

Aftermath of a National Disaster



Response, Recovery, Rebuild



**ARE YOU
READY?**





307

Natural disasters declared during **2020**

\$43 Billion OVERALL LOSSES

\$17 Billion

Uninsured Damages for just 16 of them

2021 was the 3rd-costliest on record
for extreme weather events, after 2017 and 2005

\$145 Billion total cost of all disasters

FEMA flood insurance program averaged annual payouts:

From 1980 – 1984 annual average \$89 million

From 2016 – 2021 annual average **\$1.6 billion**

688 people killed

How can a home/business owner recover from a disaster?

1. Insurance
2. Government Relief
3. Personal Savings
4. Personal Loan





Disaster Relief



Was never intended to cover the full cost of damages

Full insurance & personal savings



Are out of reach for most Americans, especially in low-income communities

Uninsured or underinsured



Residential coverage maximum is \$250,000, even though the median home sales price in US eclipsed \$400,000 according to federal data

Insurance coverage exclusions



Companies often exclude other types of disasters, such as mudslides and earthquakes; In the western US, companies increasingly drop coverage of wildfires



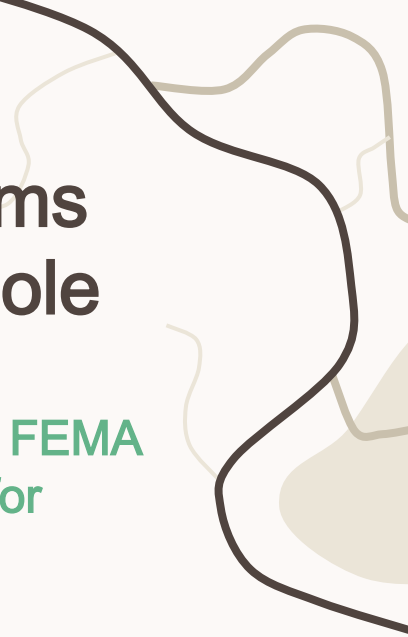
Government relief programs won 't make residents whole



Individual assistance through FEMA
maxes out at about \$37,000 for
home damages



Other FEMA programs (Public
Assistance) offer greater sums to
rebuild infrastructure ssuch as
schools/roads/flood control
measures, but they take years



Using public funds to try to rebuild
can lead to wealth inequities

The diagram features a central flow from a green box to an orange box. The green box contains the text 'Using public funds to try to rebuild can lead to wealth inequities' and has two dark brown arrows pointing downwards towards the orange box. The orange box contains the text 'Rice University research'. The background is white with a network of thin, light brown lines and several small green rectangles placed at various points along these lines.

Rice University research

Local Resources



- Elected Officials
- School Systems
- Other nonprofit service providers
- Community Action Agency
- Red Cross
- Salvation Army
- Habitat for Humanity Affiliate
- Home repair groups
- Faith-based organizations
- Emergency Management Response Team
- Community Foundations
- Financial Institutions
- Manufacturers
- Health Care providers
- Insurance Agencies
- Restaurants/Food Services
- Colleges/Universities
- Realtors

State/Regional Resources



- State Housing Finance Agency (HFA)
- State Community & Economic Development Office
- State Emergency Management Agency
- State HUD office
- State USDA-RD office
- Intermediary Lending Institutions (FHLBs, etc)
- State American Red Cross office
- State Housing Trust Funds
- Regional Foundations
- State Housing Membership Organizations
- Religious groups – state headquarters
- Disaster Response groups

Federal/National Resources

- Small Business Administration (SBA)
- HUD
- National Red Cross
- National Foundations
- FEMA
- USDA
- Fannie Mae/Freddie Mac
- NeighborWorks America
- Housing Assistance Council
- LISC
- Enterprise Foundation
- Prosperity Now





Congress should implement policies that
disincentivize or even restrict building in
floodplains and areas prone to wildfires

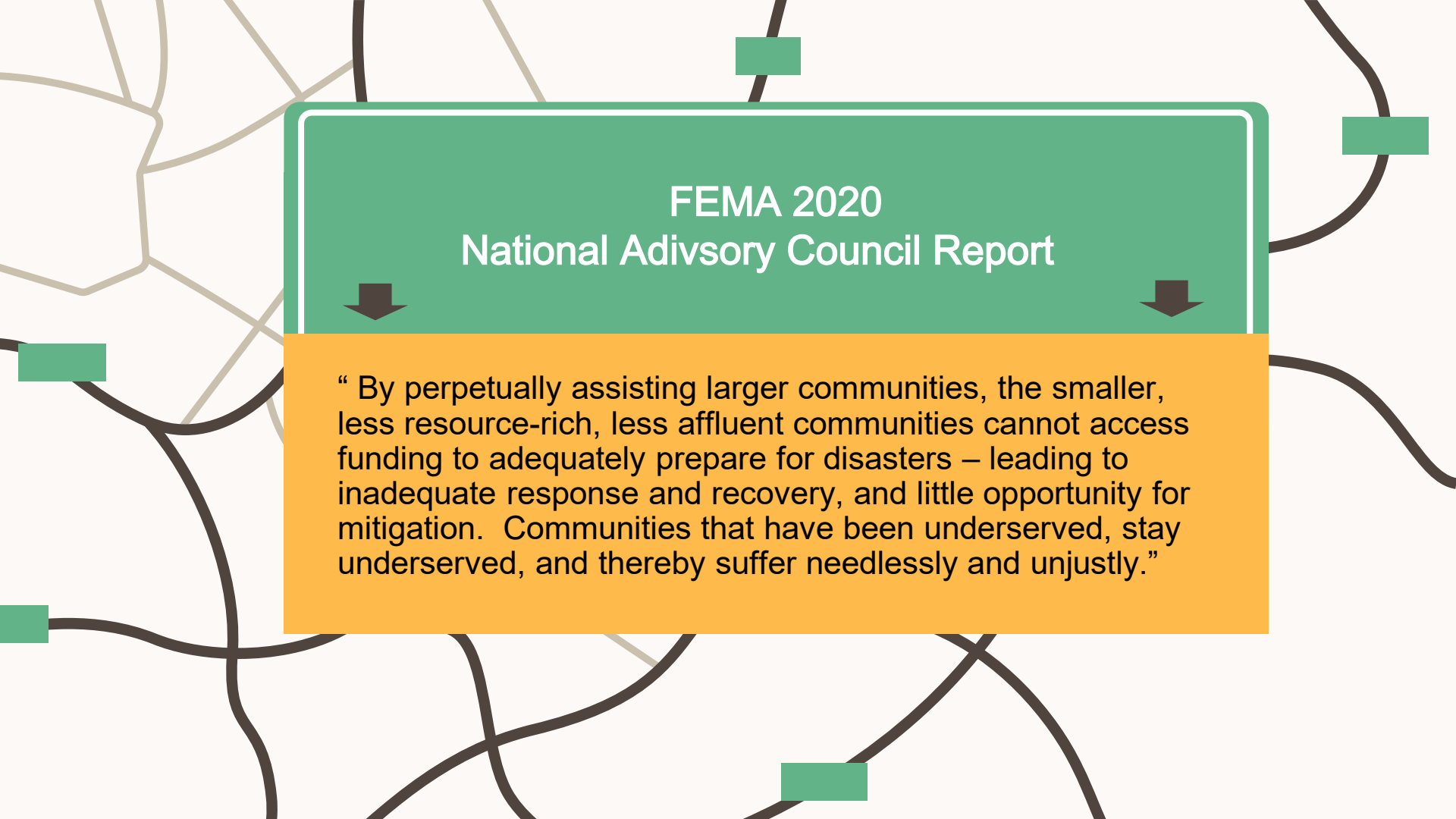
Instead of paying to rebuild, they should pay to move people
out of disaster-prone areas

Historically, about half of FEMA payment funds through
national flood insurance program (more than \$12.5 billion as
of 2016) went to rebuilding properties that repeatedly flooded

U.S. sea levels are rising

NOAA predicts US coastline to rise 10-12 inches in sea level on average by 2050

Sea levels will tend to be higher along the Atlantic and Gulf shores, because of greater land subsidence there, than along the Pacific coasts; estimates 14-18 inches for the Gulf coast.



FEMA 2020 National Advisory Council Report

“ By perpetually assisting larger communities, the smaller, less resource-rich, less affluent communities cannot access funding to adequately prepare for disasters – leading to inadequate response and recovery, and little opportunity for mitigation. Communities that have been underserved, stay underserved, and thereby suffer needlessly and unjustly.”

Key Contacts/Partners

- The City/County Emergency Management/Operations Center
- Vendors/Suppliers
- IT System Administrators
- Board of Directors
- Staff contact list
- Resident contact list
- Local Non-profit Organizations
- Grant funders/sub-receipients
- HUD/Housing Authority
- Fire/Police/First Responders
- Health Dept
- Maps of housing developments



Case Studies

- Casa Real (Declared Disaster/CDBG-DR funding)
- Harlingen CDC – back-to-back disasters, dealing with FEMA, HUD, state HFA
- Jefferson County (Non-Declared Disaster flooding – state funding)
- Greene County tornado
- Louisiana hurricane (FEMA)

Lessons Learned

- shorten response & recovery time
- utilize resources efficiently
- obtain resources
- provide manpower
- key partnerships



Your turn

Share –

- Past experiences
- Situations
- Current plans in place



Questions?

Disaster Housing Consultants

Contact:



Ed Ellis

Former HUD Disaster Coordinator
Celina, TX

edward.d.ellis.jr@outlook.com

(940) 453-2861