



NEMA Response and Recovery Committee: Building Resilient Communities

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Community Planning & Development Funding

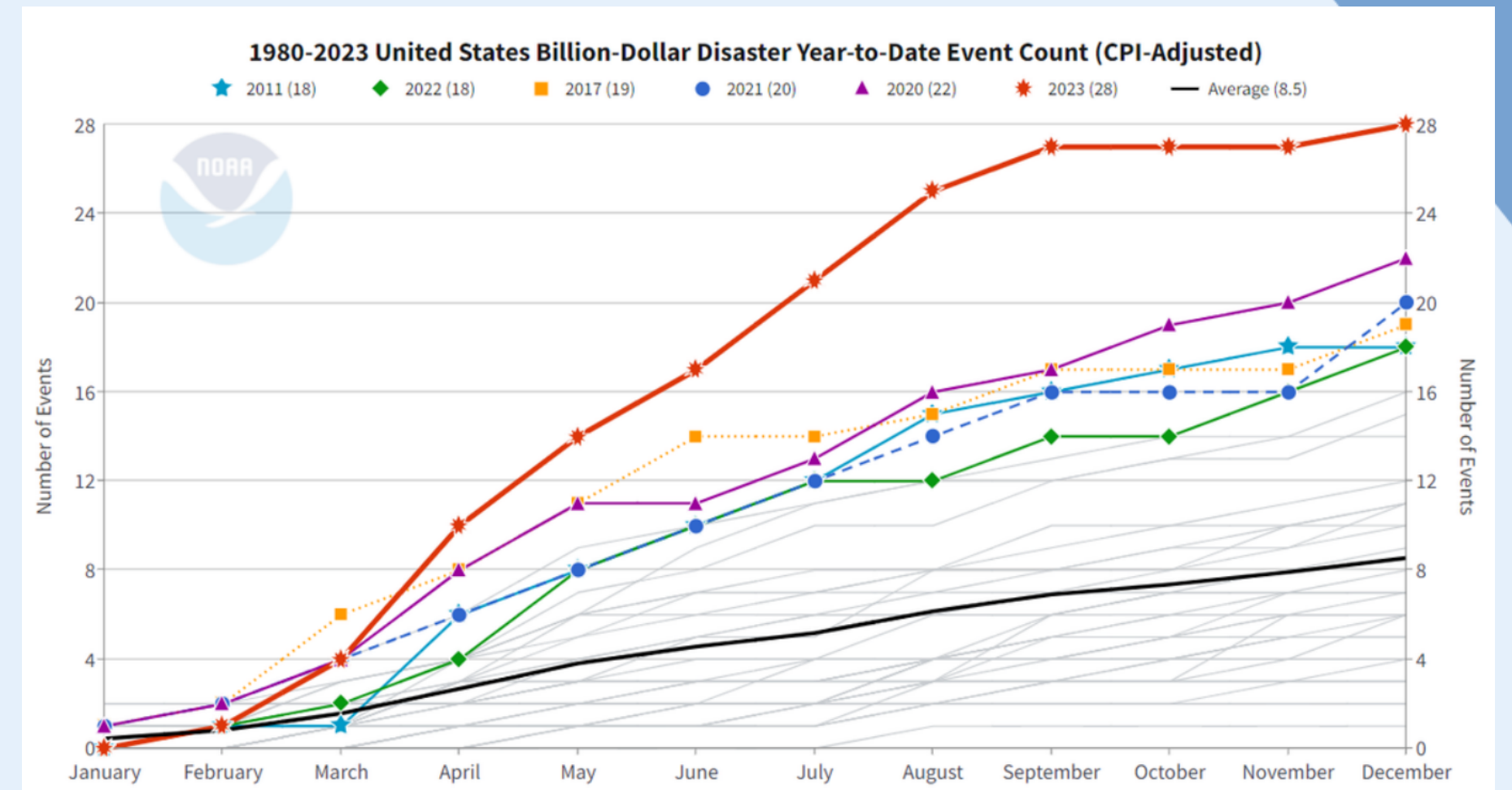
CPD provides critical resources to:

- Increase community resilience / disaster recovery
- Boost housing supply
- Increase access to affordable housing
- Promote homeownership
- Fund public and supportive services
- Invest in community development
- Create jobs and support small businesses
- Upgrade infrastructure and neighborhood amenities
- Support individuals experiencing or at risk of homelessness
- Provide technical assistance and capacity building resources
- Primarily for low and moderate-income persons and communities



Disasters Today

- The impacts of disasters are distributed unevenly, with vulnerable and low-income communities disproportionately affected
- People experiencing homelessness are 200 times more likely to die from heat-related causes than sheltered individuals ([Texas Homelessness Network](#))
- In 2023, there were 28 confirmed climate disaster events with losses exceeding \$1 billion each, and damages totaling \$92.9 billion
- In 2024, there have been 20 confirmed climate disaster events with losses exceeding \$1 billion each
- In early July, nearly 160 million people were under an extreme heat advisory (about 48% of the population)
- About 2.4 million adults were displaced by disaster in 2023, about one-fifth of whom were over 65





Post-Disaster Coordination Across the Federal Government

Federal Emergency Management Agency (FEMA)

- Provides short-term disaster response
- Primarily coordinates across the federal government to provide immediate relief to the communities impacted
- Individual Assistance funding caps prohibit major rebuilding assistance for homeowners

Small Business Administration (SBA)

- Offers long-term, low-interest disaster loans to businesses and homeowners as part of the short-term recovery after the disaster
- Applicants must have sufficient income and credit history to qualify for SBA loans
 - Types of disaster loans:
 - Physical damage loans
 - Mitigation assistance
 - Economic injury disaster loans
 - Military reservist loan

HUD

- Provides long-term recovery to communities
- Focus on rebuilding and rehabilitating damaged or destroyed homes or infrastructure and enabling economic revitalization
- New support for individuals and families who were experiencing homelessness or recently become homeless before to the disaster



What is HUD's Role in Disaster Recovery?

After major disasters HUD supports FEMA with evacuation, sheltering HUD assisted residents, developing interim housing solutions, and leading planning and supporting long-term, sustainable community recovery

Assistance for Emergency Housing

- HUD conducts site inspections to assess shelter capacity to aid in the rehousing of displaced persons
- When requested and funded by FEMA, HUD administers the Disaster Housing Assistance Program which includes rental assistance and case management services to disaster survivors in need of interim to long-term housing assistance

Protections and Support for Homeowners and HUD-assisted Properties

- The Office of Housing provides assistance for renters, single family and multifamily housing properties including damage assessment, overseeing repairs, post-disaster moratoriums on foreclosures and mortgage insurance programs

Flexibilities and Technical Assistance for HUD Grantees

- HUD offers additional flexibilities to allow grantees to use existing HUD resources in response to a Presidentially Declared Disaster, including re-allocation of annual funding for use in disaster recovery under CDBG/ ICDBG, and suspending or waiving statutory or regulatory requirements to make grant funds available for disaster recovery activities



Rapid Unsheltered Survivor Housing Program (RUSH)

RUSH funding provides rapid assistance under the Emergency Solutions Grant program for individuals and families who are experiencing homelessness or at risk of homelessness in eligible declared disaster areas. The RUSH program was first launched in 2022, and to date nearly \$27.6 million has been awarded to disaster impacted areas

RUSH funding supports activities benefiting:

- Individuals and families experiencing homelessness;
- Those living in an emergency shelter, transitional housing, or a place not meant for human habitation
- People at risk homelessness
- Those who have below 30 percent of area median income and either live in severe overcrowding, face eviction in the next 21 days, or have another risk factor for homelessness.

Eligible Activities:

- Outreach assistance
- Emergency shelter
- Rapid re-housing
- Homelessness prevention assistance and supportive services



Disaster Recovery

- For more than twenty years, Congress has appropriated supplemental emergency funding for Community Development Block Grants for Disaster Recovery (CDBG-DR) on an ad hoc basis **in response to major disasters to address the unmet long term disaster recovery needs**
- CDBG-DR is the nation’s primary long term recovery program focused primarily on low-and moderate-income populations
- CDBG-DR is a supplemental appropriation - focuses on long-term recovery efforts, including mitigation. CDBG-DR cannot supplant other federal funds
- CDBG-DR can be used for housing, infrastructure, community facilities including healthcare, and assistance for small business owners
- Nearly \$100 billion in CDBG-DR funds have been allocated. 15% of funds must be used for mitigation

CDBG-DR Allocations

Because CDBG-DR is not authorized ...

- Step 1 – A qualifying Presidentially Declared Disaster
- Step 2 – Congressional request to HUD for estimate of unmet needs
- Step 3 – Technical Drafting Service for legislative text

Congressional Appropriation

- Step 4 – Congress appropriates CDBG-DR funding
- Step 5 – HUD Formula Allocations
- Step 6 – Data Sharing

Rules, Waivers, and Alternative Requirements

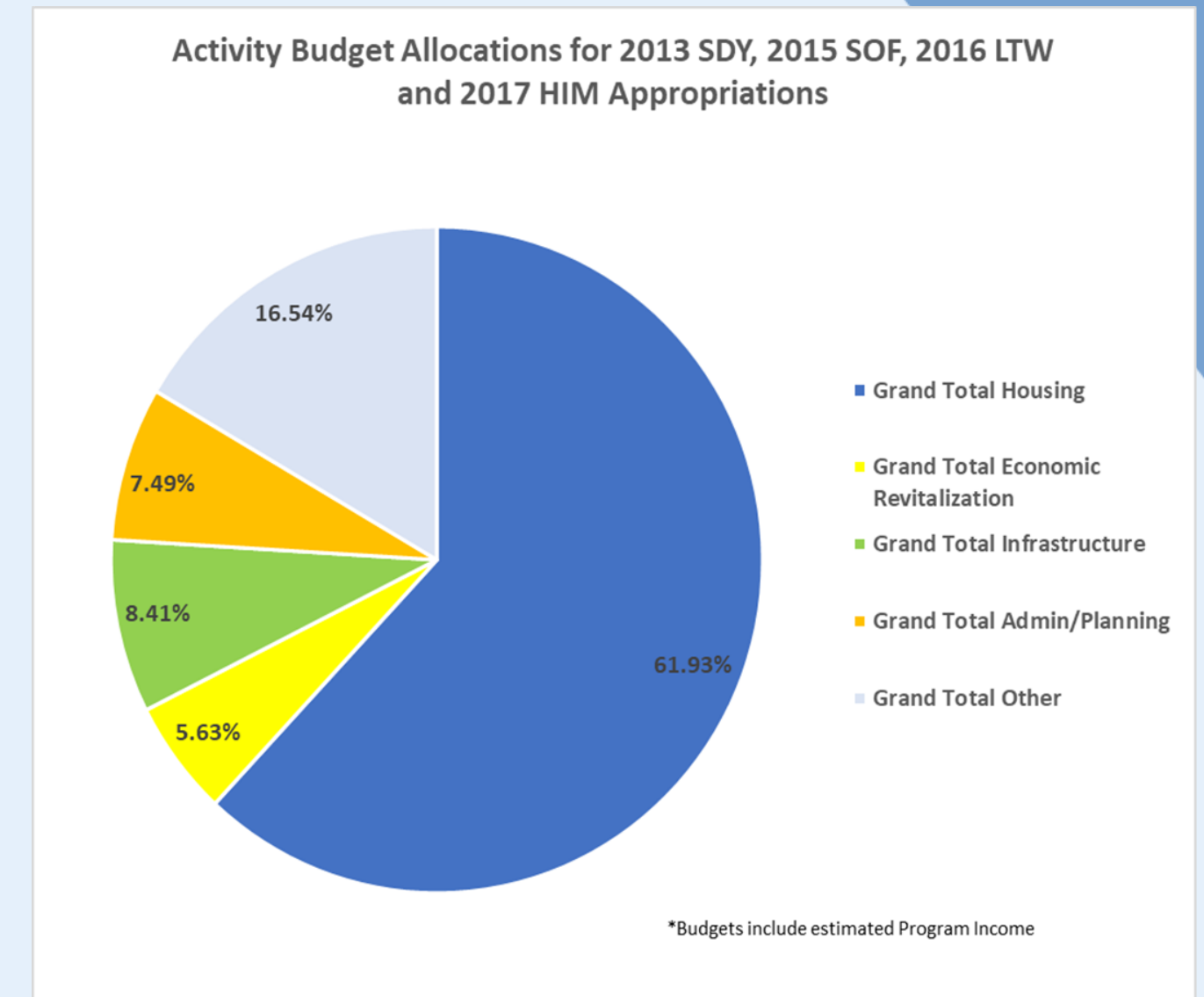
- Step 7 – HUD develops and publishes a Federal Register Notice
- Step 8 – Action Plans for disaster recovery (Grantees prepare, HUD approves)
- Step 9 – Implementation of recovery programs and activities





CDBG-DR Funded Activities

- **Disaster Recovery**, including but not limited to rebuilding homes and infrastructure damaged by the disaster and providing assistance to affected business owners
- **Long-term Community Recovery**, addressing the impacts of the covered disaster and contributing to community recovery;
- **Restoration of Infrastructure**, including road and bridge repair, water and wastewater facilities, and activities that rebuild or replace impacted public infrastructure
- **Housing**, including new construction, rehab/reconstruction, and other activities that lead to restoring and improving housing stock
- **Economic Revitalization**, including job training and workforce development, loans and grants to business, and improvements to commercial/rental districts
- **Resilience and Mitigation**, as part of rebuilding efforts through CDBG-DR eligible activities, to prevent loss of life or property in the event of future disasters. In recent appropriations, a set-aside requires 15% of the grant be used for mitigation



"Other" includes the following activity types: Acquisition – general; Acquisition, construction, reconstruction of public facilities; Capacity building for nonprofit or public entities; Clearance and Demolition; Code enforcement; Construction of buildings for the general conduct of government; Debris removal; Public services; Rehabilitation/reconstruction of other non-residential structures; Rehabilitation/reconstruction of public facilities



Community Engagement in Disaster Recovery

The primary goal of citizen participation

- To provide low- and moderate-income (LMI) residents of the community the opportunity to actively participate in the planning, implementation, and assessment of the programs and projects where CDBG-funded activities will take place

Why is it important?

- Disasters magnify vulnerabilities and inequities
- Barriers to recovery and disaster assistance
- Collaboration with stakeholders, community members, and nonprofit organizations

The Citizen Participation & Equitable Engagement (CPEE) Toolkit

- A resource to aid CDBG-DR grantees in centering equity in disaster recovery programs through an enhanced citizen participation process

(Link: <https://www.hudexchange.info/programs/cdbg-dr/cpee-toolkit/introduction/>)



Strengthening the Office of Disaster Recovery

Established the Office of Disaster Recovery

- Form a separate office in 2022 to streamline internal processes and elevate the importance of the CDBG-DR program

Permanent Authorization (As Requested in the President's Budget)

- Achieving Permanent Authorization will allow for consistent budget allocations to the Office of Disaster Recovery
- Allow the Office of Disaster Recovery to create rules and regulations
- Streamline the process for delivering funding to grantees

CDBG- DR Universal Notice

- HUD will soon publish a comprehensive notice that would standardize the CDBG-DR process and requirements
- The Notice will be informed by public comments received through the first ever Request For Information on disaster recovery, which solicited feedback on how the Department can modify, streamline, or reduce administrative burden



How is HUD Taking Action?

Climate Action Plan

- Increase climate resilience
- Reduce greenhouse gas pollution
- Pursue environmental justice

Heat Plan

- Build awareness about the dangers of extreme heat and develop solutions to reduce the negative impacts of extreme heat on communities throughout the country
- Issue guidance and flexibility to Public Housing Authorities to increase utility allowances for cooling for the 1.6 million residents in public housing
- Provide an Extreme Heat Webpage which consolidates resources and technical assistance on heat and climate resilience
- Collaborate with Federal Partners to provide resources to communities

Green and Resilient Retrofit Program (GRRP)

- Provide funding to owners of HUD-assisted multifamily housing to make them greener, healthier, and safer for low-income households, seniors, and persons with disabilities
- A total \$842.5 million has been awarded, and will support 182 properties and more than 22,436 homes



Climate Communities Initiative

- In 2023, HUD and partners launched the 18-month Climate Communities Initiative (CCI) to support CDBG entitlement communities with planning and implementing long-term equitable climate resilience through technical assistance.
- 44 CDBG grantees received technical assistance through peer community cohorts, one-on-one direct TA, and core topic sessions. The communities are split into seven cohorts based on their unique needs and climate vulnerabilities.
- One cohort is focused on sunbelt cities that face an increased risk of extreme heat. Technical assistance delivery focuses incorporating strategies on extreme heat resilience.
- Participants stated that CCI had helped them realize the importance of incorporating resilience more thoroughly into their CDBG planning processes.





Pre-Disaster Housing Planning Initiative

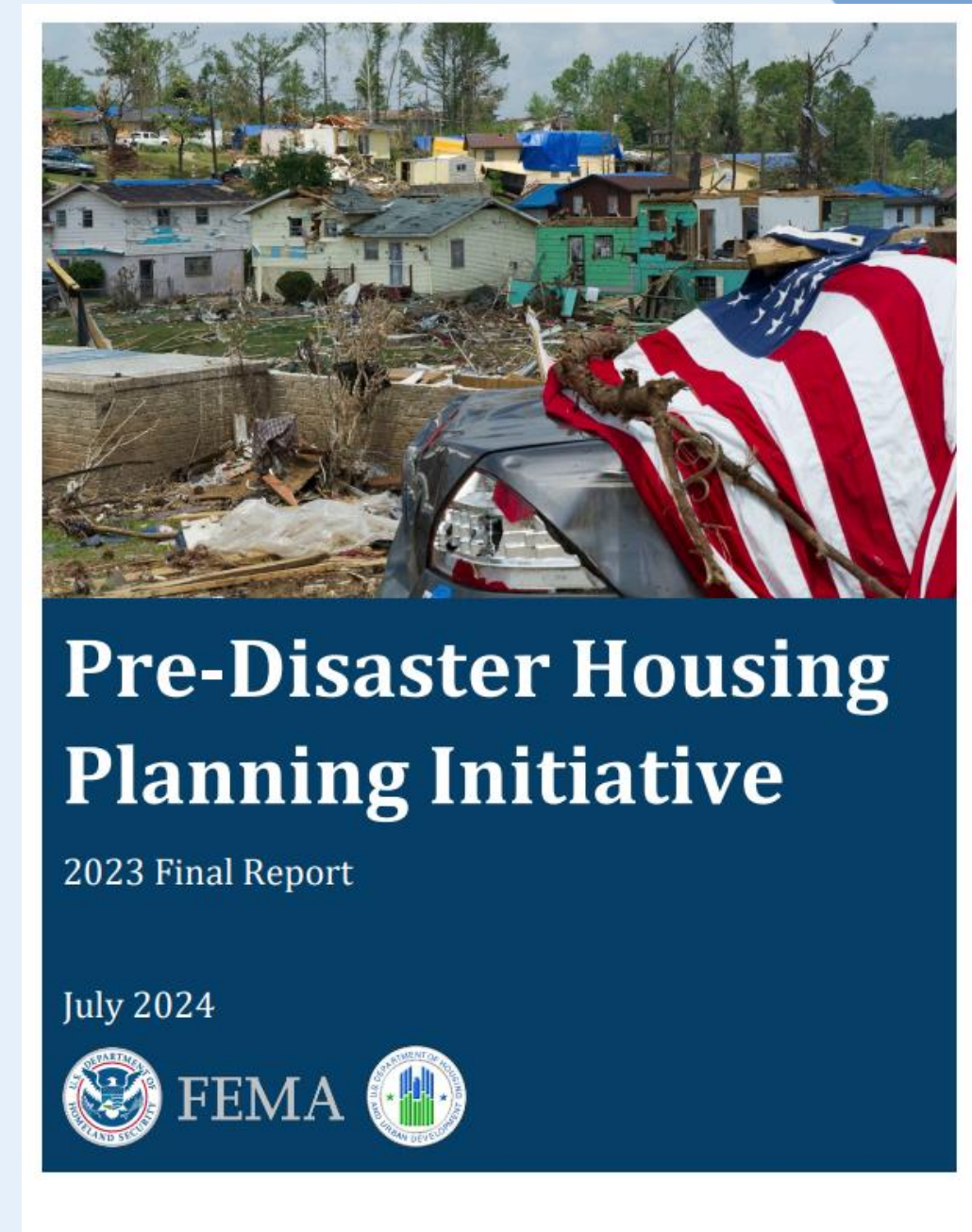
- In this **first-of-its-kind partnership between FEMA, HUD and states**, the initiative was created to help build local capacity and ensures states, Tribal Nations and territories adopt a proactive approach to housing recovery. The first cohort included the states of Louisiana, Montana, New Jersey, and Washington
- **Highlights from this initiative** were published in the Pre-Disaster Housing Planning Initiative report. Key findings in the report include the importance of identifying and addressing housing recovery challenges in a non-disaster environment, the benefit of information sharing among states and the value in tailoring federal support and resources to the unique needs and challenges of each state
 - Louisiana used the Initiative to revise its 2019 Disaster Housing Strategy
 - Montana updated its Disaster Housing Strategy Framework
 - New Jersey created a Housing Recovery Support Function (RSF)
 - Washington revised its existing RSF plan for housing and formed a Disaster Housing Committee to continue the work the State began under the PDHI
- Due to the success of this partnership, both agencies **initiated a second cohort with new state partners that include: Kentucky, Michigan, Missouri, and North Carolina**



Pre-Disaster Housing Planning Initiative

Takeaways

- "Our state has very limited capacity to dedicate to this work; during this Initiative, **we have been able to make significant strides forward in housing recovery strategy and establish a pathway for continued development.**" – Montana Working Group Member
- "I cannot state enough the brilliance of **bringing together different states** from different regions, with different hazards, to **learn from one another's experiences.**" – Washington Working Group Member
- "We're grateful to have federal leaders from FEMA and HUD present and invested in the initiative to listen to the states' pain points and suggestions. **PDHI provided a platform for the state to feel heard by decision-makers.**" – Louisiana Working Group Member



Link: https://www.fema.gov/sites/default/files/documents/fema_pdhi-final-report-letter.pdf



Rulemaking

Federal Floodplain Risk Management Standards (FFRMS)

- Increases elevation requirements for new construction and substantially improved structures and ensures residents are aware of and prepared for potential flooding by strengthening the notice standards for buyers and renters in floodplains

Minimum Energy Standards (MES)

- Published final energy standards for new construction and substantial rehabilitation projects
- Will yield significant annual and lifetime cost savings to renters, improve resident health and comfort, and increase the climate resilience of both single family and multifamily housing
- MES will save families more than \$950 per year, with homeowners saving almost \$25,000 over a 30-year mortgage or \$15,000 after financing
- It will lead to reduced emissions that is the equivalent of removing 46,000 cars from the road annually

Updated Radon Policy

- Radon is the number one cause of lung cancer in non-smokers and is responsible for about 21,000 lung cancer deaths every year
- HUD increased its commitment to radon awareness and the importance of addressing the risk of residential radon exposure. HUD is requiring that radon be considered as part of the HUD environmental review process



Resources for Resilience

- **The HUD Community Resilience Toolkit** provides innovative strategies and tools communities can adopt to enhance resilience to climate-related natural hazard risks such as extreme heats
(Link: <https://www.hudexchange.info/resource/5981/community-resilience-toolkit/>)
- **The Resilient Building Code Toolkit** provides guidance to CDBG-DR and CDBG-MIT grantees on rebuilding to more resilient codes and higher standards
(Link: <https://www.hudexchange.info/resource/6701/resilient-building-codes-toolkit/>)
- **The Disaster Recovery Homelessness Toolkit** provides guidance to address gaps in local disaster planning and response to ensure an inclusive disaster response that protects people experiencing homelessness
Link: <https://www.hudexchange.info/homelessness-assistance/disaster-recovery-homelessness-toolkit/>

HUD Community Resilience Toolkit

What does a resilient community look like?

These coastal, inland, urban, and rural areas depict examples of actions communities can take to increase their resilience to climate-related natural hazards. Explore the actions to generate ideas on how to increase your community's resilience.

Elevating structures reduces the impacts of sea level rise and coastal storms

Elevating utilities or other mechanical devices reduces the impacts of sea level rise and coastal storms

Rain barrels are a supplemental water source for onsite irrigation in drought and non-drought conditions

Cool roofs decrease indoor building temperatures and reduce cooling costs

Green roofs decrease roof temperatures by providing shade and removing heat from the air

Setbacks limit development in areas at-risk of erosion, landslides, or flooding

Fire-resistant roofing and building materials help structures withstand wildfires

Living shorelines use structural and organic materials such as wetland plants, aquatic vegetation, and oyster reefs to reduce erosion, manage water flow, stabilize steep slopes, and trap sediment

Drought-tolerant plant species reduce dependence on irrigation

Permeable pavement allows rain and snowmelt to seep through the surface to mitigate both drought and flooding

Bank stabilization, including the use of natural vegetation, reduces erosion

Defensible zones around buildings – clear of vegetation, debris and other combustible materials – slow the spread of wildfire

Vegetative buffers around streams and channels absorb and manage stormwater runoff





Thank You!

Questions?