# Disaster Housing Assistance Program



UD's Disaster Housing Assistance Program (DHAP) plays a critical role in providing safe, decent, and affordable homes to some of our nation's most vulnerable individuals and families after a disaster. This includes low income seniors, people with disabilities, families with children, veterans, people experiencing homelessness, and other at-risk populations who are often the hardest-hit by disasters and have the fewest resources to recover afterwards.

NLIHC and the Disaster Housing Recovery Coalition strongly urge **FEMA to immediately enter into an interagency agreement (IAA) with HUD to allow the housing agency to stand up its DHAP program as quickly as possible.** Low income people face significant barriers when accessing FEMA's transitional shelter assistance. Without DHAP, they often have little choice but to move into uninhabitable or overcrowded homes, stay at shelters, or sleep in their cars or on the streets.

### DHAP TARGETS THE LOWEST INCOME HOUSEHOLDS.

DHAP has been used after past disasters, including Hurricanes Katrina, Rita, Gustav, Ike, and Sandy to provide low-income, displaced families with safe, decent, and affordable rental homes while they rebuild their lives and get back on their feet.

DHAP provides displaced households with temporary rental assistance, covering the cost difference between what a family can afford to pay and their rent, capped at a reasonable amount. Over several months, families are required to pay a greater share of their rent to encourage and help prepare them to assume full responsibility for their housing costs at the end of the program. All families receiving DHAP rental assistance are provided wrap-around case management services to help them find permanent housing solutions, secure employment, and connect to public benefits.

DHAP is administered through HUD's existing network of local Public Housing Agencies, which have significant local market knowledge and experience administering HUD's Housing Choice Voucher program.

## DHAP OVERCOMES BARRIERS TO FEMA'S TRANSITIONAL HOUSING.

DHAP is designed to help those low income households that face significant barriers accessing FEMA's transitional shelter assistance.

Hotels participating in FEMA's transitional shelter often charge daily "resort" fees, require security deposits, and require that displaced households have credit cards – all of which are barriers for low income households that have already depleted any savings that they may have had and that are often unbanked or underbanked. Some hotels have turned away displaced families with hotel vouchers.

Without DHAP, displaced, low income families often have little choice but to move into uninhabitable or overcrowded homes, stay at shelters, or sleep in their cars or on the streets. There are numerous accounts of individuals that were unable to access FEMA's transitional housing assistance that later needed emergency hospital care after returning to mold-infested homes. Families have set up "tent cities" because they had no place to go.

# HUD – NOT FEMA – IS BEST SUITED TO ADDRESS THE MEDIUM- AND LONGER-TERM HOUSING NEEDS OF THE MOST VULNERABLE.

DHAP was developed through the hard-won lessons learned after Hurricane Katrina, when it became clear that HUD – not FEMA – was best suited to oversee and administer federal disaster housing assistance to the lowest income people.

In its 2006 analysis, the George W. Bush administration determined that "HUD, rather than the Department of Homeland Security, should be the lead agency for housing" given HUD's "extensive expertise and perspective on large-scale housing challenges," "extensive experience providing housing resources for those in need," and "extensive network of regional offices and State and local housing agencies."

Congress amended the Stafford Act to require the federal government to create a disaster housing plan. This 2009 plan makes it clear that HUD should be playing a key role in standing up housing assistance programs and it recommended that Congress make the DHAP program permanent. It states that DHAP:

"is an effective way to meet the long-term housing needs of displaced families following a disaster. Creating a new permanent DHAP-like program by providing legislative authority to HUD would represent a significant improvement over current efforts."

Moreover, the <u>National Disaster Recovery Framework</u>, developed under the Obama administration in 2011, recommends that HUD serve as the coordinating agency for coordinating and delivering housing assistance – not FEMA.

### **HOW CONGRESS CAN HELP**

Before HUD can stand up its DHAP program, FEMA must enter into an interagency agreement (IAA) with HUD.

FEMA has the authority to enter into this agreement – **without any further Congressional or state action** – under the Department of Homeland Security's general grant authority under Section 102(b)(2) of the Homeland Security Act and Sections 408(b)(1), 426, and 305(a) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

To ensure that the DHAP program is set up quickly, Congress should include language in its next emergency supplemental spending bill directing FEMA to enter into an IAA with HUD. Alternatively, Congress can directly appropriate funds to the DHAP program.

For more information, contact NLIHC Public Policy Director Sarah Mickelson, smickelson@nlihc.org, 202-507-7447.

**-2-** 10/31/2017