



Habitat for Humanity's Policy Recommendations for Hurricane Recovery

Hurricanes Harvey, Irma and Maria have caused extensive housing damage and loss in Texas, Florida, Puerto Rico, and the U.S. Virgin Islands. High winds and flooding from the storm have affected thousands of homes, many of which lacked flood insurance, causing most families to have to financially bear the burden of their own housing recovery. As a result, housing will be the top issue to confront in the recovery of these storms, and must be prioritized by federal lawmakers because rebuilding the housing stock will be at the backbone of helping families recover, and restoring the health and safety of communities. Habitat for Humanity is ready and committed to support the short and long-term recovery of these disasters by addressing the housing needs of the low-income citizens who have experienced significant damage to their homes.

There are over 50 local Habitat organizations in the affected areas of Harvey, Irma, and Maria. Habitat will remain in those communities through every phase of the recovery. This will entail three main phases: relief—doing initial cleanup, mucking and gutting homes, information gathering, and training and guidance; community stabilization—providing guidance for Habitat families and other families impacted in the communities; and long-term recovery—mobilizing volunteers, doing new construction and repairs, and building partnerships with other community stakeholders.

Adequate funding from the federal government will be necessary to meet the enormous housing challenges facing the thousands of families impacted by the hurricanes. Therefore it is imperative that Congress pass strong disaster recovery funding that will enable affordable housing providers like Habitat to have the support we need to repair and rebuild the homes of the most vulnerable citizens.

Habitat is still assessing the size and scope of the housing damage from the storms, and has yet to determine the exact amount of federal funding it will need to repair and rebuild hundreds of homes. Nevertheless, from prior recovery experience after multiple disasters such as Hurricanes Katrina, Rita, Sandy, and Matthew, the 2013 flooding in Colorado, and 2011 tornado in Joplin, Habitat affiliates have significantly benefitted from disaster federal funding, and will need that support again to maximize our ability to meet the dire housing needs of low-income families impacted by Harvey, Irma, and Maria.

Habitat recommends Congress support the following programs in the disaster response:

AFFORDABLE HOUSING

FEMA's Disaster Relief Fund: Provide sufficient funding for the disaster relief fund, which currently has an immediate needs funding restriction placed on it, resulting in long-term recovery efforts in states with a recent disaster declaration to be put on hold indefinitely.

Housing Choice Vouchers (HCV): Allocate additional HCVs to enable low-income families to lease apartments while their homes are repaired, and encourage flexible use of vouchers to support low-income homeownership.

SBA disaster loans: In addition to supporting small business recovery, these loans can assist low-income homeowners to refinance their mortgage, or repair their homes with extremely low interest and very minimal underwriting.

HOME: Housing developers, including Habitat affiliates, use HOME funding for a variety of activities including new construction, repair, rehabilitation, land acquisition, infrastructure improvements, and demolition, and supplemental funds would bolster the efforts of Habitat's recovery efforts.

Disaster Response-Community Development Block Grant (DR-CDBG): DR-CDBG is the main federal government program used to address the housing recovery after a disaster, and Habitat recommends the following so that our local affiliates using DR-CDBG funding can adequately respond to impacted residents:

- Provide sufficient assistance for homeowners with critical home repair needs. Focus on single family households that were outside of a flood zone, but received flood damage.
- Give nonprofits the ability to access the funding; not just residents.
- Provide the ability to retroactively fund nonprofit projects that begin immediately after the disaster.
- Allow subrecipients to receive funding upfront instead of making it reimbursable, or make the repayment of construction bridge loans taken out to offset initial project costs an allowable use of DR-CDBG funds.
- Streamline and ease the burden of environmental review requirements.

New Market Tax Credit (NMTC): NMTC fund key real estate projects undertaken by organizations like Habitat working in low-income communities. Habitat affiliates can use additional NMTC to support the production of new or rehabilitated homes in the hurricane impacted region.

Rural: Support rural areas in the disaster impacted regions by allocating additional funding for proven USDA housing programs, such as Section 502 and Section 504. Section 502 direct loans, taken out by a low-income single family homeowner, can be used to build, repair, renovate or relocate a home. Section 504 grants and loans, also taken out by a homeowner, can be used to rehab and repair pre-existing homes.

Self-Help Homeownership Program (SHOP): Additional SHOP funds can support Habitat affiliates working with impacted residents to acquire land, and purchase abandoned or foreclosed properties, which will be key activities in the recovery.

NATIONAL SERVICE

In the 12 years since Hurricane Katrina, national service programs have played a key role in helping communities recover after multiple disasters through volunteer management, expert manpower needed for logistics, shelter and call center operations, victim assistance, debris removal, and significant housing clean-up and repairs.

- Congress should encourage other federal agencies to engage national service members to accelerate their disaster response-related projects, similar to the other innovative partnerships that have been established between CNCS, FEMA, the Forest Service, the Department of Transportation, and the Department of Education.
- To move resources quickly to the impacted states and programs, CNCS should have authority to:
 - Allow programs to apply for a higher reimbursement/member to allow for extraordinary expenses related to disaster relief;
 - Allow programs to apply for additional support grants to reimburse costs for extraordinary expenses related to currently enrolled member redeployment;
 - Waive match requirement for disaster relief projects proposed in the targeted areas; and
 - Allow for flexibility in terms of member redeployment across state lines to support affected areas.

AmeriCorps: Annually, Habitat hosts more than 500 AmeriCorps members in communities throughout the United States. AmeriCorps members have served a critical role for Habitat affiliates following a disaster by mobilizing volunteers, cleaning and rebuilding homes, helping communities recover, and engaging families.

- Additional AmeriCorps members should to be deployed to the region to account for the large scale and scope of Hurricanes Harvey and Irma.
- Funds should be used to supplement or expand existing AmeriCorps grants, new AmeriCorps VISTA projects, additional AmeriCorps NCCC positions, and to finance the members' AmeriCorps education awards.

For more information about these recommendations, please contact Elisabeth Gehl, Director of Federal Relations, at egehl@habitat.org or 202-239-4423.