



# National Disaster Housing Strategy

January 16, 2009



**FEMA**

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# INTRODUCTION

## Overview

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

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

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

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

## Evolution of Disaster Housing

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***Disaster housing assistance has evolved and must continue to change to better meet the diverse and complex needs of our Nation.*** Effective disaster housing is a critical step on the road to long-term recovery. We must find a better balance between providing housing assistance rapidly in the wake of a disaster and meeting the diverse needs of individuals and households, their communities, and the Nation. This will not be easy. Even without the complications of a disaster, portions of the country face growing challenges in housing people with disabilities, low incomes, and other special needs, including the elderly, persons living with chronic health challenges such as HIV/AIDS, and the homeless. These individuals are often affected more profoundly, and housing options become even more limited following a disaster.

### Hurricane Katrina

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

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

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

As the demand for support increased, the Federal Government took a greater role in identifying and implementing disaster housing solutions. In some instances, FEMA led the coordination with States and local communities in deciding what type of temporary housing to provide and where it would be located. FEMA engaged directly with disaster victims to meet their housing needs and implemented many of the housing options to provide sheltering, interim housing, and permanent housing, even though FEMA is not a housing agency. By necessity, the relationships among the Federal, State, and local governments had shifted away from their traditional roles in the midst of a catastrophe of immense proportions. While there was no official change in responsibility, the reality of daily decisionmaking and action clearly demonstrated a shift in roles.

### Lessons Learned

***The experience of Katrina, along with other recent disasters both large and small, has taught us important lessons about disaster housing.*** Local, State, tribal, and Federal governments, nongovernmental organizations, and the private sector have assessed the challenges and analyzed reports, government audits, and other documentation to identify lessons learned. Key lessons include the need for effective communication to manage expectations, proactive planning, and clear delineation of roles and responsibilities in disaster housing well before an incident occurs. Additional lessons learned



emphasize understanding and meeting individual and household needs and providing a full range of flexible and adaptable housing options, as well as the importance of the connection between housing and community-related services. These lessons are reflected in new policies and processes adopted by the Federal Government. For example, they are evident in the *National Response Framework*, and they have guided the design of new structures, plans, and disaster housing capabilities developed by jurisdictions across America. An example is the town of Greensburg, Kansas, which was devastated by a tornado in 2007 and yet restored with a sense of pride and community due in part to a progressive disaster housing program that was based on lessons learned from Katrina.

Congress passed and the President signed into law the Post-Katrina Emergency Management Reform Act of 2006 (PKEMRA) (Pub. L. 109-295), which established the requirement for this *Strategy*. The act also provided new authorities for FEMA to offer disaster case management services, established a disabilities coordinator position at FEMA, authorized a rental repair program, and expanded the authority for permanent construction. Congress also passed and the President approved an Alternative Housing Pilot Program with \$400 million appropriated to FEMA's Disaster Relief Fund to explore innovative alternatives to travel trailers and manufactured homes. Under this program, FEMA and the Department of Housing and Urban Development evaluated proposals to award funding for up to 5,000 new housing units in the Gulf Coast States.

In addition, on October 6, 2006, the Pets Evacuation and Transportation Standards Act of 2006 (PETS Act) was signed into law (Public Law 109-308), amending the Robert T. Stafford Disaster Relief and Emergency Assistance Act. This act requires FEMA to ensure that State and local emergency plans address the needs of individuals with household pets and service animals prior to, during, and following an emergency or major disaster declaration. The act also authorizes FEMA to study and develop plans that take into account the needs of individuals with pets and service animals prior to, during, and following disasters.

Despite these significant improvements and the promise of pilot programs still in progress, disaster housing remains a challenge. It requires continued focus, creative exploration, and constant refinement by a broad community of partners. This *Strategy* is intended to focus national attention on the ongoing efforts of people and organizations within communities who act to aid those affected by disasters.

## Charting a Course for the Future

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***This Strategy must chart a new course for the future that better meets the needs of disaster victims.*** The *Strategy* brings together key partners that have the expertise, experience, and resources required to develop a comprehensive disaster housing effort that can meet the needs of our Nation. This new course should result in a broad range of housing options to meet urgent needs during a

disaster and enable individuals, households, and communities to rebuild and meet their own housing needs. Our efforts must address the full range of risks and hazards, including natural disasters, terrorism events, and manmade disasters. The resulting approach must also be scalable and flexible to support small-scale events, as well as catastrophic disasters that can take years to recover from. We must also

### Vision

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

be able to quickly navigate complex choices, deliver assistance when needed, and respond to changing demands.

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

**1. Support individuals, households, and communities in returning to self-sufficiency as quickly as possible.** All those who provide disaster housing assistance must work collaboratively to help individuals, households, and communities meet their own housing needs and become self-sufficient as soon as possible. Permanent housing helps individuals resume their lives and is vital to restoring communities and the region following a disaster.

**2. Affirm and fulfill fundamental disaster housing responsibilities and roles.** All organizations involved in disaster housing must understand and fulfill their disaster housing responsibilities and roles, build core competencies, and provide a foundation for effective housing assistance. We must align disaster housing roles with the fundamental disaster response and recovery responsibilities described in the *National Response Framework* and the *National Strategy for Homeland Security*. This includes enhancing coordination and developing partnerships across all levels of government, nongovernmental organizations, and the private sector.

**3. Increase our collective understanding and ability to meet the needs of disaster victims and affected communities.** Organizations at all levels must develop a deeper understanding of and be responsive to the complex needs of disaster victims. A host of individual needs affect housing choices and shape the demands for housing assistance, including who will need assistance and what type of assistance they will require. For example, individuals with special needs, including those with medical needs and persons with disabilities, may require additional support to accommodate assistive technologies, durable medical equipment, and/or service animals. Households with children and pet owners may also have additional needs. Housing assistance programs must include a range of options that can meet those needs and accommodate the diversity of cultures, languages, and dialects within a

### Special Needs Populations

Populations whose members may have additional needs before, during, and after an incident in functional areas. This includes but is not limited to maintaining independence, communication, transportation, supervision, and medical care. Individuals in need of additional response assistance may include people who have disabilities, who have chemical or electrical sensitivities, who live in institutional settings, who are elderly, who are children, who are from diverse cultures, who have limited English proficiency or are non-English speaking, or who are transportation disadvantaged.<sup>1</sup>

Disaster housing plans must recognize that some people with disabilities may have personal assistants, assistive technology, and/or service animals on which they rely to maintain independence. Service animals are considered an extension of the person they serve and must remain with that person at all times. As with all individuals affected by a disaster, people with special needs should be part of the process and have the right to make their own decisions.

<sup>1</sup>Source: *National Response Framework Online Resource Center*

community, including the need for American Sign Language. Housing assistance programs will only be as effective as our ability to communicate with disaster victims, which will require improved public messaging to enhance preparedness efforts well before an event, as well as clear and effective housing information during response and recovery efforts.

**4. Build capabilities to provide a broad range of flexible housing options, including sheltering, interim housing, and permanent housing.** All organizations involved in disaster housing must build



their own capabilities, be aware of what support is available should they require assistance, and know how to request assistance. This will include establishing baseline capabilities for housing assistance and providing resources, such as toolkits, planning templates, and grant funding. Disaster housing capabilities must support the mission, be planned in advance, provide quality services in the time required, and be cost effective.

- 5. Better integrate disaster housing assistance with related community support services and long-term recovery efforts.** Disaster housing assistance options must go beyond the basics of providing disaster housing by connecting individuals and household to related community support services. Effective disaster housing assistance must also focus on improving case management services and increasing the level of awareness of support services for special needs populations, such as persons with disabilities, the elderly, the homeless, or persons living with HIV/AIDS. Other efforts may also be needed to help restore service delivery efforts by supportive care organizations that assist these populations. Those with household pets also may require support services.

- 6. Improve disaster housing planning to better recover from disasters, including catastrophic events.** All organizations involved in disaster housing must conduct joint planning to address housing needs, engage appropriate stakeholders, identify a range of options, describe how those options would be implemented, and identify the necessary resources. These plans must address the full range of potential disasters that could occur, including chemical, biological, radiological, nuclear, or explosive incidents in which the community is unable to return to the affected area. Planning should address small-scale as well as catastrophic events, which can encompass any natural or manmade incident, including terrorism, that results in extraordinary levels of mass casualties, damage, or disruption severely affecting the population, infrastructure, environment, economy, national morale, and/or government functions. These extraordinary circumstances will place exponential demand on disaster housing. All disaster housing plans should include actions to prevent, protect, respond to, and recover from disasters. For example, protection activities may include establishing higher structural performance levels for housing, such as stricter building codes, or retrofitting structures in earthquake- and hurricane-prone areas.

#### National Goals

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

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

## The Requirement for a National Strategy

***The Post-Katrina Emergency Management Reform Act (PKEMRA) required the development of a National Disaster Housing Strategy.*** PKEMRA called for FEMA, in coordination with key housing stakeholders, to develop, coordinate, and maintain a *National Disaster Housing Strategy*. It also called for a number of specific issues to be addressed within the *Strategy*, including an overview of existing disaster housing efforts and programs, which are described in greater detail below.

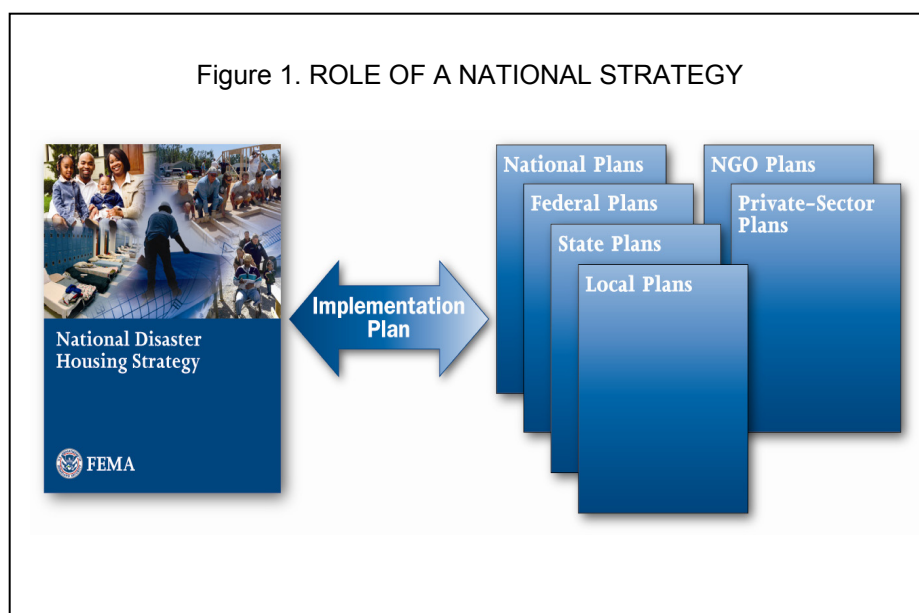
To address these requirements, the *Strategy* has been developed in two parts. Part 1 focused on the development and release of the national strategy foundation document for public review and comment to ensure a broad foundation for a national disaster housing effort. Part 2 continued the review and cataloging of disaster housing efforts and programs, including establishing stakeholder working groups to review and help further develop these materials.

### Part 1: Building a National Strategy

Part 1 included a development and public review of a draft national strategy that included a vision, goals, and direction that the broad range of disaster housing stakeholders could support. While there are many approaches to strategic planning, there are common core elements that help focus planning efforts and increase the likelihood of success. Effective strategies define the desired end-state or vision, include goals that describe how that vision will be achieved, and identify the means or resources to achieve those goals, such as skills, knowledge/expertise, organizational structures, tools, management or data systems, and funding. This *Strategy* builds on these elements (see figure 1).

While strategies are traditionally viewed as the longer term plans that define actions to achieve a desired end-state or vision, national strategies must also provide an overarching framework that can enable multiple organizations with different missions and authorities to work together to achieve a common vision and goals. The public review and comment period was vital and provided good feedback to refine the *Strategy*, which is critical since the most effective strategies typically reflect the communities they serve and are clear and easy to understand by those who must act on them.

Similar to other national strategies, this *Strategy* will be supported by a national implementation plan, which will be developed jointly with stakeholders. The implementation plan will describe specific actions, timelines, and performance measures to achieve the national goals. Feedback on performance will enable those involved in the national effort to assess progress, adopt best practices, and make course corrections, updating the *Strategy* as needed.



## Part 2: Completing the Review and Cataloging Summaries of Existing Disaster Housing Efforts and Programs

Part 2 consisted of working with a broad range of stakeholders and disaster housing partners to complete a series of annexes that summarize current disaster housing efforts and programs. These annexes, which follow the additional requirements in PKEMRA to address specific issues, provide a wealth of information to inform future efforts and help to ensure that we build upon current programs and address critical issues. These annexes include an overview of disaster housing programs, methods to house disaster victims near employment and other resources, programs for special needs and low-income populations, disaster housing group site operations, programs to repair or rehabilitate rental housing, authorities, and guidance on assistance available under the Stafford Act.

### Authorities

***Various statutory authorities and policies provide the basis for disaster housing assistance across all levels of government and lay the foundation for a national effort.*** The Federal portion of the *Strategy* is based on the authorities provided by the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (“the Stafford Act,” 42 U.S.C. 5121, et seq.), the Post-Katrina Emergency Management Reform Act of 2006 (PKEMRA), and those of other Federal departments and agencies. States, territories, tribes, and local governments all have authorities that guide emergency response and disaster housing programs.

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

In addition, FEMA is currently reviewing its regulations to streamline, update, and improve its ability to implement the Stafford Act and other authorities. This includes 1) a review of the Public Assistance and Individual Assistance Programs and other key areas, 2) a review of lessons learned from Hurricane Katrina, and 3) the revising of regulations and related policies to implement the Post Katrina Emergency Reform Act and other authorities.

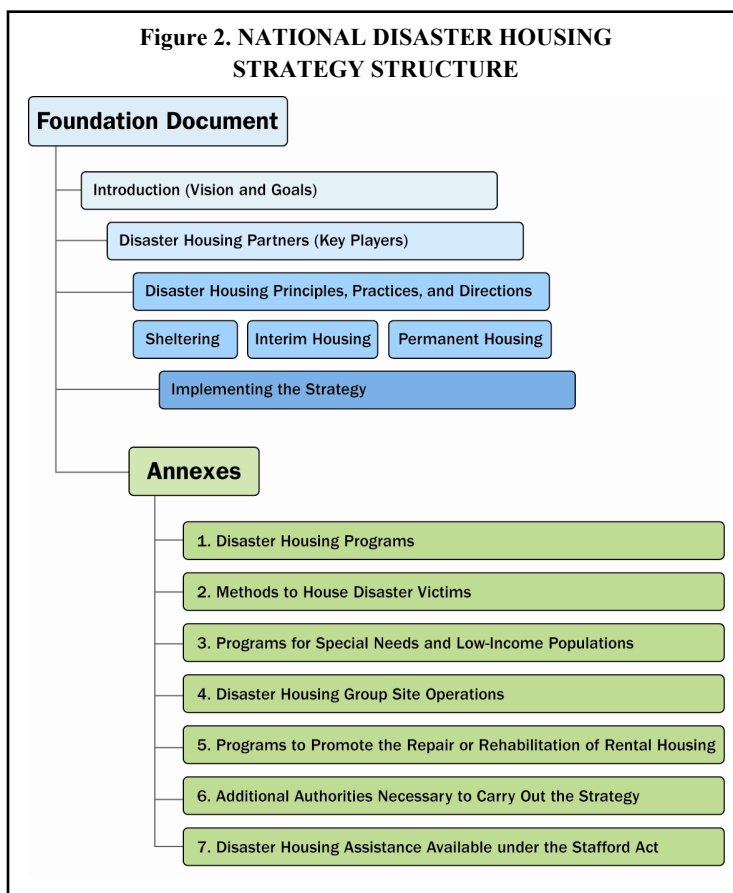
## How the Strategy Is Organized

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The *Strategy* presents key disaster housing principles, participants, roles, and structures that guide the Nation’s disaster housing operations. The *Strategy* is organized as follows:

- **Chapter 1 – Introduction.** Sets the context for the *Strategy*, describes how disaster housing has evolved, identifies lessons learned, outlines the breadth of organizations that must be involved in disaster housing, and outlines a national vision and goals to improve disaster housing.
- **Chapter 2 – Disaster Housing Partners.** Provides an overview of disaster housing partners, including their roles and responsibilities and the importance of shared responsibility and collaboration of all levels of government, the private sector, and nongovernmental organizations.

- **Chapter 3 – Disaster Housing: Principles, Practices, and Directions.** The *Strategy* draws on best practices and lessons learned to identify actions that must be taken to improve disaster housing assistance, an effort that involves renewing our focus on planning, building baseline capabilities, and providing a broader range of disaster housing options. This chapter includes an overview of sheltering, interim housing, and permanent housing, describing the key principles, responsibilities and roles, current practices, and new directions for within each area.
- **Chapter 4 – Implementing the Strategy.** This *Strategy* establishes structures to provide full-time focus, elevate the significance of disaster housing, and oversee the implementation of the *Strategy*. This chapter discusses the need for a long-term national effort that supports States and localities to develop plans that support disaster housing, build disaster housing baseline capabilities, improve national disaster housing preparedness efforts and resources, and work collectively to achieve the vision and goals within the *Strategy*.
- **Annexes –** The annexes to the *Strategy* summarize current disaster housing efforts and programs and provide the foundation to review, analyze, and improve disaster housing. They include:



Annex 1: Overview of Disaster Housing Programs for Federal, State, Tribal, and Local Government and Nongovernmental Organizations

Annex 2: Methods to House Disaster Victims Where Employment and the Resources They Need for Living Are Available

Annex 3: Summary of Programs for Special Needs and Low-Income Populations, Including Provision of Housing Units for Individuals with Disabilities and Housing Opportunities for Persons with AIDS (HOPWA) Program

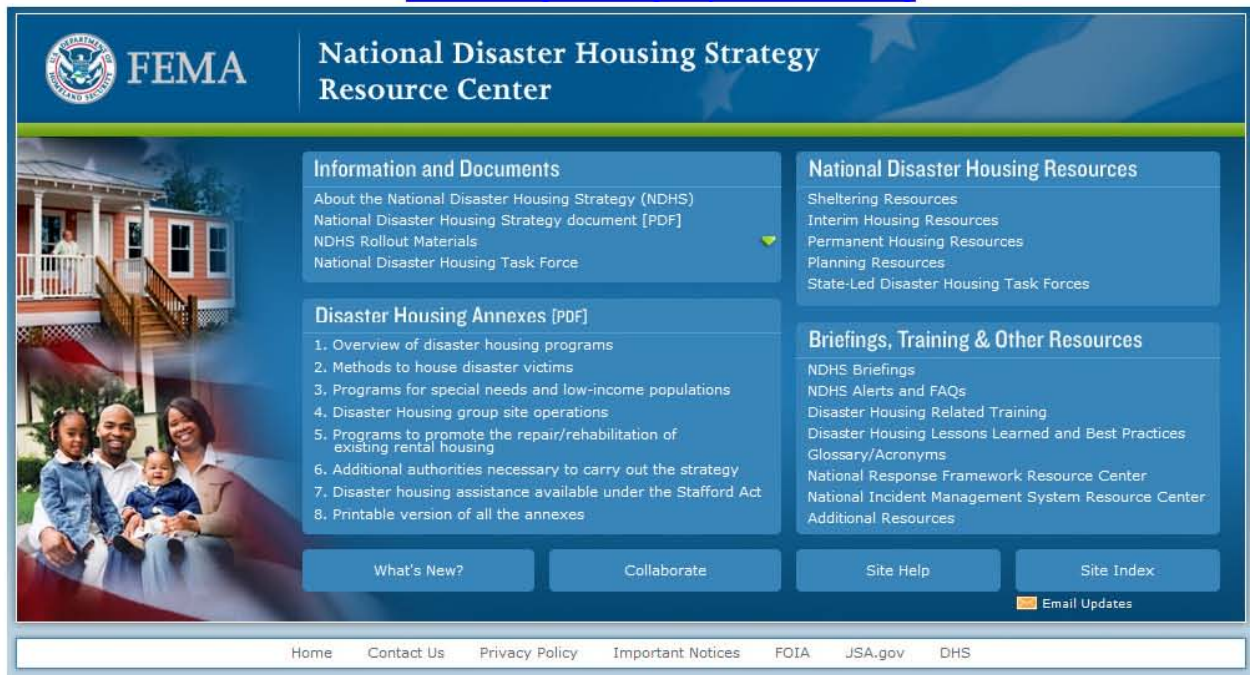
Annex 4: Disaster Housing Group Site Operations

Annex 5: Programs to Promote the Repair or Rehabilitation of Existing Rental Housing

Annex 6: Additional Authorities Necessary to Carry Out the *Strategy*

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

The *Strategy* is also supported by an online resource center, which includes each of the annexes and provides current resources for disaster housing efforts. The National Disaster Housing Strategy Resource Center can be found at [www.fema.gov/emergency/disasterhousing](http://www.fema.gov/emergency/disasterhousing).



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## National Disaster Housing Strategy Resource Center

**Information and Documents**

- About the National Disaster Housing Strategy (NDHS)
- National Disaster Housing Strategy document [PDF]
- NDHS Rollout Materials
- National Disaster Housing Task Force

**Disaster Housing Annexes [PDF]**

1. Overview of disaster housing programs
2. Methods to house disaster victims
3. Programs for special needs and low-income populations
4. Disaster Housing group site operations
5. Programs to promote the repair/rehabilitation of existing rental housing
6. Additional authorities necessary to carry out the strategy
7. Disaster housing assistance available under the Stafford Act
8. Printable version of all the annexes

**National Disaster Housing Resources**

- Sheltering Resources
- Interim Housing Resources
- Permanent Housing Resources
- Planning Resources
- State-Led Disaster Housing Task Forces

**Briefings, Training & Other Resources**

- NDHS Briefings
- NDHS Alerts and FAQs
- Disaster Housing Related Training
- Disaster Housing Lessons Learned and Best Practices
- Glossary/Acronyms
- National Response Framework Resource Center
- National Incident Management System Resource Center
- Additional Resources

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## DISASTER HOUSING PARTNERS

### Overview

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

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

#### The Strength of Collaboration

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

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

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

## Individuals and Households

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

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

## Local Government

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

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

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

### Community-Based Efforts

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

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

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

During a disaster, local governments coordinate efforts across their communities to implement response and recovery plans, which will include providing disaster housing assistance to their residents based on the scope and nature of the disaster. They also may amend or suspend local laws or ordinances to support response and recovery efforts. When local resources are exceeded, the local government asks the State for assistance. Local and State officials then work together to identify options and determine which options best meet the needs of their citizens. In addition to State governments, the Nation's large cities and urban counties are uniquely positioned to play a key role in disaster housing operations based on their day-to-day housing responsibilities.

## States, Territories, and Tribal Governments

***States, territories, and tribal governments have responsibility for the health and welfare of the people in their jurisdiction.*** State governments have the primary responsibility for assisting local governments in responding to and recovering from disasters. Before a disaster, States work closely with tribal and local governments, nongovernmental organizations, and the private sector to develop statewide

plans. During a disaster, States coordinate resources and capabilities across jurisdictions in support of the local activities, obtaining additional support from nearby States or regions if needed through interstate mutual aid and assistance protocols such as the Emergency Management Assistance Compact (EMAC). States may also amend or suspend State laws or ordinances to support response and recovery efforts.

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

### How States Can Support Communities

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

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

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

If a State anticipates that its resources may be exceeded during a disaster, the Governor can request assistance from other States through mutual aid and assistance agreements such as EMAC, or request assistance from the Federal Government. By law, only a State Governor may request a Presidential

emergency or major disaster declaration. To request assistance under the Stafford Act, tribal governments work with the State, but, as sovereign entities, they can elect to deal directly with the Federal Government for other types of assistance. The *National Response Framework* provides additional information regarding the Stafford Act and how to request Federal assistance.

### Tribal Governments

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

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

## Private Sector and Nongovernmental Organizations

### Private Sector

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

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

#### Private-Sector Contributions

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

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

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



Private-sector partners also leverage their resources to support local emergency management and public awareness efforts during response and recovery efforts. For example, to reduce the burden on local emergency responders, some larger companies volunteer to meet the postdisaster needs of their employees. This includes a wide range of contributions such as providing food for sheltering, supplying transportation services when needed, or even providing discounted home-repair materials. Private-sector partners should also be involved in local disaster response and recovery planning.

In addition, the private sector plays a key role in designing, producing, delivering, installing, and maintaining housing. This includes temporary housing as well as permanent housing and related critical infrastructure. The construction and building community will play a pivotal role in our Nation's ability to identify ways to quickly repair or replace damaged or destroyed housing and must be partners in national disaster housing efforts.

### Nongovernmental Organizations

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

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

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

During disasters, nongovernmental organizations provide vital housing assistance by operating and supporting emergency shelters. Providing immediate safety and refuge from an impending threat or approaching disaster, emergency shelters offer individuals and households basic support, such as a space to sleep, food, water, first aid, support services, and restroom/shower facilities. Successfully orchestrating that diverse range of services into a cohesive operation during the chaos of a disaster requires multiple organizations from across communities to work together effectively, with each fulfilling their important role in support of disaster victims and each other. Some of these organizations identify facilities in nearby areas that meet the specific

#### Partnering With Nongovernmental Organizations

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

## Chapter 2. Disaster Housing Partners

requirements for emergency shelters or help develop shelter operation plans well in advance of the disaster. Planning activities by these organizations should consider barriers to physical accessibility and delivery of services for persons with disabilities or other special needs. Others train and then supply large cadres of volunteers to staff and operate shelters during a disaster, provide kitchens to prepare meals, or donate food items, blankets, cots, and other items that may be needed by disaster victims.

After an incident, nongovernmental organizations identify community needs and provide or help locate community-based support, such as childcare, emotional support, case management services, and referrals for physical, mental, emotional, legal, and financial support. Nongovernmental organizations can also assist in the repair and cleanup of damaged homes and community facilities by providing labor, tools, materials, and/or equipment. In other cases, nongovernmental organizations can help replace personal documents that will be necessary for individuals to rent housing, repair their homes, or purchase a new home. Nongovernmental organizations also reconnect people with disabilities to assistive technology, durable medical equipment, and other independent living services. These organizations also play a vital role in advocating for and assisting in the repair and reconstruction of essential community facilities and restoring community-based services.

### American Red Cross

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

### National Voluntary Organizations Active in Disaster

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

National VOAD facilitates and encourages collaboration, communication, cooperation, and coordination, and builds relationships among members while groups plan and prepare for emergencies and disasters. During major disasters, National VOAD typically sends representatives to FEMA's National Response Coordination Center to represent the voluntary organizations and assist in response coordination. Members of the National VOAD often also have representatives at Joint Field Offices and perform important functions.

## Federal Government

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***The Federal Government maintains a wide array of capabilities and resources that can be made available upon request of a Governor.*** When disasters exceed State resources or when disasters are managed by Federal departments or agencies acting under their own authorities, the Federal Government may provide resources and capabilities to support the State. The Federal Government follows the *National Response Framework* to integrate all necessary department and agency capabilities, organize the Federal response, and ensure coordination with State, tribal, and local partners. Lessons learned in the aftermath of the 2005 hurricane season have strengthened Federal response and recovery capabilities, making them more comprehensive, scalable, and flexible to meet specific disaster requirements.

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

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

Legislative authority, staffing, and other resources may be required for the new responsibilities for HUD indicated in the Permanent Housing section of this *Strategy* and to implement a disaster housing voucher program, such as the Disaster Housing Assistance Program (DHAP) implemented following the Gulf Coast hurricanes for interim housing. With respect to DHAP, permanent authorizing legislation should be established that enables HUD to stand ready and quickly mobilize its network of PHAs to administer an interim and tenant-based rental assistance program for households displaced from their homes by disasters.

### Department of Homeland Security

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

### Federal Emergency Management Agency

***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.*** When a disaster strikes that may exceed local, State, and tribal capabilities, the Nation looks to FEMA to quickly mobilize and integrate the full range of Federal capabilities to meet individual and community needs for assistance. FEMA 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. FEMA coordinates Federal sheltering assistance, partners with HUD to provide interim housing assistance, and supports HUD's role in permanent housing.

FEMA administers a range of assistance programs that provide Federal assistance to State and local governments, nongovernmental organizations, and individuals when a disaster occurs. One of its largest programs—Public Assistance—provides funds to States that State and local governments use to repair and rebuild damaged public infrastructure through activities such as removing debris, repairing roads, reconstructing government buildings, and restoring utilities. These grants help restore community services and infrastructure that are vital prerequisites for successful housing efforts. Pursuant to the Stafford Act, Public Assistance is limited to either a fixed dollar amount or a percentage of costs for restoring damaged facilities.

FEMA also administers the Individual Assistance Program, which provides aid to individuals affected by a disaster. Individual Assistance Programs are based on eligibility and provide financial assistance for 1) temporary housing to rent a different place to live, or a government-provided housing unit when rental properties are not available, 2) repairs to help homeowners repair damage from the disaster to their primary residence that is not covered by insurance, 3) replacement costs for homeowners to replace their home destroyed in the disaster that is not covered by insurance, or 4) permanent housing construction. Direct assistance or money for permanent housing construction is provided only in insular areas or remote locations specified by FEMA, where no other type of housing assistance is possible.

FEMA's Hazard Mitigation Program provides grants to assist communities to implement long-term hazard mitigation measures as they repair or rebuild following disasters. In addition to grant assistance, the

## Chapter 2. Disaster Housing Partners

Disaster Relief Fund is used to reimburse Federal agencies through mission assignments<sup>1</sup> for relief and recovery work requested by FEMA.

FEMA's responsibilities for housing are described in the *National Response Framework's* ESF #6 – Mass Care, Emergency Assistance, Housing, and Human Services. Under ESF #6, FEMA provides leadership to coordinate and integrate Federal efforts associated with housing services. Housing support may include rental assistance, repairs, loan assistance, factory-built housing, permanent construction, and accessible housing. As part of this, FEMA 1) assists with the collection of data on housing resources potentially available in the proximity of the impacted area, 2) coordinates temporary housing resources needed to support any sheltering shortfall, and 3) addresses the short-term and long-term disaster-related housing needs of victims. Further, the introduction to the *National Response Framework* ESF Annexes states that primary agencies are responsible for notifying and requesting assistance from designated support agencies, managing mission assignments, coordinating with appropriate State agencies, and working with appropriate private-sector organizations to maximize the use of all available resources.

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

### Department of Housing and Urban Development

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

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

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

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

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<sup>1</sup> A mission assignment is a FEMA request to another Federal agency to provide a specific service. FEMA uses mission assignments to support Federal operations in a major disaster or emergency declaration under the Stafford Act. It orders immediate, short-term emergency response assistance when an applicable State or local government is overwhelmed by the event and lacks the capability to perform, or contract for, the necessary work.



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HUD also addresses community recovery needs through its management of the Community Development Block Grant (CDBG) program. The CDBG program focuses on a wide range of community and economic development and housing needs nationwide, representing about 1,200 cities and urban counties, and States, and is a funding vehicle for the rebuilding of communities devastated in disasters.

Following a disaster, HUD plays a key role in long-term community recovery under the *National Response Framework*. ESF #14 – Long-Term Community Recovery provides a mechanism for coordinating Federal support to State, tribal, regional, and local governments, nongovernmental organizations, and the private sector to enable community recovery from the long-term consequences of extraordinary disasters. As one of four primary agencies for this Emergency Support Function, HUD provides building technical assistance for housing, community redevelopment and economic recovery, public services, infrastructure, mortgage financing, and public housing repair and reconstruction.

### U.S. Small Business Administration

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

### Department of Agriculture

***The Department of Agriculture (USDA) provides emergency farm loans, farm ownership loans, and natural disaster loans to low- and very low-income individuals and households, and housing repair loans and grants to low- and very low-income individuals and households.*** The mission of USDA's Office of Rural Development, which is to increase economic opportunity and improve the quality of life for all rural Americans, is met through three programs, which can also provide disaster housing assistance support: the Housing and Community Facilities Programs, the Utilities Programs, and the Business and Cooperative Programs. 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 ESF #12 – Energy. USDA is also a primary agency for ESF #14 – Long-Term Community Recovery.

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

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

In response to a disaster, the Business and Cooperative Programs leverage their community recovery resources through emergency loans and grants for the agricultural sector; economic and technical assistance for recovery of rural community facilities and businesses; technical assistance for agricultural

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market recovery, community planning, and community development; and resource conservation assistance.

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

### Department of Veterans Affairs

***The Department of Veterans Affairs (VA) administers the laws providing benefits and other services to veterans, certain dependents, and beneficiaries of veterans.*** Upon request during declared emergencies, VA may make VA property available to provide space for the establishment of shelters. Also upon request, VA may provide FEMA a list of all habitable housing units owned by the Department that are available for use as transition or interim housing, which would generally last up to 18 months. VA may also work with HUD to transfer VA properties to local urban homesteading agencies for use in a HUD-approved local urban homesteading program. Under the National Response Framework's ESF #6 – Mass Care, Emergency Assistance, Housing, and Human Services, VA assigns representatives assigned to FEMA Disaster Assistance Centers to counsel eligible disaster victims on VA housing, and can assign to FEMA habitable VA 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.

### Department of Health and Human Services

***The Department of Health and Human Services (HHS) is the U.S. government's principal agency for protecting the health of all Americans.*** The overall goal of HHS's preparedness and response program is to ensure sustained public health and medical preparedness within communities and the Nation in defense against terrorism, infectious disease outbreaks, medical emergencies, and other public health threats. In a public health emergency, HHS has a wide range of responsibilities, from monitoring, assessing, and following up on people's health to providing medical, public health, and mental/behavioral health advice. Under the Public Health Service Act, HHS has a number of additional authorities to aid in an emergency, from declaring a public health emergency to making and enforcing regulations. To fulfill its role, HHS works closely with State, local, and tribal public health departments, DHS, other Federal agencies, and medical partners in the private and nonprofit sectors.

HHS is the primary agency for ESF #8 – Public Health and Medical Services and is a supporting agency to FEMA under ESF #6 – Mass Care, Emergency Assistance, Housing, and Human Services. Under ESF #6, HHS provides human services, public health and medical services, and veterinary medical services. Human services are designed to address related but nonhousing needs of individuals and families. As part of these services, HHS supports the Crisis Counseling and Training Program and provides support within the disaster-affected area by deploying human services assessment teams. HHS also provides assistance to State agencies that administer emergency human services programs within the Disaster Recovery Centers. HHS provides subject-matter expertise, consultation, and technical assistance to ESF #6 partners on disaster human services issues, such as working with special needs populations, assessing childcare needs, or accessing HHS programs that address human services needs in an emergency, etc. HHS coordinates with the ESF #6 lead agencies to ensure that appropriate benefits are delivered to the impacted population and assists medically evacuated patients in reunification with their families through the National Emergency Family Registry Locator System (NEFRLS) and the National Emergency Child Locator Center (NECLC).

### Bureau of Indian Affairs

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

During disasters and other times of emergency, 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. Resources provided may include firefighting equipment and supplies, as well as limited disaster funding for tribal fire response. BIA does not maintain an emergency or disaster housing program. Any tribal government requests for housing are referred to and coordinated by HUD.

### Other Federal Agencies

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

- **Department of Defense (DOD), including the U.S. Army Corps of Engineers (USACE):** In addition to their lead role in ESF #3 – Public Works and Engineering, following a disaster USACE provides mass care and human services support at FEMA's request. These services may include the inspection, construction, or installation of housing options, and other forms of support. USACE can also conduct or provide technical assistance on the expedited repair of damaged homes, to include temporary roofing or other repairs that facilitate reoccupation of minimally damaged structures.
- **Department of Energy (DOE):** DOE facilitates the assessment, reporting, and restoration of damaged energy systems and components when activated by DHS for incidents requiring a coordinated Federal response.
- **Department of the Interior (DOI):** DOI is able to assist in the protection of property and mitigation of damages and impacts to the Department, individuals, and surrounding communities in preparation for or in support of response and recovery from a disaster. This includes rescue, evacuation, emergency medical treatment, emergency debris removal, and restoration of essential public services. DOI is also able to assist in the safeguarding, collecting, and distributing of food and essential supplies.

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- **General Services Administration (GSA)**: Following a disaster, GSA is able to provide relief workers and victims of disaster with the essential products and services needed to help prevent, prepare for, and respond to emergencies. Assistance includes food, shelter, cleaning supplies, comfort kits, first aid, clothing, personal items, emergency transportation, home repair, household items, medical supplies, etc. At FEMA's request, GSA can also obtain land leases for housing sites, logistical staging areas, or other required facilities.

# DISASTER HOUSING: PRINCIPLES, PRACTICES, AND DIRECTIONS

## Overview

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

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

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

### Housing Needs: One Family's Story

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

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

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

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



## Disaster Housing: A Planner's Dilemma

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

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

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

### Nature and Magnitude of a Disaster

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

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

### Complexity of Individual and Household Needs

***Accommodating the broad range of human needs during a disaster is the central challenge in planning for effective housing assistance.*** Individuals and households have unique needs and circumstances that affect the choices they make, define requirements, and limit the disaster housing solutions that will be satisfactory. Planners must understand those needs and how they may change as a disaster unfolds. Planners must also anticipate how those needs will drive the demands for housing assistance, including who will need assistance and what types of assistance they will require. For example, individuals with special needs, including the elderly and persons with disabilities, or persons living with HIV/AIDS, may need physically accessible options, and convenient access to appropriate medical facilities or emotional support groups. To prepare to meet these diverse disaster housing requirements, planners must have detailed demographic data that reflects specific functional issues for disabled persons.

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

These housing needs also tie to the broader issues of where we work, where our children go to school, proximity to community services, accessibility to public transportation, and how close we are to friends and family.

### Community or Regional Characteristics

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

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

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

### Available Housing Options

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

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

### Summary: Understanding and Balancing the Factors

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

## Principles, Practices, and Future Directions

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

### Chapter 3. Disaster Housing: Principles, Practices, and Directions

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

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

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

# SHELTERING

## Overview

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

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

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

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

### **Sheltering: A Community-Based Approach**

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

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

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



This section describes key principles, shelter responsibilities and roles, current practices, and future directions in sheltering to support the broader goals within the *Strategy*.

# Key Principles

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

### 1. Shelter operations are primarily conducted at the local level.

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

### 2. Shelter operations can appear deceptively simple but are extraordinarily complex.

The demands and nature of shelter operations are complex, requiring both the science of planning and the art of meeting human needs. Sheltering can appear on the surface as simple as locating a suitable facility and opening the doors to disaster victims. That process becomes increasingly difficult, however, when it must meet the full range of individual and household needs, including individuals with special needs, such as people with disabilities and their assistive technology and durable medical equipment, and/or service animals<sup>2</sup>, as well as individuals with household pets. Buildings used as shelters must also comply with Section 504 of the Rehabilitation Act of 1973, as amended<sup>3</sup>, and the Americans with Disabilities Act of 1990. These requirements reflect the diversity of our communities. While they pose challenges, they also prompt innovation and highlight the need for deliberative planning.

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

Effective shelter operations require local officials and nongovernmental organizations to anticipate shelter

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<sup>2</sup> Service animals, as defined by the Americans with Disabilities Act Accessibility Guidelines (ADAAG) developed by the Department of Justice, must not be separated from their owners.

<sup>3</sup> Section 504 provides that no qualified individual with a disability should, only by reason of his or her disability, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

requirements based on the following factors: 1) nature and magnitude of the disaster, 2) complexity of individual and household needs, 3) community characteristics, and 4) available shelter options. These factors suggest that one plan will not fit all circumstances. These factors also drive logistical requirements for commodities and support services. While urban areas typically have a greater number and diversity of facilities that can serve as shelters, they may also face the need to shelter very large numbers of people. Rural areas tend to have fewer structures that are appropriate as shelters and rely more on the social networks of friends, family, and community groups, with shelters typically established at local schools or in church meeting rooms.

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

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

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

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

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

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

## **Shelter Responsibilities and Roles**

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***Effective shelter operations are based on a clear understanding of responsibilities and roles across all levels of government, nongovernmental organizations, and the private sector.*** These responsibilities and roles should be woven together in a complementary manner, starting at the local level

and tying in support from the State and Federal levels as appropriate. All involved must fulfill their roles and conduct joint planning to provide shelter operations that meet the needs of individuals, households, and communities.

### Individuals and Households

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

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

### Local Government

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

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

### States, Territories, and Tribal Governments

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

operations and resources across the State.

The designated State, territory, or tribal emergency management agency (EMA) establishes guidelines, policies, and procedures that aim at increasing collaboration, cooperation, and consistency in statewide emergency and shelter planning. The EMA coordinates with all agencies in the State to ensure that resources, including equipment, facilities, supplies, and personnel, are available to support shelter operations when required to do so. The State sheltering plan integrates nongovernmental organizations such as the American Red Cross and the Salvation Army and their resources, as well as private-sector resources. The State also coordinates among jurisdictions within the State to identify and fill gaps and develops mutual aid and assistance agreements. In time of emergency, the State may request mutual aid and assistance from other States through the Emergency Management Assistance Compact (EMAC), and coordinate with the Federal Emergency Management Agency (FEMA) to obtain Federal assistance.

### Nongovernmental Organizations and the Private Sector

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

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

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

### Federal Government

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

In most disasters where shelter services are required, the role of the Federal Government comes in two forms. First, through ESF #6 – Mass Care, Emergency Assistance, Housing, and Human Services, the Federal Government provides policy, guidance, and resources to support and build local and State capability<sup>4</sup>. Second, when the President declares a major disaster or emergency under the Stafford Act, FEMA, through its Public Assistance Program, may reimburse a portion of sheltering and mass care

<sup>4</sup> The support provided through ESF #6 to build local and State capability should be reviewed and updated based on the baseline capabilities outlined in this *Strategy*.

costs. In larger disasters, however, if sheltering requirements exceed State capabilities, the Federal Government must be prepared to respond rapidly to a Governor's request for assistance. In some scenarios, including a catastrophic incident, the nature and magnitude of the disaster will increase the urgency and demand for Federal assistance.

Through ESF #6 – Mass Care, Emergency Assistance, Housing, and Human Services, FEMA, as the coordinating agency, leads a host of supporting Federal departments and agencies, as well as members of the National Voluntary Organizations Active in Disaster, in preparedness efforts. The Federal Government can augment State and local services, such as feeding, shelter management, facility maintenance, security, emergency supplies, medical, veterinary, crisis counseling, family reunification, and other emergency assistance. This support, which has traditionally focused on areas impacted by the disaster, may also be required by nearby or distant States that agree to host evacuees. In a catastrophic incident, the Federal Government can also coordinate the availability of and transportation to shelters located in other States.

## Current Practices

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

### Self-Sheltering

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

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

### Planning Local Emergency Shelters

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

These sheltering options are taken by those who have the ability to evacuate themselves and meet their own needs. More information on how to assemble an emergency kit and develop an emergency plan can be found at [www.ready.gov](http://www.ready.gov) and [www.fema.gov/areyouready](http://www.fema.gov/areyouready).



### Emergency Shelters

***Communities must plan for the eventuality that some residents will lack the means or opportunity to find their own temporary accommodations in a disaster.*** To meet this need, communities open emergency shelters. Shelters are planned and sites identified well in advance of a disaster. Not only do emergency shelters provide immediate refuge from a threatened or actual incident, but they also provide food, water, basic first aid, and access to community services. Emergency shelters can be designed for the general population or specialized to meet the needs of individuals who may require additional support.

General population shelters are typically managed by community organizations, such as the local American Red Cross chapter or faith-based groups. In large urban areas, the local emergency management agency may partner with these organizations to address the additional complexities of sheltering very large populations. The community organization that manages the shelter works closely with other community groups, such as service organizations, local fire and police departments, and local businesses. Together they may provide additional support services, such as childcare or eldercare, recreational activities, and spiritual and emotional support, as well as pharmaceuticals, clothing, blankets, and personal hygiene items. These shelters are typically established at preidentified facilities such as schools, churches, community centers, and armories that meet specific structural and other requirements.

These shelters are designed to meet the needs of the general population, including persons with disabilities who can maintain their independence. Shelter planners work closely with the disability community, service providers, and other community groups to identify needs and provide appropriate accommodations in accordance with the Americans with Disabilities Act. Shelters must meet the physical accessibility requirements for persons with disabilities and accommodate service animals, since these animals are considered an extension of the person they serve.

Depending on the needs of the local population and the magnitude of the disaster, specialized shelters may be required. Communities analyze their populations to identify individuals who may require additional support and develop detailed plans for specialized shelters to meet those needs. The types of specialized shelters vary by community, State, or region. Selection of what type of shelter is most appropriate for an individual and household is based on functional needs, shelter availability and resources, and the preferences and needs of the individual. Following are examples of types of specialized shelters that can be established:

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

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

In major disasters, communities typically request assistance from neighboring communities and the State. If Federal support is required, the Medical Reserve Corps is one of the key resources to

provide medically trained personnel. This type of assistance would be provided through the *National Response Framework* under ESF #8 – Public Health and Medical Services.

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

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

- **Household Pet Shelters.** Local, State, or tribal governments, in coordination with departments of agriculture, animal control authorities, nonprofit humane groups, and/or State Animal Response Teams, work collaboratively to develop specialized shelters to meet the needs of people with household pets<sup>5</sup>. Several States have passed legislation requiring disaster assistance to meet the needs of household pets and their owners.

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

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

Wherever possible, household pet shelters should be located near general population shelters to allow for routine interaction between household pets and their owners. This also enables owners to

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<sup>5</sup> Note that service animals, as defined by the Americans with Disabilities Act Accessibility Guidelines for Buildings and Facilities (ADAAG), are not considered household pets and must remain with their owners/individuals with disabilities who rely on these animals for independence. Separating service animals from individuals with disabilities only causes more distress and confusion for people with disabilities, their friends and family, and could put people in harm's way.

participate in the care of their animals, thereby reducing the staffing burden. Factors affecting the decision to co-locate general population and household pet shelters include the ability to provide adequate heating, ventilation, and air conditioning to ensure that the general population has a safe, healthy environment away from the household pet area. FEMA is working with the Department of Agriculture (USDA) Animal and Plant Health Inspection Service and national humane organizations to develop additional planning and response capabilities to aid States.

### Spontaneous or Ad Hoc Shelters

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

Organizations that open spontaneous or ad hoc shelters may not be part of the community's disaster response operations and, more importantly, may not be in contact with the local incident command. This connection is vital to provide information on how many people are in need of assistance and obtain the resources required for shelter operations. Local and tribal emergency managers must quickly identify these facilities and immediately integrate them into the community's response structure. In addition, residents of ad hoc shelters need access to disaster assistance programs and resources to aid in their long-term recovery.

### Shelters for Use in Major or Catastrophic Disasters

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

#### Planning Facility Shelters: The Clara Barton Hospital Shelter

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

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

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

nonconventional shelters include climate, open land for shelter sites, port access to bring in vessels for sheltering, access to transportation, and protection from immediate hazards. Nonconventional shelters must also meet the needs of people with disabilities. Given emergency or disaster circumstances and limited resources, shelters planners should work with persons with disabilities to meet their unique needs. For example, a veteran with post-traumatic stress disorder (PTSD) may request to be separated into a room/area with less activity and noise, or a person who uses a wheelchair may be able to use a temporary, nontraditional ramp.

Use of nontraditional shelters also requires additional monitoring for potential, unexpected problems that could arise with extended use of these structures, such as checking for chemical sensitivities, logistical issues, additional support services, or other issues. With sufficient planning and adequate resources, these nonconventional facilities can provide shelter for large numbers of individuals and households.

### Shelter Needs of Facilities and Institutions

***Hospitals, nursing homes, extended care facilities, jails, and other facilities offering institutional care are required by local and State law to have continuity of operations plans.*** These plans must provide for the continued care of residents during a disaster and meet specific requirements, such as identifying alternative facilities that provide comparable care, specialized transportation for residents, and procedures to inform relatives of the situation.

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

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

### Transitional Shelters

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

- **Lodging Reimbursement/Voucher Programs.** Both government agencies and nongovernmental organizations provide lodging reimbursement programs that enable disaster victims to relocate into hotels or motels. Reimbursement is typically provided in the form of vouchers or payments made directly to participating facilities for short-term stays. These programs have the additional benefit of stimulating the local economy.
- **Facility Conversion.** Emergency shelters and commercial or publicly owned facilities can sometimes be reconfigured to provide households with additional space and privacy by constructing temporary partitions. Converted facilities may also provide food preparation areas and bathrooms. It may take time to create design plans, obtain permissions from property owners, identify funding, and complete the necessary construction.

### Related Human Services

*Disaster housing efforts must be integrated with human services and other efforts to address the related nonhousing needs of individuals and households.* Such needs may emerge during sheltering but tend to increase the longer individuals are displaced from their homes.

Efforts to address these needs may be initiated within emergency shelters based on the scope and magnitude of a disaster and then expand and adapt as needs evolve and change and individuals and households transition to interim housing. Although not all of these services are appropriate or required in the sheltering phase, for larger scale events that have substantial disaster housing requirements, decisions about these services should be made earlier to allow time for the services to be coordinated and provided when needed.

#### Human Services: Pilot Case Management Program

*FEMA and HHS's Administration for Children and Families (ACF) have entered into an interagency agreement to develop a pilot Disaster Case Management program.* The goal of the program is to enhance Federal, tribal, State, and local response to emergencies by helping to connect disaster victims to a full array of disaster and other support services, including human, social, employment, legal, mental health, and medical services.

State and local governments and nongovernmental organizations routinely provide a range of social and support services in communities. Facilities such as job placement offices, childcare information centers, English as a Second Language centers, and offices on aging that are important and helpful during normal times can become absolutely critical lifelines for individuals and households who are displaced from their normal living arrangements by disasters.

The online Disaster Housing Resource Center provides a comprehensive listing of disaster housing recourses. The following examples demonstrate the range of social services that may be provided at the local, State, or Federal level following a disaster.

- **Aging Services.** The local agency on aging may assist with special needs such as transportation, meals, or home care.
- **Agricultural Aid.** The USDA Farm Service Agency (FSA) may make emergency loans to farmers and ranchers (owners or tenants) who were operating and managing a farm or ranch at the time of the disaster. These loans are limited to the amount necessary to compensate for actual losses to essential property and/or production capacity. Farmers and ranchers may also apply for cost-sharing grants for emergency conservation programs such as debris removal from crop/pasture lands, repairs to land/water conservation structures, and permanent fencing. Further information is available from the FSA.
- **Contractors License Board.** The Contractors State License Board protects consumers by regulating the construction industry through policies that promote the health, safety, and general welfare of the public in matters relating to construction.
- **Disaster Case Management.** Managed jointly by FEMA and HHS, Federal case management services include financial assistance through government agencies or qualified nonprofits to eligible individuals. Case management helps streamline assistance, prevents duplication of benefits, and provides an efficient referral system. The Department of Housing and Urban Development (HUD) also supports and in some cases leads Federal case management efforts.



- **Crisis Counseling.** Local referral services and short-term intervention counseling are typically available for mental health problems caused or aggravated by a disaster. At the Federal level, FEMA and the Substance Abuse and Mental Health Services Administration (SAMHSA) manage the Crisis Counseling Assistance and Training Program. This program provides immediate, short-term crisis counseling services and is intended to help relieve grieving, stress, or mental health problems caused or aggravated by a disaster or its aftermath. Assistance provided is short term and is at no cost to disaster victims.
- **Health Services.** The local department of health is available to answer questions and concerns. Following disasters, individuals can contact their local officer for additional information. The Federal Government, through HHS, expedites claims for new Federal benefits; ensures continuity of services to beneficiaries, such as Medicaid, Temporary Assistance to Needy Families, Child Care, etc.; supports States hosting relocated populations by extending existing programs and benefits or taking other actions as needed, consistent with program authorities; provides support and consultation to the primary agency in the development and provision of case management services, to include advocacy services; and provides public health and medical support under ESF #8.
- **Disaster Recovery Center (DRC).** If disaster victims are seeking additional information about the programs they have been referred to or require further assistance, a DRC may be open in their area and can provide this type of support. Recovery specialists are available to answer questions and offer information on specific Federal and State recovery programs.
- **Disaster Unemployment Assistance (DUA).** This assistance provides weekly benefit payments to those out of work due to the disaster, including self-employed persons, farm and ranch owners, and others not covered under regular unemployment insurance programs. At the Federal level, the Department of Labor provides DUA, which is administered by the impacted State. This program 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, and who are not covered by regular unemployment insurance.
- **Emergency Assistance.** Emergency food, clothing, shelter, and medical assistance may be provided to individuals and families having such needs as a result of the disaster. The American Red Cross, the Salvation Army, church groups, and other voluntary organizations can provide assistance.
- **Essential Needs.** Local programs or agencies may provide assistance with food, clothing, and shelter.
- **Other Needs Assistance (ONA).** Assistance may be available for necessary expenses and serious needs caused by the disaster. This includes medical, dental, funeral, personal property, transportation, moving and storage, and other expenses that are authorized by law and not covered by insurance or provided for by other means, such as disaster loans through the U.S. Small Business Administration (SBA). At the request of the State, FEMA may provide ONA awards to help pay these expenses.
- **Financial Services.** Banks that are members of the Federal Deposit Insurance Corporation (FDIC), Federal Reserve System (FRS), or the Federal Home Loan Bank Board (FHLBB) may permit early withdrawal of time deposits without penalty. Disaster victims can contact their financial institution to see if they have obtained a waiver from their regulatory agency.

- **Fraud Detection.** To report possible fraud regarding Federal disaster assistance, individuals and households can call FEMA's Fraud Detection toll-free number.
- **Information and Referrals.** This referral service can provide referrals to ongoing community programs that are available in local areas.
- **Insurance Information.** Help and/or counseling is available on insurance problems and questions, which may include obtaining copies of lost policies, claims filing, expediting settlements, etc. If disaster victims have not been able to resolve problems with their insurance company, they may contact their State Insurance Commissioner. For flood insurance inquiries, individuals should contact the National Flood Insurance Program (NFIP). At the Federal level, FEMA also manages the Cora Brown Fund, which is used for disaster-related needs of uninsured or underinsured individuals or families who are unable to obtain adequate assistance from other local, tribal, State, and Federal government programs or from voluntary agencies. This fund is not intended to replace or supersede those programs; therefore, if assistance is available from another source, the Cora Brown Fund may not be used. Awards from this fund are granted at the discretion of FEMA.
- **Legal Services.** Free or reduced legal services, including legal advice, counseling, and representation, may be provided to low-income disaster victims. The American Bar Association (ABA)/Young Lawyers Program provides free disaster legal services for low-income individuals who, prior to or because of the disaster, are unable to secure legal services adequate to meet their disaster-related needs.
- **Postal Service.** The U.S. Postal Service provides extended mail services to relocated populations.
- **Small Business Administration (Home and Personal Property Loan Program).** Disaster loans through the SBA are available to homeowners and renters for restoring or replacing disaster-damaged real and personal property. The maximum real estate portion of the loan is \$200,000 and the maximum personal property portion is \$40,000. The loan amount is limited to the amount of uninsured SBA verified losses.
- **Social Security.** Help is available from the Social Security Administration (SSA) in expediting delivery of checks delayed by the disaster and in applying for Social Security disability or survivor benefits. SSA provides Social Security Disability, Social Security Retirement, Social Security Survivors, Special Veterans, and Supplemental Security Income benefits and ensures continuity of service to beneficiaries.
- **Tax Assistance.** The Federal tax laws allow the Internal Revenue Service (IRS) to grant relief to taxpayers who are victims of a Federally declared disaster. This relief includes postponing tax deadlines to provide you with extra time to file and pay before you will be assessed any penalty, additional amount, or addition to the tax, or abating your interest for periods for which you received an extension of time to file tax returns and pay taxes because you were located in a Presidentially declared disaster area. The IRS also provides tax counseling and assistance to taxpayers whose property has been damaged or lost in a federally declared disaster area. Other tax assistance may provide possible property tax relief through the local tax assessor.
- **Veterans Benefits.** The Department of Veterans Affairs (VA) can expedite delivery of information about benefits, pensions, insurance settlements, and VA mortgage loans.

## Future Directions

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

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

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

**Challenge:** There has been significant progress in planning and operating shelters. However, significant challenges remain in understanding and meeting the sheltering needs of special needs populations, including people with disabilities and their service animals or those with chronic or acute health conditions, as well as people with household pets<sup>6</sup>. Meeting these needs often requires resources and capabilities that may not currently exist in all communities.

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

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

- Explore approaches to develop a networked or modular shelter system that better links general population and various specialized shelters to provide more comprehensive shelter services to communities and States. This system should be adaptable to the array of disasters that could occur as well as the different capabilities and resources within communities and States.
- Develop shelter guidelines for meeting the needs of those with disabilities or special or medical needs. Guidelines should be aligned with and informed by ongoing efforts by the U.S. Access Board,

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<sup>6</sup> Recent disasters such as Katrina have demonstrated that many households refuse to evacuate without their household pets, and thus pet evacuation has a significant impact on human public health and safety. Pet evacuation can facilitate moving households out of harm's way.

which is an independent Federal agency devoted to accessibility for people with disabilities.<sup>7</sup> The Board organized a new Federal Advisory Committee that is examining access to manufactured housing procured by the Government for use in disasters. Based on lessons learned in Hurricane Katrina, the Board determined that this advisory committee should be organized to develop guidance. A report from the Committee is expected this year.

- Increase awareness that planning for the evacuation and shelter of pets will facilitate the efficient and effective evacuation of people. Recognition of the public human health and safety aspect of pet evacuation and shelter will enhance collaboration among those involved in planning for pets and people.
- Explore new ways to assess individuals and households during the shelter intake process to identify current needs that do not fit into predefined categories and predict future requirements that may emerge later during sheltering. Community organizations that are run by or advocate for people with disabilities can provide technical assistance and guidance about what best meets the needs of people within their communities.
- Seek new ways to recognize changes in individual needs during sheltering and identify opportunities to speed the transition of residents to other shelters or services that meet their needs. For example, some communities are considering co-locating special needs shelters with general population or medical support shelters to make transitioning individuals to greater or less care easier and faster.
- Evaluate additional ways to reconnect community support organizations with those who may need assistance, balancing privacy concerns with the desire of both the individuals and the organizations to be reconnected. For example, church groups or senior citizen centers may be seeking their members.
- Recognizing that the full range of specialty programs and assistance cannot be provided in every shelter, explore the implementation of a shelter network that can facilitate access to specialty programs or services, such as cultural activities, educational services for children, or support for the elderly.

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

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

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<sup>7</sup> Created in 1973 to ensure access to federally funded facilities, the Board is now a leading source of information on accessible design. The Board is structured to function as a coordinating body among Federal agencies and to directly represent the public, particularly people with disabilities. Half of its members are representatives from most of the Federal departments. The other half is comprised of members of the public appointed by the President, a majority of whom must have a disability.

Although the National Shelter System was developed to function as a national database, it is only one part of the comprehensive information system that is needed. Key challenges include identifying incentives to share data and concerns regarding how this information will be used. This comprehensive information system will integrate the data contained within numerous local and State stand-alone systems.

**Potential Solutions:** We must build a national interoperable system using existing resources that link existing shelter systems and permit data sharing to support advance planning and to inform ongoing shelter operations during disasters. Greater sharing of information during operations could permit coordination of shelter services, redirecting individuals among shelters to avoid overcrowding and assigning individuals to the shelter that best meets their needs. For example, some residents will be seeking shelters that provide specific support services, such as technical assistance in providing accessible forms of communications for people who are deaf, are hard of hearing, have low vision, or are blind. This could also minimize the need for spontaneous shelters and shelters of last resort.

For a national shelter information system to reach its full potential, shelter operators across the country must attain a uniform level of training and have access to technical assistance when needed. The national shelter information system database must undergo additional refinements and be compatible with existing State platforms. For example, the existing system is linked with Web EOC in several State Emergency Operations Centers, which could be explored as a potential platform for the national system.

Specific steps that could be taken include the following:

- Engage the full range of stakeholders, including all levels of government, nongovernmental organizations, and the private sector, that are involved in sheltering to discuss information needs. Assess barriers to progress and explore options to overcome these barriers.
- Establish formal system requirements to provide accurate and timely information on the full range of shelters nationwide, applying new technologies, such as simulcasting, to display the latest data in operations centers at different levels. System requirements should take into consideration existing platforms used in State Emergency Operations Centers, such as Web EOC.
- Develop uniform training and provide technical assistance to shelter operators across the country based on input from States, communities, and shelter operators.

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

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

Better information is needed to help synchronize and coordinate sheltering openings during multistate evacuations. For example, during hurricane evacuations, shelter openings must be phased to maximize available shelter capacity and reduce the length of time people must travel to reach shelters. This



reduces risks, such as exposure to dangerous weather or becoming stranded due to running out of gas. In addition, during multistate evacuations, the affected State may not have received detailed information from the host States to tell evacuees how to locate shelters and other services.

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

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

- Identify best practices, develop a range of options, and provide guidance to better synchronize and coordinate sheltering openings during multistate evacuations. For example, some States suggest examining voter registration cards as a potential model for disaster-prone areas to better disperse residents across shelters. Similar to voter registration cards where a voter is assigned to go to a particular polling location based on their address, those living in disaster-prone communities could preregister and be preassigned to a specific shelter according to address and based on their needs and household composition, etc. The shelter operator would know, weeks if not months in advance, who will be under their care during a disaster.
- Develop a comprehensive and consistent shelter registration service using existing resources that balances privacy and protection of personal information with the need to share this information across organizations that offer shelter and recovery services. This includes:
  - Identifying advances in technology that can facilitate a common electronic registration tool across multiple relief services organizations to improve the quality, level, accuracy, and consistency of registrations. The shelter information system must ensure the security of personal information and be accessible under disaster conditions in order to provide decisionmakers with real-time information on both planned and ad hoc shelters.
  - Exploring opportunities to combine similar data elements for shelter registration and disaster assistance registration, reducing the number of forms, duplication, and burden to disaster victims. Consider existing systems such as the Coordinated Assistance Network established as a joint project by the American Red Cross, National Voluntary Agencies Active in Disaster, and other major relief agencies. This system is designed to provide common information for case workers across multiple nongovernmental organizations.
  - Ensuring and improving connectivity between shelter registration and the National Emergency Child Locator System (NECLS) and the National Emergency Family Registry and Locator System (NEFRLS).
- Provide timely updates on shelter status, capacity, and logistic requirements.
- Improve connectivity of shelters to local incident command.

- Develop comprehensive public messaging plans for evacuation and sheltering to provide information that is clear and accessible to all residents, including those with disabilities and special needs. Plans should take advantage of current technology, such as text messaging, as well as traditional information dissemination methods, such as public service announcements.

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

**Challenge:** Disaster damage to residential structures and institutions displaces many individuals and increases the sheltering requirement. This requirement can be reduced by individual and community actions to improve the resiliency of residential structures. Even when a disaster damages a structure to the point it is uninhabitable, the building may be quickly repairable. If emergency repairs can be accelerated, perhaps by new technologies, individuals and households can leave shelters and return to their homes more quickly.

In jurisdictions that suffer recurrent losses from flooding or forest fires, for example, efforts to curtail development often meet resistance. This results in households in high-risk areas frequently requiring shelter services, support, and disaster assistance. It can be challenging for communities to strengthen land use planning and zoning, building codes, restrict permitting processes, and implement hazard mitigation strategies.

**Potential Solutions:** Communities should explore a wide range of options to reduce the demand for sheltering by improving the resiliency of individual structures. By implementing options such as effective hazard mitigation strategies and expediting emergency repairs, communities can reduce the risk of damage to structures and/or reduce the time shelters are needed. Specific steps that could be taken include the following:

- Evaluate new technologies in building repair, such as self-adhesive shingles or rapid external wall replacement, to identify those that may expedite repairs to structures in the aftermath of a disaster. These technologies should be evaluated for their cost benefit, safety, durability, ease of use, and regional applicability.
- Conduct outreach on how resiliency can mitigate damage and reduce shelter demand, and encourage participation in mitigation programs to reduce risk. Focus outreach efforts on facilities and areas that are difficult to evacuate.
- Convene a national symposium to examine and explore land use planning and zoning and opportunities to improve building codes and enforcement of those codes in high-risk areas. A review of this nature would include the evaluation of provisions for incentives and penalties. This forum would examine the appropriate roles and opportunities to enhance coordination across all levels of government, the private sector, and nongovernmental organizations.

#### 5. Identify best practices to provide case management services in shelters for those with special needs.

**Challenge:** Life in an emergency shelter is not particularly comfortable for anyone who must go there. For people with special needs, the shelter experience can be much more complicated because they may

be separated from facilities, equipment, systems, and people who normally provide support in coping with the individual's everyday needs. Meeting those needs and replacing those essential support services often requires a concerted effort on the part of several different organizations.

**Potential Solutions:** The Joint Task Force should identify best practices and explore opportunities to refine and improve services during the sheltering phase to ensure that displaced people with special needs receive sustained individualized attention. The primary benefit of employing such an approach early is that it provides a single point of contact to help identify future needs as individuals with special needs move into interim and long-term housing following large-scale disasters.

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

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

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

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

### 7. Improve shelter planning to address the full range of disasters, including catastrophic

### events.

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

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

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

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

mega-shelters when needed. For example, when a new convention center is proposed, shelter-building standards would be incorporated into the building design.

- Collaborate with private-sector owners and managers of arenas, stadiums, convention centers, and other large-scale facilities to establish agreements for use of these facilities as mega-shelters. For example, the International Association of Assembly Managers has developed a guide for their membership titled “Mega-Shelters Planning and Activation: A Best Practices Guide.”

# INTERIM HOUSING

## Overview

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

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

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

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

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

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



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

### Key Principles

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

#### **8. Effective interim housing starts with setting clear expectations among all those involved.**

The complexity of disaster housing assistance increases as it evolves from meeting the short-term demands of sheltering to addressing the broader, multifaceted issues of interim housing. Recognizing that every situation is unique, interim housing can take longer to implement, is more complicated, and generally involves a broader range of stakeholders. In addition, there are typically fewer options that meet the range of individual, household, and community interim housing needs. The very nature of providing temporary housing, when long-term housing is needed, is challenging. Even if interim housing assistance is well planned, delivered rapidly, and tailored to meet the needs of disaster victims and communities, it will not provide the same level of stability and security that comes with long-term housing.

Lessons learned in prior disasters underscore the value of establishing clear expectations well before an event occurs. Each jurisdiction should acknowledge the challenges in providing interim housing and the limitations of dealing with imperfect solutions. Various government organizations, nongovernmental organizations, and private-sector partners have resources and capabilities that can support interim housing efforts. All involved should strive for the best possible interim housing, but also recognize the inherent difficulties and work collectively to be successful. Working in this environment requires common goals, as well as a concerted effort to communicate, share information, and be forthright.

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

To prepare communities for disasters, local and State officials should address interim housing as part of their broader public information campaigns. In addition, messages should be developed in advance to describe how the public can obtain housing assistance, what to expect, and what actions they can take

ahead of time. As challenges arise, all involved must strive to raise issues quickly, be flexible, and work collaboratively to resolve them.

### 9. Interim housing extends well beyond simply providing a structure.

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

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

#### Wrap-Around Services

FEMA's National Advisory Council (NAC) Subcommittee for Post Disaster Housing has been examining services required to support temporary housing for individuals and households and the need to provide such services in a comprehensive, coordinated way. Referred to as "Wrap-Around Services," these services encompass a variety of human and social support that may be required to accompany temporary housing community sites during a disaster, such as healthcare, schools and daycare, security, social services, maintenance and repair, public transportation, and employment counseling.

Early work has identified the following planning assumptions that can help guide planning efforts:

- Certain wrap-around services are fundamental in nature in that they meet community site residents' basic needs for security, life-support, and community connectivity.
- The provision of more holistic wrap-around services expedites the individual/family recovery plan, in particular the identification of a more permanent housing solution.
- To the extent possible, several wrap-around services may be met through assistance that serves to enable and/or connect community nonprofit organizations' abilities and interests in meeting the needs directly.

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

### 10. Interim housing must be safe, secure, and accessible.

The most fundamental requirement for interim disaster housing is to provide a safe and secure environment where disaster victims can live while they recover from the event and seek permanent housing. Interim housing options must meet applicable health, safety, and accessibility standards and should allow for innovations in building technology. Manufactured homes must be built to strict

## Chapter 3. Disaster Housing: Interim Housing

Department of Housing and Urban Development (HUD) standards and installed to meet local codes. Types of housing for which no accepted construction and performance standards exist should not be used as interim housing. The design and operation of interim housing sites should also address safety-related issues, such as providing security and emergency services and identifying safe locations for the interim housing sites. Once units are placed into service and occupied by disaster victims, the organization responsible for the units must ensure their continued maintenance, upkeep, and adherence to standards.

Appropriate interim housing options must be available to all eligible persons, including those with special needs. Accommodations that meet the Uniform Federal Accessibility Standards and the Americans with Disabilities Act, for example, must be available to those with disabilities.

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

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

### **11. Interim housing is temporary.**

All involved in interim housing must keep in mind the fact that the intent is to provide temporary housing for those displaced by disaster while permanent housing is arranged. Whenever possible, disaster victims should be moved directly to permanent housing. In creating interim housing plans, officials must balance the intensive effort to supply temporary housing with the need to immediately start developing plans for restoring permanent housing. Residents must have safe and secure accommodations while they focus on their personal and household recovery. In addition, interim housing programs should provide the tools, support, and incentives to help residents on their path to self-sufficiency. Throughout the interim housing period, efforts must focus on helping residents become self-sufficient and locate permanent housing. During this period, the State should also be ready to resume responsibilities once Federal assistance ends. These fundamental expectations must be established at the beginning of the interim housing process and guide decisions throughout.

### **12. Catastrophic incidents extend stays in interim housing and present many interim housing challenges.**

Catastrophic incidents test the limits of all emergency response capabilities, and interim disaster housing is no exception. The extent of destruction directly affects the number of people who will require interim housing. In responding to Hurricane Katrina, for example, we learned in dramatic fashion that the scale of the interim housing requirements in catastrophic events immediately overwhelms traditional options. In

addition, normal sources of temporary housing, such as rental properties and government-owned facilities, are insufficient to meet interim housing needs. The result is that for catastrophic events, interim housing solutions will be more challenging and will have to support stays of longer duration. We cannot afford to relearn the lessons from Hurricane Katrina. We must take what was learned to develop planning factors to drive future housing efforts. Planning must explore the complicating factors that are present in major and catastrophic events and change our approach and plans for interim housing at a fundamental level.

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

## Interim Housing Responsibilities and Roles

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

### Individuals and Households

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

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

### Local Government

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

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

### States, Territories, and Tribal Governments

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

States, territories, and tribal governments play a central role in deciding when Federal interim housing assistance is needed, drafting requests, and facilitating the delivery of that assistance to communities in need. Immediately following a disaster, States should establish and lead a Disaster Housing Task Force that includes representatives from all entities that have a stake in interim housing, including organizations that represent people with disabilities. This Task Force develops requirements, explores the range of interim housing options, and recommends courses of action. Based on this input from the Task Force, the State, working with local officials, finalizes housing requirements and, when necessary, requests assistance from the Federal Government. In response, the Federal Government proposes a range of interim housing options, and the State determines which options best meet their needs. The State then requests the appropriate Federal assistance and provides a plan to quickly transition those services and/or temporary housing structures to State oversight and management once they are delivered.

### Federal Government

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

In response to a major or catastrophic disaster, the Federal Government can provide a range of housing options based on Federal authorities and capabilities. Federal officials tailor options to meet State-specified requirements. The State reviews the various options and works through FEMA to request the Federal support that best meets residents' needs. FEMA then partners with HUD and coordinates with other Federal departments and agencies to provide the necessary support. Federal interim housing assistance may include helping to identify affordable rental housing, providing rental assistance directly to disaster victims, or providing manufactured housing units to accommodate displaced households. When Federal assistance is provided, the State shares responsibility for the oversight and management of the

resources. These responsibilities are formalized in the Federal-State Agreement that is negotiated for each Presidentially declared disaster.

### Private Sector

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

Property owners and real estate professionals perform essential services in locating and renting available dwellings to house disaster victims. These services may also include working with building and construction professionals and participating in programs to rapidly repair and restore rental property that has been damaged as a result of the disaster. Businesses may provide goods and services to support interim housing, either under government contracts or as donations. They may also share expertise and provide technical assistance to government housing officials. They may collaborate with government organizations in examining interim housing options, suggesting innovative solutions, and providing actual structures. Companies can also assist their own employees by providing land for placement of temporary housing, assisting in job placement, or helping them to relocate within the company.

### Nongovernmental Organizations

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

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

## Current Practices

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

When housed for longer periods, households need a broader range of accommodations and will be looking to reestablish and sustain the social connectivity that they had before the event. Interim housing should provide more space and privacy than shelters, enabling families and households units to live



together and start to resume their lives. This type of housing should also be designed and structured in ways to establish a sense of community and help reconnect households back to their community.

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

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

### Maximize Available Housing Resources

Following a disaster, those providing interim housing focus first on how to maximize the use of available resources. This includes rapidly cataloging rental property that has not been damaged and could be used to house disaster victims. Initial efforts also focus on identifying homes or rental property that could be made habitable with minor repairs. In larger disasters where demand is high and traditional forms of interim housing are either unavailable or will take time to put in place, transitional shelters may be established. Following is an overview of how these resources can be used to support interim housing.

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

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

In addition to the identification of rental property, the government may also provide financial rental assistance. Under this program, funds are provided – either directly to disaster victims or to landlords

#### Disaster Housing Assistance Program

***The Disaster Housing Assistance Program (DHAP) is a pilot Federal rental assistance grant program established pursuant to an Interagency Agreement (IAA) between FEMA and HUD.***

DHAP provides rent subsidies for non-HUD-assisted individuals and families displaced by Hurricanes Katrina, Rita, Ike and Gustav. HUD is utilizing its existing network of local Public Housing Agencies (PHAs) to administer DHAP.

Under the program, PHAs make a monthly rental assistance payment on behalf of participants directly to the owner of the rental unit. Rental assistance payments are made pursuant to a disaster rent subsidy contract between the PHA and the owner.

Under the provisions of the IAAs, DHAP will end March 1, 2009 for Hurricanes Katrina/Rita and March 1, 2010 for Hurricanes Ike/Gustav. Families and individuals in the program must participate in case management services to prepare themselves for the end of temporary, subsidized housing provided under DHAP.

on behalf of victims – to pay for rental of temporary housing. This approach gives disaster victims more independence and flexibility. Following submission of assessment of the pilot program, Congress will decide whether or not to make it permanent in some form.

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

- **Immediate Repair Assistance.** Property owners are responsible for the maintenance and repair of their properties whether the dwellings are owner occupied or rental facilities. Property owners generally carry insurance to defray the cost of damages that occur when disasters strike.
  - **Repairs to Homes.** Most disaster-related repairs to homes are arranged and paid for by the owners of the properties. Payment may come from insurance claims or from the owner's other resources. In some cases following disasters, nongovernmental organizations help homeowners by providing funding to pay for repairs. It is important for property owners to purchase and maintain sufficient insurance coverage for the full range of hazards faced.
  - **Implement Immediate Temporary Repairs.** In certain circumstances, the Federal Government may assist in making exigent repairs to damaged dwellings. Such repairs typically include installing plastic sheeting on damaged roofs and repairing accessibility fixtures, such as ramps or railings. To qualify for this type of Federal assistance, homes must be inspected by qualified officials and determined to be structurally sound and free from health and safety risks, such as inundated electrical systems, wet conditions, and mold formation. Typically, this type of work can begin within a week after a Stafford Act Presidential major disaster declaration.
  - **Provide Repair and Replacement Assistance.** Following inspection and verification of damages, FEMA will provide eligible homeowners up to \$28,800 for repairs to make their home habitable, or to replace a destroyed or condemned home.
  - **Repair and Rehabilitation of Rental Housing.** Damage to multifamily dwellings causes many issues for communities. Not only are the accommodations not available to residents, but the loss of these buildings can present serious economic challenges for property owners and the community. In such circumstances, some property owners may be eligible for loans from the U.S. Small Business Administration.

In addition, acting on lessons-learned in the aftermath of Hurricane Katrina, Congress authorized DHS/FEMA to conduct a pilot project under which FEMA may lease privately-owned multifamily rental property to house individuals and households displaced by a major disaster and to make improvements and repairs to the properties that are required to ensure that they meet Federal housing quality standards. Implementing this interim housing option generally takes several months.

### Use Traditional Forms of Interim Housing

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

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

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

Manufactured housing requires substantial advance planning. Depending on the magnitude of the event and the number of households that require housing, manufactured housing can be placed at existing commercial sites, installed adjacent to a damaged home, or developed as community sites. While existing commercial sites may not be available in the area, using these facilities reduces site preparation because preexisting pads and utility services can be used. It is important that site paths, routes of travel, and site facilities (e.g., laundry facilities) be accessible. Installation of single units on an individual’s private property is another alternative for situations where disaster victims want to remain nearby while their home is being repaired. As a last resort, manufactured housing can also be used to create community sites to accommodate multiple units. This option requires extensive construction and may involve building an entire community, including such things as building roads; laying water, sewer, electrical, and telecommunications lines; and arranging for public transportation, police, fire, and emergency medical services.

### Indoor Air Levels for Temporary Disaster Housing

***FEMA now requires that all manufacturers provide temporary housing units that meet indoor air levels for formaldehyde that are less than 0.016 parts per million.*** Incorporated as a new contract specification, this is not a health based value and occupants should not presume that current temporary housing units that exceed this value are of concern for potential formaldehyde health effects. FEMA has modified its contracting procedures to require that manufacturers certify that their temporary housing units meet this indoor air level for formaldehyde. FEMA will implement a testing program to confirm compliance and provide the results to States for their review. When temporary housing is needed, each State will exercise its public health responsibility and determine the indoor air quality level for formaldehyde that is acceptable before any units are provided to its residents.

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<sup>1</sup> While the U.S. Government has does not have an indoor air health level for formaldehyde in housing, we note that the World Health Organization has set a value of 0.100 ppm for odor and sensory irritation for the general population and the nonindustrial indoor environment. Similarly, Health Canada has recommended a value of 0.040 ppm for chronic exposures.

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

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

FEMA will not normally consider travel trailers for interim housing in declared disasters. FEMA will only consider use of travel trailers at the request of the State in extraordinary disaster conditions, when no other form of interim housing is available. Further, in these extraordinary conditions as a last resort, FEMA will authorize travel trailers for use only on private property (i.e., not in community sites); only for a maximum of 6 months' occupancy (i.e., when the level of damage to the occupant's predisaster dwelling can be repaired in less than 6 months); and only after the State has determined for itself the acceptable level of formaldehyde.

### Employ Innovative Forms of Interim Housing

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

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

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

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

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

### Examples of Programs Underway To Explore Innovative Housing

There are an increasing number of efforts underway across the Nation to explore and accelerate the use of alternative housing that can be used to support disaster-housing operations. Below are examples of alternative housing programs. Additional information is available online at [www.fema.gov/emergency/disasterhousing](http://www.fema.gov/emergency/disasterhousing).

#### *Examples of Federal Efforts*

##### **Joint Housing Solutions Group**

In September 2006, FEMA launched the Joint Housing Solutions Group (JHSG) initiative as a multiyear effort to develop a systematic process to evaluate and rate various disaster housing options, identify viable alternatives to FEMA travel trailers and manufactured homes, and recommend improvements for conducting disaster housing operations.

The JHSG has secured the support of the National Institute of Building Sciences (NIBS) to provide direct technical guidance and services, and to promote linkage to relevant partner organizations. The members of the JHSG include housing specialists from HUD; building science experts from NIBS; and specialists from FEMA housing, policy, Individual Assistance, Long-Term Recovery, and Public Assistance divisions.

The JHSG identified the following seven action items that FEMA should consider implementing to maintain the momentum of the JHSG initiative and leverage the lessons and knowledge gained from the assessments to strengthen its temporary housing mission:

1. Development of Alternative Housing Options Strategy – This strategy would pull together the housing stakeholders in a coherent and structured way and establish concrete alternative housing options objectives and lay out a plan for choosing alternative housing options, exploiting or creating new alternative housing opportunities, and operating within the context of the *National Disaster Housing Strategy*.
2. Continued identification and assessment of potential alternative housing units
3. Pilot of most promising alternative housing unit(s)
4. Development of performance specifications for new alternative housing units (other than travel trailers, park models, and manufactured homes)
5. Procurement plan for pilot and full implementation of alternative units
6. Increased coordination between JHSG and Alternative Housing Pilot Program (AHPP)
7. Public information and outreach

An important component of the overall initiative is the development and documentation of a methodology to eliminate or mitigate potential indoor air quality hazards in FEMA-provided temporary housing units. Air quality controls proposed involve eliminating potentially harmful air pollutant sources through exclusive use of non- and low-emitting building and furnishing materials and products; utilizing filtration and ventilation measures during and/or prior to occupancy; and writing into



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all procurement and contract documents directives, specifications, and required design standards, building testing methods, and penalties clauses.

The group developed a comprehensive Housing Assessment Tool (HAT) that can be used to analyze alternative housing units based on the following criteria:

- **Range of Use:** How adaptable it would be under various environmental, geographic, and cultural or conditions required by local government.
- **Livability:** 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:** How fast units could be made ready for occupancy.
- **Cost:** How cost-effective the unit would be in absolute terms and in terms of its value relative to other housing options.

The image shows a complex, multi-page form titled "Housing Assessment Tool (HAT)". The form is divided into several sections, each with a yellow header. The sections include "Range of Use", "Livability", "Timeliness", and "Cost". Each section contains a grid of checkboxes and text boxes for evaluating different housing units. The form is tilted slightly to the right.

Additional requirements established as critical in meeting FEMA immediate housing needs and priorities, include:

- **Footprint:** Units should be small, capable of HUD certification and suitable for FEMA community sites or privately owned sites.
- **UFAS:** A sufficient number of units must be available for occupants who are disabled and the units must comply with Uniform Federal Accessibility Standards.
- **Indoor Air Quality:** Utilizing a holistic approach to indoor air quality control measures by eliminating or limiting use of products that contain pollutants, enclosing potentially harmful air pollutant sources in impermeable barriers, using filtration/ventilation to dilute or decrease airborne pollutants, requiring rigorous quality control measures during the manufacturing process, specifying control methods through contracting and procurement processes and other methods of control.
- **Production Lead-Time:** Providers must be able to deliver a certain number immediately or within a short time frame to meet FEMA's operations and performance requirements.

#### Alternative Housing Pilot Program

In 2006, Congress appropriated \$400 million to FEMA for the development of an Alternative Housing Pilot Program (AHPP) to identify and evaluate better ways to house disaster victims. In response, FEMA designed and implemented the AHPP as a competitive grant to the Gulf Coast States. Five projects of the 29 submitted were awarded to 4 States. Two projects were awarded to Mississippi and one each to Alabama, Louisiana, and Texas.

The AHPP is working in conjunction with FEMA's Joint Housing Solutions Group (JHSG), whose mission is to improve disaster housing assistance by systematically and rigorously assessing potential housing alternatives. These assessments will be used to increase the range of housing options the Federal Government can provide to people and communities impacted by disasters. Together, AHPP and the JHSG initiatives will yield disaster housing alternatives worthy of consideration by FEMA and Congress.



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The types of AHPP housing piloted in each State (permanent, temporary, single family, or multifamily) differ in each State. All States must, however, ensure that individuals with an ongoing housing need as a result of the 2005 hurricane season are given first priority for occupancy. At the end of the program, the States may sell, transfer, or lease the units to individuals and/or nonprofits as permitted by their own disposition laws.

The administering State agency and brief descriptions of each AHPP project follow:

- **Alabama/The City of Bayou La Batre:**  
Innovative structures that can accommodate up to a six-member family, are built using cement fiber materials.
- **Mississippi/Mississippi Emergency Management Agency (MEMA):** The MS Park Model is similar in size to a FEMA travel trailer but is built to more stringent building codes and uses building materials that are rot, moisture, and mold resistant. The MS Cottage is a larger 2- and 3-bedroom unit which complies with both the HUD code and local building codes. MS Eco Cottage is an energy-efficient unit that can also be used as permanent housing. Its design emphasizes green building technologies, durability, and an open interior design to accommodate families of various sizes.
- **Louisiana/The Louisiana Recovery Authority (LRA):** The Katrina (single-family) and Carpet (multifamily) Cottages will be used as infill development in southern Louisiana. The Katrina Cottage is a manufactured home with two- and three-bedroom options. The Carpet Cottage is a multifamily unit with one-, two-, and four-bedroom layouts.
- **Texas/Texas Housing and Community Development Agency:** Manufactured housing structures for single families (Katrina Cottage) and multiple family (Carpet Cottage) configurations.



FEMA and HUD will conduct a multiyear evaluation to assess both the structural integrity of the houses (i.e., durability, versatility, engineering, etc.) and the impact of the housing on individual and community recovery (i.e., quality of life). Results from the evaluation of the AHPP will be integrated with the ongoing research of the JHSG and the best practices of FEMA's Disaster Assistance Directorate.

### *Examples of State and Local Efforts*

#### **“What If New York City...”**

In September 2007, the City of New York’s Office of Emergency Management (OEM) launched the “What If New York City...” postdisaster housing design competition. The competition challenged entrants to create innovative temporary housing solutions for the vast numbers of New Yorkers who might be displaced in the event that a catastrophic disaster destroyed thousands of the City’s housing units. Because of New York’s population density, deficit of affordable housing, and concentrated infrastructure, the City is not well suited for traditional postdisaster housing, such as small manufactured homes.

The 117 submissions that NYC OEM received were from architects, industrial designers, engineers, inventors, and students from over 30 countries. In January 2008, 10 winners and 10 honorable mentions were chosen by a prestigious jury of experts in and out of government. The 10 winners will each further develop their designs with the support of a \$10,000 award and the assistance of technical consultants made available by OEM.



After the development period, one or more of the winners may be selected for prototype construction. In the end, several designs will be included in the City’s Disaster Housing Plan to be ready for construction should the City ever need them after a disaster. (See [www.whatifnyc.net](http://www.whatifnyc.net).)

#### **Authorize Permanent Construction**

Typically, FEMA does not have authority to support the construction of new permanent homes. However, when no alternative housing resources are available and temporary housing assistance is unavailable, infeasible, or not cost effective, FEMA, working in close coordination with State and local authorities, may authorize the construction of dwellings to provide interim housing for disaster victims. The Permanent Housing section of this chapter discusses options for permanent construction in detail.

## **Future Directions**

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

individuals, households, and communities in specific events.

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

### 1. Move toward State-managed, federally supported interim housing programs that actively

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

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

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

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

- Convene an intergovernmental working group under the National Disaster Housing Joint Task Force to further define how local, State, tribal, and Federal interim housing roles and responsibilities will be implemented, including incidents in which more than one State is affected. Develop procedures to clarify, streamline, and standardize the process used for different levels of government to work collaboratively to acquire, install, administer, and maintain temporary housing units for use by disaster victims. Conduct pilot programs to assess effectiveness and refine procedures. Examine how existing funding mechanisms could be modified to support new or different roles.

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- Expand Federal preparedness efforts to build local and State capacity to manage interim housing by developing targeted training, resources, and toolkits. This includes materials such as interim housing procurement and contracting toolkits, guides on how to assess the suitability of interim housing structures for different circumstances, and resources on managing and administering interim housing programs.
- Conduct joint State and Federal planning to understand current State and local capabilities to manage interim housing, assess what types of Federal support can be provided, and identify potential gaps. Define expectations and enhance capabilities that may be required in a major or catastrophic event.
- Catalog existing resources and best practices across the Nation to develop and effectively manage interim housing programs. Sharing innovative approaches, as well as tried and true best practices, can help rapidly build capabilities.

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

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

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

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

diverse needs of communities. For example, higher density temporary housing will be required in urban areas where land use is at a premium. Requirements may also address durability, need for rapid development, site and unit flexibility, reusability, livability, accessibility, security, sustainability, and cost effectiveness.

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

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

The DHAP Disaster Rent Subsidy Contract, an agreement between the PHA and the owner of a unit, ensures that families receiving assistance under DHAP comply with family obligations during their participation in the program. The program, which operates until March 1, 2009 for Katrina/Rita and March 1, 2010 for Ike/Gustav, gives displaced families more time to rebuild their lives. DHAP has been vital for helping families recover and become self-sufficient.

**Potential Solutions:** HUD and FEMA experience with the DHAP pilot demonstrates that rental assistance administered through HUD's existing network of PHAs is an effective way to meet the long-term housing needs of displaced families following a disaster. Creating a new permanent DHAP-like program by providing legislative authority to HUD would represent a significant improvement over current efforts. This will include completing the evaluation of lessons learned from the program and identifying opportunities to improve the program and better use the expertise from both HUD and FEMA.

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

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

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

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



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

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

#### 5. Institute a nationwide case management approach to ensure that disaster-related needs of

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

**Potential Solutions:** An effective case management program empowers disaster victims by providing information and access to required resources along with the followup needed to ensure success. [The Post Katrina Emergency Management Act \(Section 689f\) amended the Stafford Act by adding Section 426, Case Management Services. Section 426 provides authority for the Federal Government to "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."](#) Specific steps that can be taken to better integrate case management services include the following:

- Develop a national consensus to define disaster case management and to integrate federally supported, State-led case management services into disaster housing assistance programs. The goal of such programs is to provide consistent support to disaster victims, from sheltering immediately following the disaster through permanent housing.



- Build a coalition of service organizations with the necessary expertise and resources to provide case management support at the local level, as well as organizations that can fulfill a support role at the State and national levels.

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

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

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

To provide leadership in this area, FEMA will establish a National Disaster Housing Joint Task Force to bring together experts and policymakers whose efforts would be dedicated to address disaster housing. As a minimum, the Joint Task Force would:

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

# PERMANENT HOUSING

## Overview

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

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

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

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

- Their financial ability to secure and/or repair or rebuild permanent housing. For renters, this includes their ability to find and afford postdisaster rental housing. For homeowners and landlords, this includes whether they had adequate insurance and/or the ability to finance the cost of repairs or rebuilding.
- The timeliness and effect of local land use decisions, environmental and historic preservation laws, building codes, and permitting processes, including the implications for where, how, and whether homes can be rebuilt.
- The availability and cost of labor and building materials.
- The ability to obtain and afford adequate hazard and flood insurance in the future.
- Decisions by neighboring property owners to rebuild or abandon damaged structures. A large number of owners deciding not to rebuild can create substantial problems for the neighbors that do rebuild.
- Storm surges and shifts in high tide/low tide lines. Both may claim land previously inhabited, leaving property to the sea or on public beaches.

- Local economic conditions, particularly the continued availability of jobs.
- Recovery of the community infrastructure, such as police, fire service, healthcare, public transportation, and schools.

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

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

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

## Key Principles

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

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

Homes that are structurally unsafe to inhabit following a disaster, for example, often require more than 2 years to repair or to replace. In the best of situations, the process of obtaining insurance funding or alternative financing, redesign or specifying the repairs to be made, obtaining local building permits, soliciting and hiring a contractor, and the time for the contractor to do the work can take a year or much longer, depending on the scope of the disaster. Especially after a catastrophic disaster, this timeline can double or triple. Many factors can slow the pace of permanent housing recovery. These include

community decisions about where and how to rebuild, the need for property owners to obtain “gap” financing to afford the necessary repairs, and the potentially scattered location of the owners. In the event of a catastrophic disaster, a shortage of housing for construction workers in combination with a high demand for labor complicates the problem.

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

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

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

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

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

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

There are more than 126 million homes in the United States. To protect this valuable housing

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infrastructure, all levels of government should encourage more property owners to make existing homes disaster resistant. A key step is to encourage individuals to implement simple measures. For example, research shows that the following five retrofits can significantly protect homes from hurricane damage:

- Installing hurricane shutters or impact-resistant glazing
- Securing roof sheathing to trusses
- Reinforcing garage doors
- Strengthening exterior doors
- Reinforcing gable trusses

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

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

### **4. Some interim housing solutions can become permanent housing.**

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

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

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

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

Identifying clusters of less-damaged properties or areas to more easily and more quickly rebuild or build permanent housing can create a nucleus and catalyst for more permanent housing – a positive

snowballing effect. This is especially critical when it is hard for property owners to decide whether or not to reinvest because they do not know if their neighbors will reinvest or whether there will be adequate community services or social support services. Building out from an area of strength, especially in areas that are relatively "safer" from a repeat event, can stimulate permanent housing recovery. This also can help the local community focus investment in the public utilities infrastructure.

## Permanent Housing Responsibilities and Roles

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

### Individuals and Households

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

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

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

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

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

In communities with an adequate supply of affordable housing within a reasonable distance from a disaster area, renters can quickly find permanent housing. However, if rental housing that displaced tenants can afford is not available, renters often have to wait for the building or rebuilding of rental units before they can complete their recovery. Such population shifts may generate public service needs that must be recognized and accommodated. In addition, during Hurricanes Katrina and Rita, some landlords



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significantly increased rents, which prevented many low-income individuals and/or other disaster victims from securing housing. Especially in times of disaster, local governments need to act vigilantly to prevent rent gouging, though increased rents may be due to such factors as rising insurance costs, high costs of rebuilding, and loss of income by the property owner.

### Landlords

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

Landlords may be individuals, nonprofit organizations, corporations, or other entities. After a disaster, landlords decide on whether or not they will repair, rebuild, sell, or abandon their damaged properties. As with renters and homeowners, a landlord's decision may be influenced by local government decisions. Landlords provide a vital rental housing resource, especially for affordable housing, in most communities.

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

### Local Government

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

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

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

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

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

Responsible local governments adopt, maintain, and enforce modern building codes, or review and update current building codes to reflect the latest standards applicable to their geographic area and

## Chapter 3. Disaster Housing: Permanent Housing

conditions and remove regulatory barriers to reconstruction. Local governments should also encourage construction methods that emphasize high quality, durability, and energy efficiency. They can facilitate this by encouraging the use of alternate construction methods or materials or performance-based design that improves performance and affordability. Adopting reasonable land use ordinances and modern building codes can help mitigate the impact of future disasters.

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

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

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

### States, Territories, and Tribal Governments

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

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

As the entity that oversees its local jurisdictions, the State has a special role in helping such jurisdictions recover. States are conduits for a variety of Federal programs but also operate or can operate programs that aid permanent housing recovery through their own resources. Almost every State has a State housing finance agency that may have access to Federal resources such as the CDBG and HOME programs, or low-income housing tax credit or other programs. Following a major disaster declared under the Stafford Act, States will have access to the Federal Emergency Management Agency (FEMA) Hazard Mitigation Grant Program. Some States, such as Florida, operate a State housing trust fund that is funded through real estate transaction fees. A State can use a housing trust fund for a variety of housing purposes, including rebuilding housing following a disaster. Florida’s housing trust fund proved a very valuable housing resource following the four hurricanes the State endured in 2004. States can also use general funds to support permanent housing, even if they do not have a housing trust fund.

### Federal Government

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

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

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

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

The two largest vehicles for financing for the development of new affordable rental housing are the Department of the Treasury's Low-Income Housing Tax Credit (LIHTC) program and the tax-exempt Private Activity Bond (PAB) program. These programs are generally administered by individual State housing finance agencies. Developers can use the LIHTC program to raise private equity in order to fund the repair or new construction of affordable rental housing, and the PAB program to enable lenders to support financially distressed properties damaged by a disaster. After Hurricane Katrina, Congress temporarily increased the amount of tax credits that could be allocated to multifamily housing sponsors/developers in the region, providing a critical source of funds to develop and repair affordable multifamily rental housing.

### Private Sector

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

Permanent housing recovery often demands the layering of resources, where insurance proceeds form the base amount for repairing damaged properties, followed by private loans (if not SBA or USDA disaster loans) to fill in the financing gap between insurance payouts and the actual cost to repair. If the damaged

property has an existing lien, private lenders may restructure the loan or allow deferral of payments during the rebuilding period. After a catastrophe, loan guarantees or default escrows and mortgage amnesty programs can be helpful.

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

### Nongovernmental Organizations

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

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

In addition, nongovernmental organizations such as local housing development corporations and local affiliates of national organizations can provide important expertise and resources, or access to resources, for rebuilding housing. Such organizations may have particular expertise and experience in building or managing housing for persons of low and moderate income that have less capacity to recover on their own. Some organizations may provide skills training for the labor force needed to rebuild housing, and some provide skilled volunteer construction teams that produce quality, resilient homes. Others may offer daycare to free up recovery workers. Many communities have HUD-sponsored housing counseling agencies to assist displaced persons looking to purchase housing, avoid foreclosure, or find rental housing. Information on such housing counseling agencies is available online at [www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm).

## Current Practices

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***This section describes current practices to meet the permanent housing needs of disaster victims.*** To avoid the disruption in the lives of individuals and households and heightened levels of stress associated with living in interim housing, it is important to transition disaster victims to permanent housing as quickly as possible. It is critical that case management services keep displaced residents

informed of broader community decisions related to rebuilding that may affect their personal decisions on permanent housing. Case managers also help individuals reconnect to community resources and assist with identifying and overcoming individual barriers to moving into permanent housing. The current practices described below highlight how these issues are addressed and focus on meeting the unique needs of renters, homeowners, and landlords.

### Renters

***Displaced renters can be both the easiest and hardest households to return to permanent housing.***

To the extent that affordable rental housing is available within the community, simply assisting the disaster victim's household with relocating to a new rental unit can help them transition to permanent housing. However, in situations where there is no available rental housing or the disaster has removed what had been affordable unsubsidized rental housing, it can be very challenging to provide assistance to displaced renters.

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

### Homeowners

***In the ideal situation, homeowners have adequate private insurance that will quickly provide the resources needed to rebuild.***

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

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

### Landlords

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

**Multifamily Rental Housing.** Sources of financing to enable owners of unsubsidized multifamily housing to build or rebuild rental housing postdisaster include insurance, SBA disaster loans, private loans backed by HUD's FHA mortgage insurance, and Low-Income Housing Tax Credit program equity. In addition, there are other potential applications of Stafford Act authorities. For example, in a pilot program authorized by the Post-Katrina Emergency Management Reform Act, when the President declares a major disaster under the Stafford Act, the Federal Government could pay for the repair and rehabilitation of privately owned structures when property owners agree to make them available for rent by disaster victims for a specific period. Depending on terms negotiated, the owners may make repairs or the Government may contract to have the work done. While this is considered an interim housing option under the Stafford Act, after meeting those requirements the housing can become the permanent solution for many households.

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

### Homeless

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

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



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

### Community

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

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

## Future Directions

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*The faster households achieve permanent housing, the sooner their lives can return to normal.*

Meeting the potential permanent housing challenges we face today requires new directions to remove impediments, improve traditional approaches, and develop new tools. The steps described below are intended to be practical measures that can help improve permanent housing efforts for the full range of disasters. They will require the consideration of the National Disaster Housing Joint Task Force, Federal departments and agencies, Congress, and the private sector.

### 1. Identify ways to rapidly move disaster victims from interim housing to permanent housing.

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

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

- **With existing resources, provide comprehensive disaster case management services to homeowners in interim housing.** Case workers can not only provide information on permanent housing options and possible sources of rebuilding assistance, they can also encourage and coordinate the array of potential State, community, and nongovernmental organization programs available to help displaced homeowners. A clearinghouse of permanent housing resources and lessons learned can be established and become a key tool for disaster case workers. The ability

of households to sustain living in permanent housing to which they are transitioned is a key consideration. This ability may be dependent on employment, transportation, and the availability of a variety of services. Depending on an individual's circumstances, the interim housing solution may become the permanent housing solution.

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

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

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

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

**Potential Solutions:** Identify specific actions to institutionalize an efficient, effective, equitable, and

predictable way to provide resources that allow disaster victims to begin achieving their permanent housing goals as soon as possible following a disaster. This would minimize the duration of stays in sheltering or interim housing.

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

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

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

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

### **Potential Solutions:**

- **Environmental reviews.** Use the lead-agency approach to assigning responsibility for performing environmental reviews as outlined by the Council of Environmental Quality Regulations. Each agency participating in the project would examine the environmental review and accept it or request or provide perfecting information. Individual agencies would have the responsibility for work to comply with requirements of related laws that were not applicable to all participating agencies. Congress may also want to explore streamlining the National Environmental Policy Act requirements specifically for disasters in order to speed up the development of permanent housing.
- **Data sharing.** Enabling Federal, State, and local governments to easily share data on affected properties will speed recovery. It also must provide information on the damage incurred, the resources available to them, and their probability of recovery. Those data could then be mapped

at a detail level to address recovery problems. FEMA and HUD are developing tools that will verify addresses and connect registrants to parcel data at the time of registration in order to facilitate both short- and long-term recovery.

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

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

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

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

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

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

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

#### **Potential Solutions:**

- Work with industry and local governments to develop a certification process for existing factories, indicating that they are producing units rated for wind, flood, or earthquake, depending on the area. Local governments could pass laws in advance of a disaster stipulating where and how such units may be installed. This information should then be incorporated into disaster planning.

### **Chapter 3. Disaster Housing: Permanent Housing**

- Explore mechanics to speed housing production and bring the industry, the private sector, and other key parties into the process. Ultimately, establish public-private partnerships that would accomplish specific preparations to deal with rehousing issues following a catastrophic disaster.
- Establish agreements among building code agencies to support the surge requirements following a disaster. This could be in the form of mutual aid and assistance agreements between jurisdictions and the harmonization of building code provisions that would allow for a common set of requirements. This would both benefit the community government operations and assist the construction community critical to the reconstruction.

# IMPLEMENTING THE STRATEGY

## Overview

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

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

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

- ***Focus full-time national attention on disaster housing to improve sheltering, interim housing, and permanent housing efforts.*** To accomplish this, FEMA will establish a **National Disaster Housing Joint Task Force**, comprised of Federal employees. ***The existing FEMA National Advisory Council will be requested to provide recommendations from a broad range of disaster housing stakeholders to FEMA and the Joint Task Force.***
- ***Support and build State and local disaster housing preparedness, response, and recovery efforts.*** Based on best practices from across the Nation, this *Strategy* encourages States to continue to build proactive disaster housing capabilities. When a disaster strikes or threatens that may require victims to be temporarily housed or permanently relocated, the State is encouraged to convene a **State-led Disaster Housing Task Force** that brings together housing experts from all levels of government, non-governmental, and the private sector to tailor housing plans to meet the needs of that particular disaster.
- ***Foster the development of operational plans that support disaster housing response and recovery operations across all levels.*** Concerted planning efforts and effective cooperation among stakeholders is vital during disaster response and recovery. To improve these efforts, we must develop national disaster housing planning guidance that includes clear, well-thought-out planning assumptions and guidelines. Such planning will entail identifying requirements, assessing capabilities to determine gaps, and taking specific actions to close or mitigate those gaps. This effort must include the development of a **National Disaster Housing Concept of Operations** that integrates and synchronizes existing capabilities across all levels of government, nongovernmental organizations, and the private sector. All organizations involved should develop detailed operational plans and consistent implementation protocols.
- ***Build local, tribal, State, and Federal disaster housing baseline capabilities.*** Conducting more



effective disaster housing response and recovery operations will require all levels of government, nongovernmental organizations, the private sector, and individuals to, at a minimum, meet baseline capabilities that align with fundamental responsibilities and roles. This will require an assessment of current capabilities, developing engaged partnerships, and making additional investments in preparedness activities, including planning, organizing, equipping, training, exercising, and evaluating efforts to improve.

- ***Work collectively to achieve the vision and goals within the Strategy.*** We must move from theory to practice by providing objectives, milestones, and metrics that will mark progress toward achieving the goals outlined in this *Strategy*. This will include developing and tracking disaster housing efforts against a **National Implementation Plan**.

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

## National Disaster Housing Efforts

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***This National Disaster Housing Joint Task Force*** will provide a full-time focus, elevate the significance of disaster housing preparedness, and oversee the implementation of the *Strategy*. The Joint Task Force will focus FEMA's disaster housing efforts and will fulfill the following primary roles:

1. ***Initiate Deliberative Planning.*** The Joint Task Force will lead disaster housing contingency planning and preparedness efforts, oversee implementation of the *Strategy*, and advise the FEMA Administrator. These responsibilities include identifying lessons learned and best practices and engaging a broad range of stakeholders. To raise the visibility of disaster housing issues, foster innovation, and build capabilities, the Joint Task Force will host conferences and conduct other disaster housing-related outreach activities. The specific short-term and long-term tasks for the Joint Task Force are described below.
2. ***Support Incident Response and Recovery.*** During the response to a major incident that requires a significant housing effort, the Joint Task Force will provide technical expertise and advice to the Joint Field Office and the State-led Disaster Housing Joint Task Force. This assistance may include deploying liaisons or teams to the affected States to help tailor Federal disaster housing plans to meet the needs of the particular event. In this role, representatives from the Joint Task Force will work with and support established FEMA field operations and structures.

To obtain stakeholder input, the Joint Task Force will request the National Advisory Council (NAC) to create a new subcommittee or expand an existing subcommittee, which will assess government efforts to improve disaster housing across the Nation and provide advice and stakeholder input as the *Strategy* is being implemented. FEMA may also seek individual advice from organizations as needed to obtain information on specific disaster housing issues, such as housing needs for special populations. Following are the types of organizations that may be involved:

1. ***Private sector organizations***, such as the Manufactured Housing Institute, the building and construction industry, real estate professionals, urban planners, and architects.
2. ***Nongovernmental organizations***, ranging from the American Red Cross, National Emergency Management Association, National Association of Home Builders, National Association of Housing

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and Redevelopment Officials, disability support organizations, the Manufactured Housing Institute, and National Voluntary Organizations Active in Disaster.

3. **National or international experts** in sheltering, interim housing, and permanent housing.
4. **Organizations, such as the National Council on Disabilities, with expertise in specific important housing-related areas**, such as case management, and special needs populations.

The Joint Task Force would also engage the following governmental entities:

1. **Federal Government**, including FEMA, HUD, SBA, USDA, VA, USACE, and HHS.
2. **State and tribal governments**, including a range of States and tribes with varying capabilities and resources.
3. **Local governments**, including large metropolitan areas and rural jurisdictions.

The following sections describe the short-term and longer-term tasks the Joint Task Force should undertake to implement the *Strategy*.

### Short-Term Tasks

#### 1. Develop an Implementation Plan.

***The Joint Task Force must develop a national Implementation Plan to achieve the goals within the Strategy and address the challenges in sheltering, interim housing, and permanent housing.***

While the *Strategy* lays the groundwork, achieving its vision and strategic goals will require the collective experience of experts from across the Nation. The Implementation Plan should be developed collaboratively within 6 months of publication of the *Strategy* and reflect the expertise, ideas, and guidance of disaster housing stakeholders.

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

The *Strategy* was written in broad terms to provide the Joint Task Force the opportunity to explore a range of ideas, encourage creativity, and foster innovation. Yet the *Strategy* points purposefully to future directions for sheltering, interim housing, and permanent housing that should be further defined in the Implementation Plan. The Joint Task Force must accomplish their task by asking hard questions and continuing to assess key principles, review current practices, and prioritize the future directions within each area.

Every year the Joint Task Force should produce a report that evaluates the Nation's progress in implementing the *Strategy*, proposing course adjustments as needed. Every 4 years, the Joint Task Force should review and revise the *Strategy* as necessary.

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

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

***The Joint Task Force must develop a comprehensive concept of operations (CONOPS) that describes how disaster housing is provided during response and recovery operations.*** The purpose of the CONOPS is to create a definitive description of how the emergency management community provides disaster housing, and to do so in a manner that draws concurrence from all stakeholders. The urgency of disaster housing issues facing the nation makes this a high-priority task and drives the requirement to complete the CONOPS within 10 months of the publication of the *Strategy*.

The CONOPS will:

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

The CONOPS must build on the fundamental principle that the State is responsible for the welfare of its residents and that the Federal Government has a key support role in helping the State to house disaster victims. It must also take advantage of best practices and capabilities that have been developed at the State and local levels. The CONOPS should outline a range of disaster housing partnership arrangements between the State and Federal governments and with nongovernmental organizations and the private sector. All States must have baseline disaster housing capabilities to articulate requirements, evaluate and select options, and, if requesting Federal assistance, take responsibility for and manage the assistance when it is provided. Some States and localities have greater experience and greater expertise to apply to the process. When a disaster strikes, those States may assume a more direct role by designing disaster housing options and implementing the actual housing solutions, with the Federal Government providing funding, technical assistance, and requisite program oversight.

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

The Joint Task Force should examine how disaster housing assistance is provided under the *National Response Framework* (NRF) (and its annexes) to ensure consistency with the *Strategy* and identify potential gaps. Included in this effort should be an evaluation of the NRF emergency support functions (ESF), specifically ESF 6 *Mass Care, Emergency Assistance, Housing, and Human Services* and ESF 14 *Long-Term Community Recovery*, to determine, among other things, whether disaster housing is

efficiently addressed or whether it should be established as a separate ESF. Based on this assessment, the Joint Task Force should recommend changes or improvements to ensure that disaster housing issues are addressed fully, consistently and most effectively.

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

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

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

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

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

## Long-Term Tasks

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

***All levels of government, nongovernmental organizations, and the private sector must be prepared to support housing operations whenever disasters strike.*** Preparedness includes developing sufficient capabilities, including the functions or services required to successfully execute a given mission. Based on their disaster housing responsibilities and roles, all organizations should define

and build capabilities to support the *Strategy* and execute the National Disaster Housing CONOPS. Developing these capabilities should be based on the principles in the *National Incident Management System* and build on best practices, when possible. To develop capabilities for this type of operation, organizations typically work together to:

- Develop operational plans and specify requirements, which may include tasks such as selecting and purchasing the appropriate tools and equipment, developing mission-specific training programs, and supporting long-term professional development.
- Define what capabilities will be needed by which organizations to support disaster housing response and recovery operations.
- Identify existing resources to support these capabilities, including people with appropriate skills and core competencies, equipment, systems and technologies, or commodities.
- Conduct exercises and assess operations to identify lessons learned and best practices that can be used to revise and continually improve plans.

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

Disaster housing involves capabilities that are both demanding and unique. For example, the capacity to plan, install, and manage interim housing community sites involves skills and resources for construction engineering and public works, government services, social work, environmental considerations and project management, and diplomacy. Assisting with permanent housing for displaced disaster victims requires an entirely different set of resources. Building such capabilities in various levels of government and agencies where they do not currently exist will require time, support, and compelling motivation.

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

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

### **2. Expand national resources to support preparedness.**

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

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

- ***Online Disaster Housing Resource Center.*** To support disaster housing preparedness, the Joint Task Force should develop an online disaster housing resource center. This web portal will centralize existing resources, materials, and tools for emergency management and disaster housing practitioners. The resource center will grow and evolve in support of the *Strategy* and those who are called upon to implement it. This effort should include a national assessment to identify tools and resources for the resource center as well as unmet State and local needs.
- ***Planning Support.*** Additional guidelines, templates, and models should be developed, in consultation with states and other stakeholders, to support disaster housing planning that helps build national capabilities for the full range of disasters that may occur. These tools must be adaptable for local, State, and Federal planning and include forums for joint planning to identify potential gaps. In addition, specific disaster housing planning requirements must be developed to drive capabilities. These requirements should address the full range of individual and community needs, including special needs populations as well as pet owners. Disaster housing planning tools must also be adaptable to meet the diverse range of communities, from smaller rural areas to densely populated urban areas.
- ***Funding/Staffing.*** Implementing the *Strategy* will require dedicated funding and staffing. The Joint Task Force should identify existing funding and staffing requirements to support the *Strategy* and how these needs can be met through existing programs and through expanded partnerships to pool limited resources toward joint goals. As part of this effort, FEMA will review how existing grant programs could support disaster housing preparedness at the local and State levels. For example, as part of the 2007 Emergency Management Performance Grants FEMA required 25 percent of funding to be applied toward planning. All organizations should review their own disaster housing responsibilities and roles and dedicate the necessary resources to fulfill their roles and develop requisite capabilities. This may require developing partnerships or agreements with nearby jurisdictions.
- ***Training.*** The Joint Task Force will work with FEMA training organizations such as the Center for Domestic Preparedness and the Emergency Management Institute to develop competency-based training activities to support the creation of disaster housing capabilities. Training will include traditional classroom courses, exercise-based courses, and online training as appropriate to meet the needs of diverse disaster housing stakeholders. Training results will be captured and provided to the Joint Task Force to gauge program effectiveness.
- ***Technical Assistance.*** The Joint Task Force should explore what types and levels of technical assistance are needed and how to best provide that support. In some cases, technical assistance can be provided through online toolkits or through interactive workshops that enable local and State governments to share best practices with each other and jointly address common challenges. In other cases, these needs may help further define the types of Federal support that should be



provided during a Presidentially declared disaster. Other needs may best be addressed by working closely with key associations in emergency management, city planning, architecture, or other areas to develop national conferences or workshops.

- **Improving Individual and Household Preparedness.** FEMA supports State and local efforts to encourage individuals and households to be prepared for disasters and emergencies through initiatives such as "Ready.gov" and "Are You Ready?" that provide training and outreach materials. This includes guidance on developing personal and household emergency plans, for example, and public service announcements regarding other recommended preparedness measures. The Joint Task Force should examine these programs to ensure that they address the specific steps individuals and families must take in case an event should force them from their homes either temporarily or for an extended period. The Joint Task Force should enhance existing outreach programs, including collaboration with disability support organizations, and develop new ones as needed to help State and local governments improve this important element of individual and family preparedness.
- **Improving Federal Systems.** Federal systems that support housing operations should be efficient and effective in providing timely information for both response officials and policymakers. Examine existing systems to ensure, for example, that they track the movement of registrants as they receive sheltering, interim housing, and permanent housing assistance.
- **Engaging the Private Sector.** Earlier sections of the *Strategy* reference the key roles that housing agents and rental property owners, the manufactured housing industry, and builders play in disaster housing. The Joint Task Force should look for ways to foster those relationships, expand communications, and extend the scope of private-sector engagement by reaching out to other sectors (e.g., retail merchants, medical equipment manufacturers, and urban planners) that may not traditionally be associated with disaster housing. The Joint Task Force should also examine impediments, such as complicated government contracting processes, that prevent companies from sharing innovation, expertise, and more efficient methods of handling aspects of disaster housing.

### 3. Review and Assess Disaster Housing Authorities

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. These requirements are being developed and will be forwarded upon completion.

## State Disaster Housing Efforts

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**States should prepare for potential disaster housing events and tap the expertise of stakeholders to support State disaster housing planning.** States are encouraged to continue to build proactive housing efforts that identify risk, develop capabilities, and identify potential gaps. Effective State efforts are typically led by emergency managers and bring together other State and local officials, disaster housing experts, representatives of advocacy groups, disability support organizations, and others with a stake in disaster housing to identify and address potential disaster housing needs within their State emergency operations plans. Since States have different capabilities and resources, their disaster housing preparedness efforts may range from building capabilities among State, local, and

nongovernmental organizations to developing mutual aid agreements with nearby States or fostering a better understanding Federal disaster housing support.

***When the impact of a disaster requires disaster housing, the affected State should establish a State-led Disaster Housing Task Force.*** To ensure a collaborative and comprehensive approach to meeting the needs of disaster victims, States will be encouraged to establish and lead a Disaster Housing Task Force at the State emergency operations center or the Joint Field Office that will be responsible for bringing together Federal, tribal, State, and local governments and nongovernmental and private-sector expertise. If the State has a standing group of disaster housing experts, that group may become the core for the Disaster Housing Task Force. The Task Force will evaluate housing requirements, discuss potential solutions, and develop recommendations. Representatives from FEMA's Task Force may provide technical assistance to the State-led group. For multi-State events, each State should establish its own Disaster Housing Task Force. The State-led Disaster Housing Task Force concept builds on the successful housing task forces that have been established in response to several major disasters during 2007 and 2008, and in prior years.

Key responsibilities will include:

- Identifying the need for and coordinating the availability of interim housing community site locations.
- Organizing intrastate housing authorities to collaborate in the development of a joint, comprehensive State housing plan that maximizes the availability and use of all housing options.

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

## Summary

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

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

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