
COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

By Noah Patton, Manager of Disaster Recovery, NLIHC

The Federal Emergency Management Agency (FEMA) leads the federal government's efforts to prepare for potential disasters and to manage the federal response and recovery efforts following any disaster that overwhelms local and state authorities. FEMA provides help to coordinate direct financial and physical assistance to those affected by disasters and is responsible for coordinating government-wide relief efforts. FEMA typically facilitates short-term recovery efforts, while HUD takes on long-term recovery during some disasters. The country's system of disaster response and recovery is very intricate and is a specialized field of its own. It is also fundamentally broken and is critically in need of reform. However, housing organizers and advocates are advised to maintain a general familiarity with their broad concepts, which are described in this article.

A Brief Note on "Natural Disasters"

A disaster occurs when a hazard, defined as a "source of danger that may or may not lead to an emergency or disaster," overwhelms the ability or emergency services in a local government or a region to effectively respond. A hazard created by technology, such as a chemical spill or atomic bomb, is called a "technological hazard," while a hazard created through natural effects, like a tornado, is labeled a "natural hazard." The likelihood that a hazard will lead to a disaster is called "risk."

The term "natural disaster" is a misnomer because a disaster is created by society's inability to sufficiently prepare for and respond to a hazard, even if the hazard is created through nature. Using the term "natural disaster" implies that a disaster was somehow unavoidable or an "act of God," when in fact disasters are created by the culmination of policy makers'

decisions regarding how and where to build homes and businesses, and how to prevent and respond to hazards. Advocates are advised to use the phrase "disaster" alone instead of "natural disaster."

Disaster Response

Whether an "event" (like a house fire or an automobile accident) or a larger-scale incident (like a hurricane, tornado, or a flood), immediate response to an emergency is coordinated and executed by local government agencies that handle emergency services—typically the local police, fire, and emergency medical service personnel. These individuals are supported by local officials and emergency managers.

When a disaster occurs and the local response capability is overwhelmed, the governor of a state, or chief executive of a Tribal nation or a territorial government should request a federal disaster declaration from the federal government requesting the activation of various assistance programs and federal aid. This request will also contain a "Preliminary Damage Assessment" (PDA) that includes data on the direct impacts like the number of damaged homes and needs like infrastructure repair and emergency shelter. After reviewing this assessment, FEMA will make a recommendation to the President to approve or disprove a request. If a request is denied, the requestor can appeal that decision.

Upon the approval of the request, FEMA will appoint a Federal Coordinating Officer (FCO) and begin the deployment of resources and personnel for the requested and approved programs. It is important to note that while FEMA is the lead federal agency involved with disaster response, the response itself is still directed by state and local level emergency management offices and policymakers. The general framework for how federally-supported disaster response occurs and how coordination is facilitated is

laid out in the [National Incident Management System \(https://tr.ee/grxtzP\)](https://tr.ee/grxtzP) (NIMS) while specific tasks are covered by the [National Response Framework \(https://tr.ee/3Gesko\)](https://tr.ee/3Gesko) (NRF).

The primary focus for disaster response is the restoration of “community lifelines.” These include: Safety and Security; Food, Water, Shelter; Health and Medical; Energy (Power & Fuel); Communications; Transportation, and; Hazardous Materials. These seven lifelines represent the most basic services a community relies upon that, when functioning, enables all other activities within a community.

Activities around the restoration of these lifelines are often coordinated via an Emergency Operations Center (EOC). At the federal level, and at many state governments, activities aimed at stabilizing community lifelines are organized via “Emergency Support Functions” (ESFs) outlined in the NRF. These are groups of organizations and agencies that help coordinate work towards a specific goal related to community lifelines. The federal versions of ESFs can be selectively activated by FEMA—it is important to note that FEMA may not activate all ESFs for every disaster. This does not mean that the work is not occurring, but that formal coordination structures may not be needed. There are currently 15 different ESFs identified in the NRF. Pertinent to this guide, is ESF #6—Mass Care, Emergency Assistance, Temporary Housing, and Human Assistance. Multiple activities occur within this ESF—including sheltering, feeding, distribution of emergency supplies, support to individuals with disabilities, reunification services, support to personal support animals, and mass evacuee support. None of these forms of emergency assistance have any eligibility requirements for disaster survivors.

Notable for housing advocates and organizers, the mass care aspect of disaster response is typically facilitated by the American Red Cross (ARC)—which has a federal charter, giving them pseudo-governmental status. In addition to working with FEMA to co-facilitate ESF #6, ARC will work with FEMA and local and state emergency management to facilitate volunteers, donations, and other assistance to support those residing in shelters in the aftermath of the disaster. In addition, other Voluntary Organizations Active in Disasters (VOADs)—

like Team Rubicon, Operation Hope, and faith-specific volunteer organizations—provide assistance to displaced households. They are typically organized via the state or territorial chapter of [National VOAD \(https://tr.ee/PCHJD7\)](https://tr.ee/PCHJD7) (NVOAD).

A NOTE ON MUTUAL AID AND SPONTANEOUS DISASTER VOLUNTEERS

Community-based organizations and concerned individuals have sought to aid disaster-impacted communities outside the structures of emergency management described above. Two forms of this type of assistance deserve mention here: community-based organizations using a mutual aid model, and spontaneous disaster volunteers.

Mutual Aid focuses on providing unconditional assistance directly to impacted individuals in a non-hierarchical, collaborative, manner, that also serve to activate impacted communities against social, economic, or political barriers to meeting their needs. In contrast to a charitable approach, Mutual Aid does not employ means testing or grant stipulations when providing assistance. Employing a non-hierarchical structure, decision making is conducted collectively. It also entails political education, with organization members connecting with the community about how to alleviate community needs. While typically associated with Anarchist theory, with such groups successfully using the strategy during Hurricanes Katrina and Sandy for instance, the method saw broader use during the COVID-19 Pandemic and has become a major style of community disaster response.

Disaster-impacted areas often see an influx of Spontaneous Disaster Volunteers. These are individuals who, seeing the need of disaster survivors via the media or other sources, spontaneously decide to travel to the impacted area to assist. These volunteers, sometimes referred to by Emergency Managers as “Spontaneous Unaffiliated Volunteers” (SUVs) and may have little skills applicable to disaster response nor have the connections necessary to find housing and food in a disaster-impacted area once they arrive. The arrival of these volunteers is sometimes described as “the disaster within the disaster” by officials due to the potential of such volunteers to take up vital resources,

and they are often viewed negatively by Emergency Managers. The broken nature of the country's disaster recovery system means that many feel obligated to assist in meeting disaster survivors' needs. Regardless, advocates and organizers are cautioned to work with existing community-based organizations and refrain from self-deploying.

Disaster Recovery

There is no predetermined time when recovery begins in the aftermath of a disaster. During some disasters, recovery efforts may begin on the day following the disaster, while in others, it may take weeks. Regardless, recovery typically begins once immediate lifesaving activities are complete, and efforts shift from restoring community lifelines to assisting a community in returning to "self-sufficiency." Recovery efforts are typically split-up between "short" and "long-term" recovery.

SHORT-TERM RECOVERY

Short-term recovery has significant overlap with disaster response—the various ESFs described in the *Disaster Response and Recovery* portion of this chapter will largely continue to function throughout this period. Short-term recovery includes the provision of public health services, emergency housing, rebuilding transportation routes, and more. For federally declared disasters, the housing component of short-term recovery is dominated by FEMA's Individual Assistance Program (IA) described in the FEMA portion of this chapter, in addition to other sources of federal and state assistance, as well as philanthropic dollars. Again, as in emergency response, recovery is directed by state and local governments with supplemental assistance from the federal government, however the myriad of regulatory requirements and the amount of federal funding in play mean that federal efforts often take a more prominent role.

Apart from the federal financial assistance programs described later in this chapter, the federal coordination structure of short-term recovery is conducted in line with the [National Disaster Recovery Framework \(https://tr.ee/OkR6IS\)](https://tr.ee/OkR6IS) (NDRF). This framework also lays out the responsibilities of local and state governments within

the recovery framework. The framework establishes six Recovery Support Functions (RSFs)—or a collection of responsibilities and tasks—with regard to recovery: Community Assistance; Economic; Health, Education, and Human Services; Housing; Infrastructure Systems, and; Natural and Cultural Resources. Each RSF serves as the central hub of collaboration between federal, local, state, and non-governmental partners. Ideally, these RSFs will work to create a Recovery Plan and assist local and state partners in executing it.

The housing RSF is coordinated via HUD and is tasked with facilitating collaboration between partners involved in housing support. The RSF provides impacted communities with support, guidance, and helps identify financial resources and tools for the housing recovery plan. Typically, this RSF also works to collect the data necessary to acquire long-term recovery funding from HUD's Community Development Block Grant - Disaster Recovery (CDBG-DR) program described below and the HUD-related section of this chapter.

LONG-TERM RECOVERY

Long-term recovery can last for months and years—even decades—after a disaster occurs. Depending on the impact of the disaster, activities in long-term recovery can be the reconstruction of damaged or destroyed homes, repairing road networks, or the complete redevelopment of housing stock and economic activity within impacted areas.

The long-term recovery process begins with the measurement of impacts and needs compiled by the federal housing RSF described in the above section, as well as a dedicated ESF - ESF #14: Long Term Recovery. This ESF hosts partner agencies and organizations that work to pre-plan for long-term recovery, consulting stakeholders and disaster survivors, and gathering potential funding sources. Even if this specific ESF is not activated in the aftermath of a disaster, state and local officials—including planning and community development departments and agencies—will be pulling together an idea of what long-term recovery will look like for a specific area. They will typically create some form of "long-term recovery plan" to host the data and priorities gathered. FEMA maintains a [self-help guide \(https://tr.ee/9MtpZc\)](https://tr.ee/9MtpZc) for the creation of long-term

recovery plans. It is important to note that this plan will likely be distinct from any action plan submitted in connection with the CDBG-DR program—going beyond what those funds are applicable for and presenting a vision of the long-term recovery of the disaster-impacted community.

A wide range of state and local activities and programs can assist in long-term recovery, whether or not they are purpose built to assist in long-term disaster recovery depending on existing needs. Among federal programs in the latter category, the list is dominated by CDBG-DR-funded programs. As explained in the HUD-related portion of this chapter, CDBG-DR funds are HUD administered but the programs themselves are executed by state and local governments. These can be used in tandem with other sources of community development and affordable housing dollars to facilitate long-term recovery. It is important to note that not every disaster receives CDBG-DR funding in a timely fashion, or at all.

In addition to federal resources, VOADs and local charitable organizations working in the impacted area will sometimes create “Long-Term Recovery Groups” (LTRGs) whose goal is to match philanthropic resources with community needs. These groups can include community leaders, VOAD groups, local nonprofits, state and federal government representatives, community-wide and neighborhood leaders, business and industry partners, disability organizations, faith-based leaders, and other recovery partners. FEMA Voluntary Agency Liaisons (VALs) are often involved and establish supportive longterm relationships with members of the LTRG. These organizations can last from a few months to a few years depending on the level of financial support they have from philanthropic sources. While many disband after a certain point in the recovery process, others adopt a more permanent structure and carry their area-focused mission from one disaster to the next. It is important to note that the makeup of this LTRG denotes what activities they prioritize—some LTRGs may focus exclusively on the lowest-income households, while others may provide assistance to households at higher ends of the income spectrum.

You can learn more about Disaster Recovery in the HUD and FEMA-focused portions of this chapter.

Forecast for 2026

Recovery continues to progress from 2017 - 2024 disasters. While 2024 saw an active Atlantic Hurricane Season, which resulted in multiple landfalling hurricanes, including Hurricane Milton—impacting Florida, and Hurricane Helene which devastated portions of the Southeast and Appalachian regions, including Western NC, Upstate SC, Southern and Eastern Georgia, Southwestern VA, and Eastern TN—the 2025 Season saw no tropical cyclone landfalls in the U.S. However, devastating tornado outbreaks occurred across the central and southern U.S.; extreme flooding occurred in areas across the country, including in the Texas Hill Country with significant loss of life. Typhoon Halong impacted Western Alaska in late 2025, destroying multiple remote villages and displacing a large population of Alaskan Native community members.

Despite the relative lack of major disasters over the year, the country’s disaster response and recovery system experienced a catastrophic 2025. The new administration wasted little time in announcing its intention to “abolish” FEMA as an agency. While this rhetoric has softened over the course of the year, it has been replaced by consistent language regarding the need for states to “pay their share” when it comes to disaster response, recovery, and mitigation. As a result, FEMA has seen its public facing role diminish, the number of Presidential Disaster Declarations drop significantly, and FEMA employees laid off or offered buyouts—significantly reducing the agency’s capacity to respond to disasters. Additional details are available in the FEMA program portion of this chapter. Broadly, advocates should remain aware of this decentralization trend of federal disaster response and recovery systems and begin contemplation around what state level resources may be available to replace or supplement the diminished federal resources in this space.

While staffing levels at HUD have been severely impacted on several fronts, technical assistance around disasters has remained largely stable. However, changes around long-term recovery programs aimed to discourage “climate-conscious” activities—or any activity outwardly projecting “equity” principles—has

complicated long-term recovery efforts. While long-term recovery funds were approved by Congress in late-2024, 2025 has not seen any additional funding – slowing recovery efforts in North Carolina and Southern California. Additional details are available in the HUD Program portion of this chapter.

Legislatively, congressional rhetoric has remained largely skeptical around the wholesale dismantling of FEMA or plans to severely curtail the agency’s ability to respond to disasters. This has not led to any significant pushback from either party on staffing cuts at FEMA or against restrictions on long-term recovery funding at HUD, however.

The largest and most comprehensive piece of legislation focusing on disaster response and recovery reform is the [“Fixing Emergency Management for Americans \(FEMA\) Act of 2025”](https://tr.ee/OeZ1LL) (H.R. 4669) was passed by the House Committee on Transportation and Infrastructure on September 3, 2025 by a vote of 57-3. The bill would reorganize FEMA as an independent agency outside of the Department of Homeland Security (DHS) and institute around a dozen significant reforms to disaster programs recommended by NLIHC and its Disaster Housing Recovery Coalition (DHRC) of more than 900 local, state, and national organizations.

The bill was introduced by Transportation and Infrastructure Committee Chairman Sam Graves (R-MO), Committee Ranking Member Rick Larsen (D-WA), former Economic Development, Public Buildings, and Emergency Management Subcommittee lead Republican Daniel Webster (R-FL); and Economic Development, Public Buildings, and Emergency Management Subcommittee Ranking Member Greg Stanton (D-AZ) and was endorsed by NLIHC. If enacted, the “FEMA Act” would restore the Federal Emergency Management Agency’s (FEMA) status as an independent agency outside of the Department of Homeland Security (DHS) and implement a host of improvements that will help allow the agency to respond faster, fairer, and with increased flexibility to the needs of all disaster survivors across the country. It also contains important reforms to better ensure that disaster survivors—whether they are renters, homeowners, or are experiencing homelessness—can access the assistance they need to

fully recover; all while encouraging states to take greater steps to address their disaster risk.

For More Information

National Low-Income Housing Coalition, 202-662-1530, www.nlihc.org

The NLIHC Disaster Housing Recovery, Research, and Resilience (DHR) Initiative [webpage \(https://tr.ee/tyWG3A\)](https://tr.ee/tyWG3A)

[“Advancing Equity: Strategies, Tactics, and Best Practices for Disaster-Impacted Communities,”](https://tr.ee/xpbqXT) (https://tr.ee/xpbqXT)—a toolkit covering organizing, communications, legal, and research strategies for advocates and organizers in communities that have experienced or are likely to experience climate change-induced disasters.

[“Resources for Disaster Response, Recovery, and Resilience: A Toolkit for Advocates and Community-Based Organizations,”](https://tr.ee/yxyjXU) (https://tr.ee/yxyjXU)—a toolkit offering a range of communication tools that advocates can utilize before and after disasters, addressing both short-term and long-term recovery, resilience, and mitigation.