



NATIONAL LOW INCOME  
HOUSING COALITION

# NLIHC's Training Institute Disaster Recovery 101

Sept. 25, 2025

# Agenda



## Welcome & Intro

- Dee Ross, Tenant Leader Fellow, NLIHC

## Disaster Recovery 101

- Noah Patton, Director of Disaster Recovery
- Meghan Mertyrus, Disaster Housing Recovery

## Next Steps

- Dee Ross, Tenant Leader Fellow, NLIHC

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# Welcome & Intro



**Dee Ross**

*Tenant Leader Fellow*

National Low Income Housing Coalition

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# Disasters, Systems, Organizing, and Advocacy

Noah Patton

Director of Disaster Recovery

NLIHC

# Disaster Housing Recovery Coalition (DHRC)



- An NLIHC-led group of over 900 local, state, and national organizations working to ensure that all disaster survivors receive the assistance they need to fully recover.
- We provide
  - Federal Advocacy
  - Info Sharing
  - Technical Assistance
  - Advocacy Support

# So, who are you?



Have you had any experience with disasters?  
What did that look like?

# What is a disaster?

- A disaster might exist but not be designated as such, or something might be designated a disaster which is not a disaster. This is because disasters are also political in nature.
- Definition still evolving but the consensus is: A disaster occurs...
  - when a “hazard” (wind, rain, godzilla)...
  - meets the “built environment” (where we live and work) and causes conditions that...
  - overwhelm the ability to effectively withstand and respond to it while continuing to function.
- Presidentially Declared Disasters
- #NoNaturalDisasters



# Disasters Impact Our Ability to Live

- Physical harm
- Monetary harm
  - Replacing cars and personal property
  - Repair costs
  - Job loss
- Displacement
  - Can lose our homes
  - Increase Rent
  - Less apartments available
- Impacts on Benefits
  - Harder to get an assistance check
  - Housing Authority could decide to close your building

# The Broken Disaster Recovery System

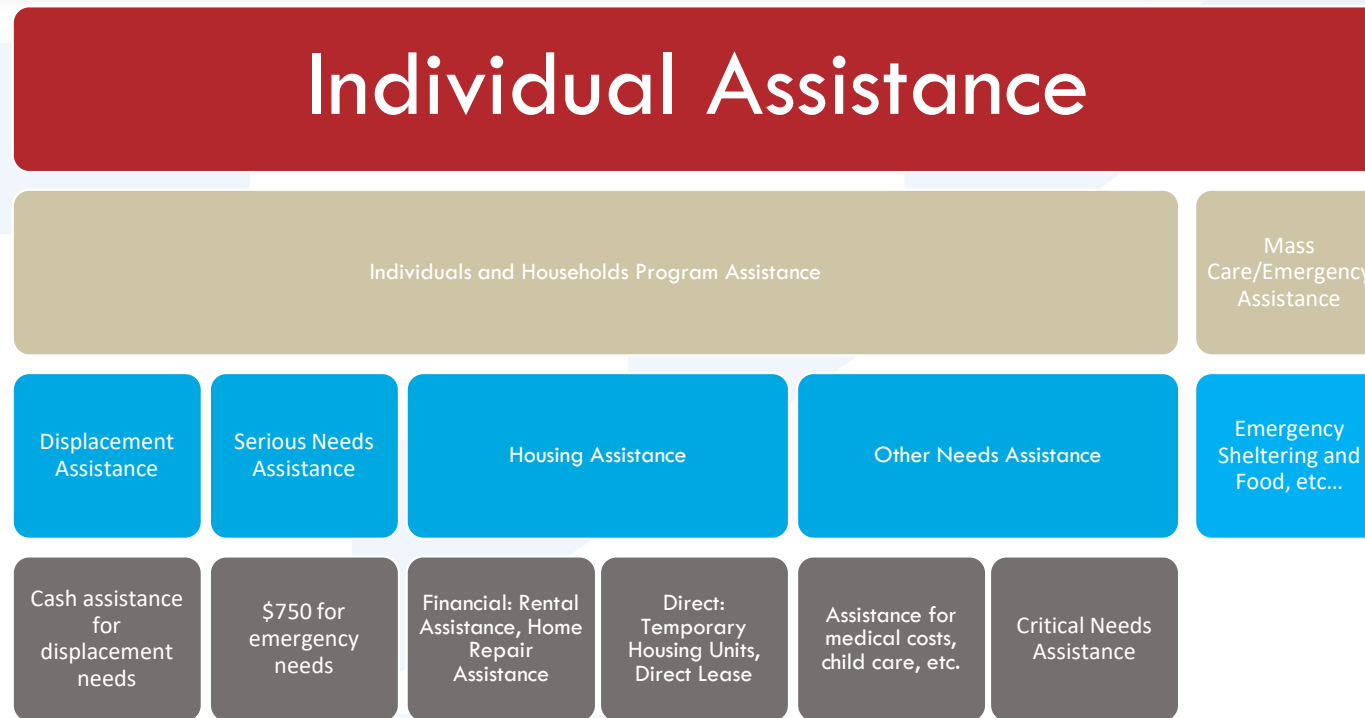


- The country's disaster recovery system is significantly broken – it perpetuates inequality, isn't particularly efficient, and is not effective in addressing the ongoing impact of climate change
- The lowest-income and most marginalized households are often most at risk because government policies have located their homes in high-risk areas and policymakers have failed to invest in the infrastructure needed to prevent harm
- This is a **choice** those in power have made and it is possible to chart a new path

# 5 Main Ways to Recover

1. Federal Emergency Management Agency (FEMA) assistance
2. Housing and Urban Development (HUD) assistance
  - a. Rapid Unsheltered Survivor Housing (RUSH) program
  - b. Long Term Recovery Funding
    - i. This program is formally called Community Development Block Grant - Disaster Recovery (CDBG-DR) program
3. Other government assistance
  - a. Disaster Supplemental Nutrition Assistance Program (D-SNAP)
  - b. Disaster Unemployment Assistance (DUA) program
4. Nonprofit assistance
5. Insurance and private funds

# FEMA Assistance Provides Short-Term Recovery Aid



# Systemic Issues with FEMA

- Assistance can be difficult to get – FEMA more concerned with eligibility than getting people help
- Appeals are complicated and confusing
- Rules always changing
- Assistance might not match your need
- Most assistance geared towards homeowners – leaving renters behind
- FEMA resistant to change

# HUD Assistance Provides Long-Term Recovery Aid



## CDBG-DR Requirements

- MUST Address a Presidentially-declared disaster impact
- MUST be a CDBG eligible activity
- MUST meet a CDBG national objective
- 70% of total allocation MUST benefit Low and Moderate Income Households

## Examples

- *Housing*
  - New Construction
  - Rehab/Reconstruction
- *Infrastructure:*
  - Road and Bridge Repair
  - Repair of Water & Wastewater Facilities
- *Economic Development*
  - Job training
  - Business Loans
  - Commercial District Improvement

# HUD Assistance is slow

- HUD assistance only available when Congress approves money
- Even if Congress approves it, can be a long time to get to the ground
- Amount of assistance for an area is based on the number of FEMA assistance received, so doesn't match the need
- State and local governments can decide to leave renters behind or steer money to certain areas

# Other Types of Government and Nonprofit Assistance

- Government Assistance
  - Disaster Unemployment (DUA)
  - Disaster SNAP (D-SNAP)
  - SBA Loans
  - Blue Roof Program
  - State-level assistance
- American Red Cross
  - Sheltering
- Voluntary Organizations Active in Disasters (VOAD)
  - Repair work
- Community Based Nonprofits
  - Shelters, Foodbanks, Churches
- Mutual Aid Groups
  - Organic groups of neighbors



# Problems with These Types of Assistance

- Other Government Assistance
  - Often just a drop in the bucket compared to need
  - Doesn't last very long
  - Repeat benefits that many people already get
  - Difficult to apply in the aftermath of a disaster
- Nonprofit Assistance
  - Often not enough to meet the need
  - Non-community-based groups need to leave to get to the next disaster
  - Focused around homeowners
  - Depends on outside donations
  - Difficult to navigate

# Questions?

# Systemic Issues

- The country's disaster recovery system is not build to provide assistance to all households – leaves many behind
- Designed to get people to give up and not fight for the assistance they deserve and are eligible for
- This is a **choice** those in power have made and it is possible to chart a new path

# The System Wants Us to Be Overwhelmed & Give Up

## What They Want Us To Think Is Impossible



## What is Actually Impossible



# A Short List of “Impossible” Things..



- Successfully [advocate](#) for significant changes to FEMA’s Individual Assistance benefiting renters and homeowners with low-incomes after disasters.
- Effectively advocate for HUD to release their [Universal Notice](#) making its long-term recovery program more equitable and streamlined.
- Reform long-standing FEMA policies [requiring title documentation](#) for homeowners to apply for assistance.
- Create the [Rapid Unsheltered Survivor Housing \(RUSH\) program](#) at HUD to provide displaced disaster survivors with the longer-term direct rental assistance and supportive services they need to get back on their feet.
- Enact the [“Community Disaster Resilience Zones Act of 2022”](#) to create a hazard assessment rating system for census tracts across the country.
- Expand and sustain the use of fully FEMA-reimbursed hotel rooms and similar facilities for use as [non-congregate sheltering](#) for those experiencing homelessness during the COVID-19 pandemic.
- Support the release of a [landmark report](#) detailing the federal response to Hurricanes Harvey and Maria, “Civil Rights and Protections during the Federal Response to Hurricanes Harvey and Maria.”
- Ensure the Trump administration [released recovery funding](#) to Puerto Rico after the administration delayed these resources

## 2 Prong Approach for Fixing the Country's Disaster Recovery System:

1. Work to keep each other safe
2. Work to reform the system

# Working to keep each other safe...



- If the government is leaving us behind, we must work together to meet our needs...
- Since we are already organizing, we can integrate this into our work...
  - Resilience Hubs
  - Evacuation Planning
  - Go bags and emergency supplies
  - Emergency alerts
  - Knowing where to find reliable information for your community
  - Disaster resilience for our buildings
- Disaster Tenant Guide in the works!

# Reform the System



- In addition to keeping each other safe we must fix the system that has abandoned us
- 2 bills we're currently working on...



# FEMA Act of 2025

- **“Fixing Emergency Management for Americans Act (FEMA) Act of 2025” (H.R. 4669)**
  - Restoring FEMA as an independent agency, reporting directly to the President as a cabinet-level agency.
  - Making it easier for individuals without a fixed address, like individuals experiencing homelessness, to access post-disaster housing assistance.
  - Increasing the duration of FEMA assistance to disaster-impacted households.
  - Creating a unified disaster assistance application for all federal disaster assistance programs.
  - Directing FEMA to create clear and understandable notices regarding program eligibility and application denials.
  - Removing penalties for disaster survivors who utilize crowdfunding sites like GoFundMe for disaster expenses.
  - Removing barriers to accessing FEMA’s Transitional Shelter Assistance (TSA) program to ensure greater access to post-disaster sheltering in hotels.
  - Requiring that disaster funds are spent transparently to help ensure that every community receives the assistance it is eligible for.

# FEMA Act of 2025

- Introduced by House Transportation and Infrastructure Chairman Graves and Ranking Member Larsen
- Cosponsored by 19 additional offices (12 R, 7 D)
- Passed by House Transportation and Infrastructure Committee (57-3) in early September
- Awaiting action on House Floor
- **Action Request:** Calls/Emails/Messages to Representatives requesting cosponsorships of the bill

# Reforming Disaster Recovery Act



- Permanent Authorization of CDBG-DR
- Standing recovery fund
- Permanent program rules
- Balancing funds between rebuilding infrastructure and housing
- Data sharing
- Minimum construction requirements
- And more!

# Reforming Disaster Recovery Act



- **Bill has bipartisan support**
  - Passed the House and Senate separately at various times over the last half-decade
  - Supported by HUD in both Obama, Biden, and Trump administrations
- **Currently in Senate as part of the ROAD to Housing Act (S. 2651)**
  - Passed unanimously by Senate Banking Committee in September (first piece of significant housing legislation to pass on a bipartisan vote in over a decade)
- **Currently on Senate Floor** – not sure when it will move but it remains a bipartisan priority
- **ACTION:** Reach out to all members of Congress and ask them to support!

# Questions?

# The Path Forward

“...we walk a ways together, no matter if it is in cold rain or moonlight. Sometimes the only music is hammers and saws, but we keep going, aiming for the high ground where they will be standing with their arms out, saying Come here, and rest. Let me help you.”

– “Those Who Carry Us” by Silas House

# Additional Resources



- [Toolkit](#) on Disaster Organizing Strategies
- DHRC [Working Group](#)
- [Policy Priorities](#)
- [Advocacy Material and More!](#)

Reach out! [npatton@nlihc.org](mailto:npatton@nlihc.org)

# Previous Courses



- **Pilot kick off:**
  - Recording from the webinar [here.](#)
  - PowerPoint from the webinar [here.](#)
- **Organizing 101: Community Organizing & Power Building:**
  - Recording from the webinar [here.](#)
  - PowerPoint from the webinar [here.](#)
- **Fundraising & Sustainability 101:**
  - Recording from the webinar [here.](#)
  - PowerPoint from the webinar [here.](#)
- **Communication & Branding 101:**
  - Recording from the webinar [here.](#)
  - PowerPoint from the webinar [here.](#)

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# Upcoming Courses



- **Civic Engagement 101** — Thursday, October 30, 2025
  - **Advocacy 101** — Thursday, November 13, 2025
  - **Policy 101** — Thursday, January 29, 2026
  - **Equity, Race & Culture 101** — Thursday, February 26, 2026
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- For a full description of the Tenant and Resident Training Institute and to access past webinars, visit: <https://nlihc.org/training-institute>
  - For questions, please contact: [ideas@nlihc.org](mailto:ideas@nlihc.org)

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