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**Post Katrina Disaster Response and Recovery:  
Evaluating FEMA's Continuing Efforts in the  
Gulf Coast and Response to Recent Disasters**

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## **Post Katrina Disaster Response and Recovery: Evaluating FEMA's Continuing Efforts in the Gulf Coast and Response to Recent Disasters**

### **Introduction**

Good morning, Chairwoman Norton, Ranking Member Diaz-Balart, and other distinguished members of the Committee. My name is Jim Stark, and I am the Assistant Administrator for Gulf Coast Recovery in the Federal Emergency Management Agency (FEMA), within the Department of Homeland Security (DHS). I am joined today by David Garratt, Acting Deputy Administrator. We are pleased to be here with you today to update you on our recovery efforts from Hurricanes Katrina and Rita and discuss our perspective on the long-term prospects for the Gulf Coast.

In January 2008, I was appointed FEMA's Assistant Administrator for Gulf Coast Recovery under Administrator R. David Paulison. Reporting directly to the Administrator, I lead and coordinate FEMA's Gulf Coast recovery efforts across the Gulf Coast. My position was established in order to ensure that FEMA's programs are consistently and effectively administered through the Gulf Coast region. I have been in the region since the disaster, previously serving as the Louisiana Transitional Recovery Office Director, and the Chief of Staff for the Gulf Coast Recovery Office.

### **Overview of Recovery**

In August 2005, Hurricane Katrina struck the Gulf Coast of the United States causing unprecedented and catastrophic damage to property, significant loss of life, and the displacement of tens of thousands of individuals from their homes and communities. In September 2005, Hurricane Rita closely followed Hurricane Katrina and once again hit the Gulf Coast of the United States, adding to the damage to property and displacement of individuals and families.

To administer FEMA's recovery and mitigation programs, FEMA established Transitional Recovery Offices (TROs) in Alabama, Mississippi, Louisiana and Texas. The TROs were established to ensure that FEMA's recovery and mitigation programs are administered effectively, consistently, and aggressively across the Gulf Coast. Each TRO is led by a Director, who reports to me. There are over 2,500 people working in the TROs across the Gulf Coast. A significant number of staff is from the local areas, and many were disaster victims themselves.

Nearly three and a half years after Hurricanes Katrina and Rita, the Gulf Coast states continue to press forward and make progress toward recovery. The recovery is not without its challenges, as the magnitude of these storms caused an unprecedented level of destruction. FEMA continues to be an integral part of recovery. Through our TROs in Alabama, Mississippi, Louisiana and Texas, we have worked diligently to balance expediency and accountability, and support the efforts of our State and local counterparts. This collaboration has resulted in significant progress.

The TROs in Alabama and Texas are being right-sized to smaller offices reflective of the rate at which recovery missions have progressed in those states. Alabama transitioned from GCRO oversight to Region IV on November 9, 2008, and Texas transitioned from GCRO oversight to Region VI on February 15, 2009. The Louisiana TRO has also assumed responsibility for the recovery mission for Hurricanes Gustav and Ike from Region VI. Emergency and major disaster declarations for Hurricane Gustav in Mississippi were minimal; therefore, the Joint Field Office established for the emergency continued to manage the ensuing recovery.

Our focus in each Gulf Coast state is in three programmatic areas – Individual Assistance, Public Assistance, and the Hazard Mitigation Grant Program. Much has been said about the methods and ways in which FEMA has provided assistance across the Gulf Coast following the 2005 hurricane season. In each of these areas, FEMA has seen successes and challenges. While we readily acknowledge that we could have done some things better, we must not lose sight of the fact that nearly three and a half years after the most damaging storms in American history, nearly 95% of those whose homes were impacted by the disaster have returned to their pre-disaster housing or have moved on to other long-term, permanent housing options, \$10.5 billion has been obligated to Mississippi and Louisiana to rebuild public infrastructure, and \$499 million has been obligated to Louisiana and Mississippi for hazard mitigation projects to lessen the impact of future disasters.

As of February 13, 2009, FEMA has

- Obligated approximately \$7.8 billion, which has been provided to over 2 million households through FEMA’s Individual and Households Program (IHP).
- Provided direct housing to more than 143,000 households, which have been provided temporary housing units (travel trailers and mobile homes) through FEMA’s Direct Housing Mission.
- Delivered over \$10.5 billion in Public Assistance funding to the States of Louisiana and Mississippi to reimburse localities for emergency needs, debris removal and permanent repairs to schools, roads, utilities, and other public infrastructure.

FEMA and its federal partners have worked diligently to balance expediency and accountability, and support the efforts of our State and local counterparts. This collaboration has resulted in significant progress, although clearly challenges remain.

### **Individual Assistance**

Over the past three years, FEMA’s Individual Assistance (IA) programs have worked hand in hand with voluntary and faith-based organizations, as well as other state and federal agencies to meet the needs of hundreds of thousands of individuals impacted by Hurricanes Katrina and Rita. FEMA’s IA programs are at the forefront of FEMA’s recovery activities.

Under Section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, FEMA is authorized to provide housing assistance via our Individuals and Households program, which includes: rental assistance, home repair assistance, home replacement assistance, and direct housing. It is important to note that FEMA's temporary housing assistance programs and authorities were not designed to provide long-term housing solutions, but rather provide eligible victims with temporary accommodations while they work with State and local governments and other federal agencies to find a permanent housing solution as part of their individual road to recovery.

#### *Financial Assistance*

As of February 13, 2009,

- \$7.8 billion has been provided to over 2 million households through FEMA's IHP. This includes over \$5.6 billion in Housing Assistance and \$2.1 billion in Other Needs Assistance. Housing Assistance includes temporary housing, and repair and replacement activities, as well as rental assistance and expedited housing assistance. Other Needs Assistance includes personal property replacement, transportation assistance, medical and dental expenses, funeral expenses, and assistance with other expenses such as moving and storage.
- \$2.5 billion of rental assistance has been distributed to over 700,000 households. Currently, there are not any households receiving rental assistance directly from FEMA. Instead, all Katrina/Rita households currently receiving rental assistance are being assisted by the Disaster Housing Assistance Program which was a FEMA grant to local Public Housing Agencies and managed by the Department of Housing and Urban Development on FEMA's behalf.
- FEMA has provided over \$437 million in home repair payments, helping make more than 110,000 homes habitable across the Gulf region following Katrina and Rita.
- FEMA has provided more than \$346 million to over 33,000 households to assist them towards the purchase of replacement housing.

#### *Direct Housing*

In most disasters, FEMA can help individuals address their temporary housing needs through financial, repair or replacement assistance; however, Katrina destroyed or significantly damaged tens of thousands of housing resources and rental units, greatly limiting our standard temporary housing options. In these circumstances, FEMA can provide direct housing assistance.

Direct Housing Assistance can be provided by purchasing or leasing apartments, but, most often, through the provision of manufactured housing units (travel trailers and mobile homes). Following Katrina, both options were employed. Direct leases were secured to house evacuees outside the impacted area and manufactured housing was provided within the most heavily damaged areas of Louisiana, Mississippi, Alabama and Texas. This option allows disaster victims to remain in their communities and close to their jobs, families and schools.

- Over the course of the disaster, FEMA housed more than 143,000 households in travel trailers and mobile homes.

- As of February 16, 2009, the total number of households currently living in temporary housing has decreased to 6,664, including 4,286 in Louisiana and 2,376 in Mississippi.
- 90% of our temporary housing units are on private sites where individuals are rebuilding their homes.
- For pre-disaster renters or those without a private site, FEMA constructed 154 group sites across the Gulf in order to house individuals, including 111 group sites in Louisiana. As of February 16, 2009, 2 group sites are still open in Louisiana.

Currently, there are 288 households residing in a hotels and motels throughout the Gulf Coast. Every occupant residing in FEMA-provided temporary housing units or emergency lodging assistance (hotel/motel) has been offered an alternative and we are working with each of them to find a permanent housing solution that meets their needs.

FEMA is aggressively supporting the transition of temporary housing occupants to longer-term housing. FEMA has contacted every applicant currently residing in a temporary housing unit, hotel, or motel in the Gulf Coast to make them aware of available housing resources and will continue to visit and work with each household residing in a hotel or motel or temporary housing unit to transition them into more suitable, long-term housing options. FEMA's outreach to applicants will continue through direct contact on a monthly basis to follow up on applicants' recovery plans, locating and offering rental resources, and making referrals to local, state, and voluntary organizations to address social service needs.

FEMA continues to partner with state, local and voluntary organizations to ensure a comprehensive approach to transitioning occupants to more suitable long-term housing and social services programs.

#### *Individual Assistance Challenges*

The primary challenge for the Individual Assistance program going forward is to work with the remaining 6,664 households who are still being housed by FEMA. Travel trailers and mobile homes are intended only as short term solutions to fill the need for emergency housing. Clearly, FEMA and our federal, state and local partners recognize how important it is, both to the affected families and the communities in which they live, to expedite the transition of disaster survivors into more permanent and stable housing.

#### *Extension to FEMA's Housing Program*

On February 11<sup>th</sup>, DHS/FEMA announced that it would extend its direct housing assistance (temporary housing units and emergency lodging assistance) for eligible Katrina/Rita individuals and families for an additional 60 days, until May 1, 2009. This extension was granted at the request of the States of Louisiana, Mississippi and Alabama. While this assistance has already been extended 24 months beyond the statutory 18-month limit for housing assistance, FEMA remains committed to assisting all States in their efforts to transition residents of temporary housing units into permanent housing solutions. Together, with our partners throughout the federal, state, local, private, and voluntary agency communities, FEMA will continue to support States as they pursue

housing assistance solutions that will effectively, and compassionately, help individuals and communities recover, re-establish, and reclaim their neighborhoods and communities.

*Disaster Housing Assistance Program (DHAP)*

FEMA's disaster housing assistance programs are statutorily limited to 18 months, unless extended by the President.

Due to the severity of Hurricanes Katrina and Rita and the unprecedented number of individuals still requiring housing, President Bush determined in mid-2007 that housing assistance would be extended until March 1, 2009, and that the rental assistance program being provided by FEMA for Hurricanes Katrina and Rita individuals would be transitioned to HUD, under a new Disaster Housing Assistance Program, or DHAP.

FEMA and HUD entered into a DHAP-Katrina Interagency Agreement (IAA) in August 2007 to transition Katrina and Rita families receiving FEMA housing assistance to HUD for longer-term housing assistance through DHAP. Over the last 18 months, HUD and FEMA have provided eligible families with rental assistance and case management services to support families in their transition from temporary to permanent housing and self sufficiency without temporary disaster housing assistance. More than 46,000 households were transferred into DHAP with currently 31,002 remaining in the program. The majority of families are contributing towards monthly rent payments.

On Friday, February 20, 2009, The U.S. Department of Housing and Urban Development (HUD) and the Federal Emergency Management Agency (FEMA) announced details of a new six-month transition rental assistance program for families currently enrolled in the *Disaster Housing Assistance Program (DHAP-Katrina/Rita)*. HUD and FEMA will provide the additional assistance to families as needed until August 31, 2009 to give them more time to transition out of the DHAP program, either to self-sufficiency or other federal or state housing programs, including HUD's *Housing Choice Voucher (HCV)* program.

Based on lessons learned from DHAP Katrina, FEMA and HUD entered into a DHAP Interagency Agreement in September 2008 to provide similar temporary rental assistance and case management services to disaster victims of Hurricanes Ike and Gustav, but far earlier in the disaster continuum. This program began on November 1, 2008, and will run through March 1, 2010. Implementing DHAP so early in the disaster offered a new set of unique challenges, and FEMA and HUD continue to evaluate lessons learned.

FEMA and HUD are continuing to look for further partnering opportunities, and will develop recommendations for any future collaboration between agencies on disaster housing. Areas for improvement in DHAP or discussion of alternative approaches include:

- Performance parameters and criteria for the provision of housing assistance and case management;

- Incentives for assisting applicants in finding housing quickly;
- Justification of program costs;
- Clarification of program ownership throughout the registration process, eligibility reviews and period of assistance

In an effort to establish guiding principles for future disaster housing operations and satisfy requirements set forth in the Post Katrina Emergency Management Reform Act (PKEMRA), FEMA collaborated with Federal, State, and local partners, including HUD, to develop a *National Disaster Housing Strategy (NDHS)* that documents comprehensive sheltering and housing capabilities, principles, and policies. The NDHS was released in final form on January 16, 2009.

FEMA has also worked to establish the National Disaster Housing Task Force. The Task Force will focus full-time attention on disaster housing, developing operational plans, building disaster housing capabilities, and achieving the vision and goals of the National Disaster Housing Strategy.

#### *Case Management*

Following the completion of Katrina Aid Today (KAT) which provided case management services to 70,000 Katrina affected households over a 30-month period, FEMA implemented a two-phase disaster case management plan to continue providing assistance, including:

- Phase I: FEMA provided Cora Brown case management awards to the States of Louisiana and Mississippi to continue case management services for the remaining open cases of the KAT Program beyond the March 31, 2008, performance period end date.
- Phase II: FEMA provided grants to the appropriate State to implement a State-led disaster case management programs which will now continue to be funded through June 1, 2009. Mississippi has been awarded an extension to their on-going disaster case management program. FEMA has awarded a grant to the State of Louisiana to provide case management services and is currently working with Louisiana to assist them in the implementation of this program.

The disaster case manager's primary service to applicants is assisting the household in assessing their disaster-caused unmet needs, then developing a goal-oriented recovery plan adapted to the identified needs.

#### *Alternative Housing Pilot Program (AHPP)*

In the 2006 Emergency Supplemental, Congress appropriated \$400 million to FEMA for a pilot program that could identify and evaluate new alternatives for housing disaster victims in the aftermath of a disaster. The appropriations language requested that areas hardest hit by the hurricanes of 2005 be eligible grantees; therefore, Alabama, Florida, Louisiana, Mississippi and Texas were invited to submit and submitted applications for what they considered to be the most innovative disaster housing solutions.

The following five projects were selected for AHPP grants:

State	Project	Requested Funds	Partial Funding	Recommended Award
Mississippi	Green Mobile	\$6,930,450	85%	\$5,890,882
Mississippi	Mississippi Cottage	\$400,000,000	69%	\$275,427,730
Louisiana	Cypress Cottage Partners	\$87,696,906	85%	\$74,542,370
Texas	Heston Group	\$19,378,500	85%	\$16,471,725
Alabama	City of Bayou La Batre	\$18,432,110	85%	\$15,667,293

FEMA will submit for the record a report on the status of the program by state and an update on the number of units currently completed.

### Public Assistance

Another vital and visible component of a state's recovery is FEMA's Public Assistance. FEMA has been extremely active in working with the States and local governments to restore, rebuild, or rethink public services and facilities. Though funded by FEMA, the Public Assistance program is administered by the States. Local governments and other eligible applicants receive their funding through the States. The Public Assistance program provides funds for debris removal; emergency protective measures; temporary relocation of certain services or functions; and for the repair or replacement of public roads, bridges, drainage structures, water control facilities, public buildings, public utilities, parks and other facilities.

As of February 13, 2009, FEMA has obligated over \$10.5 billion in public assistance funding to the Gulf Coast states (Louisiana and Mississippi). To understand the enormity of the damage and number of eligible projects in Louisiana and Mississippi from hurricanes Katrina and Rita, FEMA anticipates that by closeout, we will have completed over 69,000 project worksheets (PWs) (46,169 in Louisiana and 23,275 in Mississippi).

To give an overview of the progress we have made in administering the Public Assistance program in Louisiana and Mississippi, we note that as of as of February 13, 2009:

- FEMA has obligated over \$10.5 billion to the State of Louisiana and Mississippi under the PA program for specific PWs.
  - \$7.5 billion in Louisiana
  - \$2.94 billion in Mississippi
- Of the more than 68,000 PWs written for Katrina and Rita applicants, funding for 67,716 PWs has been obligated to state and local governments.
- Of the \$10.5 billion FEMA has obligated to the States of Louisiana and Mississippi, \$5.7 has been paid out to the applicants.
  - Of the \$7.5 billion FEMA has obligated to the State of Louisiana, the Louisiana Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP) has disbursed \$4.1 billion of these funds and has the remaining \$3.4 billion available for disbursement to their applicants.
  - Of the \$2.94 billion FEMA has obligated to the State of Mississippi, the Mississippi Emergency Management Agency (MEMA) has disbursed \$1.69 billion and has the remaining \$1.21 billion available for disbursement to their applicants.



### *PA PROCESS Improvements*

While we believe that this is extraordinary progress given the scope of devastation, we realize that this storm forces us to rethink our business process here in the Gulf. In addition to obligating funds as quickly as possible, FEMA has modified its approach to Public Assistance activities to improve accountability and streamline our process.

- As we move closer to the completion of projects, FEMA will continue to work with the State and other applicants to ensure accurate and timely completion of projects.
- FEMA is working with the applicants to identify high priority projects that are crucial to recovery and giving those projects priority status for review and approval.
- FEMA is also working closely with local governments to identify opportunities to leverage other funding streams to bridge any FEMA Public Assistance funding gaps that may arise.
- For the PW versions that have not yet been written, FEMA is ready to engage as soon as the applicants are ready.

### **Hazard Mitigation Grant Program (HMGP)**

Authorized under the Stafford Act, HMGP funding is available to States following a disaster to fund cost-effective mitigation projects. Funds available under HMGP may be used to flood-proof or elevate existing properties; acquire and relocate homes from hazard-prone areas; and implement minor flood control measures. Potential projects submitted by applicants must conform to State and local Hazard Mitigation plans, be technically feasible and cost-effective, and meet environmental/historic preservation requirements. FEMA may contribute up to 75% of the costs of the projects. This program is not designed for immediate response, but as a long term solution to reduce risk from flooding and other hazards. The amount of HMGP funds made available to the State is formula driven, based on the total amount of disaster grants provided which is 7.5% for hurricanes Katrina and Rita.

### *Louisiana HMGP*

For Louisiana, over \$1.47 billion is expected to be available under the HMGP for hurricanes Katrina and Rita. FEMA has extended the deadline and the State now has until June 30, 2009 (which is the 5th extension of this program) to submit its proposals to FEMA. As of February 13, 2009:

- FEMA has received 246 applications and requests for State Management costs. Eligible state management costs provided to date total \$16.9 million and were obligated on February 19, 2008. FEMA anticipates that the State will request additional state management funds.
- FEMA has allocated or obligated \$349 million in federal funds for HMGP projects and state management costs in Louisiana.

The state's current spending plan assigns these funds as follows:

- \$750 million to elevate or reconstruct (via a pilot program) up to 55,000 vulnerable homes. This project intends to leverage HMGP to provide gap funding to homeowners that did not receive sufficient insurance and/or CDBG grants to complete certain eligible mitigation activities. In order to support this proposal, FEMA developed alternative processes to identify eligible costs, meet environmental and cost-effectiveness reviews, and migrate and maintain large volumes of project data. At the state's request, FEMA sought and received a limited waiver to allow retroactive funding for certain otherwise eligible activities, which has allowed many of the structures included in this project to be eligible. To date, FEMA has cleared over 22,000 properties and has obligated about \$120 million. The State has indicated that they may expand this project to include minor mitigation measures (shutters, roof clips, garage door reinforcement, backflow valves, etc) for several thousand additional structures in order to exhaust the entire fund allowance currently assigned to this project.
- \$720 million directed toward standard projects developed by parish governments and other eligible applicants. Public building retrofits, residential elevations and reconstructions, acquisitions, generators, building code support funding and planning initiatives comprise the bulk of these activities. State has submitted 246 projects and FEMA has approved 218 projects valued at about \$230 million. FEMA is currently reviewing 21 projects valued at about \$21 million and has denied 7 projects valued at about \$4.5 million. The state is assisting applicants to develop 300-400 additional projects valued in excess of \$400 million.
- FEMA has also approved funding for over 50 local mitigation plan updates and amendment, many under a pilot planning initiative for Katrina, Rita and Wilma.

#### *Mississippi HMGP*

Approximately \$393 million in HMGP funding is available to the State of Mississippi as a result of Hurricane Katrina. This reflects two \$20 million rescissions by Congress through direct and supplementary appropriations.

As of February 13, 2009, FEMA has obligated \$150 million in HMGP funds to Mississippi for 233 projects. Currently, there are 59 projects pending review that total \$42.4 million. Although the State has indicated it has identified over 900 additional projects representing nearly \$430 million in funding, applications for approximately \$205M of the \$393M available have yet to be submitted to FEMA. Currently, the application deadline for the State of Mississippi to submit applications is March 2, 2009. However, the State has requested an extension until June 30, 2009. FEMA is currently reviewing this request and anticipates responding to the State shortly.

#### *Digital Flood Insurance Rate Maps (DFIRMs)*

FEMA is actively involved in two areas regarding flood insurance: disbursement of the National Flood Insurance funds and flood insurance rate maps (FIRMs). Through February 16, 2009, the National Flood Insurance Program (NFIP) has paid out over \$15 billion in NFIP claims in the Gulf Coast and over 99 percent of all claims filed have been

closed. In Mississippi, the NFIP policy count has increased from approximately 43,000 at the time of Hurricane Katrina to over 75,000 at the present time. Ninety-nine percent of the 18,982 claims have been closed and over \$2.4 billion paid to the policyholders. In Louisiana, the policy count grew from approximately 390,000 at the time of Katrina to more than 480,000 at present. The NFIP has paid out over \$13 billion on 176,000 claims in the state and more than 99 percent of all claims filed have been closed.

In the aftermath of Hurricane Katrina, FEMA responded quickly to State and local officials' requests for updated flood hazard information to help them make smart rebuilding decisions. FEMA responded by issuing advisory base flood elevations (ABFEs) for areas of Louisiana and Mississippi where the effects of the storm had significantly altered the floodplain, or demonstrated that current base flood elevations were outdated.

The post-Katrina ABFEs, for 15 affected Louisiana parishes and 3 Mississippi counties, are generally higher than the base flood elevations shown on the current effective Flood Insurance Rate Maps. The ABFEs are advisory for purposes of the NFIP, and have no impact on the availability of flood insurance. Existing flood insurance policies continue to be rated based on current effective FIRMs, and if a structure is built to ABFE standards, flood insurance premiums may be much lower.

FEMA has been releasing the Preliminary Digital Flood Insurance Rate Maps (DFIRMs) across the Gulf Coast. From a recovery standpoint, the Preliminary DFIRMs represent the best available data on flood risk and FEMA encourages property owners and building officials to consider them when making decisions about rebuilding. These maps provide the best depiction of actual flood risk at this time. As such, FEMA has issued a policy requiring Mississippi and Louisiana communities to use the DFIRMs for reconstruction and mitigation activities paid for through FEMA grant programs, including Public Assistance, HMGP, the pre-disaster mitigation grant program, and the Flood Mitigation Assistance program.

FEMA's work with the DFIRMs will also provide more accurate estimates of risk and potential flood hazard areas. FEMA provides the maps to communities that participate in the National Flood Insurance Program. FEMA has confidence in the Preliminary DFIRMs and the process moving forward will only improve upon that information. FEMA has also established a website to allow the general public to have the ability to visit the site, input an address and access the Preliminary DFIRM elevation data associated with that property.

#### *HMGP Challenges*

- Although both States have made significant progress, hundreds of potential projects are still in development and applications have yet to be submitted to FEMA. FEMA is working closely with each State to facilitate application development and submittal within the application deadlines.

- The State's pace of identifying specific properties and activities for inclusion in the residential mitigation project as well as the State's ability to efficiently manage this project. To date minimal funds have been disbursed to homeowners.
- The state is focused more on application development than post-award implementation thus very few projects have been completed or even started.
- Pilot initiatives and new mapping have increased the complexity in program implementation at all levels.

### **Conclusion**

The Department and FEMA, along with the new Administration, are committed to the recovery and rebuilding of the Gulf Coast. FEMA will remain an active and engaged partner until the job is finished. Through our TROs, we have piloted many new initiatives that have contributed not only to the recovery of the Gulf Coast, but have also contributed to the retooling and improvement of FEMA. These initiatives, and our lessons learned, will help to improve the effectiveness of FEMA's programs in future disasters.

While finding housing for the many displaced households and repairing damaged and destroyed infrastructure has been, and will continue to be a challenge, FEMA remains committed to providing or coordinating continued assistance to the victims of hurricanes Katrina and Rita. Together with our federal, state, local and voluntary agency partners, we will continue to pursue assistance solutions that will effectively and compassionately help individuals and communities recover and re-establish their neighborhoods and communities.