

TOP 10 PRIORITIES FOR ANY DISASTER RECOVERY PACKAGE

Congress is preparing its next disaster relief package for communities in Texas, Florida, Puerto Rico, and the U.S. Virgin Islands that were devastated by Hurricanes Harvey, Irma, and Maria.

NLIHC and the Disaster Housing Recovery Coalition urge Congress to ensure that federal disaster recovery resources reach all impacted households, including those with the lowest incomes who are often the hardest-hit by disasters and have the fewest resources to recover afterwards.

Below are our top 10 priorities for Congress to include in any disaster recovery package.

PROVIDE ROBUST DISASTER RECOVERY FUNDING WITHOUT REQUIRING OFFSETS.

Recommendation #1: Congress should provide robust resources to allow communities devastated by the recent disasters to fully recover, including at least \$20 billion in funding through the Community Development Block Grant Disaster Recovery (CDBG-DR) program. Congress should not require any offsets.

PROVIDE HOUSING ASSISTANCE FOR PEOPLE WITH THE GREATEST NEEDS.

HUD's Disaster Housing Assistance Program (DHAP) plays a critical role in providing safe, decent, and affordable homes to some of our nation's most vulnerable individuals and families who face significant barriers when accessing FEMA's transitional shelter assistance. DHAP provides temporary rental assistance and wrap-around case management to help the lowest income families rebuild their lives and get back on their feet. Without DHAP, they often have little choice but to move into uninhabitable or overcrowded homes, stay at shelters, or sleep in their cars or on the streets.

Before HUD can stand up its DHAP program however, FEMA must enter into an interagency agreement (IAA) with HUD. FEMA has the authority to enter into this agreement – **without any further Congressional or state action** – but has chosen not to. For more information, see [NLIHC's factsheet on the DHAP program](#).

Recommendation #2: To ensure that the DHAP program is set up quickly, Congress should include legislative language in its next disaster recovery spending bill directing FEMA to enter into an IAA with HUD. Alternatively, Congress can directly appropriate funds to the DHAP program.

PREVENT FURTHER LOSSES OF AFFORDABLE HOMES.

Under its Section 8 Project-Based Rental Assistance program, HUD partners with private-sector landlords to provide safe, decent, and affordable homes to low income people. To participate, landlords must ensure that the rental property meets all health and safety standards. Because of the widespread devastation caused by Hurricane Maria, however, many landlords in Puerto Rico are struggling to provide electricity and water to residents. Without a legislative fix, HUD warns that the agency may not be able to continue to provide financial resources after November if power and water is not restored. This would cause significant financial losses and will put critical affordable housing properties that survived Hurricane Maria at risk.

Recommendation #3: Congress should include legislative language in its next disaster recovery spending bill to provide HUD with the flexibility to continue to uphold its contracts with landlords in Puerto Rico who are committed to continued PBRA participation as they work to restore power and water to their properties.



*Flooding in the Lakewood Area of Houston, TX.
Photo: Revolution Messaging/Arun Chaudhary*

REQUIRE ALL DAMAGED OR DESTROYED FEDERALLY SUBSIDIZED AFFORDABLE RENTAL HOMES TO BE REPLACED ON A ONE-FOR-ONE BASIS.

Even before the recent disasters, Texas, Florida, Puerto Rico, the Virgin Islands, and California suffered from some of the most severe shortages of affordable rental homes for people with the greatest needs, with fewer than 30 affordable and available rental homes for every 100 extremely low income households. As a result, the majority of the lowest income families living in these communities paid more than half of their limited incomes on rent, leaving few resources to help meet their other basic needs, including food, childcare, health-care, and transportation. We have seen that after past disasters, affordable housing stock is often lost and never rebuilt, exacerbating the affordable rental housing crisis in these communities. Developments should be rebuilt in both high-opportunity communities outside of the flood plain with access to good schools, jobs, healthcare, and transit, and in distressed communities as part of a comprehensive revitalization plan.

Recommendation #4: Congress should include legislative language in its next disaster relief bill requiring that states receiving CDBG-DR funding ensure that all damaged or destroyed federally subsidized affordable rental homes are replaced on a one-for-one basis. Priorities for funding should be given to rebuild damaged and destroyed public housing and other federally subsidized affordable housing developments.

Recommendation #5: Congress should provide the deeply targeted resources that states need to replace all damaged or destroyed federally subsidized affordable rental homes, including:

- **National Housing Trust Fund**, a new federal resource designed specifically address this shortage of affordable housing for people with the greatest needs;
- **HOME Investment Partnerships Program**;
- **Low Income Housing Tax Credits** along with broadly-supported modifications to increase efficiency, flexibility and expand the program's reach – including to the lowest income households – as included in the Affordable Housing Credit Improvement Act; and
- **Technical Assistance and Capacity Building.**

ENSURE THAT FEDERAL DISASTER RECOVERY DOLLARS ARE USED EQUITABLY TO ADDRESS HOUSING AND INFRASTRUCTURE NEEDS.

Congress relies on FEMA and HUD's unmet needs assessment to determine the amount of disaster recovery funding needed to rebuild damaged and destroyed homes and infrastructure. However, states are not required by law to spend federal disaster recovery resources to address these unmet needs. After past disasters, states have used dollars slated for housing recovery for other purposes. Congress has an important role to play to ensure that federal dollars are spent effectively and for the specific purpose for which they were allocated.

Recommendation #6: Congress should include legislative language in its next disaster recovery spending bill requiring states receiving federal disaster recovery funding to allocate these resources to address the housing and infrastructure needs identified in FEMA and HUD's assessment.

ENSURE THAT FEDERAL DISASTER RECOVERY DOLLARS ARE USED EQUITABLY TO ADDRESS THE NEEDS OF HOMEOWNERS, RENTERS, AND PEOPLE EXPERIENCING HOMELESSNESS.

Under current law, states are not required to allocate federal disaster recovery funding to address the needs of homeowners, renters, and people experiencing homelessness prior to the disaster as identified in FEMA and HUD's assessment. As a result, after past disasters, states have diverted resources away from people with the greatest needs – including low income renters and people experiencing homelessness – to relatively higher income homeowners. In a 2010 report, [GAO](#) recommended that Congress provide more direction to states in how to allocate funds from the CDBG-DR program. The report concludes, "Without specific direction on how to better target disaster-related CDBG funds for the redevelopment of homeowner and rental

units after future disasters, states' allocations of assistance to homeowners and renters may again result in significant differences in the level of assistance provided."

Recommendation #7: Congress should include legislative language in its next disaster recovery spending bill implementing the GAO's recommendation to provide states with specific direction on how to allocate disaster recovery dollars equitably between homeowners, renters, and people experiencing homelessness prior to the disaster. In the alternative, Congress should require states to demonstrate to HUD that they have allocated federal disaster recovery funding to address the needs of homeowners, renters, and people experiencing homelessness prior to the disaster as identified in FEMA and HUD's assessment

SUPPORT INNOVATIVE, COST-EFFECTIVE HOUSING SOLUTIONS.

The RAPIDO pilot program was developed after Hurricane Dolly to provide displaced households with temporary-to-permanent housing solutions. Under RAPIDO, families have access to a core, modular home – assembled on-site – where they can live during the lengthy recovery process. During this time, the core home can be expanded to meet the long-term needs of the family. RAPIDO provides both immediate shelter and the foundation for a permanent home. It is an innovative solution that costs less than current federal practices of providing temporary shelter and then rebuilding a separate, permanent structure at a later date. Currently, federal law allows solutions, like RAPIDO, in Puerto Rico, the U.S. Virgin Islands, and in places where alternative housing resources are not available or where housing assistance is not available, cost effective or not feasible.

Recommendation #8: Congress should include funding in its next disaster relief bill to expand the RAPIDO pilot program. Congress should also consider legislative language to expand its use in all disaster-impacted areas.

FUTURE-PROOF FOR THE NEXT DISASTER.

Rebuilding homes and infrastructure to be better prepared to withstand future disasters is plain common sense. While we cannot prevent disasters, we can decrease the risk that these disasters pose. With future-proofing, communities are better able to maintain vital functions during an emergency and to recover more efficiently. And, Congress can ensure that resources are being spent wisely.

Recommendation #9: Congress should include legislative or report language in its next disaster recovery spending bill instructing HUD and FEMA to ensure that all rebuilding efforts meet mandatory mitigation standards.

Recommendation #10: Congress should include legislative language in its next disaster recovery spending bill allowing CDBG-DR funds to be used for mitigation strategies.