

SC Affordable Housing Forum

Housing Rehabilitation Post Disaster

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Disaster Strikes



Aftermath of Flooding

- ▶ Damage from the flooding:
 - ❖ 19 people lost their lives
 - ❖ Thousands of homes flooded
 - ❖ Hundreds of businesses closed
 - ❖ More than 500 roads impassable
 - ❖ Over 100 bridges closed
 - ❖ 18 dams failed or breached
 - ❖ \$587 million in crops wiped out
- ▶ Based on FEMA and SBA data the last estimated unmet need was \$204 million*

*Does not include uninsured agricultural losses

Response Phase

- ▶ Immediately after the disaster
 - ❖ The press descends
 - ❖ Shelters open
 - ❖ FEMA and SBA set up shop
 - ❖ Non-profits and churches send volunteers to help
 - ❖ Utility trucks are deployed to bring power back
- ▶ Within 3 months they are gone and the hard work of recovery begins

Recovery Phase

- ▶ To recover from a disaster communities need:
 - ❖ Collaborative leadership
 - ❖ Effective communications
 - ❖ Well designed programs
 - ❖ Specific expertise
 - ❖ Adequate funding
 - ❖ Efficient implementation
 - ❖ Oversight

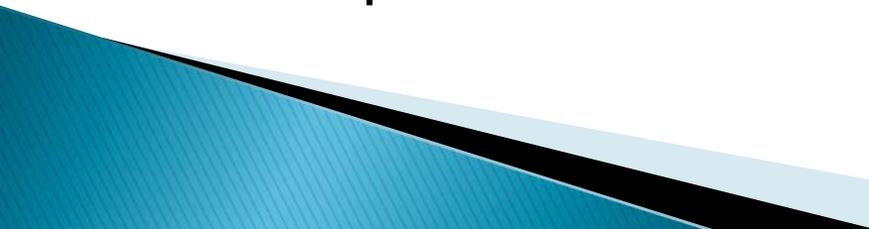
Damaged Housing



Housing Recovery

- ▶ Housing rehabilitation is a critical factor in the recovery process
 - ▶ Homeowners have been displaced and want to go home
 - ▶ Those not displaced but flooded are living in less than desirable conditions
 - ▶ Inventory of livable housing is reduced
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Challenges in Housing Recovery

- ▶ Managing expectations
 - ▶ Fraud
 - ▶ Escalating prices
 - ▶ Federal regulations
 - ▶ Designing an effective delivery system for recovery funds
 - ▶ Lack of resources
 - ❖ Time
 - ❖ Money
 - ❖ People
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Challenges in Housing Recovery

- ▶ Managing expectations
 - ❖ Homeowners
 - ❖ General public
 - ❖ Legislators
 - ❖ Press
 - ❖ Community stakeholders
- ▶ Fraud
 - ❖ Contractor fraud
 - ❖ Applicant fraud

Challenges in Housing Recovery

- ▶ Escalating prices
 - ❖ Effects of time and supply and demand—construction costs, rents, for sale non-damaged housing
- ▶ Federal, state and local regulations
 - ❖ Procurement
 - ❖ Building and zoning codes
 - ❖ Permitting process
 - ❖ FEMA, CDBG-DR, SBA others – know how and when to ask for waivers
 - ❖ Environmental reviews

Challenges in Housing Recovery

- ▶ Designing an effective delivery system for recovery funds
 - ❖ Build a simple delivery system
 - ❖ Design for the 80%
 - ❖ Speed vs. compliance
 - ❖ Don't let perfect get in the way of good
 - ❖ Maintain accurate data for all stakeholders' needs
 - ❖ Provide homeowners with adequate support

Challenges in Housing Recovery

Lack of resources

▶ Time

- ❖ Never enough fast enough
 - ❖ Pressure to perform now
 - ❖ Speed is of the essence
 - ❖ Identify and address issues early and one time
 - ❖ Use the ideas of others
 - ❖ Federal program time lines – some programs for response only, some with expenditure requirements
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Challenges in Housing Recovery

▶ Money

- ❖ Homeowners often under insured or uninsured
 - ❖ Low–moderate income population may have limited access to capital
 - ❖ Homeowners' mortgages still require payment
 - ❖ Homeowners often making two housing payments – their mortgage and rent for temporary housing
 - ❖ Federal resources come with additional regulations – know what they are
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Challenges in Housing Recovery

People

- ▶ Need expertise in:
 - ❖ Programmatic requirements– HUD, FEMA, SBA
 - ❖ Capital sources and requirements
 - ❖ Program operations
 - ❖ Construction management
 - ❖ Title clearance
- ▶ A work force sufficient to run programs
- ▶ Rehabilitation contractors in urban and rural communities
- ▶ Additional code enforcement and permitting staff
- ▶ Collaborate with nonprofit providers

Housing Recovery Wrap Up

- ▶ Learn from your experience
 - ▶ Stay focused
 - ▶ Reach out to affected homeowners frequently
 - ▶ Work with local and state officials to be part of any disaster mitigation planning process
 - ▶ Remember to breathe
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▶ THANK YOU FOR ATTENDING!

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