

TENANT TALK

SPRING 2025 | VOLUME 16, ISSUE 1



DISASTER RECOVERY AND HOUSING
NAVIGATING THE CLIMATE CRISIS

TENANT TALK

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EDITOR
Sidney Betancourt

sbetancourt@nlihc.org
202-662-1530x200

ABOUT NLIHC

The National Low Income Housing Coalition is dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice.

A key part of our work is public education and engagement. NLIHC is committed to sharing resources and tools that help individuals become informed advocates. *Tenant Talk* is one of the many resources we provide to the public.

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DEAR READERS,

Our nation is increasingly confronted with challenges related to climate change, racial injustice, and housing instability. Climate-related disasters, including severe wildfires, hurricanes, and floods, occur more frequently and intensely, with low-income renters bearing the largest brunt of these disasters. The ongoing crises highlight a fundamental truth: the climate crisis is also a housing crisis.

Message from the Editorial Board

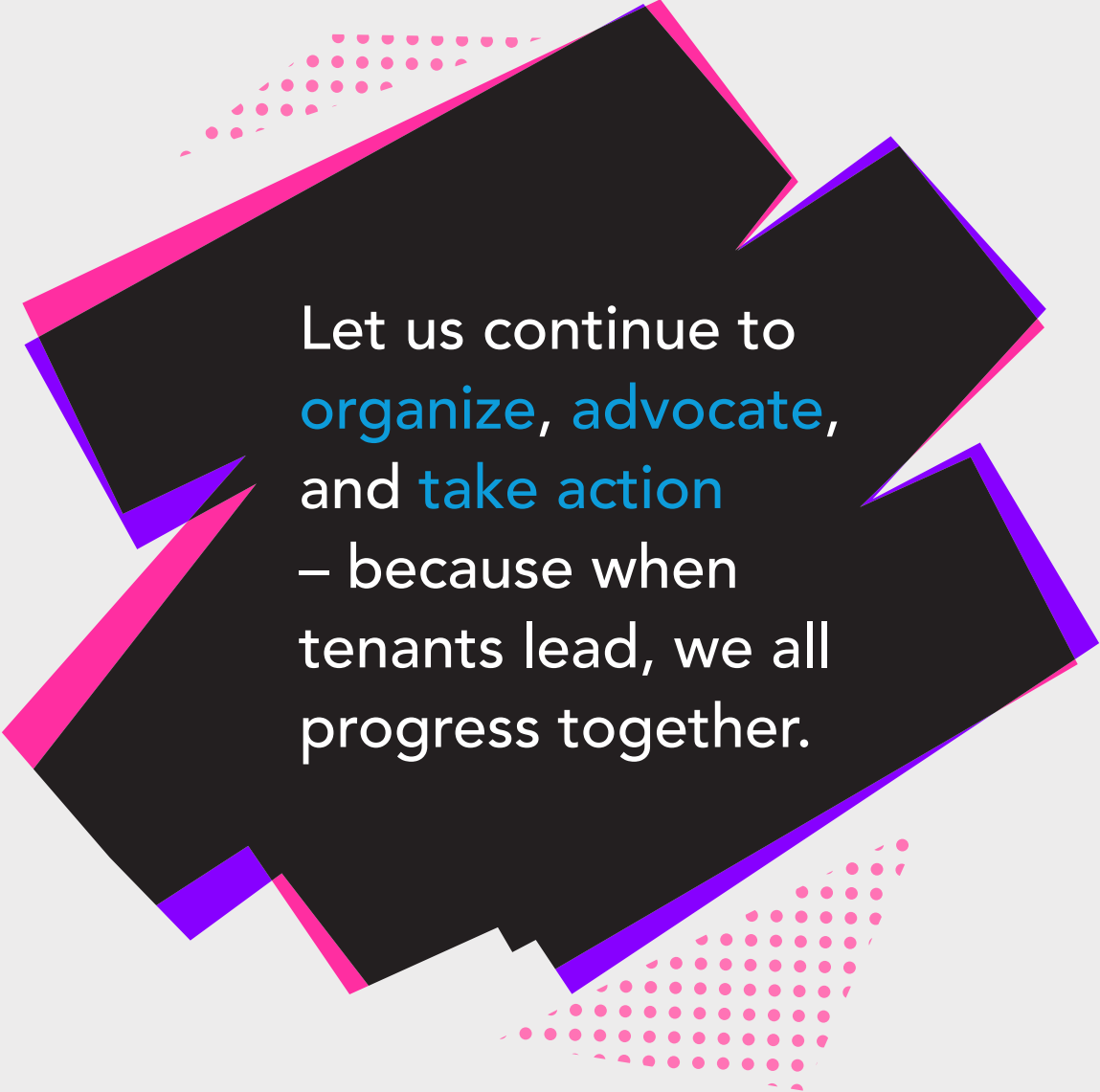
Low-income renters—especially people of color, the elderly, individuals with disabilities, and other marginalized communities—continue to face disproportionate harm from the intersection of climate change and housing insecurity. These communities are often the first to be impacted and the last to recover from climate disasters, yet they are also at the forefront of the fight for equitable solutions. Their leadership in advocating for climate-resilient, affordable housing and fair disaster recovery is essential to building a more just and sustainable future for all.

Renters residing in historically underserved areas often find themselves in high-risk zones for disasters, face displacement during recovery, and lack access to critical resources for rebuilding. At the same time, soaring housing costs, decreasing federal support, and inadequate tenant protections exacerbate the challenges of recovery and preparation for future emergencies.

However, even amidst these escalating issues, tenants are taking the lead. From organizing for fair disaster recovery to advocating for climate-resilient affordable housing, tenant leaders nationwide showcase the power of collective action in striving for a just future. This edition of *Tenant Talk, Disaster Recovery and Housing: Navigating the Climate Crisis*, shines a light on tenant voices and community-led initiatives addressing the climate crisis through mobilization and advocacy.

In this issue, you will find articles discussing racial inequalities in disaster response, long-term recovery hurdles in regions like Hawai'i and Puerto Rico, and the significance of tenant involvement in combating environmental injustice. You will also discover how affordable housing serves as a vital resource for climate resilience, as well as how innovative advocacy efforts, such as the documentary *Razing Liberty Square*, raise awareness about climate gentrification and displacement.

As always, *Tenant Talk* compiles stories from tenants, researchers, advocates, and those who have experienced housing insecurity firsthand. We hope this issue educates, empowers, and motivates you to remain active in the pursuit of housing and climate justice within your community.



Let us continue to
organize, advocate,
and **take action**
– because when
tenants lead, we all
progress together.



*By: Kenza Idrissi
Janati*



INTRODUCTION: DISASTER RECOVERY, CLIMATE CHANGE, AND HOUSING

The U.S. is facing a dual crisis: a severe shortage of affordable housing and increased exposure to disasters driven by climate change. With a [deficit](#) of 7.1 million affordable and available rental homes for the lowest-income renters, nearly three-quarters of extremely low-income households – those earning below the federal poverty guideline or less than 30% of the area median income – are severely cost-burdened, spending more than half their income on rent. On average, only 35 such homes exist for every 100 extremely low-income renter households. Federally assisted housing, which comprises roughly 10% of the nation’s rental stock, is a limited but essential resource, offering a degree of housing stability to those most at risk. However, this stock is increasingly threatened by the intensifying frequency and severity of hazards such as hurricanes, wildfires, and floods exacerbated by climate change.

Renters living in federally assisted properties, who are disproportionately people of color, seniors, and people with disabilities, face compounded vulnerabilities. These communities are often located in high-risk areas due to historic discriminatory housing policies and chronic underinvestment. The rental housing stock itself – particularly older, lower-cost, and multifamily buildings – is more susceptible to damage and slower to recover than owner-occupied housing. Owners of these properties frequently lack the resources to meet newer mitigation standards and, unlike homeowners, are often restricted in their ability to raise rents or access sufficient recovery funds. In many cases, this leads to a net loss of affordable housing post-disaster.

Federal disaster recovery efforts have long prioritized homeowners over renters, resulting in a lopsided allocation of resources. For example, after Hurricanes Katrina, Rita, and Wilma, 62% of damaged homeowner units received assistance [compared](#) to just 18% of damaged rental units. Similarly, renters received disproportionately less aid than homeowners following Hurricane Harvey. Rental properties are less likely to benefit from programs such as Community Development Block Grants for Disaster Recovery, despite being more vulnerable and housing many of the country's lowest-income residents. This inequity extends beyond funding: subsidized renters are often the least likely to return to their homes after a disaster and are routinely excluded from local recovery planning. In Galveston, Texas, [for instance](#), displaced public housing residents were largely absent from the recovery process after Hurricane Ike, allowing opposition groups to block the rebuilding of affordable units.

The National Low Income Housing Coalition's [Disaster Housing Recovery Coalition](#) (DHRC), a network of more than 900 organizations, underscores the systemic failures of the current disaster housing recovery framework. This system consistently leaves the lowest-income survivors – including people with disabilities, seniors, immigrants with limited English proficiency, and people experiencing homelessness – without the resources they need to recover. The DHRC advocates for a set of core principles rooted in equity, accountability, and community participation. These include equitable access to safe temporary housing, transparent and timely assistance, and full integration of low-income renters and unhoused individuals into long-term recovery planning and rebuilding efforts.

As disasters become more frequent and more intense, equitable investment in resilience and mitigation is not only urgent but cost-effective. Research shows that every dollar spent on mitigation [saves](#) six in future recovery costs. Yet, all too often, mitigation funding is funneled into higher-income, lower-risk neighborhoods while the communities most affected by past disasters continue to be ignored. To break this cycle, policymakers must direct mitigation resources toward historically marginalized neighborhoods that have long borne the brunt of environmental risk. Elevating these communities to a basic standard of safety and infrastructure is essential – not only to reduce harm but also to protect the future of affordable housing itself. Integrating affordable housing preservation and expansion into climate mitigation planning is vital to ensure that the most vulnerable renters are not left behind yet again when disaster strikes.

2.

UNEQUAL RISK, UNEVEN RECOVERY: HOW RENTERS OF COLOR FACE THE CLIMATE CRISIS

By: *Esther Colón-Bermúdez*



Climate change is exacerbating the frequency and severity of disasters like flooding, extreme heat, wildfires, and hurricanes. In 2024, nearly half of all U.S. homes were at risk of severe or extreme damage from these threats. But the burden of that risk doesn't fall evenly across populations. Renters, especially low-income renters and renters of color, often face greater exposure to natural hazards and have fewer resources to recover from disasters compared to wealthier and white homeowners.

This is not a coincidence. Historical practices like redlining pushed people of color out of wealthier neighborhoods and into disinvested ones, often in floodplains or areas with inadequate infrastructure. Even after the Fair Housing Act of 1968 banned overt discrimination, land-use policies and zoning laws have continued to effectively limit where low-income and Black, Indigenous, and Latinx families can live. Consequently, these communities are disproportionately exposed to natural hazards like flooding and extreme heat, and they often lack financial safety nets, social connections, or readily available information to prepare for or respond effectively to these events.

When natural hazards occur, communities of color are often hit hardest and face the toughest road to recovery. Research from major events like Hurricanes Katrina and Harvey and Winter Storm Uri shows that Black and Latinx households can experience more severe damage to their homes. Recovery is also slower in these communities, especially for multifamily housing, where many low-income renters and renters of color live. Because disasters worsen the affordable housing shortage, finding temporary or replacement housing becomes even harder for these households. On top of that, renters often don't have a legal say in post-disaster redevelopment decisions, which puts them at greater risk of being displaced during rebuilding efforts.

Renters of color are often left out of disaster recovery assistance and emergency planning. Federal recovery programs tend to prioritize homeowners, offering grants for home repairs, replacement of owner-occupied homes, or even property buyouts. Research has shown that FEMA assistance can also deepen racial wealth gaps: in counties receiving high levels of disaster aid, white homeowners tended to gain wealth after disasters, while Black, Latinx, and Asian households lost wealth. These patterns show how disaster recovery systems often reinforce the inequalities that put renters of color at greater risk in the first place.

As natural hazards become more frequent and severe, equitable preparedness and recovery policies are critical. Today's disparities in disaster outcomes are not random, they're the legacy of decades of discriminatory housing and land-use policies. Addressing these inequities requires investing in affordable housing that's safe from natural hazards. It also means reforming how disaster recovery and preparedness funding is distributed, so that communities of color are not left behind.



3.

EFFORTS TO ENGAGE TENANTS IN TACKLING CLIMATE CHANGE

*By: Sidney
Betancourt*



As many communities nationwide feel the harsh consequences of climate change, many are trying to develop solutions to the crisis. One solution has grown out of the New York Climate Exchange, called the New York City Housing Authority (NYCHA) Resident Climate Action Grants. Launched in 2022 and now in its third year, this grant program provides grants of up to \$5,000 for NYCHA resident-led sustainability projects that promote community action toward addressing climate change.

The NYCHA's Climate Action Grant was created in partnership with the Public Housing Community Fund and supported by organizations like Con Edison and the New York Climate Exchange. The grant was designed to encourage NYCHA residents to develop and implement projects that tackle environmental challenges at the grassroots level. The grant is open to NYCHA residents aged 18 and older and funds a variety of sustainability-focused projects. Examples include community gardens, composting programs, recycling education, and energy efficiency campaigns. The long-term goal is to eventually foster environmental responsibility and community resilience by supporting residents to implement solutions tailored to their neighborhoods.

NYCHA resident and NLIHC board member, Diana Blackwell shares, "Through the grants, transformative programs have been launched, such as gardening initiatives that promote sustainability while connecting residents with nature and improving both mental and physical health. Another resident-led project promoting climate action and sustainability is recycling education, which encourages zero-waste principles and hands-on learning. This project also strengthens the ongoing recycling efforts and supports NYCHA's 2021 Sustainability Agenda Goals, which align with NYC's goal to become sustainable by 2030.

Public and low-income housing benefits from organizations and partnerships like the Public Housing Community Fund when investing in them. It creates a platform for partners and programs, and resident-led communities to become stronger, empowered, and more equitable.”

The NYCHA’s Climate Action grant demonstrates how investing in residents can lead to meaningful environmental change. By involving community members, the program ensures that sustainability initiatives are tailored to the distinct opportunities and strengths of each neighborhood. This not only aids in addressing environmental challenges, but it also fosters community engagement.

While these grants are pushing forth great work, it’s important to note that not every community is being offered this opportunity. There are many communities in New York and across the country that are not eligible for programs like this or simply do not have programs that exist. When we invest in people and in community-led projects, we can create more resilient and environmentally intentional neighborhoods for all.



4.

DISASTER RECOVERY IN HAWAI'I AND PUERTO RICO AND WIDENING INEQUALITIES

*By: Meghan
Mertyris*



America's disaster recovery system is broken and in need of major reform. When disasters strike, marginalized populations are often the hardest hit but have the fewest resources to recover. The result is a disaster recovery system that exacerbates and reinforces racial, income, and cultural inequities at each stage of response and recovery. Nowhere is this more prevalent than in places with deep colonial legacies of oppressive foreign control, settler occupation, and economic exploitation.

The legacy of U.S. colonialism, imperialism, and disenfranchisement that has occurred in Hawai'i and Puerto Rico, from the point of western contact through today, is central to the story of recovery currently being written. Our disaster recovery system is barely designed to adequately assist disaster survivors who live on the mainland, much less those who reside on islands with long colonial histories.



Consequently, time and time again, we see widening inequities in the recovery of communities who call these places their home. For instance, after Hurricane Maria devastated Puerto Rico, FEMA denied nearly two-thirds (60%) of the about 1.2 million applicants. This is twice the denial rate in Texas after Hurricane Harvey. At least 77,000 Puerto Rican households were denied assistance because FEMA failed to recognize local land ownership practices and the island's unique housing system.

While advocates worked with FEMA to create a new tool – a sworn statement – to help survivors overcome this barrier, FEMA has refused to notify survivors affected by the issue nor has it made the resource available on its website, at local Disaster Recovery Centers, or on social media.

In addition to inequitable recovery outcomes, many disasters, such as the catastrophic Maui wildfires of 2023, are themselves a direct product of the legacy of colonialism, imperialism, and disenfranchisement. From the large sugar plantations of the 1800s and 1900s to modern-day developers of mansions and luxury resorts, for centuries, big corporations have privatized Hawai'i's water system and stripped Native Hawai'ians of their right to their own water. Because of this move toward privatization, those fighting the fires found themselves without the water necessary to protect communities.

The histories of colonial legacies demand a disaster response that is suited to the unique needs of the communities impacted. They require a disaster recovery system that is culturally competent, accessible, timely, and grounded in the experiences and expertise of community organizations and leaders who are best suited to understand what solutions will work in their homes. Any effort to achieve a just disaster recovery must take a deep look at communities' culture, social norms, and legacies of oppression, colonialism, imperialism, and systemic racism and subsequently invest in the resources necessary to right past disinvestments. By centering the lived experiences of those who call these places their homes, letting community leaders lead, and properly investing in on the ground solutions, we can begin to repair our broken disaster recovery system.

5.

TACKLING CLIMATE CHANGE THROUGH HOUSING RESILIENCY SOLUTIONS

By: Kenza Idrissi
Janati



Across the country, low-income renters are being hit hardest by two major problems: rising housing costs and the increasing effects of climate change. Many families live in older buildings that are poorly insulated, have drafty windows, and outdated heating or cooling systems. These homes are often situated in neighborhoods that are more exposed to flooding, extreme heat, and other climate hazards. As a result, many renters pay higher energy bills just to keep their homes livable and face greater health risks from heat, cold, and mold. These challenges accumulate quickly, especially for those most vulnerable who are already struggling to cover basic needs.

Although affluent households in areas like Montgomery, Fairfax, and Loudoun Counties near Washington, D.C. produce significantly [more](#) greenhouse gases per residence, lower-income communities, particularly Black and Latinx neighborhoods, face the harshest impacts of climate change. These groups have endured decades of discriminatory housing policies, resulting in their relocation to [more](#) flood-prone and polluted areas, often with substandard housing conditions. During disasters, the [majority of](#) federal assistance benefits wealthier homeowners, neglecting renters and low-income families who are frequently the most affected. Consequently, people with the least responsibility for the climate crisis bear the heaviest burdens.

The good news is that the solutions to the housing crisis and the climate crisis often go hand in hand. Weatherizing homes through processes like sealing windows, fixing insulation, or updating heating systems not only helps reduce energy use and lower utility bills but also cuts down on pollution. These improvements make homes more comfortable year-round and help renters better withstand storms and heat waves. For low-income families, that can mean real savings every month. In Philadelphia, simple fixes have proven affordable and effective, with average costs around \$200 per unit and significant reductions in household emissions. In addition, these weatherization efforts have even supported over 28,000 new jobs.

However, many renters are unable to access these enhancements. In Philadelphia, for instance, nearly 50% of applicants to the Weatherization Assistance Program are [denied](#) due to issues such as roof leaks or mold. These problems must be resolved for homes to qualify for upgrades – and many residents do not reapply. This highlights the necessity of having programs capable of addressing both fundamental repairs and energy efficiency at the same time. Without this adaptability, the families that require assistance the most are overlooked.

It's incredibly important that federal funding continues to support climate adaptation and housing upgrades, such as the U.S. Department of Energy's [Weatherization Assistance Program](#). These funds can help cover insulation, repairs, and energy-efficiency upgrades for low-income households. However, for this support to reach those who need it, local governments must be prepared to distribute funds and run programs that serve renters – not just homeowners. Cities can also create their own initiatives to fill in the gaps. For example, in Washington, D.C., renters can benefit from programs like Solar for All, which offers free solar panel installations for residents under a certain income level, and community solar credits that reduce utility bills in multi-unit buildings.

Retrofitting old buildings is as important as constructing new ones, particularly in cities where the majority of housing was built before the 1980s. D.C.'s [Efficiency Fund](#) assists owners of affordable multifamily buildings in covering the costs of renovations that enhance energy efficiency. These upgrades reduce emissions, lower utility expenses, and help residents remain safely in their homes.

Some cities are also establishing stronger building regulations to enhance climate resilience. In D.C., the [Clean Energy DC Building Code](#) mandates that new buildings and major renovations achieve net-zero energy standards. Local policies can further motivate developers to include more affordable housing and meet energy objectives by providing tax incentives or permitting greater building density. Arlington's [Green Building Density Incentive Program](#) accomplishes this goal, rewarding developers who adhere to high environmental standards.

As communities across the nation face climate and housing challenges, and cities play a critical [role](#) in determining how funding like this should be allocated, renters must be at the center of the conversation. Every family deserves a home that is safe, affordable, and designed to withstand the effects of climate change and disasters. By investing in weatherization and repairs or establishing better resilience standards that protect tenants, we can ensure that our most vulnerable communities – particularly those with low income – aren't left behind, and that the path to a greener future is equitable for everyone.

RAZING LIBERTY SQUARE

DOCUMENTARY

6.

By: Gabby Ross



Razing Liberty Square is a 2023 documentary film that highlights the impacts of climate change and gentrification on a historically Black community in Miami, FL called Liberty City. Opened in 1937, Liberty Square was one of the oldest public housing projects in the United States that served primarily Black residents. [White residents and leaders in Miami lobbied](#) against allowing Black people to reside in communities near Miami Beach, which pushed Black residents to communities like Liberty Square. For decades, the city's leadership maintained the racial division and separation between Black and white communities. In *Razing Liberty Square*, this is shown through a physical barrier known as the "race wall" which was built in the 1930s to separate the Black neighborhood from nearby white areas.

However, in recent years, as intensifying climate change breeds more disasters and flooding, developers looked to Liberty Square for redevelopment due to its geographical position in an area not prone to flooding. This is known as [climate gentrification](#), a term that first coined in Miami that describes the practice of gentrifying neighborhoods and displacing existing, often low-income, residents due to the relocation of other residents from areas impacted by climate change; in this case specifically rising sea levels and flooding.

The documentary film follows members of the community who are navigating different aspects of climate gentrification. In the film, residents and families of Liberty Square are faced with the potential of being displaced from their homes. The development company, Related Urban, who is responsible for the revitalization project of the complex, is featured in the film and is shown hosting meetings and town halls with residents who are concerned for the future of their community and housing stability. Many of them have experienced past revitalization efforts of other housing complexes and have seen the displacement and harm that occurred during the process. Over the course of the film, viewers are shown the direct impacts climate change and gentrification have on residents, specifically those who are low-income and Black, and the greater implications that the razing of a housing complex has on a community.

Trenise Bryant, resident and community organizer in Liberty City, highlights the displacement of public housing residents happening across the country, “Not Another Scott Carver” and “here we go again the Cycle hasn’t changed still years later.”

In 2024, NLIHC hosted a panel discussion named “Climate Gentrification and Community Erasure: Are the Themes Highlighted in Razing Liberty Square Coming to a Community Near You?” This discussion included perspectives from residents and activists who were also highlighted in the documentary including Valencia Gunder, Trenise Bryant, and Aaron McKinney. You can read more about that discussion [here](#).



7.

By: Mrs. Brown,
NLIHC Board
Member



INTERVIEW WITH DISASTER RECOVERY EXPERT, NOAH PATTON

Thank you for the opportunity to discuss disaster recovery with you, Noah. These questions provide insight into how NLIHC and professionals view the intersection of climate change, disaster recovery, and affordable housing while also highlighting the roles of both government and private sectors in addressing these issues. The responses to these questions will give valuable perspectives for Tenant Talk readers who are concerned about the safety, resilience, and future of affordable housing in the face of a changing climate.

Noah, my first few questions are: How do you see climate change disproportionately affecting low-income communities, particularly those who are elderly, disabled, and low-income, living in public or Section 8 housing? What specific challenges do these residents face in terms of infrastructure and climate resilience? Can you speak to the ways in which public housing authorities (PHAs) have been preparing for or addressing climate-related challenges? Are there specific programs or policies in place to protect tenants from the impacts of climate change (e.g., heatwaves, flooding, or wildfires)?

Thank you! I'm happy to be here and be interviewed by you, Mrs. B. I'll say households with lower incomes are more likely to live in areas that are more likely to be impacted by disasters. Due to the broken nature of the current disaster response and recovery system, they're experiencing the highest risk as well as receiving the lowest amount of assistance afterwards.

Individuals with a disability are two to four times more likely to die during a disaster than those living without a disability. The same danger is posed for elderly people. As we see climate change creating more frequent and destructive disasters, we will deal with this issue more within the affordable housing space. We must think about it as we're organizing and working on housing-related issues.

Noah Patton is NLIHC's manager of disaster recovery. Born and raised in the DC area, Noah came to NLIHC from Baltimore, MD, where he worked at the Homeless Persons Representation Project, Inc. (HPRP), helping to advocate for policies to expand public benefit programs and protecting Housing Choice Voucher holders. After working as a campaign and state house staffer in Maryland, Noah received a JD from the University of Baltimore School of Law.

Some challenges are more specific to residents, including things like FEMA's disaster preparedness recommendation for a household. Some of their recommendations include, "have \$500 in cash somewhere in your household for emergency use", which is often the main financial suggestion for households in disaster impacted areas. This is very out of touch because it is a lot of money for someone to have on hand. This underscores the fact that households with lower incomes don't have the money necessary for emergencies that negate you leaving town or staying at a hotel elsewhere. Because of this, households with low incomes will rely on the disaster response and recovery system to keep them safe during a disaster and to provide recovery efforts afterwards.

Unfortunately, our recovery system is built around the idea that you're ineligible for assistance until proven otherwise. This framework puts the burden of proving eligibility for assistance on disaster survivors themselves. Often, people impacted by disasters are trying to prove eligibility while trying to navigate the disaster and the inequities of having low incomes. It is difficult to access the level of assistance necessary to recover and what assistance you receive is often not enough for you to recover. This leaves many households facing displacement from their communities, their families, their support networks, and facing a higher risk of homelessness. We are witnessing this disaster after disaster.

In terms of public housing, there was a recent study in which public housing agencies (PHAs) were asked about their disaster preparedness plans. What they found was that there were many inconsistencies among what PHAs were doing to prepare for disasters. Some housing authorities might have a full disaster preparedness plan and can activate when needed, but others may only be concerned with the day-to-day operations as a PHA.

Based on your comments, has the coalition worked with public housing authorities to create these plans for residents? Do you reach out to them to see how many residents in public housing, section 8, or multi-family, are affected by the disaster? Is there a tool to coordinate with the PHAs and if not, would you consider doing it? Is funding needed?

HUD provides disaster guidance for PHAs to create disaster plans, but it is not required. We (at NLIHC) have thought about creating legislation that would require PHAs to set up a disaster plan. However, this would require funding because you would need to hire an emergency manager that would update the plan every year. Bringing on an extra staff person can be a big ask for some PHAs.

We at the [Disaster Recovery Housing Coalition](#) (DHRC) will reach out to PHAs after a disaster to assess which buildings are impacted and what is happening to residents on the ground. From this work we have learned that most PHAs will offer public housing residents with vouchers if their building was damaged. However, this can be an easy way for PHAs to close public housing, especially because the emergency capital fund available to PHAs is not enough to get these buildings through disaster damage. My hope is that we work with tenant leaders to encourage their PHAs to work on the damaged buildings while we attempt to gain the support for more funding at the federal level.

It is a tall order. I would like to see NLIHC possibly provide training and education to residents on how to engage the PHAs and what questions to ask them.

Yes, I always say

“an organized building is one that is safer during a disaster than a non-organized one”.

Living in a building that is already organized means you are aware of your rights, and you know the needs of your neighbors (e.g., who might need oxygen, who has mobility issues). This can be helpful information to know during a disaster because you will be able to immediately identify who needs additional assistance. In addition to being aware of this information, you should be asking your fellow residents if they have a disaster plan and what is in their plan. For example, do you know what to do if you need to evacuate because a hurricane is coming? Or what to do if there is a tornado coming? Who is facilitating the evacuation?

We’ve seen how a lack of an evaluation plan from the PHA endangered residents. Either the plan was never communicated, or they didn’t get any feedback. It’s important to create a toolkit and share it widely with residents.

There tends to be gaps in resources or response that impact these specific communities. Have you given any thought on how to cure that? Do we teach residents to reach out to local electorates? As someone from the Tip O'Neill School, I can say politics is local. Perhaps we can create boiler plate letters they can use as a guide to send to their respective elected officials.

Yes! Way ahead of you. Last year we [published a toolkit](#) that covered advocacy strategies for disasters. We realized that we need to create advocacy materials, and we are currently working on creating those expansion materials including template letters, talking points, asks, letters you can send to your governor and mayor.

To your point, a lot of emergency management and disaster recovery and response work is locally led. I'm always pushing for community-based organizations to reach out to their emergency management office. You need to connect with emergency managers and talk about the disaster needs of this population because they are sometimes too busy to consider the specific needs of specific subpopulations, unless these subpopulations make their needs clear. Broadly, I think there are issues with how the country does disaster response and recovery that it is built around the idea of a "perfect disaster survivor." This person is usually a white man who owns his own home, is fully insured, and doesn't have a disability. The minute you do not identify with any one of those things, things can start going off the rails because the system is not built around your specific situation. Reiterating this to emergency managers at the local level is very important because they are not going to consider that on their own. It is very helpful to do this before a disaster occurs. We are pushing for the same thing for people experiencing homelessness. We need to create this dialogue so we can be productive pre-disaster.

Considering the climate of the current administration, it's hard to guess what will happen next. What are your thoughts regarding the role of the federal government in disaster recovery in efforts for low-income communities? It's troubling because will we have funding? Do we have to rely on the legislators?

We can see what can happen when the federal government is not prepared to take a leading role in disaster recovery and that's namely what happened with Hurricane Katrina. Before Katrina happened, the federal government was focused on other priorities (e.g., terrorism) and left disaster recovery work to states, specifically protecting the recovery of households with lower incomes. State and local governments are leaving people behind.

Do we reach that goal by working with Republicans in rural and southern states? It is their constituents that are going to be impacted.

As of this interview, we're trying to protect FEMA from getting dismantled. We're trying to get Republican legislators from rural areas in southern states to step up and speak up about how their constituents will be impacted without FEMA. FEMA provides a lot of funding to these states so they can do local and state emergency management, post-disaster funds, and resiliency funding. They provide crucial funds necessary to make communities more resilient. I don't think states and cities can take over disaster recovery and protect everyone in the same way they were previously protected. For example, the Oklahoma Department of Emergency Management is 90% federally funded, so any pauses in grants would directly impact the people in charge of responding to a disaster. Disaster recovery workers would be cut and there would not be enough responses necessary to address a disaster. I spoke to someone in another southern state recently and asked them how long would it take them to replace the roles funded by FEMA. They said that it would likely take around two years, but if another disaster happened, they would not be able to respond without federal government assistance. That is very concerning to me and Republican legislators but we need to push them to be more vocal about it. There is some bipartisan legislation being worked on right now to protect FEMA and reform it instead of getting rid of it, which is what we have been pushing for as well.

As an elderly, disabled, low-income person, I want to know how we would hold housing authorities and developers accountable for proper climate preparedness or disaster recovery? What steps can they take to make it safer for those at risk?

Reaching out to your local emergency management offices and local elected officials can be helpful. You can always reach out to NLIHC and we can boost those concerns to your PHA.

In terms of accountability, advocacy works best when it is a mix of both personal stories and then harder data.

For example, the [Sandpiper Cove Report](#) I shared earlier is full of personal stories from tenants left in the hot sun because nobody bothered to unlock the community center that was the evacuation meetup point for this subsidized apartment building. This report also has time stamped information about actions taken. For example, it includes information about when a tenant organizer called the

Galveston disaster hotline and received no response, and when they attempted again and were told that buses were coming. These researchers were preparing to record the experiences as they were happening. They used it as an advocacy tool so tenants and residents weren't being ignored.

It is hard for state and local public officials to dismiss the personal experiences of their constituents. Emergency managers will say they need specific details of an issue to do something, so having a detailed breakdown of your experience is helpful for the state and local emergency managers to address the issues and it makes it harder for them to discount experiences. When you can put things on paper it makes it easier to hold them accountable.

I get calls from the elderly from the East to West coast. I think that seeing something in print will be very helpful. I take my hat off to you, Noah. I appreciate you. What message would you like to send policymakers, developers, and the public about the importance of addressing climate change for the elderly, disabled residents in public housing or with section 8? This is a very challenging time for many and there are many who do not want to complain because they fear they will be evicted. I want to provide some comfort and assurance to make their lives better.

Funding for climate preparedness is exceptionally important because of the legacy of gentrification and displacement. Households with the lowest incomes are living in areas more likely to experience risks. Climate preparedness funds are usually directed to places with greater civic power and higher incomes. Thus, there is a high risk of people being left behind. We need to fund preparedness for the future impacts of climate change, but we also need to be looking at who is receiving those funds, and how effectively the funds are being used. To ensure the funds are being the most effective, we need to be working with the people most likely to experience this climate impact. This can be a hard thing for a government bureaucrat or implementer to grasp, but it is necessary. What is necessary is collaboration between the folks with the money and the folks that are going to be experiencing the potential harm to learn from their direct experience and implement climate preparedness systems that meet the needs of the households with the lowest incomes from across the country.

These comments reminded me of the statement from State Farm after the wildfires in California. They are going to raise their policy rates by 200-400%. Who is going to stop this? People are trying to rebuild their homes but they can't because they can't afford it.

We're seeing this occur across the country. We're looking into whether those increases are actually driven by climate change and where it might just be an excuse from the insurance company to raise rates. One solution could be an "all hazard insurance," which is a program that would cover damage from all disasters instead of one, a universal payment for all disaster damage. Another example is the [National Flood Insurance Program](#) (NFIP), which is federally funded. I think it depends on talking with people who've been impacted and figuring out what they want. I think that too often policy decisions on disaster recovery are happening in a silo away from what disaster survivors experience every day. We have to make sure disaster survivors and people in low-income communities being threatened by disasters have a voice in this process.

We believe the voices of residents must be amplified, especially when shaping policy and ensuring accountability in the realms of housing equity and environmental justice. Understanding NLIHC's approach to supporting, educating, and empowering tenants will contribute meaningfully to that mission. I am so proud to be affiliated with an organization that believes in empowering the disabled, elderly, marginalized, and extremely low-income residents. Thanks for your "hard" work in making a difference in our lives.

Noah, thank you for the time you have taken to answer to my concerns and provide solutions. The answers to these questions are intended to provide valuable insights for readers of Tenant Talk Magazine who are deeply invested in the future of affordable housing in the face of a changing climate. There are a few questions we can't get to in this interview. Can you answer them via e-mail for the readers?

Yes.

If you want to see Noah's answers to Mrs. B's additional questions, you can view them [here](#).



8.

INTERVIEW WITH DISASTER RECOVERY EXPERT, ALESSANDRA JEROLLEMAN

By: Zella Knight,
NLIHC Board
Member



Hello Alessandra. I'm excited to get deep into your work regarding disaster recovery, relief, and climate resilience. I wanted to learn from a researcher's perspective. It's great to meet you. Let's get started!

Many of my peers and I are students living the experience. For our residents and tenants, we often hear the term disaster justice, can you share how justice paradigm is defined in disaster recovery and climate change from your perspective?

Absolutely! Not to sidestep the question, but to a large extent, it is not defined. There are people working in this space that are trying to bring in principles of justice to disaster recovery. Unlike the environmental justice movement, which over time has built a literature of what justice means in that context, we haven't done the same with climate and disasters. That is work that still needs to be done. When I've worked with community groups and agencies, one of the first things we start off with is asking impacted people how they would like to see justice understood and defined. There are two reasons for this, one being that representation and voice are key components of any justice approach. The second reason being that the outcomes are very different depending on how we define justice and how we measure progress. It is very easy to talk about justice and have a strategic vision that includes language around justice. It is much more difficult to operationalize it, to measure it, and to know if we've been successful.

We have seen groups like [Texas Housers](#) who heavily advocate for justice and lay clear principles of what might entail. I've tried to do a little bit of that in my work as well. We've seen the federal and state governments make calls to justice which have focused primarily on distribution, representation, and sometimes access. We have not seen as much of an effort to go beyond that. If you investigate the understandings of a justice paradigm, in philosophy for example, we could go beyond the basic

Alessandra Jerolleman is the Director of Research for the Center for Environment, Land and Law, at Loyola University New Orleans College of Law. She previously served as an Associate Professor and Director of the Doctoral Program in Emergency Management at Jacksonville State University. Dr. Jerolleman is currently supporting the U.S. Geological Survey's National Climate Adaptation Science Center as a Climate Justice Lead. She is a community resilience specialist and applied researcher at the Lowlander Center with expertise in disaster recovery, risk reduction, and hazard policy.

[Rawlsian](#) questions of distribution, such as “who gets the goods?”, “who gets the bads?”, and “how do we decide?”. We could also go beyond that to ask what it means to be able to have justice that takes into account all relations. By that I mean thinking not just about human relations, but more of an indigenous or non-Western framing. We could think about justice across generations. We have seen a lot of youth ask society and the courts that in the climate space with varying levels of success. We also could think of [Amartya Sen's framing of wellbeing](#). What does it mean to have a life well-lived? If we look at the wellbeing indices, the United States does not do well compared to a lot of other nations because wellbeing encompasses access to safe housing, access to education, access to adequate and appropriate healthcare. Not just asking ourselves, “did everybody get a relatively equivalent provision of disaster recovery resources?”

When we're thinking about justice, there's also a question of justice for whom? And how is that defined? If we think about who we may collectively consider as having a right to a place, what is defined as justice is going to vary based on who we consider. For example, people who are unhoused have an equal right to a place as those who own homes or are tenants. Tenants who are in a cooperative arrangement may have equal rights to a place as those that are in federally subsidized public housing. This question of justice also hinges around whose rights, values, and personhood are being held up and respected in this space.

That is very powerful. In your work, can you describe the four principles for disaster recovery and how this would benefit residents and tenant advocacy for disaster relief recovery and climate change?

When I was working on my book, “[Disaster Recovery Through the Lens of Justice](#),” I looked to see what kind of frameworks were out there and being used, particularly in the climate space, in environmental justice, and by community organizers. I took that information and lumped them into four buckets and that's where the principles came from. They are by no means all-encompassing and they were never intended to be more than a starting point for conversation.

The first principle is that **just recovery requires the ability to exercise agency**, to make free and informed choices that support an individual's own personal well-being. There are a lot of barriers to practicing agency in disaster recovery. It is not possible to make free and informed choices if you don't have all the information in an accessible and timely fashion.

One way this plays out in the disaster space is that we rarely know when and what decisions are going to be made in terms of funding, resources, etc. This is a strange moment in time to be having this conversation because so much is upended in the disaster space to begin with. Even before this moment, if there was a hurricane, it is not a disaster in a vacuum. It is a disaster event happening to people already under a lot of stress and strain from other prior events, such as social conditions, injustices, and inequities. It's not as though it happens and is a blank slate.

For example, as a resident in Louisiana, if I am impacted by a storm, I need to make some decisions. Am going to try to repair the place I am living in with improvements to increase my safety? Am I going to try to elevate the home? Am I going to try to continue to carry insurance? Should I consider moving? Am I going to make decisions around trade-offs? I may wish to fully repair my home, but I can't entirely afford the deductibles so I might make some trade-offs in how careful I am about certain things because I might prioritize feeding my family. All of these things are happening and it is stressful to make these decisions around your life because there will always be things you don't know and are out of your control. If we're going to be more just in recovery, we need to increase the information as best we can, so individuals can make the best decision for themselves.

To use myself as an example again, I would ideally need to know if there are going to be additional funds coming in from HUD, like CDBG-DR, and not wait several years to know if that's going to happen. I would ideally have a pretty quick answer on whether I qualify for individual assistance and not have to go through multiple appeals to get there. I would ideally know how much my insurance payout would be and that payout would be fair and easy to access. If we want to practice agency, we need to know information. This has a bearing on mental health as well. One of the most stressful things for adults is the inability to fully exercise their agency.

We do have a lot of people whose ability to exercise agency is impeded. Another example is people who have been previously incarcerated, people with language barriers, people who identify as transgender. All of these individuals can run into barriers in regard to government programs and policies that are limiting the ability to exercise that agency.

The second principle is, **just recovery begins with equality**. To me, this is the most important principle because when we're talking about beginning with equality, what we're talking about is the principle, "Prima facie political equality", which means only equality is inherently defensible. Any different or unique treatment needs to be justified by the discriminator. This is 100% the opposite of what we have done. We have built a bureaucratic process that forces individuals impacted by a disaster to prove why they are worthy of assistance. We are not asking the government or entities like FEMA to explain why only 20% of individual assistance payouts were made. We're saying instead to individuals that it is their job to show that you are not defrauding the government and to demonstrate that you are a legal citizen.

We're expanding this practice to nonprofits now as well, where we're basically saying to nonprofits that receive federal funding that it is their duty to make sure this funding doesn't make it to people who are not from this country. All these burdens that are imposed and people and communities make it just about impossible to really have justice in disaster recovery and it also helps to create a corrosive community.

We know that after disasters people tend to band together, even in the face of differences. This starts to erode when people feel like there has been discrimination. When it is unclear that your neighbor got assistance but you didn't, or when you see such different timelines where one family is able to return home and other is not. These actions are key components of tugging apart a community. Individuals are being asked to prove their own deservedness. The implication there is that if you are not receiving assistance, it is because you are not deserving. Or vice versa, if I feel I am deserving and can't pass these tests it is likely because the cheating by everyone else has made my life harder. There are ways the system tugs people apart when they need to band together to support recovery.

The third principle is, a **just recovery harnesses community capacity**. A large tension we have in our conversations about disasters and disaster justice lies in how we address vulnerability. Even well-meaning attempts to understand differential impact and risk can be harmful, especially where intersectionality might be placing people at a greater risk of harm or making access to resources more difficult. It is very challenging to map out communities and not just say, "this census block is really vulnerable because there are a lot of older single moms who speak English as a second language and they are below the poverty line." Is there some truth in saying that we understand that a community with greater concentration of more people who have been traditionally rendered vulnerable by our societal decisions

will need more attention and assistance? Sure. Do statistics hold true for every single individual? No. We know communities can have differing levels of social capital and resilience regardless of poverty and other factors. This does not mean we expect everybody to claw themselves out and be resilient.

Resilience is a word that a lot of communities I work with strongly dislike because it also implies that you as the resilient party should be able to get right back up no matter how many times you get hit. It never says, “why don’t we stop the hitting?” This question of community capacity asks us to start with what works in a community. What strengths do people have? Not simply to label a community as vulnerable and certainly to avoid the trap of making it appear as though all individual choices have created or exacerbated that vulnerability. When in fact, we know redlining continues to have impacts on property values. Community choices around where investments are made in infrastructure, which have to do with tax bases, have to do with a lot of other different factors. These factors often have some correlation to race, class, and other things that have created greater vulnerabilities.

To really harness that community capacity, it is important to acknowledge the existing patterns and histories and not place an objective metric on top of a history that’s already created differing levels of risk. Also, we need to treat people and communities like they are part of the solution, as though they do have a voice in deciding what their community needs, and as though recovery begins from their own needs and desires.

I will also say that there is a big difference between a mutual aid model and a charity model. We’ve seen mutual aid be very successful in communities. Mutual aid is sharing among equals. It is a recognition that we all have things to bring. Whereas in charity, which is used more in our current emergency management and disaster recovery model, gratitude is expected regardless of needs. Charity doesn’t allow for people and communities to exercise agency in what they need. It makes assumptions. It doesn’t work. Really listening to people is important.

The fourth and final principle is, **just recovery requires equal access**. Equal access to resources and programs doesn’t just mean that everybody can apply to each program. If you are only offering assistance tailored to homeowners after a disaster, that is not going to equally assist everyone. It’s the difference between thinking about equity and equality. Equal access is also about participation in the decision-making processes. It is participation in defining the problems, solutions, the government’s role. Without that, it is not possible for communities to effectively participate in their own recovery. Disaster recovery becomes its own disaster. The trauma around the bureaucratic violence perpetuated after disasters is in some cases as bad or worse than the experience people have with the actual disaster.

Wow. Beautiful and powerful. You already leaned into my next and final question. Can you tell us what are some of the most effective solutions you see that can improve or change policies regarding post disaster relief and climate resilience and how do we engage residents/tenants in the implementation?

First and foremost: really listening to people. Not beginning from any sort of assumption that there is going to be any kind of cheating or malfeasance. For example, in disaster preparedness, one of the things communities are worried about is how will there be access to food or water? What happens if there is a prolonged power outage? Emergency management spends a lot of time and effort trying to stockpile, create warehouses, and plans, but it becomes really difficult to make sure that resources get to everybody who needs them. That's been a big problem here in New Orleans.

One alternative that's been proposed is providing people with non-perishable food and water at the start of hurricane season. They would hopefully have it in the event of a power outage during hurricane season. One of the concerns that gets raised when this idea is brought up is that people will misuse those supplies. Do I believe that every single person who received assistance would 100% store it properly? Wait to use it, remember where it is, and access it in the event of a disaster? No. But if a person is relying on that emergency water and food, that is a necessity and a different challenge that the government should be addressing in the first place. It reflects a deeper need that we should be addressing anyway.

The other piece that relates to this is when we think about disaster assistance, internationally, there are a lot of models that have shown that just giving people direct access to some amount of resources that they can spend as they see fit can lead to positive outcomes after an event. It is easier and more efficient. We tend to be so worried about cheating that we've created elaborate systems that take resources away from people.

For example, we have the DC metro system versus Germany's metro system. In the DC metro, you pay to get in and you pay to get out, and this sometimes creates bottlenecks. These bottlenecks create a need for more staff, machines, and policing. Germany's metro uses an honor system with some checking, so there is less of a bottleneck. Some percentages of riders do get away with the occasional free ride but there is spot checking and there is a hefty fine if you get caught. They feel that has disincentivized cheating enough that the small amount of loss to free riding actually is outweighed by the cost and time savings of the general efficiency of the system. We could choose something similar in disasters. We could make the choice of giving people assistance more quickly.

What is interesting about the United States, is that when we involve the private sector in disaster recovery, there is more evidence of additional costs through things like double billing than intentional fraud committed by individuals. When it comes to engaging residents and tenants in implementation, anything we can do to increase the voice that people have in a community around all decisions is important. Disasters don't have to happen in a vacuum. People are dealing with a lot of day-to-day stressors. The more we can address the lack of affordable housing, tenant rights, and transportation challenges, the better the collective will be before and after a disaster. It's going to reduce impacts and increase people's resiliency (using that term in a more positive sense now!), than otherwise.

We need to have more inclusive and public local governance processes, including how budgeting is happening and how decisions are being made. We need to make sure we don't have meetings that are ostensibly open to the public but don't provide childcare, are hard to get to, and are during working hours. We should also make sure that tenants are invited to meetings where they will be heard and not ignored because the consultants have already decided what's going to happen. The more we can expand true access to governance for everyone, including not just tenants and residents, but for people who are unhoused and others (e.g., youth), the more we can create real and effective solutions that will work for people and not just create more harm.

Beautifully placed, Alessandra. Well thank you so much for the work that you do and saving lives. And thank you for spending time with me to articulate the needs, solutions, and challenges we've encountered. We appreciate you!

9.

A NORTH CAROLINIAN'S EXPERIENCE WITH HURRICANE HELENE.

By: Sidney
Betancourt



Hello Jen, thank you for taking the time to meet with me today. For those reading this article can you share a little more about yourself, including your connection to your current community?

My name is Jen Hampton and my current role is Housing and Wages Organizer with Just Economics in Asheville, North Carolina. Before this job, I worked in the restaurant industry for 31 years. I started organizing restaurant workers in the city and built a coalition that has now become a citywide union. Through organizing this community, I got connected with Just Economics. When my current position opened, the role included all the things I was already doing in my free time so it was the perfect fit. I'm very connected in my community through grassroots organizing of both workers and renters. I would also like to say that I have three children and five grandchildren. I'm also a major Trekkie and a sewing teacher.

Can you share your direct connection to disaster recovery and response?

I had no real connection to this work before Hurricane Helene. I grew up in South Texas and we had a lot of hurricanes, so when I found out we were having a hurricane in North Carolina, I thought it was no big deal. I jumped into action as soon as we had service again. I started finding out what people needed. We established a signal chat before the storm so that we could all meet there. The requests started pouring in, people were telling us that they needed this or that. I was coordinating with groups outside of the area to bring supplies in.

I helped coordinate the distribution of those supplies, mostly to the public housing complexes. These residents were pretty much left out of everything during the first few weeks after the storm. I received a text message from a public housing tenant I organized with, letting me know that nobody had been there to check on them, even five to six days after the storm. They told me there was a mom in their building who hadn't fed her baby in over 24 hours because she didn't have any formula and had no way of getting to the store. Even if she did get to the store, we had no internet for over a week, so she wouldn't have been able to use her food stamps.

This same building also got a notice on their door that day from the housing authority that said, “Just a reminder, October rent is still due.” They didn’t provide the residents with any food or water, just the notice. That really lit a fire under me, and I started knocking on doors on all public housing properties. I made a petition to get their rent waived during this time and asked residents what they needed so we could distribute supplies. We eventually got the rent waived.

In the context of your community, can you share how tenants worked together to approach disaster response?

We had group chats with tenants across the community, where each neighborhood had a lead individual. These leaders started taking stock of what residents in their area needed and sharing that back with the central distribution hub set up in West Asheville.

People were not only sharing what they needed but they were also sharing what they had. People were setting up flushing brigades and taking buckets of water to people in upper levels of the apartment buildings when the elevators were still out. Most public housing didn’t have power or water for almost three weeks. People were building dry toilets and teaching others how to use them. We took the knowledge and resources people had and we put it all together to make sure everyone was taken care of.

Going through this experience, what are some reforms you would like to see in disaster recovery and response at the federal and local levels?

At the federal level, I would like to see aid implemented more urgently. We did get declared a disaster area rather quickly and FEMA did start setting up sites and taking applications, but not everyone had access to the application sites or access to the internet.

It was hard for people to even know how to get help.

We need to invest money in our infrastructure and make it stronger, and we should have done things to prevent disastrous things from happening in the community. For example, not building in the River Arts district, a low-lying area that is a historic flood zone. In 2004, we had this big comprehensive plan to make sure this type of construction didn’t happen, but it just got pushed aside. They rebuilt and they built even more and all the stuff that was built was destroyed in the hurricane. We need to have better foresight and more realistic thinking ahead for the climate crisis. North Carolina used to be considered a climate refuge but now we know that doesn’t exist. We have to be real and honest.

At a local level, we need to prepare people with training, such as street medic and immigration protection training. We're working on teaching people how to prepare ahead of time. For example, I like to prepare food, medical supplies, and I have a solar generator. People used to think I was crazy for that, but now they see that these are the little things you can do to make sure you are not standing in line at the only grocery store in the entire region for hours. Teaching people these skills, including things like baking, cooking, sewing and gardening, is important for community as we face more disasters, whether they are natural or man-made.

While we can acknowledge that the disaster recovery system is broken, what can tenants make sure to include in their disaster plan?

One thing is making sure you have a go-bag ready with your birth certificate, medications, food, clothes, and other necessities. I would identify a meet up spot with my family. Have easy access to your go-bag and documents you might need if you need to leave quickly. There are many online sites that have sample lists of all the things you will need in a go-bag, or in a home storage system. I recommend that people really look into preparing these things and taking it seriously, because like I previously stated, we do not have a climate refuge anymore.

Tenants in North Carolina already do not have many rights and its possible things are not going to get better before they get worse. I think it's important for people to think about those things and be prepared. It would be cool to have more co-ops and communal spaces so we can all take care of each other's needs. Investing in these kinds of living situations will help prepare for the eventual next disaster.

How has your view on disasters and disaster recovery changed based on your own experience?

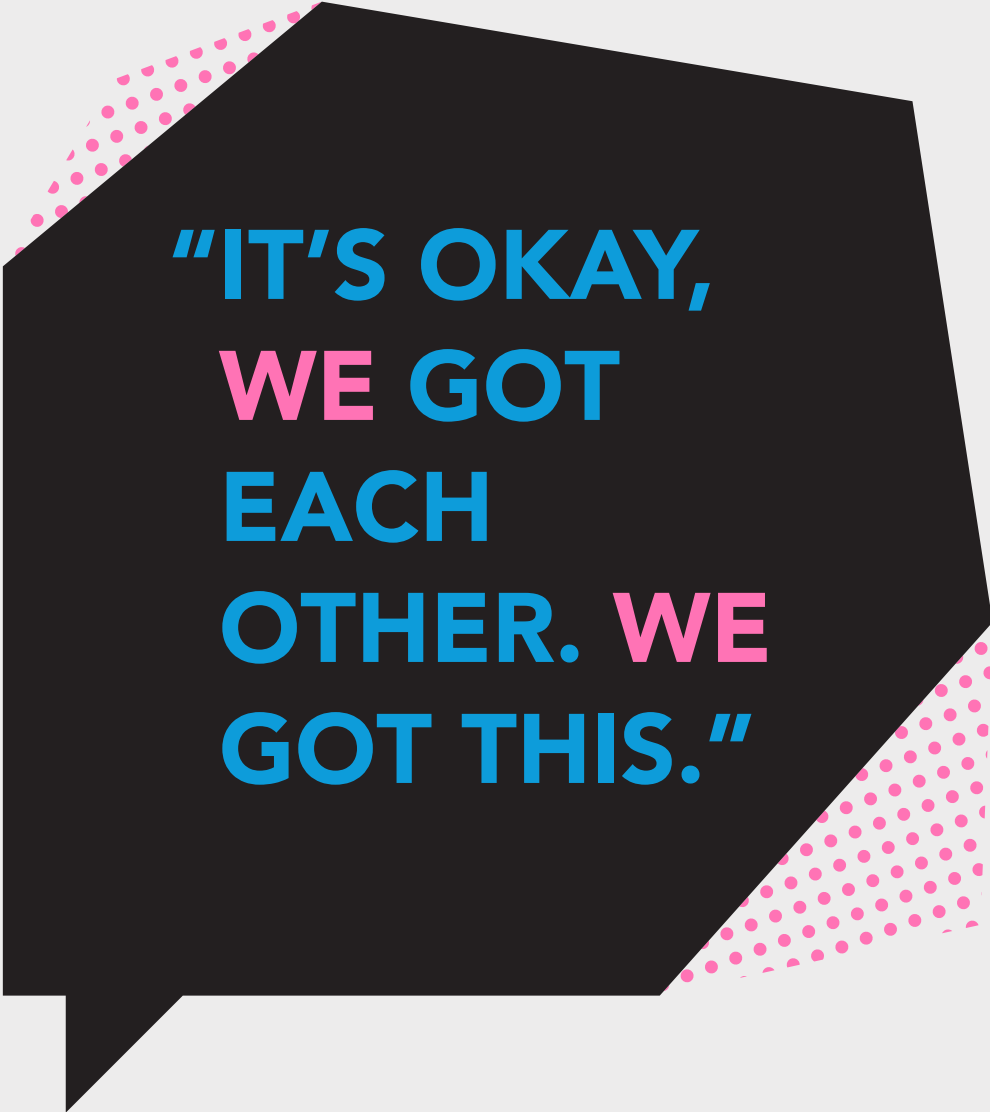
The biggest thing I learned is that the disaster itself wasn't the worst part. It was terrible and traumatic. Some of the things that came after the disaster were beautiful, like people coming together, regardless of the typical identifiers that usually divide us. We came together and we just helped each other. However, it also took a heavy emotional toll on us and we're still feeling pretty beat down by it.

So many people lost their jobs, many businesses have closed. So much of our city was destroyed and so much of our economy is based on tourism. We've lost so much tourism. We've lost housing. Wages have gone down because more people are looking for jobs than jobs available, and employers are taking advantage of this situation. Rents have also gone up. You think the rents would go down but that's not what's happening.

It is going to take years to recover. We still need so much help. What I try to keep in my heart and take away from all of this is that if we hadn't gone through Helene together and hadn't seen how we came together, I would be more scared of the times ahead. I know that when it comes down to it, the community will stick together, and I take a lot of comfort in that.

I will also say that I think it's more important now than ever for us to be organizing around tenant issues, workers issues, and social justice issues.

Thank you so much for sharing, Jen. It's been really inspiring to hear your story and how powerful community can be.



**"IT'S OKAY,
WE GOT
EACH
OTHER. WE
GOT THIS."**

10.

By: Sidney
Betancourt



HOW THE **EATON FIRE** DESTROYED A TENANT'S FAMILY HOME AND THE AFTERMATH

Hello Zella. I know we've connected a lot in the past few years, but for the audience can you tell me more about yourself? Including where you grew up and how you ended up in California?

I was born in a town called Prentiss, Mississippi. My parents migrated in 1965 to California and moved to Altadena, CA. They purchased their forever home here and I am proud product of their legacy. I grew up in Altadena, including going to school here. The experience my family had during the Jim Crow era led me towards advocacy. Now I'm fighting for the rights of people with disabilities and for housing. I've been in the advocacy space for a lifetime, well over 40 years.

If you're comfortable doing so, can you share your direct connection to the work of disaster recovery and response?

My relationship with disaster relief and effort is through personal experience. Throughout my lifetime I have experienced earthquakes in California and as a product of the South I have been through tornadoes, floods, and other disasters. What really changed my perspective was on January 7, 2025 when the Eaton fire spread in Altadena, CA. It started in the mountainous areas and then moved into our flat populous lands.

On January 9, 2025, it reached my childhood family home, burning it down to the ground. Much of the area I grew up in, including West Altadena, was disseminated by the fire. The fires also impacted the Pacific Palisades, where I once lived. The experience was devastating and I had to jump in feet first to navigate the services and resources that were needed. One of my family members was displaced. The family home was destroyed. My disabled brother lost everything he had. I had to navigate a very complicated FEMA system.

I connected with state and local federal officials to help my family get connected to as many resources as possible. I also utilized media to get the messaging out, not just for my family, but others who were impacted by the wildfire and other disasters that were going on. I learned a lot and leaned on the great Noah Patton and other NLIHC staff to get an understanding of what to do when I ran into challenges and barriers that prevented us from getting the necessary resources and support that we needed in the emergent situation.

In the context of your community, can you share how tenants worked together to approach disaster response?

West Altadena contains a unique populace. Many of us migrated from Jim Crow South. For Black Altadenians, many of us are in seniorhood. We make up the majority of the elderly and disabled population in the area. We had to build up the capacity of the residents and tenants to address the aftermath of the disaster. First and foremost, we had to educate many in the community about prioritizing helping people with disabilities and elders. Unfortunately, many thought that there was a one size fits all approach to disaster relief and recovery efforts. Even something as small as communication, you had to educate folks on how to do that on an individual basis, but especially when trying to meet the needs of a disabled person. In my case, I had to educate people on the complexities I have, whether that be visually or cognitively. I needed those resources to facilitate effective two-way communication. I needed help to adapt to the new scenario I was placed in regarding the disaster.

My goal now is to ensure we have more inclusive preparation and communication methods and other support for disaster relief and recovery, so we can break the inequities we consistently run into.

Going through this experience, what are some reforms you would like to see to disaster recovery and response at the federal and local levels?

That is a great question! We need to make sure disaster recovery and relief network at NLIHC is at the table and locally, to be the voice of those impacted. It is great to have a representative collect data, share data, and develop policy.

Also building a network and bridge with tenant and resident organizations. We must ensure there is education, outreach, communication, and understanding. Those impacted by disasters need to have a permanent seat at the policymaking table.

Most importantly, we need more resources. With the current climate and global warming, we know that disasters are becoming more prevalent and impacting more and more people in areas we never thought would be impacted.

While we can acknowledge that the disaster recovery system is broken, what can tenants make sure to include in their disaster plan?

There must be a disaster plan individually, collectively, locally, and federally. This needs to be conveyed to everyone and needs to meet everyone's individual needs. As a tenant, always be prepared. Always have a little emergency bag in the corner that has all your essential stuff. That way when a disaster comes, all you have to do is grab and go.

Prevention, intervention, and preparation are critical. Even having a block party centering on disaster preparedness is a great idea, not only to get to know your neighbors and community members, but also so you can lean on them during disaster times. You can create a collaborative effort to work together to address inequities during the disaster.

How has your view on disaster and disaster recovery changed based on your own experience?

We have a long way to go. We've made long strides in creating systems, structures, resources, and supports. We have not done a great job in implementation, outreach, education, and communication. We have to focus on what the individual needs are. We have to do a better job at doing outreach to the disabled population and not leaving them behind. We cannot assume one size fits all.

Lastly, accountability, oversight, and monitoring are the key words here, so it is accessible to all. If we want to make sure these resources are maximized and do directly what they need to do, we have to do a better job at these three things. And it must be clear, specific, concise for all.

We must ensure that we have enough resources to meet the needs of everyone and to ensure we do not leave anyone behind.

Thank you so much for sharing your wisdom with us, Zella!

TENANT TALK: POLICY UPDATE, APRIL 2025

11.

By: Kim Johnson



FUNDING FOR HUD PROGRAMS

Update on Fiscal Year 2025 Appropriations

The annual appropriations process is an essential task completed by Congress every year to ensure the federal government and all its vital programs – including affordable housing and homelessness programs – continue to operate. Congress is tasked with enacting a new budget by October 1, which marks the beginning of the new federal fiscal year, but it rarely meets this deadline. Instead, Congress typically enacts a short-term continuing resolution (CR), which briefly extends funding for the federal government at its current level, to extend the deadline and buy more time to finalize a spending bill for the new fiscal year.

The most recent budget process for fiscal year (FY) 2025 was delayed by almost six months and resulted in Congress passing a year-long CR to extend funding for the federal government at its current level across federal programs until October 1, 2025, when FY 2026 begins.

Long-term CRs create funding problems for affordable housing, homelessness, and community development programs. Because the cost of housing increases every year, increased funding is required every year to maintain the number of households served by vital federal programs. Congress provided some programs, including HUD's Housing Choice Voucher (HCV) program, with additional funding to mitigate the harm that would be caused by flat funding. However, even the additional funding is insufficient to meet the need for housing assistance.

The final FY25 spending bill underfunds HUD's vital programs, including their Homeless Assistance Grants program by \$150-200 million, and HUD's Housing Choice Voucher (HCV) program. As a result of this underfunding, the HCV program is expected to lose an estimated 32,000 vouchers through "attrition" – when a household no longer needs their voucher, the voucher will become invalid instead of being reissued to another family in need because there is not sufficient funding for the voucher to continue serving a new family.

Outlook for Fiscal Year 2026

The yearly appropriations process officially begins when the president releases a budget request for the coming fiscal year. The budget request is not a legal or binding document; rather, it is a way for the Administration to signal their priorities in the coming year. President Trump released a “skinny” version of his budget request for FY 2026 on May 2, with full details expected later in May.

The “skinny” request proposes an historic 44% cut to HUD funding from the previous year, including an overall 43% cut to HUD’s vital rental assistance programs. In addition to spending cuts, it also calls for redesigning rental and homelessness assistance programs, combining rental assistance programs into a “State Rental Assistance Block Grant” and “consolidating” homelessness assistance programs and the Housing Opportunities for People with AIDS (HOPWA) program under the Emergency Solutions Grants (ESG) program. Consolidating and turning these programs into block grants will make it easier to slash programs’ funding, and more difficult for states to meet the affordable housing, homelessness, and rental assistance needs of people and communities.

During his first term, President Trump recommended huge cuts to HUD in his yearly budget request, ranging from 12-18% decreases in funding from the previous fiscal year. These cuts would have resulted in over 200,000 households losing the assistance they rely on to keep a roof over their heads, but thanks to the hard work of advocates and members of Congress championing HUD’s vital programs, these cuts were never enacted.

When we fight for our homes, neighbors, and communities, we win. At a time when more households than ever are experiencing housing insecurity, and more people and families are being pushed into homelessness, it is more important than ever for us to show up and demand Congress fight to expand – not cut – vital investments in affordable housing and homelessness programs.

THREATS TO MEDICAID AND SNAP FUNDING

Congressional Republicans are trying to use a legislative process known as “budget reconciliation” to pass a massive bill that would spend over \$5 trillion to extend tax cuts primarily benefiting the wealthy and corporations and provide additional funding for immigration enforcement and detention. The bill would also enact at least \$1.5 trillion in spending cuts, primarily targeted to Medicaid, the Supplemental Nutrition Assistance Program (SNAP; formerly the Food Stamp Program), and investments provided in the Inflation Reduction Act of 2022.

Budget reconciliation is a special legislative process that allows a bill to pass the Senate with a simple majority of 51 votes, rather than the 60 votes typically required in the chamber. With Republicans in control of the House, Senate, and White House, they can use reconciliation to pass a bill without any bipartisan input or support. However, the kinds of policies that can be included in a reconciliation bill are also limited, and funding for HUD's vital affordable housing and homelessness assistance programs is largely safe from being targeted for spending cuts in a reconciliation bill.

However, Medicaid and SNAP both provide vital assistance to the same people served by HUD programs. Medicaid provides affordable healthcare to over 72 million low-income people around the country, while SNAP helps over 42 million low-income people afford the cost of groceries. Medicaid can also be used to cover health-related social costs, including housing and supportive services required to maintain long term housing stability.

In the weeks ahead, Republicans in the House and Senate will draft and release the legislative text of their bills. Already, there has been public opposition to potential cuts to Medicaid and SNAP; as negotiations continue, it will be crucial for advocates – especially those in Republican districts and states – to keep up the pressure on their members of Congress to vote against any reconciliation bill that would cut vital safety net programs.

ADMINISTRATIVE ACTIONS IMPACTING HOUSING ASSISTANCE

Staff Firings at HUD and Other Federal Agencies

Since taking office, the Trump Administration has worked to dismantle the federal government through massive layoffs across federal agencies, including HUD. The Administration created a special commission, the Department of Government Efficiency (DOGE), headed by billionaire Elon Musk. DOGE and Musk recommended cutting the size of HUD's workforce in half, starting with HUD's field offices.

HUD staff play a vital role connecting the department to the communities it serves. HUD staff are responsible for administering grants and providing technical assistance that help people and communities respond to the needs of people experiencing homelessness; build, preserve, and operate affordable housing; afford the cost of market-rate rental housing; investigate fair housing and civil rights complaints; and rebuild housing and infrastructure after major disasters.

HUD and several other federal agencies received a Reduction in Force (RIF) memo in February, giving them until May 18 to develop a plan to terminate employees. So far, an estimated 3,000 employees – around 30% of HUD’s workforce – have accepted the Trump Administration’s voluntary buyout (better known as the “fork in the road” offer) and left the department, entered early retirement, or have been laid off. DOGE and the White House have eliminated staff at other federal departments and agencies, including the entire office responsible for administering the Low-Income Heating and Energy Assistance Program (LIHEAP) at the Department of Health and Human Services. Recent reports also indicate the Department of Homeland Security is planning to significantly reduce the size and scope of the Federal Emergency Management Agency (FEMA).

Even before the RIF, HUD struggled for years with chronic understaffing; decimating the department’s workforce would severely limit HUD’s ability to process and administer grants and provide technical assistance to individuals and communities.

Attacks on Fair Housing & Equal Access

The Trump Administration has undermined efforts to repair racial and social inequities in housing and placed already marginalized people at greater risk of harassment, discrimination, housing instability, and homelessness. Shortly after taking office, the Trump Administration instructed HUD to stop enforcing its Equal Access Rule, which ensures transgender people experiencing homelessness can obtain shelter in accordance with their gender identity. In February, HUD withdrew its Affirmatively Furthering Fair Housing (AFFH) rule, which provides communities receiving HUD funding with guidance on how to ensure funds are used to undo historic patterns of discrimination. NLIHC is anticipating additional attempts to limit access to HUD housing and assistance, including for households with an immigrant family member, and attempts to add work requirements, time limits, or increased minimum rent requirements to HUD programs.

Note: Given the fast-changing nature of the legislative process, some information may be outdated by the time of publication.

12.

By:
Sarah Abdelhadi
Dan Emmanuel
Raquel Harati
Mackenzie Pish



NLIHC RESEARCH UPDATE

THE GAP: A SHORTAGE OF AFFORDABLE HOMES

NLIHC published its annual report, *The Gap*, on March 13, 2025. The report finds that the lowest-income renters in the U.S. face a shortage of 7.1 million affordable and available rental homes. Only 35 affordable and available homes exist for every 100 renter households with extremely low incomes across the nation. This shortage impacts every state and the District of Columbia, resulting in widespread housing cost burdens for renters with the lowest incomes.

Seventy-five percent, or three out of every four, extremely low-income renter households are severely housing cost-burdened, spending more than half their limited incomes on housing. Spending this much of one's income on housing leaves little left over for other important necessities such as food, healthcare, transportation, and childcare. Extremely low-income renters account for 68% of severely housing cost-burdened renters in the U.S. Most extremely low-income renters either work in jobs that don't pay a living wage or they contend with factors that limit their ability to work full time, if at all. More than 90% of extremely low-income renters are either in the labor force, are seniors, have a disability, are in school, or are single adult caregivers. Extremely low-income renters are more likely to belong to one of these income limiting categories than all other renter households.

The report emphasizes that significant federal investments are needed to assist the lowest income renters as what they can afford to pay does not cover the cost of construction and operation of private market housing. Greater investments in federal housing programs are needed to increase the supply of subsidized affordable rental housing and for housing choice vouchers to close

the gap between what extremely low-income renters can afford to pay and actual rents. The report argues that budget and staffing cuts to HUD will only deepen existing affordability challenges and cause further harm to America's lowest income renters. A bipartisan commitment to solving the affordable housing crisis is needed, instead, to ensure the wellbeing of millions of people across the country.

Visit www.nlihc.org/gap to learn more and to explore data on your community.

NATIONAL HOUSING PRESERVATION DATABASE UPDATES

The National Low Income Housing Coalition (NLIHC), in partnership with the Public and Affordable Housing Research Corporation (PAHRC), launched the National Housing Preservation Database (NHPD) in 2011 to provide tenants and housing advocates with the information they need to identify and preserve public and affordable housing. The NHPD is the only national database of federally assisted rental housing where users can access information about the different subsidies associated with any given property. Currently, the NHPD covers 80,000 active federally-assisted properties and includes subsidy information from 13 federal housing programs.

The NHPD has many uses beyond preservation. For example, it can be used to inventory the affordable housing stock in a community. It can also be used to find affordable housing and to identify which affordable housing regulations are applicable to a given federally-assisted property. For example, during the COVID-19 pandemic, NHPD data played a critical role in helping tenants check if their homes were covered by the CARES Act eviction moratorium. The NHPD is available for free, but users must enroll in a user account to gain access to the database.

Since its launch, the NHPD has evolved to include new data and features that equip tenants, researchers, and housing lawyers to advocate for the preservation of affordable housing and to help current tenants stay housed. Most recently, this has meant the inclusion of new data on 600 properties that were funded through the National Housing Trust Fund which was added back in February 2025. NLIHC and PAHRC are currently working on acquiring data on affordable housing located throughout the United States on tribal lands funded from the Indian Housing Block Grant (IHBG) program.

Please visit <https://preservationdatabase.org/> to register for the NHPD.

NATIONAL RENTER SURVEY

While data from sources like the U.S. Census Bureau provide considerable detail on topics like rental housing quality, rent costs, and renter demographics, they include only limited information on topics like landlord-tenant relationships, barriers to applying for housing assistance, rental junk fees, and challenges faced in obtaining accessible and inclusive housing. A nationally representative source of quantitative data on the common barriers renters face to remaining safely and stably housed in their communities of choice would be an invaluable resource for informing advocacy efforts and identifying effective policy interventions.

From 2024 to 2025, NLIHC will address this information gap by conducting a nationally representative survey of renters. The primary goal of this survey is to supplement existing data sources by gathering new, actionable data to inform our advocacy on federal policies that affect renters. NLIHC is working with ICF, an experienced survey research firm, to survey thousands of renters across the U.S. online and by phone, in both English and Spanish. Renters who participate will be compensated for their time. NLIHC expects to launch the survey in late spring 2025 and to publish initial findings in winter 2025-2026.

Visit <https://nlihc.org/national-renter-survey> to follow the latest updates on the progress of the survey.





**NATIONAL LOW INCOME
HOUSING COALITION**

1000 Vermont Ave, NW
Washington, DC 20005

(Tel) 202-662-1530

(Fax) 202-393-1973

www.nlihc.org