

Oregon Disaster Housing Strategy

developed by the

**Oregon Disaster Housing Task Force
(ESF 6 Planning Team,
Disaster Housing Subcommittee)**

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Oregon Disaster Housing Strategy

Purpose and Introduction

Identifying and implementing housing solutions in a time of disaster is a top priority of the State of Oregon. In order to provide a mechanism for meeting this priority, the state established the **Oregon Disaster Housing Task Force** (Task Force). The Task Force operates under the direction of Oregon Housing and Community Services, specifically as a subcommittee to the Emergency Support Function 6 (ESF 6) Planning Team. ESF 6 of the *State Emergency Operations Plan* (State EOP) addresses mass care, emergency assistance, housing, and human services.

The work of the Task Force is in alignment with the Federal Emergency Management Agency's *Disaster Temporary Housing Operational Guide*, which recommends that each state develop a standing state-led disaster housing task force and develop a state disaster housing strategy.¹ As outlined in the *National Disaster Housing Strategy*, the Task Force is to bring together local, state, federal, non-governmental and other expertise to evaluate housing requirements, consider potential solutions, and propose recommendations.

The Task Force consists of representatives from volunteer and service organizations, as well as local, state, and federal agencies. Task Force members bring expertise from a variety of areas including disaster recovery, shelter operation, affordable housing finance, housing related services, utilization and management of volunteers, and emergency management. The Task Force Roster is Appendix 1 to this document.

The Task Force has the responsibility to develop, maintain, and implement the *Oregon Disaster Housing Strategy* (*Strategy*), which is a component of ESF 6 of the State EOP, i.e., key guidance for the work of the Housing Group in ESF 6. The purpose of the Task Force and *Strategy* is to prepare the state to quickly and effectively meet the housing needs of individuals and families in the aftermath of disasters when local resources are inadequate and need to be supplemented by assistance from the state or federal government. These can be events in Oregon or instances where Oregon hosts other state evacuees, such as a disaster in southern Washington where the most contiguous and available interim housing and services would be in Oregon.²

The Task Force will routinely meet, share and distribute information, maintain this *Strategy* and assure new Task Force representatives are familiar with its work and its membership. Following disasters, the Task Force may convene frequently to identify:

- ◆ anticipated housing needs of individuals and families affected
- ◆ resources available to address anticipated identified needs
- ◆ potential shortfalls in available housing or resources
- ◆ solutions to fill the shortfalls

Depending on the scope and severity of a disaster, implementation of housing solutions may require Task Force involvement for eighteen months or longer.

The Task Force has identified three phases of disaster housing: short-term (or sheltering), interim, and long-term. The focus of this *Strategy* is the middle phase, i.e., interim housing.

Acronyms and definitions used in this *Strategy* are explained in Appendix 2.

¹ October 2008 draft, page 2

² For additional information, see FEMA Disaster Assistance Policy (DAP) 9523.15, *Eligible Costs Related to Evacuations and Sheltering*.

Scope of Strategy

This *Strategy* provides guidance when the need for disaster housing exceeds the capacity to respond by one or more counties, and thereby results in a Governor's "State of Emergency" declaration.³ This *Strategy* will be in effect whether or not the President declares the situation an emergency or major disaster. The *Strategy* provides processes by which the state and federal governments may assist local governments to obtain and provide interim and long-term housing. In some instances, the *Strategy* identifies a range of options, thus maximizing the ability to attain available and reasonable housing solutions.

This *Strategy* does not cover sheltering (short-term housing), which is covered as a component of the Mass Care Group in Emergency Support Function (ESF) 6 of the State EOP. Oregon's Disaster Housing Task Force also does not assume the roles and responsibilities of FEMA Direct Housing Operations (DHOPS) or the work done by ESF 14, Long-Term Community Recovery.⁴

Disaster housing for prisoners and Disaster Case Management (DCM) are outside the scope of this *Strategy*. The former is covered by emergency plans maintained by Oregon Department of Corrections. The latter, DCM, will be covered by the ESF 6 Human Services Group.

Definitions of the Phases of Disaster Housing

Short-Term (Sheltering) – The sheltering phase begins with the event and runs not more than 30 days, usually less. Some individuals and families will not need disaster housing beyond the sheltering phase. This *Strategy* does not cover sheltering, which is covered elsewhere in ESF 6 of the State EOP.

Interim – The interim phase runs from 30 days to 18 months (when assistance provided via FEMA usually runs-out). In most situations, many families will have moved from the sheltering phase to the interim phase well before 30 days.

Further, there will be two different conditions of interim housing; with and without the federal assistance provided via FEMA under a Presidential major disaster declaration. In big picture general terms, those avenues of assistance are the Individuals and Households Program (IHP) and "direct housing operations" (DHOPS).

Long-Term – This phase moves individuals and families beyond disaster housing into long-term housing, usually not later than 18 months after the event with or without a Presidential major disaster declaration. Many will have solved their post-disaster housing needs sooner, but it is not uncommon to have a small percentage who will still need help beyond 18 months, in some cases including those waiting for the implementation of mitigation solutions for their damaged primary residence.

Some families will be in different phases of disaster housing at the same time, so having the number of days is a useful organizational tool, but for each individual family, they may be ahead or behind this timeline.

³ "It is declared to be the policy and intent of the Legislative Assembly that preparations for emergencies and governmental responsibility for responding to emergencies be placed at the local level. The state shall prepare for emergencies, but shall not assume authority or responsibility for responding to an emergency unless the appropriate response is beyond the capability of the city and county in which the emergency occurs..." (ORS 401.032 [2])

⁴ Draft *Disaster Housing Practitioners' Guide*, April 2010, National Disaster Housing Task Force

Task Force Goals

The Task Force has established the following **goals**:

- A.** Develop a disaster housing strategy that in time of disaster;
 - ◆ identifies a broad range of housing resources, including programs and units that may quickly assist individuals and families who are displaced from their homes to obtain interim housing;
 - ◆ strives to meet the housing needs of people with access and functional needs in addition to the general population;
 - ◆ allows individuals and families to meet their own housing needs and become self-sufficient as soon as possible; and
 - ◆ provides interim housing until such time as those affected by the disaster can return to their homes or find new long-term housing.

- B.** Develop processes, guidance, and tools that can assist local governments to;
 - ◆ identify disaster housing options within their community;
 - ◆ integrate disaster housing assistance with related community support services and long-term recovery efforts.
 - ◆ identify local actions that may assist residents to repair and re-occupy damaged homes (e.g. waive permit fees, expedite building permits, provide citizen workshops, etc).

- C.** Meet on a regular basis to facilitate preparedness prior to a disaster;
 - ◆ develop and maintain a contact list with primary and secondary member information; and
 - ◆ develop and maintain a matrix of available *disaster-related* assistance or services that each task force agency can provide.

- D.** During a disaster, provide support at the Joint Field Office (JFO) to assess the housing needs of affected area(s), and if applicable, strive to place housing specialists in community Disaster Recovery Centers (DRCs) to help individuals and families find suitable interim housing. Empower/authorize community action agencies, as appropriate, to assist in these efforts.

Legal Authorities and References

The following list is organized in this order; state authorities, federal authorities, state references, and federal references:

- ◆ Oregon Legislature: *Oregon Revised Statutes*, Chapters 401, 402, and 403

- ◆ 13 *Code of Federal Regulations*, Part 123, Disaster Loan Program

- ◆ 44 *Code of Federal Regulations*, Part 206, Federal Disaster Assistance

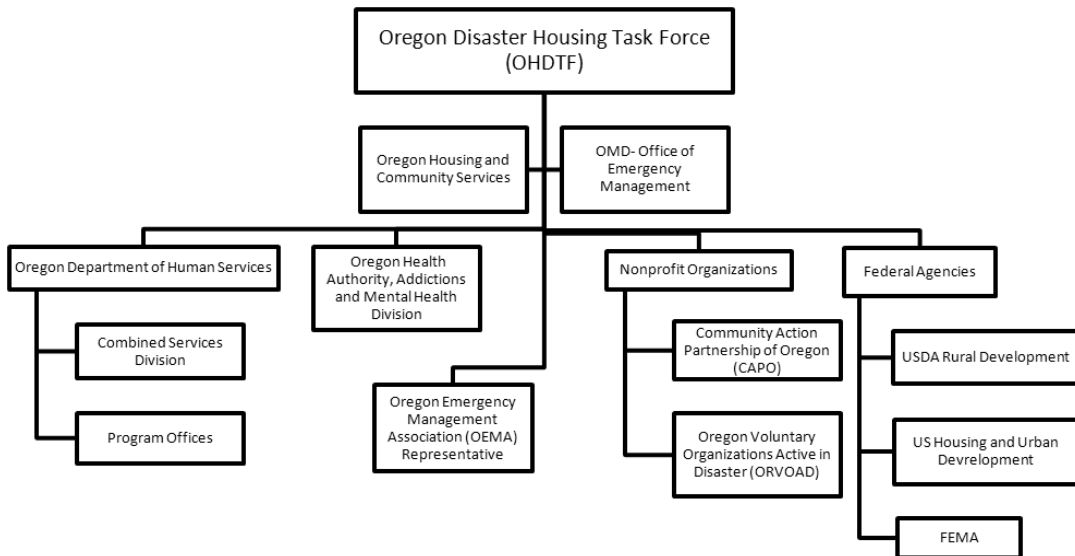
- ◆ U.S. Congress: *Robert T. Stafford Disaster Relief and Emergency Assistance Act*, as amended, Sections 403 and 408

- ◆ State Emergency Operations Plan (State EOP), Emergency Support Function (ESF) 6

- ◆ Federal Emergency Management Agency: *National Disaster Housing Strategy*, January 2009
- ◆ Federal Emergency Management Agency: *Disaster Temporary Housing Operational Guide*, October 2010
- ◆ Federal Emergency Management Agency: *Comprehensive Preparedness Guides 101 and 301*
- ◆ National Disaster Housing Task Force:⁵ *Guidance for State Strategies* (Annex B), September 2010
- ◆ National Disaster Housing Task Force: *Housing Practitioners Guide*, October 2010

Core Task Force Organizations and Responsibilities

The core members of the Task Force are representatives from the following governmental agencies and non-governmental organizations. Detailed information describing state and federal resources available for disaster recovery are found in Appendix 3 and Appendix 4 respectively.



Oregon Housing and Community Services (OHCS) – Oregon Housing and Community Services coordinates with Oregon Emergency Management in the maintenance and implementation of this *Strategy*. As the state's affordable housing finance agency and community services program administrator, OHCS provides financial and program support to create and preserve quality, affordable housing for Oregonians of lower and moderate incomes and OHCS administers federal and state antipoverty programs including homelessness prevention, intervention, energy assistance, and community services.

⁵ The National Disaster Housing Task Force is described in Appendix 2.

During a state declared disaster, OHCS will identify vacant affordable housing units and obtain appropriate federal waivers to utilize these units as interim housing for displaced families. OHCS will also identify housing and service resources and programs to assist local housing and community service partners involved in recovery activities.

Oregon Military Department, Office of Emergency Management (OEM) –

Coordinates with OHCS in the completion and implementation of this *Strategy*. OEM coordinates with FEMA in support of individuals and households affected by disasters and OEM coordinates with other agencies and organizations, as needed, in support of this *Strategy*. In addition, OEM provides coordination for the arrival and receipt of the federal mission planning teams.

Oregon Department of Human Services (Oregon DHS) – This agency does not directly own or control facilities or housing for people with special needs, but does license and regulate local facilities that take care of people with access and functional needs, and through its local offices facilitates some placements and authorizes Medicaid payments in those facilities and homes. As such, it plays an integral role in assisting with the placement in and relocation from facilities and homes serving people with access and functional needs and facilitating the housing recovery process through the administration of wrap-around services, and various human services programs. Oregon DHS will provide a comprehensive list of potential services that would support individuals or households to facilitate and compliment all phases of the housing process to include people with access and functional needs.

Oregon Health Authority (OHA), Addictions and Mental Health (AMH) Division –

Provides Ongoing supports and services for Oregonians who need mental health related services in order to improve their ability to function in their families and communities, and increase public safety. AMH seeks to provide safe, affordable, alcohol- and drug-free housing for individuals with mental health disorders. Following an emergency or disaster that affects this housing, AMH has roles to play in seeing that clients continue to have safe appropriate housing.

Oregon Emergency Management Association (OEMA) Representative: Oregon Emergency Management Association (OEMA) is a statewide association of local emergency program managers, emergency responders, government agencies, elected officials, and providers of products, services, or resources who are committed to building strong partnerships to minimize the impacts of disasters on the citizens and communities of Oregon.

U.S. Department of Housing and Urban Development – HUD is the nation's housing agency. HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination; and transform the way HUD does business. HUD coordinates with FEMA, other federal, state and local agencies and non-profits to facilitate disaster recovery and where warranted, assist with requests to waive program regulations.

USDA, Rural Development – Identify and make available very-low to moderate income rental units available in RD program projects throughout Oregon and available loans and grants for purchase of single family housing units, both existing and new construction. Collaborate with FEMA for temporary housing as outlined in HB-1-3550 and HB-2-3560. For more information on HB-1-3550 and HB-2-3560, see Appendix 5.

Federal Emergency Management Agency – FEMA’s mission is to reduce the loss of life and property and protect communities nationwide from all hazards, including natural disasters, acts of terrorism, and other man-made disasters. FEMA leads and supports the nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery and mitigation. Disaster housing, provided through the FEMA Individuals and Households Program (IHP), is a crucial component in the recovery phase following a major disaster declaration.

Oregon Voluntary Organizations Active in Disaster (ORVOAD) – This state umbrella organization includes several individual voluntary organizations which are involved in disaster housing. ORVOAD provides a coordination forum that helps these organizations act more efficiently and effectively by sharing resources and information about assistance that is available or being provided by the various component organizations. ORVOAD is also involved in helping communities with long-term recovery, especially with regard to “unmet needs,” i.e., critical disaster-related needs that individuals or families have that cannot be met by government disaster programs.

The American Red Cross (ARC) is one of the many member organizations of ORVOAD. It has considerable capabilities for mass care and sheltering, rental assistance, and emergency housing repair.

Community Action Partnership of Oregon – “CAPO is a nonprofit association that serves the agencies that serve Oregonians in need. These agencies are Community Action Agencies (CAAs), part of a nationwide poverty-fighting network. CAPO comprises 18 member organizations (17 CAAs and Oregon Human Development Corporation), serving Oregonians in every county in the state.”⁶ CAAs, also known as Community Action Programs (CAPs), may play a key role in disaster housing, especially in rural Oregon. They are skilled at data collection, client management, and resource acquisition and distribution, and people with access and functional needs are often already being served through this network. Local communities will likely benefit when CAA staff and local emergency program managers work together on disaster housing challenges.

⁶ <http://www.caporegon.org/capo>

The 17 CAAs that comprise CAPO, providing a wide range of services and programs including affordable housing development, family shelters, homeless shelters, housing rehabilitation and transitional housing are the following:

ORGANIZATION	COUNTIES SERVED
ACCESS	Jackson County
Community Action Organization (CAO)	Washington
Community Action Program of East Central Oregon (CAPECO)	Gilliam, Morrow, Umatilla, Wheeler
Community Action Team, Inc. (CAT)	Clatsop, Columbia, Tillamook
Community Connection of Northeast Oregon (CCNO)	Bake, Grant, Union, Wallowa
Clackamas County Social Services Division (CCSO)	Clackamas
Community in Action (CinA)	Harney, Malheur
Community Services Consortium (CSC)	Benton, Lincoln, Linn
Klamath Lake Community Action Services (KLCAS)	Klamath, Lake
Lane County Human Services Commission (LCHSC)	Lane
Mid-Columbia Community Action Council	Hood River, Sherman, Wasco
Multnomah County Dept. of County Human Services (MULTCO)	Multnomah
Mid-Willamette Valley Community Action Agency (MWVCAA)	Marion, Polk
NeighborImpact	Crook, Deschutes, Jefferson
Oregon Coast Community Action (ORCCA)	Coos, Curry
United Community Action Network (UCAN)	Douglas, Josephine
Yamhill Community Action Program (YCAP)	Yamhill

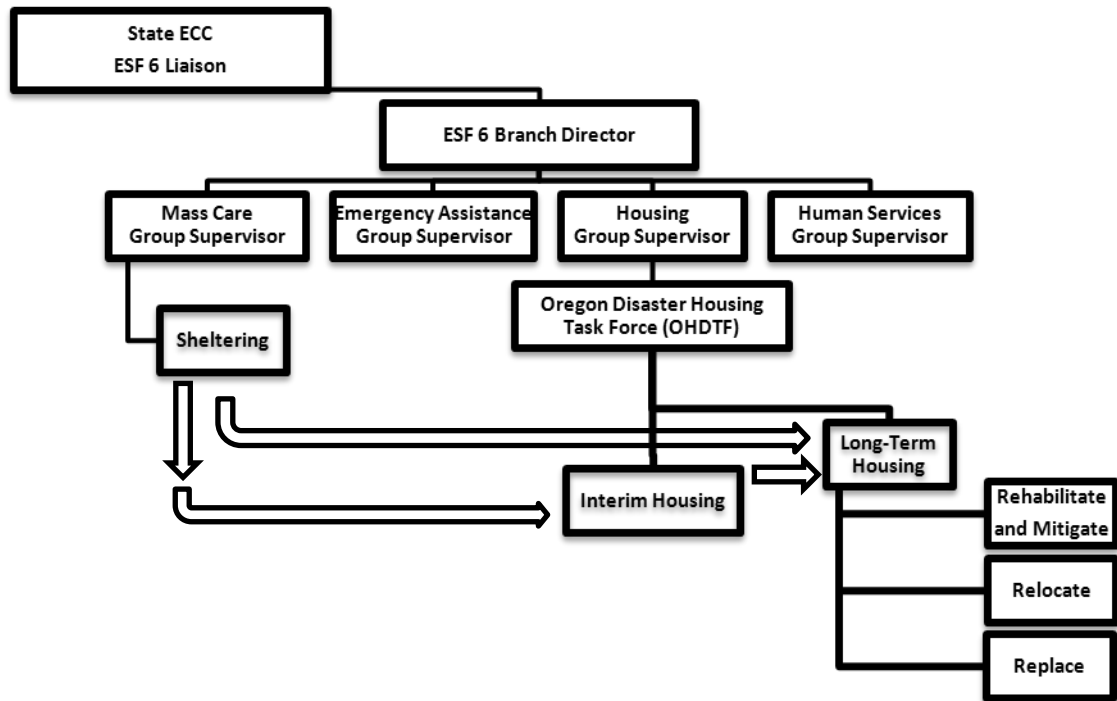
Adjunct members that provide support to the Task Force may include:

- ◆ Multifamily Housing Council of Oregon
- ◆ Oregon Association of Realtors
- ◆ Oregon Infrastructure Finance Authority (IFA)
- ◆ Oregon Department of Veterans’ Affairs (ODVA)
- ◆ Oregon Department of Corrections (DOC)
- ◆ Oregon Department of Agriculture (ODA)
- ◆ Department of Consumer and Business Services (DCBS), Insurance Division

Most or all of the state and federal agencies on the Task Force have Tribal Liaisons who may specifically be asked to work with Tribes in Oregon on various disaster housing challenges.

Concept of Operations

The chart below shows the relationship of the Task Force (ODHTF in the chart) with the implementation of Emergency Support Function (ESF) 6 of the State EOP.⁷ Note that under most circumstances there will be an ESF 6 Liaison within the State Emergency Coordination Center (State ECC) who is working with the ESF 6 Branch Director who will usually be located at the Department of Human Services Building on the Capitol Mall in Salem. Please also note that under a Presidential Declaration, overall management of ESF 6 will shift to the Joint Field Office where the state and federal ESF 6 Branch Directors will operate in unified command.



The State Emergency Coordination Center (State ECC) is the centralized location where state officials coordinate activities and implement direction from the Governor. The primary responsibility of the State ECC is to provide information, policy direction and coordination for a major emergency or disaster. This is achieved through a unified management approach.

The State ECC is the location for coordination of an integrated state response to emergencies and disasters that exceed the capabilities of local governments, especially counties, in Oregon. The ECC has three levels of activations (depending on the severity of the emergency/disaster):

- ◆ Level 1, Standby activation – the lowest level of activation, when the Oregon Emergency Response System (OERS) receives a call of an emergency incident, it notifies the appropriate state agencies to assist local government officials.

⁷ A definition of Emergency Support Function may be found in Appendix 2.

- ◆ Level 2, Limited activation – considered in situations where OERS receives an official notification of an emergency incident affecting a local or limited area, but exceeds local response capabilities and requires assistance from several state agencies.
- ◆ Level 3, Full activation – considered when OERS receives an official notification of disaster affecting larger area or jurisdiction and exceeds the local response capabilities. A governor’s “state of emergency” is usually issued in this case.

Usually the State ECC activation level will be reduced by the time disaster housing operations move from the initial response (sheltering) to recovery (interim and long-term housing phases). Sometimes, the State ECC activation level will be reduced before the end of the sheltering phase. If a Presidential Declaration is received, the coordination of ESF 6 will shift from the State ECC to the Joint Field Office. If not, the coordination may instead shift from the State ECC to a Department of Human Resources facility.

The primary responsibility for sheltering is at the local government level, where emergency operations plans (EOPs) outline response activities to save lives and protect property, including sheltering activities. Shelter planning is done through an all-hazards process that includes discussions with community partners and the American Red Cross. Shelters receive inspections or consultations in lieu of inspections for proper handling and preparation of food and sanitation by local environmental health officials. In the event of an outbreak of disease among shelter occupants, or in the community, local public health and environmental health officials will be called upon to investigate and implement necessary measures to control the spread of disease within shelters. Local jurisdictions (building and fire department) may inspect shelters and kitchens for damage, structural integrity, life safety and occupancy loading.

The mitigation and recovery related roles of local government with respect to disaster housing include building code enforcement (or waivers/variances), issuance of repair permits (and possible waiver of fees), floodplain management, restoration of essential utilities, addressing environmental issues, and sometimes developing disaster housing community sites.

As local governments consider the enforcement of building codes and zoning regulations, they may need to amend or suspend provisions accordingly in order to support recovery efforts and to accommodate innovative interim and long-term housing. The Governor also has authority to do this under some circumstances.

Although HUD recommends local housing authorities have disaster plans, it is not a requirement. In general, housing authorities will have evacuation plans for housing they own and will rely on the American Red Cross and local jurisdictions to provide shelter for their residents. Since there are waiting lists for all habitable subsidized units, housing authorities may have limitations in providing housing for disaster survivors.

General

The following are tasks which generally may need to be done for disaster housing which are not tied specifically to the interim or long-term phases of disaster housing (those phases are described on pages 11 to 16).

- A. During all phases of disaster housing, the Task Force plans to involve persons with experience in housing and/or community development in the affected communities or from other communities of similar scale and demographics. Ideally, these persons should comprehensively understand the funding environment including HUD programs, USDA Rural Development programs, bank financing, volunteer resource management, and grant writing.
- B. Skilled staff within OHCS, the Building Codes Division, ODOT, etc. may be temporarily assigned to provide technical assistance to the Task Force and affected local governments in various capacities, such as construction, architecture, or real property.
- C. When the state faces a disaster housing situation, OHCS will work through its housing and service partners both within and outside the affected area to provide resources as available to assist in recovery.
- D. The Task Force will collect and utilize information on housing (including vacancies, if that information is available) from data that can be provided by HUD via the Housing Portal, USDA-Rural Development, OHCS and other state agencies, and local chambers of commerce, property management companies, etc.
- E. Various state and local agencies and organizations that are providing assistance will have useful data. At a minimum, OEM will endeavor to see that aggregated information is exchanged among these agencies in order to better coordinate and deliver assistance. In some cases, when “release forms” have been signed and submitted by persons receiving assistance, individual addresses and other information may be shared.
- F. Federal and state agencies involved in disaster housing should develop Memorandums of Understanding and take other such efforts that result in the sharing of client information and aggregated data. This will expedite the provision of recovery assistance to clients.
- G. The Task Force will have access to a Geographic Information System (GIS) for coordinating and mapping affordable rental housing developments across Oregon. This database is maintained by OHCS and includes affordable rental housing that received financing through OHCS, Rural Development, or HUD. This database does not include hotels/motels. See Appendix 6 for more information.
- H. Create or identify a system to determine Oregon hotel and motel locations and a way to coordinate their use during disasters.
- I. The state’s role in disaster case management is covered elsewhere in ESF 6 of the State EOP.

Interim Housing

Interim housing involves moving people out of shelters and into a variety of medium-duration dwelling options while they work to reestablish long-term housing. Interim housing usually begins about one week after an event has occurred, though it may start sooner, and usually lasts no longer than 18 months. Interim housing may include rapid repairs to damaged dwellings (see Appendix 7),⁸ hotel or motel stays, rental housing, and other options.

Interim housing may be required for individuals and families who are unable to return to their homes following the short-term (sheltering) phase for a variety of reasons including, but not limited to, shelter closures, extended need for temporary housing, or accommodation of special circumstances.

The timeline for interim housing is variable, based upon the type and extent of the disaster. As a general rule, interim housing is required until the pre-disaster dwelling is repaired or other long-term housing is secured. Historically, this process may take 1-18 months from the disaster, depending on many factors including extent of damage, insurance and other family resources, availability of labor and materials, and local/state permit/code requirements.

A key responsibility of local government is a prioritization plan for shelter depopulation, to include a process to identify the order in which people in shelters with ongoing needs will move into interim housing.⁹ Priority transition candidates may include individuals with access and functional needs. (See Appendix 8 for more information on helping people with access and functional needs.) They may also include large families and multi-family households, residents of severely impacted neighborhoods, and individuals and families with language or cultural requirements. See Appendix 9 for additional information on developing a prioritization plan for shelter depopulation.

Without a Presidential Declaration

- A. With or without a Presidential major disaster declaration, the basic overall sequential approach is the following:¹⁰
- ◆ Maximize available housing resources;
 - ◆ Use traditional forms of interim housing;
 - ◆ Use innovative forms of interim housing;
 - ◆ Authorize and implement construction of new housing, if needed and if the necessary resources are available.

⁸ Rapid repairs may include tarps to keep “the elements” from causing additional damage, an initiative often referred to as “blue roofs.” In addition to possible governmental response, often voluntary agencies assist homeowners with rapid repairs or more extensive repairs that allow affected persons to live in their homes sooner than might otherwise be the case.

⁹ If FEMA is involved in the event due to a Presidential major disaster declaration that includes Individual Assistance, FEMA may play a role in prioritizing which individuals and families move from shelters into interim housing options. The ARC and OHCS may also play roles.

¹⁰ This sequence is from the 2010 *Disaster Temporary Housing Operation Guide* and its predecessor, the 2008 and 2009 *Disaster Housing Plans* and is mostly intended for Presidential major disaster declarations, but the concept is valid without federal assistance. There will be far fewer local and state resources to implement this sequence without federal assistance, however. The last step in this sequence applies more to what this *Strategy* calls long-term housing.

- B. Working with affected counties, OEM will use damage and impact assessments to help develop an estimate of interim housing needs.
- C. In coordination with affected counties and others, the Task Force will develop an estimate of housing resources to meet those needs:
- ◆ Identify dwelling units (in “declared” counties, other counties, and out-of-state, as needed) capable of meeting the interim housing needs of individuals and families displaced by the disaster.
 - ◆ Identify rental units in each “declared” county, including rural areas. There are rural areas in Oregon where there are few housing resources other than motels and vacation homes, if those;
 - ◆ Identify rental units within commuting range, including metropolitan areas which may have an abundance of rental units;
 - ◆ OHA will identify space in licensed and certified facilities and homes (such as nursing facilities, assisted living facilities, group homes for those with developmental disabilities or mental health needs) in “declared” counties, in other counties, and out-of-state, as needed, that are capable of meeting the care and assistance needs of persons unable to function without that assistance. Licensing and certification data at both local and central offices of both Oregon Health Authority and Department of Human Services can assist with the identification.
 - ◆ OHCS may apply Emergency Housing Assistance (EHA) resources to assist with disaster housing in events that have not been Presidentially-declared.
 - ◆ OHCS can identify affordable housing units located within a specified distance from the area of the disaster. This lists properties that have received federal or state grant, loan or tax credit resources. Property owners or their management companies would be contacted and asked to identify the number of vacant units that would be available for interim housing. This information would be forwarded to the local government.
- D. If sufficient staff resources can be secured by Oregon DHS, contact individuals and families with potential disaster housing needs in order to assess and prioritize housing requirements (e.g., degree of damage, transportation issues, people with access and functional needs, proximity to work, school, etc.). This step should be done in coordination with affected counties and would also apply if a Presidential major disaster declaration is available. (If Presidentially declared, this is a standard FEMA Individual Assistance activity.)
- E. People with access and functional needs should be given higher priority for housing, especially with regard to meeting ADA requirements. Oregon DHS may need to look outside the disaster area for housing for some persons with access and functional needs who have been affected by the disaster, including possibly looking for housing outside the State of Oregon. Oregon DHS maintains databases that may assist with this task.

- F. OHCS administers programs that assist families with their housing and supportive service needs. Most of these programs are funded with state and federal resources which limit eligibility to persons and families who are low or very-low income. During a disaster OHCS through its partner agencies, will target available resources to assist affected individuals and families (refer to Appendix 3 and 4 which depict potential resources and uses). Depending on resources available, families may receive:
- ◆ short term rental assistance and refundable security deposits
 - ◆ supportive services such as case management, employment, education, nutrition and health
 - ◆ emergency shelter or transitional housing
 - ◆ utility bill payment assistance
 - ◆ identification of vacant units within affordable rental housing developments within the surrounding area
- G. There are many situations for which the state requesting FEMA assistance via a Presidential major disaster declaration isn't possible because the event does not include enough damaged homes and impacts to make such a request. In some of these cases, the Governor can instead request a Physical Disaster declaration from the U.S. Small Business Administration (SBA) Administrator. If provided, homeowners and renters affected by the event may apply for SBA low-interest loans to help with their recovery.¹¹ OEM advises and assists the Governor in making such requests. The criteria for such a request may be found in Appendix 10 of this *Strategy*.
- H. Individuals and families should be asked to develop their own long-term housing plan. Not only will this help government agencies and non-governmental organizations to provide assistance, but it also will provide individuals and families with a higher degree of self-determination and confidence. Community Action Agencies can play a key role within their communities in facilitating this.¹²
- I. OEM will work with local planning and building departments in coordination with the Department of Land Conservation and Development and the Building Codes Division, as needed, to alter land use and/or building code requirements for interim housing that create unnecessarily impediments to progress. For example, some local governments will not allow a travel trailer to be parked in a driveway next to a damaged residence or in the street nearby, but that may be the most cost-effective way to both provide housing for a family and allow them easy access to make repairs or work with a contractor making repairs. Local zoning may need to be revised to allow temporary housing units to be placed in an area where they would not otherwise be allowed. Another example may be allowing above ground water or sewer lines on a temporary basis to facilitate interim housing. Any "loosening" of

¹¹ The U.S. Small Business Administration may be able to make low-interest loans available to individuals and families for home repair; this can be done under their own authority or with a Presidential Declaration. SBA can also offer low-interest loans to both homeowners and renters for personal property losses. The amount of money that the SBA can lend is based on the actual cost of repairing or replacing of the home and/or personal property – up to certain maximum amounts, minus any insurance settlements or other reimbursements or grants.

¹² Following Presidentially declared major disasters that include "Individual Assistance," FEMA works with their clients who have long-term housing needs to help them develop an individual or family housing plan.

local ordinances to facilitate interim disaster housing should be done with safety in mind and generally be temporary. Under ORS 401.168 the Governor has the authority to “suspend provisions of any order or rule of any state agency, if the Governor determines and declares that strict compliance with the provisions of the order or rule would in any way prevent, hinder or delay mitigation of the effects of the emergency.”

With a Presidential Declaration

A. Following Presidentially-declared major disasters that include the Individuals and Households Program (IHP), FEMA can provide assistance in the form of rental assistance, home repair, and replacement assistance, via an IHP provision known as Housing Assistance. Traditional IHP Housing Assistance will meet the needs of a significant number of households and they will not require additional housing support. Among the features of Housing Assistance that may be utilized are the following:

- ◆ FEMA provides an initial rental assistance award of two months for both renters and homeowners (two months’ rent is the standard).
- ◆ On a countywide basis, FEMA may authorize an increase of the Fair Market Rate (FMR) for applicants who are able to secure rental housing in a neighboring community.¹³ FMR increases are only done on a countywide basis, and only with significant justification.
- ◆ In rural areas where the only available housing is through motel rooms and vacation rentals, FEMA may extend lodging expenses reimbursement eligibility beyond the normal two-week limit.
- ◆ In extraordinary circumstances when other forms of housing are not available, FEMA may authorize the use of direct housing payments for hotel/motel stays. State cost share applies and this assistance is very expensive.
- ◆ In very large declared disasters, FEMA coordinates with HUD, USDA, and ODVA to acquire the use of vacant rental or foreclosed units for disaster impacted families.¹⁴

With the exception of “direct housing” (see “E” below), IHP “max. grants” cannot be exceeded even if further housing assistance is needed. When this *Strategy* was published, the IHP maximum grant amount was \$31,400.

¹³ FEMA rental assistance is usually based on the FMR that would have applied pre-disaster to the location where an individual or family had lived. Post-disaster, they may live in a different area and/or rents may have increased due to fewer vacancies because of the disaster; hence the flexibility FEMA has with rental assistance amounts.

¹⁴ For example, during the Spring of 2011, Fannie Mae offered FEMA the use of vacant housing units for families displaced by widespread tornados and flooding. Their staff matched displaced residents with housing based on zip code, and provided maintenance and management. This was the first time for this partnership.

- B. Occasionally, FEMA may pay to relocate affected persons outside the disaster area.
- C. It should be noted that there will be individuals and families who don't qualify for FEMA Housing Assistance during a declared event (e.g., pre-disaster homeless, undocumented aliens, people who were living in undeclared counties, etc.).
- D. During a Presidentially declared major disaster, OHCS may request of the U.S. Department of HUD which administers the Home Investment Partnerships Program and the IRS which administers the Low Income Housing Tax Credit Program waivers to suspend federal program regulations. The primary waiver request is to suspend income limitations or source documentation for determining income eligibility. Once granted, the waivers provide greater flexibility in administering these programs and in meeting emergency needs. Waivers are normally provided for one or two years. A sample copy of a waiver request is included as Appendix 11.
- E. An additional option for providing interim housing, if rental units are not available, is called "direct housing." FEMA directly provides housing to individuals and families affected by the disaster using manufactured homes, travel trailers, park models, etc., collectively known as temporary housing units (THUs). In some circumstances, direct housing costs can exceed those of other options, and it can take a long time to accomplish. Direct housing must be approved by FEMA Headquarters. There is no state cost-share for this assistance.
- F. Also, FEMA Public Assistance has authority to "rehab" damaged public housing.
- G. In very rare instances, FEMA may do construction of replacement housing; when this occurs, it almost always occurs in remote areas outside the "Lower 48" states.

Long-Term Housing

Long-term housing is the final phase of disaster housing assistance, intended to move individuals and families back into "permanent" dwellings. For disasters covered by a Presidential major disaster Individual Assistance declaration, typically the long-term housing phase begins when the home is repaired and the family moves back in or finds alternate permanent housing, or when FEMA Housing Assistance ends.¹⁵ Families should be working toward long-term housing well in advance of the statutory end of the assistance period.

Without a Presidential Declaration

- A. Local governments work with real estate agencies to provide listings of homes for possible long-term housing.
- B. The U.S. Department of Housing and Urban Development awards Community Development Block Grant (CDBG) funds to Oregon Business Development Department through an allocation formula. The state develops various activities for the use of the resources which can include disaster recovery assistance. The grant

¹⁵ Rarely, but occasionally, FEMA Housing Assistance can be extended a short while on a month-to-month basis, but no one should "count on" this happening.

money can be used by local communities for housing rehabilitation programs at any level of declared disaster (local, state or federal).

- C. In areas affected by natural disasters, USDA Rural Development can help existing borrowers who have losses due to a disaster. This assistance is via the Housing, Business and Utilities Programs.
- D. OHCS may explore cost-effective opportunities to rehabilitate or build multi-family apartment buildings via federal grants or other creative funding initiatives.

With a Presidential Declaration

- A. FEMA Housing Assistance typically ends after 18 months, and FEMA has few disaster housing roles after this time. FEMA can provide funding through the Hazard Mitigation Grant Program (HMGP) to reduce damage to homes from future events. HMGP is managed by OEM, and implemented by local officials, and is sometimes a piece of the overall funding package that helps individuals and families to get back into housing after the disaster that is less vulnerable than it was before the disaster.

Resources and Tools for Interim and Long-Term Housing

- A. Pre-disaster, there are a variety of risk assessments that may provide useful data for the preparedness work of the Task Force. Chief among them are:
 - ◆ Regional profiles and natural hazards risk assessments in the *Oregon Natural Hazards Mitigation Plan* (see <http://opdr.uoregon.edu/stateplan/regional>);
 - ◆ In addition, local natural hazards mitigation plans include a risk assessment.
- B. Having a pre-disaster understanding of the demographics of those likely to be in shelters may be useful for planning for interim and long-term housing. According to American Red Cross officials, the percentage of people affected by a disaster who will stay in shelters varies depending on two factors:
 - ◆ The demographics of the disaster area; In a disaster of small scale, areas with population of high income will have no one or a very low percentage of the people affected going to shelters; instead people will usually stay with family or friends for this period. In areas with middle class population, according to ARC records, 10% to 15% of the affected population will go to shelters. In areas of population of lower economic status, a higher percentage of the population will go to a shelter.
 - ◆ The size of the disaster; In disasters of large scale, more people will go to shelters because other options people may have, like staying with family or friends, will not be available.
- C. Waivers that may be necessary to implement federal programs that may assist with both interim and long-term housing are shown in Appendix 11 of this *Strategy*. Federal program waivers may increase the flexibility to use federal resources to assist with both interim and long-term housing.

In times of a Presidentially Declared disaster, the state may request waivers of some HUD housing and community development program regulations - in particular the HOME Investment Partnerships program, the Community Development Block Grant Program and the Emergency Solutions Grant. Regulatory waivers allow greater flexibility in the use of these funds as an emergency housing resource and expedite efforts to identify suitable housing units for families who become displaced.

Types of rules waived in the past include:

- ◆ Reduction or relief of the need to provide non-federal match contributions
- ◆ Revision of property standards to allow resources for emergency repairs
- ◆ Revisions of cost limitations to assist low income homebuyers in the purchase of housing in the local market
- ◆ Suspension of the cap limitation on using funds for public services
- ◆ Expansion of types of facilities and housing that may be used for emergency shelters
- ◆ Allow self-certification of household income instead of source documentation

Based on the type and severity of a disaster, HUD will identify the specific regulations that may be waived. The format for a waiver is a letter to HUD citing the rule and the reason for the exemption. Waivers should be requested only on regulations that affect activities the state plans to do with the HUD resources. Send to the Portland HUD office who will forward to the headquarters in Washington D.C.

- D. The material in Appendix 3 and Appendix 4 summarizes numerous resources that may be able to assist with disaster housing.
- E. Temporary Assistance for Needy Families (TANF) is an Oregon DHS managed program that may be able to help provide resources for housing.
- F. The criteria for requesting potential SBA and FEMA assistance with housing are summarized in Appendix 10.
- G. General information on disaster housing damage and needs assessments is included in this *Strategy* as Appendix 12.¹⁶

¹⁶ Time and resources permitting, the housing needs assessment may be conducted in conjunction with either the Initial or joint Preliminary Damage Assessment (PDA). Initial Damage Assessments (IDAs) are done solely by local governments with OEM technical assistance, and sometimes information input from American Red Cross (ARC) officials. PDAs are done jointly by federal, state, and local officials, and often the ARC. OHCS has staff, including five regional advisors, who can be dispatched quickly to lead housing needs assessments.

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Appendix 2: Acronyms and Definitions

ADA - Americans with Disabilities Act
ARC - American Red Cross
CAA - Community Action Agency (also known as a “CAP,” Community Action Program)
CAPO - Community Action Partnership of Oregon
DHOPS - Disaster Housing Operations
DHS - (Oregon) Department of Human Services
DRC - Disaster Recovery Center
ECC - Emergency Coordination Center
EHA - Emergency Housing Assistance
EOP - Emergency Operations Plan
ESF - Emergency Support Function
FEMA - Federal Emergency Management Agency
FMR - Fair Market Rate
HB - Handbook
HUD - U.S. Housing and Urban Development
IHP - Individuals and Households Program
IRS - Internal Revenue Service
JFO - Joint Field Office
ODA - Oregon Department of Agriculture
ODOT - Oregon Department of Transportation
ODVA - Oregon Department of Veterans' Affairs
OEM - Office of Emergency Management (Oregon Military Department)
OHCS - Oregon Housing and Community Services
ORS - Oregon Revised Statutes
ORVOAD - Oregon Voluntary Organizations Active in Disaster
RD - (USDA) Rural Development
THU - Temporary Housing Unit
USACE – United States Army Corps of Engineers
USDA - United States Department of Agriculture
VA - (Federal Department of) Veterans' Affairs

Many of the definitions below are from the following website, which are definitions of key terms as they are applied within the *National Disaster Housing Strategy*:

<http://www.fema.gov/emergency/disasterhousing/glossary.shtm>

Direct assistance means assistance provided by the federal government in the form of physical resources; essentially all assistance that is not provided monetarily. This includes housing units that are acquired by purchase or lease, directly for individuals or households who, because of a lack of available housing resources, would be unable to make use of financial assistance as well as direct activities by the government to repair or rent units, such as contracting with a company to repair a rental property.

Emergency Support Functions (ESFs) are used in the State Emergency Operations Plan (EOP) to group resources and capabilities based on emergency management functional areas. The resources and capabilities may be those of governmental agencies, as well as certain non-governmental organizations. ESFs create an organizational structure that can track program implementation and services. ESFs

serve as the primary way at an operational level of organizing resources and capabilities in order to coordinate activities. Each ESF is comprised of primary, support and adjunct agencies or organizations. The State EOP includes more than ten ESFs in functional areas such as communication and transportation. For a complete list, see the Table of Contents for the State EOP.

Fair market rent is an amount determined by the U.S. Department of Housing and Urban Development (HUD) to be the monthly cost of modest, non-luxury rental units in a specific market area, plus the cost of utilities, excluding telephone service.

Host state is a state that, by agreement with an impact state or the Federal Emergency Management Agency, provides evacuation and sheltering support to individuals from another state that has received a Presidential emergency or major disaster declaration, due to an incident.

Household means all residents of the pre-disaster residence who request disaster housing assistance, plus any additions during the interim housing period, such as infants, spouses, or part-time residents who were not present at the time of the disaster but who are expected to return.

Medical shelters are for people needing ongoing nursing services, e.g., people on dialysis, those evacuated from nursing facilities, etc.

National Disaster Housing Task Force (NDHTF) is a body established and led by the Federal Emergency Management Agency (FEMA), an agency within the federal Department of Homeland Security. The NDHTF provides guidance and coordinates information by facilitating communication among different federal agencies which have roles in disaster housing. The NDHTF does not work directly with State-Led Housing Task Forces. In fact, the NDHTF does not participate in active disasters in the field unless directed to do so by senior FEMA leadership, which would occur only for catastrophic event. Any technical support from the NDHTF, if needed for a declared disaster, is coordinated through the FEMA leadership in the Joint Field Office.

The NDHTF is composed of the following federal agencies:

- Department of Housing and Urban Development (HUD)
- United States Access Board
- Department of Homeland Security (DHS)
- Department of Justice (DOJ)
- Department of Interior (DOI)
- Environmental Protection Agency (EPA)
- General Services Administration (GSA)
- Department of Health and Human Services (HHS)
- National Council on Disability (NCD)
- Small Business Administration (SBA)
- U.S. Army Corps of Engineers (UCACE)
- U.S. Department of Agriculture (USDA)
- Department of Veterans Affairs (VA)

People with access and functional needs (previously known as vulnerable populations), as used in this *Strategy*, means populations that require specialized or adapted housing because of their needs. This could include people who have mobility impairments, ADL support needs, bariatric needs, and cognitive issues requiring either increased supervision or housing adaptations to support those needs.

Preliminary damage assessment is a joint assessment used to determine the magnitude and impact of an event's damage. A federal/state/local team views damage first-hand to assess the scope and estimate repair costs. The state uses the results of the PDA to determine if the situation is beyond the combined capabilities of state and local resources, and to verify the need for supplemental federal assistance.

Presidential declaration, as used in this *Strategy*, means a major disaster declaration made by the President that includes all those programs and avenues of assistance collectively known as "Individual Assistance" and "Direct Assistance."

Private site is a site for a temporary housing unit that is provided at no cost to the federal government.

Shelter is a place of refuge that provides life-sustaining services in a congregate facility for individuals who have been displaced by an emergency or a disaster.

Unmet needs are the deficit between verified disaster-caused damages and obtainable disaster aid, including insurance assistance, federal and state assistance, and personal resources.

Appendix 3: Additional Information on State Resources

Oregon Department of Agriculture (ODA)

ODA has roles in the sheltering phase of disaster housing, but not during the interim and long-term phases covered by this *Strategy*.

Oregon Department of Human Services and Oregon Health Authority

[Also see the table that follows this text.]

Self-Sufficiency Programs

Temporary Assistance for Needy Families: program provides low-income families with dependent children income support, intervention, family stabilization, employment and training services.

Supplemental Nutrition Assistance (food stamps): program provides supplement food needs, nutrition education, eligibility confer services for reduced or free lunch programs for children.

Self Sufficiency Medical: program provides medical coverage for low-income Oregonians.

Temporary Assistance for Domestic Violence: program provides help to victims of domestic violence. Services include temporary housing, relocation, emergency food and medical support.

Child Welfare Programs

Child Protective Services: program assesses reports of child abuse or neglect, completes safety assessments of children, assesses parent or caregiver capacity to protect children, and determines whether child abuse or neglect has occurred.

Employment Related Day Care: program provides low-income working families with subsidized child care payments in order to maintain employment and helps ensure children receive high quality care.

Foster care or out-of-home care: program provides a safe, temporary living arrangement for abused or neglected children who are in the legal custody of DHS while the parent(s) receive necessary support services. This program arranges relative care, family foster care and residential care settings for children. The programs primary goal is to reunite children with their parents, or when that is not possible, to place each child in a permanent home in which the child may be safely and lovingly raised to adulthood.

Adoption Services: include guardianship and adoptions. A key goal of the program is to provide permanent homes for children within short time frames.

Vocational Rehabilitation Program

Rehabilitation Services: help individuals with disabilities obtain employment through counseling, training, rehabilitation technology and support services. Services are provided through the Youth Transition Program, Support Employment Services and the Independent Living Program.

Addictions and Mental Health Division

Programs prevent and reduce the negative effects of mental health disorders and addictions to alcohol, other drugs and gambling through prevention and treatments that are integrated, culturally appropriate and research proven through its local partners. Assets and resources include; three state operated psychiatric hospitals, one secure residential treatment facility, residential settings for individuals with severe and persistent mental illness, seven residential settings for people in addiction recovery, and gambling treatment sites.

Population and Local Partner	Potential Planning Support or Uses	Potential Response/Recovery Support or Uses
Seniors and People with Disabilities Partner: Area Agency on Aging (AAA) office and/or SPD office Contact Information: http://www.dhs.state.or.us/spd/tools/spd_unit_listing.pdf	1) Identify areas of client population concentrations 2) Provide information on locations of nursing homes, assisted living, and residential care facilities and commercial adult foster homes 2) Identify accessible transportation	1) Identify known population in event area 2) Provide labor to contact and assist known population 3) Determine eligibility for funded long-term care 4) Determine eligibility for Oregon Health Plan 5) Determine eligibility for SNAP (food stamps) and Disaster SNAP 6) Identify potential empty beds of nursing facilities, assisted living, and residential care facilities and commercial adult foster homes 7) Access home care workers willing to work in a disaster 8) Provide some interpretation services
Developmental Disabilities Partner: County DD Program and Brokerages Contact Information for both: http://www.dhs.state.or.us/spd/tools/dd/directory.pdf http://www.oregon.gov/DHS/dd/adults/brokerages.pdf	1) Identify areas of client population concentrations 2) Identify accessible transportation 3) Provide information on locations of DD group homes	1) Identify known population in event area 2) Provide labor to contact and assist known population 3) Identify potential empty beds of DD group homes and adult foster homes
Child Welfare children Partner: CW office Contact Information: http://www.oregon.gov/DHS/children/localoffices.shtml		1) Identify known population in event area 2) Provide labor to contact and assist known population 3) Take custody of unattached or endangered minors
Population receiving SNAP (food stamps) &/or financial support Partner: local DHS office Contact Information: http://www.oregon.gov/DHS/assistance/localoffices.shtml	1) Identify areas of client population concentrations and known concentrations of homeless 2) Identify potential local social service partners	1) Identify known population in event area 2) Provide labor to contact and assist known population 3) Determine eligibility for medical programs for low income people (Oregon Health Plan) 4) Determine eligibility for SNAP (food stamps) and Disaster SNAP 5) Provide some interpretation services

Oregon Housing and Community Services Department

Program Resource	Use	Restriction
Low Income Rental Housing Fund (LIRHF)	Resources provide rental assistance and refundable security deposits. Contract can be renewed. Households participate in programs or activities that will increase household self-sufficiency.	Per OARs, program serves families with incomes up to 50% area median income (ami).
HOME TBA	Resources provide rental assistance and refundable security deposits. Contract can be renewed. Households participate in programs or activities that will increase household self-sufficiency.	Federal statute requires 90% of families assisted must be 60% area median income or below and 10% up to 80% of area median income. State program requires all households below 50% area median income.
Community Services Block Grant (CSBG) Discretionary	CSBG resources are flexible dollars for services such as: case management, employment, education, nutrition and health and emergency services which can include emergency mortgage assistance.	Household incomes may not exceed 125% of federal poverty level (statutory). Not eligible for permanent improvements.
Emergency Housing Account (EHA)	EHA provides emergency shelter, transitional housing and supportive services to persons who are homeless or at risk of homelessness. EHA can provide emergency mortgage, rent and utility payments.	Household Income that is less than 80% of the area median income based on information from the federal grantors, as adjusted for family size. (Statutory ORS 458.650)
LIHEAP crisis funds	Alleviates "no-heat" situations--including temporary housing (e.g. hotels/motels) or repair of equipment which threatens health/safety of household. Families can be homeowners or reside in rental property.	Household income must be no more than 60% of the area median income.
The Emergency Food Assistance Program	On a smaller scale, local food banks can immediately provide food to those in need during an emergency or disaster.	Food banks collect minimal household information.
Disaster Supplemental Nutrition Assistance Program (D-SNAP)	Provides food during large scale disasters.	Requires USDA approval to issue commodities when the event is a Presidentially declared major disaster. Food banks collect minimal household information.
Rental Housing Development	Identify vacancies in rental housing developments funded by OHCS resources. These units can provide temporary or long-term housing for income eligible tenants.	In most instances, household income may not exceed 60% of area median income. For presidentially declared disasters, exception waivers may be obtained to make units available to higher income persons who have lost home due to disaster.

Appendix 4: Potential Sources of Federal Assistance

Bureau of Indian Affairs (BIA)

BIA has twelve regions nationwide, with Oregon belonging to the Northwest Region headquartered in Portland. The Regional Director has control of regional funds, and may divert funds to disaster related uses in certain circumstances. In addition, BIA has a human services program that includes a disaster component. The Financial Assistance and Social Services program provides assistance to federally recognized American Indians and Alaska Native tribe members.

Federal Emergency Management Agency

FEMA's Individuals and Households Program (IHP) provides financial assistance or direct services to eligible disaster survivors who have needs that they are unable to meet through other means, such as insurance. In federal fiscal year 2012, a maximum award of up to \$31,400 is potentially available (based on annual adjustments made according to the Consumer Price Index). However, average assistance is significantly less. Real property awards are based on the repair of the essential living area, which includes the kitchen, one bathroom, dining area, living room entrance and exits and the essential sleeping area. Essential living does not include family rooms, guest rooms, garages or other nonessential areas, unless hazards exist in these areas which impact the safety of the essential living area. In addition, essential personal property, transportation, and medical, dental, funeral expenses may be eligible. Flood insurance may be required as indicated below. IHP consists of two provisions: Housing Assistance (including Temporary Housing, Home Repair, Home Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property, transportation, medical, dental, funeral, and other items).

A. Housing Assistance

Temporary Housing:

Financial - Financial rental assistance may be provided to allow an eligible homeowner or renter to rent an alternate place to live while their home is repaired or they make other permanent housing arrangements. This assistance may be available, through a process called recertification, for up to 18 months from the date of the declaration.

Direct - If alternate rental units are not available for rent, FEMA may temporarily provide manufactured housing units, instead of financial rental assistance. These units can be placed on a private site, in an existing commercial park or, in rare instances, a new community site can be constructed. Like financial assistance, these units may be available for up to 18 months from the date of the declaration.

B. Home Repair

This assistance is intended to help homeowners repair their primary residence to a safe and sanitary living or functioning condition. FEMA will not pay to return a home to its

original condition before the disaster and flood insurance may be required as a condition of approval if the home is in a Special Flood Hazard Area. Up to \$31,400 is available in financial help for home repair. The assistance cap is adjusted each year according to the Consumer Price Index. In addition, residents may be able to get loans from the Small Business Administration (SBA). The SBA loans are based on a number of factors including what has been provided through FEMA and other sources, insurance that would or has been paid, and the credit worthiness of the applicant.

Repair and replacement items include:

- ◆ Structural parts of a home (foundation, outside walls, roof)
- ◆ Windows, doors, floors, walls, ceilings, cabinetry
- ◆ Septic or sewage system
- ◆ Well or other water system
- ◆ Heating, ventilating, and air conditioning system
- ◆ Utilities (electrical, plumbing, and gas systems)
- ◆ Entrance and exit ways from the home, including privately owned access roads
- ◆ Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks

C. Home Replacement:

Homeowners whose primary residence is destroyed due to a disaster may receive funding up to the maximum award amount to assist with home replacement. Replacement assistance is based on the verified disaster-related level of damage to the dwelling, or the statutory maximum, whichever is less. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements for the existence of the address and local flood codes and requirements.

Semi-Permanent or Permanent Housing Construction:

This type of assistance may be financial or direct, and occurs only in remote locations specified by FEMA, where other types of housing assistance are unavailable, infeasible, and not cost effective. Construction must follow current minimal local building codes and standards where they exist, or minimal acceptable construction industry standards in the area. Construction is of average quality, size, and capacity, taking into consideration the needs of the occupant. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements related to site and local flood codes and associated requirements.

D. Other Needs Assistance

Other Needs Assistance provision of the Individuals and Households Program (IHP) provides awards for uninsured or under-insured disaster-related necessary expenses and serious needs. Flood insurance may be required on insurable items (personal property) if they are to be located in a Special Flood Hazard Area.

Assistance may include:

- ◆ Medical and dental expenses
- ◆ Funeral and burial costs
- ◆ Repair, cleaning, or replacement of clothing; household items (room furnishings, appliances); specialized tools or protective clothing and equipment required for jobs; and necessary educational materials (computers, school books, supplies)
- ◆ Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
- ◆ Fuel (fuel, chain saw, firewood)
- ◆ Repairing or replacing essential vehicles damaged by the disaster, or providing for public transportation or other transportation costs
- ◆ Moving and storage expenses related to the disaster (including evacuation, storage, or the return of property to a home)
- ◆ The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements

E. Conditions and Limitations of IHP Assistance

- ◆ **Non-discrimination:** All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.
- ◆ **Residency status in the United States and its territories:** To be considered for disaster housing assistance, you or a household member must provide proof of identity and sign a declaration stating that you/they are a United States citizen, a non-citizen national, or a qualified alien.
- ◆ **Supplemental Assistance:** Disaster housing assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing damage or the need for short-term shelter to be addressed by homeowners or tenants. Furthermore, the Disaster Housing Program is not a loss indemnification program and does not ensure that applicants are returned to their pre-disaster living conditions.
- ◆ **Household Composition:** People living together in one residence before the disaster are expected to continue to live together after the disaster. Generally, assistance is provided to the pre-disaster household as a unit. If, however, the assistance provided to the household is not shared with you, or if the new residence is too small or causes you undue hardship, you may request assistance separate from your pre-disaster household.
- ◆ **Type of Assistance:** Generally, more than one type of IHP assistance may be provided to the household. Only FEMA has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.
- ◆ **Proper Use of Assistance:** All financial assistance provided by FEMA should be used as specified in writing: to rent another place to live, to make the home repairs identified by FEMA, or to prevent eviction or foreclosure, or to replace or repair personal property. Failure to use the money as specified may make the resident ineligible for additional assistance. All money provided by FEMA is tax-free.

- ◆ **Documentation:** IHP applicants are responsible for providing all documentation necessary for FEMA to evaluate their eligibility for IHP assistance. They may need to provide proof of occupancy, ownership, income loss, and/or information concerning your housing situation prior to the disaster. Applicants should keep all receipts and records for any housing expenses incurred as a result of the disaster. This includes receipts for repair supplies, labor, and rent payments.
- ◆ **Insurance:** If IHP applicants have insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA when they receive their insurance settlement payment. If their settlement is less than FEMA's estimated cost to make their home habitable, they may qualify for funds to supplement your insurance settlement, but only for repairs relating to the home's habitability. FEMA does not provide replacement value amounts or assistance with non-essential items.
- ◆ **Duration of Assistance:** Repair and Replacement Assistance is provided as a one-time payment. Temporary Housing Assistance (or a mobile home/travel trailer) is provided for an initial period of one, two, or three months. To be considered for additional assistance, IHP recipients must demonstrate that they have spent any previous rental assistance funds from FEMA as instructed, and they must demonstrate their efforts to re-establish permanent housing. Additional assistance is generally provided for one, two, or three months at a time. The maximum period for IHP assistance is 18 months, unless extended by the President, or until the maximum award amount has been spent.
- ◆ **Appeal Rights:** If IHP applicants disagree with FEMA's determination of eligibility or the form of assistance provided, they have the right to appeal within 60 days of the date of their notification letter. Send appeal letters to: Appeals Officer, FEMA - Individuals and Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055. Telephone: 1-800-621-FEMA or TTY 1-800-462-7585.

USDA Rural Development Disaster Housing

During disaster situations USDA Rural Development (RD) may be able to lease certain real estate owned single family housing (SFH) properties, identified by RD, for transitional housing to eligible entities (i.e., community groups and FEMA) as per HB-1-3550 section 15.11.

Units available to FEMA are to provide temporary housing to those affected by major disasters or emergencies declared by the President, in accordance with Sections 302(a) and 404(a) of Public Law 93-288, the Disaster Relief Act of 1974 (see HB-1-3550, Attachment 15-E). RD maintains a list of available single family real estate owned properties which may be used for this purpose.

FEMA and RD must sign a "Letter of Assignment", which includes a mutually agreed upon inspection report outlining the condition of the property being assigned to FEMA. Field staff retain the Letter of Assignment in the REO file. FEMA assumes responsibility for all costs associated with inhabiting the dwelling. No rent is paid by FEMA for the first 12 months from the date of the Letter of Assignment of the housing. After that, FEMA pays the monthly fair market rental value as determined by RD.

With regard to community groups, RD has entered into a Memorandum of Understanding with the U.S. Department of Health and Human Services (HHS) that states that HHS will direct community groups to RD to identify specific REO properties that may be available as shelter projects (i.e., transitional housing for the homeless).

Non-program REO property may be leased for up to 10 years to nonprofit organizations as transitional housing for the homeless for \$1.00 per year. The lessee assumes responsibility for real estate taxes on the leased property, any needed repairs to the property, and regular maintenance of the property.

Leases executed under this program must make the local nonprofit organization responsible for all liabilities and costs arising out of the habitation of the property. RD must inspect the property after the lease is executed to ensure that property is being maintained and used for its intended purposes. Inspections are typically made at least yearly thereafter.

To summarize, a list of available single-family housing real estate owned properties is always available in advance of a disaster.

Additionally, special actions and waivers may be available to multi-family housing tenants and borrowers when a disaster impacts at least 500,000 people, as per HB-2-3560 section 9.16. These actions and waivers may include a Letter of Priority Entitlement for rental assistance, rental assistance if available and the individual is eligible, waiver of security deposit when requested by property owner. The property owner may be able to rent to age ineligible applicants for a period of six months at elderly projects, and month-to-month leases may be allowed during the designated disaster timeframe.

Eligible individuals, that are not currently tenants of RD projects, may apply for housing at a RD program project. For a list of RD projects go to:
http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_county.jsp?st=OR&state_name=Oregon&st_cd=41
and select a county.

For income and eligibility information go to:
<http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>
and select the appropriate link from the list on the left side of the screen.

For more information contact the State Office, 1201 NE Lloyd Blvd, Suite 801, Portland, Oregon 97232, 503-414-3300, or an Area Office; go to:
<http://offices.sc.egov.usda.gov/locator/app?service=page/CountyMap&state=OR&stateName=Oregon&stateCode=41>
and select the appropriate county.

U.S. Small Business Administration

Following a Presidential major disaster declaration or SBA Administrator Physical Disaster declaration, the SBA can make low interest loans available to homeowners and renters for the purposes of repairing disaster related damage to primary homes or (in the case of renters) replacing personal property. Refinancing of existing mortgages is also possible under certain conditions.

Veterans' Affairs (VA)

VA may provide FEMA a list of all housing units that it owns that are available for use as transition or interim housing, which may generally be available for up to 18 months. VA may also work with HUD to transfer properties to local urban homesteading agencies for use in a HUD-approved local urban homesteading program. VA may assign representatives to DRCs to counsel those who may be eligible about housing options, and can assign to FEMA single-family and multiple housing units for the purpose of providing interim housing options.

Appendix 5: USDA Rural Development, HB-1-3550 and HB-2-3560

In the event of a natural disaster USDA Rural Development (RD) may authorize certain actions to be undertaken or certain regulatory provisions that may be waived for MFH borrowers for example, who make their housing available for disaster evacuees as further described below in a presidential declared emergency. However, there are instances in which the State RD Director has authority to implement certain procedures in conjunction with FEMA designations as noted below that do not require national office approval.

During disaster situations, USDA Rural Development may be able to lease certain real estate owned SFH properties, identified by RD, for transitional housing to eligible entities (i.e. Community Groups and FEMA) through a Memorandum of Understanding (MOU), as per HB-1-3550 section 15.11.

Housing units available via an MOU with FEMA are to provide temporary housing to victims of major disasters or emergencies declared by the President, in accordance with sections 302(a) and 404(a) of Public Law 93-288, the Disaster Relief Act of 1974, see HB-1-3550 Attachment 15-E (example of MOU).

Additionally, special actions and waivers may be available to multi-family housing tenants and borrowers, when a presidential declaration impacts at least 500,000 people, as per HB-2-3560 section 9.16. These actions and waivers may include a Letter of Priority Entitlement for rental assistance, rental assistance if available and the individual is eligible, waiver of security deposit when requested by property owner, property owner may be able to rent to age ineligible applicants for a period of 6 months at elderly projects, and month-to-month leases may be allowed during the designated disaster timeframe.

Additionally, special actions and waivers may be available to applicants, regardless of the size of the affected population. State RD Directors have authority to implement the following procedures without National Office approval:

1. Applicants may receive a Letter of Priority Entitlement (LOPE) issued by USDA Rural Development or may provide the property owners with documentation of being registered with the FEMA in lieu of a LOPE letter.
2. If an applicant does rent a Rural Development-financed property, the FEMA registration number must be entered into Multi-Family Information System (MFIS). Within 90 days, field staff will need to conduct a random sampling of tenant files to assure that the FEMA data was input into MFIS correctly.
3. Allow for imputed income from assets due to homeownership affected by the disaster.
4. Zero income applicants will be allowed to reside in apartment units; rental assistance (if available) will be made available to the applicant.

5. Collection of security deposit per 7 CFR 3560.204 may be waived, if requested by the owner of the property.
6. Owners of elderly designated properties may rent to age ineligible applicants for 6 months from the date of the State RD Director decision.
7. Annual lease required per 7 CFR 3560.156 (b) (2) is waived and leases may be issued on a month-to-month basis.
8. Eligible individuals, that are not currently tenants of RD projects, may apply for housing at a RD program project.

Appendix 6: OHCS Affordable Housing Database and Mapping Capabilities

OHCS maintains a database of affordable rental housing developments financed with OHCS resources. Some fields of this database feed the GIS mapping system that is a resource for the Task Force. The table below shows the data that is tracked in the database and information that is available on the GIS mapping system.

Data Available	OHCS Database	GIS Mapping System
Property name	X	X
Location by city and county	X	X
Property Owner and contact information	X	X
Total number of units	X	X
Number of accessible units	X	X
Number of units by bedroom size	X	
Population served by housing (elderly, person with physical, mental or developmental disability, farmworker, persons in recovery, homeless)	X	
Number of units that are occupied or vacant		

The OHCS GIS mapping system and database can provide a variety of information that can be useful to the locality, state and federal agencies during the recovery phase including:

- ◆ Identification of affordable rental housing units within the disaster area that are targeted to persons with access and functional needs. This will assist in determining if residents may have a need for housing or support services
- ◆ Identification of properties in areas surrounding the disaster site that could be suitable for interim or long- term housing, including units that have accessible features.
- ◆ Although the database does not show the occupancy of the units, contact information on the owner and management agent is available so status of occupancy can be surveyed.

OHCS is updating a statewide affordable housing inventory that will include projects funded with other state, federal or local resources. Although still under development, this inventory, when finished should be considered as a resource for information about accessible units.

Appendix 7: Additional FEMA Funded Assistance for Declared Disasters; Rapid Repairs to Damaged Dwellings

Rapid Temporary Repairs and the Blue Roof Program have strict approval requirements and are only available in very large or catastrophic disasters. Blue Roof and Rapid Temporary Repair are separate programs, but both involve FEMA and the United States Army Corps of Engineers (USACE). Each program has specific criteria, must be requested by the Governor following a disaster declaration, and approved by FEMA Headquarters. These programs are funded by Public Assistance and have a state cost share.

Rapid Temporary Repairs (RTR):

RTR program was formed in November 2009 to develop the pilot program; it is currently a pilot program applicable for non-flooding events only. It is designed to alleviate housing pressures and costs in large-scale disasters. The program is not available for apartment buildings or condominiums. RTR work is performed by USACE contractors to make rapid temporary repairs to doors and windows and access to allow families to shelter in their homes until long-term repairs can be made. Individuals and families receiving this assistance must have applied for FEMA assistance and the dwelling must be their primary residence.

Purpose:

- ◆ Reduce number of people in shelters
- ◆ Reduce need for hotel/motel assistance
- ◆ Reduce further damage to homes
- ◆ Allow families to stay in own homes
- ◆ Facilitate recovery at both community and individual level
- ◆ Facilitate safe, secure sheltering in place – not full habitability

Proposed Implementation:

- ◆ States must request RTR implementation
- ◆ HQ Senior Leadership must approve request
- ◆ Pilot best suited for a high wind event (tornado, hurricane, severe storms)
- ◆ Not recommended for a flood event due to health concerns (e.g. mold and other contaminants)
- ◆ USACE will perform temporary repairs to damaged dwellings for eligible applicants
- ◆ Disaster survivors must meet FEMA's standard eligibility criteria and be within the area designated for RTR
- ◆ Other criteria; Repairs can be made safely in less than 24 labor hours, utilities must be operational, building must be structurally sound
- ◆ Utilize raw, unfinished materials to ensure repairs are clearly evident as temporary

Blue Roof Program

Blue Roof is funded through Public Assistance Category B “Emergency Protective Measures” and requires a disaster declaration. The program is not fully funded by FEMA and the state has to share cost. The program must be requested by the Governor and approved by FEMA Headquarters based upon strict criteria including declaration of large catastrophic disaster that available roofing supplies and labor are insufficient to meet the need, and alternate housing, including hotel/motel accommodations, are also insufficient.

In a similar concept to the RTR program, the Army Corps of Engineers will implement the blue roof program on behalf of the Federal Emergency Management Agency:

- ◆ After a disaster, registration sites will be established.
- ◆ The Corps will employ contractors to install plastic sheeting on homes of pre-qualified applicants.
- ◆ Operation Blue Roof provides homeowners with free temporary blue plastic roof coverings for eligible damaged homes.
- ◆ This program allows victims back into their homes so that they can return to their routines as quickly as possible. It also greatly reduces the need for more expensive temporary housing.

Appendix 8: Helping People with Access and Functional Needs

I. Scope

This section outlines the general framework to address the needs of people with access and functional needs at the time beyond initial response and sheltering. The planning to support and house this population during interim and long-term phases is different from the planning for the sheltering phase in terms of the time period of the phase, the involved agencies, the needs of the population, and the type of services or facilities that should be provided. Preparation for this phase should focus on identifying all agencies that have accessible facilities or at least can provide information about these facilities or can provide financial support to help in renting accessible units, essentially summarizing agencies and resources that can provide support or services that this population will need during interim or long-term housing.

This section includes the following:

- 1- Categories of people who might need special consideration during interim and long-term housing.
- 2- Preparedness to ensure smooth transition from sheltering to interim housing.
- 3- Identification of agencies and their roles in identifying housing and support services to people with access and functional needs.

II. Defining People with Access and Functional Needs

- 1- Persons who may have additional needs before, during and after an incident in functional areas, including but not limited to: maintaining independence, communication, transportation, supervision, and medical care. Individuals in need of additional response assistance may include those who have disabilities; live in institutionalized settings; are seniors; are children; are from diverse cultures; have limited English proficiency or are non-English speaking; or are transportation disadvantaged. (*FEMA Definition Sep 2011*)
- 2- Some of the categories in the FEMA definition for access and functional needs will need more support in the initial response phase but this support will gradually decrease as individuals get back into their normal support systems and regain their former levels of independence. For example, people who have limited English proficiency or are non-English speaking will need additional help to ensure the effectiveness of emergency communications especially during evacuation and sheltering phase. During interim and long-term housing, the needs of this population for additional help will be less or unnecessary.
- 3- The current definition also includes populations who function independently in their current situation, but will need additional support/help in the time of a disaster.
- 4- Transportation disadvantaged population or those who do not have access to a personal vehicle or are precluded from driving may also require additional assistance during emergencies. Consider placing this population in housing where school, work, and other services are available by walking or accessible by public transportation.

III. Preparedness

- 1- From the GIS database noted in Concept of Operations, General, accessible facilities can be identified and units that may be vacant can be prioritized for use by people with access and functional needs.
- 2- Oregon DHS and OHA have information about access and functional needs facilities for the populations they serve. This information can provide the means to quickly identify the locations and number of available facilities for use.
- 3- By the end of sheltering phase, the access and function needs for interim and long-term housing will likely be identified based on information collected during the sheltering phase by American Red Cross (ARC), local community and local service providers.
- 4- Housing should be provided based on an assessment that addresses the tenant's special needs; a sample of the information that the assessment may include are:
 - Need for transportation
 - Ability to live independently
 - Availability of support people to help with daily life activities
 - Need for secure facility
 - Accessibility needs
 - Need for special health care and medication
 - Need for individual housing unit or living with group

IV. Role of State Government

Governor and State Legislature

When a state or presidentially declared disaster is of a magnitude that existing state agency resources are insufficient to meet an existing or increased demand for housing or support services, the Governor or legislature has the ability to:

- Authorize the expansion of the eligibility criteria for persons to qualify for services provided by OHCS, OHA, Oregon DHS, and other agencies.
- Provide additional service dollars to address an expanded number of persons who qualify for and need support services
- Provide additional resources for the acquisition, rehabilitation or construction of interim or long term housing
- Provides additional resources for rental housing assistance payments or mortgage assistance
- Request waiver of programmatic and regulatory requirements from federal partners.

Oregon Housing and Community Services

OHCS maintains a database of affordable rental housing developments financed with OHCS resources, and is updating a statewide affordable housing inventory that will include projects funded with other state, federal or local resources. Although still under development, this inventory, when finished should be considered as a resource for information about accessible units. For more information, see Appendix 6.

Department of Human Services (DHS)

DHS can provide information about facilities they have licensed or financed which are within or surrounding a disaster area and serve people with access and functional needs. This information includes locations of nursing homes, assisted living facilities, residential care facilities, and housing serving persons with developmental disabilities, as well as the locations of local service partners who may provide needed service and accessible transportation.

- 1- DHS will provide some housing resources by contacting and coordinating among relevant organizations and local partners. This information can be used to update the GIS database for emergency housing.
- 2- In case of state or presidentially declared disasters, DHS can ask for more medical resources and may have the authority to change Medicaid eligibility to include more people.

Oregon Health Authority- Addictions and Mental Health (AMH) Division

AMH may provide information about numbers and locations of clients with mental health disorders and addictions to alcohol, other drugs and gambling who are or may become at risk due to displacement or loss of primary housing.

- 1- AMH division will provide funding, certification and/or licensure for approved service providers who demonstrate the capacity to provide the resources needed to house clients who meet the criteria for residential support services. Facility types include:
 - State-operated psychiatric hospitals.
 - Secure residential treatment facilities and homes.
 - Residential treatment facilities and homes;
 - Residential treatment facilities for people in addiction recovery.
 - Adult foster homes.
- 2- Assist in supporting resident transition to other temporary, permanent or supportive emergency housing through appropriate level behavioral health services and intervention.

V. Role of Federal Government

Federal Emergency Management Agency

In time of presidentially declared disasters, persons with access and functional needs may be eligible for existing programs offered by FEMA and may also qualify for direct housing that is accessible. FEMA resources may only be used to pay rent and utilities.

U.S. Department of Housing and Urban Development

The National Housing Locator System (NHLS), designed by HUD, is designed to be a single, internet based web site that will assist individuals and families in finding rental housing in time of disaster. It is a clearing house of available rental housing nationwide. It allows HUD, and its business partners, in particular local housing authorities and first responders to locate rental housing and available government-owned single family homes for sale during an emergency.

VI. Hotels/Motels as an interim/long-term housing option

- 1- Finding hotels that have accessible facilities or are pets friendly (to allow service animals) can be done via www.TravelOregon.com
- 2- The Oregon Restaurants and Lodging Association has a database of hotels/motels across the state that are "Handicap Accessible". It can be contacted in case further information is needed.
- 3- Although hotels/motels might be a good place to shelter victims of a disaster, for interim and long-term housing this option should be used only in limited necessary cases due to its high cost.

Appendix 9: Transition from Shelter to Interim Housing

The initial response to a disaster can be an intense time and requires addressing competing needs which may include environmental, medical, shelter, mass care and support services. After the initial response is over and the recovery phase begins, then individuals and families, that cannot move back home will need to transfer from shelters to interim or long-term housing. A common task for both the local governments and the Task Force will be the identification of appropriate housing for these households. Local governments are responsible for the safety and welfare of their residents. When a disaster is of a scale where many people will need to transfer from shelter, it is likely to happen over a period of time. Who will transfer first and why? Although not a requirement, establishing a plan or setting priorities on how and when persons will transition from shelter to longer term housing may provide for a more efficient and effective use of limited time and resources. In developing priorities or a plan, the following considerations might be helpful.

- ◆ Identify individuals or households with critical issues who may need to transition from shelter before others.
- ◆ Relocate persons without their own means of transportation near public transportation, their place of employment, needed services. Those without transportation issues can't live farther out.
- ◆ Identify the size of the population with access and functional needs to match units that may best meet their needs. Initially reserve accessible units for persons with access and functional needs before making them available to the general public.
- ◆ Maximize available housing units by implementing rapid repair programs to help people get back to their homes and reduce reliance on interim housing.
- ◆ House people in similar types of housing as their pre-disaster situation. In other words, if more than one family used to live in the same house then the interim housing could be one unit for the same group.
- ◆ Identify units that will allow individuals to be re-united with their families or pets.
- ◆ Interim housing decisions can have a profound impact on the direction and character of the community, an important factor for local governments to keep in mind.

Appendix 10: Criteria for Requesting Declarations that Provide SBA and/or FEMA Assistance with Housing

Following a disaster, the U.S. Small Business Administration (SBA) and the Federal Emergency Management Agency (FEMA) may be able to help government entities in Oregon to meet the housing needs of persons whose dwellings have been damaged or destroyed by the disaster. The criteria for each of these agencies is different. The SBA criteria are easier to meet, but SBA funding is in the form of low-interest loans rather than grants.¹⁷ In each case, a request for assistance from the Governor is required. For additional information on this process, talk with staff in the Financial and Recovery Services Section of OEM.

U.S. Small Business Administration

Criteria used by the SBA in analyzing a request for an Administrator's physical disaster declaration are: in a county or other subdivision of a state, a combination of at least 25 homes, businesses, or other eligible institutions have each sustained uninsured losses of 40% or more of their estimated fair market replacement value or pre-disaster fair market value, whichever is lower. For example, the eligibility criteria will have been met if 25 families are tenants in one apartment building, and each suffers a 40% uninsured loss.

Federal Emergency Management Agency

Factors considered by FEMA (see 44 CFR 206.48) in making a recommendation to the President on a Governor's request for a major disaster declaration for Individual Assistance are severity, magnitude, and impact, more specifically:

1. Concentration of damages - high concentrations of damages generally indicate a greater need for federal assistance than widespread and scattered damages throughout a state.
2. Trauma - some of the conditions that might cause trauma are large numbers of injuries and deaths, large scale disruption of normal community functions and services, and emergency needs such as extended or widespread loss of power or water; and special populations.
3. Offset by the extent to which losses will be covered by insurance, and the extent to which voluntary agencies will be able to provide assistance to meet the needs.
4. FEMA will also consider the "average amount of Individual Assistance by state" per disaster during the most recent five year period as a way of comparing a request from the Governor with other events which have been declared by the President.

¹⁷ SBA can make disaster loans to private sector owners for the repair of multi-family housing, but not to government agencies or PNPs that own multi-family housing. In some cases, FEMA can make Public Assistance grants to government agencies and certain PNPs to assist with repairs. (This footnote needs to be fact-checked by SBA and FEMA.)

This is codified at 44 CFR 206.48 (b) (6), and summarized and analyzed from the October 1, 2009 edition as follows.

Oregon is considered a “medium size state” with approximately 70% of the average population of the states in this category. During the most recent five years, comparable Individual Assistance declarations in a state with a population equal to that of Oregon would have had an approximate average of:

- 400 homes estimated to have major damage or destroyed (~70% of 582);
- 2,000 Disaster Housing Program applications approved (~70% of 2747);
- 1,000 Individuals and Households Program applications approved (~70% of 1,377);
- \$ 3,200,000 dollar amount of Disaster Housing Program assistance (~70% of \$4.6 million);
- \$ 2,000,000 dollar amount of Individuals and Households Program (IHP) assistance (~70% of \$2.9 million); and
- \$ 5,200,000 dollar amount of Disaster Housing and IHP combined (~70% of \$7.5 million).

Appendix 11: Sample Waiver of HUD Regulations



Oregon

Theodore R. Kulongoski, Governor



Housing and Community Services

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December 21, 2007

Douglas Carlson, CPD Director
U.S. Department of Housing and Urban Development
Portland Office
400 SW Sixth Avenue, Suite 700
Portland, OR 97204-1632

RE: State of Oregon, HOME Investment Partnerships Program (HOME) Waiver

Dear Mr. Carlson:

The state of Oregon acting by and through Oregon Housing and Community Services Department (OHCS) is requesting a HOME program waiver from the U.S. Department of Housing and Urban Development (HUD) to allow the State to use HOME funds more effectively for disaster recovery efforts associated with FEMA-DR-1733.

On December 2, 2007 the north-west section of the State of Oregon sustained an extreme storm resulting in flooding, damage, and power outage to the counties of Columbia, Clatsop, Tillamook, Lincoln, and Yamhill. In accordance with Oregon Revised Statute (ORS) 401.055, Governor Kulongoski declared a State of Emergency for those counties. President Bush has authorized the use of the Federal Emergency Management Agency (FEMA) under FEMA – DR-1733 for both “public assistance” and “individual assistance” for the Counties of Clatsop, Tillamook, Columbia, Yamhill and Polk and solely for “public assistance” in Washington and Lincoln counties. This waiver request is in regard to these counties and all counties subsequently added to the Presidential Disaster Declaration.

Waiver Requests

OHCS respectfully requests consideration of the following program waivers. OHCS further requests these waivers for apply to HOME and ADDI funds from all program years committed in the disaster area within two years after the federally-declared disaster date.

Citizen Participation for Consolidated Plan Amendment - Citation: 24 CFR 91.115(c)(2) and (i)

Oregon Housing and Community Services requests a reduced State citizen participation requirement for the amended 2007 and 2008 and Method of Distribution and Annual Action Plan and the Amendment to the Consolidated Plan from 30 days to 3 days.

The reduced public comment period will allow the State to immediately deliver HOME Program funds to provide housing for residents affected by storm and flood damage.



❖ Source Documentation for Income Determinations – Citations: 24CFR 92.203(a)(1) and (2), and 24 CFR 92.610(c)

Oregon Housing and Community Services requests use of “self-certification of income”, as provided in 92.203(a)(1)(ii), in lieu of source documentation to determine eligibility of residents for HOME assisted projects, and recipients of Tenant Based Rental Assistance and American Dream Downpayment Initiative assistance.

Families whose homes were destroyed or damaged by the severe storm event may not be able to provide documentation of income resulting in ineligibility for HOME Program assistance. This waiver is requested in order assist, in a timely manner, those families where the source documentation was destroyed or unavailable due to the disaster.

❖ Limitation on Use of HOME funds for Administrative Costs – Citations: Section 212(c)(Act), and 24 CFR 92.207

Oregon Housing and Community Services requests that up to 20% of the 2008 and 2009 HOME Program allocation be utilized for administration. This will help cover increased department, subrecipient and contractor costs to administer HOME eligible activities associated with providing disaster relief.

Increased administrative amounts will provide training and technical assistance to new agencies that might administer tenant based rental assistance or other HOME eligible activities. It will be used to reimburse existing agencies for additional staff to handle increased requests for assistance and to hire contractors or consultants to assess damage to existing HOME assisted projects. Increased administrative funds will also be used to pay for travel and related expenses and overtime for staff working on HOME eligible activities and projects in the disaster declared counties.

❖ TBRA Eligible Costs and Requirements – Citations: Section 212(a)(3)(Act), and 92.209(b), (c), (h), (i), (j) and (k)

Oregon Housing and Community Service requests suspension of the rule governing operation of the HOME TBRA program for the 2007, 2008, and 2009 allocation years, specifically in regard to general requirements, tenant selection, maximum subsidy, housing quality standards, definition of security deposit, and program operation.

Suspension of these requirements will allow more flexible and immediate use of tenant based rental assistance to provide emergency housing to families residing in the disaster declared counties.

❖ TBRA Rent Standards – Citation: 24 CFR 92.209(h)(3)

Oregon Housing and Community Services requests the ability to establish rent standards, by unit size, that are reasonable based on rents being charged for comparable unassisted units in the area for program years 2007, 2008 and 2009. This rent standard will be utilized in calculating the TBRA subsidy for displaced families in the disaster declared counties.

If granted, this request will allow for a greater subsidy to displaced families that have limited choice in selecting units with rent chargers that would exceed the normal TBRA rent standard.

❖ Reduction of Required Match Contribution – Citation: 24 CFR 92.222(b)

Oregon Housing and Community Services requests that the States' HOME Program required match be reduced by 100% for all HOME and HOME ADDI funds expended in the disaster declared counties for the program years 2008 and 2009 that will be used for projects or activities that will provide disaster relief. This waiver request is for all allocation years of HOME and ADDI that might be committed within the 2008 and 2009 program year for disaster relief.

This reduction of Match will eliminate the need for the State to identify matching contributions for HOME activities in the disaster declared counties.

❖ Maximum Subsidies per-unit – Citation: Section 212(e)(Act) and 24 CFR 92.250(a) and 92.612(a)

Oregon Housing and Community Service requests relief from the maximum subsidy amount for HOME Program funds may be invested on a per unit basis for the HOME program years 2008 and 2009 and the ADDI Program years 2008 and 2009. This waiver of the maximum is requested only for projects or activities that will provide disaster relief. This waiver request is for all allocation years of HOME and ADDI that might be committed within the 2008 and 2009 program year for disaster relief.

Removing the per-unit subsidy will enable the State to award larger grants to projects and to families affected in the disaster declared counties.

❖ Committing HOME Funding to a project previously assisted with HOME – Citation: 24 CFR 92.214 (a)(6)

OHCS requests relief from the provision in the rules that prohibits HOME assisting in projects previously assisted with HOME funds during the initial period of affordability but longer than one year after project completion.

The department is currently aware of two HOME assisted properties damaged during this severe storm. They are Blue Heron Hollow located in Columbia County in the city of Vernonia and Woodbridge Meadows located in the city of Dallas in Polk County. Assessments on damage, needed repairs and estimate of costs to bring the affected units back on line has not been finalized. It is possible that HOME funds may be needed to complete the work if insurance payments and FEMA resources do not cover the entire cost of repair.

Relief from this prohibition would allow rehabilitation of HOME assisted units damaged in the disaster and would enable such units to provide lower income housing so critically needed in the disaster declared counties.

- ❖ Property Standards for HOME Program and ADDI Assistance – Citation: 24 CFR 92.251 and 24 CFR 92.612(b)

Oregon Housing and Community Services requests that property standards for HOME activities including ADDI homes be waived in order to allow repair of housing damaged in the disaster declared counties.

Waiving the property standards requirement will allow the State to provide immediate assistance to housing damaged in the storm and flooding as well as to families displaced from their homes.

- ❖ Property Standards for TBRA – Citations: 25 CFR 92.209(i) and 24 CFR 92.251(d)

Oregon Housing and Community Services requests relief from the Housing Quality Standard property standard requirement for units occupied by families assisted with HOME TBRA and for potential replacement units where families will either temporarily or permanently relocate through Program year 2009 if needed.

It is the States intent to replace damaged housing and to relocate families into housing that will meet property standards as soon as is feasible. Relief from the property standard requirement is for the purpose of providing emergency housing on an immediate basis for families affected in the disaster declared counties.

- ❖ Tenant and Participation Protections – Citations: Section 225(d)(Act) and 24 CFR 92.253(d)

OHCS requests relief from the rule that requires owners of HOME assisted projects to have written tenant selection policies and procedures:

Temporary relief from this requirement will promote expeditious use of HOME funds in rental activities.

- ❖ Homeownership Housing Maximum Value / Sales Price Limitation – Citations: Section 215(b)(1)(Act) and 24 CFR 92.254(a)(2)

OHCS requests relief from the requirement that the sales price or maximum after-rehabilitation value of HOME-assisted Housing not exceed 95% of the area median sales price. Relief is specifically requested for ADDI funds for program years 2008 and 2009. This waiver request is for all allocation years of HOME that might be committed within the 2008 and 2009 program year.

Relief from this rule allows flexibility to repair and to assist the purchase of disaster damaged homes or replacement homes for families affected in the disaster declared counties.

- ❖ Set-aside for Community Housing Development Organizations (CHDO) – Citations: Section 231 (Act) and 24 CFR 92.300(a)(1)

OHCS requests suspension of up to 10% of CHDO set-aside for HOME Program years 2008 and 2009.

Suspension will allow HOME funding to be allocated to the most capable organizations that can expeditiously provide repair and replacement of housing in the disaster declared counties.

- ❖ First-time Homebuyer Requirement for HOME and ADDI – Citations: Sec 271(c)(1)(Act) and 24 CFR 92.602(a)(1)

OHCS request relief from the rule that requires families assisted with HOME and ADDI funds to meet HUD's definition of first-time homebuyer.

Relief will enable ADDI funds to assist families in qualifying for HOME and ADDI in order to purchase replacement homes. This will also provide the ability to refinance existing mortgages for low income owners to an affordable level. Owners will then have resources available to purchase flood insurance. The ability to purchase flood insurance may qualify owners to receive FEMA funds to raise their existing home above flood levels.

- ❖ Section 104(d) – One-for- Replacement Housing – Citations: Section 105(a)(16) of the NAHA, Section 104(d)(2)(A)(i) and (ii) and Section 104(d)(3) of the HDC Act, 24 CFR 92.353(e) and 24 CFR 42.375

OHCS seeks relief from the requirement that lower income dwelling units that are demolished or converted to a use other than housing in a HOME assisted activity be replaced.

Relieving this requirement encourage expeditious recovery efforts of damaged housing in the disaster declared counties.

- ❖ Replacement Housing Assistance – Citation: Section 105(a)(16) of the NAHA, Section 104(d)(2)(A)(iii) and (iv) and Section 104(d)(2)(B) and (C) of the HCD Act, 24 CFR 92.353(e) and 24 CFR 42.350(e)(1)

OHCS requests relief from the requirements to provide rental assistance payments for a 60 month term rather than 42 months as required by the Uniform Relocation Act.

Relief from this requirement would remove the disparity between benefit recipients and assure uniform and equitable treatment of families displaced by the disaster.

- ❖ Decent Safe and Sanitary Standard – Citation: 24 CFR 92.353(b)(2)(iii)

OHCS request relief from the requirement that a disaster damaged building must be rehabilitated to a decent, safe and sanitary condition.

Due to the emergency nature of repairs, OHCS requests that units be rehabilitated in such a manner that immediate health and safety issues can be addressed in order to ensure continued occupancy.

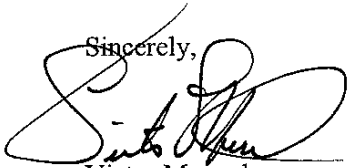
- ❖ Davis Bacon and Contract Work Hours and Safety Standards Act – Citations: 24 CFR 92.354 (a)(1), (2), and (3)(b)(c), 40 U.S.C. 276a-276a-5, and 40 U.S.C. 327-332

OHCS requests relief from the Labor requirements applicable to rehabilitation or new construction of housing that includes 12 or more units assisted with HOME funds.

Relief from labor requirements would promote more expedient and efficient use of HOME funds for rehabilitation and new construction of affordable housing and will relieve the burden on reporting requirements for owners utilizing HOME funds.

The Department appreciates the assistance provided by HUD's Portland Office staff in the preparation of this request. If you should have any questions or need additional information pertaining to this waiver request please do not hesitate to contact Carole Dicksa, HOME Program Manager at (503) 986-2137 or by e-mail at carole.dicksa@hcs.state.or.us.

Sincerely,



Victor Merced
Director

c: Joy Hirl, HUD
Carole Dicksa, OHCS
Betty Markey, OHCS

Appendix 12: Disaster Housing Damage and Needs Assessments

Damage and needs assessments are critical components in determining the locations, extent, and types of damage, quantifying impact of the event on residents, and identifying unmet needs as disaster survivors travel through the sometimes-bewildering response and recovery process. Typically, a variety of assessments are performed over a period of time and by different agencies, with different purposes and target audiences. The damage and needs assessments goals are distinctly different, but significant overlaps exist between the two.

Damage Assessments

Responsibility for assessing damage for disasters of any magnitude begins at the local government level. Residents may initially report home and/or personal property damage to their local emergency management agency, fire or police department, or to other local officials. This information should be captured in a consistent format to aid city, county, and/or tribal officials in documenting the nature and extent of the event.¹⁸

At the same time, local officials and voluntary agencies such as the American Red Cross often engage in field surveys of impacted communities and neighborhoods, gathering broader-based, but less detailed information than that provided through the self-report method described above.

Guidance for local governments in completing these Initial Damage Assessments (IDA) may be found on the OEM website via the following link:

http://www.oregon.gov/OMD/OEM/fin_rec/disaster_recovery_guide.shtml

If the event proves to be beyond the capability of local government, in partnership with the voluntary agency community, the damage assessment information gathered at the local level is forwarded to state officials where it may be utilized in assessing whether the state will request FEMA and/or the SBA to participate in a joint Preliminary Damage Assessment (joint PDA). These formal damage assessments, which often include American Red Cross representatives, multiple counties and/ or Tribal Nations, may ultimately result in federal disaster assistance.

¹⁸ In addition to documenting damage and cost estimates for repair, facilities of many types are often inspected to determine if they can be safely reoccupied, and re-entry safety inspections after repairs have been made. These are primarily local government functions, though in some counties, these inspections are done on behalf of the local government by the state Building Codes Division or by a private sector company under contract. These inspections are prioritized to make judgments about buildings that are most critical to the community first (e.g., fire stations, shelters, etc.), and are often done using the methods and forms described in ATC-20 and ATC-45. A separate plan to assist in and coordinate these activities following a disaster is maintained by the Building Codes Division within the Department of Consumer and Business Services.

Information gathered includes the following examples:

Event impact: number of deaths/injuries, mass care requirements, loss of essential utilities, pockets of severe damage, etc.

Types of dwellings affected: single-family/multi-family/manufactured

Degree of damage to each dwelling: is home livable/can it be quickly repaired?

Occupancy basis: owner/renter, primary/secondary home

Insurance information: will homeowners, flood, or other insurance cover damage?

Demographics: low-income/non-English speaking/large percentage of elderly/remote or subsistence-based communities, etc.

Special considerations: damage to local businesses/need for mental health services, etc.

Whether the damage assessment results in a federal declaration or not, the information gathered will be useful to local and state governments both as an assessment tool and a historical record for the areas surveyed.

Needs Assessments

Whenever governmental or non-governmental agencies provide assistance to individuals and families, they do so through a needs assessment process, whether formalized or not. Needs assessments are essential to ensure that the appropriate level and type of assistance are provided. This process begins through assistance such as sheltering and/or feeding by voluntary agencies, proceeds through insurance coverage, and may include federal assistance. Some of the needs assessment processes that occur in a typical disaster may include:

Shelter assessments by American Red Cross or other shelter operator: After initial registration, the American Red Cross (ARC) uses a needs assessment tool, developed in coordination with Department of Health and Human Services, to identify any dietary or medical equipment requirements and determine if the family needs basic essentials such as clothing, first aid, or personal hygiene items. Prior to shelter discharge, ARC shelter case management staff may conduct a follow up assessment to identify and address critical unmet needs.

Insurance Coverage: Insured individuals and families are encouraged to contact their insurance company or agent as soon as possible to file a claim. Not only can an insurance company provide more comprehensive assistance for covered losses, but many other programs require an insurance settlement or denial prior to providing assistance to avoid duplication of benefits.

FEMA Needs Assessments

In an effort to ensure that disaster applicants are provided the maximum assistance allowed by law, FEMA conducts a number of needs assessments and related activities. These include:

- Online and telephone registration and Helpline services
- Individual home inspections to verify damage to homes, personal property, and transportation
- Disaster Recovery Centers in impacted communities, staffed by trained Applicant Services specialists with electronic access to applicant files
- Courtesy call services to selected groups of applicants, including for example, elderly applicants, residents of severely impacted communities or neighborhoods, owners of destroyed homes, and insured applicants who have not submitted insurance claims
- Community Relations specialists who seek-out individuals and neighborhoods with limited English proficiency or other factors that limit their understanding of federal programs
- Disaster Case Management, in partnership with Department of Health and Human Services Administration for Children and Families

Other Needs Assessments

Other local, state, federal, and voluntary agencies may perform needs assessments to determine eligibility for additional assistance available through pre-existing or disaster specific programs, for example, the needs assessments that precede the work of long term recovery groups that often form in local communities to address unmet needs in the aftermath of a disaster.