does not exceed 115% of the median income of the area.
  - **Program End State.** Permanent housing.
  - **Supporting Agencies.** None.
  - **Notification and Activation Procedures.** A Presidentially declared disaster will activate the special provisions of this program.

- **Program Authorities.** Housing Act of 1949, as amended, Section 538, Public Law 106-569, 42 U.S.C. 1490p-2.
- **Further Information.**  
<http://www.ruralhome.org/pubs/guides/section538/adescriptionofgrrhp.htm>.

## Department of Veterans Affairs

***The Department of Veterans Affairs (VA) is primarily responsible for providing disaster assistance to veterans, certain dependents, and beneficiaries of veterans who participate in its loan program.*** In addition to special provisions under its home loan program as discussed below, the Department leverages other resources to offer housing solutions in times of need, and beneficiaries are not always limited to Veterans. As stated in the National Response Framework's ESF #6 – Mass Care, Emergency Assistance, Housing, and Human Services, the VA assigns representatives to FEMA Disaster Assistance Centers to counsel eligible disaster victims on VA housing, and may assign single-family and multiple housing units for the purpose of providing interim housing options to eligible disaster victims. The units may also be used by a State when it administers the Temporary Housing Assistance program on FEMA's behalf. Upon request during declared emergencies, VA may make its properties available to provide space for the establishment of shelters. Moreover, VA may work with HUD to transfer VA properties to local urban homesteading agencies for use in a HUD-approved local urban homesteading program.

- **VA Home Loans.** This program assists veterans, certain service personnel (including certain Reservists and Guard members), and certain unmarried surviving spouses of veterans, in obtaining credit for the purchase, construction, or improvement of homes on more liberal terms than are generally available to non-veterans. Any home loan closed prior to the date of the declared disaster is eligible for a VA guaranty without regard to the disaster. VA encourages holders of guaranteed loans in disaster areas to extend all possible forbearance to borrowers who, through no fault of their own, are in financial distress. Although the loan holder is ultimately responsible for determining when to initiate foreclosure and for completing termination action, VA requests that holders establish a 90-day moratorium from the date of the declared disaster on initiating new foreclosures in the disaster areas. The exception to this is if a default is clearly insoluble and there is no likelihood of reinstatement during the period of moratorium or when a foreclosure sale was already scheduled prior to the disaster. It is the loan holder's responsibility to inspect damage to properties, counsel borrowers concerning assistance that may be available to them, and provide the applicable Regional Loan Center with a report that outlines the findings and actions for each damaged property.
  - **Intended Use.** Permanent housing\*  
*\*Although the primary use for VA's home loan program is permanent housing, VA may use properties acquired under the housing loan program as interim housing for disaster victims.*
  - **Program Funding.** Funding Category 1. The guaranteed loan program is fully funded and should be able to be executed in a given disaster. VA funding fees also are collected on VA guaranteed home loans, helping to defray costs of the programs, such as paying

claims on loans that do not perform\*. In some instances, it is necessary for Congress to provide a subsidy to VA.

*\*Any VA-action that is not benefit-related, such as providing interim housing or interim housing counseling, is subject to Funding Category 2. The program may or may not be able to meet size or frequency needs.*

- **Efficiency.** VA has delegated most of the loan processing functions to private lenders who must adhere to VA credit guidelines. However, VA provides extensive oversight and ensures the processes are streamlined and at pace with industry standards.
- **Cost Effectiveness.** The intent of the home loan guaranty program is to assist veterans in obtaining home loans for properties for themselves and their families. It is possible that veterans who are displaced by a natural disaster may use this program to find new living accommodations. However, this is such a collateral aspect of the purpose of the VA home loan guaranty program, that VA collects no data measuring its use or cost effectiveness under those circumstances.
- **Population Served.** Veterans, service personnel, and unmarried surviving spouses of veterans.
- **Program End State.** Permanent housing.
- **Supporting Agencies.** None.
- **Notification and Activation Procedures.** The Secretary may initiate the special initiatives and provisions discussed above when the President declares a major disaster.
- **Program Authorities.** The VA home loan benefits are administered under the authority of 38 U.S.C. Chapter 37.
- **Further Information.**  
[http://www.homeloans.va.gov/docs/va\\_policy\\_regarding\\_natural\\_disasters.pdf](http://www.homeloans.va.gov/docs/va_policy_regarding_natural_disasters.pdf)

## Department of Health and Human Services

***The Department of Health and Human Services (HHS) supports disaster housing activities primarily through its roles and responsibilities under the National Response Framework's ESF # 6.*** The agency does not directly place affected individuals and households into housing facilities after a disaster, but it plays an integral role in facilitating the housing recovery process through the administration of wrap-around services, human services programs, and grants to impacted areas. In addition to the block grants described below, HHS resources can be particularly helpful in caring for special needs populations, including children and elderly persons. HHS programs focusing on these populations are discussed in greater detail in Annex 3.

- **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, who then distribute CSBG monies to Community Action Agencies (CAAs) and other organizations serving low-income populations. Grant amounts are determined by a formula based on each

State's and Indian tribe's poverty population. Stakeholders work together to assess community needs and determine the kind of activities and services that will best serve the intended population. State, territories, and tribal governments provide guidance, ensure local managerial accountability, and encourage innovative responses to both persistent problems and new challenges. CAAs have the authority to design programs that assist people seeking affordable housing, including case management for the homeless, advice on securing rental assistance, or help with the process of becoming a homeowner.

States, territories, and tribal governments directly affected by the 2005 Gulf Coast Hurricanes, or indirectly affected as a result of providing services to displaced individuals, were covered by waivers or special provisions that modified the terms and conditions of their CSBG grant awards in order to redirect resources for disaster recovery.

- **Intended Use.** Permanent housing.
- **Program Funding.** Funding Category 2. The program is funded with a set annual budget and may or may not be able to meet size or frequency needs. A disaster occurring late in the Federal fiscal year may present challenges because States often expend or obligate all of their funds for the year by this time. Funding for disaster recovery would then be inadequate.
- **Efficiency.** The efficiency of grant operations is largely determined by States and Community Action Agencies (CAAs) who oversee and administer the funds. States are encouraged to streamline the eligibility determination process while taking into account any required disaster-related modifications. Individuals who receive CSBG-funded services must qualify as low-income, though in disaster situations consideration is made to individuals who may not have been low-income prior to the disaster, but whose income was severely affected by the disaster. Moreover, there are approximately 1,000 CAAs nationwide who leverage their strong relationships in the community to present services to low-income individuals and families affected by the disaster. They will efficiently contribute to the overall recovery mission when supporting Federal, State and local relief efforts with timely response and dedicated availability.
- **Cost Effectiveness.** The Community Services Network is uniquely positioned to reach out to displaced families, particularly those Community Action Agencies (CAAs) who have facilities and can provide services for displaced families. Local CSBG Program Directors at the local level are quick to respond to displaced individuals, families and children by providing physical resources such as kitchens, bed space and showers as well as professional assets to include physicians, social workers, mental health personnel and community workers. Local CAAs often maintain a large volunteer service population of churches, civic groups and individuals who actively participate in their community recovery efforts. Although CSBG often supports and coordinates with the Department of Housing and Urban Development (HUD) and the U.S. Department of Agriculture (USDA), the CSBG legislation, CSBG Act, Public Law 105-285 Section 678(a)&(2), does not directly support the purchase or permanent improvement to real property without a waiver approved by the HHS Secretary. Waivers are

generally granted when human suffering and destruction of property caused by natural disasters have been identified.

- **Population Served.** This grant program allows States to determine populations to be served within statutory limits. States make grants to qualified locally-based nonprofit community antipoverty agencies and other eligible entities which provide services to low-income individuals and families. 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.
- **Program End State.** Permanent housing.
- **Supporting Agencies.** While CSBG program does not directly support other Federal agency's post-disaster efforts, it does augment and fill-in gaps for activities and services provided by local and State levels.
- **Notification and Activation Procedures.** To direct funds to people specifically affected by a disaster, the program has the authority to exercise policy flexibility and provide expedited waivers for CSBG agencies who can promote the repair, renovation, and construction of housing. A Presidential disaster declaration is not necessarily required.
- **Program Authorities.** Community Opportunities, Accountability, Training, and Educational Services Act of 1998, Title II, Section 201 and Sections 671-thru 679; Public Laws 97-35, 103-252, Public Laws 106-554 and 98-502.
- **Further Information.** <http://www.acf.hhs.gov/programs/ocs/csbg/>.
- **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. Under the program, each State has the flexibility to determine which social services will be provided, the eligibility limits to receive services, and how funds are distributed among various services within the State. However, States are to ensure that their eligibility criterion complies with Federal requirements for the SSBG program and that services are provided only to qualified individuals (often based on income). Funding may go towards housing services that assist individuals or families in locating, obtaining, or retaining suitable housing.

After major disasters, supplemental appropriations can be authorized. For instance, the Department of Defense Appropriations Act, 2006, also known as the Emergency Supplemental Appropriations Act, provided \$550 million in additional SSBG funding to address the social and health services of individuals affected by the 2005 Gulf Coast Hurricanes. States affected could use the one-time supplemental allotment to provide



services in any of the 29 SSBG service categories. States who were most significantly impacted by the hurricanes received the largest SSBG supplemental allocations.

- **Intended Use.** Permanent housing.
- **Program Funding.** Funding Category 2. The program is funded with a set annual budget and may or may not be able to meet size or frequency needs.
- **Efficiency.** SSBG is a flexible source of funds allocated to States to assist with the provision of social services to adults and children. This flexibility allows for a more efficient disbursement, in contrast to a process burdened by numerous restrictions. And according to HHS, States can more easily use SSBG funds to fill gaps in social services than other Federal funding streams.
- **Cost Effectiveness.** Various methods are in place to ensure that funds are being used appropriately. States are required to submit a pre-expenditure report each year, describing how they intend to use the SSBG funds, the type of activities to be supported, and the categories and characteristics of individuals to be served. The report is transmitted to HHS and made public within the State. The State is required to revise the report throughout the year as necessary to reflect substantial changes. After the end of the fiscal year, each State must submit a post-expenditure report, describing the activities actually carried out, and explaining the extent to which funds were spent in a manner consistent with the pre-expenditure report. Additionally, the Office of Community Services has implemented an accountability measure that is designed to decrease the percentage of SSBG funds identified as administrative costs by States to nine percent or less.
- **Population Served.** Under Title XX, each eligible jurisdiction determines the services that will be provided and the individuals that will be eligible to receive services. The goal is to enable each State to furnish social services best suited to the needs of the individuals residing in the State.
- **Program End State.** Permanent housing.
- **Supporting Agencies.** The SSBG program does not directly support the post-disaster efforts of other Federal agencies. At the State level, SSBG funds are frequently coordinated with programs funded by other Federal, State, and local sources.
- **Notification and Activation Procedures.** As noted in the description above, when a supplemental appropriations bill is passed, SSBG funds are then directed to meet the needs of people affected by a disaster.
- **Program Authorities.** Social Security Act, Title XX, as amended; Omnibus Budget Reconciliation Act of 1981, as amended, Public Law 97-35; Jobs Training Bill, Public Law 98-8; Public Law 98-473; Medicaid and Medicare Patient and Program Act of 1987; Omnibus Budget Reconciliation Act of 1987, Public Law 100-203; Family Support Act of 1988, Public Law 100-485; Omnibus Budget Reconciliation Act of 1993, Public Law 103-66; 42 U.S.C. 1397 ET seq.

- **Further Information.** <http://www.acf.hhs.gov/programs/ocs/ssbg/>.

## Department of the Interior/Bureau of Indian Affairs

*The Department of the Interior is responsible for 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. When disasters affect land held in trust by the United States for American Indians, Indian tribes, and Alaska Natives, the Bureau of Indian Affairs (BIA) supports the Federal response as a partner through various mechanisms and authorities. BIA provides resources and staff in response to tribal government requests for assistance. However, with respect to the topic of this Annex, BIA does not maintain an emergency or disaster housing program. Any tribal government requests for housing are referred to and coordinated by HUD. One HUD program that particularly benefits Native Americans and tribal areas is the Indian Community Development Block Grant (ICDBG) Imminent Threat (IT) fund, which is discussed in detail in Annex 3.

## Small Business Administration

*The Small Business Administration (SBA) is generally known for its financial support of small business, but it is also responsible for assisting homeowners and business owners with the repair and/or replacement of disaster damaged real property by providing direct low-interest, long-term loans.* As a signatory to the *National Response Framework*, the SBA is a part of the Federal government's single comprehensive approach to domestic incident management to prevent, prepare for, respond to, and recover from major disasters, terrorist attacks, and other emergencies. It has one Primary Mission Essential Function (PMEF), which is to collect and disseminate disaster-related information from declared disasters and be prepared to process disaster loan applications. The SBA has a comprehensive Continuity of Operations Plan (COOP), which ensures it will be able to perform this essential function even in the event of a disaster that adversely impacts SBA's operations. Through its Office of Disaster Assistance (ODA), the SBA will provide affordable, timely, and accessible financial assistance to eligible homeowners, renters, non-profits, and non-farm businesses following a disaster.

- **Home Disaster Loans.** The SBA offers low-interest, fixed-rate loans to disaster victims, enabling them to repair or replace property damaged or destroyed in declared disasters. These low-interest rates and long repayment terms make recovery possible for many individuals and households.
  - **Intended Use.** Permanent housing, which is accomplished by restoring pre-disaster housing rather than acquiring new permanent housing.
  - **Program Funding.** Funding Category 2. The program's annual funding is based on a ten-year average disaster loan volume, excluding extraordinary events. .
  - **Efficiency.** Like many organizations, SBA garnered a number of lessons learned after the 2005 Gulf Coast hurricanes. The cumulative damage of the storms was so extensive that the sheer number of disaster loan applications overwhelmed SBA's capacity to

process them. As a result, SBA made efforts to improve the level of efficiency at which it operates. In general, extensive pre-disaster planning allows SBA to position resources more effectively. For example, a new disaster scalability preparedness tool analyzes various potential application volume scenarios. By having strategic information on hand before a disaster occurs, the speed of SBA's response will dramatically increase.

SBA's Disaster Credit Management System (DCMS) now has an expanded capacity that supports a greater number of concurrent users, thereby maximizing output. And to ease the overall processing burden on the system, SBA uses new tools to refer applicants to grant providers more quickly. This lessens work for each applicant, reduces the volume of files pending a decision, minimizes the aging of such files, and provides funds to disaster victims more quickly.

In order to further enhance its capabilities after a major disaster, the Office of Disaster Assistance expanded its pool of Active and Ready Reserves and now has the ability to mobilize private sector contractors to assist with loan processing and loan closing activities as needed.

Lastly, an efficient SBA response will occur with integrated teams of case managers, attorneys, loan experts, and other support staff working collaboratively. A borrower is first assigned to the case manager, who serves as the primary point of contact and offers personalized assistance and clarification of outstanding issues. The team's goal is to limit confusion, errors, and duplicative work that would waste time and resources later in the process.

- **Cost Effectiveness.** Tangible benefits are realized by borrowers who receive loans that facilitate the housing recovery process. However, in order to maintain a sustainable program, SBA must be proactive about managing resources and controlling foreseeable operating costs.

SBA regularly incorporates historical data to increase the accuracy of its pre-disaster planning. In addition, it uses forecasting and modeling tools to predict loan volume and the corresponding resources needed for loan processing as soon as a disaster occurs. There are three models. The Internal Demand Forecast Model estimates the dollar amount of disaster assistance loans that will be made based on information available at time the disaster occurs. The Internal Resource Requirements Model forecasts staffing levels necessary for SBA to handle a wide range of disaster events. Finally, SBA leverages FEMA's HAZUS Model, which aids the decision-making process by projecting the impact of a disaster, including potential financial losses. HAZUS also helps SBA integrate with the operations of FEMA and other Federal, State, and local governmental organizations that use the program for their emergency response.

- **Population Served.** Homeowners, renters, non-profit organizations, and non-farm business owners.
- **Program End State.** Permanent housing.
- **Supporting Agencies.** SBA disaster loans often support and complement the efforts of FEMA's Individuals and Households program.

- **Notification and Activation Procedures.** Disaster assistance loans are possible upon a disaster declaration for Individual Assistance (IA) made by the President or a declaration made by the SBA Administrator. SBA publishes the availability of assistance in the Federal Register. The published notice identifies the kinds of assistance available, the date and nature of the disaster, and the deadline and location for filing loan applications.
- **Program Authorities.** Small Business Act of 1953, Section 7(b)(1), as amended, Public Law 85-536, 15 U.S.C. 636(B)(1); Disaster Relief Act of 1970, Sections 231, 234, 235 and 237, Public Law 91-606, 42 U.S.C. 4401; Public Laws 93-24, 94-305, 95-89, 96-302, 97-35, 98-166, 98-270, 99-272, 99-349, 100-590, 102-27, 102-395, and 103-75.
- **Further Information.** <http://www.sba.gov/services/disasterassistance/>.

## Department of Defense/U.S. Army Corps of Engineers

***The United States Army Corps of Engineers may be tasked with providing housing inspection, construction, or installation services as part of their lead role in Emergency Support Function (ESF) #3 – Public Works and Engineering.*** The USACE sheltering and interim housing support follows the direction of FEMA through Mission Assignments. With regards to sheltering, the USACE focuses on the planning of base camps mass care shelter site inspections, and construction of temporary shelter facilities. As for interim housing, USACE may be mission assigned to support FEMA's Direct Housing Operations (DHOPS) with QA support of haul and install missions and construction management for community sites. USACE may be mission assigned to perform haul and install operations or design, construction, and/or decommissioning of community sites utilizing USACE contracts.

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. Through Pre-scripted Mission Assignments, USACE will activate and deploy the Temporary Roofing Planning and Response Team (PRT), as directed by FEMA, and implement the Advanced Contracting Initiative (ACI). USACE will coordinate the roofing activities of all organizations performing portions of the roofing mission, including the National Guard and voluntary organizations. This may include supplies, equipment, materials, and logistics support necessary to provide temporary roofing to homes.

In accordance with Joint Federal Travel Regulations, the Department of Defense ensures that military families, including those living on bases, have appropriate housing upon evacuation. They are authorized to select an alternate safe haven within the continental United States and receive safe haven benefits. Safe haven benefits include travel costs, actual costs of lodging, and allowances for meals and incidentals. Any additional housing provisions are at the discretion of the specific base or area officer.

## General Services Administration

***The GSA is responsible for providing essential products and services needed to help prevent, prepare for, and respond to emergency housing situations.*** Its assistance to relief

workers and victims of disaster includes food, shelter, cleaning supplies, comfort kits, first aid, clothing, personal items, emergency transportation, home repair, household items, and medical supplies. GSA can utilize the 'GSAAdvantage! Disaster Relief' section of its online shopping and ordering system, *GSAAdvantage!*, to provide Federal, State, and local agencies access to the acquisition of supplies and equipment needed to support requirements for disaster housing relief and emergency preparedness.

- **Federal Supply Schedules – Disaster Recovery Purchasing.** Federal Supply Schedules provide State and local governments with the ability to purchase products and services that facilitate recovery from major disasters and help individuals and households return to permanent housing. The Transportation, Delivery and Relocation Solutions (TDRS) Schedule 48, which is available through GSA's Multiple Award Schedules program, offers an array of solutions to assist in meeting the emergency response for transportation requirements. The TDRS Schedule offers three unique products and services to accommodate the *Strategy's* Interim Housing Program for Transportation Assistance. The first is Ground Transportation Services (GTS), which is available for activities such as shuttle transportation between and among buildings, transportation to community services, driver services, or airport transport within or between cities. The second is the Rental Supplemental Vehicle Program (RSVP), which supplements Federal fleets and/or official government business vehicular needs for travel purposes other than temporary duty. Typical rental requirements include transportation support for national disasters and/or continuity of operations tests training associated with supporting these events. Lastly, the Travel Services Solutions (TSS) Schedule 599 offers its Air Charter Services, which can be used for domestic transportation needs relating to emergencies. These sources must provide accessible transportation to serve individuals with disabilities.
  - **Intended Use.** This program supports sheltering and interim housing efforts.
  - **Program Funding.** Funding Category 1. The program is fully funded and should be able to be executed in a given disaster. The ordering agency is responsible for funding, which is obligated at the time the order is placed. Payment of services is between the ordering agency and the vendor.
  - **Efficiency.** Section 833 of the John Warner National Defense Authorization Act for fiscal year 2007 was amended to give State and local governments the authority to use Federal Supply Schedules for the purchase of products and services that will facilitate recovery from events including major disasters. This reduces ordering time and allows products and services to be delivered with shorter lead times.
  - **Cost Effectiveness.** State and local government entities are encouraged to use GSA's Schedule Ordering Procedures to ensure the benefit of best value from GSA Schedule contractors. These products and services can be delivered immediately with pre-qualified prices and from pre-qualified companies. Government entities will experience tangible benefits and save money by eliminating unnecessary negotiations and overpriced contracts.
  - **Population Served.** The following agencies and activities named may use contracts established under GSA Schedules: All Federal agencies and activities in the executive,

- legislative and judicial branches, government contractors authorized in writing by a Federal agency pursuant to 48 CFR 51.1, mixed ownership government corporations (as defined in the Government Corporation Control Act), the government of the District of Columbia, and other activities and organizations authorized by statute or regulation to use GSA as a source of supply (e.g., State and local governments under Section 833 Disaster Recovery of the Defense Authorization Act for FY 2007 amended 40 U.S.C. 502).
- **Program End State.** This program assists relief workers and disaster victims through the interim phase of housing.
  - **Supporting Agencies.** General Services Administration's (FSA) Federal Acquisition Service.
  - **Notification and Activation Procedures.** When products and services are required, ordering agencies have direct access to the Multiple Award Schedule program. Ordering activities will follow the streamlined ordering procedures in the Federal Acquisition Regulation (FAR) 8.405 when ordering Schedule contract items and services. The applicable products and services will be identified in Schedule publications and contractors' Schedule pricelists.
  - **Program Authorities.** 40 U.S.C. 501-611, 1301-1315; 50 App. U.S.C. 1622(d); 16 U.S.C. 667b-d; 42 U.S.C. 11411; 42 U.S.C. 3020d; Executive Order 12999, April 17, 1996.
  - **Further Information.**  
[http://www.gsa.gov/Portal/gsa/ep/contentView.do?contentId=22466&contentType=GSA\\_BASIC](http://www.gsa.gov/Portal/gsa/ep/contentView.do?contentId=22466&contentType=GSA_BASIC).
  - **Emergency Lodging Blanket Purchase Agreement.** GSA has established a Blanket Purchase Agreement (BPA) with Corporate Lodging Consultants, Inc. (CLC) to assist Federal agencies with emergency lodging accommodations. Emergency Lodging is designed to secure accommodations for disaster victims and emergency support personnel. Services available include property location and availability, reservation and booking support, check-in support, on-site lodging coordinator, vendor management and support, rate negotiation, subcontracting management, invoice analysis, audit, payment processing, reconciliation, management information, and reporting.
    - **Intended Use.** Interim housing.
    - **Program Funding.** Funding Category 1. The program is fully funded and should be able to be executed in a given disaster. The ordering agency is responsible for funding. Funds are obligated at the time the order is placed. Payment of services is made direct between the ordering agency and the vendor.
    - **Efficiency.** Commercial Lodging Consultants (CLC) maintains contracts with hotels in all 50 States and U.S. territories to ensure readiness for a potential disaster. They are on alert and ready to mobilize as soon as FEMA activates the program in any disaster location. The amount of time it takes from the point of the program's activation until



execution depends on how quickly evacuees register in the system. Hotels advise CLC electronically of their readiness and availability in receiving evacuees into the hotels.

Time spent in lodging is contingent on the disaster's severity, as assessed by FEMA, and will last until evacuees can be moved to more suitable permanent housing environments, such as apartments or the evacuees' homes. FEMA, at the request of the State, will activate its transitional sheltering initiative to allow eligible evacuees to stay in hotels or motels until it is safe for them to return home. This assistance is intended to provide evacuees with an extended sheltering environment until their neighborhoods are accessible or until their own properties are habitable again. The initial period of assistance is from 1 to 30 days, and then FEMA evaluates the need and extends the time of assistance as circumstances indicate.

- **Cost Effectiveness.** During the disaster housing response and when evacuees are often most in need, hotel costs are contained and controlled through CLC, who has negotiated prices with the hotels and has established a direct billing relationship for room and tax. Meals, other incidental charges, and any damages to room caused by the guest are the responsibility of the hotel guest. CLC will check bills for inaccuracies and ensures that it contains only allowable charges; CLC then invoices FEMA. Upon receipt of payment from FEMA, CLC will pay the hotel and keep rich management report data and an audit trail detail to support the emergency purchases. This process eliminates overcharges or misuse of the program. The program offers tangible benefits, as hotel rooms provides evacuees with privacy as well as facilities for showering and other everyday amenities. It also accommodates persons with disabilities.
- **Population Served.** This BPA is designed to assist Federal agencies when lodging accommodations are required as a result of an emergency and/or disaster. A victim can either be a Federal employee or citizen who has been displaced from their home by some disaster or emergency and, as a result, requires emergency lodging. Specific determinations of victim or emergency support personnel status will be determined by the ordering agency.
- **Program End State.** The end state occurs when evacuees must check out of the hotel and return to permanent housing. If necessary, the hotel stay can be extended past the end state of interim lodging for evacuees who require additional services due to a lack of facilities at home. Eventually, they can be moved into longer term facilities such as apartments, condos, or extended stay facilities, which provide a more normal way of family life and reduces the daily costs of lodging. If no facilities are available within the local area, evacuees will be transported to the closest facility possible.
- **Supporting Agencies.** General Services Administration's (GSA) Federal Acquisition Service.
- **Notification and Activation Procedures.** Ordering agencies should contact GSA to be added to the BPA for emergency lodging services. Once added to the BPA by GSA, ordering agencies place their order directly with the vendor for required services.

- **Program Authorities.** 40 U.S.C. 501-611, 1301-1315; 50 App. U.S.C. 1622(d); 16 U.S.C. 667b-d; 42 U.S.C. 11411; 42 U.S.C. 3020d; Executive Order 12999, April 17, 1996.

**Further Information.**

<http://www.gsa.gov/Portal/gsa/ep/channelView.do?pageTypeId=17110&channelPage=%2Fep%2Fchannel%2FgsaOverview.jsp&channelId=-24536>  
and [www.gsa.gov/lodging](http://www.gsa.gov/lodging).

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- **Donation of Federal Surplus Personal Property.** The program transfers surplus property to State and local governments for use in Presidentially declared emergencies or major disasters. With the proper authority, GSA may have the flexibility to provide these assets without screening for other Federal or donation requests, allowing the expeditious use of property in the areas most affected by a disaster.
  - **Intended Use.** Sheltering and interim housing.
  - **Program Funding.** Funding Category 2. The program is funded with a set annual budget and may or may not be able to meet size or frequency needs based on availability of property or equipment for donation. Appropriations support this Federal Acquisition Service effort to transfer property to the States for donation.
  - **Efficiency.** When a Presidential disaster is declared and impacted States identify needs, screening is done in GSA's automated disposal system, GSAXcess®. Based on the devastation, GSA can expedite screening for any property in GSAXcess® and process it for donation to the State requested.
  - **Cost Effectiveness.** Under the Title 40 provisions, when GSA makes surplus property available for donation purposes, it is required to work through a State Agency for Surplus Property (SASP) established in each State. The SASP is responsible under the law for making eligibility determinations for organizations wishing to participate in the surplus property donation program. If and when eligibility is established, the SASP is also responsible for assisting intended recipients with locating and acquiring needed surplus property. It is cost effective for the government to disburse unused but still useful property, as opposed to purchasing and distributing new property that would serve a similar purpose. The SASP's role can produce additional benefits, as they may be more familiar with the needs of the State's local communities.
  - **Population Served.** Eligible recipients include State and local government agencies, municipal activities, and specified non-profit organizations. Included are State and local emergency services, law enforcement and first responders, and providers of assistance to the impoverished and homeless.
  - **Program End State.** Donations of property and equipment continue until all excess or surplus is exhausted.
  - **Supporting Agencies.** State Agencies for Surplus Property (SASPs), established in each State, territory, and the District of Columbia.

- **Notification and Activation Procedures.** None – this is an ongoing program that can “elevate” its performance in responding to disaster situations. SASPs regularly screen available excess/surplus property in GSAXcess® for donation. Response to disaster situations may expedite their requests and impact the types of property requested, but this still operates under an existing, ongoing program.
- **Program Authorities.** 40 U.S.C. 549, 41 CFR 102-37.
- **Further Information.**  
[http://www.gsa.gov/Portal/gsa/ep/contentView.do?contentType=GSA\\_OVERVIEW&contentId=10055](http://www.gsa.gov/Portal/gsa/ep/contentView.do?contentType=GSA_OVERVIEW&contentId=10055).

## Department of the Treasury/Internal Revenue Service (IRS)

### ***Special tax law provisions may help taxpayers recover financially from the impact of a disaster, especially when the President declares their location to be a major disaster area.***

Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes. Both individuals and businesses in a Presidentially declared disaster area can get a faster refund by claiming losses related to the disaster on the tax return for the previous year, usually by filing an amended return. In addition, in the wake of a major disaster, the IRS can permit the claim of additional exemptions for homeowners or renters who provide housing in their main homes to qualifying displaced individuals.

The Federal income tax laws also contain a number of credits designed to provide a long-term financial incentive to increase the supply of low-income housing. Congress or the Secretary of the Treasury may, at their discretion, extend these credits to persons who are assisting in with the long-term response to housing demands created by a disaster. For instance, administered by IRS and State tax credit allocation agencies, the Low-Income Housing Tax Credit Program (LIHTC) provides developers and investors with eligible affordable housing developments, a dollar-for-dollar reduction in their Federal taxes. In the wake of Hurricane Katrina, the Department of the Treasury participated in outreach events to help taxpayers take advantage of KETRA and the GO Zone Act, which were new laws that altered the tax code for disaster victims and made it easier for individuals and companies to engage in charity to benefit those affected by the hurricanes. These provisions do not apply in all federal disasters.

As of August 2008, the IRS has conducted 101 outreach events to assist and educate small business taxpayers and practitioners on the IRS administrative tax relief as well as legislative relief. 17 events focused on the new safe harbor valuation methods for computing casualty losses. 14 of these events were conducted with HUD and the Louisiana and Mississippi bankers associations to promote GO Zone Tax Incentives for investment opportunities.

## Fannie Mae and Freddie Mac

***In addition to providing liquidity and stability to the housing finance system, Fannie Mae and Freddie Mac can offer assistance in the days following a major disaster through mortgage payment relief to affected homeowners and helping lenders re-establish their operations.*** Fannie Mae and Freddie Mac may offer liberal forbearance policies for affected

homeowners, loan workouts for homeowners who wished to stay in their homes, and underwriting flexibilities to make it easier for families to qualify for new mortgages or refinance their existing mortgages. However, disaster-related assistance generally applies only to mortgages that the corporations own. Fannie Mae and Freddie Mac support Federal agencies such as HUD, FEMA, and SBA as well as State and local agencies and non-profit organizations, as needed and as requested.

A Presidential-declaration of a major disaster or emergency accompanied by the authorization of FEMA Individual Assistance indicates that the losses sustained by individuals and households in the affected areas may be severe enough for Freddie Mac to consider special efforts to help in recovery efforts. In the absence of Presidential action, however, it may intervene if local conditions, as reported by local authorities or on-site mortgage sellers or servicers, justify involvement. Freddie Mac absorbs the cost of special mortgage relief measures and special housing assistance as a normal cost of doing business, albeit under extraordinary circumstances generated by a disaster.

Depending on the circumstances, Freddie Mac may engage in additional forms of housing assistance, including freezing foreclosure actions in affected areas with the intent of minimizing the additional displacement of people, particularly in the midst of what can be a chaotic post-disaster recovery environment. Moreover, it may facilitate the release of insurance proceeds, such as increasing the amount of insurance proceeds that may initially be disbursed to the borrower. Freddie Mac may also direct loan servicers to not report delinquencies to credit repositories, thereby ensuring that borrowers without access to mail or other forms of communication are not penalized for failing to make their mortgage payments.

Lastly, Freddie Mac may donate single-family homes and apartment buildings through its real estate-owned properties and also employ employee time to help build shelters and assist homeowners.

## **Corporation for National and Community Service**

***The Corporation for National and Community Service (CNCS) is an independent agency of the United States government whose mission is to “support the American culture of citizenship, service, and responsibility.”*** The Corporation is the nation’s largest grant maker supporting service and volunteering. CNCS delivers several programs that are designed to help communities address poverty, the environment, education, and other unmet human needs. Leveraging its resources, the Corporation can be instrumental in meeting the housing needs of individuals and households in the wake of a disaster.

In 2007, CNCS and National VOAD completed a memorandum of understanding, as many State and local VOADs had benefited from CNCS programs for staff to assist in the formation, implementation, and continued activity of VOAD organizations. The formal agreement acknowledges the current working relationships between CNCS programs and VOAD members and gives both National VOAD and CNCS a foundation for future endeavors and mutual activities and support.

In 2008, CNCS and FEMA updated their 1999 memorandum of understanding recognizing the contributions of the many and varied programs across all CNCS divisions, and providing a mechanism for FEMA to fund disaster activities of these programs.

- **CNCS Programs.** The AmeriCorps program is split into three main divisions, including AmeriCorps State and National, Volunteers in Service to America (VISTA), and National Civilian Community Corps (NCCC). AmeriCorps National provides grants directly to national public and service programs, Indian tribes, and consortia formed across two or more States. AmeriCorps State works with Governor-appointed State Service Commissions to provide grants to public and nonprofit organizations that sponsor service programs around the country. AmeriCorps NCCC is a full-time, team-based residential program for men and women age 18-24. AmeriCorps VISTA provides full-time members to create and expand programs that ultimately bring low-income individuals and communities out of poverty. CNCS offers two additional programs that could offer disaster housing assistance. Learn and Serve America provides grants to schools, higher education institutions, and community-based organizations that engage students, their teachers, and others in service to meet community needs. And Senior Corps offers a network of programs that tap the rich experience, skills and talents of older citizens to meet community challenges.
  - **Intended Use.** Sheltering, interim housing, and permanent housing.
  - **Program Funding.** Funding Category 2 and 3. Some programs have a set budget, but may not have funding for disaster work, and others are intermittently funded.
  - **Efficiency.** National Service can respond quickly to most requests for assistance as programs operate in every State. Local programs can quickly respond for short-term assignments and there are many national programs that respond equipped with transportation, equipment, and training.
  - **Cost Effectiveness.** Most responding programs are partially funded through CNCS grants (average is 74% CNCS funding), carry a low overall cost, and do not expend full Federal per diem rates for travel. Members will stay in shelters, gymnasiums, or other low-cost housing, and typically require less than half of daily meal per diem. Most programs work 6 days per week and 10 hour days on disaster assignment and are not hourly so they do not incur overtime costs.
  - **Population Served.** General population affected by disaster.
  - **Program End State.** Permanent housing.
  - **Supporting Agencies.** CNCS is supported by hundreds of grantees, including American Red Cross, Habitat for Humanity, and Hands On Network.
  - **Notification and Activation Procedures.** CNCS can be activated by contacting the Office of Emergency Management (OEM) at OEM@cns.gov. For requests requiring additional funding, OEM will provide cost detail based on assignment and available resources.
  - **Program Authorities.** The National and Community Service Act of 1990, 42 U.S.C. 12651g(b); Executive Order 12148, as amended; and 44 CFR Part 206.
  - **Further Information.** <http://www.nationalservice.org/>

## American Red Cross

*The American Red Cross (Red Cross) utilizes a nationwide system of disaster planning, preparedness, and response to assist with post-disaster housing crises.* Red Cross chapters form the most immediate response when a disaster occurs. If the disaster is so large that it exceeds the capacity of a chapter and its community, the Red Cross activates its broader network of people and resources available through its national headquarters structure. Red Cross relief services are provided to minimize the immediate, disaster-caused suffering of people affected by a disaster through the provision of services that includes sheltering (individual or congregate temporary shelters). The American Red Cross serves as a support agency for ESF #6 – Mass Care, Housing and Human Services.

- **Disaster Service Program.** The Red Cross delivers disaster housing assistance in three main forms: Mass Care, Rental Assistance, and Emergency Housing Repair, depending on the size and scale of the disaster and considering other resources available to disaster victims. Mass Care assists emergency managers and other sheltering partners to identify and manage emergency shelters for those affected by disaster. The Red Cross, with local governments, opens and operates shelters before a disaster, during disaster evacuations, and after a disaster occurs. Rental Assistance identifies and supports assistance for the short-term housing needs of disaster survivors. It collects data on housing resources potentially available within the impacted area, coordinates temporary housing resources needed to support sheltering shortfall, and provides rental assistance. Lastly, Emergency Housing Repair provides funding to disaster survivors for emergency home repairs.
  - **Intended Use.** Sheltering, interim, and permanent.
  - **Program Funding.** Funding Category 3. These programs are intermittently funded and may not be effective. Red Cross services are primarily funded by private contributions.
  - **Efficiency.** The Red Cross opens evacuation shelters in advance of incidents to provide safe haven for those potentially impacted by disaster. In most instances, shelters remain open for a relatively short period of time – typically closing within a week – as disaster victims return to their homes or into more stable interim housing
  - While the goal remains to move people from shelters to more stable housing, in very large events shelters may be open for extended periods of time, depending on damage to local infrastructure and other available housing stock. Evacuation shelters and longer-term general congregate shelters vary in standards and amenities. The Red Cross maintains a nationwide inventory of sheltering supplies enabling the organization to shelter upwards of 500,000 individuals. Shelter facilities typically consist of public buildings, such as local elementary and high school gymnasiums and convention centers. Additionally, the Red Cross partners locally with faith and civic groups, providing these non-traditional disaster responders with training and resources to enhance local sheltering operations.



- **Cost Effectiveness.** The Red Cross endeavors to make congregate sheltering as comfortable as possible for disaster victims. Together with its partners, the Red Cross offers health and mental health assessments, referrals and casework, feeding operations and “safe spaces” for children. Red Cross volunteers staff shelters and provide counsel and emotional support to shelter residents. Additionally, Red Cross partners are invited to shelters to provide referral information on assistance, including FEMA personnel, who help clients register for FEMA and other Federal assistance.
- **Population Served.** General population affected by disaster.
- **Supporting Agencies.** FEMA.
- **Program End State.** Permanent housing.
- **Notification and Activation Procedures.** American Red Cross chapters continually work to be prepared to respond when a disaster threatens or strikes. When a disaster is so large that it exceeds the affected chapter's capacity to respond, all of the resources of the organization – including those of the affected and supporting units within the affected State(s) and of national headquarters – combine to ensure that needed disaster services are provided to meet the needs of those affected.
- **Program Authorities.** U.S. Congress, act of January 5, 1905, as amended, 36 U.S.C.; Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1988 (PL. 93-288 as amended) Sec. 30 (b) (3).
- **Further Information.** <http://www.redcross.org/services/disaster/>.

## National Voluntary Organizations Active in Disaster

***National Voluntary Organizations Active in Disaster (National VOAD) is the forum where organizations share knowledge and resources throughout the disaster cycle—preparation, response and recovery—to help disaster survivors and their communities.*** Members of National VOAD form a coalition of nonprofit organizations that respond to disasters as part of their overall mission. Each member has its own specific area of expertise, but together they foster more effective service by providing convening mechanisms and outreach for all people and organizations involved in disasters.

- **National VOAD Member Contributions.** Members provide critical services to disaster victims, including a range of skilled and unskilled volunteer labor to clean up, repair, and rebuild homes. They may also provide funding for utilities or rental assistance, and assist individuals regardless of race, creed, gender, or age. National VOAD members, working with FEMA's Voluntary Agency Liaisons (VALs), actively promote the formation of Long Term Recovery Organizations (LTROs) in communities after major disasters. These LTROs, which include leadership from the faith community, local government, and local non-profit organizations, take responsibility for helping those most in need return to permanent, safe and secure housing. Working with National VOAD members, the LTRO provides disaster case management, prioritizes the unmet needs in the community, raises additional funds needed to meet those needs, and attracts volunteers to carry out the work.

- **Intended Use.** The members of National VOAD involved in housing generally assist with sheltering and permanent housing repair and construction. The American Red Cross and the Salvation Army, with support from a number of other National VOAD members, are the primary providers of sheltering services.
- **Program Funding.** Funding Category 3. These programs are intermittently funded and may not be effective without additional or supplemental funding. Materials are generally acquired using FEMA Individual Assistance money, insurance, donated materials, or through other grants or donations made to the long term recovery effort. Specialized teams who work on homes are volunteers or sometimes funded through donations from sponsoring constituents. Frequently, LTROs are in need of additional funding for construction materials and/or administrative expenses. Funding is most limited in years with weak economies, which can affect costs of living and philanthropic priorities.

**National VOAD Members Providing Disaster Housing Assistance**

American Baptist Men  
 Brethren Disaster Ministries  
 Catholic Charities USA, Disaster Response Office  
 Christian Disaster Response  
 Christian Reform World Relief Committee  
 Church World Service  
 City Team Ministries  
 Episcopal Relief and Development  
 Friends Disaster Service  
 Habitat for Humanity  
 Lutheran Disaster Response  
 Mennonite Disaster Service  
 National Emergency Response Team  
 Nazarene Disaster Service  
 Presbyterian Disaster Assistance  
 Samaritan's Purse  
 Southern Baptist Disaster Relief  
 United Church of Christ  
 United Jewish Communities  
 United Methodist Committee on Relief  
 United Way of America

- **Efficiency.** The National VOAD response is most efficient when adequate funding is available. Adequate funding allows workers to begin rebuilding communities more quickly; if adequate funding is not available, time is lost while organizations are forced to raise funds for materials, travel, and supplies. The speed at which funds are provided to repair homes can expedite the rebuilding of lives, the stimulation of the local economy, and the decline of properties waiting for repairs. Funding can also be allocated to expenses for skilled laborers, who may not be able to afford travel costs or time off from work, but who are willing to volunteer their time on site and leverage their experience and talent to accelerate project lead times. Although beyond control of the organization, the number of disasters in a given year can also determine how efficient the National VOAD response is. The supply of funds available to National VOAD programs is finite, and a year with fewer disasters allows more funds to be allocated to each disaster response. Furthermore, an efficient response is delivered when National VOAD understands the overall capacity of its member organizations. There are numerous members, but work can be efficiently delegated with limited duplication of resources when there is a thorough understanding of membership capabilities.
- **Cost Effectiveness.** National VOAD delivers cost effective disaster housing assistance because its member organizations benefit the affected population using volunteer labor. Not only is the volunteer labor at no cost, but many volunteers also pay for their own travel expenses. Additionally, organizations continuously raise funds that are used to purchase construction materials and cover other costs associated with long term recovery. Benefits associated the long term sustainability of communities will be greatest

when labor pools include highly skilled workers who lower the probability of future housing repairs and when adequate support staff is available to deliver wrap-around services.

- **Population Served.** National VOAD members are expected to focus on disaster victims who have the greatest need for assistance. This is dictated by the National VOAD mission and donor consensus. Several National VOAD members do place special emphasis on segments of those in need, such as individuals with disabilities and the elderly. In contrast, LTROs do not provide assistance to homeowners with adequate insurance or other sufficient resources.
- **Program End State.** Permanent housing.
- **Supporting Agencies.** FEMA, through its Voluntary Agency Liaisons.
- **Notification and Activation Procedures.** Each organization will have its own activation standards, though National VOAD members generally respond when there are needs and most do not require a Presidential-disaster declaration. Nevertheless, the declaration can serve as a guide to indicate where resources are most needed. An exception involves communities that have a high density of supporting member constituencies. In these cases, the VOAD member will likely provide help even if there is no declaration.
- **Program Authorities.** National VOAD members are expected to comply with all regulations pertinent to the laws of the communities in which they serve.
- **Further Information.** <http://www.nvoad.org/>.

## Other Matters Concerning the Cooperative Effort to Provide Housing Assistance during a Major Disaster

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*While each agency and organization plays distinct roles in disaster recovery, a number of interdependencies also exist in order to ensure comprehensive solutions are provided to those most in need.* The section below cites specific examples of cooperate efforts to provide housing assistance during a major disaster. These initiatives primarily use tools such as Interagency Agreements (IAA), Pre-Scripted Mission Assignments (PSMA), Contracts, or Memorandums of Understanding (MOU) to partner with other government entities. As the lead Federal agency for emergency management, FEMA is often in a position to coordinate with other agencies for housing response and recovery.

- **Disaster Housing Assistance Program.** The Federal Emergency Management Agency (FEMA) and the U.S. Department of Housing and Urban Development signed an Interagency Agreement on July 26, 2006, under which HUD administered a pilot program to provide temporary long-term housing rental assistance and case management for Katrina/Rita households. HUD administers the Disaster Housing Assistance Program (DHAP) through its Public Housing Agencies for eligible Katrina/Rita households who were receiving rental

assistance from FEMA. Evacuees register through FEMA for Federal disaster assistance. When FEMA determines that they are eligible, displaced families decide where they would like to move. Upon arriving in their new community, the evacuated family meets the local public housing authority that helps them find a suitable place to live. Families are given a rental subsidy based on 100 percent of Fair Market Rent in that community. Eligible families included displaced public housing residents, Section 8 voucher holders, other HUD-assisted households, and pre-disaster homeless individuals who were directly affected by the hurricane. Additionally, individuals had to be eligible for FEMA IHP assistance in order to be referred to DHAP. Families initially contribute \$50 toward their rent. Every month thereafter, the family portion of the rent increases in increments of \$50 through the end date of the program. HUD and FEMA recently announced a similar initiative for families displaced by Hurricane Ike.

The DHAP format for addressing the temporary long-term housing needs of displaced disaster households has come into practice as a standard methodology for FEMA/HUD-coordinated housing efforts. However, a “standard DHAP” does not exist; as such, questions of population served, cost effectiveness, efficiency, etc. cannot be outlined specifically. As a corollary to this, a disaster area cannot request an “activation” of a DHAP per se; “DHAP” is a label given to an increasingly standard model for fulfilling temporary long-term disaster housing needs. States and localities should acquaint themselves with historical formats for a DHAP in order to determine its potential disaster response program in their areas.

- **Operation Blue Roof.** This program is funded through FEMA for all counties that have been declared by FEMA for the Individual Assistance program, and it is managed by the U.S. Army Corps of Engineers (Corps). As a program authorized for the disaster recovery, Corps contractors install plastic sheeting as a temporary solution that allows individuals to remain in their residence until they can make more permanent repairs. Residents must first sign a Right of Entry (ROE) form, which allows crews to come onto private property to install the free temporary roofing. The program is for primary residences or permanently occupied rental properties with less than 50 percent structural damage, while vacation rental properties are not eligible for the program. Once the blue roof is installed, the structure must be habitable.
- **Utilization of Government Owned Homes.** Homes owned by USDA, HUD, and VA can be made available to displaced victims of disasters. For example, after the 2005 disasters in the Gulf Coast, an Interagency Agreement (IAA) was signed between HUD and FEMA. The IAA set forth the conditions and protocol for the transfer of HUD Real Estate Owned (REO) properties held off the market and made available to FEMA for displaced families. This agreement identified and made available 5,600 single-family (HUD owned) homes within a 500-mile radius of the Gulf Coast.
- **Online Housing Databases.** Online databases help planners and recovery workers identify available housing in times need. Three examples include the National Shelter System (NSS), the National Housing Locator System (NHLS), and the Housing Portal.

FEMA works with Federal, State, and voluntary partners to build a robust system for evacuation, sheltering, and housing that involves national planning and includes national standards. A key initiative is FEMA's collaboration with the American Red Cross to

implement the National Shelter System (NSS). The NSS is a database that lists and provides key information on more than 46,500 shelters across the country, to include sheltering type and capacity. Outreach and training to Federal, State, and local authorities using the system is on-going, and the data is continuously verified and updated.

HUD's National Housing Locator System (NHLS) combines Federal housing resources with three commercial apartment locators and housing Web sites to offer one platform that allows housing agency personnel and emergency responders immediate accessibility to available rental housing resources nationwide. Using housing information from various Internet and government data providers, the NHLS allows users to set a number of search criteria to locate available housing in a one-stop forum. Search criteria include the desired location by city and zip code, price range, acceptance of housing vouchers, accessibility, assisted and elderly accommodations, and number of bedrooms. Once the criterion is set, a rapid search is conducted nationwide with designated partners, and the information about available housing is presented in a report format. In most cases, housing photos and contact information are also provided. Launched in January 2006, the NHLS has found particular applicability as a tool in past instances of DHAP.

FEMA's Housing Portal consolidates rental resources for evacuees identified by Federal agencies, private organizations, and individuals. Utilizing HUD's National Housing Locator System (NHLS), FEMA provides housing information in a consolidated format accessible to disaster survivors and FEMA housing staff. This program allows housing caseworkers to provide rental resources in the NHLS to the public and permits public access to the NHLS via the internet. The Housing Portal also provides FEMA staff the ability to pull reports on housing resource availability and to enter additional housing resources identified during the course of disaster operations.

- **Federal Government and Private Sector Working Together.** After Hurricane Katrina, HUD worked with Home Depot in cities across the Gulf to conduct workshops for homeowners on hurricane preparedness. The goal was to increase homeowners' understanding regarding do-it-yourself repairs or contract repairs. In addition, HUD released "Tech Sets" on storm resistant roofing and wind resistant openings for use by homeowners, builders, and community officials.
- **Engaging University Groups in Disaster Relief.** On November 1, 2005, HUD and the Corporation National and Community Service, launched the Universities Rebuilding America Partnership (URAP) at Louisiana State University. The new program offers resources and support to engage college and university students, faculty and staff in helping rebuild the Gulf Coast Region.

## 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 §5170b, 5174 Sec. 403 and 408 respectively.
- The Code of Federal Regulations, 44 CFR 206.110-117.



## ANNEX 2:

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

## Introduction

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***Providing victims of a major disaster with housing, employment, and essential resources is a critical part of the recovery effort.*** This Annex will identify methods to provide housing for disaster victims that will promote self-sufficiency as well as outline programs that connect relocated disaster victims to job training and employment opportunities.

Providing housing solutions, employment, essential and social services, and other critical resources for displaced disaster victims in areas far from their previous residence is a challenging task. Without a solution and plan, dependence on government, nongovernmental organizations (NGO), and private sector assistance can be prolonged, thus impeding the recovery of individuals and communities. A well-devised plan must establish proper communication between the entities offering assistance and the disaster victims. Creating a public messaging strategy is essential to facilitate the connection of information and the needed resources with disaster victims.

***As a catastrophic event, the 2005 Gulf Coast disasters strained housing assistance capabilities, and highlighted the complexity of disaster housing.*** Due to the overwhelming post-disaster housing assistance need, in many cases, an emphasis was placed on providing some form of housing to disaster victims without adequate consideration for employment and other essential resources. In some instances, displaced families were provided with housing throughout the United States and many lived for an extended period of time in temporary housing that was not within reasonable commuting distance of their pre-disaster jobs. In addition to disaster-related needs, families living in unfamiliar locations without adequate transportation options were disconnected from resources and services that had been available to them prior to the disaster. This Annex is intended to address hazards of all sizes, scopes, and scales.

***This experience suggests that new post-disaster housing standards needed to be refined.*** Returning disaster victims to their pre-disaster level of self-sufficiency requires more than just adequate temporary housing. Successful implementation of a broader housing solution includes facilitating access to employment, services, and resources. This Annex acknowledges the comprehensive needs of disaster victims that extend beyond housing. Baseline requirements must be established for reconnecting disaster victims with essential services as well as delivering new resources to address their disaster-related needs. In July of 2008, the National Advisory Council (NAC) established a Wrap-Around Service Task Force to identify additional baseline requirements for consideration when developing interim housing plans. The Task Force is in the process of finalizing its recommendations.

Two methods have been identified to house disaster victims in areas where employment and other essential resources are available. The first method will facilitate access to job placement or training resources, and other essential services near the impacted area of disaster victims. The second method will, in the event of relocation, facilitate access to job placement or training resources and other essential services in or near the host community of the displaced individual. Housing approaches should include the use of existing housing stocks, and may necessitate the deployment of factory-built housing units when existing resources are exhausted or otherwise unavailable.

***Programs and methods included in this Annex directly provide, or help to provide, sheltering, interim, or permanent housing, employment, and/or resources needed for living for individuals or households affected by a major disaster.*** These programs help individuals and households find self-sustainable housing, employment, and other essential services needed to return to their pre-disaster state of living.

## Purpose

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***In conjunction with sections 683(b)(1)-(3) of the Post-Katrina Emergency Management Reform Act (PKEMRA), this Annex is intended to present planners with both an operating framework and a sample array of methods to provide an appropriate level of assistance to disaster victims, incorporating governmental, non-governmental, and private sectors.*** This approach is intended to address hazards of all types and to provide disaster victims with housing in locations where employment and other essential resources are available and accessible.

This Annex will present planners with key considerations for determining adequate temporary housing to support the overall recovery effort. The Annex will also explore employment options for mass relocations during disasters and also consider long-term housing options when relocating disaster victims. In addition, this Annex will explore and consider methods for additional necessary services.

## Assessing Requirements for Housing and Essential Services

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***Connecting disaster victims with housing solutions while either the repair or replacement of their pre-disaster homes is in progress is one of the most demanding facets of disaster housing.*** Housing options vary widely depending on the nature of the event. Planners must assess a full range of housing options that are available and determine which will best meet the needs of the disaster victims, and provided housing must be decent, safe, and sanitary, and, if needed, accessible to people with disabilities. Connecting disaster victims with appropriate housing can be most efficiently executed when planners are aware of the various housing options and methods.

## Needs Assessment for Housing Options

***A thorough assessment of an affected community's housing needs is a critical first step in disaster recovery.*** To assess the housing needs of an affected community, a State-Led Housing Solutions Task Force (SHSTF), and potentially a Mission Planning Team (MPT) will be invited to convene at the Joint Field Office (JFO) when the impact of a disaster makes it necessary to provide temporary or permanent housing options. These teams will utilize scoping tools and consider data from various sources including the Census Bureau, Preliminary Damage Assessments (PDA), shelters, and directly from eligible applicants. The team will compare the estimated needs of available resources.

Outreach to applicants can further identify those in need of housing assistance and identify potential accessibility needs. A multi-agency Housing Portal collects information on available housing resources. If resources within the affected area are unable to fully address the housing needs of the community, alternatives must be explored. Disaster victims may be required to relocate outside their pre-disaster communities to seek available opportunities for resources and employment. However, it should be recognized that this may impede the community's ability to rebuild. These additional solutions include rental resources beyond the affected area, immediate repair assistance to render damaged dwellings habitable while repairs are made, repair and rehabilitation of existing rental housing in the affected area, utilization of transitional shelters, and the use of temporary housing units. These options culminate into the following three scenarios:

- Disaster victims move into areas able to accommodate them with all the required services.
- Disaster victims move into unaffected areas that require enhancement of resources to handle the influx of disaster victims.
- Disaster victims return to the affected area, and services and resources must be augmented to sufficiently accommodate their return.

Where damage levels and rental resources permit, it is most often in the best interest of the disaster victim to remain in the affected community, within the normal commuting area or within a reasonable commuting distance of work and school. The advantages of using rental resources to achieve this goal are twofold; the disaster victim retains a sense of continuity in an area where they may have the most community ties and the affected community benefits by maintaining their citizenship base along with the financial benefits of keeping consumer dollars at home.

FEMA's financial assistance places the responsibility for locating housing and negotiating with potential landlords in the hands of the applicant, and FEMA offers to assist applicants in locating housing units through the Housing portal and Helpline. FEMA provides funds based on the HUD Fair Market Rent (FMR) for the locality where the applicant is currently living. The applicant is then expected to locate a housing resource and take responsibility for signing a lease. Applicants' holding primary responsibility of housing empowers them to take responsibility for their own housing needs. Additionally, applicants will then be responsible for their own housing matters, including items such as lease, security deposit, utilities, etc. Disadvantages from this method may exist, especially for disaster victims with special needs or low to very low-income levels as these applicants may have difficulty locating resources which meet their needs. Additionally, applicants may not have the financial resources to assume rent payment after rental assistance discontinues or the available finances for the upfront rent costs, such as a security deposit.

When rental resources are unavailable in the affected area, the SHSTF will determine if temporary housing units (e.g., modular homes, manufactured homes, etc.) will be used, and, subsequent, if these units will be clustered and which types of units and sites will be used. However, all other commercial and private housing options must be exhausted before a factory-built housing solution is considered.

If housing needs are unable to be addressed with commercial and private sites, factory-built housing may be placed in community site configurations that provide emergency sheltering to either renters or homeowners. Manufactured homes are generally used to satisfy temporary housing needs and are typically placed on commercial pads or in community sites developed expressly for this purpose. A factory-built housing mission may include placing units on private sites to enable homeowners to remain on their properties while they repair or rebuild their permanent residences. Factory-built housing units can also be placed in existing commercial temporary housing sites. However, some areas may have limited resources available outside of the site, potentially reducing availability by destroying vital infrastructure.

## **Determining the Required Essential and Social Services**

***Critical services represent the basic requisite resources that should be available and accessible in an area when considering temporary and permanent housing options.*** These critical services include power, water, sewer and wastewater treatment, communications, emergency medical care, fire protection/emergency services, and access to food.

In addition to the critical services outlined above, wrap-around services, infrastructure and additional essential services to address disaster-related needs must be considered. Planners and disaster recovery providers increasingly acknowledge that housing disaster victims in areas located near employment opportunities and social services can assist individuals and households in returning to self-sustainability. Determining the types of social services that assist disaster victims in their recovery must consider both individual and community needs. Identifying services available prior to the disaster can provide insight into post-disaster needs. Accessibility to common community services, such as childcare, healthcare, job training, and job placement facilitates their return to normal life. The following approaches may be used to ensure that disaster victims in temporary and potentially permanent housing have access to these resources:

- Individuals and households may be housed in established communities where resources are available.
- Individuals and households can be housed in available rental resources or temporary housing units in the affected area during the rebuilding process.
- Following a catastrophic event, a “Host State” concept may be utilized as appropriate, whereby entire communities are relocated and existing resources are augmented to accommodate the incoming population.

If vital infrastructure is intact or able to be rapidly restored, disaster victims may also be housed in available rental resources or in temporary housing units placed in the affected area during the rebuilding process. In particular, the restoration of utility infrastructure must be coordinated and prioritized to support the timely, facilitated return of displaced households. A lack of operating utility infrastructure may hamper or impede the recovery process and potentially cause health and

safety issues. This may also impede the ability of affected residents to stay in their homes or on their properties.

In some cases, critical and community services may not have returned. In this scenario, it is essential that services be reestablished, and disaster victims connected to these services, as soon as possible. The need for additional services may be magnified if an incident's recovery requires the development of community sites. Annex 4 will further describe resource requirements, and site placement of community sites. Planners should work closely with service providers to create a plan for reestablishing services that may have been disrupted by the disaster.

## Connecting Individuals to Resources

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***Disaster victims can be connected with the most appropriate and effective housing options once the needs of communities and individuals are assessed in conjunction with availability of resources.*** When individuals and households relocate to established communities where resources are available, the critical component is connecting them to existing resources, and addressing other needs that may have been a direct result of the disaster. This can be accomplished by working with disaster victims that have been relocated, such as in the case management process.

### Disaster Case Management

***Disaster case management begins immediately after the disaster and continues through the recovery phase.*** Disaster case management is the process of organizing and providing a timely coordinated approach to assess disaster-related needs as well as existing healthcare, mental health and human services needs that may adversely impact an individual's recovery if not addressed. Disaster case management facilitates the delivery of appropriate resources and services, works with a client to implement a recovery plan and advocates for the client's needs to assist him or her in returning to a pre-disaster status while respecting human dignity. If necessary, disaster case management helps transition the client with pre-existing needs to existing case management providers after disaster related needs are addressed. This is facilitated through the provision of a single point of contact for disaster assistance applicants who need a wide variety of services that may be provided by many different organizations.

The purpose of disaster case management is to rapidly return individuals and families who have survived a disaster to a state of self-sufficiency. This is accomplished by ensuring that each individual has access to a case manager who will take information about the individual's situation and then serve as his or her advocate and help him or her organize and access the disaster related resources, human services, healthcare and mental health care that will help him or her achieve pre-disaster levels of functioning and equilibrium. The service is particularly critical in situations where large-scale deaths, injuries or personal property damage have occurred.

To accomplish this, case managers meet with individuals and households and complete an assessment. The purpose of the assessment is to identify what the impact of the disaster event was on individuals and households, what assistance has been received, and what they perceive

as their immediate and ongoing disaster related needs. To ensure a client's return to self-sufficiency, it is essential to address unmet disaster-related needs as well as healthcare, mental health, and human services needs that may impede recovery if not addressed. The assessment process provides the case manager with the opportunity to help the individuals and households pinpoint specific goals for their recovery and begin to organize the steps needed to attain each goal. This process results in a disaster recovery plan that is specific to an individual or household's needs.

The recovery plan is a written document that becomes the road map for recovery. Each goal is listed, the steps to meet the goal are detailed, and the responsibilities and timeframes for accomplishing the steps are assigned. The goals are linked with the client's disaster-related needs and any healthcare, mental health, and human services needs that may impede recovery. Throughout the case management process, the disaster case manager advocates for resources necessary to accomplish the goals of clients. This advocacy is critical to a client's return to self-sufficiency.

Disaster case managers have a responsibility to be aware of resources in the community. Resources are identified and categorized through various means. Common practices for resource management include using case management software databases for input of information and working with local information and referral providers. Networking with other case managers, case management supervisors, and also Federal, State, and local agency representatives will provide additional resource information.

## **Coordinated Assistance Network**

***Collecting and utilizing available data can facilitate a more efficient way to connect disaster victims with essential resources.*** The Coordinated Assistance Network (CAN) is a client information storage platform that stores, tracks, coordinates and facilitates easy access to clients' information among partner agencies via the Internet. If coordination of services and case management assistance is required, CAN allows participating agencies full access to clients' disaster information and tracks their recovery efforts. Additionally, CAN provides a separate function of resource tracking and works closely with the 211 system in the areas where 211 is active.

During various pilot programs, CAN played a vital role in linking clients to services available from agencies in the community that have the capacity to provide them. More importantly, CAN prevents the duplication of benefits and limits paper trails while maintaining confidentiality and integrity of clients' information. CAN is designed with the flexibility to meet the specific needs of its users in a disaster, obtaining client information from the FEMA's National Emergency Management Information System (NEMIS) (while still preserving the applicant's confidential information under the Privacy Act), the American Red Cross Client Assistance System (CAS), and from participating agencies through partnership agreements and in compliance with Privacy Act regulations. CAN's data input fields can be modified to capture specific information from clients living in FEMA temporary housing units so that clients can be transferred to agencies with services matching their needs. CAN will continue to play an important role in the disaster case management field.

## **Direct Housing Recertification**



***Coordination with FEMA Direct Housing recertification can also help expedite household recovery and achievement of permanent housing for disaster victims.*** Efficient delivery of services to disaster victims begins with efficient planning and maximization of resources. Under FEMA policy, the recertification field staff works directly with applicants housed in FEMA units as they progress toward implementing their permanent housing plan. This frequent contact contributes to a greater understanding of the household's needs and current situation, and provides opportunities to connect applicants with essential services based on their unique needs. Case management should work alongside the certification coordinators to provide assessment of and recommendations for clients. Through coordination with the State case management services, recertification caseworkers may be able to provide more effective guidance for the applicant's household recovery and achievement of permanent housing.

## **Goodwill Industries International**

Goodwill Industries International (GII) is one of the world's largest nonprofit networks of education, training, and career service providers for people with disadvantages and disabilities. GII enhances the dignity and quality of life of individuals, families, and communities by eliminating barriers to opportunity and helping people in need reach their fullest potential through the power of work. To directly address the challenging conditions that prevent individuals from succeeding in the workplace and hold families back from achieving financial stability, GII has deployed ten family strengthening strategies that equip organizations, individuals, and households to succeed. These strategies describe the multiple approaches Goodwill chooses to deploy to support families in their communities based on their mission, the goals of the organization, the needs of the people served, and the strengths and challenges of the local community. The strategies include support for low-wage employees; cultivation of community partnerships to gain access to valuable support services; youth and adult education, training, and career support; and financial education and asset building activities.

Goodwill may provide wrap-around services and connections to community resources for job seekers so that they can stabilize their families as they identify employment opportunities. GII strives to ensure that personal and family needs or other difficulties are not providing barriers to employment. Professionals at local Goodwills are available to help connect disaster victims with childcare, transportation, counseling, life skills programs for people with disabilities, and numerous other services. Additionally, if a local Goodwill does not provide a service, they are able to connect job seekers with other community organizations that do.

## **Connecting Disaster Victims with Employment**

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***Providing housing for residents with access to employment opportunities is a challenge that requires thought and planning.*** In order to take advantage of these opportunities, however, many residents may require the aid of various support programs. Such supports can signify the difference between failure and becoming self-sufficient.



## **Barriers to Employment and Facilitation of Access**

Challenges and obstacles present in a post-disaster environment can prevent disaster victims from seeking employment in a traditional manner. Particularly, disaster victims are often unable to access services in a timely fashion as a result of their own experience in the disaster, and not at the fault of the service providing agency. Loss or destruction of individual identification or other documentation, such as verification of prior employment, can occur when other property is damaged or destroyed. This may prevent disaster victims from accessing employment opportunities and other post-disaster resources.

Numerous jobs at the lower end of the employment spectrum, in terms of wages and skill, may be lost as one of the impacts of the disaster. Unlike affected individuals at the upper end of the employment spectrum, who may have more flexibility in employment choices and opportunities, these individuals may lose both housing and employment in a single event and be forced to compete for an insufficient number of jobs. This situation will amplify the need for support services.

If a disaster victim is provided with temporary housing away from their home during the impact period, they may not be made aware of employment opportunities near their previous residence. Additionally, if an individual is required to relocate and transportation limitations exist which restrict their ability to do so, their ability to find employment in the area to which they are relocating will be hindered. Improved communication tools and tactics can diminish the potential impact of these situations.

Barriers to employment may also arise from a disaster victim's pre-disaster circumstances. For example, the lack of a strong employment record prior to disaster or the presence of a criminal record may deter potential employers.

## **Individual Facilitation**

Individuals and families must take initial and primary responsibility for their recovery. Individuals who have lost their jobs are responsible for determining options that could meet their needs as well as seeking out resources, such as job listings, job placement organizations, and career counseling services, to help facilitate the employment process. The subsequent sections, detailing programs offered by the government and nongovernmental organizations to assist disaster victims with finding employment, are most effective when individuals make the first effort to contact them in search of employment. Although job counseling, workshops, vocational training, job placement services, and other programs are offered by outside organizations, it is the responsibility of the individual to seek out and fully engage themselves in these opportunities.

Individuals must recognize that their pre-disaster jobs may not be a feasible option to return to in the future and should begin assessing their skills and goals in conjunction with job availability. Online options, such as [www.USAJobs.com](http://www.USAJobs.com) for government careers, [www.craigslist.org](http://www.craigslist.org), [www.hotjobs.yahoo.com](http://www.hotjobs.yahoo.com), [www.indeed.com](http://www.indeed.com), [www.Careerbuilder.com](http://www.Careerbuilder.com), [www.monster.com](http://www.monster.com), and others, can provide a good starting point for individuals seeking employment.

## Government Sector Programs

With vast resources available and the position as the prime responder in the wake of a disaster, the federal government has both the capability and capacity to facilitate employment for disaster victims. Natural aptitudes or life experiences can sometimes point the way to marketable interests and skills with outside agencies providing the necessary screening, formal training, supervised experience, and credentials.

- **Department of Labor.** The Department of Labor (DOL) administers several programs to specifically assist displaced workers under the Workforce Development Act of 1998 (WIA). The WIA authorizes the DOL to provide annual funding to States for the operation of workforce development programs and the provision of services to all categories of dislocated workers, regardless of the reason for their dislocation. WIA services are available through a network of over 3,000 One-Stop Career Centers nationwide, and workers have access to a broad range of services available under the WIA umbrella, including those provided by partner programs in the One-Stop Career Centers. Locations of One-Stop Centers can be found at <http://www.servicelocator.org>.

Under the authorizing legislation of the WIA, the DOL administers several programs specifically to assist disaster victims with employment, including the Disaster Unemployment Assistance (DUA), National Emergency Grant Program, and the WIA Dislocated Worker Program. DUA provides financial assistance to individuals whose employment or self-employment has been lost or interrupted as a direct result of a major disaster declared by the President of the United States. Before an individual can be determined eligible for DUA, it must be established that the individual is not eligible for regular unemployment insurance benefits under any State or Federal law. The program is administered by States as agents of the Federal Government.

The National Emergency Grant disaster project creates temporary employment to assist with clean-up and restoration activities as well as humanitarian assistance to communities that have been affected by a disaster. Funds are used to provide disaster relief employment on projects that provide food, clothing, shelter, and other humanitarian assistance for disaster victims, and projects regarding demolition, cleaning, repair, renovation, and reconstruction of damaged and destroyed structures, facilities, and lands located within the disaster area. Individuals are eligible to be offered disaster relief employment if the individual is a dislocated worker, is a long-term unemployed individual, or is temporarily or permanently laid off as a consequence of the disaster. The initial grant provides for a clean-up period to last no more than six months from the date of grant award unless there is a subsequent modification (e.g., fully documented plan or other request) that justifies a longer clean-up period. These applications require verification that FEMA has declared the disaster area to be eligible for public assistance.

The WIA Dislocated Worker Program provides a variety of services, including access to resource rooms equipped with job banks, skills assessment tools, interest, aptitude and abilities inventories, labor market information, resume writing software and reviews of transferable skills. The program also coordinates workshops on job opportunities and interviews as well as stress and financial management. Displaced workers are given access to career counselors and case management, supportive services such as child care and

transportation, and language and skills training (short-term, incumbent worker training, etc.) through a network of certified training providers. For those workers needing to upgrade their skills, training for high-growth and high-demand occupations is available through Individual Training Accounts, which allow dislocated workers to make informed choices as to which eligible training provider will provide the adequate training needed for a speedy return to work.

Both State workforce agencies as well as DOL regional offices should be consulted as soon as possible to determine the optimal funding mix for the circumstances of any given dislocation. DOL's Office of National Response can be reached at (202) 693-2757 as a primary point of contact in a disaster situation. Regional office contacts can also be found at <http://www.doleta.gov/regions/regoffices/>. Additionally, DOL regional offices have existing arrangements with FEMA and often can be accessed through FEMA at the regional level.

Additionally, DOL ancillary services may be available for post-disaster relief. However, these services often require additional lead time to activate. For example, the Disability Navigator Program (DPN) deploys "navigators" to conduct outreach to the disabled community and organizations that serve that community. The navigators provide expertise and information on work incentives and employment support programs, assistance on navigating through the variety of programs and services that impact their employment (e.g., transportation, housing, health care, etc.), and serve as a resource to other One-Stop Center staff. However these services take time to deploy, so contacting DOL as quickly as possible in a disaster scenario will help ensure availability of services in a timelier manner.

- **Department of Commerce**. The Department of Commerce's Economic Development Association (EDA) creates jobs in areas of distress and is frequently involved in the economic development aspects of long term disaster recovery. EDA's grant programs are available to State and local governments, NGOs, (including faith-based and community organizations) and tribes; direct or financial assistance to individuals is not possible. EDA provides public works infrastructure, local technical assistance, and regional and local economic development planning programs to assist in long term disaster recovery. EDA does not directly fund housing efforts, however EDA does fund public infrastructure (water, sewer, roads, bridges, building rehabs for manufacturing and research, etc.) as a means of facilitating private investment and ultimately job creation. EDA frequently partners with other Federal agencies to encourage cooperation between local partners and the business sector to address regional issues of distress and economic development.
- **Department of Health and Human Services**. The Department of Health and Human Services (HHS) has provided employment assistance for disaster victims as part of the Temporary Assistance for Needy Families (TANF) program. The TANF program is designed to temporarily provide help while a family moves to self-sufficiency. To achieve this, TANF grants both federal funds and wide flexibility to States, territories and tribes for the development and implementation of their own welfare programs, thus providing assistance and work opportunities to needy families. This assistance is time-limited and promotes work, responsibility and self-sufficiency. TANF grants are administered by State, territorial and tribal agencies, and citizens can apply for TANF at the respective agency administering the program in their community. The federal government does not provide TANF assistance directly to individuals or families.

- **Department of Housing and Urban Development**. The Department of Housing and Urban Development has a number of programs and measures which operate in conjunction with local communities to provide capacity for disaster response and recovery, both in the area of the disaster as well as nationwide. These programs and measures are typically supported by HUD and serve to support community needs. In the event of a disaster, HUD programs may identify opportunities to expedite response through the issuance of waivers to specific program requirements for affected communities.

HUD has worked in conjunction with housing authorities, particularly the Housing Authority of New Orleans (HANO) during and after the 2005 hurricane season, to help develop an employment program for residents and assist the housing authority in connecting with social services programs in the wake of the disaster. In completing these objectives, the HUD works with social service providers and employers in affected areas and assists local staff to collect baseline data and develop long-term processes for resident outreach.

- **Federal Emergency Management Agency (FEMA)**. In the wake of a disaster, FEMA often interviews and hires local citizens for short-term disaster assignments and also encourages individual States to hire local disaster victims to staff Crisis Counseling and other grant programs that they administer. For disaster victims looking to connect with others to facilitate employment, there are often opportunities to share and exchange employment and training information at FEMA Disaster Recovery Centers.

## **Nongovernmental Organizations**

- **Goodwill Industries International**. To directly address the employment needs of disaster victims, GII can provide job seekers with resources that help them conduct job searches, write resumes and practice their interviewing skills. Local Goodwill career professionals regularly contact local employers to learn about jobs that are available, and then they connect job seekers with these employment opportunities. Goodwill may choose to host or co-sponsor local and regional job fairs at disaster or evacuation sites.

Local Goodwills can also potentially place disaster victims who have lost employment in temporary jobs or in jobs at Goodwill, providing employment until a permanent job can be acquired. Through this effort, many job seekers can find work in Goodwill retail stores, or at one of their many business or government contract work sites. After placing a disaster victim in a job, the local Goodwill may follow up on a regular basis to find out if they are continuing to do well on the job, or if they need more training, on-site job coaching or additional services.

To give newly hired workers a good foundation for career success or help those who are employed learn how to build on their existing skills and develop their careers, local Goodwills may offer reading, math, computer and language skills, high school equivalency preparation, and other classes. Some Goodwills also offer financial education and asset development services that help low-wage earners avoid money traps and build savings for their future as well as classes in family life and personal health.

For additional information or to connect to a local Goodwill Industries organization, please visit Goodwill's Web site: <http://www.goodwill.org>.

- **Faith-Based and Community Organizations.** Faith-based and community organizations serve a vital role at the local, State, tribal and national levels by performing essential service missions in times of need. They provide sheltering, emergency feeding, disaster case management and coordination of resources during long-term recovery. Faith-based and community organizations may also provide leadership and coordination of service delivery for various types and sizes of disasters, both declared and non-declared, for a wide range of populations including persons with special needs. FEMA's Center for Faith-Based and Community Initiatives provides outreach to faith-based and community organizations in the Department of Homeland Security's social and community service programs, fostering participation.
- **Voluntary Agencies.** Through education, training and support services, Volunteers of America (VOA) provides employment and training programs that help prepare individuals for better-paying positions to enable them to lead safe and secure lives. VOA serves as an engaged partner in helping disaster victims build job skills and launch new businesses. Programs include employment counseling, job placement, adult education and literacy, computer training, and employment/work experience programs.

Employment specialists connect participants with employment opportunities as well as community resources to meet the specific needs of the individual. Specialists provide access to job search information, application and interview techniques and resume preparation. Transitional services such as career planning, retraining and job search assistance are available to individuals who have been laid off or downsized.

## Private Sector

### ***Coordination with companies on development of contingency plans is essential.***

Companies that want to be involved in potential relief and recovery efforts are urged to contact the U.S. Chamber of Commerce's Business Civic Leadership Center National Disaster Help Desk for Business (1-888-MY-BIZ-HELP). Participating businesses will be asked to help afflicted companies with re-openings, infrastructure rebuilding, and job training.

## Connecting Disaster Victims with Housing

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***Disaster victims should obtain housing where employment and other resources needed for living are available.*** Most disaster victims will be able to obtain housing and employment at or near their pre-disaster residence. However, in some cases, disaster-related destruction of an entire community may require disaster victims to obtain housing outside of their pre-disaster community. In other cases, better employment opportunities or other resources elsewhere may prompt the disaster victim to relocate.

### Housing in the Pre-Disaster Community

Many of those who lose employment, housing, and other essential resources as a result of a major disaster will still be able to remain in their pre-disaster community. If the basic infrastructure of a community is still intact and a disaster victim is able to locate employment and needed

resources through the methods and programs outlined in the previous two sections, the programs described in Annexes 1, 3, 4, 5, and 7 can be used to assist the disaster victim with obtaining housing in their pre-disaster community. This may either entail repairs or reconstruction of the pre-disaster residence or acquisition of a new residence in or near the affected area. However, it should be noted that construction resources in certain areas may be overwhelmed. The construction industry, including materials, labor and equipment, will be impacted by the disaster. An acceptable rate of reconstruction may not be achieved without augmentation of local construction capabilities from outside the disaster area.

## **Housing Outside of the Pre-Disaster Community**

In certain cases, especially in the event of a major disaster, disaster victims may not be able to obtain employment or housing in their pre-disaster communities. Relocation to obtain housing, employment, and essential services for those affected by catastrophic disasters, effectively destroying infrastructure in a community and rendering it uninhabitable, is discussed in the 'Catastrophic Events' section below.

In other cases, individuals may lose employment and/or housing as the result of a disaster and decide that relocation from the pre-disaster area is the best option to meet their needs. For example, an individual may work for a company that chooses not to reopen in the wake of a disaster. Although the disaster victim may be able to find comparable employment in the affected area, they may also choose to relocate. In this case, traditional methods to seek out housing can be used, although some assistance may be available in term of grants or loans to assist individuals in relocating and obtaining housing. Consult Annex 1 for a description of these programs.

- **Department of Housing and Urban Development.** Existing HUD programs can be applied directly to address the challenges of the post disaster environment or serve as a programmatic "point of departure" for a focused effort targeting disaster victims. With HUD funds, PHAs provide relocation assistance directly to individuals living in HUD-sponsored PHA housing; please see the HUD sections in NDHS Annexes 1 and 3 for full descriptions of these programs. Additionally, HUD's Community Development Block Grant (CDBG) programs provide funding to States, and this funding is often bolstered for disaster regions through Congressional supplemental appropriations. States may seek permission to use existing funding for relocation payments to people and businesses displaced by the disaster as well. More information can be found in NDHS Annexes 1 and 3.

## **Catastrophic Events**

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***Communities devastated or severely affected by a catastrophic incident may take years to rebuild and revitalize.*** Such cases can overwhelm the resources of the State or region and require the complete reconstruction of critical infrastructure and key resources, redevelopment of homes and long-term housing solutions, and the restoration of economic growth and vitality. Generally, displaced residents prefer to remain near their damaged dwellings, particularly if repairs are in progress. However, infrastructure damage, including roads, utilities and other public services, may delay the ability to establish interim housing in the immediate areas affected



by the disaster. Relocation of displaced victims to interim housing in neighboring municipalities and States may need to be arranged if the local housing stock and/or infrastructure will be insufficient for an extended period of time.

As defined by the National Response Framework (NRF), a catastrophic incident is any natural or manmade incident that results in extraordinary levels of mass casualties, damage, or disruption severely affecting the population, infrastructure, environment, economy, national morale, and/or government functions. A catastrophic incident could result in sustained national impacts over an extended period of time. This type of event almost immediately exceeds resources normally available to State, local, tribal, and private-sector authorities in the impacted area. An event of this nature could also significantly interrupt governmental operations and emergency services to such an extent that national security could be threatened.

A catastrophic event could cause destruction of tens or hundreds of thousands of homes. Due to the acute lack of temporary housing resources, stays in mass shelters, relocations to distant cities, and other extreme forms of dislocation are expected to last many months. This can cause long-term disruption of employment and schooling, and other socioeconomic issues. Permanent resettlement into a neighborhood devastated by a catastrophic disaster can take years or may not occur at all. In particular, a chemical, biological, radiological, nuclear and explosive (CBRNE) event may render the affected area uninhabitable for an indeterminate amount of time. Planning techniques must be adaptable and capable of effectively guiding response to disasters of any type or magnitude, including catastrophic events.

In addition to the needs of the disaster victims, the influx of relief workers, insurance adjusters, construction workers, and volunteers into an affected community creates additional and potentially overwhelming demands for housing and basic human services. To ensure timely response and recovery efforts, Federal, State, tribal, and local coordination is required to plan and implement alternate, temporary measures to meet these essential needs.

## **Public Messaging**

### ***Clear, concise, accessible, and accurate public messaging is crucial to alleviate concerns.***

Accurate and consistent information must be provided to the American public to help them prepare for, prevent, respond to and recover from disasters. Ensuring that communications are effective with all segments of the population, including persons with limited English proficiency and persons with disabilities who may need language assistance services or auxiliary aids and services, is critical. Conversely, public messaging gaps or unclear messages can prevent disaster victims from being matched with available resources.

The FEMA External Affairs Division accomplishes post-disaster public messaging through establishing and maintaining effective, on-going relationships with the media to promote the agency's programs, goals and core values. This division also services internal and external customers by developing communication strategies that support the FEMA's mission and strives to provide disaster victims with timely and accurate information, and managing communications to demonstrate an effective federal response to disasters.

The authority to support Federal domestic incident management during an incident of national significance or incidents requiring a coordinated Federal response is provided in the National



Response Framework's Emergency Support Function 15 (ESF 15), External Affairs. ESF 15 integrates Public Affairs, Congressional Affairs, State, territorial, Local and Tribal Affairs Coordination, Community Relations, International Affairs, and the Private Sector under the coordinating auspices of external affairs. In the wake of a major disaster, these components of the FEMA External Affairs office work together to provide a coordinated communications response.

## **Host State Protocol**

If a disaster causes devastation and destruction to pre-existing housing stock so severe that a sizable portion of disaster victims will not be able to return to their home area for an extended period of time, FEMA may implement their Host-State Temporary Housing protocol. This refers to an evacuee-support protocol whereby FEMA, through a contract agent and not exceeding 18 months, will coordinate Individuals and Households Programs (IHP) rental assistance payments at FMR directly to the temporary housing landlords for eligible disaster victims. While this protocol is designed for use in situations where States are hosting large numbers of disaster victims who will not be able to return to their homes, home communities, or home State(s) for an extended period of time, it may also be employed in the affected home State. This protocol will only be implemented under the authority of Stafford Act section 408, Federal Assistance to Individuals and Households; States may not place disaster victims in apartments or other temporary housing on a reimbursable basis.

## **Host State Guidelines**

The devastating 2005 hurricane season, when Hurricanes Katrina and Rita affected more than a million households in the Gulf Coast States and inflicted extensive damage on infrastructure, communities, and human service systems, indicated the need for greater focus on resources (both availability and management), support structures, and provision of assistance to disaster victims during catastrophic responses and mass evacuations. To provide these resources, guidelines, and best practices for host States conducting short- or long-term evacuee support, FEMA developed the Host State Evacuee Support Planning Guide.

The Host State Evacuee Support Planning Guide describes assistance (both from Federal organizations and nongovernmental entities) available, current planning tools, templates, information documents, lessons learned, and best practices through the following four sections:

- Determining Host State Capacity and Capability
- Evacuee Support Planning for Short-Term, Intermediate, and Long-Term
- Federal and National Evacuee Support
- Process Diagrams, Glossary, Planning Support Links, and Support Web Sites

Additionally, links to various documents and organizational Web sites are provided throughout the document. These resources connect readers to additional information and templates on specific topics and corresponding information. Although it uses "host State" language, the Guide is applicable to any jurisdiction hosting evacuees from outside their area, including those within an impact State.

The Guide is designed to address the support needs of the entire evacuee population and the planning needed by host States to support evacuees. It is intended as general guidance and is not inclusive of all possible needs, options, or situations. The information found in the Host State Evacuee Support Planning Guide should be adapted according to the specific situation or event of each potential or actual disaster.

## Relocation Assistance

If the evacuated area is capable of mass re-habitation, at the request of the State, FEMA may coordinate and fund a return mass transportation to the point of origin through a mission assignment. This is intended to help with moving and transportation costs for individuals and households who wanted to return to an area affected by a major disaster and/or move into more permanent housing.

If the evacuated area is not capable of mass re-habitation (i.e., large numbers of evacuees cannot return due to widespread damage and destruction of residences), eligible evacuees are authorized, with host-State consent, to use Other Needs Assistance (ONA) funding to purchase return transportation, once they are able to do so.

If disaster victims will be unable to return for an extended period of time, such as following a CBRNE event, connections should be made to place individuals and households into temporary housing options that have the potential to become permanent. In these situations, it is increasingly important to connect them to services that will facilitate securing employment, and settlement into the new community.

Three key options provide for temporary housing to be available in areas with employment opportunities and other resources. These options can, if necessary, either assist in the transition of relocated disaster victims into permanent housing or provide disaster victims with extended temporary housing near their pre-disaster residences until infrastructure can be reestablished. However, for all options, disaster victims must develop and continually work towards a realistic plan that, within a reasonable timeframe, will put them back into permanent housing that is similar to their pre-disaster housing situation. These are based on current FEMA disaster temporary housing practices:

- **Option A: Leveraging Existing Building Structures in Impacted or Host Communities.**  
This option leverages existing building structures and relates directly to the current FEMA Rental Repairs Pilot Program for leveraging existing residential or non-residential buildings for temporary housing in impacted or host communities.
  - **Rental Repairs.** Rental repairs provide a great opportunity to minimize cost and reduce recovery time when the temporary housing needs are expected to be extensive and where local, affordable and accessible rental resources are insufficient to meet the permanent housing need. Repairing existing residential or commercial buildings, such as an old manufacturing loft building, can increase housing availability in many urban areas. The key is to ensure work is done to bring these structures up to code and livable.
  - **Option B: Unit Based.** Another approach is unit-based and encompasses the type of temporary housing unit FEMA may purchase and deploy. This option requires the

deployment of units that can lend themselves to becoming either in whole or in part of a permanent home. The Joint Housing Solutions Group and the AHPP in FEMA have been exploring alternative housing options with some that may lend themselves to permanent housing.

An advantage of this unit-based approach is that it can be used also on FEMA Private Site situation, where the home lots are available but where the homeowners want to rebuild in place but lack the financial resources to rebuild within the 18 months required.

**Option C: Site Based.** Community sites may be used to provide temporary housing for disaster victims, and the location, design, infrastructure of the site selected and utilized will determine the success of this option. Generally, community site housing is considered only as a last resort.

The feasibility of all three options depends heavily on the willingness of the impacted or host communities to accept them becoming “permanent” -- thus FEMA assistance ending after 18 months and the financial responsibility falling upon the community.

An example of this can be found in the post-Katrina and post-Rita Gulf Coast, where a substantial number of households in the impacted communities lost use of their primary homes. These disaster victims had no other housing resources of their own and had no feasible options in spite of FEMA’s financial and other assistance to relocate. While their housing plans were to rebuild in or near their original home lots and communities, due to financial constraints and other challenges beyond their controls and capacities, disaster victims would not be able to complete reconstruction of their homes within 18 months, and/or they would have to resettle into a FEMA community site or other forms of direct housing assistance for well beyond 18 months.

In summary, “temp-to-perm” options may be warranted only when there are substantial post-disaster permanent housing needs that are unmet via existing resources and programs and when temporary housing options would need to be used for a long period of time, incurring high financial and administrative costs but contributing little to the long-term housing needs.

## Action Items

Local and State governments, particularly in areas at high risk for disasters, such as the Gulf Coast, should determine if host community and/or host State agreements are appropriate. If appropriate, these agreements should be developed with responsibilities clearly defined. Long Term Recovery Committees should be formed as soon as possible after a disaster event to ensure that planners are considering the potential long-term implications in temporary housing options, including the possible need to transition temporary housing to permanent housing.

## Lessons Learned and Best Practices

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***Examining the past experiences, successes, and failures of existing housing programs will aid in preparing for future disasters.*** Identifying the critical challenges that have undermined and prevented a more efficient and effective response in the past will allow disaster planners and others to be better prepared for future situations. Additionally, recognizing what

past solutions and actions were particularly effective can be incorporated as best practices and included in future disaster housing plans.

## **Innovative Approaches to Providing Housing**

***Housing programs should be strategically designed to be connected with wrap-around services.*** During the planning process for identifying and selecting housing solutions, it is essential that access to infrastructure, essential services, and services to address disaster-related needs of affected residents living in temporary housing sites are considered. This is especially critical in the selection of community site locations. Whenever possible, sites should be selected that are within close proximity to the resources described in this Annex, as well as Annex 4.

## **Lessons Learned behind the HOPE VI Program**

A number of best practices have been identified from the HUD HOPE VI program, and many can serve as touchstones for any disaster housing program. These lessons, therefore, should be helpful to anyone engaged in community-building efforts in any low-income, distressed community.

- **When used effectively, local employment can be both a training ground for workers and an asset to the community.** Communities can become effective training grounds and launching pads for underprivileged or marginalized citizens who want to become self-sufficient and a catalyst for the revitalization of the larger neighborhood. Additionally, the flow of public revitalization dollars into a neighborhood can generate opportunities for on-the-job training for residents. These jobs, although temporary, may be structured to provide entry to labor union jobs or other private-sector employment. Revitalization itself can be the source of jobs and even the beginning of a profitable career.

Assessing the services needed by area residents and businesses is a good way to generate ideas for resident-owned enterprises. Community needs such as childcare or an affordable outlet for food or essential supplies can be a source of jobs for residents, perhaps even leading to full-time positions in the private sector. Work that might once have been contracted out by the housing authority can provide jobs and experience for new employee-owned companies, helping them to establish a record of accomplishment of contract fulfillment and competent performance.

- **A comprehensive overall strategy is needed.** Having a strategy is essential. This includes making a detailed inventory of community assets and resources, potential partners, long- and short-term goals, and the kinds of resident activities that should be supported in order to achieve those goals. There may be pressure for expedient, but not necessarily smart, solutions. Such pressure must be recognized and resisted, and will likely require leadership engagements.
- **If disaster victims are relocated to an area, local residents should be involved in plans for incorporating them into the community.** Residents should be actively involved from the start in identifying the needs and priorities of the community and shaping and implementing

the strategies for addressing them. Housing providers must identify appropriate community partners and identify those responsible for liaising and coordinating those partnerships. Residents should help to design and implement these programs. Ideally, the residents should be an active participant from the community-building programs that will affect their lives. Residents should be involved in the planning for rehabilitation of units, demolition, and construction matters; all of which generate employment and the need for ancillary services. Without resident involvement, projects risk facing distrust and public rejection. Additionally, housing providers must create the context to support such resident involvement or it will be extremely difficult for it to take place.

- **Resident advocates need to be involved in the entire process of assimilating disaster victims into their communities.** Resident advocates can provide a valuable link between disaster victims and prospective contractor providing employment, asking contractors such questions as:
  - How many workers will you need to perform each task?
  - Where will you get those workers?
  - What kind of training will residents need to take advantage of these opportunities, and how and where can this be arranged?
  - What services or tasks will be sub-contracted?
  - What companies or unions do you usually work with?
  - How many residents will you commit to hiring as workers or trainees?
  - Where can residents acquire the skills they'll need?

Disaster victims incorporated into a community can also benefit from resident advocates with technical advising abilities, such as attorneys representing their interests.

- **Progress and development may occur at a slower pace than first anticipated.** Progress does not always proceed in a straight line but often advances in fragments where even disappointing setbacks and failures can teach valuable lessons. Building the capacity of people and institutions to take on new responsibilities is never a simple task. Though the shared vision must be kept central, new strategies and stakeholders may be introduced as it develops.
- **The housing provider and its partners must be prepared to stay the course.** It is important to set short-term, more easily achievable goals as well as long-term goals. It is also important to celebrate even modest accomplishments (for example, through newsletters, bulletin boards, graduation ceremonies, awarding simple plaques, or other community events).
- **Seeking out and forging partnerships with experienced nonprofit and for-profit institutions in the larger community is crucial.** Partnership with entities such as police, social service agencies, civic groups, area businesses or business associations, local school systems, and community colleges is key to delivering the supportive services—and developing the opportunities—residents need to become self-sufficient. Major employers should be introduced to the labor pool of HOPE VI-like housing program residents. HOPE VI supportive services and similar programs help prepare residents for employment and assist them in overcoming barriers to work, such as the need for childcare services.

- **Initiatives should be localized when possible and efforts should be focused on an area of manageable size.** Programs and plans are most effective in communities whose residents and other stake-holders can know each other, feel some measure of control over their environment, and have input into the decisions that affect their lives.
- **Social networks that tie residents to actual job opportunities and to stake-holders are critical parts of a job-linkage strategy.** In general, low-skilled workers benefit more from more formal networks. In the most effective employment programs, housing providers identify prospective employers and tie the training process to job commitments.
- **Employment-readiness training is critical for persons seeking employment.** To be truly employable, individuals need not only be able to demonstrate competency in performing some type of work, but they need to have appropriate attitudes and work-place habits. Through mutual support groups or ongoing mentoring programs, follow-up counseling or support is often helpful. Access to computer technology can also provide residents with marketable skills and access to job-related information, job training programs, GED or literacy programs, and other resources. Access to a personal computer can become a powerful incentive for residents to participate in an educational program. Part-time jobs can become a bridge for graduates from a computer program to work while they continue to perfect their skills. Faith-based and community organizations, businesses, and civic volunteer organizations can provide mentoring and leadership programs for residents.
- **Given reasonable caseloads, the case management approach can help pull together a variety of needed services at the local level in the service of a larger vision.** However, larger system changes that are supportive of the integrated approach to service provision should be sought.

## **Lessons Learned from FEMA’s Alternative Housing Pilot Program (AHPP)**

The AHPP is a four year program designed to identify, implement and evaluate disaster housing alternatives to the FEMA travel trailer. Although the AHPP effort is still in its infancy, FEMA has already learned several key lessons from this pilot.

- **Comprehensive planning is critical.** The amount of planning time the States would need to implement these grants was severely underestimated. While there is an abundance of alternative housing designs available, the AHPP experience to date has made it abundantly clear that identifying an appropriate replacement (or replacements) to the FEMA travel trailer is the relatively easy part. The more difficult aspect is negotiating with a variety of local jurisdictions over placement, permitting, zoning, disposition, maintenance, etc. The lack of sufficient time allocated specifically for planning resulted in delays in implementation for three of the four grantees. Future projects would benefit from a pre-defined timeframe during which many implementation issues could be anticipated and planned for.
- **Community acceptance is critical.** Each of the Grantees has experienced significant difficulty with locating sites for AHPP placement due to NIMBY issues. Securing community buy-in proved to be more difficult than expected. In many cases, local government officials were more resistant than residents. In the AHPP experience, not enough time was dedicated to educating local jurisdictions on the objectives and expected outcomes of the project. As a

result, Grantees encountered significant resistance. While having a solid plan does not guarantee community acceptance, the lack of a comprehensive plan almost guarantees resistance. Local communities and their governing officials must be educated on the project from the start and must be engaged in helping to find mutually agreeable solutions. In the Mississippi AHPP, Mississippi Emergency Management Agency (MEMA) convinced their jurisdictions to allow them to place the units temporarily for two years. In this way, MEMA was afforded an opportunity to demonstrate the units to both local officials and residents. A clear understanding of any potential follow-on requirements is also critical, as some communities will have housing requirements well beyond the original deadlines and families needing housing may be again displaced in an effort to comply with a deadline.

- **Streamlining is critical.** Many Grantees struggled with navigating the myriad of confusing and occasionally conflicting regulations governing such items as the Uniform Federal Accessibility Standards (UFAS) and environmental review processes. Regarding UFAS, it was beneficial to discover that the Department of Justice (DOJ) has UFAS experts under contract. As a result, FEMA was able to utilize the knowledge and expertise free of charge, and by using a third-party, additional legitimacy was brought to the process. Additionally, it was learned that environmental assessments by various agencies were conducted very differently. At one site, severe frustration was experienced when the property owner realized that FEMA would not accept the environmental review that the Department of Defense (DOD) had previously conducted. Similar situations have arisen whereby FEMA did not accept an environmental review conducted by HUD. Finding ways to reduce duplication and streamline common processes will contribute greatly to future housing efforts.

## 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)**
- **The Code of Federal Regulations, 44 CFR 206.110-117**



## 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.

## ANNEX 4:

# Disaster Housing Community Site Operations

## Introduction

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***Providing for disaster victims becomes more challenging the longer individuals are displaced from their primary residence.*** For most disasters and emergencies, temporary 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 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 of time, additional housing options are required. Interim housing is the phase of housing assistance that covers the gap between immediate sheltering and the return of disaster victims to permanent housing. The goal of the interim housing phase is to provide safe and secure temporary housing that allows a family to live together, with a reasonable amount of privacy, meets the physical accessibility needs of the household, and includes essential utilities, and access to areas for food preparation and bath facilities. Interim housing is designed to provide a solution for a period of generally up to 18 months.

***In the aftermath of the historic events of 2004 and 2005, agencies and entities encountered situations that required change in their traditional emergency and disaster management roles.*** FEMA recognized that a new post-disaster housing paradigm must be developed to address hazards of all sizes, scopes, and scales. Currently, the use of direct housing options, assistance provided to disaster victims in the form of physical resources and not monetarily, are used only in situations in which temporary housing options are not sufficient to meet the needs of the affected population. When financial assistance options, monetary assistance provided to individuals and households to rent alternative housing accommodations, existing rental units, manufactured housing, recreational vehicles, or other readily fabricated dwellings, are infeasible based on established criteria and guidance provided by FEMA, factory built housing units (e.g., modular homes, manufactured homes, etc.) can be used. When the conclusion is made that factory built housing units are required, decisions such as unit and site types should be determined. Community sites, *are an option of last resort*, spaces that can accommodate two or more temporary housing units (THUs), may be used as the site type of last resort for placing THUs when private and commercial sites are not available.

***To improve housing assistance, the Post-Katrina Emergency Management Act (PKEMRA), Section 683(b)(6), required a plan for the operation of community sites including access to public services, site management, security, and site density in the development of a collaborative Strategy.*** This Annex establishes a framework for Federal, State, territory, tribal, and local governments to plan for every step of the community site operations process, including determining the need for community sites and identifying potential sites, as well as constructing, populating, maintaining, depopulating, and deactivating these sites. These components can be most critical when community sites are placed outside the affected area, or in a different part of the affected community. In such a situation, additional infrastructure and other services are often

requested. A set of standard operating procedures for the community site operations process will better enable governments to meet temporary housing needs in the wake of a disaster.

***As the disaster recovery community takes a more coordinated and holistic approach towards housing, this Annex looks to all stakeholders to collectively provide additional social services beyond simply a housing unit that is safe, sanitary, and functional.*** In addition to community site operations and plans, this Annex details the vital infrastructure, such as resident food, education, employment, medical care, and other essential services, that must be available in community sites. In developing community sites, the appropriate balance must be determined between providing adequate temporary housing to individuals in support of the overall recovery effort and the ability of pre-disaster communities to recover. Housing solutions that require applicants to provide some sort of financial contribution of their own should be used when possible, and provided amenities should not be incentives for individuals to remain in their temporary housing.

***Disaster assistance should not be used to sustain individuals indefinitely and community sites are not a permanent housing option, guidelines are presented for depopulation and deactivation of community sites.*** This includes case management services available to assist disaster victims in identifying long-term housing solutions by connecting them with the resources they need. Finally, as strategic and considered pre-planning can mitigate issues prior to a disaster, crucial to the success of community site operations, lessons learned from previous operations and best practices are offered.

***This Annex presents an array of methods to be used in the development, use, and deactivation or conversion of community sites, but is not an exhaustive list.*** Stakeholders should continually seek to innovate and improve disaster housing options for victims. To support innovation in disaster housing, the standards that housing and related services must minimally meet or exceed are described in this Annex.

## Assessment of Need

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***The first step in the community site operations is to assess the needs of affected communities.*** Determining these needs will allow for the selection of the best housing solutions, including the potential use of community sites.

### State-Led Housing Solutions Task Force

As discussed in the *Strategy*, when the impact of a disaster makes it necessary to provide temporary or permanent housing options, a State-Led Housing Solutions Task Force (SHSTF) should be convened at the Joint Field Office (JFO). The SHSTF will work closely with all sectors, as well as entities created specifically to provide disaster response, in order to develop recommendations that promote citizen-focused growth policies, help increase commerce into and from the affected region, assist with economic renewal, and help stabilize and reconstruct communities. The SHSTF will also facilitate the identification and coordination of housing ideas, innovations, strategies, solutions, and resources from all sectors and the affected population. Members of the SHSTF will identify available resources and coordinate the implementation of housing programs. The culmination of this effort will be a comprehensive housing plan for the

affected community and will identify all feasible housing assistance resources to sustain disaster victims from sheltering through permanent housing; including a determination as to if community sites are required. This plan will be implemented by the SHSTF and will maximize the availability and use of all identified, feasible, and existing housing options. The SHSTF plan will include a needs assessment and details on community site development if they will be utilized.

## **Determination of Need for Temporary Housing Units**

Determining the housing requirements of an affected community begins with a preliminary assessment of the housing needs. To assist in this process, the Joint Housing Solutions Group has developed a mission scoping tool to help determine the potential number of applicants who will require temporary housing. To arrive at its determination, the scoping tool compares data from the Census Bureau, Preliminary Damage Assessments (PDAs), shelters, and eligible applicants with available rental resources. A multi-agency Housing Portal collects information on available housing resources. Applicants are also contacted directly to further identify those in need of housing assistance as well as their potential accessibility needs. While the scoping tool is not intended to establish the need for a community site, it will help determine the total number of housing units needed. A thorough examination of available resources to include private sites, commercial pads as well as rental resources will still need to be considered before the decision to build a community site is finalized.

## **Mission Planning Team**

A Mission Planning Team (MPT) can be deployed to assist the State-Led Housing Solutions Task Force, providing tactical support with the analysis of housing needs and/or mass care needs, scoping the technical requirements to meet the need, and facilitating pre-operations planning. JFOs request the deployment of an MPT through FEMA.

The MPT is initially composed of subject matter experts from FEMA, USACE, HUD, USDA, Veteran Affairs (VA), and other agency components as required. The findings and recommendations of the MPT include recommended housing options, and a pre-operations plan, which address the disaster-specific technical requirements. These requirements will be provided in sufficient detail to develop the technical components required to successfully run the appropriate housing mission.

The MPT will perform three critical tasks for the successful execution of the mission: specific housing/mass care mission planning, scoping of requirements, and researching State regulatory/environmental requirements with the appropriate functional leads. Details of the tasks include:

- Regulatory laws, zoning, and permit requirements (FEMA/HUD/State/tribal/local).
- Consideration of flood zoning restrictions (FEMA/State/tribal/local).
- Hauling restrictions and required permits (FEMA/DOT/State/tribal/local).
- Assist with locating and analyzing potential group and commercial sites (FEMA/USACE/EPA/State/tribal).
- Installation requirements such as anchoring, blocking, etc. (FEMA/USACE and State/tribal/locals).



- Environmental requirements such as air pollution, fuel storage, water use, solid and hazardous waste disposal, sewage disposal, etc. (FEMA/USACE/EPA).
- Electrical coordination such as for community site and haul & install (local/USACE).
- State, local and public service districts points of contact (DHOPS).
- Support identification and analysis of available rental resources, as required. (FEMA/HUD/USDA/VA/State/tribal/local).
- Support analysis of the housing needs identified in the pre-placement interview process as needed (FEMA/State/tribal/local).
- Support to any State-led JHTF, as required.

Additionally, the USACE may be tasked with the preliminary study, environmental assessment, and site design of a potential community site. Completing design plans during the MPT phase will ensure that vital steps are taken towards completion of a community site in a timely manner.

Utilizing the full capabilities of the MPT is of great value to all stakeholders. Not only will the MPT assist all parties in understanding the scope of their mission, but it will also provide a clear roadmap on how to best assist the victims of a given disaster.

## Sequence of Delivery

Community sites, when used, are employed and operated as part of FEMA's standard process and order, or sequence of delivery, for the distribution and awarding of specific types of disaster assistance. 44 CFR 206.117(b)(1)(ii) lays out the authorities for when FEMA may provide the different types of temporary housing assistance and specifically in 206.117(b)(1)(ii)(E)(3) and (4), community sites.

Disaster assistance begins with the provision of financial assistance for rent, hotel or motel reimbursement, and home repairs or replacement, which, for most disasters, is sufficient to address the majority of temporary housing requirements. Direct housing is used only when all other housing options, including financial assistance for rent, transitional shelters, and relocation, have been exhausted or are unreasonable. Direct housing is limited only to situations in which traditional financial temporary housing options are not sufficient to meet the needs of the affected populations. When financial assistance options are infeasible based on established criteria and guidance provided by FEMA, the SHSTF can request the use of direct housing options. Direct housing options can include the use of factory built housing units (e.g., modular homes, manufactured homes, etc.). Whether units will be clustered and which types of units and sites will be used will need to be determined.

A direct housing mission may include placing units on private sites to enable homeowners to remain on their properties while they repair and/or rebuild their permanent residences. Units may also be placed in pre-existing commercial parks to accommodate renters, or owners without a feasible place for a unit. If housing needs are unable to be addressed with commercial and private sites, direct housing may be placed in community site configurations. Manufactured homes are generally used to satisfy temporary housing needs and are typically placed on commercial pads or in community sites developed expressly for these homes to be placed in a community-like setting. Commercial and private site options must be exhausted before a community site is considered.

## Criteria for Community Site Selection

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***The durability, safety, and functionality of community sites can be improved by taking proactive planning measures prior to beginning construction.*** When the determination is made to develop community sites, appropriate site selection and development is important in the disaster recovery process, and community site plans must be developed with consideration for the climate, geography, and accessibility and cultural needs of the affected community. If appropriately selected, these sites can offer individuals and households the opportunity to return to their pre-disaster communities when permanent housing resources have been destroyed. Additionally, these sites offer the community the opportunity to address housing needs for its residents and reestablish its workforce, tax based, and population following the loss of permanent housing stock due to a disaster.

However, identifying appropriate construction sites for temporary housing in the disaster area may be difficult due to feasibility, environmental, and availability issues. Sufficient time and resources must be allotted for meeting various regulatory and administrative requirements, including environmental and historic preservation considerations, Davis-Bacon minimum wage provisions, licensing/building codes, and accessibility specifications. Climate and seasonal requirements will also affect housing requirements; if community sites will be provided beyond the current season, planning efforts should consider the full seasonal cycle to ensure such housing is adequate for a full four-season climate.

### Land Leasing

A key component of the community site operation process is the leasing of the land on which a community site will be developed. All options for leases should be evaluated, but standard guidelines and procedures can help ensure that the chosen community site is both cost effective and can be used towards permanent community housing goals. 44 CFR 206.117(b)(1)(ii)(E) outlines the specific order in which different sites and properties can be considered for community sites.

To begin, properties owned by Federal, State, and local governments should be considered as the first option in an effort to reduce costs. State and local governments are responsible for identifying vacant land that they own that may be suitable for a community site. Once a suitable site has been chosen and acquired, a memorandum of understanding between FEMA and the Government entity that owns the site is prepared, generally detailing the State or local government agrees to let FEMA use the land chosen for a community site for the duration of the housing program.

If publicly owned land is unavailable or infeasible, the State and local government are responsible for identifying potentially viable sites for FEMA to lease. The U.S. General Services Administration (GSA) can be used to acquire a lease from private landowners. Leasing options that can be used to provide permanent housing for individuals and/or may be converted into permanent ownership for future development, such as a permanent mobile home park or residential subdivision, are preferred. This will facilitate housing solutions that incorporate hazard mitigation principles at the earliest possible stage. If FEMA agrees to put in infrastructure that will

remain and can be used after the community site is deactivated, terms can often be negotiated which compensate the Government for any permanent repairs or upgrades.

## **Environmental and Historic Preservation Reviews**

***After determining the need and identifying a requirement to utilize community sites, FEMA engages in environmental and historic preservation reviews to make informed decisions regarding site selection and construction.*** The purpose of the environmental and historic preservation reviews is to assess the impacts of potential new sites on the natural environment, and on historic properties. In general, sites whose presence will have significant impact on the environment should not be chosen. The reviews occur during site selection to determine site feasibility, and identify considerations for site design and construction. The environmental and historic preservation review may impose conditions that must be followed during construction, operation, or depopulation. FEMA will identify who (e.g., FEMA, contractor, site proponent, or landowner) is responsible for meeting these conditions, and the FEMA Regional Environmental Officer (REO) is the primary point of contact for coordinating the environmental and historic preservation review and addressing questions and concerns. The environmental and historic preservation review must be completed before land can be leased for a community site and construction may begin.

The National Historic Preservation Act (NHPA) provides considerations for community site selection. The initial step in identifying and assessing NHPA considerations for community sites involves the impact of community sites to historic properties such as archeologically sensitive areas, buildings, districts, structures, or objects listed on or eligible to be listed on the National Register of Historic Places. It is also necessary to consult with the State Historic Preservation Officer (SHPO) or Tribal Historic Preservation Officer (THPO) if any action will affect historic properties.

To mitigate potential damage to the environment, a specific level of National Environmental Policy Act (NEPA) analysis is required based on several factors surrounding the environment in which community sites may be placed. To identify the level of NEPA analysis required, the Categorical Exclusions (CATEX) for emergency and commercial community sites are first documented. CATEX are actions which have no significant effect on the human environment and are, therefore, categorically excluded from the preparation of environmental impact statements and environmental assessments except where extraordinary circumstances as defined in 44 CFR 10.8(d)(3). The identification of the level of NEPA analysis needed also includes the Environmental Assessment (EA) for commercial community sites, and the EA for previously undeveloped community sites (green sites) must also be considered as well as the Environmental Impact Statement (EIS) for sites that have significant impacts to the human environment. The following are issues of concern for the EA and EIS:

- **Floodplains.** Full floodplain review must be conducted for all community sites as under FEMA's regulations, the agency cannot place units on sites located in the coastal high hazard area or floodways (44 CFR 9.13). Sites located in a floodplain should also be avoided, as, if chosen, FEMA must elevate units located in the floodplain to the fullest extent possible (44 CFR 9.13).

- **Wetlands and Storm Water.** Selecting sites in wetlands should be avoided. Site designs should be modified, if necessary, to avoid impacts to and from wetlands. Site designs and operations should be coordinated with the appropriate State and/or local authorities on the need for storm water and/or erosion control management techniques and/or permits.
- **Environmental Justice.** Sites that, if selected, would have disproportionately high and adverse environmental and health impacts to minority and low-income communities should not be selected. Additionally, once any site is selected, public notice and comment opportunities should be made available.
- **Hazardous Materials/ Wastes.** Site conditions should be identified and assessed regarding presence of hazardous materials and wastes (e.g., spills, chemicals, wastes, underground storage tanks, Superfund sites, reportable chemicals, etc.). Sites with unmitigated/un-remediated hazardous materials/ wastes issues must not be selected.
- **Endangered and Threatened Species.** Site conditions should be identified and assessed regarding the presence of endangered or threatened species or a protected habitat. The Fish and Wildlife Service (FWS) or National Marine Fisheries Service (NMFS) should be consulted if action will likely adversely affect endangered or threatened species or adversely modify the critical habitat. Sites that have endangered or threatened species present or are within protected habitat should not be selected for use.
- **Coastal uses.** Coastal zone consistency determination should be used if needed. Sites in Coastal Barrier System Units (CBRS) should not be selected.
- **Noise.** Unacceptable noise sources and sensitive receptors should be identified and assessed. Sites adjacent to unacceptable noise sources that cannot be mitigated (e.g. Airports, quarries, etc.) should be avoided.
- **Land Use and Zoning.** Sites should be identified and assessed for existing land uses and possible change in land use as a result of the new housing site. Sites that would require converting prime and unique farmland into residential or urban land should be avoided. Additionally, sites must be compatible with existing zoning designations.
- **Transportation.** Existing transportation patterns and system, as well as any potential need to modify these to accommodate the community site, should be considered.
- **Natural Hazards.** Sites in areas with potential natural hazards should be avoided. These hazards include seismically sensitive areas, areas prone to falling rocks or avalanches, etc.

Unless it is also engaged in construction efforts, FEMA typically does not perform environmental and historic preservation reviews for any other type of temporary housing, including hotel or motel reimbursement, home repairs assistance, transitional shelters, or the placement of units on private or commercial sites when such action has minimal ground disturbance.

## **Site Selection Considerations**

- **Zoning and Local Compliance.** Local and tribal governments hold the primary responsibility of selecting and approving sites, as well as streamlining the permitting and zoning processes for site development. During the community site design phase, it is critical that all relevant building codes, Federal, State, and local environmental regulations and other relevant requirements are considered. This includes those for storm water, water discharge, air quality, waste disposal, and buildings. These requirements can vary greatly from region to region, and close coordination with State and local governments, as well as other responsible Federal agencies is essential to ensure adherence to applicable laws, codes, and regulations. Sufficient coordination, research and pre-planning can go a long way towards verifying compliance prior to site construction. Once ownership of land slated for use is established, zoning must be considered to ensure proper land use.
- **Host Community Considerations.** If possible, community sites should be located within, or in close proximity to, the affected community to allow victims to return to their communities, promote community recovery, and to avoid adverse impacts on the tax base of the community. It is critical to ensure the intersection of community site development with other community plans and goals. The presence of significant public opposition can adversely affect the success of a site. See NDHS Annex 2 for best practices for interaction between host communities and relocated disaster victims, including those in community sites.
- **Utility Infrastructure.** One of the most critical factors to consider during the community site selection process is the availability and accessibility of essential utility infrastructure. Electrical, water and septic systems must be located and evaluated to determine if they are capable of supporting a fully operational community site for the duration of the interim housing period. If it was determined for any reason that any or all of these systems are incapable of sustaining operations, plans must be made to either upgrade or replace the affected elements. The most efficient locations to consider for site placement are sites that previously supported a mobile home site or other form of temporary housing. Paved areas with above ground utilities, such as military bases, business parks, or airports should also be considered. If a site is being constructed in an area that has not previously been used to support housing, significant infrastructure upgrades and construction may be necessary, and site factors may necessitate the construction of facilities such as sewage lift stations, electrical substations, and utility corridors.
- **Essential Services.** Proximity to essential services, such as fire, police, medical, and education services, is a prime concern when selecting potential community site locations. Accessibility requirements must also be considered, such as access to transportation and bus lines, senior shuttles for shopping, and other needs.
- **Environmental Hazards and Considerations.** In addition to the criteria for environmental preservation outlines in the previous section, environmental hazards, other factors that may contribute to inadequate living conditions, should be considered. This includes distance away from wet areas as well as mosquito, snake, and rodent infested areas. FEMA should ensure that soil tests are conducted and the results analyzed prior to construction. This can help ensure that proper excavation, backfill/refill, and compaction measures are taken throughout the site to prevent sub-base failure. Topography should be considered to comply with Uniform Federal Accessibility Standards (UFAS) requirements and open flat areas generally make for the most effective and usable community sites.

## Timeframes

The environmental and historic preservation review is conducted after a site has been identified by FEMA as a potential candidate for group housing. Sites requiring an environmental assessment, environmental impact statement, or sites that will be located in floodplains may trigger the need for public review. Once completed FEMA will make a decision on whether to proceed with the site. Once approval has been granted, a Notice to Proceed is issued, and the community site construction process begins.

States, tribal, and local government can expedite the environmental and historic preservation review process by engaging in pre-identification, pre-evaluation, and pre-selection of sites for group housing. These entities can use the criteria for community site selection information to screen sites that would not be suitable or would require significant time for consultation. Although responsibility for compliance under various laws like NEPA; NHPA; the Endangered Species Act; 44 CFR 9; Floodplain Management and Wetlands Protection (EO 11988); the Environmental Justice and Coastal Zone Management Act, among others, falls strictly with the Federal agency engaging in the action, State, tribes and local government entities can facilitate the review process by considering taking into account impacts to the natural environment and to historic properties and providing FEMA through the FEMA REO, with any information that was collected during the pre-identification of sites.

## Community Site Development

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***Once the community site has been selected, other key components must be carefully considered, planned, and designed to ensure the success of a site.*** Prior to beginning work on a community site, it is critical that all parties have discussed, and agree on proposed design specifications and construction processes. FEMA, USACE, the SHSTF, and contractors should all be on the same page regarding methods and design direction. Concurrence between all parties involved in the process of community site design and construction should be reached before construction is initiated. Clear communication of objectives is also critical to the establishment of attainable mission goals.

## Unit Types

The Housing Assessment Tool (HAT) is a tool designed to collect information on housing products and help FEMA determine whether proposed options are suitable for disaster housing needs. The assessment tool contains 175 questions about the major aspects of the housing products proposed by potential providers and used to determine appropriate unit types to use based on local characteristics, including climate, topography, proximity to floodplain, and other factors as follows:

- **Range of Use.** This assesses how adaptable a unit would be under various environmental, geographic, and cultural or conditions required by local government. For example, in coastal areas characteristic of high wind zones, units need to meet wind zone standards and specialized units may be needed for colder climates.

- **Livability**: The livability discusses how well the units can accommodate or help provide for a household's daily living essentials as well as their physical and emotional needs.
- **Timeliness**. The timeliness, or how fast units could be made ready for occupancy, is a crucial factor in providing rapid response in the wake of a disaster.
- **Cost**. A unit's cost-effectiveness is assessed both in absolute terms and in terms of its value relative to other housing options.

Additionally, most units must comply with the HUD regulations, and UFAS compliant units must be available.

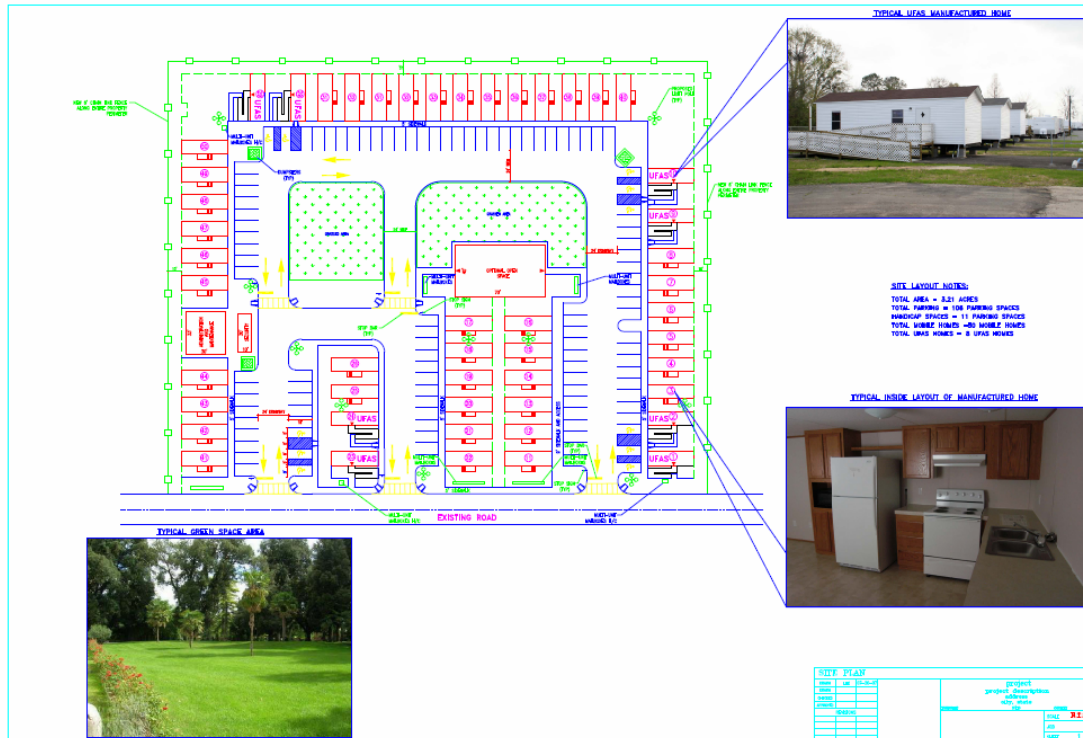
## **Infrastructure Design**

Site design must adhere to local building and zoning codes and requirements. Local codes, such as set backs from boundary lines and other units, depth of buried water, and regulations for sewer and electrical lines, cannot be circumvented. Electrical service requirements and codes are of primary concern, as are adequate water supply and sewage facilities. Where no sewer or septic system exists, a portable wastewater treatment facility may be provided.

Gravel sidewalks and driveways should either be built above grade and contained by framing material, or built below grade to be even with the ground to prevent spreading of gravel. Torrential, sustained rainfall can cause compacted material used for driveways and sidewalks to loosen, spread and scatter. This deterioration can cause the surfaces to sink into the soil below, as well as lead to the clogging of drainage culverts.



## Group-Site Design Accommodation for 50 Units



This is the design of a typical 50-units community site. It is projected that a typical unit should comfortably accommodate, on average, 2 - 3 individuals. The density of the site, defined as the number of individuals can be housed in the site at one time against the size of the site, is an important consideration during the community site design phase as the site density impacts site access as well as the size of each resident's individual lot.

## Wrap-Around Services

It is essential that access to educational institutions, places of employment, and essential social services is considered during the process of planning and designing a community site. However, in many cases, positioning a community site in close proximity to these facilities is not always possible. The term 'wrap-around services' includes the delivery of infrastructure and additional social services to affected residents living on temporary housing sites that go beyond a physical need for housing.

Returning disaster victims to their pre-disaster communities is preferred, however, when community sites are placed outside or in a different part of the affected community, additional infrastructure and other services are often requested. These services can include access to public transportation (including paratransit services), emergency services, and healthcare facilities. The availability of accessible food and shopping services, laundry facilities, childcare, and common areas such as playgrounds and pet areas can also be considered.

The availability and proximity of infrastructure and services are prime consideration factors in the evaluation of a site for utilization as a community site; therefore requested enhancements are site and population specific. For example, an urban population dependant on public transportation may have difficulty in accessing services in a more rural community where public transportation does not exist. The needs of elderly populations, individuals with disabilities, and families requiring childcare should also be considered.

Through the evaluation of lessons learned, study of our best practices, and by partnering with other service providers (Federal, State, local, voluntary, and private sector), wrap-around services were identified as a key concern requiring further evaluation and discussion to ensure the consistent and appropriate delivery of community site housing assistance. Many of the wrap around services requested of FEMA by local authorities, advocacy groups, and voluntary organizations, are traditionally provided by State, local, or private entities in the communities from which the affected population was living before the disaster. As a result of the disaster, applicants who require a direct housing solution will have to temporarily relocate out of the range of the pre-existing service. The Stafford Act currently provides no specific authorities to FEMA for these temporary augmentations; however, all of these factors should be taken into consideration during the community site design process.

### **Uniform Federal Accessibility Standards (UFAS)**

The Uniform Federal Accessibility Standards (UFAS) present uniform standards for the design, construction and alteration of buildings so that individuals with disabilities will have ready access to and be able to use these structures. In coordination, temporary housing must address the needs of those with functional disabilities and medical conditions that affect the configuration of their housing environment and must comply with UFAS. A 42 point inspection process, which has been reviewed and approved by the Access Board, is used to assess and determine UFAS compliance. Fifteen percent of the unit pads and parking spaces must be compliant with UFAS in the contractor's design unless otherwise specified. Other UFAS-related concerns can include access to dumpsters and mailboxes, as well as parking for wheelchair-equipped vans. Full UFAS specifications are available: <http://www.access-board.gov/ufas/ufas-html/ufas.htm>, and when developing a community site design and placing individuals with disabilities, the Special Needs Coordinator for the disaster, or the FEMA Disability Coordinator in the Office of Equal Rights should be consulted.

### **Safety and Security Measures**

As an option of last resort, the design of a community site can affect the safety and security of all residents. Planners must consider the relative safety of the area selected for development of the site, including the level of crime in the surrounding community. If additional site security is necessary, provisions for solutions such as fencing and the hiring of additional security personnel should be considered. Local law enforcement should be consulted prior to building a community site and coordinated with during operation.

Planners must also ensure that the number and location of fire hydrants are appropriate for the size and design of the site, and conform to the National Fire Code. Coordination with local emergency responders to develop roads that will satisfy the requirements for emergency vehicle access in case of an emergency should also be addressed. In addition to emergency planning,

road and access route design should also take into consideration the volume of traffic in the area which may increase significantly once a community site is fully populated. This can have an impact on the safety of both vehicular and pedestrian traffic.

Emergency storm shelters may be needed when a community site is constructed in an area with a high probability of severe weather activity. If shelters are required, the construction and positioning of these shelters will need to be considered during the overall community site design process.

Additionally, security during the lifespan of the community site must be offered. This includes the preliminary determination of the level of security needed. Security will depend on several factors including the size of the park and location. Larger parks (up to 200 units) will require a higher level of security than smaller parks. In larger parks, vehicle access passes and a controlled access point along with roving patrols within the park will deter unwanted visitors. A system also needs to be in place to allow access for health and social service workers as well as other wrap around services personnel. The park rules and regulations must clearly define visitor hours for non-residents.

Identification must be made as to who among Federal, State, territory, tribal, and local agencies will provide security, including establishing the level of access to community sites for non-residents. In tribal areas, the tribe reserves the option to employ their own security force.

## **Construction**

After the site design plans have been finalized, the lease has been agreed upon, and permits are in place, a 'Notice to Proceed' is issued, and the community site construction can commence at the direction of FEMA. Federal expense is limited to 75 percent of the cost of construction and development, including installation of utilities. In accordance with Section 408(a)(4) of the Stafford Act, the State or local government shall pay any cost which is not paid for from the Federal share, including long-term site maintenance such as snow removal, street repairs, and other services of a governmental nature.

The designated contractor will begin the process by securing permits and coordinating efforts with the local utility providers. The contractor should allow for sufficient time to organize and deploy construction resources. It is expected that the contractor will complete construction of the site according to the approved design, operations plan and project schedule. The surveying, clearing, debris disposal, fill and grading, and infrastructure installation should conform to agreed-upon specifications and applicable regulations. The construction of roadways, culverts, and driveways should be closely monitored to ensure that they are constructed according to plan.

It is expected that the contractor will schedule work to meet the required deadlines. Working in shifts to cover 24 hours per day is not mandatory, but permissible. The contractor may be expected to work seven days per week, including weekends and holidays, based on operational and disaster needs. It is anticipated that, barring any contingencies such as local opposition and rain delays, the site should be ready for the first unit to be installed within approximately 30 days after the 'Notice to Proceed' is issued, and, if the community site is scaled to accommodate greater than 100 housing sites, a reasonable timeframe would be for the first 100 units to be installed within 45 days.

During this process, State and local officials, as well as other internal and external customers, should be kept abreast of progress. In addition to managing expectations, these entities can provide invaluable assistance in meeting project goals. Additionally, all involved parties should develop contingency plans to manage and mitigate any obstacles that may arise.

After the actual construction of the site has been completed, unit installation activities can commence. FEMA should work with the construction contractor, as well as with State and local authorities, to ensure that the appropriate permits and waivers are in place. FEMA will closely monitor the installation process to verify that all units are blocked, leveled, and positioned according to requirements. Once it has been confirmed that the unit is ready for occupancy, FEMA can complete the process of assigning the *applicant* to their temporary home.

Quality and costs can be controlled effectively if direct coordination between the contractor and utility/commodity companies is permitted. It is much easier to manage project timelines and milestones when this sort of direct communication exists. In future disasters, it may be beneficial to consider exploring alternative contracting vehicles and approaches for community site related requirements. For example, existing public assistance contractors and programs may be considered to assist with the replacement and repair of utility structures.

## Placement of Individuals and Households

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***The State, tribal, territory, and local government will determine the priorities for placement of individuals and households.*** Through the State-led JHTF, the decisions will be made as to which populations have precedence to ensure that everyone is housed to best suit their individual needs. Items the task force may consider when determining housing priorities are:

- **Medical Needs.** Any person who may not remain in optimum health in a shelter or other emergency facility. Such persons may include those dependent upon oxygen or dialysis equipment. However, disaster victims with medical needs should not be provided with housing until the services they need to assist them are available. One consideration for housing locations is proximity to facilities that will assist in meeting their medical needs.
- **Accessibility Requirements.** As outlined in the 'UFAS' section above, a UFAS compliance check-list is used to determine accessibility, and strategic consideration is given to the number of UFAS-compliant units that will be required as well as which residents will be placed specifically into UFAS-compliant units.
- **Court Restrictions.** Although FEMA may not discriminate in housing applicants, court orders take precedence. Applicants with court orders excluding them from living in proximity to specified groups or individuals may not be suitable for housing in a community site. Special housing arrangements will need to be provided and State and local partners should be engaged to help facilitate the placement of these applicants.

Other disaster-dependant considerations may be made for first responders, any person who has a need to remain in the community to help in the response and recovery for the event. Such persons may include police, firefighters, medical staff, and other emergency personnel.

The Pre-Placement Interview (PPI) is a FEMA tool used to determine the type and scope of housing needs for a disaster. Each applicant who indicates they have a housing need is called and asked a set of questions, through which it is determined what type of resource will best fit their housing needs. During the PPI, the household size, household composition, and any special accommodations that may be required are identified. Applicants may require, for example, a UFAS-compliant unit, a ramp, or special bathing facilities.

During the PPI, it is decided if the applicant is to be provided with a temporary housing unit. If the applicant is provided with a unit, it will either be a private site, where the applicant has private property on which to place a unit (dependent upon a site inspection for feasibility), a commercial site where FEMA has identified and contracted for pads within an existing commercial site, or a community site where, due to lack of private sites and existing commercial sites, FEMA has contracted to develop a site on land either donated or leased.

If the applicant is not provided with a temporary housing unit during the PPI, they will either remain in their damaged dwelling, be provided information on rental resources if available, or confirm that they have located or will locate their own housing resources. In this case, the PPI determined that the applicant was not eligible for the direct housing assistance, or the applicant selected another housing option to meet their needs.

## Park Management

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***The two distinct areas of management required for community sites are the physical maintenance to ensure the site is properly kept throughout the duration of its use and the management related to ensuring appropriate casework is provided for the population residing within the park.*** Physical maintenance is performed to ensure the site is properly kept throughout the duration of its use. Site maintenance includes but is not limited to the upkeep of the infrastructure including utilities, roads, snow removal, maintenance of common areas, waste (e.g., solid, hazardous, sewage) management and removal, signage, and the eventual deactivation of the site. This may also include mowing of grass and rodent and pest control. Additionally, unit maintenance includes routine maintenance and repairs to individual units, replacement or deactivation of units as required; or alterations to individual units to meet accessibility needs. It also includes keeping area surrounding individual units free from debris, unusable vehicles, pet litter, and maintained in a neat and orderly manner for the health and safety of all park residences.

Another aspect of the park management relationship with the population involves ensuring the appropriate casework of park residents. Casework includes determining an occupant's continued eligibility for residing in the park and ensures residents comply with the terms of their revocable licenses and park rules. Case management includes assisting residents in identifying long-term housing solutions that are sustainable without disaster related assistance and potential on-site management to assist the residents.

FEMA has the authority to terminate assistance for an individual or household for a number of eligible reasons either for cause or due to change in eligibility status. For example, if an applicant fails to meet FEMA's requirements for housing eligibility repeatedly violates park rules or is a

threat to the safety and security of other park residents, FEMA may take actions to terminate the occupancy agreement.

The importance of effective communication, coordination and cooperation between emergency management agencies and the local utility providers cannot be overstated. It is imperative that levels of responsibility are agreed upon as far in advance as possible. An example of this sort of coordination could include determining which entity would respond in the event of an emergency situation such as a power outage or a water main break. If a municipal water system fails, deciding on lines of responsibility in advance can minimize service interruption to the individuals residing in the park.

## **Depopulation, Conversion, and Deactivation Strategies**

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***Depopulation of a community site is achieved through intensive case management of the applicants. Helping an applicant and their families find safe, suitable permanent housing is the ultimate goal of FEMA recertification and case management.*** A FEMA employee will visit with each applicant at least once every month to assist them with the development of their Permanent Housing Plan (PHP) as well as providing access to local, State, and Federal unmet needs providers. The PHP is a realistic plan that, within a reasonable timeframe, will put the disaster victim back into permanent housing that is similar to their pre-disaster housing situation. A reasonable timeframe includes sufficient time for securing funds, locating a permanent dwelling, and moving into the dwelling.

FEMA case workers will assist with finding and matching rental resources to applicants who were renting homes or apartments before the event. They will also track the progress of repairs of damaged or destroyed homes owned by the applicant. Once an applicant has met their housing plan, FEMA ensures that the applicant is furnished with all available resources for dealing unmet needs and additional casework resources.

Once a FEMA temporary housing unit has been vacated and is determined to no longer be needed, it is deactivated from the site. FEMA issues a work order to its Maintenance and Deactivation Contractor (MDC) to complete the work. The deactivation of a temporary housing unit consists of four steps. First, all utilities must be disconnected and capped or made safe. Second, all utility materials (sewer pipe, electrical wiring/conduit etc.) must be removed in accordance with the terms of the lease agreement. Third, the unit is removed from the site and returned to either National Logistics Staging Area (NLSA) or a Temporary Housing Storage Site (THSS). Both of these are operated by FEMA's Logistics Management Directorate (LMD). Finally, the site is returned to the land owner in a predetermined condition set forth in the lease agreement for the community site. Returning the site to the land owner may require site restoration activities including but not limited to rehabilitation of vegetation, natural drainage patterns, etc. Once the temporary housing unit is returned to the LMD, the determination is made on whether or not the unit can be refurbished and reused. If the unit cannot be reused it will be disposed of in accordance with LMD policy.

FEMA is authorized under Section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act to dispose of temporary housing units through sales to occupants when the applicant lacks permanent housing. FEMA will generally sell units at an adjusted fair market



value, and adjustments to the sale price will be made in a fair and equitable manner. Using the same authorization, FEMA may also donate housing units to a qualified recipient organization for the sole purpose of providing temporary housing to victims of major disasters. In most cases, the qualified recipient is either a voluntary agency or an impacted State/tribal territory. Certain provisions are required; please see the attached Donation Agreement for additional guidance on implementing this program.

## Lessons Learned and Best Practices

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***Examining the past experiences, successes, and failures of existing housing programs will aid in preparing for future disasters.*** Identifying the critical challenges that have undermined and prevented a more efficient and effective response in the past will allow disaster planners and others to be better prepared for future situations. Additionally, recognizing what past solutions and actions were particularly effective can be incorporated as best practices and included in future disaster housing plans. Lessons learned about community site housing in the aftermath of the 2005 hurricane season have served to strengthen Federal response and recovery capabilities, making them more expeditious, comprehensive, scalable, and flexible to better meet specific disaster sheltering and housing requirements.

- **Incentive programs for individuals help facilitate recovery.** Individuals and families must take initial responsibility for their recovery, and disaster assistance should essentially be used to provide a bridge to recovery. To accomplish this, a phased approach should be used to transition housing support from the government to the individual. One approach is to increase the “rent” the disaster victim pays gradually each month. Other incentive programs include the establishment of a partnership with local educational organizations to provide the training necessary for residents receiving housing assistance (particularly in community sites) that will help them move beyond reliance on Federal assistance. Such training could address basic educational deficiencies or may target specific skills necessary to qualify for a specific career area.

The recipients of housing assistance will not be able to move onto their own until they have the capability to assume such costs, and many HUD programs work to build that degree of self-sufficiency in individuals. Such supportive services should be integrated between Federal agencies and with the local community. Through Homeowner Voucher Assistance, assistance provided through a voucher can be applied to the costs of homeownership. Resident Opportunity and Self Sufficiency programs provide training and other supportive services to housing residents to increase their self sufficiency. Family Self Sufficiency programs assisted individuals in overcoming many impediments to their participation in training or employment such as transportation, childcare, remedial education or job skills.

- **Strategies of community site placement to ensure employment and the resources disaster victims need for living are available.** When determining potential community site placement, experiences from past disasters have highlighted the importance of considering the availability of employment opportunities, and other important resources that would aid disaster victims in returning to normalcy. Selecting sites near these important resources is a critical part of assisting disaster victims in taking ownership of their recovery process. Placing disaster victims in areas where employment opportunities and other resources are



unavailable facilitates a dependence on government, nongovernmental organizations (NGO), and private sector assistance, and prolongs and impeding the recovery of individuals and communities.

Ensuring these types of resources are available where community sites are developed is a challenging task. In addition to ensuring the availability of these resources, comes the critical component of connecting disaster victims to the resources. Annex 2 details methods to connect disaster victims to employment and the resources they need for living, including establishing a framework for public messaging and outreach.

## 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)
- The Code of Federal Regulations, 44 CFR 206.110-117

## ANNEX 5:

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

## Introduction

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***Disasters pose numerous challenges to communities and families, including locating adequate temporary housing.*** Following most disasters and emergencies, displaced individuals are able to return to their primary residences within a few days. However, damage to infrastructure, including roads, utilities and other public services, or contamination may delay or compromise the ability to establish temporary housing in the immediate areas affected by the disaster. Relocation to neighboring municipalities and States may need to be arranged for temporary housing if the local housing stock and/or infrastructure provide insufficient resources. In this case, repair or rehabilitation to existing rental units in neighboring areas may also be necessary.

***Temporary housing may be necessary for displaced disaster families until permanent housing can be established.*** Delivering temporary housing is different than providing emergency shelter. It requires increased government involvement; is more costly; and also requires increased involvement from affected families, who must formally register, meet eligibility requirements, and actively participate in the process. If executed appropriately, leveraging property already owned by the government and repairing these properties as needed creates a cost-effective solution. However, challenges exist when cooperating agencies do not have a solid understanding of their agency partners' authorities, particularly with respect to leasing housing units to disaster victims. Each entity has its own rules, regulations, and authorities that affect conditions under which the properties could be made available, requiring interagency coordination to develop agreements and match displaced families with properties.

***The unprecedented 2004 and 2005 hurricane seasons highlighted key constraints and challenges in the capabilities for providing housing assistance.*** Temporary housing options were inadequate and inaccessible after the hurricanes, and in some cases sheltering services were forced to remain active for months. A large population of displaced families required temporary housing units; however, the limitations in the nation's manufacturing capacity, and in identifying feasible sites to place units on, limited how quickly FEMA could utilize these solutions. This reinforced the need for viable alternatives such as repairing or rehabilitating existing rental properties. As a result, section 683(b)(7) of the Post-Katrina Emergency Management Reform Act (PKEMRA) required the National Disaster Housing Strategy to describe plans for promoting the repair or rehabilitation of existing rental housing.

PKEMRA provided the authority for disaster partner agencies to ensure that significant challenges associated with delivering quality temporary and long-term sustainable housing in the wake of a declared disaster are formally addressed. Manufactured housing must be transported into damaged areas and adequate space must be available for the installation of these units, and manufactured housing may not present an ideal solution for the long-term needs of all

communities. In contrast, the repair or rehabilitation of existing rental housing can stimulate a local economy by providing an influx of work and money for the communities affected. In addition, individuals, households, and communities can utilize the repaired properties for long-term sustainable housing.

One component of this Annex topic is the Rental Repair Pilot Program (RRPP), which is a pilot authorized through PKEMRA. RRPP is designed to make better use of existing multi-family rental housing in areas covered by a major disaster declaration. Funding is provided to property owners for repairs who in exchange make units available to house FEMA disaster applicants.

The categories of rental property that can be rehabilitated include mobile units, single family units, and multi-family units. Existing rental housing is comprised of property that could be available for rent after a disaster, including government owned property and property that was used for rent prior to the disaster. Government owned properties will be considered when it is economically feasible for the government to repair and rent housing stock. Existing rental housing does not include privately owned foreclosures, such as properties owned by a bank.

***Disaster housing assistance must continue to evolve to more effectively meet the diverse and complex needs of our Nation.*** To effectively meet the temporary housing needs of those affected by disasters, including persons with disabilities, multiple options to provide temporary housing must be considered. Repair and rehabilitation of available housing provides an alternative to other types of temporary housing, such as mobile homes, that must be brought into the disaster area. In developing a housing plan, all alternative temporary housing solutions are evaluated in order to provide timely and cost-effective temporary housing assistance.

## Purpose

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***In response to PKEMRA Section 683 (b), the Strategy – Annex 5: “Programs to Promote the Repair or Rehabilitation of Existing Rental Housing,” provides planners with information regarding programs that have been or will be established to promote the repair or rehabilitation of existing rental housing in the wake of a disaster.*** It will help planners understanding of the viability of this housing initiative and facilitate related endeavors in the aftermath of future emergencies. The ultimate goal is to help planners across all governmental and nongovernmental levels efficiently deliver services to the populations in need of temporary housing, eventually leading to a sustainable, permanent housing solution for disaster victims.

## Direct Assistance Rental Housing Repair Programs

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***Direct Assistance is provided when displaced families receive assistance in the form of a habitable unit.*** In the recovery phase of a disaster, renters and homeowners may find themselves in a particularly difficult situation if their residences have been severely damaged and the supply of other local tenant housing is limited. FEMA will attempt to locate housing through traditional methods as well as online database tools such as FEMA’s Housing Portal and HUD’s National Housing Locator System. However, in major disasters, available tenant housing may be limited, in which case temporary housing options would be limited to manufactured housing, hotels and motels, geographic displacement, or other forms assistance that can be both inconvenient to displaced families and costly to the Government.

Repairing and rehabilitating existing rental housing provides an alternative to other forms of temporary housing. For example, in areas where manufactured homes would otherwise be used, repairing rental housing may be a more effective alternative. Through the hiring of necessary contractors, a multiplier effect will occur by creating more jobs and stimulating the economy. Repairing rental housing can also expedite community recovery by keeping individuals and families in their communities, helping to secure consumer dollars and a tax base for the longer term. Other positive externalities may be realized; for example, as worn down sections of community real estate improves property values in the surrounding neighborhoods improve as well.

## **Department of Homeland Security, Federal Emergency Management Agency**

*In order to provide expedited temporary housing to people whose pre-disaster residences were rendered uninhabitable due to a disaster, section 408 of the Stafford Act provides temporary housing assistance to affected individuals and households.* Temporary housing assistance includes financial assistance in the form of rent and also direct assistance in the form of a habitable unit. In the case of direct assistance, the Federal Emergency Management Agency (FEMA) has the authority under the Stafford Act to repair rental units. FEMA exercised this authority during the response to Hurricane Katrina in New Orleans, LA, and has undertaken a Rental Repair Pilot Program.

- **Rental Repair Pilot Program.** The Rental Repair Pilot Program (RRPP) funds repairs to multi-family rental housing units due to disaster-related damages or deferred maintenance. In exchange, owners agree to make rental units available to FEMA disaster applicants. The value of FEMA's contribution is deducted from the value of the lease agreement to offset the cost of repairs.

FEMA can contract with owners of multi-family housing units to fund repairs or contract directly with the entity providing the repairs. For the purpose of this pilot, 'multi-family housing' means a property consisting of more than four units (or dwellings). The term includes apartments, cooperative buildings, and condominiums. In addition, the multi-family housing must be located in an area covered by a major disaster declaration. The Pilot Program may be implemented where alternative housing options are less available and where use of the pilot is cost-effective.

- **Intended Use.** This pilot program intends to form an assessment regarding the ability to better utilize existing rental resources to provide timely and cost-effective temporary housing assistance, especially where other options are inadequate to meet sheltering and temporary housing needs. The assessment will require a collection of data used to compare the cost-benefit and effectiveness of repairing available rental units to the cost-benefit and effectiveness of manufactured homes and other alternative temporary housing units. The resulting information will be provided in a report to Congress for use in building the Disaster Housing Strategy Implementation plan. Consistent with the *Strategy's* goal, the pilot program aims to engage all levels of government, non-profit and private sectors in order to collectively meet the urgent housing needs of disaster applicants and enable individuals, households, and communities to rebuild and restore their way of life. In sum, the Pilot Program should enhance our understanding and ability

to meet the complex needs of affected communities by building a model that exposes a broad range of flexible housing options.

- **Program Authorities.** Section 689i of the Post Katrina Emergency Management Reform Act (PKEMRA) of 2006 authorized the Administrator to approve a pilot project before December 31, 2008. PKEMRA also authorized FEMA to submit a report to Congress on the effectiveness of the pilot program by March 31, 2009.

## **Department of Defense, United States Army Corps of Engineers**

In addition to its specific contributions to the RRPP, the USACE supports the repair and rehabilitation of rental housing under their authority as a support entity for ESF #6. USACE provides technical assistance, temporary roofing services, and other repairs that facilitate reoccupation of minimally damaged structures.

## **Grant and Loan Programs to Support the Repair or Rehabilitation of Existing Rental Housing**

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*Various grant and loan programs support the repair or rehabilitation of existing rental housing, including single-family and multi-family units.* In contrast to programs described in the section above, these Federal programs do not provide direct assistance. Instead, grants or loans are distributed to State and local governments who administer the repair of rental housing; in other cases, property owners are the direct recipients of funding.

These programs may not significantly contribute to the supply of temporary housing options, as authorities and objectives pertain more so to provision of long-term sustainable housing. Nonetheless, funding can be provided to facilitate the repair or rehabilitation of existing rental housing, and thus helping to revitalize communities affected by disasters.

Programs are categorized below according to the agency under which it is administered. More comprehensive descriptions are included in Annex 1.

### **Small Business Administration**

*The Small Business Administration (SBA) provides loans for non-farm, private sector, uncompensated disaster-related losses.* These loans assist homeowners, renters, non-profits, and businesses of all sizes in the recovery process. In the context of this Annex, owners of rental properties damaged by disasters may qualify for an SBA low-interest disaster business loan to repair or replace the damaged property. The SBA's Office of Disaster Assistance can lend up to \$200,000 for primary residences and up to \$2 million to business owners for uncompensated disaster losses. SBA offers flexible repayment terms by providing low-interest rates, terms up to 30 years, and first payment deferrals from 5 to 12 months. The loan may be increased by as much as 20 percent of the total loss to protect the property against future disasters of the same type.

In addition, landlords who have lost income because their rental units are unoccupied due to disaster may be eligible for an economic injury disaster loan. The loan provides working capital for disaster-related needs until a business recovers.

## **Department of Housing and Urban Development**

***The Department of Housing and Urban Development (HUD) provides various grants and loans to eligible communities and households for the repair and rehabilitation of existing rental property.*** Depending on the project, funding can be provided through Community Development Block Grants (CDBG), the HOME Investment Partnerships Program, Capital Fund appropriations, or Section 203(k) Rehabilitation Mortgage Insurance.

Community Development Block Grants and the HOME Investment Partnerships Program provide flexible grants to cities, counties, and States that can be approved for reconfiguration to help their citizens recover from Presidentially declared disasters, especially in low- and moderate-income areas. In addition, the CDBG program is a common outlet through which Congress delivers emergency disaster recovery funds through supplemental appropriation after the disaster. The grants can be used to repair existing rental property through the rehabilitation of single-family, multi-family, or manufactured home rental units. State and local governments partner with community housing development organizations, other public or nonprofit sub-recipients, for-profit sub-recipients, private lenders, and third party contractors.

HUD's Section 203(k) Home Rehabilitation Mortgage Loan program enables disaster area homeowners to finance either the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage, or to finance the rehabilitation of their existing home. The requirement for a dwelling to be completed more than one year preceding the date of the application for mortgage insurance under Section 203(k) does not apply to properties in the disaster area. Damaged residences are eligible for Section 203(k) mortgage insurance regardless of the age of the property. The residences need only to have been completed and ready for occupancy for eligibility under Section 203(k). The percentage of financing, however, is determined by the type of mortgage being made. For example, normal loan-to-value ratios apply to Section 203(k) mortgages made in these areas. The mortgage insurance premium is the same for all other Section 203(k) mortgages.

The Section 203(k) program can be used for one-to-four unit dwellings. Loans are made through participating lenders, who along with State and local government agencies, have found ways to assist borrowers by combining Section 203(k) loans with other financial resources, such as the Community Development Block Grant and HOME programs discussed above. Lenders often leverage the expertise of local housing agencies and nonprofit organizations to help manage the rehabilitation processing. Eligible improvements include, but are not limited to, structural alterations and reconstruction, changes for improved functions and modernization, elimination of health and safety hazards, changes for aesthetic appeal and elimination of obsolescence, and improvements for accessibility to a disabled person.

Section 203(k) is a unique financial offering because most mortgage plans provide only permanent financing. That is, the lender will not usually close the loan and release the mortgage unless the condition and value of the property provide adequate loan security. When rehabilitation is involved, this means that a lender typically requires the improvements to be

finished before a long-term mortgage is made. When a buyer wants to purchase a house in need of repair or modernization, the buyer usually has to obtain financing first to purchase the dwelling, additional financing to do the rehabilitation construction, and a permanent mortgage when the work is completed to pay off the interim loans with a permanent mortgage. The Section 203(k) program allows the borrower to get just one mortgage loan at a long-term fixed (or adjustable) rate to finance both the acquisition and the rehabilitation of the property.

## United States Department of Agriculture

***The United States Department of Agriculture (USDA) provides loans and grants to benefit rural Americans who are in need of rental housing after a disaster occurs.*** USDA programs that specifically benefit the repair or rehabilitation of existing rental housing include Section 502 Direct Loans, Section 515 Rural Rental Housing, and Sections 514 and 516 Farm Labor Housing.

The Section 502 Direct Loan program is intended to provide applicants with the opportunity to acquire, build, rehabilitate, improve or relocate dwellings in rural areas.

The Section 515 Rural Rental Housing Program provides direct loans to eligible borrowers, who include individuals, businesses, nonprofit organizations, Native American tribes, and public agencies. These borrowers are to provide rental housing for very low-, low-, and moderate-income households, elderly households, and persons with disabilities living in rural areas. Section 515 loans are specifically intended for multi-family housing, which must be economical, of average quality, and in a location that qualifies as a rural area. An initiative administered under this program is the Multi-family Housing Preservation and Revitalization Restructuring (MPR) Demonstration Program. It was created to revitalize existing rural rental housing projects financed by Section 515. The program restructures selected existing Section 515 loans to ensure sufficient resources are available to preserve the rental project. Restructuring tools may include grants, additional loans, debt deferrals, or debt forgiveness. Expectations are that properties participating in this program will be able to extend affordable use without displacing tenants due to increased rents.

The USDA Farm Labor Housing Program, Sections 514 and 516, provides loans and grants that help farmers, public or private nonprofit organizations, State, and local governments buy, build, improve, or repair housing for seasonal or year round farm laborers. Section 514 is a multi-family program and must be used for on-farm labor housing projects.

## Other Rental Housing Repair Initiatives

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**Other rental housing *repair* initiatives focus on alternative means of providing rental housing through housing stock owned by government entities.** These initiatives primarily use tools such as Interagency Agreements (IAA), Pre-Scripted Mission Assignments (PSMA), Contracts, or Memorandums of Understanding (MOU) to partner with other government entities to provide rental housing from existing housing stock. In doing so, these initiatives take advantage of existing infrastructure that can be repaired or rehabilitated, and provide government owned housing to disaster victims for temporary housing purposes. If implemented effectively, the Federal Government has the potential to expedite temporary housing delivery and reduce its own costs associated with providing housing to disaster victims.



As the lead Federal agency for emergency management, FEMA is a position to coordinate with other agencies for housing response and recovery. Therefore, many examples cited below will be in the context of agreements between FEMA and other agencies.

- **Interagency Agreements.** Interagency agreements (IAA) are contracts between two Federal agencies to facilitate the provision of services by one agency and remuneration for those services by the other agency. In response to a disaster, IAAs are typically used for recovery and other long-term activities. In the case of rental housing, FEMA can enter into an IAA with other Federal agencies that have existing housing stock in order to provide those units for rent. An IAA may specify which units could be used. For example, an IAA may explain that only habitable units, or units that need less than \$10,000 of repair, are available to rent to disaster victims. Other terms include in an IAA may include a timeframe, specific locations that will be available for use, financial terms, and other roles and responsibilities for the Federal agencies.
- **Mission Assignments and Pre-Scripted Mission Assignments** Under the descriptions of 44 Code of Federal Regulations (CFR) Part 206.208, FEMA can develop Mission Assignments (MA) with other Federal agencies. These MAs are described as work orders issued by FEMA Operations to a Federal agency directing completion of a specific task, and citing funding, other managerial controls, and guidance in anticipation of, or in response to, a Presidential disaster declaration. Agencies can be directed to complete work with or without reimbursement under the Stafford Act.

In order to expedite the delivery of Federal assistance, FEMA and other Federal agencies can jointly develop “Pre-Scripted” Mission Assignments (PSMA). These PSMA were developed to facilitate rapid response and standardize work typically done by a Federal agency. These PSMA will provide statements of work and cost estimates prior to an actual disaster or emergency. The use of PSMA language is expected to streamline the MA process and provide a planning base for other Federal agencies. Not all MA can be pre-scripted, and MA may be modified in the field to meet event-specific needs. The PSMA is intended to avoid replication of work for each event and encourages thinking ahead to activities that might take place in an emergency or disaster situation.

- **Memorandums of Understanding.** A Memorandum of Understanding (MOU) establishes a framework of cooperation between two agencies. In this case, the agreement would allow one agency, such as FEMA, to use the government owned property of another agency in order to provide temporary housing for disaster victims. In one example of an MOU, FEMA and the VA agreed to provide 315 VA properties for rent during the response and recovery to Hurricane Katrina. The MOU explained that units provided by VA would be habitable and provided directly to habitants through a lease with VA. The VA maintained the right to sell the property and evict tenants that were not upholding the lease agreement. An MOU differs from an IAA in part because IAAs provide for the exchange of money between two agencies.

By developing these types of agreements prior to a disaster, FEMA can increase the speed with which they provide government owned housing for temporary housing purposes after a disaster. In the case of catastrophic disasters when relocation may be necessary, these types of agreements may be beneficial because government owned housing stock is spread throughout

the United States. Although generally, relocation would focus on occupying existing rental resources before considering agreements to repair government owned housing property.

## **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)
- The Code of Federal Regulations, 44 CFR 206.110-117.

## **ANNEX 6:**

### **Additional Authorities Necessary to Carry Out the *Strategy***

A key requirement of the Post-Katrina Emergency Reform Act (PKEMRA) is for FEMA to "describe any additional authorities necessary to carry out any portion of the National Disaster Housing Strategy." Analyses conducted by FEMA and HUD indicate that both organizations may require additional authorities. Any requirements for additional authorities will be developed through the Administration's established legislative and regulatory process.

## 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

## Introduction

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***The Stafford Act is a key component of disaster housing legislation.*** Federal disaster assistance legislation and programs have been evolving since 1950. Through legislation, a variety of disaster relief programs have been established and a wide range of needs addressed. With concern about the use of the disaster authority for responding to non-major disasters, Congress undertook a comprehensive study and review of its disaster programs and subsequently passed the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1988. The Stafford Act has been amended numerous times, improving existing and incorporating new legislation. As a result, the Stafford Act is still the major legislation under which FEMA operates today and provides a framework for continued disaster relief.

***Differences in interpretations of programs under the Stafford Act have led to inconsistencies in assistance provided.*** Disaster assistance provided under the Stafford Act has not always been streamlined and consistent. The Stafford Act authorizes FEMA, under a delegation from the President, to coordinate the relief activities of government and private disaster assistance organizations. As FEMA is responsible for coordination of Stafford Act programs but relies on other government and nongovernmental organizations (NGOs) to supplement these efforts, confusion has arisen surrounding the scope of FEMA's programs and the responsibilities and roles of FEMA and other entities in providing disaster housing assistance.

***A concise, comprehensive resource of disaster housing assistance will present disaster planners, as well as the organizations with whom they work, with a clear and thorough description of disaster housing guidelines to enrich their assistance capabilities.*** There are Stafford Act programs available at all stages of disaster housing, and the programs authorized by the Stafford Act provide a wide breadth of assistance. Therefore, a consistent understanding of these programs, including their capabilities and limitations, is essential for all engaged in the disaster housing planning process. This also translates into improved assistance for applicants as planners and staff can provide clear and consolidated information on available disaster assistance programs and administer assistance consistently.

***Individuals and households initiate and support their applications to receive assistance from Stafford Act programs.*** Those who receive disaster assistance under a Stafford Act program are responsible for using this assistance for the intended purpose and for disaster related expenses only and keeping their receipts. An understanding of application requirements

will also better enable the local, State, and private sector organizations to comprehensively and efficiently provide assistance.

## Purpose

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***This Annex is intended to provide disaster planners at all levels (local, State, tribal, and Federal) with a clear overview and understanding of housing programs under the Stafford Act.*** Following are the eligibility requirements and application procedures for each type of Federal housing assistance available to individuals and households affected by a disaster, concentrating on the interaction and overlap between Stafford Act disaster assistance housing programs. Programs and methods selected for inclusion in this Annex directly provide, or help to provide, sheltering, interim, or permanent housing, as outlined and authorized by the Stafford Act, for living for individuals or households affected by a major disaster. These programs help individuals and households return to their pre-disaster state of self-sustainable housing, employment, and other essential services.

## The Stafford Act

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***The Stafford Act enables the Federal Government to assist States affected by a disaster to expedite the rendering of aid and emergency services as well as the reconstruction of devastated areas.*** The Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act) (Public Law 100-707) is a United States Federal law which constitutes the statutory authority for most Federal disaster response activities especially as they pertain to FEMA and FEMA programs.

This Act provides a framework for continued disaster relief and provides the authority for FEMA's role in managing Federal disaster assistance. A key condition of the Act is that State, tribal, and local governments have the primary responsibility to respond to a disaster. Federal assistance is designed to supplement the efforts and available resources of State, tribal, and local governments, as well as voluntary relief organizations in alleviating the damage, loss, hardship, or suffering resulting from a disaster. FEMA may task any Federal agency, with or without reimbursement, to provide assistance to State, tribal, and local disaster efforts in a declared disaster.

The Stafford Act was signed into law November 23, 1988, amending the Disaster Relief Act of 1974 (PL 93-288). Congress amended the Disaster Relief Act multiple times, including by passing the Disaster Mitigation Act of 2000 (PL 106-390), and, again in 2006, with the Post-Katrina Emergency Management Reform Act (PL 109-295) and the Pets Evacuation and Transportation Standards Act (PL 109-308).

The Stafford Act referenced herein is the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended, as of August 2007.

## Stafford Act Disaster Housing Assistance

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A key component of the Stafford Act is a clear definition of housing assistance and how it may be provided in the wake of a disaster. FEMA may provide disaster housing assistance to individuals and households who have been displaced from their pre-disaster primary residences or whose pre-disaster primary residences have been rendered uninhabitable or inaccessible by a major disaster. Limitations include a maximum amount of assistance that an *applicant* may be eligible to receive for each disaster event. Housing Assistance provided under the Stafford Act includes:

- **Section 403 Essential Assistance (42 U.S.C. 517ob).** This section outlines FEMA Public Assistance and allows for Federal agencies to provide assistance in meeting immediate threats to life and property resulting from a major disaster, including emergency sheltering.
- **Section 404 Hazard Mitigation (42 U.S.C. 517c).** This section provides mitigation measures to reduce the risk of future damage or suffering in any area affected by a major disaster. This includes Federal Government property acquisition and relocation assistance for projects that meet the requirements for hazard mitigation.
- **Section 408 Federal Assistance to Individuals and Households (42 U.S.C. 5174).** Four types of Housing Assistance are provided under Section 408 of the Stafford Act.
  - **Temporary Housing.** Temporary housing assistance is provided either financially, allowing disaster victims to rent a housing unit, or directly, allowing disaster victims to reside in properties acquired by government purchase or lease.
  - **Repair.** FEMA may provide financial assistance for the repair of owner-occupied primary residences that sustained damage by a major disaster. This is intended to return the primary residence to a safe, sanitary, and functional condition, not to the pre-disaster condition.
  - **Replacement.** FEMA may provide financial assistance for the replacement of owner occupied primary residences destroyed by a major disaster.
  - **Permanent or semi-permanent housing.** Financial or direct assistance to individuals or households may be provided to construct permanent or semi-permanent housing.

## Post Katrina Emergency Management Reform Act

The Post-Katrina Emergency Management Reform Act (PKEMRA) of 2006 amends the Stafford Act and expands FEMA's role for disaster response and preparedness as well as providing the authority for the *Strategy*. As authorized by PKEMRA, the Federal Government may provide technical and advisory assistance to State and local governments for recovery and planning activity. PKEMRA calls for the FEMA Administrator, in coordination the National Advisory Council, the National Council on Disability, and other Federal agencies, to develop, coordinate, and maintain a disaster recovery strategy.

# Basic Eligibility criteria for FEMA Housing Assistance

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**Basic eligibility criteria exist for all Stafford Act disaster housing programs.** Underlying principles for all programs administered under the authority of the Stafford Act provide an understanding of the decisive factors needed to meet basic program eligibility.

## Standard Criteria

Basic eligibility is determined from information provided by individual applicants. Households are eligible when displacement occurs from their pre-disaster primary residence. Repair and replacement funds are available when the household has no insurance or insufficient insurance to cover required repairs to the residence.

In addition, applicants must declare that they are a U.S. Citizen, Non-Citizen National, or Qualified Alien to receive assistance and will be asked to sign a Declaration and Release Form during a physical property inspection. Minors who are a U.S. Citizen, Non-Citizen National, or Qualified Alien may be eligible to receive assistance on behalf of their parents or heads of the household, who are non-qualified citizens.

The Federal Government establishes and maintains stewardship of taxpayer dollars by validating basic criteria for eligibility. The accuracy of the information received from applicants includes verification of basic identity information with their name and Social Security Number (SSN) to ensure that the application is valid and that damaged property locations are within Presidentially declared designated counties. Typically, only one member of the household is eligible to receive disaster housing benefits.

## Standard Limitations

In addition to the standard eligibility criteria defined above, standard limitations exist for all types of Stafford Act disaster housing assistance. These limitations are based on the circumstances that may prevent a household from receiving benefits to provide for housing needs. However, FEMA and other agencies assist households to overcome such limitations.

Limitations that apply to all types of disaster housing assistance under the Stafford Act are defined below; specific program limitations will be covered in each program's eligibility section. Additionally, standard limitations exist in relation to local and State zoning regulations and other codes. These limitations should be consulted for locality-based specific criteria.

- **Insurance.** Individuals and households with applicable insurance must meet standard criteria to receive Federal assistance. Generally, the applicant's net insurance settlement<sup>1</sup> is compared to the verified losses determined by FEMA. If the net insurance settlement is greater than the verified losses, or if the net insurance settlement is greater than the

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<sup>1</sup> Insurance settlements for items that are not covered by the FEMA Individuals and Households Program, such as fences, outbuildings, barns, and food loss, are not considered a duplication of benefits. Any insurance proceeds for recoverable appreciation and/or that must be applied to reduce a mortgage on the property (e.g., forced placed policies) are not considered a duplication of benefits with IHP assistance.



maximum award provided for individual and household assistance, the applicant is determined to be ineligible for assistance under Stafford Act programs. However, temporary housing financial assistance (rent) may be provided to households with homeowners' insurance if they meet the other eligibility requirements for the housing assistance program.

- **The National Flood Insurance Reform Act of 1994 (NFIRA).** NFIRA establishes limitations on assistance provided for flood-damaged property if the property is located within a Special Flood Hazard Area (SFHA). A SFHA is defined as an area with a high flood risk having at least a 1 percent chance of being inundated by a flood in any given year. Specifically, the Act requires the mandatory purchase and maintenance of flood insurance as a condition for receiving Federal or Federally related financial assistance for the repair, replacement, or rebuilding of the insurable portions of a residence in a SFHA.
- **Coastal Barrier Resources Act (CBRA).** The Coastal Barrier Resources Act (CBRA) restricts Federal support that is provided for development on coastal barriers, landscape features that shield the mainland from the full force of wind, wave, and tidal energies. Through this protection, the CBRA intends to minimize loss of human life by discouraging development in high risk areas, reduce wasteful expenditure of Federal resources, and protect the natural resources associated with coastal barriers.

This Act also restricts housing assistance provided under Section 408 of the Stafford Act. Housing assistance, including repair, replacement, and semi-permanent or permanent construction, is not authorized to those who live in an Otherwise Protected Areas (OPA) or Coastal Barrier Resources System (CBRS). Limitations may allow temporary housing assistance to be provided to applicants if they meet the other eligibility requirements. Most other Human Services programs are available to residents of an OPA or CBRA zone without restriction.

- **Preservation.** Assistance provided by FEMA under Section 408 of the Stafford Act must comply with the various national environmental and historic preservation laws and policies. This includes the National Environmental Policy Act (NEPA), the National Historic Preservation Act (NHPA), the Endangered Species Act (ESA), 44 CFR 9 – Floodplain Management and Wetlands Protection, the Clean Water Act (CWA), and any additional and pertinent authorities. FEMA engages in environmental and historic preservation reviews of its Section 408 activities before carrying out the actions. These reviews help the agency to identify unfeasible or problematic sites, resources that must be protected, and adverse impacts that must be mitigated. Full specifications as to what these reviews entail are available in Annex 4.

Additionally, sufficient time and resources must be allotted for meeting various regulatory and administrative requirements, including environmental and historic preservation considerations, Davis-Bacon minimum wage provisions, licensing/building codes, and accessibility specifications.

## Appeals Process

If FEMA decides that an applicant does not qualify for assistance, the applicant will be provided with the opportunity to appeal the decision. The written appeal must detail reasons why the

applicant does not agree with the decision and include any supporting documentation. All appeals must be mailed within 60 days of FEMA's decision. Appeals may relate to the applicant's determined eligibility, the amount or type of assistance provided, late applications, requests from FEMA to return money, or questions regarding continuing assistance. Full appeal procedures are discussed in the 'Application Procedures for FEMA Assistance' on page 24 of this annex.

## Sequence of Delivery

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***A standard process and order, or sequence of delivery, is used to provide the distribution and awarding of specific types of disaster assistance.*** In order to ensure that consistent and effective assistance is provided in the wake of a disaster, the Stafford Act disaster housing program is administered as part of a standard sequence of delivery. After a disaster occurs, emergency assistance, including food, shelter, clothing, and medical needs, is provided for disaster victims. This is administered primarily by voluntary agencies, with Federal emergency sheltering authority by Section 403 of the Stafford Act.

Programs to restore the applicants to their pre-disaster standard of living start once their basic needs have been met. Stafford Act and other Federal assistance programs provide funds only to make a home safe, sanitary, and functional. Disaster victims must first contact their insurance companies to file a claim for disaster related damages. If disaster victims do not have homeowners' insurance or their net settlement is less than the verified damage determined, they may be eligible for housing assistance under the Section 408 Stafford Act Housing Programs. The total maximum award for all types of FEMA assistance, including housing, is \$28,200 for disasters declared in 2007 and \$28,800 for disasters declared in 2008. Based on need and circumstance, applicants may also be eligible for additional housing funds or assistance from the Small Business Administration (SBA) or other voluntary agencies. Please see Annex 1 of the *Strategy* for more information on these programs.

- **Duplication of Benefits.** "Duplication of Benefits" refers to assistance provided for the same purpose from more than one source. Federal laws prohibit a property owner from receiving federal funds if assistance was provided from another source for the same item. As the sequence of delivery dictates the order of assistance received by victims, duplication of benefits may occur when insurance settlements are delayed due to the magnitude of a disaster event or the dissatisfaction of the findings to damaged property. If the applicant's insurance company will not be able to provide any payment, even an advance, sooner than 30 days from the date of the claim, the applicant may request an advancement of FEMA assistance. Limitations include a 30-day waiting period once a claim is filed, and assistance considered an advancement of the insurance settlement. With this understanding, assistance is promptly recovered by FEMA when the household receives the insurance funds.

Additional limitations may be imposed when disaster events affect the same geographic locations repeatedly over time, as FEMA ensures that applicants receive eligible assistance in any new disaster event without duplicating the assistance received from a previous disaster event.

FEMA partners with other governmental organizations to share FEMA applicant information, which is vital to providing support from multiple disaster assistance sources and preventing duplication of benefits. Sharing applicants' identity information must be accomplished in compliance with the Privacy Act and related regulations. FEMA has an established set of routine uses under which such information may be shared, as well as procedures in place to do so. These may be refined and improved for greater efficiency, but applicant information cannot be shared without Privacy Act compliance.

## Sheltering Programs

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***Sheltering programs focus on meeting the immediate needs of individuals who cannot locate temporary accommodations after a disaster.*** These programs also provide plans for major or catastrophic disasters with high demand and longer term services. Refer to the *Strategy* Chapter 3, pages 25 – 40.

FEMA coordinates and leads Federal resources, as required, to support State, local, tribal government and NGOs by providing assistance for emergency shelter, mass care, and emergency assistance in recovering from the devastating effects of disasters. Funds are allocated from the President's Disaster Relief Fund to States to provide shelters in a designated emergency; individuals receive assistance directly from the State or through a State fund mechanism. Examples of shelters used include traditional congregate shelters, special events and conference centers, hotels and motels, tents, railroad cars, shipping containers, cruise ships and sponsorship by family and friends.

### Emergency Sheltering

FEMA is authorized under the Stafford Act Section 403 to provide emergency sheltering assistance.

**Stafford Act, 42 USC §5174 Sec. 403— Essential Assistance**

- (a) In general - Federal agencies may, on the direction of the President, provide assistance essential to meeting immediate threats to life and property resulting from a major disaster, as follows:
  - (3) Work and services to save lives and protect property - Performing on public or private lands or waters any work or services essential to saving lives and protecting and preserving property or public health and safety, including -
    - (B) Search and rescue, emergency medical care, emergency mass care, emergency shelter, and provision of food, water, medicine, durable medical equipment, and other essential needs, including movement of supplies or persons;

- (J) Provision of rescue, care, shelter, and essential needs –
- (i) To individuals with household pets and service animals; and
  - (ii) To such pets and animals.

(b) Federal share - The Federal share of assistance under this section shall be not less than 75 percent of the eligible cost of such assistance.

Protocols are established to provide access to all facilities used as emergency shelters during FEMA's disaster assistance registration process and to provide assistance with replacement of personal documents, such as identification and proof of ownership. Before opening a facility to be used as a shelter, provisions must be established for food, water, power, sanitation, communications, basic first aid services, and modifications for accessibility. Additionally, a management structure must be established. In the event of a hurricane, federal assistance is available for shelter operations only after the hurricane makes landfall. Emergency assistance authorized under section 403 of the Stafford Act, including emergency shelters, is available to all residents from declared counties, including those within a CBRA or OPA zone.

In addition to traditional shelters, specific types of emergency sheltering provided include medical support shelters, functional needs shelters or units, household pet shelters, and shelters for use in major or catastrophic disasters.

- **Medical Support Shelters**. In coordination with the medical community, medical support shelters are typically run by local and/or tribal governments to accommodate those with functional disabilities and medical needs beyond the typical capability of traditional shelters. Every effort is made to allow caregivers to also stay in the medical support shelter.
- **Functional Needs Shelters**. Functional needs shelters supports (1) individuals with physical, cognitive, sensory, behavioral disabilities or other conditions that impacts their level of functioning and (2) individuals who have chronic medical or health conditions that require functional or medical support, but not at the level of care provided under the Medical Support Shelters. These shelters provide functional and/or medical support to the extent possible so that people can be accommodated in the least restrictive environment.
- **Household Pet Shelters**. Per section 403 (a)(3)(J), shelters shall be provided for disaster victims with service animals and pets. This is also in conjunction with the Pets Evacuation and Transportation Standards Act ("PETS Act"), which mandates that FEMA's preparedness plans "take into account the needs of individuals with pets and service animals prior to, during, and following a major disaster or emergency."
- **Shelters for Use in Major or Catastrophic Disasters**. Large venue facilities are used as congregate centers in response to a significantly large or catastrophic event that has displaced large numbers of individuals from their primary residences. These shelters include cruise ships, tents, vacant buildings, military barracks, dormitories, pre-fabricated structures, campgrounds, stadiums, and convention centers. These facilities may receive federal assistance, or may be operated under FEMA's direction, upon request by a State, given the following conditions:

- The number of evacuees exceeds other available congregate care resources.
- A mass evacuation effort is underway and a site is needed to provide a departure point for evacuees or initial processing upon arrival in a host location.
- Consolidating numerous smaller shelters in an affected community will achieve efficiency in staffing and resource allocation.
- Long-term housing options are limited and there is significant damage to infrastructure that impedes the implementation of other temporary housing methods.

The owners of approximately 75 percent of these facilities are members of the International Association of Assembly Managers, Inc. (IAAM), which has established guidelines for the use of their facilities as disaster shelters. This option generally requires a rental fee to the owner of the facility, as well as funds to cover the cost of restoring the facility to its pre-shelter condition after the shelter is closed.

## Interim Housing Programs

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***Interim housing programs under the Stafford Act provide disaster victims with temporary accommodations until permanent housing can be established.*** Interim housing is not meant to restore the applicant to their pre-disaster standard of living but rather to provide a bridge between short-term sheltering and long-term, sustainable housing. Refer to the *Strategy* Chapter 3, pages 41 – 57, for full interim housing specifications.

The Stafford Act authorizes FEMA’s Individuals and Households Program (IHP), working in conjunction with other programs and entities, to provide for functional repair of damaged homes as well as financial and direct assistance for temporary housing. Forms of temporary disaster housing provided for by Stafford Act programs may include roofing or other repairs to facilitate sheltering in place, tents and pre-fabricated housing units, relocation, direct rental assistance paid to landlords, financial rental assistance paid to disaster victims, Federal Government housing resources, factory built housing, and conversion of commercial and publicly owned facilities.

Interim housing plans must be developed with consideration for climate, geography, and the cultural needs of the affected community. Generally, displaced residents prefer to remain near their damaged homes, particularly if repairs are in progress. However, infrastructure damage, including roads, utilities and other public services, may delay the ability to establish temporary housing in the immediate areas affected by the disaster. Relocation to neighboring municipalities and States may be necessary to meet temporary housing needs if the local housing stock is insufficient. Options and procedures for temporary housing in areas with employment opportunities and other resources but that are outside of communities affected by a major disaster are detailed in Annex 2.

### Programs to Maximize Available Housing Resources

- **FEMA’s IHP Temporary Housing Assistance**. This program provides disaster victims with funds to be used to rent housing. Chapter 3 of the *Strategy* provides a brief overview of rental assistance, which is authorized by Section 408 of the Stafford Act as follows.

**Stafford Act, 42 USC §5174 Sec. 408— Federal Assistance to Individuals and Households**

(c) Types of Housing Assistance -

(1) Temporary housing -

(A) Financial assistance -

- (i) In general - The President may provide financial assistance to individuals or households to rent alternate housing accommodations, existing rental units, manufactured housing, recreational vehicles, or other readily fabricated dwellings. Such assistance may include the payment of the cost of utilities, excluding telephone service.
- (ii) Amount - The amount of assistance under clause (i) shall be based on the fair market rent for the accommodation provided plus the cost of any transportation, utility hookups, security deposits, or unit installation not provided directly by the President.

- **Provision of Temporary Housing Assistance.** Financial rental assistance is available as a cash grant of the Fair Market Rent (FMR) for the area, which is provided directly to the applicant. Qualified applicants will be awarded one or two months of initial rental assistance, based on the specific disaster type and criteria.
- **Eligibility.** Initial rental assistance may be provided to disaster victims whose primary residence in the declared area requires habitability repairs due to of disaster-related damages. The applicant must indicate the intent to move out of their pre-disaster residence while home repairs are in progress and must have no or insufficient insurance coverage for additional living expenses (ALE). Both owners and renters may also be awarded rental assistance during times when continued disruptions in essential utilities prevent homes from being occupied or when continued inaccessibility occurs as the result of a Presidentially declared disaster. Applicants who live in “non-traditional” forms of housing (tents, teepees, lean-to structures, etc.) are also eligible for rental assistance. Rental assistance is also authorized for household members residing in separate geographical areas if the circumstances for the separation are beyond the applicants’ control.
- **Continued Provision of Assistance.** FEMA may provide continue rental assistance to eligible applicants for up to 18 months if the applicant meets certain criteria and can demonstrate a continued need .

## Repairs to Homes

- **Immediate Temporary Repairs.** After a disaster, FEMA may implement a Mission Assignment with the US Army Corps of Engineers, a contracting initiative which allows for the temporary roofing of damaged homes. The roofing is usually plastic sheeting (blue tarps) and is placed on homes in an effort to limit the amount of additional damage to the home.

The Individual Assistance (IA) officer will decide at the onset of a disaster if FEMA will implement the Mission Assignment.

- **FEMA's IHP Repair Assistance.** Under this program, money is available for homeowners to repair damage from the disaster to their primary residence that is not covered by insurance. The intent is to make the damaged home safe, sanitary, and functional. This program is authorized by Section 408 of the Stafford Act as follows.

**Stafford Act, 42 USC §5174 Sec. 408— Federal Assistance to Individuals and Households**

(c) Types of Housing Assistance –

(2) Repairs –

(A) In general - The President may provide financial assistance for -

- (i) The repair of owner-occupied private residences, utilities, and residential infrastructure (such as a private access route) damaged by a major disaster to a safe and sanitary living or functioning condition; and
- (ii) Eligible hazard mitigation measures that reduce the likelihood of future damage to such residences, utilities, or infrastructure.

(B) Relationship to other assistance - A recipient of assistance provided under this paragraph shall not be required to show that the assistance can be met through other means, except insurance proceeds.

Applicants may be eligible for financial repair assistance if their home is not safe, sanitary, and functional. However, at least \$50 in damage must have been sustained. The FEMA inspector will make a determination of overall habitability based on damages to essential construction components and the safety and sanitary conditions of the dwelling. In addition to repair funds, rental assistance can be provided to applicants whose primary residences require disaster-related habitability repairs and meet all other eligibility criteria.

Home repair assistance for flood damages may not be provided if the residence is located in a designated SFHA and the proposed repairs are insurable. However, assistance for items not typically covered by insurance (i.e., wells outside of the foundation, sewer and septic systems, or access to the residence) may be awarded.

- **FEMA's IHP Replacement Assistance.** The intent of Replacement Assistance is to help the homeowner with the cost of replacing their destroyed home. Money is available, up to the program maximum, for homeowners to replace their home destroyed in the disaster to the extent that is not covered by insurance.



**Stafford Act, 42 USC §5174 Sec. 408— Federal Assistance to Individuals and Households**

(c) Types of Housing Assistance –

(3) Replacement -

(A) In general - The President may provide financial assistance for the replacement of owner-occupied private residences damaged by a major disaster.

(B) Applicability of flood insurance requirement - With respect to assistance provided under this paragraph, the President may not waive any provision of Federal law requiring the purchase of flood insurance as a condition of the receipt of Federal disaster assistance.

Replacement awards are initiated based on the inspection determination that a home is destroyed or when the recorded damages exceed the maximum award available within program limits. Approval for all replacement awards is authorized by the Federal Coordinating Officer (FCO), Deputy FCO, or the Regional Director (RD). Replacement awards may be used to replace a home in its entirety or as a down payment for a replacement home. Additionally, the newly purchased home must not be placed in an SFHA.

In addition to replacement, rental assistance can be provided to applicants whose primary residences are extensively damaged and warrant review for replacement assistance as a result of the disaster. Owners must meet all other eligibility criteria.

- **FEMA's Pilot Program for Repair and Rehabilitation of Rental Housing.** The Rental Repair Pilot Program (RRPP) funds repairs to multi-family rental housing units due to disaster-related damages or deferred maintenance. In exchange, owners agree to make rental units available to FEMA disaster applicants. Full details of this program are discussed in NDHS Annex 5.

## **Transitional Shelters**

- **FEMA's IHP Lodging Expense Reimbursement.** Through this program, eligible applicants may receive assistance for the cost of short-term lodging, such as a hotel room. This reimbursement is available while the applicant's home is either inaccessible or uninhabitable due to disaster damage. To receive reimbursement, all applicants must submit their paid hotel receipts to FEMA for the eligible dates during the assistance period.

**Stafford Act, 42 USC §5174 Sec. 408— Federal Assistance to Individuals and Households**

(b) Housing Assistance -

- (1) Eligibility - The President may provide financial or other assistance under this section to individuals and households to respond to the disaster-related housing needs of individuals and households who are displaced from their predisaster primary residences or whose predisaster primary residences are rendered uninhabitable, or with respect to individuals with disabilities, rendered inaccessible or uninhabitable, as a result of damage caused by a major disaster.
- (2) Determination of appropriate types of assistance –
  - (A) In general - The President shall determine appropriate types of housing assistance to be provided under this section to individuals and households described in subsection (a)(1) based on considerations of cost effectiveness, convenience to the individuals and households, and such other factors as the President may consider appropriate.
  - (B) Multiple types of assistance - One or more types of housing assistance may be made available under this section, based on the suitability and availability of the types of assistance, to meet the needs of individuals and households in the particular disaster situation.

Lodging Expense Reimbursement (LER) is available to owners and renters for up to 15 days after receiving the initial eligible housing determination. The applicant must provide verifiable receipts and their damaged property must be in a designated county. The maximum award allowed for LER is 30 days of reimbursement, unless there is written approval from the Federal Coordinating Officer (FCO) or Disaster Recovery Manager (DRM). Applicants are ineligible for LER if their primary residence is deemed safe by the inspector, even if they left during a mandatory evacuation order. Other circumstances which may result in ineligibility include if the applicant was living temporarily with family and/or friends, the LER assistance duplicates assistance provided from any other source, or the applicant is unable to provide lodging receipts.

- **FEMA's Transitional Sheltering Assistance (TSA)**. The Transitional Sheltering Assistance program provides lodging for disaster victims by paying hotels and motels directly for rooms to be used by pre-qualified individuals from designated disaster areas. As the LER program provides reimbursement for lodging expenses, TSA provides direct, temporary shelter as a result of a Federal disaster declaration and is authorized by Section 403 of the Stafford Act.

## **Directly Provided Interim Housing**

FEMA is authorized under the Stafford Act to provide direct assistance in the form of temporary housing directly to eligible individuals and households who, because of a lack of available

resources would be unable to make use of financial assistance, particularly when rental properties are unavailable.

**Stafford Act, 42 USC §5174 Sec. 408— Federal Assistance to Individuals and Households**

(b) Housing Assistance

(2) Determination of appropriate types of assistance –

(A) In general - The President shall determine appropriate types of housing assistance to be provided under this section to individuals and households described in subsection (a)(1) based on considerations of cost effectiveness, convenience to the individuals and households, and such other factors as the President may consider appropriate.

(c) Types of Housing Assistance -

(1) Temporary housing –

(B) Direct assistance –

- (i) In general - The President may provide temporary housing units, acquired by purchase or lease, directly to individuals or households who, because of a lack of available housing resources, would be unable to make use of the assistance provided under subparagraph (A).
- (ii) Period of assistance - The President may not provide direct assistance under clause (i) with respect to a major disaster after the end of the 18-month period beginning on the date of the declaration of the major disaster by the President, except that the President may extend that period if the President determines that due to extraordinary circumstances an extension would be in the public interest.
- (iii) Collection of rental charges - After the end of the 18-month period referred to in clause (ii), the President may charge fair market rent for each temporary housing unit provided.

Temporary Housing Units (THUs) are used to provide safe, secure, and sanitary housing for eligible disaster victims only when all other housing resources are no longer available, or when FEMA has identified a shortfall of rental resources for eligible disaster victims. This assistance is available for up to 18 months after the declaration of a major disaster; after the initial 18 month period of assistance, FEMA may charge rent to occupants, up to the FMR, for the unit. Eligible applicants with a physical disability will receive the type of temporary housing unit appropriate for their disability and household size.

THUs may be used on private, commercial, or community sites, as defined by the Code of Federal Regulations, 44 CFR 206.111, and community sites are typically used only when private

and commercial site options have been exhausted. The Associate Administrator may authorize the development of a community site, including installation of essential utilities by the Federal Government, following a recommendation from the FEMA Regional Director. Refer to NDHS Annex 4 for full details of the community site operations process, including determining the need for community sites and identifying potential sites, as well as constructing, populating, maintaining, depopulating, and deactivating community sites. All site types must meet the physical accessibility requirements for individuals with disabilities, and all are provided by the State or local government, by the owner of the site, or by the individual applicant who will occupy the unit.

After the determination is made to use these types of housing, eligible applicants will be contacted to identify need and feasibility. Potential private sites are first assessed, and then commercial sites, if private sites are unavailable or infeasible. Community site placement is the last option for consideration. Units are transported to the site, installed and connected to utilities, and then declared ready for occupancy (RFO). Eligible applicants are then able to move into a unit.

At the end of the housing mission, units are cleaned and made ready for future use, donated, or sold to the occupant to provide permanent housing for displaced applicants. Units shall be sold at prices that are fair and equitable to the purchaser and to the government. Additionally, the applicant must demonstrate ability to maintain the THU. The unit may not be placed in a designated SFHA unless the community in which the unit is to be located after the sale is, at the time of approval, participating in the NFIP. The purchaser must agree to buy and maintain an adequate flood insurance policy, which covers the basic sales price of the unit for as long as the purchaser owns it. The THU purchaser must show proof of the initial flood insurance policy.

## Permanent Housing Programs

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***The intent of permanent housing programs is to facilitate and assist the disaster victims to achieve long term, sustainable housing near employment, schools, and essential and social services.*** Permanent housing is generally managed by Federal agencies such as HUD and HHS, as well as NGOs, including both private sector initiatives and non-profit organizations. The overall permanent housing strategy for a specific area affected by a disaster is organized and implemented by State and local officials through a State-led Joint Housing Solutions Task Force. However, when a catastrophic event occurs, the Federal Government may play a leading role in coordinating permanent housing solutions. Refer to the *Strategy* Chapter 3, page 58 – 73 and Annex #2. Examples of permanent housing programs include the full repair of single family homes, full home replacement, charitable housing, manufactured housing, full repair of rental housing, and permanent residential construction. These forms of assistance are more sustainable and robust than FEMA's IHP Home Repair and Replacement temporary housing solutions.

- **IHP Permanent/Semi-Permanent Construction.** Direct assistance or money for the construction of a home can be provided, as authorized under the Stafford Act, Section 408, in locations specified by FEMA where no other type of housing assistance is possible.

**Stafford Act, 42 USC §5174 Sec. 408— Federal Assistance to Individuals and Households**

(c) Types of Housing Assistance -

- (4) Permanent or semi-permanent housing construction - The President may provide financial assistance or direct assistance to individuals or households to construct permanent or semi-permanent housing in insular areas outside the continental United States and in other locations in cases in which
  - (A) No alternative housing resources are available; and
  - (B) The types of temporary housing assistance described in paragraph (1) are unavailable, infeasible, or not cost-effective.

Construction follows minimal local building codes and standards where they exist, or minimal acceptable construction industry standards in the area. Construction plans take the needs of the occupant into consideration and units constructed are generally of the average quality, size, and capacity for the surrounding area. If the home is located in an SFHA, the homeowner must comply with flood insurance purchase requirements as well as local flood codes and regulations.

## **Mitigation of At-Risk Housing and Other Structures**

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***In addition to providing sheltering, interim and permanent housing to individuals and households, the Stafford Act also provides authorization for programs that take sustained action to reduce or eliminate long-term risk to life and property from a hazard event.***

Property acquisition is the most permanent form of hazard mitigation. Many communities and homeowners have taken this action and have rebuilt their homes and lives in safer places. Since 1993, participating communities have purchased thousands of properties as part of these programs. Refer to Annex 1 of the *Strategy* for full details of all mitigation programs.

- **FEMA's Hazard Mitigation Grant Program.** FEMA's Hazard Mitigation Grant Program (HMGP) takes a percentage of the Federal money spent on recovering from a disaster and uses it for projects to reduce future risk. By law, FEMA can contribute 15 to 20 percent of their cost for the disaster to this grant program, which is administered by the State and local communities. FEMA funds up to 75 percent of the total cost. The community purchases private property, acquires title to it, and then clears it by either relocating the structures to a new non-hazard prone location or demolishing them. Communities have the option of offering the current market value or up to the pre-event market value of the structure to homeowners who voluntarily agree to participate. By law, once acquired, the land must forever remain as open space land. The community can use it to create public parks, wildlife refuges, etc. but can neither develop the land nor sell it to private individuals.

Acquisition projects are strictly voluntary. Individual homeowners apply directly to the community and not to the State. Money is limited and, in most cases, the amount of funds set aside for mitigation cannot meet all the mitigation needs following a disaster. States prioritize mitigation programs with input from local communities. FEMA reviews the applications to ensure that they follow the program rules, are environmentally sound, and are a cost-effective use of the assistance.

- **Cora C. Brown Fund.** The Cora Brown Fund is made possible by a bequest from the late Cora C. Brown of Kansas City, Missouri, who left a portion of her estate to the United States for the purpose of helping victims of natural disasters not caused by or attributed to war. This assistance provides for disaster related needs that have not or will not be met by governmental agencies or any other organization which has programs to address such needs.
- **National Flood Insurance Program (NFIP).** The Mitigation Directorate, a component of FEMA, manages the NFIP. The NFIP makes available federally backed flood insurance to homeowners, renters, and business owners. Community participation in the NFIP is voluntary, and nearly 20,000 communities across the United States and its territories participate in the NFIP by adopting and enforcing floodplain management ordinances to reduce possible future flood damage.

Flood insurance is designed to provide an alternative to disaster assistance to reduce the escalating costs of repairing damage to buildings and their contents caused by floods. Flood damage is reduced by nearly \$1 billion a year through communities implementing sound floodplain management requirements and property owners purchasing flood insurance. Additionally, buildings constructed in compliance with NFIP building standards suffer approximately 80 percent less damage annually than those not in compliance.

## **Application Procedures for FEMA Housing Assistance**

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***FEMA Individual Assistance provides all types of appropriate Federal assistance to all victims of Presidentially declared disasters resulting from all hazards.*** The FEMA Individual Assistance (IA) Division assists persons who have serious and necessary needs resulting from a major disaster. Applicant registrations are taken and inspections are completed by FEMA or FEMA contractors, and incoming and outgoing communication with applicants is conducted through centralized FEMA locations, the National Processing Service Centers (NPSC).

### **Initial Application**

The standard FEMA application period begins the date the President declares an emergency or major disaster and continues for 60 days. FEMA offers two primary methods to apply for FEMA disaster assistance; the individual or household may apply by telephone or apply online through the Individual Assistance Center (IAC) at [www.fema.gov](http://www.fema.gov). Each disaster requires a separate registration. However, only one registration is required per applicant for both home and business losses.

The data elements that the applicant provides are the same regardless if they register by telephone or online. These data elements include personal identification and household information, description of the losses caused by the disaster, insurance information, and identification of emergency needs. The National Emergency Management Information System (NEMIS) is used to securely store and process applications for disaster assistance. After registering, the applicant will be provided with a registration identification number and directions to create an online account which can be used to check the status of their registration.

For applicants with property damage who do not have insurance, an inspector will make contact within 10 days after the application is submitted to schedule an inspection time. However, in areas where access is still severely limited, it may take longer for an inspection to take place.

Applicants who have insurance must submit their insurance claim first and provide FEMA with a decision letter (settlement or denial) from their insurance company before a FEMA inspection will take place, except in cases of flooding damage. On average, 10 days after the inspection, FEMA will decide if the applicant qualifies for assistance and will inform the applicant of the determination.

## Appeals

An appeal to a FEMA decision may result from dissatisfaction with assistance benefits that have been provided, either limited by standard limitations or an inability to meet criteria for eligibility. All applicants may request reconsideration of the FEMA decision for assistance benefits received under Stafford Act programs. Appeal requests must be received by FEMA within 60 calendar days from the date the decision letter is mailed to the applicant or, for insurance specific concerns, 12 months from the date of registration. Specific processes and methods for appealing are made available under Stafford Act Section 423 and communicated to the applicant.

To appeal, applicants should provide additional evidence to support their claim, which may include a description of previously unidentified damages, photographs of disaster-related damages, estimates, or receipts to better explain the applicant's situation and concerns. Applicant appeals are reviewed by the specialized Appeals Group in the Texas NPSC, who will work with each applicant to resolve their concerns and explain their final determination.

## Registration Controls

NEMIS provides registration controls for FEMA disaster assistance, which allow the Disaster Recovery Managers to institute an early registration period or accept late applications.

- **Early Registrations.** If a Presidential Disaster Declaration has not occurred but appears imminent, an Early Registration period may be activated. The registrations are submitted by potential disaster victims in the same manner as traditional registrations and are stored until the disaster is officially declared. If the registration meets the criteria for a disaster that is declared subsequently, the early application will be processed.
- **Late Applications.** The FEMA Regional Administrator may extend the application period when it is anticipated that more time is needed to collect applications from the affected



population or to establish the same application deadline for contiguous counties or States. After the application period has ended, FEMA will accept and process applications for an additional 60 days only from persons who can provide an acceptable explanation, with substantiating documentation, for not contacting FEMA before the application period ended. Accepted reasons for late applications include record of hospitalization, illness, handicap, or death of immediate family members; proof of personal or business travel keeping the applicant out of the area for the full application period; proof that an insurance claim filed during the application period has been denied; and proof that insurance benefits for ALE were used appropriately during the application period but have been exhausted. Not knowing about the disaster declaration and/or not knowing about the application deadline are not considered to be justifiable reasons for submitting a late application.

- **Applicant Verification.** A key focus of disaster assistance processing is ensuring the validity of applications. In support of this, a variety of automatic enhancements and specifications to NEMIS have been developed to verify each applicant's identity and confirm that they have not already received assistance.

## Referrals

In addition to disaster housing assistance funds available through FEMA's Individuals and Households Program, applicants are also referred to other government agencies or NGOs to provide specific types of assistance.

- **Small Business Administration (SBA).** The SBA provides low interest disaster loans to homeowners, renters, and businesses of all sizes as well as private and non-profit organizations to repair or replace real estate, personal property, machinery and equipment, inventory, and business assets that have been damaged or destroyed in a declared disaster. FEMA refers applicants who meet a minimum income requirement to SBA. These applicants are then eligible to apply for a home or business disaster loan, which is limited to \$200,000, for primary residences and \$2 million for businesses to repair or replace disaster related damages to real estate or personal property. Loan amounts may be increased by up to 20% of the verified loss for devices which may prevent the same type of damage to real property. SBA determines the term of each loan in accordance with the borrower's ability to repay and determines the appropriate installment payments based on the financial circumstances of each borrower.
- **Other Referrals.** Based on stated needs and specific situations, applicants may be referred to other organizations for additional assistance. Referrals to appropriate resources are an important component of disaster housing programs under the Stafford Act, and State governments, often through coordination with local governments, are responsible for providing accurate and pertinent referral information.

## Disaster Assistance Improvement Plan

On August 29, 2006, the President issued the *Executive Order: Improving Assistance for Disaster Victims*, directing the Secretary of Homeland Security to lead an interagency task force with the mission of improving the promptness and efficiency with which disaster victims obtain access to eligible Federal disaster assistance. The Executive Order required the Task Force to develop

and, by March 1, 2007, deliver a Disaster Assistance Improvement Plan (DAIP) outlining a coordinated, actionable strategy to implement a single, consolidated system that will get Federal assistance to disaster victims more quickly and efficiently. This solution became available December 31, 2008 for disaster assistance programs administered at the Federal level. Full implementation, to include all disaster assistance programs at all levels of State, local and non-government agencies, will occur by 2014.

After a disaster, individuals will register at the DisasterAssistance.gov online portal. This provides access to all disaster assistance programs from multiple Federal, State, local and non-governmental participating agencies as well as program and contact information for pertinent non-Federal programs. The portal will significantly reduce delays and ease the burden of disaster victims while maximizing the assistance delivered by providing them with more targeted and effective assistance and consolidating federally funded forms of assistance information, application intake, and status information into a unified system.

## 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.*

- **Coastal Barrier Resources Act (CBRA) of 1982 (Public Law 97-348)**
- **National Flood Protection Act of 1968**
- **The Flood Disaster Protection Act of 1973 (Public Law 93-234)**
- **The National Flood Insurance Reform Act (NFIRA) of 1994 (Public Law 103-325). The application of the NFIRA to the IHP is described in 44 CFR §206.110.**
- **The Coastal Barrier Improvement Act of 1990**
- **The Code of Federal Regulations, 44 CFR 206.110-117**
- **Executive Orders 11988 (Floodplain Management) and 11990 (Protection of the Wetlands), issued in 1977**
- **National Environmental Policy Act of 1969 (Public Law 91-190)**
- **Executive Order 12898 (Environmental Justice), issued in 1994**

# ANNEX GLOSSARY

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**Standard definitions provide clarity to the terminology used in these Annexes.** The definitions are based on those used by Federal agencies as well as industry standards; however, some of these terms have been tailored to fit the specific context of the Annexes and should not be considered standard definitions. The definitions and terminology used in the National Disaster Housing Strategy (NDHS) and its Annexes are consistent.

- **211 System.** A telephone service reference system for applicants and case managers. Similar to the 411 general information system, the 211 system expedites the process of searching for services by phone.
- **Applicant.** An individual or the head of a household who has applied for Federal disaster assistance. *44 CFR 206.111*
- **Client.** An applicant that has registered with FEMA and determined eligible for Federal assistance by FEMA. This term is used in conjunction with disaster case management services.
- **Commercial Site.** A site customarily leased for a fee, which is fully equipped to accommodate a housing unit.
- **Community Site.** A site provided by the State or local government that accommodates two or more units and is complete with utilities.
- **Dependent.** Someone who is normally claimed as such on the Federal tax return of another, according to the Internal Revenue Code. It may also mean the minor children of a couple not living together, where the children live in the affected residence with the parent or guardian who does not actually claim them on the tax return. *44 CFR 206.111*
- **Direct Assistance.** Assistance provided to disaster victims by the Federal Government in the form of physical resources; essentially all assistance that is not provided monetarily. This includes housing units that are acquired by purchase or lease, directly for individuals or households who, because of a lack of available housing resources, would be unable to make use of financial assistance as well as direct activities by the government to repair or rent units, such as contracting with a company to repair a rental property.
- **Duplication of Benefits.** Assistance provided from different sources for the same specific need.
- **Essential Services.** Services necessary to a basic standard of living and the general welfare of society. Services may include any of the following: electricity services, gas services, water and sewerage services, etc.

- **Existing Rental Property.** Property that has been used prior to a disaster as rental property. This includes mobile units, single family units, and multi-family units.
- **Fair Market Rent (FMR).** An amount determined by the U.S. Department of Housing and Urban Development (HUD) to be the monthly cost of modest, non-luxury rental units in a specific market area, plus the cost of utilities, excluding telephone service.
- **Financial Assistance.** Monetary assistance provided to individuals and households to rent alternative housing accommodations, existing rental units, manufactured housing, recreational vehicles, or other readily fabricated dwellings. Such assistance may include the payment of the cost of utilities (excluding telephone service) or funds to be used for repair and replacement of housing and/or personal property.
- **Government Owned Property.** Property that is owned by government for reasons including foreclosure and prior ownership. This applies to governments at all levels, including local, State and Federal, and applies to single family units as well as multi-family units.
- **Host State.** A State, territory, commonwealth, or tribe that, by agreement with an impact-State or the Federal Emergency Management Agency (FEMA), provides evacuation and sheltering support to individuals from another State that has received a Presidential emergency or major disaster declaration, due to an incident.
- **Household.** All residents of the pre-disaster residence who request temporary housing assistance, plus any additions during the temporary housing period, such as infants, spouses, or part-time residents who were not present at the time of the disaster but who are expected to return during the temporary housing period. *44 CFR 206.111*
- **Individual with Disabilities.** Any person who has a physical or mental impairment that substantially limits one or more major life activities, has a record of such impairment, or is regarded as having such impairment. *ADA definition*
- **Interim Housing.** The intermediate period of housing assistance that covers the gap between sheltering and the return of disaster victims to permanent housing. Generally, this period may span from the day after the disaster is declared through up to 18 months.
- **Joint Field Office (JFO).** A temporary Federal multi-agency coordination center established locally to facilitate field-level domestic incident management activities, and provides a central location for coordination of Federal, State, local, tribal, nongovernmental, and private-sector organizations with primary responsibility for activities associated with threat response and incident support.
- **Local Government.** (A) a county, municipality, city, town, township, local public authority, school district, special district, intrastate district, council of governments (regardless of whether the council of governments is incorporated as a nonprofit corporation under State law), regional or interstate government entity, or agency or instrumentality of a local government; (B) an Indian tribe or authorized tribal organization, or Alaska Native village or organization; and (C) a rural community, unincorporated town or village, or other public entity, for which an application for assistance is made by a State. *44 CFR 206.111*

- **Long-Term Housing.** Safe, sanitary, and secure housing that can be sustained without continued disaster-related assistance.
- **Low Income.** Federal agencies and programs may—within the boundaries set by Federal law—establish their own guidelines for defining low-income populations. For the purposes of this document, low-income populations are defined as such by the agencies determining program eligibility:
  - **HUD.** HUD defines a low-income household as a household whose total income does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. HUD income limits are updated annually and are available from local HUD offices for the appropriate jurisdictions.
  - **HHS.** The Department of Health and Human Services (HHS) does not define “low-income,” but it issues poverty guidelines in the Federal Register each year for use in determining eligibility for certain of its means-tested programs. These guidelines simplify poverty thresholds issued by the Census Bureau for use for administrative purposes such as determining financial eligibility for certain Federal programs. For example, the 2008 HHS poverty guidelines indicate that the poverty level for a family of four in the 48 contiguous States and the District of Columbia was \$21,200.
  - **USDA.** USDA Rural Development follows HUD’s definition for a low-income household.
- **Major Disaster.** Any natural catastrophe (including any hurricane, tornado, storm, high water, winddriven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, or drought), or, regardless of cause, any fire, flood, or explosion, in any part of the United States, which in the determination of the President causes damage of sufficient severity and magnitude to warrant major disaster assistance under this Act to supplement the efforts and available resources of States, local governments, and disaster relief organizations in alleviating the damage, loss, hardship, or suffering caused thereby. *44 CFR 206.111*
- **Multi-family Housing.** The definition of multi-family housing varies from agency to agency. The definitions include:
  - **DHS/FEMA.** For the purposes of the Rental Repair Pilot, multi-family housing means a property consisting of more than four units (dwellings). The term includes apartments, cooperative buildings and condominium.
  - **HUD.** A property consisting of five or more units, also including health care facilities.
  - **VA.** A property consisting of two or more rental units.
- **National Emergency Management Information System (NEMIS).** An integrated data management system that automates management of disaster response and recovery operations, including application registration, processing, and payment of assistance to disaster victims.

- **Nongovernmental Organization (NGO).** An entity with an association that is based on interests of its members, individuals, or institutions. It is not created by a government, but it may work cooperatively with government. Such organizations serve a public purpose, not a private benefit. Examples of NGOs include faith-based charity organizations and the American Red Cross. NGOs, including voluntary and faith-based groups, provide relief services to sustain life, reduce physical and emotional distress, and promote the recovery of disaster victims. Often these groups provide specialized services that help individuals with disabilities. NGOs and voluntary organizations play a major role in assisting emergency managers before, during, and after an emergency.
- **Permanent Housing.** This refers to the state of “long-term housing.”
- **Preliminary Damage Assessment (PDA).** A joint assessment used to determine the magnitude and impact of an event's damage. A FEMA/State team will usually visit local applicants and view their damage first-hand to assess the scope of damage and estimate repair costs. The State uses the results of the PDA to determine if the situation is beyond the combined capabilities of the State and local resources and to verify the need for supplemental Federal assistance. The PDA also identifies any unmet needs that may require immediate attention.
- **Private Site.** A site provided or obtained by the applicant at no cost to the Federal Government. *44 CFR 206.111*
- **Reasonable commuting distance.** A commuting distance that does not place undue hardship on an applicant. This also takes into consideration the traveling time involved due to road conditions, *e.g.*, mountainous regions or bridges out, and the normal commuting patterns of the area. The US Census Bureau publishes the average travel time to work (in minutes) by State and county, as well as the percentage of residents who work within the county they live in as opposed to adjoining counties. The US Census Bureau is the preferred method of quantifying the “normal commuting patterns of the area” when attempting to determine the availability of housing resources.
- **Recertification.** The process for determining an applicant’s need for continued temporary housing assistance.
- **Rehabilitation.** The return of infrastructure damaged by a major disaster to a safe and sanitary living or functioning condition. Specifically refers to returning infrastructure to a habitable condition.
- **Repair.** The return of infrastructure damaged by a major disaster to a safe and sanitary living or functioning condition.
- **Recovery Information Management System (RIMS).** A web based information management system designed to expand disaster data access in order to increase data accuracy and streamline reporting processes.

- **Service Animals.** Any guide dog, signal dog, assistive dog, seizure dog, or other animal individually trained to do work or perform tasks for the benefit of an individual with a disability, including but not limited to guiding individuals with impaired vision, alerting individuals with impaired hearing to intruders or sounds, providing minimal protection or rescue work, pulling a wheelchair, or fetching dropped items. Service animals shall be treated as required by laws such as the Americans with Disabilities Act.
- **Shelter.** A place of refuge that provides life-sustaining services in a congregate facility for individuals who have been displaced by an emergency or a disaster.
- **Sheltering.** Housing that provides short-term refuge and life-sustaining services for disaster victims who have been displaced from their homes and are unable to meet their own immediate post-disaster housing needs.
- **Short Term Housing.** This refers to the states of “sheltering” and “interim housing.”
- **Social Services.** Services designated to provide meaningful opportunities for social and economic growth of the disadvantaged sector of the population in order to develop them into productive and self-reliant citizens and promote social equity. Basic social services of the government include self-employment assistance and practical skills development assistance.
- **Special Needs Populations.** As defined in the *National Response Framework*, special needs populations are those 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, live in institutionalized settings, are elderly, are children, are from diverse cultures, have limited English proficiency or are non-English speaking, or are transportation disadvantaged.
- **Temporary Housing.** Temporary accommodations provided by the Federal Government to individuals or families whose homes are made unlivable by an emergency or a major disaster. *44 CFR 206.111*
- **Unmet Needs.** The deficit between verified disaster-caused damages and obtainable disaster aid, including insurance assistance, Federal and State assistance, and personal resources.
- **Very Low Income.** For federal housing programs, a household income of 50 percent of the area median by household size. HUD data is used to calculate very low-income limits.
- **Wrap-Around Services.** The delivery of infrastructure and additional essential services to address disaster-related needs of affected residents living in temporary housing sites. These services go beyond the physical need for housing or political subdivision of a State and typically include basic social services and access to utilities, transportation, grocery stores, and medical and employment facilities.