



NATIONAL LOW INCOME
HOUSING COALITION

The Disaster Housing Recovery Coalition

Led by NLHHC, a group of over 800 organizations
dedicated to equitable disaster recovery



NATIONAL LOW INCOME
HOUSING COALITION

The Federal Disaster Recovery Process

Resources and Gaps for Low-Income Survivors

The Federal Response to Disasters



Federal government provides assistance

- FEMA works with state and local governments
- Individuals can apply for assistance through FEMA, Small Business Administration, Department of Agriculture, and more

Governors request disaster declaration

President approves request

Congress provides additional funding as necessary

Long-term disaster recovery funded through HUD's Community Development Block Grant – Disaster Recovery (CDBG-DR) program

FEMA Assistance Provides Immediate Aid



Public Assistance

Emergency Work

Permanent Work

Individual Assistance

Individuals and Households Program Assistance

Housing Assistance

Other Needs Assistance

Financial: Rental Assistance, Home Repair Assistance

Direct: Temporary Housing Units, Direct Lease

Assistance for medical costs, child care, etc.

Low-Income Households Fall Through the Cracks



Documentation requirements

- More likely to lack official documents
- Households lose papers during disasters
- People experiencing homelessness not eligible

Lack of affordable housing

- Shortage of 7 million homes affordable and available to extremely low-income renters
- FEMA slow to bring alternative housing

Short timeframes for housing programs

- Housing assistance ends after 18 months
- Survivors asked to repeatedly prove eligibility

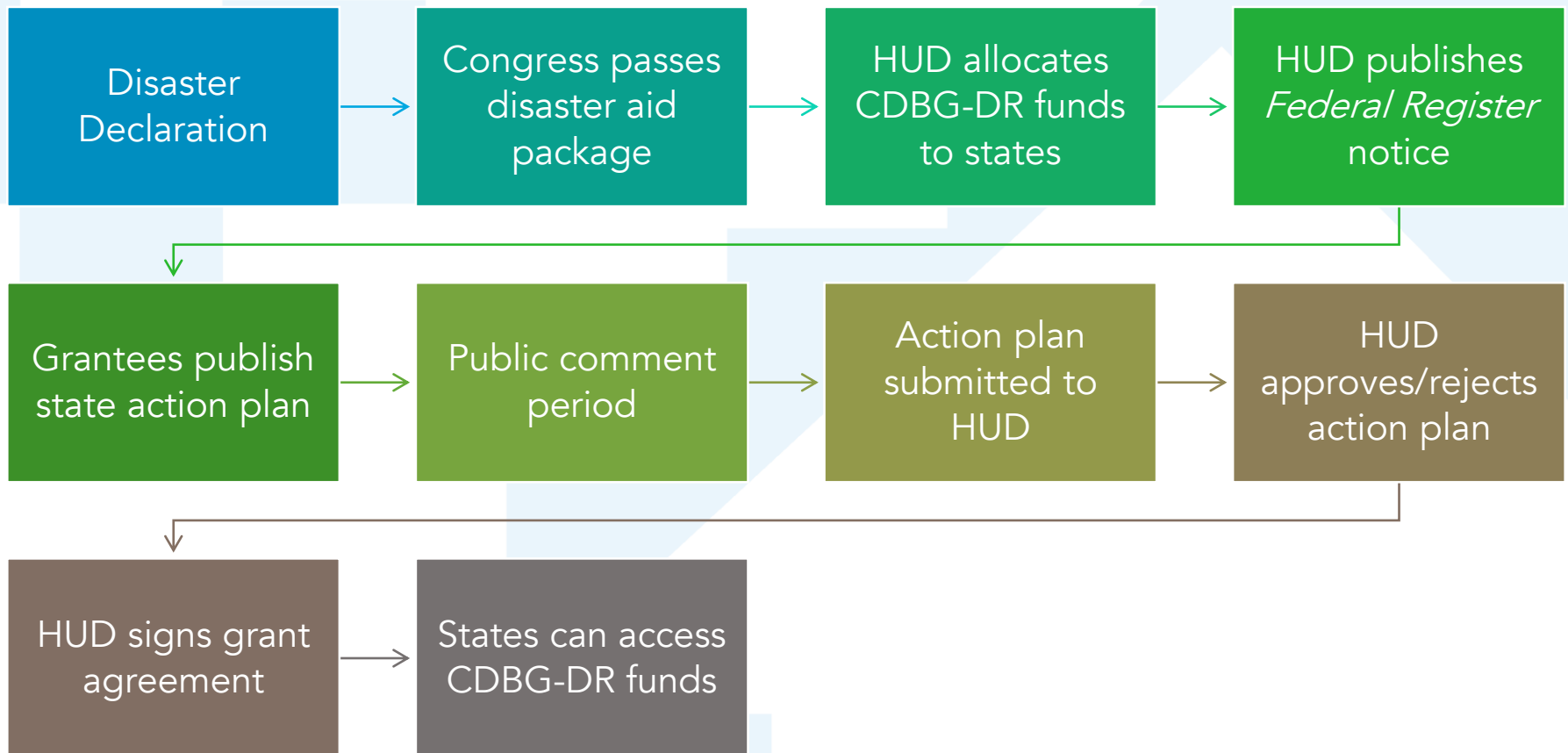
Limited resources

- Fewer financial assets available
- More likely to be renters
- Employment with less flexibility

Damage assessments favor those with more assets

- Homeowners often receive more assistance than renters
- Exacerbates existing inequities

A Lengthy Process to Begin Rebuilding with HUD

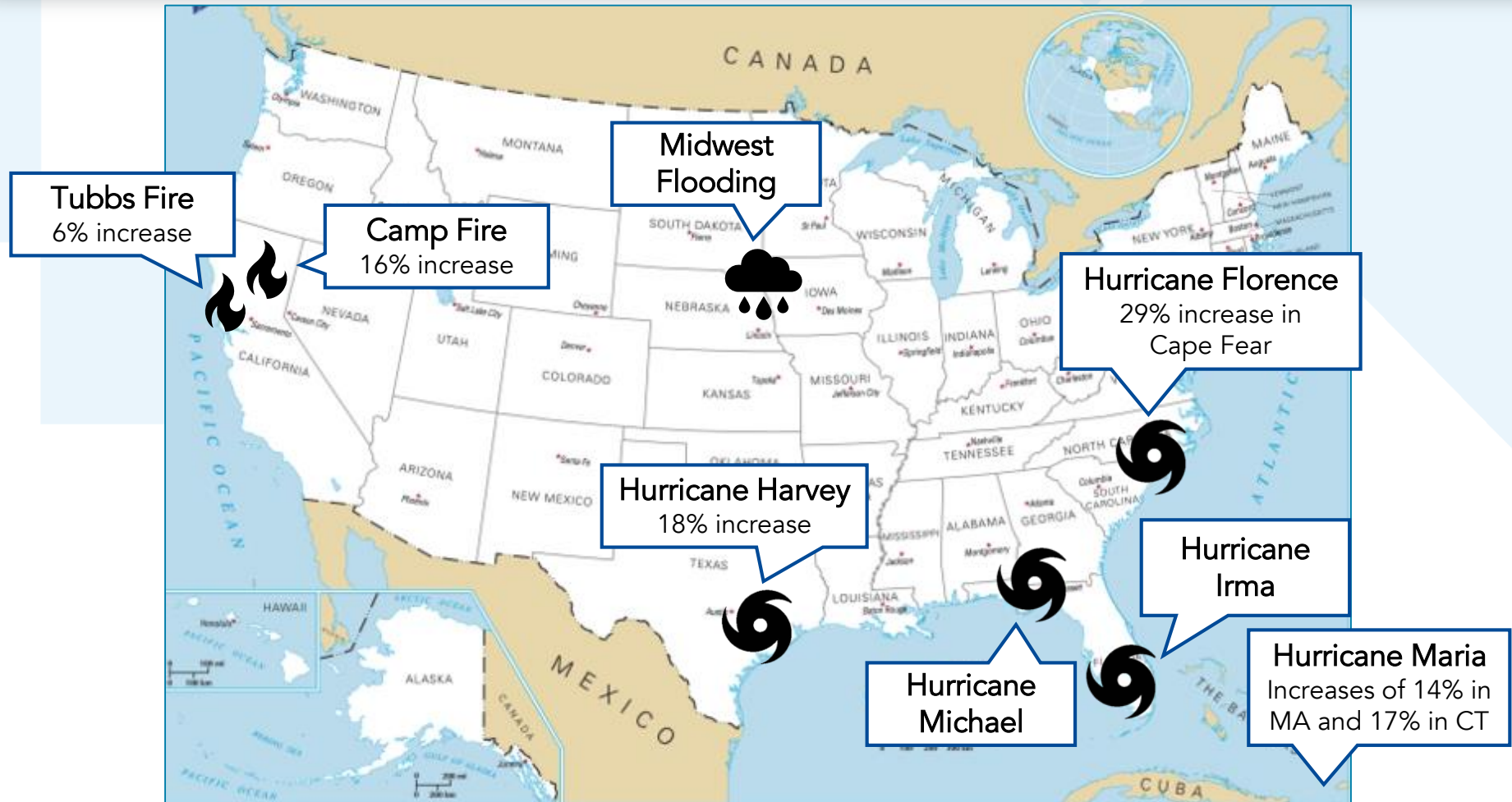


Current CDBG-DR System Inefficient



1. Lengthy process slows down recovery time
2. Requirements vary each time
3. Lack of oversight of grantees

Recent Disasters Have Led to an Increase in Homelessness





NATIONAL LOW INCOME
HOUSING COALITION

Improving Disaster Recovery

Legislative Proposals to Increase Access to Disaster Aid
for Low-Income Survivors

Authorize CDBG-DR Program: Reforming Disaster Recovery Act of 2019



Bipartisan support:

- H.R. 3702 Sponsors: Representatives Al Green (D-TX) and Ann Wagner (R-MO)
- Senate Sponsors: Senators Brian Schatz (D-HI) and Todd Young (R-IN)

Permanently authorizes the CDBG-DR program

Targets resources to those with greatest need

- Requiring equitable distribution of resources
- Prioritizing replacement of affordable housing
- Providing clear appeal process

Prioritizes data transparency and oversight

Protects civil rights and fair housing

Encourages mitigation and resiliency

Utilize the Disaster Housing Assistance Program (DHAP)



Disaster Housing Assistance Program

- Provides temporary rental assistance and wrap-around counseling
- HUD and FEMA coordinate program together
- Created after Hurricane Katrina and upheld as best practice
- Trump administration has refused to activate the program and relied on motel voucher program

Housing Survivors of Major Disasters

- S. 2996 sponsored by Senator Elizabeth Warren (D-MA) and H.R. 5474 by Adriano Espaillat (D-NY)
- Requires HUD and FEMA to activate DHAP
- Removes barriers to FEMA assistance for low-income survivors
 - Addresses issues around documentation

FEMA Needs Major Reforms



1. Deploy FEMA assistance more quickly
2. Overcome barriers to FEMA assistance for low-income survivors
3. Strengthen oversight and transparency
4. Protect survivors from fair housing and other civil rights violations
5. Promote cost effective models
6. Improve transportation assistance programs
7. Protect against future disasters

Contact

Sonya Acosta

National Low Income
Housing Coalition
sacosta@nlihc.org

Noah Patton

National Low Income
Housing Coalition
npatton@nlihc.org

Seana O'Shaughnessy

Community Housing
Improvement Program
sosh@chiphousing.org