The Disaster Housing Recovery Coalition of 850 local, state, and national organizations urges Congress to ensure that federal disaster recovery resources reach all impacted households, including the lowest-income and most marginalized people who are often the hardest-hit by disasters and have the fewest resources to recover afterwards. Below are our top priorities for Congress to include in any disaster recovery package.

**PROVIDE HOUSING ASSISTANCE TO PEOPLE WITH THE GREATEST NEEDS**

One of the top priorities after a disaster is ensuring that survivors have a stable, affordable place to call home while they get back on their feet. Under the Disaster Housing Assistance Program (DHAP), displaced families receive longer-term direct rental assistance and wrap-around case management services provided by local housing professionals with extensive knowledge of the local housing market. This assistance helps families find permanent housing solutions, secure employment, and connect to public benefits as they rebuild their lives. DHAP was created after hard-won lessons from Hurricane Katrina, and it has been used successfully in major storms since. DHAP has been upheld as a best practice by past Republican and Democratic administrations.

DHAP was designed to help low-income survivors who face significant barriers to accessing FEMA’s Transitional Shelter Assistance (TSA) motel program and who need longer-term housing stability to fully recover. TSA is not well-suited for low-income survivors because hotels often charge daily “resort” fees on top of FEMA reimbursements, require security deposits, or require that displaced households have credit cards – all of which are barriers to low-income households who have already depleted any savings that they may have had and who are often unbanked or underbanked. TSA also relies on arbitrary, short-term deadlines – often giving survivors only a few days or hours-notice – and creates burdensome hoops that families must jump through to use the program.

Without DHAP, displaced, low-income families often have little choice but to double or triple up with other low-income families, return to uninhabitable homes, or pay more than half of their limited incomes on rent, making it harder to meet their other basic needs. Survivors without stable, affordable homes face a higher risk of evictions and, in worst cases, homelessness. There are numerous accounts of individuals unable to access TSA who set up “tent cities” or who later needed emergency hospital care after returning to mold-infested homes. Families were pushed into homelessness because they had no place to go.

Despite the clear need, FEMA has refused to activate DHAP, rejecting requests by Governors, dozens of members of Congress, survivors, and advocates. For more information, see NLIHC’s DHAP factsheet and a comparison of DHAP and alternative programs.

*Congress should directly appropriate DHAP funds and direct FEMA to activate the program for the lowest-income survivors.*

**PROVIDE LONG-TERM DISASTER RECOVERY FUNDING AND OPPORTUNITIES FOR PUBLIC INPUT**

*Congress should provide robust investments in the Community Development Block Grant – Disaster Recovery (CDBG-DR) program to allow communities to fully recover and to support additional full-time disaster recovery staff at HUD. Congress should require a 30-day comment period on state CDBG-DR action plans as well as require direct grantees to establish an ongoing process for public input as rebuilding programs and projects progress to ensure community needs are being met.*
REPLACE ALL DAMAGED OR DESTROYED FEDERALLY SUBSIDIZED AFFORDABLE RENTAL HOMES ON A ONE-FOR-ONE BASIS

America’s rental housing crisis directly impacts all states and congressional districts. Even before a disaster hits, the majority of the lowest-income families living in these communities pay more than half of their limited incomes on rent, leaving few resources to help meet their other basic needs, including food, childcare, healthcare, and transportation. After past disasters, affordable housing stock is often lost and never rebuilt, exacerbating the affordable rental housing crisis and displacing low-income families. Developments should be rebuilt in both high-opportunity communities outside of the flood plain with access to good schools, jobs, healthcare, and transit, and in distressed communities as part of a comprehensive revitalization plan.

Congress should require states to replace all damaged or destroyed federally subsidized affordable rental homes on a one-for-one basis. Congress should use legislative language from the “Reforming Disaster Recovery Act,” which passed the House with bipartisan support and was introduced by Senator Brian Schatz (D-HI) and Representatives Ann Wagner (R-MO) and Al Green (D-TX).

Congress should provide the deeply targeted resources states need to replace damaged or destroyed federally subsidized affordable rental homes, including funding for the National Housing Trust Fund. The HTF was designed specifically to address the shortage of homes affordable to people with the greatest needs.

EQUITABLY ADDRESS HOUSING AND INFRASTRUCTURE NEEDS

Congress relies on FEMA and HUD’s unmet needs assessment to determine the amount of disaster recovery funding needed to rebuild damaged and destroyed homes and infrastructure. After past disasters, however, states have used federal disaster recovery resources slated for housing recovery for other purposes. Congress has an important role to play to ensure that federal dollars are spent effectively and for the specific purpose for which they were allocated.

Congress should require states to allocate equitably CDBG-DR resources to address housing and infrastructure needs, based on FEMA and HUD’s assessments and other data. Congress should use legislative language from the “Reforming Disaster Recovery Act.”

EQUITABLY ADDRESS THE NEEDS OF HOMEOWNERS, RENTERS, AND PEOPLE EXPERIENCING HOMELESSNESS

Under current law, states are not required to allocate equitably CDBG-DR resources to address the needs of homeowners, renters, and people experiencing homelessness. As a result, states frequently divert resources away from people with the greatest needs – including low-income renters and people experiencing homelessness – to relatively higher-income homeowners. In a 2010 report, the GAO recommended that Congress provide more direction to states in how to allocate funds from the CDBG-DR program. The report concludes, “Without specific direction on how to better target disaster-related CDBG funds for the redevelopment of homeowner and rental units after future disasters, states’ allocations of assistance to homeowners and renters may again result in significant differences in the level of assistance provided.”

Congress should direct states to allocate equitably CDBG-DR resources among homeowners, renters, and people experiencing homelessness, based on FEMA and HUD’s unmet needs assessment and other data. Congress should use legislative language from the “Reforming Disaster Recovery Act.”

FEMA frequently denies assistance to people experiencing homelessness prior to the disaster, despite their exceptional needs. These individuals should have access to the same emergency shelter and disaster relief assistance as those individuals who rented their homes prior to the disaster.
Congress should enact clarifying legislation to ensure that people experiencing homelessness prior to the disaster have access to the same FEMA emergency shelter and disaster assistance as renters. Congress should also provide targeted resources – such as Continuum of Care grants – to help serve people who were experiencing homelessness prior to the disaster, whose needs are frequently overlooked.

PROMOTE JOB OPPORTUNITIES FOR LOW-INCOME SURVIVORS

To help stimulate local economies and ensure that low-income communities are built back stronger, Congress should ensure job training and employment opportunities for low-income residents, as well as contracting opportunities for small businesses in connection with projects and activities in their neighborhoods. Section 3 is also a tool to overcome likely labor shortages after a disaster.

Congress should direct HUD to use Section 3 to promote job training and employment opportunities for low-income residents in the recovery process. Congress should revise and improve Section 3 to make the program more impactful.

AUTHORIZE REFORM LEGISLATION

DHRC supports the “Reforming Disaster Recovery Act” which would permanently authorize and reform CDBG-DR, the federal government’s primary long-term disaster rebuilding program. CDBG-DR provides states and communities with the flexible resources needed to rebuild affordable housing and infrastructure after a disaster. The bill also establishes important safeguards and tools to help ensure that federal disaster recovery and rebuilding efforts reach all impacted households, including those with the lowest incomes who are often the hardest-hit by disasters and have the fewest resources to recover.

Congress should include the “Reforming Disaster Recovery Act,” which passed the House with bipartisan support, in any disaster recovery package.

DHRC supports the “Housing Survivors of Major Disasters Act,” introduced by Senator Elizabeth Warren (D-MA) and Representative Adriano Espaillat (D-NY) to address one of the top reasons low-income survivors are disqualified from receiving FEMA assistance: onerous documentation requirements. Low-income disaster survivors, including low-income homeowners, homeowners of color, and residents of manufactured housing, have been wrongfully denied assistance for this reason since at least 1995, but FEMA has done little to resolve this issue. Most recently, more than 77,000 Puerto Rican survivors were wrongfully denied assistance, in addition to survivors of Hurricane Florence and the California wildfires. The bill directs FEMA to create and make public a declarative statement that disaster survivors can use to prove residency and ownership of properties in disaster-impacted areas. The bill also authorizes FEMA to accept a broad range of documents, such as utility bills, credit card statements, pay stubs, and school registration, in lieu of a formal title to property or leases.

Congress should include the “Housing Survivors of Major Disasters Act,” which passed unanimously out of the House Transportation and Infrastructure Committee in 2020, in any disaster recovery package.