



NATIONAL LOW INCOME
HOUSING COALITION

Disaster Housing Recovery Coalition: National Webinar

November 29, 2022

Webinar Agenda



- **Welcome and Opening Remarks**
 - Noah Patton, NLIHC Housing Policy Analyst
- **National Panelists**
 - Sarah Molinari, PhD, Extreme Events Institute, Florida International University
- **State and Local Panelists:**
 - Maritere Padilla Rodriguez, Director of Policy and Advocacy, Puerto Rico Operations
- **DHRC Legislative Update**
 - Adrienne Bush, Executive Director, Homelessness and Housing Coalition of Kentucky
 - Dayna Lazarus, Housing Technical Advisor, Florida Housing Coalition
 - Noah Patton, NLIHC Housing Policy Analyst

Welcome and Opening Remarks



Noah Patton
Housing Policy Analyst for Disaster Recovery
National Low Income Housing Coalition

Florida Update



Sarah Molinari, PhD,
Extreme Events Institute
Florida International University

“Disaster Fraud Prevention by Exclusion: Property, Homeownership, and Individual Housing Repair Aid in Puerto Rico” By Sarah Molinari.
CENTRO Journal, Vol. XXXIV, Number 2 (2022)

Despite Puerto Rico’s legal framework where official titles do not determine ownership, and FEMA’s own guidelines, unverified ownership was the most common reason that FEMA denied housing recovery aid to survivors after Hurricane Maria (García, Olshansky, and Carrasquillo 2019), totaling about **77,000 denied households** (Congressional Documents & Publications 2020).

Puerto Rico Update



Maritere Padilla Rodriguez
Director of Policy and Advocacy
Puerto Rico Operations
Hispanic Federation

Kentucky Update



Adrienne Bush
Executive Director
Homelessness and Housing Coalition of
Kentucky

Disaster Housing Recovery Coalition

November 29, 2022

Adrienne Bush, Executive Director



2021 Disasters: Flooding and Tornados

CDBG-DR Plan

Context

- *Hearings the week of October 31*
- *\$74M allocated for both disasters*
- *Additional \$49M according to media reports*
- *4 HUD-designated Most Impacted and Distressed counties*
- *State has designated an additional 32 impacted counties*

What's in the plan?

- *Remaining unmet housing need: \$110M*
- *Proposed housing allocation: \$40M*
- *Leaving a gap of at least \$70M to address outstanding housing needs*

2021 Disasters: Flooding and Tornados

CDBG-DR Plan

HHCK's Observations and Comments

- *Total damaged owner-occupied units: 4757 in the Most Impacted and Distressed areas.*
- *Total damaged rental units: 5513 in the MID areas.*
- *DLG proposes 30% of the total program allocation to support single family construction and repair and 24% for rental construction and repair, while 54% of the housing damage in the MID areas were rental and 46% were owner-occupied.*
- *The proposed single family program allocation is heavily weighted toward home repair (25%) as opposed to 5% for new home construction, when repairs made to experiencing now-recurring flood damage may not be the most effective use of CDBG-DR funds.*
- *Similarly, repairing rental units that are mobile homes now experiencing recurrent flooding may not be the most effective use of CDBG-DR funds.*
- *DLG should transparently explain its method for determining proposed program allocations that do not match estimated percentages of its own unmet need determination and ensure that housing resources are equitably allocated based on determined needs of homeowners, renters, and people experiencing homelessness.*

2021 Disasters: Flooding and Tornados

CDBG-DR Plan

HHCK's Observations and Comments (continued)

- *Plan allows developers including CHDOs to apply directly for new construction funds for single and multifamily.*
- *Plan does not appear to allow developers to apply for repair of owner-occupied homes, instead only allowing cities and counties to apply.*
- *HUD-assisted property data is limited.*
- *Current plan does not incorporate any of the strategies promoted by HUD to address homelessness.*
 - ◆ *TBRA and/or RRH*
 - ◆ *Emergency shelter infrastructure*
 - ◆ *Permanent supportive housing development*

Comment period closed on 11/21.

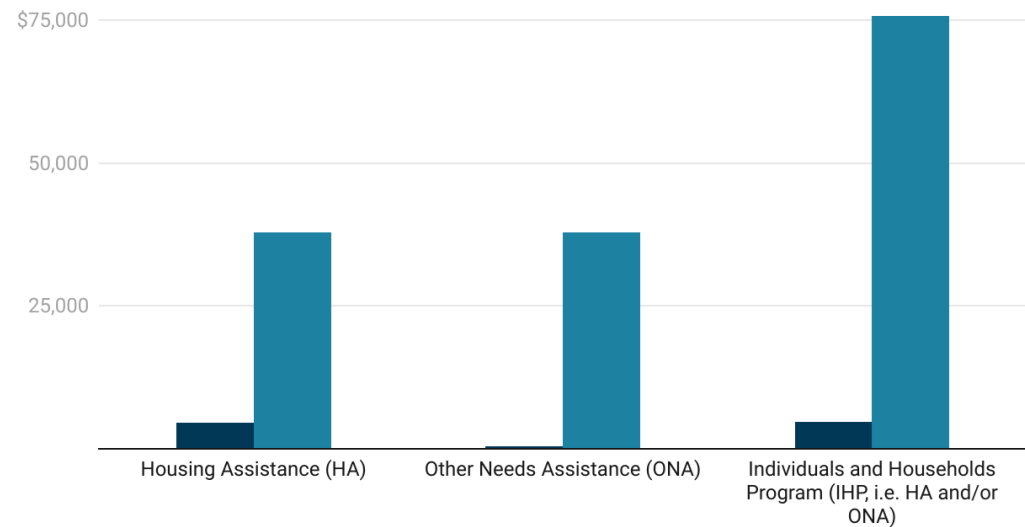
2022 Disaster: Flooding

Eric Dixon, "Chart Book: Tracking Recovery from the Kentucky Flood of 2022," Ohio River Valley Institute, November 5, 2022, <https://ohiorivervalleyinstitute.org/chart-book-tracking-the-recovery-from-the-kentucky-flood-of-2022/>

How do FEMA aid amounts compare to max possible amounts?

Dollar value of FEMA assistance, per household

■ Median award, actual ■ Maximum possible per household



Calculations are based on actual awards and only include applicants that have received an award more than \$0.

Chart: Ohio River Valley Institute • Source: OpenFEMA, Nov 5, 2022 • Created with Datawrapper

Median awards: HA \$4559; ONA \$500; IHP \$4679
Average: \$10,163

2022 Disaster: Flooding

Eric Dixon, "Chart Book: Tracking Recovery from the Kentucky Flood of 2022," Ohio River Valley Institute, November 5, 2022, <https://ohiorivervalleyinstitute.org/chart-book-tracking-the-recovery-from-the-kentucky-flood-of-2022/>

Property damage and needs reported by FEMA applicants

Thirteen FEMA-Designated Counties vs. Four Hardest Hit Counties (Breathitt, Knott, Letcher, Perry)

Need / damage reported	Number of applicants reporting	Share of total applicants	Share of total households in area, 2020	Number of applicants reporting	Share of total applicants
Home damage	13,802	86%	12%	8,621	85%
Auto damage	1,654	10%	1%	1,145	11%
Need emergency items	8,155	51%	7%	4,663	46%
Need food	6,606	41%	6%	3,746	37%
Need shelter	4,844	30%	4%	2,587	26%

Table: Ohio River Valley Institute • Source: OpenFEMA, Nov 5, 2020 • Created with Datawrapper

AHEART: Affordable Housing Emergency Action Recovery Trust Fund

2023: \$150M to AHEART

- *Emergency home repair*
- *New home build*
- *Multifamily capital repairs*
- *Technical assistance to include housing counseling*
- *10% admin to Kentucky Housing Corporation*

AHEART: Affordable Housing Emergency Action Recovery Trust Fund

2024: \$150M to AHEART to sustain rebuilding efforts

- *An additional \$150M from the state budget will allow housing providers to fully meet the housing needs exposed since December 2021.*
- *Finish repairs and rebuilds with long-term affordability and resiliency*
- *Invest in housing counseling to mitigate predatory actors*
- *Expedite large redevelopment projects*

Contact HHCK

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Not on Mastodon or whatever yet



Florida Update



Dayna Lazarus
Housing Technical Advisor
Florida Housing Coalition

National Low Income Housing Coalition



Noah Patton,
NLIHC Housing Policy Analyst

Moving Forward



- Currently
 - Version in the House version of the National Defense Authorization Act (NDAA)
 - Version in the Senate Transportation, Housing, and Urban Development (THUD) Appropriation Bill
 - End of Year Packages
- Previously
 - Passed the House in 2019
 - Endorsed by HUD and Government Accountability Office in last two Administrations
 - Survey by Bipartisan Policy Center: 97% of CDBG-DR grantees supported permanent authorization
- Currently Collecting Organizational Sign-Ons:
<https://forms.gle/WwNj6SXRUSy9kfVw7>

Ongoing DHRC Calls and WG's



- 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