



NATIONAL LOW INCOME
HOUSING COALITION

Disaster Housing Recovery Coalition: National Webinar

October 11, 2022

Webinar Agenda



- **Welcome and Opening Remarks**
 - Sarah Saadian, Senior Vice President of Policy and Field, National Low Income Housing Coalition
- **National Panelists**
 - Shaylin Sluzalis & Germán Parodi, Co-Executive Directors, The Partnership for Inclusive Disaster Strategies
 - John Laycock, Research Analyst, Texas Appleseed
- **State and Local Panelists:**
 - *Florida*
 - Mary Williams, State Disaster Housing Coordinator, Bureau of Recovery, Florida Division of Emergency Management
 - *Puerto Rico*
 - Dr. Ivis Garcia, Associate Professor Landscape Architecture and Urban Planning at Texas A&M
- **DHRC Legislative Priorities: Housing Survivors of Major Disasters Act**
 - Noah Patton, NLIHC Housing Policy Analyst

Welcome and Opening Remarks



Sarah Saadian,
Senior Vice President of Policy and Field
National Low Income Housing Coalition

National Panelists



Shaylin Sluzalis & Germán Parodi
Co-Executive Directors
The Partnership for Inclusive Disaster
Strategies

National Panelists



John Laycock
Research Analyst
Texas Appleseed

Monitoring Recovery: Data and Accountability

Texas Appleseed

Open FEMA

Individual Assistance Data – Updates Weekly

- Generates an anonymized record for each application for disaster assistance
 - Currently 18.8 million rows
- Primarily the data records Storm/Location/whether funding was granted and how much
- Housing Assistance and Other Needs Assistance
 - Critical Needs Assistance (i.e. the \$700) is counted as Other Needs Assistance
 - Housing Assistance Status records whether an applicant was approved or denied and why (e.g. insufficient damage, ownership verification)
 - Inspection and result of inspection
- Some demographic data
 - Rent/own
 - Income
 - Age of Householder
 - Type of Housing – e.g. mobile home/single family home/apartment
 - NOT Race/Ethnicity

How to use this data

1) Map Damage

- Raw applications can be better than inspected damage

2) Map damage per hudred households (join Individual Assistance with Census Data)

- Tampa has more applications than Fort Myers, but far fewer per household

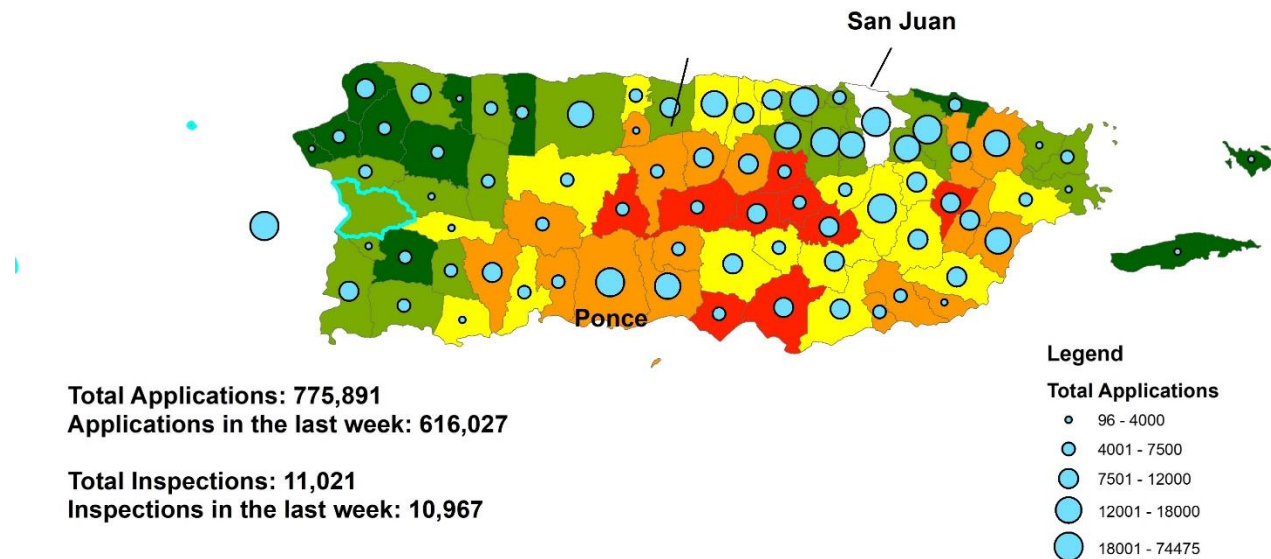
3) Demographics and Eligibility

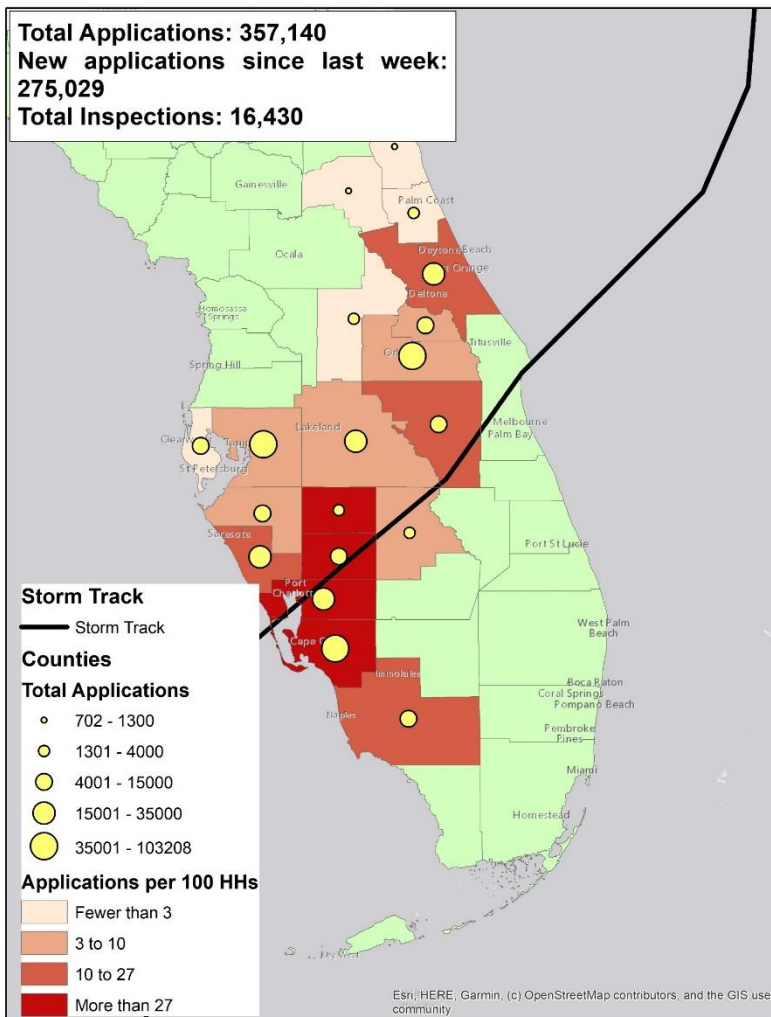
- Do low-income applicants or renters get approved at lower rates or receive less money?

4) Housing Denials and Ownership Verification

- FEMA is supposed to accept alternate forms of proof of ownership
- Local advocates have reports that they are not
- Data substantiates the reports on the ground

A	B	C	D
Ha Status			
Undecided	948,216		
EHR - Eligible - Home Repairs	93		
EHRZ - Eligible - Home Repairs, Flood Insurance Required	6		
ENCOMP - Eligible - Two months non-compliance	8		
ER - Eligible - Rental Assistance	2,715		
ERIA - Eligible - Inaccessible	13	Rejections IOWNV and other reasons	3,776
ERU - Eligible - Utilities Out	474	Rejections IOWNV	70
IAW - Ineligible - Same Address	2	Total IOWNV Rejections	3,846
IDUPA - Duplicate Application	345	Total determinations	41195
IDUPA,IIDV - Ineligible Duplicate Application, Failed Identity Verification	7	Percent of apps rejected for IOWNV	9.34%
IID- Ineligible - Insufficient Damage	9,201		
IID,IIDV - Ineligible Insufficient Damage, Failed Identity Verification	1,817		
IID,IIDV,ILDOBR - Ineligible Insufficient Damage, Failed Identity Verification, Ineligible Linked For Duplicate Review	66		
IID,IIDV,ILDOBR,INONV - Ineligible Insufficient Damage, Failed Identity Verification, Ineligible Linked For Duplicate Review, Occupancy Not Verified	1		
IID,IOWNV - Ineligible Insufficient Damage, Ownership Not Verified	2,085		
IID,IIDV,ILDOBR,IOWNV - Ineligible Insufficient Damage, Failed Identity Verification, Ineligible Linked For Duplicate Review, Ownership Not Verified	3		
IID,IIDV,INONV - Ineligible Insufficient Damage, Failed Identity Verification, Occupancy Not Verified	11		
IID,IIDV,INONV,IOWNV - Ineligible Insufficient Damage, Failed Identity Verification, Occupancy Not Verified, Ownership Not Verified	3		
IID,IIDV,INPR - Ineligible Insufficient Damage, Failed Identity Verification, Not Primary Residence	8		
IID,IIDV,INPR,IOWNV - Ineligible Insufficient Damage, Failed Identity Verification, Not Primary Residence, Ownership Not Verified	15		
IID,IIDV,INS - Ineligible - Insufficient Damage, Failed Identity Verification, Insured	30		
IID,IIDV,INS,IOWNV - Ineligible Insufficient Damage, Failed Identity Verification, Insured, Ownership Not Verified	10		
IID,IIDV,IOWNV - Ineligible Insufficient Damage, Failed Identity Verification, Ownership Not Verified	412		
IID,ILDOBR,IOWNV - Ineligible Insufficient Damage, Ineligible Linked For Duplicate Review, Ownership Not Verified	37		
IID,INONV,INS - Ineligible Insufficient Damage, Occupancy Not Verified, Insured	1		
IID,INONV,IOWNV - Ineligible Insufficient Damage, Occupancy Not Verified, Ownership Not Verified	37		
IID,INPR - Ineligible Insufficient Damage, Not Primary Residence	50		
IID,INPR,INS,IOWNV - Ineligible Insufficient Damage, Not Primary Residence, Insured, Ownership Not Verified	2		





Florida



Mary Williams
State Disaster Housing Coordinator
Bureau of Recovery
Florida Division of Emergency Management

Puerto Rico



Dr. Ivis Garcia
Associate Professor
Landscape Architecture and Urban Planning
Texas A&M



Deemed Ineligible: Reasons Homeowners in Puerto Rico Were Denied Aid After Hurricane María

October 11, 2022



National Low Income
Housing Coalition

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NATIONAL LOW INCOME
HOUSING COALITION

Disaster Recovery Coalition

Weekly calls

Ayuda Legal Puerto Rico, Hispanic Federation, Fondo Acceso a la Justicia, Oxfam, Ponce NHS, among others



Public Workshops

Conversations

Lawyers
Participants



Case Studies

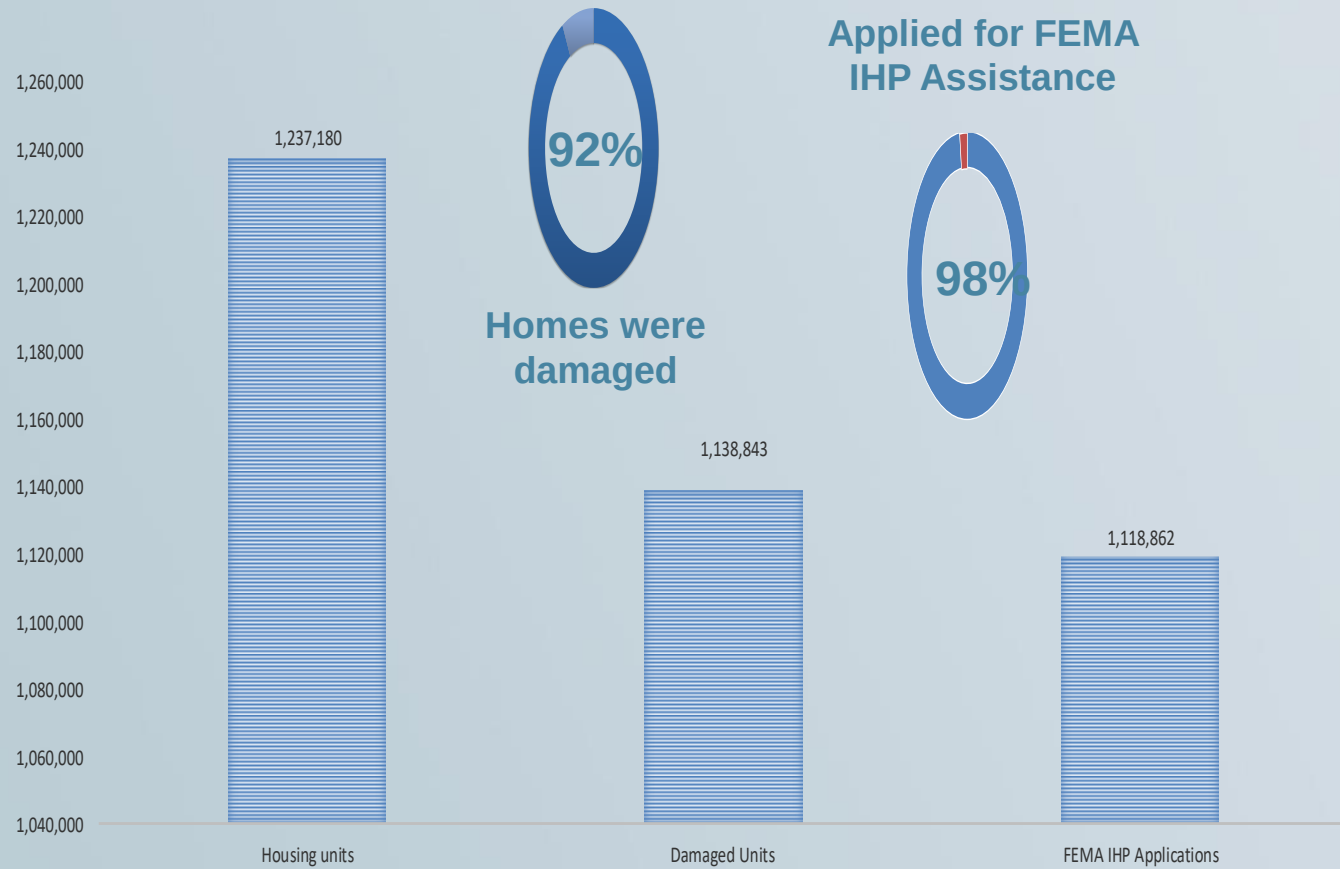
From conversations
Public workshops
News



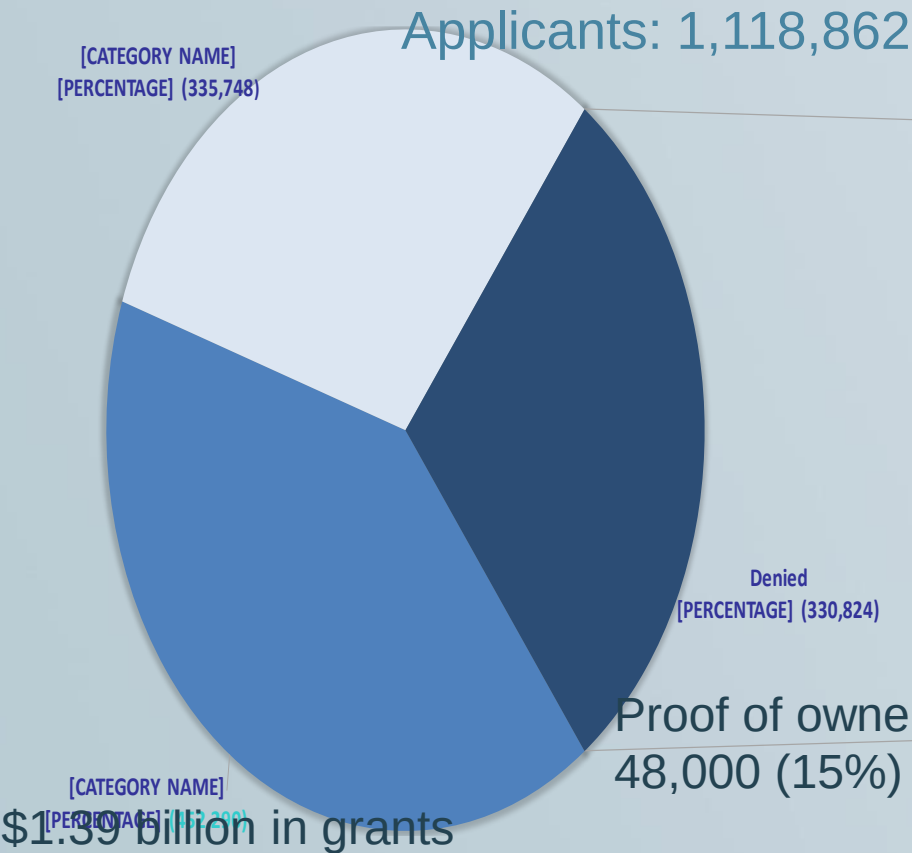
Interviews

People who were
denied

Disaster Damage and Assistance



Decision



Appeals



Ineligibility rate for appeals: 75%





Informal Construction

Informal construction, no permits and often in non-conformance with land-use codes: 45-55% of all homes/ 585,000-715,000



Scale of Informality

1.3 total homes



No deeds

260,000 or 20% of all homes

41 Codes for Denial



Case Study: No land title

- Fernando Rivera Molina, 60, La Juncia, Comerío
- Roof destroyed
- Appeal denied twice
- Self-help housing
- Bought land 20 years ago for \$1,500
- No sale contract, no title



Case Study: Inheritance

- Roberto Diaz, 58, Barrio Bajura, Isabela
- Damages: Severe loss
- Fema Aid: None
- Live in the house of this mother
- Could not provide title, water or electric bills still under mother's name



"It makes me sad to see my house like that. Not long ago I tried to hang myself . When I saw the letter I was like crazy. FEMA has not given me a penny [...] FEMA did not give me anything. Although I have the death certificate of my mom, I have to get permission from my brothers."

Case Study: Land segregation/Inheritance

- Elney Jiménez Ocasio, 62
- Damages structural
- Fema Aid: \$500

"It is an inheritance (the land), we have not done the distribution. The house was from my parents, no title has been made as such. I would have to make a declaration of heirs, invest money I do not have... we are many, we are eight, and some have died, it would be to deal with the children. Everyone agrees that I live here, so why am I going to segregate the land if I do not have the money to begin with, and the family does not care who lives (here)?"



Case Study: Home in unrelated person's land

- José López, 28
- Damages: Partial damages, roof needs to be repaired
- Denied of aid
- Mother's home on grandfather's employer's land
- 39 years in the family

“My grandfather worked on the farm for 44 years,” López said, “and his boss was a good man. He said yes.” “They say I have to justify why I don't have title to the house,” he said. “But back then, when people made agreements, all that mattered was their word and a handshake.”



- Cynthia Caldero, Villas del Sol, Toa Baja
- FEMA has denied her application for a home repair grant four times.
- Home in city land built on a single parcel, with no individual titles
- Managed by a co-op (Junta de la Cooperativa de Vivienda de Autoconstrucción y Ayuda Mutua Villas del Sol)
- Land 50 years in family
- 221 families affected

“Now they’re requesting a letter from the organization that manages this parcel of land. So I’m trying to get it. I’ve already told my husband that if they deny me a fifth time, I’m giving up. I’m not go

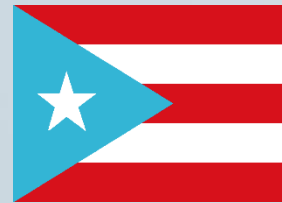


Federal vs. “State” Ownership



Robert T. Stafford Act 44 CFR 206.111 – Federal

1. The legal owner;
2. A person who does not hold formal title to the resident and pays no rent, but is responsible for the payment of taxes or maintenance of the residence; or
3. A person who has lifetime occupancy rights with formal title vested in another



Property Law in Puerto Rico – Civil law (Spanish)

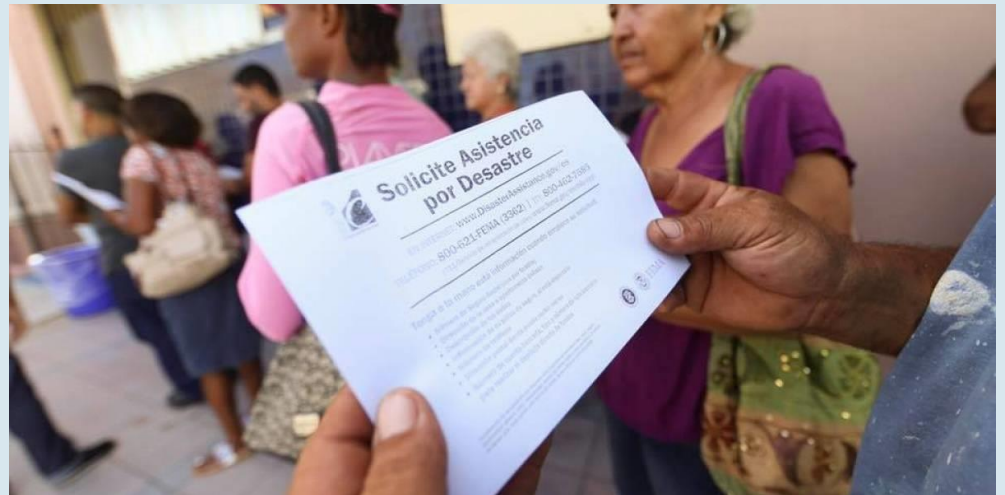
1. A title could be obtained in many forms, regardless if legal procedures could be completed (e.g. usurpation)
2. A person doesn't have to have a title to be owner
3. The majority of property transactions for example of selling and transferring property do not require any formality or document of any type. It can be done verbally.
4. There are not laws that require a person to register their property
 - Exceptions: If buying using a mortgage



Sworn Statement for Ownership Verification

- It adheres to both federal and local laws
- The documents were prepared by DHRC
- In conversation with FEMA

- It is two pages
 - Name
 - Address of the property
- It is more accessible
- It doesn't have to be notarized
- **Approved August 06, 2018**



Supporting documents

Maintenance

- Invoices of receipts of maintenance fees and/ or taxes
- No specific timeframe for the documentation
- No minimum living in the property

Heritage

- Certificate of death
- Declaration of heirs

Possession

- Has to be public, peaceably, and uninterrupted
- Sworn statements of neighbors
- Sale contract
- Water, electric, phone and/or cable bills (3 months)
- Insurance



Not a FEMA document

- FEMA approved the new document
- Issue a press release
- Issues
 - FEMA staff doesn't know
 - Staff at the DRC are not trained on how to make the form available or how it works
 - Outsourcing to nonprofit org. for info & access to the approved form



FEMA Makes Changes to Individual Assistance Policies to Advance Equity for Disaster Survivors



English Español

Release Date	Release Number
September 2, 2021	HQ-21-193

Release Date: September 2, 2021

DHRC Recommendations

01 | **Notify Staff**

02 | **Train Staff**

03 | **Notify Applicants**

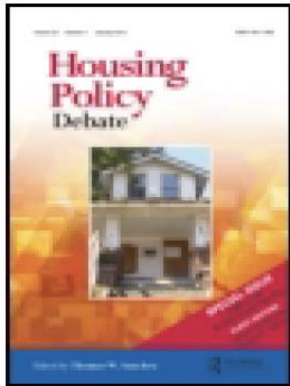
04 | **Work with
advocates**



FIONA

- **935,923** requests for individual assistance (1.2 million applications during Maria)
- FEMA already has been approved to distribute to Fiona's applicants \$79.4 million.
- As of October 1, data analyzed by John Laycock from Texas Appleseed, a member of the DHRC, showed that so far **26% of applicants** had been found to be eligible for FEMA assistance.
- Of these, **98% received \$700**, which is the default award for Critical Needs Assistance under the FEMA's Individuals and Households Program (IHP).





Housing Policy Debate

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Deemed Ineligible: Reasons Homeowners in Puerto Rico Were Denied Aid After Hurricane María

Ivis García

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Thank you!

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National Low Income Housing Coalition



Noah Patton,
NLIHC Housing Policy Analyst

Housing Survivors of Major Disasters Act



- History
 - Recently reintroduced in the Senate by Senator Elizabeth Warren (D-MA) with 14 Senate Democratic Cosponsors
 - Introduced in the House (H.R. 3037) by Representative Adriano Espaillat (D-NY); passed out of the House Committee on Transportation and Infrastructure
- FEMA Individual Assistance Reforms Around Title Documentation
 - Allows Individual Assistance to be used to establish ownership
 - Expands the number of documents that can be used to show ownership in order to receive assistance
 - Creates a standardized Declarative Statement Form
 - Retroactively applies to Victims of Hurricane Maria
- Disaster Housing Assistance Program (DHAP)

• Requiring HUD and FEMA to discuss implementation of DHAP within

Get Involved!



- National Call
 - Tuesdays at 2:00pmEST
 - Hurricane Ian, Hurricane Fiona, Kentucky Flooding
 - National-level messaging and report outs
- Disaster Recovery Working Group
 - Wednesdays at 2:00pmEST
 - Detailed discussion on disaster policy and advocacy
 - Report outs by advocates from impacted areas
 - RSVP: <https://bit.ly/3Rm08rb>
- Puerto Rico Working Group
 - Thursdays at 3:00pmEST
 - Detailed discussion on PR issues, Hurricane Maria/2020 Earthquakes/Hurricane Fiona recovery
 - Open to survivors and advocates in Puerto Rico/others by invite
 - Send email to npatton@nlihc.org to join