

TOP PRIORITIES FOR DISASTER RECOVERY

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The [Disaster Housing Recovery Coalition](#) (DHRC) 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 survivors who are often the hardest-hit by disasters and have the fewest resources to recover afterwards. Below are the DHRC's top priorities for Congress.

PROVIDE HOUSING ASSISTANCE TO PEOPLE WITH THE GREATEST NEEDS

Priority #1: Congress should directly appropriate DHAP funds and direct FEMA to activate the program for the lowest-income survivors.

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 often inaccessible for low-income survivors because hotels charge daily "resort" fees and require security deposits or credit cards – all of which are barriers to low-income households. 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 survivors unable to access TSA who set up "tent cities" or who later needed emergency hospital care after returning to mold-infested homes. Families have been pushed into homelessness because they had no place to go.

Despite the clear need, FEMA has refused to activate DHAP in recent years, 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](#).

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

Priority #2: Congress should provide robust investments in the Community Development Block Grant – Disaster Recovery (CDBG-DR) program to allow communities to fully recover. Congress should require a 30-day comment period on state CDBG-DR action plans and direct grantees to establish an ongoing process for public input to ensure community needs are being met.

While the lowest-income and most marginalized survivors and their communities are hardest hit by disasters, they are frequently locked out of the decision-making process and their needs are often ignored during the long-term recovery process. More affluent areas have greater capacity to request, receive, and execute

long-term recovery projects, and they are often looked on more favorably by state grantees, even if they were not as severely harmed by the disaster than marginalized communities. To prevent this retrenchment of inequality, communities most affected by disasters, including low-income communities and communities of color, should have greater input in the process of drafting and approving rebuilding plans.

REPLACE ALL DAMAGED OR DESTROYED FEDERALLY SUBSIDIZED AFFORDABLE RENTAL HOMES ON A ONE-FOR-ONE BASIS

Priority #3: Congress should provide deeply targeted resources through the national Housing Trust Fund to ensure that all damaged or destroyed federally subsidized affordable rental homes are repaired or replaced on a one-for-one basis. The HTF was designed specifically to address the shortage of homes affordable to people with the greatest needs.

America's rental housing crisis directly impacts all states and congressional districts. Even before a disaster hits, a majority of extremely low-income families living in disaster-impacted 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. Affordable housing should be rebuilt in all communities to give survivors greater choice about where they want to live and to help undo racial segregation.

EQUITABLY ADDRESS HOUSING AND INFRASTRUCTURE NEEDS

Priority #4: Congress should require states to allocate CDBG-DR resources proportionally equitably to address housing and infrastructure needs, based on FEMA and HUD's assessments and other data.

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.

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

Priority #5: Congress should direct states to allocate CDBG-DR resources proportionally among homeowners, renters, and people experiencing homelessness, based on FEMA and HUD's unmet needs assessment and other data.

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."

Priority #6: 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.

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.

PROMOTE JOB OPPORTUNITIES FOR LOW-INCOME SURVIVORS

Priority #7: 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.

To help stimulate local economies and ensure that low-income communities are rebuilt stronger than before, 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.

AUTHORIZE REFORM LEGISLATION

Priority #8: Congress should enact the bipartisan “Reforming Disaster Recovery Act” in any disaster recovery package.

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.

Priority #9: Congress should include the “[Housing Survivors of Major Disasters Act](#),” to make permanent recently announced reforms to ensure low-income homeowners are not wrongfully denied assistance.

DHRC supports the “[Housing Survivors of Major Disasters Act](#),” introduced by Senator Warren (D-MA) and Representative Espaillat (D-NY) to permanently authorize changes made by FEMA to address one of the primary reasons low-income survivors have historically been denied FEMA assistance: onerous title documentation requirements. For decades, FEMA had wrongfully denied assistance to low-income disaster survivors, including low-income homeowners, homeowners of color, and residents of manufactured housing because of documentation issues. After decades of advocacy by survivors, FEMA finally announced in September 2021 much needed and long overdue reforms. Legislation, however, is still needed to make these reforms permanent and to further reduce barriers to FEMA’s assistance programs.

Priority #10: Congress should include the “[Federal Disaster Housing Stability Act](#)” sponsored by Congresswoman Val Demings (D-FL) to protecting tenants from eviction after disasters.

Evictions dramatically increase in the aftermath of nearly every disaster. Disaster survivors with low incomes are commonly forced out of rental units, even if damage was slight. When rental units are repaired after a disaster, landlords often rent units to other, higher-income tenants instead of allowing the pre-disaster tenants to return. As a result, families are displaced and often lose access to the support networks and services they need to fully recover.

