



NATIONAL LOW INCOME HOUSING COALITION

September 24, 2018

The Honorable Mitch McConnell
U.S. Senate
Washington, DC

The Honorable Paul Ryan
U.S. House of Representatives
Washington, DC

The Honorable Chuck Schumer
U.S. Senate
Washington, DC

The Honorable Nancy Pelosi
U.S. House of Representatives
Washington, DC

To Majority Leader McConnell, Minority Leader Schumer, Speaker Ryan, and Minority Leader Pelosi:

On behalf of the National Low Income Housing Coalition (NLIHC) and the Disaster Housing Recovery Coalition, I write to applaud your commitment to responding quickly to the devastation caused by Hurricane Florence by providing an early infusion of \$1.7 billion in Community Development Block Grant – Disaster Recovery funds on the Federal Aviation Administration (FAA) reauthorization package, with the promise of a larger disaster recovery supplemental bill at a later date. I also write to express our concerns with and to offer recommendations to improve the disaster-related provisions in the FAA bill. In particular, we urge Congress to activate proven housing solutions – including the Disaster Housing Assistance Program (DHAP) – to help low income survivors of Hurricane Florence and the 2017 disasters get back on their feet and to remove Sections 1210 and 1211 that would make it harder to ensure a fair and equitable recovery for low income disaster survivors.

The Disaster Housing Recovery Coalition is led by NLIHC and includes more than 750 national, state, and local organizations, including many organizations working directly with disaster-impacted communities and with first-hand experience recovering after disasters. We work to ensure that federal disaster housing recovery efforts reach all impacted households, including those with the lowest incomes, who are often hardest hit by disasters and have the fewest resources to recover.

Measures Needed To Activate Proven Disaster Housing Solutions

One of the top priorities after a disaster is making sure that all displaced families have a safe, accessible, and affordable place to live while they recover. To this end, the DHRC strongly urges Congressional leaders to add legislative language to activate the Disaster Housing Assistance Program (DHAP) to any final FAA bill to provide low income survivors of Hurricane Florence and the 2017 disasters with the stable, affordable homes they need to recover.

DHAP was created after hard-won lessons from Hurricane Katrina and has been used successfully after Hurricanes Gustav and Ike and Superstorm Sandy to meet the longer term housing needs of disaster survivors, including those with the lowest incomes who face the greatest barriers to recovery. After the 2017 disasters, however, the Federal Emergency Management Agency (FEMA) refused to activate this proven housing solution. As a result,



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thousands of families lived in cramped FEMA hotels for nearly a year after Hurricanes Harvey, Irma, and Maria made landfall. Thousands more – including low income seniors, people with disabilities, families with children, and other individuals – were unable to access the hotels due to financial and other barriers, including the practice of participating hotels charging daily “resort” fees and requiring security deposits or credit cards. Far too many families had no choice but to move into uninhabitable or overcrowded homes, to sleep at shelters, or to pay far too much of their limited incomes on rent, making it harder to meet their other basic needs. These precarious housing situations put the lowest income families at increased risk of evictions and, in worst cases, this led to increased homelessness.

Congress can help avoid these predictable crises – for survivors of Hurricane Florence and those still struggling to recover from the 2017 disasters – by directing FEMA to activate DHAP in its FAA bill.

Section 1211 Continues FEMA’s Failed 2017 Experiment

If enacted, Section 1211 of the FAA bill would authorize states to administer disaster housing assistance programs. The provision, however, does not provide basic oversight and safeguards to ensure that the housing needs of disaster survivors are met. For this reason, we are concerned that Section 1211 could lead to a repeat of the failures of the 2017 disaster recovery effort for survivors of Hurricane Florence and future disasters. We urge Congress to remove Section 1211 from the final bill before it is enacted.

Instead of activating proven solutions like DHAP, FEMA instead experimented with state-administered disaster housing recovery programs in Texas, Florida, and Puerto Rico. As a recent [report from the Government Accountability Office](#) shows, however, the states were ill equipped to meet the needs of low income disaster survivors.

State-administered disaster programs used after the 2017 disasters were plagued by significant delays and gaps in services. The General Land Office in Texas, for example, has struggled to design, implement, and stand up housing assistance programs after Hurricane Harvey, leaving too many households without the help they need to get back on their feet. The state had no prior experience in operating similar programs and did not have existing relationships with housing providers. The GLO also struggled to increase staffing necessary to deploy programs and to contract with local governments to carry out the programs. As a result, Texas has been unable to reach those households most in need of assistance.

State-administered programs have also failed to address the housing needs of displaced survivors. After Hurricane Maria, for example, survivors were displaced to nearly 40 states across the nation. While DHAP should have been activated to provide housing assistance across state boundaries through HUD’s 3,800 local public housing agencies, FEMA- and state-administered programs in Puerto Rico have been unable to serve these households. None of the programs, outside of TSA hotels, were available to the thousands of Puerto Rican families displaced to the U.S. mainland. As a result, far too many Puerto Rican families displaced to



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other states are still living in precarious housing situations, and some states reported an increase in homelessness.

Section 1210 Eliminates Tools To Target Resources

If enacted, Section 1210 would eliminate an important tool available to the U.S. Department of Housing and Urban Development (HUD) to target scarce resources to where they are needed most.

The Community Development Block Grant - Disaster Recovery (CDBG-DR) program plays critical role in addressing the recovery and rebuilding needs of low and moderate income survivors and their communities. While CDBG-DR is one of the only recovery tools available to low and moderate income survivors, this vital resource frequently has been diverted away from the people and communities that face the greatest recovery needs and for whom the program was designed to serve. Unlike higher income households, survivors with low or moderate incomes typically do not have access to recovery resources beyond CDBG-DR, including Small Business Administration (SBA) disaster loans, insurance, or savings. Moreover, there is never enough CDBG-DR funds after a disaster to meet all unmet housing and infrastructure needs. As a result, far too many seniors, people with disabilities, families with children, people experiencing homelessness, and other vulnerable individuals do not receive the assistance needed to recover.

[Section 1210](#) would prevent federal agencies from maximizing federal recovery funds by allowing CDBG-DR funds to be used to repay SBA disaster homeownership loans. This would reduce overall federal recovery funds, and eliminate a key tool used by federal agencies to target resources where they are needed most. For this reason, we urge Congress to remove Section 1211 from any final FAA bill.

Thank you again for working to quickly respond to Hurricane Florence. Before final legislation is enacted, however, we urge to improve the bill by ensuring critical housing resources are available to disaster survivors and by removing harmful provisions that would make it harder to ensure a fair and equitable recovery for low income disaster survivors.

Sincerely,

Diane Yentel
President and CEO
National Low Income Housing Coalition