

**PHA Disaster Readiness, Response, and Recovery  
Webinar Series: Hurricanes**

**April 19, 2022**

**Webinar Transcript**

## **PHA Disaster Readiness, Response, and Recovery Webinar Series: Hurricanes**

### **Jodi Speer**

Thank you all for joining us today for the webinar Public Housing Authority, Disaster Readiness, Response, and Recovery with a focus today on hurricanes. So, a few really quick housekeeping items before we get started. This webinar is being recorded, and it will be available to watch later on the HUD Exchange. All participants are muted, except for the presenters when they present. You'll have a chance to post questions in the Questions and Answers section. And we're going to wait until the end of our presentation to answer those questions. But you can go ahead and ask questions throughout.

I'm pleased to introduce Dr. Felicia Gaither, Deputy Assistant Secretary for field operations in Public and Indian Housing at HUD, Dr. Gaither and her staff have been pivotal in advocating for PHAs before and when disasters strike. This webinar series and training is just one example of that work. Dr. Gaither?

### **Felicia Gaither 2:17**

Thank you, Jodi. Good afternoon, everyone. And thanks to all for joining this first webinar in the housing and Urban Development, Public and Indian Housing, public housing authority Disaster Readiness Response and Recovery Webinar Series. This webinar series directly aligns with HUD and the White House's priorities to equitably improve the nation's disaster recovery in building long term inclusive resilience to the impacts of climate change, particularly for historically marginalized communities. Given some of the recent natural disasters, and feedback from public housing authorities around the country, including many of you, we're launching this webinar series as a resource to help build inclusive resilience prior to the next big weather event, so that an equitable recovery is possible. Many of our communities have been hit hard by a natural disaster. We know that recovery can take days, weeks, and sometimes even years depending on the event. Today, we will be talking specifically about hurricane readiness, response, and recovery. But in the coming months, we will also have webinars on extreme temperatures, wildfires, tornadoes, flooding, and building fires. We know that vulnerable communities bear the brunt of natural disasters. And our goal with the webinar series is to ensure that your agency is ready, able to respond and recover from any disaster that may impact the properties you manage as well as the families you serve. Knowing the federal, state, local and nonprofit resources prior to an event is the first step in being ready. And this webinar should help build or grow your foundation of knowledge in disaster readiness, response, and recovery, we also call it here at HUD D3R. Thanks to all of you for joining and we look forward to your participation in this webinar, as well as future ones in the series. Jodi, next slide, please. So again, just to reiterate before I turn things back over to Jodi, this is the first of a series of webinars that we plan to conduct. Hurricanes, extreme temperatures, summer heat and winter storms also included under the extreme temperatures, wildfires, tornadoes, flooding, and building fires. You will see the dates here and we will also do our best to continue to market and message when these opportunities to participate in these webinars will occur. So I'll turn things back over to you. Thanks all. I think you're on mute Jodi.

### **Jodi Speer 5:15**

Thank you. So this webinar series, as you just heard, introduces public housing authority disaster readiness, response and recovery planning. We also did want to let you know that the PHA Disaster

Readiness and Preparation Guide is currently being updated and will include new sections on roles and responsibilities, communications, short- and long-term housing options, recovery timelines, funding strategies, and financial management. And this new guide is expected to be released in just a couple of months. We're going to go over a bunch of these topics today. So, today's full agenda includes a quick overview of hurricanes. We'll talk about roles and responsibilities. Next we'll talk about disaster readiness, then response and recovery. And finally, we will take a look at a case study and how some of these elements played out in a real-life scenario. We do have a lot to cover today, so we will be holding questions until the end. And just a reminder, you can submit them at any time in the Questions and Answers section. So, I want to introduce you to the presenters for today's webinar. They include Lorie LaFon, Lorie has been with FEMA since 2003, serving in national preparedness, response, and recovery in her current position as the individual Assistant Branch Chief. Lorie is responsible for implementing a broad portfolio of individual and community grant programs with emphasis on Survivor recovery. Brittany Kelly, who has been a leader in disaster recovery with the state of South Carolina's Emergency Management Division, she's now with Cohn Reznick supports multiple state and federal grant recipients in disaster recovery and grant management. Fred Tombar is a nationally recognized expert in housing and disaster recovery, who has been appointed to advise presidents, HUD and Homeland Security secretaries and governors during his over 25-year career. And I'm Jodi Speer, I am an affordable housing consultant with over 20 years in housing authority management, policy, and research.

#### **Jodi Speer 8:02**

Hurricane season is from June 1 through November 30 of each year. If you're listening to this webinar, chances are you may already know quite a bit about hurricanes. Hurricanes can be very dangerous and cause major damage. Hurricanes impact the United States along the coast or territories in the Atlantic or Pacific oceans, and the damage from hurricanes is caused in a few different ways. First is the storm surge, which is the abnormal rising of water generated by a storm's winds. This is the leading cause of hurricane related deaths and can cause mass destruction along the coast. Next is flooding. Heavy rain is the second leading cause of fatalities from hurricanes. Flooding can occur hundreds of miles inland. Strong winds caused by a hurricane can cause destruction of buildings and homes. Tornadoes also can occur alongside hurricanes causing destruction far away from the center of the storm. Even if the center of the storm is far offshore, it can produce dangerous waves and rip currents causing damage along the coastline.

#### **Jodi Speer 9:33**

During today's webinar, you'll be hearing about roles and responsibilities at the local, state, and national levels. The local level will include municipalities, parish, or counties, public housing authorities, landlords and residents and participants. For the state and federal level, you'll hear about your state emergency management agency, the governor's office, the Federal Emergency Management Agency, or FEMA, and the Department of Housing and Urban Development, or HUD.

#### **Jodi Speer 10:15**

The roles and responsibilities before a disaster are identified for risk assessment, coordination, resource and guidance development, developing partnerships, disaster preparedness, training, and communication. And as a Housing Authority, you will play a significant role in each of these areas.

**Jodi Speer 10:44**

Post-disaster, we will look at roles and responsibilities related to issuing and approving regulatory waivers, conducting preliminary damage assessment, requesting a disaster declaration, the process of submitting and getting approval for federal assistance, and dispersing federal assistance. Now I will turn it over to Fred to talk about disaster readiness.

**Fred Tombar 11:17**

Thank you, Jodi. And good afternoon, or good morning, everyone. How you prepare for disaster impacts how well and quickly and thoroughly your PHA will recover from that disaster, particularly with hurricanes. And disaster readiness is that activity of preparing for disaster and involves a number of things in looking at the roles and responsibilities that you have within your housing authority. Looking at what risk you face, as a Housing Authority, because of where you're located topographically, what you can do to better to coordinate, what resources and guidance you need to provide to your staff and to residents in your housing authority. And tied to coordination is developing partners who can help at the time of your response to a hurricane. And then making sure that your staff is ready and understand what the particular roles and responsibilities are and thinking about continuity of operations in case someone is able to fulfill that role. And the best way to test that is through doing training and drills with your staff. And then finally, making sure that you communicate effectively and have effective methods of communication, what your plan for responding to a disaster will look like and who is involved in that plan. So, one of the key things that you want to do as a public housing authority and prepare for hurricane is assess your risk. Take a look at where you are, at your natural environment, at the topography of where your buildings are located, both your headquarters and operational buildings and where the developments that you are responsible for are located. And then what type of vulnerabilities you may face because of where you're located. Are there things like a single bridge that, if that bridge were to go out, would impact your ability to access a particular development? Are there dams or other things around you that, if they were to break or somehow fail, would cause additional issues? And these are real-world examples that I'm thinking about from past disasters. One thing as you do this assessment, and there's a link to help you with this assessment, of the impact that the natural environment causes to you especially in terms of a flooding event. And as Jodi said earlier, flooding is one of the key things that we've seen in the past with hurricanes. All of us just looking at the news know that floods are commonplace following hurricanes. And so, FEMA has a link to a map service where you can go in and identify if you have properties that are in the floodplain. You have a requirement under HUDs regulations if your property is in the 100-year floodplain to have flood insurance. But experience has taught, and HUD recommends, that if you're in fact in a 500-year floodplain, which to understand that is saying that, theory is there is a less than one half percent chance that you would get flooded, and that's happening more and more these days that HUD recommends that you actually get flood insurance. In terms of property and casualty insurance, that is a requirement that you have as a Housing

Authority, a standing housing requirement, and the links to those requirements are here in this in this slide.

**Fred Tombar 16:03**

Coordination, as I said, is key. And the way coordination looks for a public housing authority in a hurricane event will vary certainly based upon your community. But it looks like some of the things that you may consider, activities like having joint meetings with others in the local government, working on, certainly after a disaster, being a part of any after action reviews. You want to identify all of the gaps that you may have in response and recovery and what way will you go about addressing those gaps with some of your partnerships that you will build and internally within your organization. As I mentioned earlier, resource and guidance development is key to readiness. You need to make sure that as a Housing Authority that your people are trained in emergency response, and how it is that you will communicate during a response event. You need to make sure that your facilities are adequately situated for a disaster. Know that, if you are going to shelter in place, what are the requirements that you have to meet for sheltering in place. What are the things that you would have to provide for the people who would be in your development, and if people are going to be displaced, where can they go, what local shelters, which shelters, maybe even further away, they might have to go to. And then test your systems, you want to make sure any emergency systems you have operate. I happen to be in the HUD headquarters building on 911, and HUD tried to use the PA system to inform people that they should evacuate the building. It didn't work. It failed. And so for a long time thereafter, HUD on Thursday night at seven o'clock would play music through the PA system to ensure that it was available if an emergency arise. You also want to make sure that any equipment that you have is ready, radios, phones, first aid supplies, flashlight generators, and fuel for generators. And one of the things that was learned recently during Hurricane Ida is, there may have been enough few to replenish the supply once maybe even twice, but not for a long-term event. And so having a contract or some type of agreement with someone who could supply you in case of a sustained event might be advisable. It's really important that you develop partnerships. The partnerships that you develop as an organization will help you to increase the force that you have to work and respond effectively during a hurricane. Local nonprofit organizations, certainly your local government, and the emergency managers at the local and state level, need to be partners that you develop. But you also might consider developing partnerships with other housing authorities outside of your region that could, in the event that your staff is unable to -they are impacted by the disaster, your own facilities are impacted by the disaster- they maybe can provide some support to you in both addressing operational needs that you all have, and perhaps in providing some assistance with housing. And we'll get more into that a little bit later.

**Fred Tombar 20:17**

One of the things that you want to do is make sure the roles and responsibilities, as I said earlier, are identified, but also, you know, continuity planning. So, it could be that the executive director certainly is identified as the key point of contact for coordination with the local emergency management and state emergency management folks. However, if that person is required to be in the Emergency Operations Center because they're the key point of contact, who then will be responsible for the operational decisions that are going on at time and executing the things that need to be executed. So, identifying

who those key staff people are, all the roles and responsibilities, and any community partners that you would have involved. We'll find in a case study that we talk about later how important community partners are to successful response. And having great plans is one thing, but if your folks don't know what to do then they are ineffective. We've all sat in school, or even in offices, and had to get up and participate in fire drills. Why? Because if a fire were in fact going to happen, we needed to know how to get out of the building and where to go for safety. Similarly, in a hurricane event, you need to know as you develop these intricate plans that provide you a basis for how you're going to respond, make sure that they work effectively. And then testing them, you might find there's some additional gaps that need to be addressed. And so it's important that everybody who's involved, be it from your residents all the way through your staff, and even your community partners, one of the things that I encourage you to do is, your local government has as a requirement that annually they are doing test and running exercises. And so it might behoove you to be a part of those exercises as they go on so that your housing authority is included in larger planning for your local government in the event of a hurricane event. Communication, finally, is key in preparing for and being ready for disaster. It's important that you maintain an up-to-date contact list of all the folks, both staff and your residents. And so at recertification time, making sure that residents provide you their latest and best contact information, and who an emergency contact is and how best to reach them. It may behoove you to actually even identify multiple emergency contacts, because if people are displaced, and displaced for some time, it will be important to be able to get in contact with those folks to find out where they are. You want to post fliers in frequently traveled areas, especially to identify what it is that people are expected to do if there's an evacuation and things like that, and send it out information in advance. It would be good even to share the plan with your residents. Certainly use newsletters and social media and your website. When people were displaced, knowing that they can go to social media, knowing that they can go to your website to get the information about the status of their homes and if it's safe for them to come back if they've been evacuated, is a great way to communicate to folks in the event of a disaster. So you've prepared and now the hurricane has happened. How is it that you respond? What are some of the key things that you have to do in response? And I'll tell you this, that even with a plan you may have to pull an audible, because your plan may be insufficient for the particular event that you have, but it will give you a backbone for what it is you should be doing. After the disaster happens, after the hurricane happens, one of the key things to do quickly is to assess the impact and then, to the extent that you have to rehouse your folks, you want to make sure that you have a plan and understand how best to rehouse people after disaster.

### **Fred Tombar 25:22**

Hurricanes, from the flooding, to the wind, to tornadoes, they can cause disruptions of many types, right. And it's important that you assess how those disruptions are affecting your PHA, both in terms of your business operations, so your facilities, your people, and your residents and where they are, and then the housing stock that you're responsible for. In terms of business operations, you want to make sure and check on your staff, check on your people make sure they are okay. And, being okay, to what extent are they able to operate and function and carry out the roles that are necessary in your ongoing response? You want to, if you have those gaps I talked about earlier, you may want to have partnerships with other housing authorities. And so it could be that there is a Housing Authority somewhere outside of your region, within your state or nearby in another state, that would allow you to operate out of their

facilities if you are unable to get to yours or yours aren't functional, there are power outages and damage to your facilities. Or even this staff might be able to supplement your staff in a pinch if you're impacted by disaster. You also want to look at the impact to your offices and operational facilities, how well are they operating? Do you have utilities, is it sanitary to be there, is there flood damage? Are there issues with all of the data systems that you have and the communication systems that you have? Understand those operational impacts, and your local HUD office will be reaching out to you to find out about these issues and also the impact on your facilities. And so you want to assess also, next slide. One of the things that HUD will do in the communications that you have with them, will ask you if there any particular waivers that you need consideration of. It's done on a case-by-case basis, so there aren't universal waivers that are issued, but it could be because of the impact to your facilities or your developments that there's some waivers that you need HUD to consider and HUD, in certain ways as a partner, will be there to work with you to temporarily dismiss some of the reporting requirements and other things that just don't make sense following the hurricane. You want to check on your residents, know where they are to the extent possible, have in your disaster plan a way for them to report in if they're evacuating on their own. But if you're evacuating them in partnership with your local government or local nonprofit, certainly keeping in contact with your residents and where they are and how they've been impacted. If folks have sheltered in place, you want to go and check on their health and safety and make sure that they have food and water, and that is actually safe and sanitary for them to be in the places where they are. If it is that it is unsanitary for them to be there, you certainly will have to think about rehousing and how you go about finding someplace suitable for people to be until their homes can be made functional again.

**Fred Tombar 29:46**

Sometimes in severe weather events where there's flooding and tornadoes, it's likely that there will be a huge displacement of folks. And when that happens you want to start with the most vulnerable populations, find out what the impact is when you're elderly and disabled folks, prioritize their needs and getting them to place of safety in a way that you know, the plan identifies. For your housing choice voucher stock, you want to communicate to extent possible with your owners and residents, make sure that there is a plan for them to report in to you about the condition of their unit and whether it's habitable. You want to go out and conduct an HQS inspection of the damaged units. And one thing that housing authorities have done if they can't get to the unit, or they haven't heard from the resident or the owner, in extreme cases you may actually hold the HAP payment just to get the owner to respond so that you can know the condition of your property. One of the things that you can expect, again, is that your local HUD office is going to be reaching out to you trying to find out how they can help you, but also trying to get a report of the status. And additionally, all of your local emergency management folks are gonna want this information, especially for your developments, and you'll hear more about this later. Especially for your larger developments, if people are displaced on mass, they'll want to know this so they can help with relocation. And certainly with your Housing Choice Voucher folks, it will be harder to make those assessments, lest you have some type of connection to them and have an expectation that they report back into you about the condition of the damaged unit. So, when planning for rehousing you want to communicate with your residents, and as I said the local and state governments also in advance of a storm, about what the rehousing needs could possibly be, and what the plan would be if, in fact, an event were to happen. Identify, to the extent possible, those partners that you can work

with. So, there are a number of nonprofits that work in connection with FEMA. They're called Volunteer Organizations After Disaster, or VOAD, that you can connect with. There are organizations like the Red Cross that operate shelters and provide different types of relief. You want to develop and have relationships and partnerships with them in advance. You, as I talked about before, coordinate with other nearby public housing authorities that might be able to shelter some of your folks if in fact you have displacement, and coordinate with your local and state emergency management folks to help you with transportation. You can arrange for it and have agreements with a transportation company, a busing company, but the state or local government might also have resources that can help you to relocate your folks and evacuate them in advance of a storm, or afterward if they Shelter in Place and need to move to get people out to someplace that is safe and sanitary.

**Fred Tombar 34:01**

So, for your public housing unit, it is wise to use your community space, potentially as a place of sheltering for some of your residents. But if those units are damaged, if your developments are damaged, and greatly damaged and you won't be able to repair them quickly, you can apply to the HUD special application center for demolition-disposition consideration and if approved, you would get Tenant Protection Vouchers for each of the residents of those developments that have been approved by the SAC. You can work with local housing authorities; they may have a disaster preference, and having a disaster preference your residents who are displaced may get some level of priority on the waitlist in consideration for what units that they may have available. And one thing I will underscore here, and greatly underscore, is that everybody who is a resident in public housing, someone who's living in a unit funded by a housing choice voucher, they are still residents of the United States of America, and as such, are eligible for everything else that every other disaster victim is eligible for including FEMA's transitional shelter assistance. Sometimes, the people who FEMA hires, get confused and say, well, you're with HUD, HUD is going to take care of you. And certainly HUD is going to work in partnership with your housing authority to take care of you and your residents after a hurricane. But to the extent that there are no units available within the housing stock that that HUD has, you have as a Housing Authority, you are eligible, your residents are eligible for temporary shelter assistance through FEMA. And that goes for both your voucher and public housing residents. And one thing to know is that all of your residents who are on a Housing Choice Voucher, and those who would get tenant protection vouchers, would be able then to port them to another community where there is available safe and sanitary housing stock. And so that is one thing to explore to be prepared to work with your local HUD office on setting up porting for those folks who would have to do that. Now I'll turn it over to my colleague Brittany to talk to you a bit about recovery.

**Brittany Kelly 37:28**

Thank you, Fred. So, starting with we had disaster readiness, and then Fred going over response, now let's get into disaster recovery. So high level, we're going to talk about the following things, in varying levels of depth, some of which provide information and additional resources and others to further explain the process, hopefully connecting some of those links on oh, that makes sense, here's the why behind action. Starting with the declaration process, initial actions and short term recovery, the types of assistance and eligibility, the documentation needed for that assistance, voluntary agencies and a little

bit about their role or opportunities for resources, other types of assistance that might be out there other than federal assistance, especially if there's not a declaration, and then finally just providing some resources and information related to resilience and mitigation measures. So, what is recovery? Well, I think the national disaster recovery framework, or the NDRF, says it best, it's those capabilities necessary to assist communities affected by an incident to recover effectively, including, but not limited to rebuilding infrastructure systems, providing adequate interim and long term housing for survivors- which I think many people on the call is where everyone's focusing in on- restoring health, social and community services, promoting economic development and restoring natural and cultural resources. So essentially, the NDRF encourages greater partnership with the whole of the community, especially in terms of innovative pre disaster recovery planning efforts. So what we're seeing here, again, just something to be mindful of especially right now when we're preparing for a successful recovery, especially related to hurricanes, is that the NDRF recognizes the importance of public-private partnerships in addition to broad and diverse funding sources for successful recovery. So, what you see on this slide is the many stakeholders, internal and external, that may be part of your recovery long term, and the importance of understanding who those stakeholders are pre-disaster or event, or right now landfall, because then hopefully, you're setting yourself up for success for a more wholistic and shorter disaster recovery timeframe. One other item we're going to quickly just touch on are the core recovery principles. These the things that you should be thinking about in order for a successful recovery and, like we saw in response, it's really just the bulleted things of okay, what do we need to be paying attention to, whether it's that individual and family empowerment, empowering your residents to be active in their own recovery, that local and leadership primacy, which we'll get to. Some of that pre disaster recovery planning, which is what we're doing right now, and hopefully inspiring you to develop or review your plans to make them more robust. Those partnerships and public information, that goes back to that communication piece. The unity of effort- is everyone on the same objective and time. Timeliness and flexibility, and resilience and sustainability, as well as that psychological and emotional recovery. So one thing I think is very important to be thinking about right now, as you're navigating any potential disaster recovery process, is local primacy is key. So you as the PHA should be driving your own recovery, you will be as successful as you are in making sure that you're driving that recovery, your objectives, your vocalizing and advocating for not only your unmet needs as the PHA but your residents, and then understanding the roles and responsibilities of your state and federal partners. So at the local level, you might also be coordinating with your county, your parish or Township, whatever local government you reside within. Your state is there to provide support, usually that's done through your local governments advocacy. And then your federal partners are there to potentially provide resources depending on the magnitude of the unmet needs. At this time, we're going to turn it over to my colleague Lorie LaFon, who's going to go over, from FEMA, the presidential disaster declaration process.

**Lorie LaFon 41:51**

Hey, good afternoon, everyone. My name is Lorie LaFon, with FEMA Region six out of the Denton, Texas office, and I'm thrilled to be with you guys today. So, you know, as Brittany mentioned, all disasters start and end locally. And so that is the fundamental basis of when we get to presidential disaster declarations. And I know in a few slides later, Brittany is going to walk through the declaration process, but just to kind of give you a quick overview of what it is. So one thing is not every event results in a

presidential disaster declaration, only those events that exceed the state and local capacity to respond and recover result in presidential disaster declarations. And those disaster declaration decisions are made solely at the discretion of the President of the United States. Within FEMA, there are two types of emergency disaster declarations. One is an emergency declaration, and the other is a major disaster declaration. And I know here in the next slide, we'll talk a little bit about both of those. Thanks for flipping the sides. So for the emergency disaster declaration, those typically focus on emergency services on protecting lives, property, and health. So that's exactly what it is, emergency declaration protecting lives and property. Those declarations usually are what we sometimes call the CNN disaster declarations. So they're the really big events, you know, the big category three hurricanes coming into the Gulf or the East Coast somewhere where we really need to surge some resources in to support, you know, the pre disaster planning for that, and then the immediate disaster response. Emergency disaster declarations don't happen all the time, they're very infrequent, but they do happen. Those are typically only limited to what we call DFA direct federal assistance, and categories A and B. And I know we'll talk about that here in some of the next slides. And again, those are pretty infrequent. The major disaster declarations are what you hear of most of the time. And again, it shows that the state and locals provide information based on disaster assessments or preliminary damage assessments that show that the need exceeds the state and local capability. What you see in major disaster declarations that you don't usually see in the emergency disaster declarations are some of the other public assistance damage categories that you can get reimbursement for, and then some of the individual assistance programs. Now, individual assistance isn't always declared on every major disaster, but usually it's only a major disaster, very rarely do we ever see those programs approved for emergency assistance. Next slide, please.

**Brittany Kelly 44:51**

And to complement what Lorie just went over, let's go through a little bit of the major disaster declaration process. And so again, some of this will not necessarily apply to you, but again, understanding your stakeholders and that whole community effort is crucial for the success of your recovery. So starting with the incident, sometimes it's eve, we have pre landfall where we may or may not see that the state requests from the president assistance asking for that emergency declaration. As Lorie mentioned, that might just be that DFA or direct federal assistance, which are really only resources to help the state's capabilities and capacity. Post landfall is when we really start the major disaster declaration process. And so that's when we see how bad is bad. You know, after we've dealt with the life safety issues, of course first, and that response phase, we go into that short term recovery phase of saying how bad is bad, assessing local damage, and then at your level, providing that to the county or parish or local government that's aggregating that damage specific to that geographical area. And so that's why this is really important for everyone on the call to understand, because if you do have not developed relationships with your local government's points of contact, probably under emergency management, it's crucial that you do and that you're advocating for yourself and your residents. How many people were impacted, how many entities were destroyed or damaged, what were your costs and your response efforts, that information is crucial to advocate for yourself. And then as the county or parish or local government aggregates that information, they advocate for everyone within that geographical area to the state of saying, Hey, this is how bad it was here. Once the state has all that information across to all of their counties, and or parishes, or townships, they aggregate that

information to put together an argument with data and quantitative and qualitative information requesting to FEMA, it's been pretty bad here, we think this warrants potentially major disaster declaration, can we do a joint PDA assessment. And that's when FEMA comes out with state and local partners to be able to do an assessment to see how bad is bad related to that specific incident. Depending on what that looks, what the impact and the data how it presents, that's when they submit that request for disaster declaration. But the one thing I want to stay still stay on this slide, and after with what Lorie went over, is it's very important when you hear that there's a presidential declaration, you ask what's it include? Because we quickly hear that there's a presidential declaration, and we're like, Oh, fantastic, nice, that means we have public assistance, we'll be reimbursed for all of our response costs, we're gonna get this entity that was flooded repaired, we're going to have sheltering assistance. And it's quickly to think that that's all there, but it may or may not be. So it's really important. And when you receive this slide deck at a later date we do have hyperlinks in here related to exactly where you can click on FEMA's website for the Declaration and the information related to it to see, okay, that's fantastic, we have our presidential declaration, but what programs or funding streams were turned on? And based on that, you'll know what resources you have at the federal level to potentially assist you in your recovery efforts. Next slide.

#### **Brittany Kelly 48:21**

So the first line of defense is insurance. And yes, and we're gonna get into all of the programs that are available post disaster declaration. But before we have that conversation, again, you are responsible for driving your own recovery and your first line of defense is your insurance. So it's best to have updated insurance policies printed and readily available for all of your facilities now in the event of a hurricane threat making landfall. And that's because you may not have resources to a computer, or where you keep the information may or may not be readily available depending on if you had to evacuate. So with that being said, it's important that you have them printed and you take them with you, because your first call, after your life safety response measures that you've addressed post impact, is going to be calling your insurance and filing any claims that you see or just getting them started, even if it's, I was impacted, I know these entities or these facilities were impacted, I don't know how bad is bad yet, but I'd like to start the process. Most disaster recovery resources are only going to provide funding for the delta of what the insurance does not cover. And so the longer you wait to start your insurance process, and I understand it's arduous and it's not always fun to navigate, you're going to prolong your disaster recovery. And that's because they cannot begin their assessment without understanding what was covered by insurance. The big thing is all federal resources whether HUD or FEMA will be looking to ensure there is not a duplication of benefits. And so again, front loading them with this information and being very active in your recovery will expedite this process for you. And at this point, I'm going to turn it back over to Lorie to go over the different types of FEMA assistance.

#### **Lorie LaFon 50:14**

Hey, thanks, Brittany. So yeah, so let's say that you've gone through at the local level and in coordination with city partners and have done the joint damage assessments that Britney had mentioned, and the state, reviewing all the information that's been compiled as a result of the event, have determined that it's beyond the state and local capability and capacity and submitted a request to FEMA, and the

President has declared a federal disaster declaration. These are the types of assistance that you see here on the slide that are offered through FEMA, there is one that is not directly through FEMA, that but I know that Brittany is going to cover some of that later on. So you have the direct federal assistance, supporting the state's need. So with direct federal assistance, a lot of times like I said we see this sometimes pre event in the emergency, especially in large hurricane, potential events. This is where the federal government is providing direct support to the state and then to the local. So this is a lot of times what we see is the urban search and rescue teams, the health and medical teams, we see a lot of times requests for generators, commodities, things of that nature. So that is typically what you see related to direct federal assistance. You also have the FEMA Public Assistance, which we're going to talk a little bit more, and the individual assistance programs along with the hazard mitigation programs. Again, all of these requests and support are done through the state, and in coordination with the state to provide those resources, both of the state and local levels. Next slide, please. And again, as Brittany had mentioned, it's very important to read and understand what's included in those declarations, there's a lot of nuances to them. A lot of times you will see in there, or in every declaration, you'll see the counties or the communities or the parishes that have been approved for the declaration, just because a hurricane hits the southern part of Louisiana does not necessarily mean all parishes have been approved, or all programs have been approved. So as Brittany had mentioned, it's really imperative that you take the time to look and understand what has been included in those declarations. And sometimes that can change, as we add on counties or parishes and things of that nature through the initial startup and assessment of the impacted area. So the first program we're going to talk about is the Public Assistance Program. This is a reimbursement program. So that means any cost associated with this program are out of pocket initially, and then would be reimbursed later. There's a lot of miscommunication, misunderstanding out there that PHAs are not eligible applicants, PHAs are eligible applicants if you have what we call eligible damages and eligible costs, and we'll talk a little bit about that. And I know there's probably a lot of questions, specifics around some of these things. And so I know we have some PA SMEs on the phone that can also be able to address to help with some of those questions. One thing about declarations, especially when we get into public assistance and even direct federal assistance, is there is frequently cost shares. Traditionally, the cost share is a 75% federal share, with 25% share either paid by the state, or sometimes depending upon the state, it gets passed down to the locals, or it is split sometimes to locals. We do see in larger events where that cost share is modified. And again, that's at the discretion of the president. And that cost share sometimes can be a 90/10. Or even you know, in the cases of like Hurricane Katrina and others where you see 100 percent. And even with a COVID disasters, there was 100 percent. One thing that Brittany hit on that, you know, just want to re-emphasize, and I'll probably say it again, is public assistance. So if you have if you're receiving financial assistance through some other grant program, public assistance can't reimburse for that, it's a duplication of benefits. Same thing with insurance, can't reimburse that because it's a duplication of benefit. A good example of that is the Federal Highway Administration. So if the Federal Highway is responsible for maintaining and taking care of a specific road or interstate, that is something that FEMA would not pay for reimbursement for any repairs to that. All right, next slide, please.

**Lorie Lafon 54:54**

All right, public assistance eligibility. So there are four basic components of eligibility related to, under the Public Assistance Program. And the fundamental basis is it provides for emergency and permanent work as it relates to PHAs. It has to be a result of a major disaster event. It has to be located within a designated disaster area. So as I mentioned earlier, the declaration will list counties parishes that have been approved, So again it's important to look is that one of the designated areas. It also has to be the legal responsibility the eligible applicants. And then again, as I mentioned, the DOB, it can't be funded by any other federal agency. So some of the other four components of eligibility are applicant facility work and cost. So again, the applicant must be a state, territory, tribe, local government, private nonprofit organization. A facility is considered a building, public works system, equipment, or some other natural feature. As it relates to work, it's categorized as either emergency or permanent, and it must be required as a result of the declared incident, again, in that designated area. And then for the cost side of the house, it's funding tied directly to eligible work and must be adequately documented, authorized, necessary. And I know Brittany is going to talk about documentation here shortly. All right, next slide. So now we get into the different categories of work under the PA program. And again, those categories that are relevant for the public housing authorities are Cat A and B, debris removal and emergency protective measures. Again, you can see these under an emergency declaration or a major declaration. And then the permanent work, and again for this group, we're looking at category E, buildings and equipment. And again, category E you would only see under a major disaster declaration. All right, next slide, please. So some examples of Category A, B, and E work. Category A, debris removal. So you've got trees down there blocking a road, and they're blocking entrance into the building, whatever that may be, blocking access to a hospital, so that is removal and disposal of those of the debris. Category B, this gets into some of the aspects that I believe Fred was talking about earlier. That gets into some of the sheltering components and ensuring that individuals have sheltering and have the resources they need to protect themselves through the immediate response. And then mold remediation. Category E, some examples of that are repairs to the damage facilities, you may have roof repairs, or you may have some electrical repairs that may need to be done, especially when you get into some of the flooding and wind damage events. All right, next slide, please. One thing before I turn it over to Brittany, on the emergency procurement thing is some of the things that we see challenges with individuals, and in applicants I should say, is the ability to provide all documents that are required to substantiate and complete the work. The ability to develop your own damage assessments to support that, and again, I know some of this gets into a slide that Britney is going to cover a little bit later. And then just ensuring that you fully capture replacement costs for damaged buildings that may also result from code compliance. So that's just a few of the trends that we see sometimes where applicants struggle to pull all the documentation together, so but before we go any further, I'll turn it over to Brittany on emergency procurements.

**Brittany Kelly 58:56**

Thank you, Lorie. And just one other thing I want to touch on when it comes to public assistance categories of work and eligible work, is I cannot stress enough how important it is who has a legal responsibility to do the work. That mainly applies to your emergency work, so that's going to be your debris removal and your emergency protective measures. But I think that's one of the higher things that we see related to PHAs and a lot of the sub-recipients under the FEMA Public Assistance Program. And I

understand that you need to make decisions and we have we public servant hearts, and so we want to be able to help everyone especially in the response to recovery phase, but as you're making operational decisions- do you have a legal responsibility. That might be that you want to fund sheltering for people outside of your residence, that might be that you want to assist with debris removal on property that you're not legally responsible for, just things like that is something that FEMA Public Assistance eligibility is very clear that you have to have legal responsibility for the work in order to do it. And so that's just something I hope everyone takes away and thinks about on a blue sky day of, where are you willing to assess risk or assume risk when it comes to the activities you're doing in the response to recovery phase. And I think this marries nicely into talking about procurement. So there's normal procurement on a blue sky day and then there's emergency procurement, which is what you're doing right in the response of I need someone now to do something. Really, we see it a lot with maintenance, we see it a lot with contracts, and it's, I need someone to mold or mediate right now, I need to do a muck in the gut right now, I might need to procure someone to transport my residents to a sister housing authority or somewhere else where you've set up sheltering operations. And that's okay. But again, related to federal programs, whether HUD or FEMA, there are under the Code of Federal Regulations, CFR, in 2 CFR there are requirements related to procurement and proper procurement. I really implore you all to please review the procurement handbook for public housing authorities, as well as the citations under two CFR to understand the definitions of emergent and exigent circumstances for emergency procurement. And making those decisions now of what would you like to go ahead and get under contract? What would you like to procure now in a blue sky day, in the event of maybe needing these vendors or resources post disaster recovery? This is setting you up for success to know who's available. There's also opportunities where you may go seek emergency procurement, and everyone else has already procured those resources on a blue sky day, and the vendors that you need are not available. So I really implore you to be looking at who you may need contracts with now, or agreements, or mutual aid agreements now. And then, if you do need to call someone afterwards to ask that assistance or that resource, that you understand what steps you need to go through in order to be successful post event in that emergent or exigent circumstance. The other thing you want to be thinking about in the disaster recovery phase as you're doing your response and short term, intermediate and long term recovery are, environmental reviews are required for a lot of the HUD funding resources as well as FEMA. So this is very important to be again aware of your 24 CFR as well as your PIH Appendix A as far as what is required for you to do or document in order to be successful in receiving those funds. Whether it's mold remediation, demolishing a building that's no longer safe In post event once everyone is out and safe. Those are things that I understand that you have to do, you are being proactive and trying to take care of things, but when it comes to federal funding there are certain laws, regulations, and policies that govern how the funding can be utilized or impacted. And I think this goes fantastic into this slide. Next slide is the PA documentation requirements, because the biggest thing that I ask everyone to be very mindful of is documentation is key for FEMA reimbursement. So these are some of the things that you might want to go ahead and on blue sky day pull down and have easily accessible as far as, how are you going to document timesheets especially if, say, electrical infrastructure is down? Do you have paper timesheets, or some type of record keeping system that's paper if you need it? Understanding your payroll policies, your insurance policy, maintenance records. But there's one thing that's not clearly put on here when it comes to proof

of payment that I just want to quickly touch on, and that's related to the Capital Fund. Because one of the things related to the FEMA PA program that we've touched on is duplication of benefits and not coming from another federal resource or funding source. So if you've received federal grant funding for your budget, it's not recommended you utilize these funds to pay for your response costs and recovery costs. Because if you do utilize your capital funds, then you cannot ask for reimbursement, it will be considered a duplication of benefit. So use other source of funds if you are looking to potentially see if a disaster declaration is going to happen. I understand that you're trying to do what's best in the moment, but that's probably one of the most frequent opportunities to not be reimbursed by the FEMA PA program, is if you utilize your capital funds to assist in funding those response activities that would naturally be eligible under the FEMA PA program. And at this point, I'm going to turn it back over to Lorie to talk about the FEMA individual assistance.

**Lorie LaFon 1:04:56**

All right, thanks, Brittany. So yeah, we'll transition over to the individual assistance programs. So next slide. So for individual assistance, there is no set threshold for determining when it's declared or not. It's really focused on the overall impact to the community. And we do that, again, through our preliminary damage assessments. We look at uninsured home and personal property loss. We look at the overall disaster impacted population profile using a lot of social vulnerability index information. We look at any kind of casualties or injuries, the overall impact to community infrastructure. As I mentioned, you know, we're talking about hospitals, power, specifically, water, wastewater, all of those things. And then again, anything related to unemployment. Next slide, please. So as far as on the individual and households' program, and again this isn't always approved for every disaster, and for IHP, it is a grant directly to individuals. So it's not a grant that goes to a local government or anything like that, it's a grant to individuals. And a lot of times in different disasters, we have resources that are deployed out into the field, to help individuals register or to ask questions about their FEMA assistance. Some of those are what we call our Disaster Recovery Centers. We also have Survivor Assistance Teams, which are those that usually walk through neighborhoods, go into shelters, things of that nature and help folks register. There are two ways to register. One, you have the web, [disasterassistance.gov](https://disasterassistance.gov), and you can go ahead and go online now and set up an account so that if you are impacted by a disaster in the future, your information is already loaded into the system. The other one is the 800 Number, and as you can imagine, especially after large disasters, that number sometimes has a wait time. And so we always encourage folks, if possible, you know, to go online, and to do the registration, because you can also go on and continue to check your status through that. HUD clients are eligible for FEMA assistance, and a lot of times, you know, we consider those individuals renters and can provide them specific assistance as they need it. Next slide, please. Additional resources that are available under our Individual Assistance Program is disaster unemployment assistance. So if individuals have lost their jobs, because, you know, the community has been decimated, some of the employers have left or may not be rebuilding or reopening, for many, many months, if not years, we are able to offer disaster unemployment assistance. Also offer disaster crisis counseling, and this gets to the mental and psychological health of those individuals that are impacted by these disasters. And a lot of times through this program, we aren't providing specific counseling, but we are providing referral services to resources for those individuals so that they can get some of that mental health and critical incident stress management support. In

addition, as we've talked about here, as disasters can be very complex and very complicated, especially for individuals. And so there's a lot of legal aspects they get into, sometimes it's about the ability to prove home ownership, maybe it's related to insurance challenges, things of that nature. So we do offer a program through our Young Lawyers Association called Disaster Legal Services. And again, this is a free service to help those individuals kind of navigate through some of the challenges associated with disaster recovery in the legal realm. And then the last program that we have is a disaster case management. And this program really is designed to kind of help those individuals from beginning to the end to you know, really kind of, you know, help them navigate their own path to recovery, to work with our voluntary agencies to work with the other federal and state and local resources, to identify resources that may be available out there to the community, and connect those to the individuals. So it's really what we kind of call our unmet needs program, identifying unmet needs of individuals and connecting them to resources, whether in the community across the state or nationally. Next slide, please.

**Brittany Kelly 1:09:32**

Thank you, Lorie. And I think one thing that you may be asking is, individual assistance, how does that naturally apply to me? Well, we understand it's crucial when we talked about readiness and response to the importance of that communication piece. And these are potential resources that might be available to your residents. So while we understand you would not be applying for these resources for the PHA, you may want to be able to understand your potential resources out there and communicating those to your residents, so that way you're setting them up for success in their recovery as well. So going into other disaster assistance, I do want to make sure that we have a plug when we talk about voluntary agencies. They're also sometimes called VOADs, which are Voluntary Organizations Active in Disaster, you might hear that term or, or depending on the level of impact previously of, of disasters or hurricanes, you might have what are called LTRGs, long term recovery groups. These are all the buzzwords you might hear related to voluntary agencies. But when we started talking about recovery, and the NDRF, and we talked about stakeholders, you have a lot of resources in your community, that it's crucial you start those relationships with now. And so many of these voluntary agencies are there at the beginning of this, navigating the recovery with you, they can provide that emergency food or shelter and clothing and medical needs support, whether it's the American Red Cross, the United Way, Catholic Charities, are just a couple that come to mind. And so they're also there at the end when we just heard Lorie reference unmet needs. So after all the federal resources have been provided, potentially additional state and more local resources are provided, your voluntary agencies can be your partners in providing resources that address unmet needs after everything else has been exhausted. So again, I really encourage, if you have not already, to be seeing what are your voluntary agencies in your area that may be very local and specific, whether it's a house of worship, a church, or other nonprofits, and saying, Hey, if needed, do you have resources available, and understanding if there's any eligibility requirements associated. And then Lorie did promise that at one point we would touch on what some people have said, alphabet soup, CDBG-DR. This is a HUD program. And before I turn it over to Fred, I'm going to do a shameless plug, again, talking about how active you are in your own recovery. Local primacy is key. If you can set yourself up for success, and your entity and your residents for success, for

a shortened and more effective long term recovery. But Fred, can you highlight a little bit more about HUDs program on CDBG-DR?

**Fred Tombar 1:12:21**

Certainly, HUD, as many of you probably aware, has a normal annual Community Development Block Grant Program. But at times, based on the discretion of Congress, there may be a supplemental appropriation specifically for presidentially declared disasters. In typically only major and catastrophic disasters will Congress act to provide HUD CDBG-DR assistance, it's the funding of last recourse for addressing unmet needs. And even though it's the funding of last recourse from the federal government, it is frequently insufficient to meet all of the needs and gaps that are out there. And one of the things as public housing authorities that I would encourage you all to do, there's a planning process that happens for all the CDBG-DR grantees. They have to assess what the unmet needs are, and HUD was finding that public housing authorities were frequently left out. And so now there's a specific requirement that the unmet needs of PHAs are identified. And so this funding could be used to help supplement other funds that you will have for recovery, including being used if you have to make a match on FEMA Public Assistance CDBG-DR could be used for that purpose. Sometimes, though, there isn't a declaration and when there isn't a declaration, you know, the question might be what do we do? Where can we go for funding? Well one thing, and I'll talk a little bit more about this, is the HUD Capital Fund for Emergency and Natural Disasters. There also may be tax deductions on local property taxes that are allowed by your local government. And sometimes your state and local housing agencies that have special disaster funds that are funded sometimes by state or local tax lobbying, and those funds are pretty flexible. And so you should advocate and know about those in your community and advocate for their use for your housing authority and its residents. And then voluntary agencies and philanthropic organizations also are available to you for assistance. So get to know organizations like local community foundations and other organizations and nonprofits that work in your community, to partner with you all in your recovery, especially when there isn't a declaration. I mentioned HUD Capital Fund for Emergency and Natural Disasters and, again, this is where there isn't a declaration and it's for unforeseen, unpreventable events that pose immediate threat to health and safety for residents, including fires. And if this money is used, the corrections must be made within a year of receiving the funding. One caution, I'll give a couple of cautions on this one, is that this money is given on a first come, first serve basis, it is woefully insufficient to the need that is out there for disasters and so I would not depend on it necessarily being there to address all the needs that you might have as a housing authority, but know that it is a resource. Details on it can be found at the link provided below. But know that HUD requires that you do an independent cost analysis in order to use that money, and it has to be after your insurance or other resources that you might have for disasters. Now, back over to Brittany for hazard mitigation.

**Brittany Kelly 1:17:12**

Thank you, Fred. So we are going to quickly go through hazard mitigation, there's some information on the slide that I think will be very helpful related to what is hazard mitigation and what is resilience. The intent of this slide is just to understand that they are different. One is to reduce loss of life and property by lessening the impact, and resilience being a little bit more of, how to rapidly recover from a disaster

or catastrophic event. Why is mitigation important? Well, as we are aware of specific to hurricanes, they can happen at any time and at any place. I think anyone that has been impacted by a hurricane, which is probably most people on the webinar today, will easily say that they did not realize how bad it was going to be, or the cone of uncertainty was whether they were in the path or not. And the number of disasters are increasing every year. Additionally, not all events trigger federal assistance. So if you're able to mitigate prior to and on a blue sky day, you're setting yourself up for additional success and successful recovery. What we have on this slide are just some of the mitigation programs that are available through FEMA. HMGP are the first one you see here, the funds are turned on because of a disaster, however, you do not have to be impacted by the disaster to apply for funds. And then the following two programs, the Building Resilient Infrastructure and Communities, also called the BRIC program, as well as the Flood Mitigation Assistance, or FMA, program are available annually, so this is something that you can always be looking out for. What I encourage you to do is, there is a hyperlink in the slide deck once you have it, or feel free to Google state Hazard Mitigation officer and FEMA, and they actually provide a list of contacts of all of the entities state Hazard Mitigation Officers so that way you can contact and ask for additional information if you have ideas. And to close out some of the federal grant program resources, we are providing links here of some of the things we've discussed, or that we've hyperlinked throughout the disaster recovery slides specific to federal grant programs, its a great resource if you would just like to click on some of these to become more familiar or reference on blue sky day or through your disaster recovery process. And finally closing this out. I'll give it to Fred to go through the case study.

**Fred Tombar 1:19:40**

Thank you, Brittany. So I'm sure you all are saying this is great information and sounds great theoretically, but how does this all come together in an actual situation? And for that we have a case study from a hurricane with Hurricane Ida in Terrebonne Parish, Louisiana, that affected the whole Terrebonne-Houma Housing Authority. Terrebonne Parish, Louisiana sits on the Gulf of Mexico nearly 75 miles to the southwest of New Orleans. The parish seat is the city of Houma, it's named after the Houma Indians who claim that area as ancestral land, and Terrebonne parishes is the center of both the deep water oil and shrimping industry in the state of Louisiana. There are marshes and bayou throughout the parish, being in the center of the Louisiana Gulf Coast, Terrebonne typically finds itself in a cone of possibility with any hurricane predicted to hit Louisiana from the Gulf of Mexico. And so its citizens have become accustomed to living with water and experience with their share, more than their share really, of strong storms and hurricanes, and consequently the people of Terrebonne Parish are usually storm ready and resilient in recovery. They also know that preparation and planning are needed to successfully weather most storms. We're pleased to have with us today, Niki Gilton, who is going to share some of her experience with Hurricane Ida. And Nikki is the executive director of the Houma Terrebonne Housing Authority, where she began as executive director in July of 2018. Prior to that, she had worked with the Houma Terrebonne Housing Authority for eight years in various leadership roles. Niki, before we talk about what happened in Hurricane Ida, can you tell us a little bit about how you all would go about planning annually for hurricanes?

**Niki Gilton 1:21:48**

Yes, sir. Every April or May of every year we will start off on Tuesdays, we'll have a supervisor meeting to discuss and plan for the hurricane year. Starting in like April or May, and those supervisors will go back to the staff and tell staff we need volunteers for the plan. So staff would reach out to certain residents that wanted to be volunteers. And every year at Bayou Towers, our resident council president who is also our resident commissioner would volunteer. After we discuss the roles, the plans of everything, we get board approval, and we go to door to door if the resident can't come to the office to sign the plan after the board approves it. Everybody, all the residents, have to sign saying that they received the copy of the plan and they agree to that plan.

**Fred Tombar 1:22:46**

That's amazing that you all actually get everyone to sign off on the plan. So it seems like you know, you go ahead and have real life experience putting a plan into action with Hurricane Ida. Let's talk a little bit about your experience. Tell me a little bit about your plan ordinarily for sheltering, and what you all had to do in Hurricane Ida and how with your plan you transported folks when Hurricane Ida happened.

**Niki Gilton 1:23:27**

Okay, well, our plan calls for if it's a hurricane three or higher, you have to evacuate, but if not we usually have the schools in Terrebonne Parish to shelter the residents in, but this wasn't the case for this hurricane. And I wish we would have had a sister agency to you know, house the residents but it didn't happen that way because we weren't expecting Hurricane Ida do the damage that it had done. So, well, what happened with this plan after the parish president called mandatory evacuation, we transported everybody at Bayou Towers that signed up with Resident Council. Resident Council has an office in our building, at Bayou Towers, where our residents will go there if they didn't come sign up with us. They will go to resident Council sign off if they're evacuating with the parish or if they're going to be going with other family members. So if the resident came in, and we got a headcount on, I think August 28, we partnered with the parish and they moved every resident that signed up with Council on Aging to one room. And our resident commissioner was also there with them, so that's how we kept communication with the residents in one room. The other residents at Senator Circle, we also extended that to them as well, but that's a family site so most of those residents went with family or they had vehicles and transportation to get wherever they were evacuating to.

**Fred Tombar 1:25:02**

Okay, and so, it sounds like one of the key things that was important for you was having that relationship with the Council on Aging to secure the transportation. Did you all communicate in advance with the parish government? And if so, how would you communicate with them in terms of your plan and your coordination during Hurricane Ida?

**Niki Gilton 1:25:33**

Every agenda, every time we have a board meeting here, we do contact the parish president and we send off the agenda there. So he also would have a copy of the plan, and make sure Resident Council is

with Terrebonne Parish- its consolidated government, that's all together, so they are in our building. So when we communicate with council-

**Fred Tombar 1:25:53**

Council on Aging?

**Niki Gilton**

Yes.

**Fred Tombar**

Okay. Go ahead, I'm sorry.

**Niki Gilton 1:25:59**

So when we communicate with Council on Aging, they would give those numbers back to the parish transportation, so we all worked together when it came to getting those residents out of Bayou Towers.

**Fred Tombar 1:26:11**

Wow. So how is it that you communicated with folks when Hurricane Ida, when you made the decision to evacuate?

**Niki Gilton 1:26:19**

um, staff went- at Bayou Towers we have a loudspeaker, it's an 11-story building. Some of the residents they cant, you know, they're not mobile. So what we did was the resident council president did get on the loudspeaker and make an announcement. And staff did go door to door, and at Senator circle as well. you know, we posted notices on our door, letting them know, hey, you know, we're going to evacuate. And this was all done within 24 to 48 hours once we found out we had to let the residents know. So we made sure staff went door to door to let residents at Bayou Towers and Senators Circle know. And then we have scattered sites as well that they had to go to.

**Fred Tombar 1:27:00**

Wow. Did you use the internet or social media at all?

**Niki Gilton 1:27:05**

We did post on our Facebook page. That's how we kept them updated after the storm, because we didn't have you know, electricity and stuff here for like, maybe a month afterwards.

**Fred Tombar 1:27:14**

Okay, so when you recognize that you weren't going to have electricity for a month afterward, what decisions, it sounds like you had to make some tough decisions? How did that impact your residents? What did you do with them in terms of sheltering and what decisions did you have to make about posting a notice to vacate?

**Niki Gilton 1:27:45**

Okay so, first off, the residents at Bayou Towers we're able to keep tabs on them better because they all- well, the majority of them, not all- evacuated to Monroe. And we had that Resident Council person that was there that was keeping us updated. With Senator Circle it was a little bit different, because we didn't know exactly where they evacuated to, we just knew that they evacuated. So we have a system that we use called Yardi, my staff was able to start calling different residents to see hey, where are you, are you okay, are you safe. And a lot of those residents didn't update their contact number, or maybe they changed numbers after a recertification. So what we did, in Yardi there's a section where we can put their emergency contacts, so we did and were able to reach out to the residents that we couldn't reach by phone through their emergency contacts, when we did have access to use our phones. And we posted on Facebook as well. And I didn't go out and put out a notice of vacate until November. I'd done it that way because in September, my staff you know, a lot of us lost homes, and they didn't have anything to come home to. So what I did was, I just placed the notice out letting everybody know that the units were uninhabitable and asked them not to live there. Because we wasn't sure, it took the insurance company over a month to come out and assess the damages, but every building back there at Senator Circle has a claim on it. So I went out in November and put out a notice to vacate asking the residents to leave the property, so we can start assessing the damage, doing whatever we had to do to get the units back up and running. And still to this day they're not up and running, and we have maybe 14 People that filed the grievance stating that they didn't think that their unit is habitable.

**Fred Tombar 1:29:40**

Wow. So, what type of alternative housing have you all provided for your residents?

**Niki Gilton 1:29:51**

Well, not sure if she's on this call, but I am very thankful for Kelly Cunningham and her staff. In Terrebonne Parish public housing and Section 8 are separate so Section 8 is run by the Parish and Public Housing is separate entities. So what we did was LAC, Mr. Tony Landecker, Kelly Cunningham and her staff, we all got together at the Mechanicville gym and we signed up residents for Housing Choice Vouchers, because the units in Senator Circle were uninhabitable. So I think at the beginning, a lot of the residents didn't realize that they can port out, and once they did interviews and orientation with Kelly's staff they were able to understand that, hey, I can port out. But when FEMA did come down and the residents had started coming back, even though the power still wasn't on until early December, residents were still coming back. My staff and I, the ones that were able to, you know, come home to something where they were able to live, we went door to door to get the residents that that still stayed in Senator Circle signed up with FEMA.

**Fred Tombar 1:31:04**

Wow, and what about the folks at Bayou Towers?

**Niki Gilton 1:31:09**

At Bayou Towers, what I did, I was in contact with Miss Lisa Carson from FEMA, she asked me to put something on letterhead letting her know that no one was able to return to Bayou Towers, and she

asked me to send a tenant directory to her. So when those residents would, I guess apply for FEMA, or I guess reach out to them, they would already have the contact information. Even though with phone numbers that was the main thing, it was hard because a lot of the residents did not update, or they changed numbers, and we didn't have updated numbers. So when they were able to reach out to FEMA, Miss Lisa Carson already had a list of a list of residents that was on our tenant directory, so she was able to help them out quickly.

**Fred Tombar 1:31:55**

And you were able to apply for Tenant Protection Vouchers for those?

**Niki Gilton 1:32:01**

Yes, sir. Because I applied to the SAC office for Demo-Dispo for Bayou Towers, Bayou Towers residents were able to get Tenant Protection Vouchers where they're able to port out as well.

**Fred Tombar 1:32:14**

Wow. Well, it's said that experience is the best teacher and Nikki, I thank you for sharing your experience with everyone on the call here today. I have said this to you that you are a rockstar, and I know it's been difficult, but certainly a profile in courage and making some difficult decisions with your residents and your staff. But I know that you approach this with passion and compassion, and I just want to thank you for lending your experience to us here today.

**Niki Gilton 1:32:58**

Thank you for having me.

**Jodi Speer 1:33:06**

Thank you. I'd like to echo that, thank you, Niki, for joining us today. At this time, I know we're right at the end, we just have a couple more things to share with you and then we will stay on the call for questions for those of you who are still with us. I'd like to introduce Cody Bowles from HUD.

**Cody Bowles 1:33:27**

Hi there, thank you so much. So, my name is Cody Bowles, I'm with HUD HQ, and I just want to thank everyone who's presented today, there's been some great information. And I want to thank Nikki specifically as well for the case study and the amazing readiness and response and recovery that her and her PHA did to serve their families. So with that, one of the big takeaways from this is that we really think that every PHA, you know, this is not a requirement, right, but you know, Nikki had this, a lot of other PHAs that we know of are starting to develop these if they don't have them, but your own personalized disaster readiness response and recovery action plan, in case disasters do strike. So on that note, we as HUD are in the process of developing on-call technical assistance for PHAs all over the country, regardless of disaster. You know, today, we're obviously talking about hurricanes, but it's going to be available on a first come first serve, sort of depending on the number of people that submit a request, and that's going to be submitted through your local field office. And again, we'll have more information in the future about this, but this is going to be to help prepare. And it can be prior to a

disaster if, you know, you're in an area that may be impacted, or it can be after something does occur and you know your PHA needs more on the ground assistance. Additionally, specifically for anyone from Louisiana that is on this call today, we've got some questions about whether this was a replacement for the upcoming event- Its not. It specifically builds upon this webinar, and it really gets into the weeds of how to prepare your own personalized disaster response recovery and readiness response and recovery plan. So that's happening next week, April 25th and 26th. Registration is first come first serve, it's starting to fill up, so please reach out to me, my emails here, or to the New Orleans field office. That event is going to be in Baton Rouge on Monday and Tuesday, and we'd like to get as many people joining that as possible from Louisiana. So thank you. Thank you again to everybody.

**Jodi Speer 1:35:47**

Thanks, Cody. We are open and here for questions and answers. Looking in the Q&A box, at this point, there's just one question in there. And that question is, "I would like to compile an emergency preparedness binder, is there a reference binder, sample binder, or website I could use to get information to add to the binder? Printable information like what to do when a tornado hits, safety tips, etc."

So a couple of things. First of all, as I mentioned earlier, the PHA Disaster Preparedness Guide is being updated to include much of what we talked about today. But additionally, there are sections for each of the major disaster types, including each of those areas, so readiness, what you should do beforehand, the response and recovery, specific to each disaster type. So that will be there, and we are also developing a template for creating a PHA disaster readiness response and recovery plan, and I believe that will be made available in the coming months as well.

There's another question, "Do you think other states will have state specific trainings, such as Virginia?". Cody, can you answer that one?

**Cody Bowles 1:37:23**

So, this is sort of a pilot. As you know, Louisiana has been impacted pretty severely over the last few years, back to Hurricane Katrina and through Hurricane Ida and before that, so we're seeing how this goes. We're going to pilot this and see what the feedback is and what the engagement is from Louisiana. And that is a discussion that is happening, so we have no sort of direct answer to that yet, but that discussion is happening.

**Jodi Speer 1:37:52**

Thank you. There is another question, "Do we have Florida trainings?", I think Cody's response to that probably applies to Florida as well as Virginia.

**Cody Bowles 1:38:03**

Yeah, exactly. And even though there may not be state specific trainings in the immediate future, like there's going to be for Louisiana, once the new PHA Disaster Readiness Response and Recovery Guide is published it really gets into the weeds of all of the stuff that we've talked about in this presentation, and it gets into preparing your own disaster plan and all of that stuff. And so once on-call technical assistance is available, that is going to be an option to submit to your HUD field office and say, hey, you

know, we're this PHA, we're thinking about potential for hurricanes or tornadoes in the future, we want to make sure we're ready, here's sort of our draft guide, maybe we need some on some sort of specific assistance from HUD and the technical assistance providers on everything we should be considering in our personalized plan. So again, that on-call in the future will be helpful, and once the full new guide is published, that will be helpful as well.

**Jodi Speer 1:39:04**

Thank you. The next question is, "Can you elaborate on the funding for the non-federal match? I would like clarity on the eligibility of an obligated CFP funds for the 10% match for permanent work". Brittany, can you address that question?

**Brittany Kelly 1:39:24**

Sure, so specific to the Capital Fund program funding, it is not eligible for the non-federal share related to the Public Assistance Program. And I understand that might be confusing because we just said CDBG-DR funds can offset the non-federal share, but there's actual regulation that allows that augment of funding, and so there are certain funds that we see that sometimes can to federal programs can augment. I think during COVID we've seen it the most often that there was opportunities under ARPA and the CRF to augment the non-federal share, but it was specifically put into law that it was allowable, and that's the difference of why capital funds cannot be used, however CDBG-DR can.

**Jodi Speer 1:40:12**

Thank you. "Has anyone heard about difficulties that housing authorities in Louisiana may be having when it comes to rising wind insurance premiums?"

**Fred Tombar 1:40:33**

Yes, one of the things that there's been a major adjustment with the insurance companies to cover some of the losses that prevent them from reaching recent disasters. And one of the things that's becoming commonplace in insurance policies is something called a Named Storm Rider that would increase the deductible that- and this is on homeowners' policies as well- increase the deductible that you have to pay if you're impacted by a named storm. And so a strong wind event like a hurricane or tropical storm would trigger that type of rider.

**Jodi Speer 1:41:31**

Thank you. The next question is, "Can we register for Louisiana's training from the Florida field office?"

**Codi Bowles 1:41:43**

No, not at this time that is just specifically for Louisiana specific PHAs.

**Jodi Speer 1:41:51**

Thank you. I believe those are all the questions that I am seeing in the chat. Thank you again, everyone, for joining us. Thanks for staying a little bit beyond the 90 minutes we had planned. We look forward to having you join us at the future webinars as well. Alright, have a great day.