



# PHA DISASTER READINESS, RESPONSE, AND RECOVERY WEBINAR SERIES

## FLOODING

PUBLIC HOUSING AUTHORITY DISASTER  
READINESS, RESPONSE, AND RECOVERY:  
FLOODING

**August 23, 2022**

# HOUSEKEEPING

- This webinar is being recorded.
- All participants are muted.
- Post questions in the *Questions and Answers* section.



Dr. Felicia Gaither

Deputy Assistant Secretary Office of Field Operations



# PHA DISASTER READINESS, RESPONSE, AND RECOVERY WEBINAR SERIES

Webinar	Date
Hurricanes	4/19/2022
Extreme Temperatures: <i>Summer Heat &amp; Winter Storms</i>	7/12/2022
Wildfires	7/26/2022
Tornadoes	8/9/2022
<b>Flooding</b>	<b>8/23/2022</b>
Building Fires	9/6/2022

View all webinars and registration information in the [PHA Disaster Readiness, Response, and Recovery Series](#)

# INTRODUCTION

This webinar series introduces PHA Disaster Readiness, Response, and Recovery Planning. Today's webinar highlights these elements of disaster management as they relate to flooding.

# PHA DISASTER READINESS, RESPONSE, AND RECOVERY GUIDE

The “[PHA Disaster Readiness and Preparation Guide, 2016](#)” is being updated and retitled.

The “**PHA Disaster Readiness, Response, and Recovery Guide, 2022**” will be available later this year and contain new sections on roles and responsibilities, communications, short and long-term housing options, disaster recovery timelines, funding strategies, and financial management.

A series of fact sheets will be published along with the new guide.

# AGENDA

- About Flooding
- Case Study – Galveston 2008
- Disaster Readiness
- Hazard Mitigation and Resilience
- Disaster Response
- Disaster Recovery



# PRESENTERS



Brittany Kelly,  
State Disaster Management



Fred Tombar,  
PHA Disaster Management



Zach Usher,  
FEMA Disaster Management



Harish Krishnarao,  
Former Executive Director,  
Galveston Housing Authority

# FLOODING- BEST PRACTICES FOR PHAS

This webinar shares ideas and best practices for PHAs to consider when developing emergency response plans.

Except where indicated, these are suggested best practices only and not HUD mandates.





FLOODING

# ABOUT FLOODING

Floods are the most common natural disaster in the United States.

Approximately 75% of all presidential disaster declarations (PDD) are associated with flooding\*.

Types of floods:

- Flash floods develop quickly, generally within 6 hours of the immediate cause. Causes can include heavy rain, ice or debris jams, and levee or dam failure.
- River floods occur when river levels rise and overflow their banks or the edges of their main channel.
- Storm surges and coastal inundations from tropical and non-tropical systems typically occur with land-falling or near-land systems such as tropical storms or hurricanes. This type of flooding can occur far inland as well.
- Burn scars/debris flows occur where vegetation has been burned away and soil properties have been altered, the ground is unable to absorb the moisture causing water to flow towards the lowest point.
- Ice/debris jams occur along rivers, streams, and creeks as ice or debris moves downstream it may get caught on any sort of obstruction causing water to back up.
- Dam breaks/levee failures can occur with little warning due to prolonged rainfall, landslides, earthquakes, or erosion due to human causes. There are varying levels of severity of this type of event.



\*[weather.gov](https://www.weather.gov)



FLOODING CASE STUDY:

GALVESTON, TEXAS 2008

# CASE STUDY – GALVESTON, TEXAS FLOODING

- September 2008 the island city of Galveston on the Gulf Coast of Texas was declared uninhabitable as a result of extensive storm surge flooding caused by Hurricane Ike.
- Highest storm surge flooding since 1915.
- Storm surge levels averaged near the 1% (100-year) levels.
- Add to that a 2-day rainfall total of nearly 20 inches.
- 100,000 people evacuated from Galveston.



Galveston, TX

# DISASTER READINESS

# FLOODING READINESS IS IMPORTANT

Response to, and recovery from, flooding is most effective when efforts are made **prior to the critical event** to:

- identify actual and potential needs (risk assessment);
- develop partnerships;
- organize resources and systems;
- undertake recovery planning and readiness; and
- conduct education and training.

# LOCAL ROLES & RESPONSIBILITIES

- Municipality
- Parish/county
- **Public housing agency (PHA)**
- Landlord
- Resident

# STATE AND FEDERAL ROLES & RESPONSIBILITIES

- [State Emergency Management Agency](#)
- Governor's Office
- FEMA - [Federal Emergency Management Agency](#)
- HUD - [Department of Housing and Urban Development](#)

# FLOODING RISK ASSESSMENT

- A risk assessment identifies threats or hazards and identifies scenarios for emergency planning.
- Natural Environment: Is your PHA jurisdiction located in a high-risk zone for flooding? FEMA's [Hazus Program](#) provides standardized tools and data for estimating risk from earthquakes, floods, tsunamis, and hurricanes.
- Built Environment: What are the vulnerabilities of the physical structures in your portfolio?
- As a best practice, HUD encourages PHAs to complete a physical needs assessment (PNA) every 5 years as part of their strategic planning process. HUD has made available [PNA tools and resources](#) and continues to encourage voluntary submissions of PNAs to the Capital Programs Division.\*

[\\*Capital Funds Processing](#) Physical Needs Assessment. In accordance with Division L, Title II, Section 222 of The Further Consolidated Appropriations Act, 2021, HUD cannot utilize 2021 HUD Appropriations to require or enforce a PNA requirement.

# INSURANCE

- Insurance is a PHA's first line of defense and financial resource.
- As the primary funding source for recovery from a catastrophic event, it is imperative that a PHA has adequate insurance for all properties and administrative facilities.
- The Annual Contributions Contract (ACC) requires PHAs to have insurance on all public housing developments.
- The ACC, Form HUD-53012: Section 7 – Insurance Requirements.
  - (a) Except as otherwise provided by HUD, and in accordance with the CACC and HUD regulations and requirements, the HA shall procure adequate insurance to protect the HA from financial loss resulting from various hazards.
  - (b) Mandatory Insurance Coverage. The following types of insurance are required:
    - (1) Commercial Property. Each policy must be written with a blanket limit, on a replacement cost basis, and with an agreed value clause eliminating any coinsurance provision.”

HUD regulations at 24 CFR 965 govern public housing insurance requirements. HUD is in the process of updating the Property/Casualty Insurance Guidebook, HUD 7401.5, see HUD's PHA Insurance Requirements website and Property/Casualty Insurance FAQs for more information.

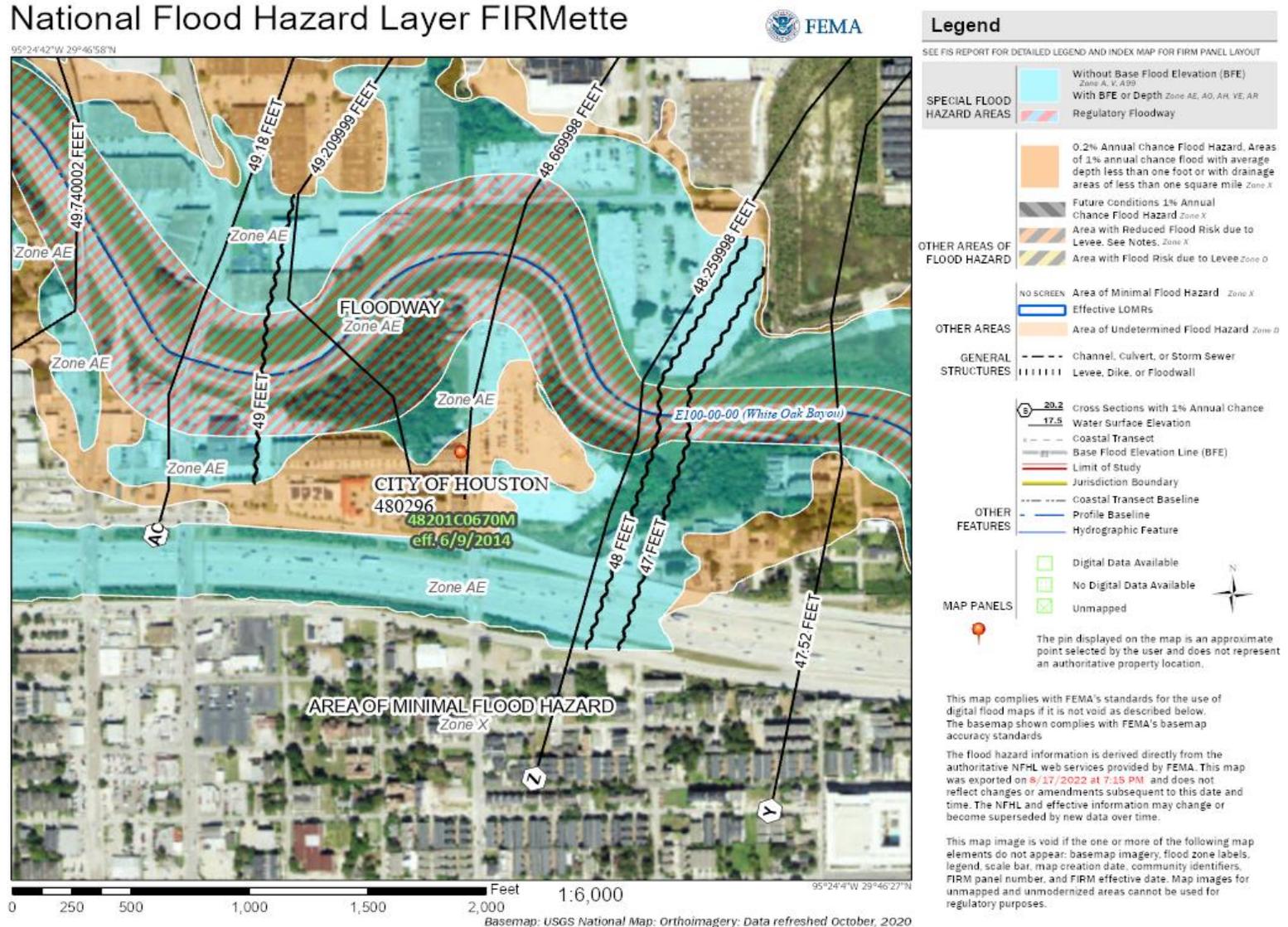
# FLOOD INSURANCE

- PHAs are required to have flood insurance if they are within the 100-year floodplain (areas having a 1-percent or higher annual chance of flood).
- HUD *recommends* flood insurance for those within the 500-year floodplain (areas having a 0.2-percent annual chance of flood).
- The increasing frequency and severity of flooding events suggest that structures vulnerable to flooding need to be adequately insured.
- Whether the property is in a high-risk zone or not, it may still need flood insurance because most property and casualty insurance policies do not cover flood damage.
- You can find out if you need flood insurance by entering your address on the [FEMA Flood Map Service Center](#) website.
- FEMA provides a tutorial: [How to Read Flood Map \(fema.gov\)](#).
- Research from HUD's [Office of Policy Development and Research](#) shows that individuals, organizations, and communities with a higher incidence of adequate insurance recover more quickly and more thoroughly.

# ASSESSING RISK WITH FLOOD MAPS

[FEMA's Map Service Center](#) provides free online access to flood maps, PHAs and individuals can generate a flood map for their city or address.

More detailed flood mapping resources are also available at [National Flood Hazard Layer | FEMA.gov](#).



# FEMA Flood Map Service Center: Search By Address

Enter an address, place, or coordinates: ?

Type your city/address

Houston, TX

Search



Whether you are in a high risk zone or not, you may need [flood insurance](#) because most homeowners insurance doesn't cover flood damage. If you live in an area with low or moderate flood risk, you are 5 times more likely to experience flood than a fire in your home over the next 30 years. For many, a National Flood Insurance Program's flood insurance policy could cost less than \$400 per year. Call your insurance agent today and protect what you've built.

Learn more about [steps you can take](#) to reduce flood risk damage.

## Search Results—Products for HOUSTON, CITY OF

[Show ALL Products »](#)

The flood map for the selected area is number **48201C0665M**, effective on **06/09/2014** ?

Click to create and save

**DYNAMIC MAP**



PRINT MAP/  
FIRMette

**MAP IMAGE**



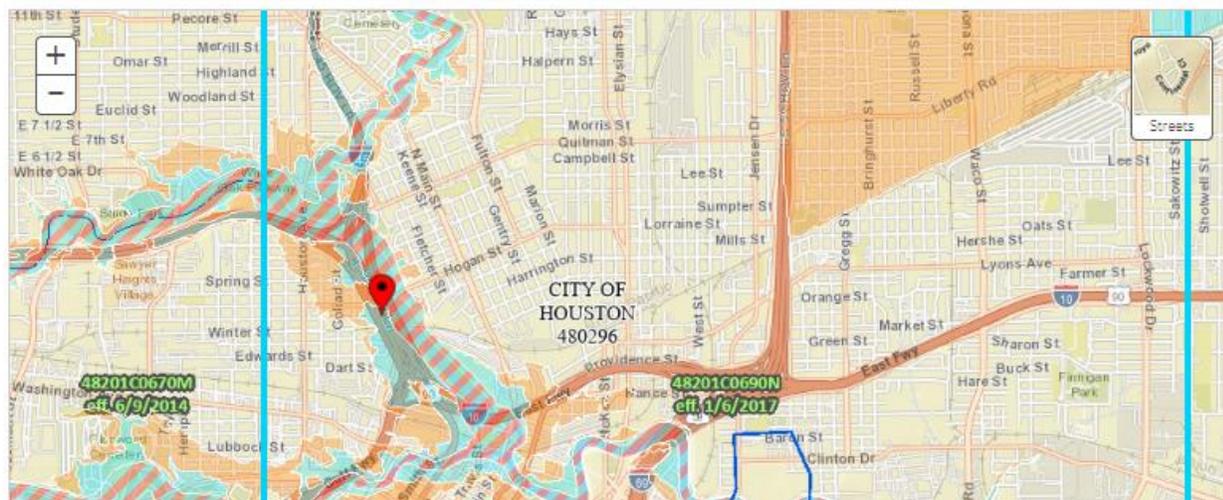
DOWNLOAD  
FIRM PANEL

Changes to this FIRM ?

- Revisions (2)
- Amendments (9)
- Revalidations (3)

You can choose a new flood map or move the location pin by selecting a different location on the locator map below or by entering a new location in the search field above. It may take a minute or more during peak hours to generate a dynamic FIRMette.

[Go To NFHL Viewer »](#)



<https://msc.fema.gov/portal/home>

# PARTNER DEVELOPMENT & COORDINATION

Public housing agencies are not the only entities within a community that are impacted by a catastrophic or critical event. Coordinating activities as part of disaster readiness clarifies what pre-, during and post-disaster support will be available in the community.

Coordination activities could include joint meetings and drills, after-action reviews, identification of response and recovery support gaps ahead of disasters, and partnerships to fill these gaps.

Consider establishing an operational support agreement with a PHA outside of your geographical area.



# RESOURCE AND GUIDANCE DEVELOPMENT

## BEST PRACTICES WHEN PLANNING FOR FLOODING

**People:** Train staff in emergency response and crisis communication.

**Facilities:** Communicate guidelines for sheltering in place, knowing which shelters are available for displaced persons.

**Systems:** Develop policies for working conditions and communication strategies with staff, residents\*, and landlords.

**Equipment:** Consider purchasing items such as radios, smartphones, first aid supplies, flashlights, generators, and gasoline.

*\*Residents include both public housing residents and HCV participants, where appropriate.*

# READINESS AND STAFFING

## CONTINUITY OF OPERATIONS PLAN (COOP)

A Continuity Of Operations Plan (COOP) details continuity and organizational policies and assigns tasks.

Successful response and recovery depends on stakeholders having a clear understanding of pre- and post-disaster roles and responsibilities.

- **PHA leadership:** Identify the chain of authority and responsibility for decision-making.
- **PHA staff:** Know which staff are available to provide functional support necessary to ensure operations are not disrupted.
- **Community partners:** Define roles and responsibilities through partnership development and coordination.

# TRAINING AND EXERCISES

Disasters and critical events can happen with little or no warning or time to provide instructions to staff and residents. Therefore, it is a best practice to provide training in advance for residents and staff.

- Partner with local emergency management, fire, and police departments.
- Communicate staff roles and responsibilities in the event of an emergency.
- Practice response exercises so that staff understand the challenges of their roles during an emergency.
- Train residents on emergency response procedures.
- Regularly review and update policies and procedures.
- Maintain a regular schedule to check equipment and supplies.

# PRE-EVENT COMMUNICATION

Communicate regularly with staff, residents, and landlords. Where possible, communication prior to a critical event will increase the likelihood of successful communications during and after the event. The following are some best practices to keep in mind when developing a communications plan:

- Maintain current contact information for residents, staff, and key community partners including phone numbers, if they can receive text alerts, emails, and emergency contact information.
- Hold meetings in advance of a potential event.
- Post flyers in common areas of residential buildings and administrative facilities.
- Send informational materials via mail and/or email.
- Publish information in resident newsletters and on the PHA's website.
- Post information on common social media platforms.

# GALVESTON - READINESS

- 18-foot seawall was built on the south side of the island in 1904.
- Pre-procured contracts.
- Had already elevated one of the garden community apartment buildings to a 13-foot level.
- Used PHA property as a staging area and coordinated with the county and city to evacuate approximately 3,000 people.
- Pre-arrangements with Texas A&M University for shelter.
- No highway jamming, very coordinated.
- Able to evacuate pets also.



# HAZARD MITIGATION AND RESILIENCE

# HAZARD MITIGATION AND RESILIENCE

## WHAT IS HAZARD MITIGATION?

Hazard mitigation is the effort to reduce loss of life and property by lessening the impact of disasters.

## WHAT IS RESILIENCE?

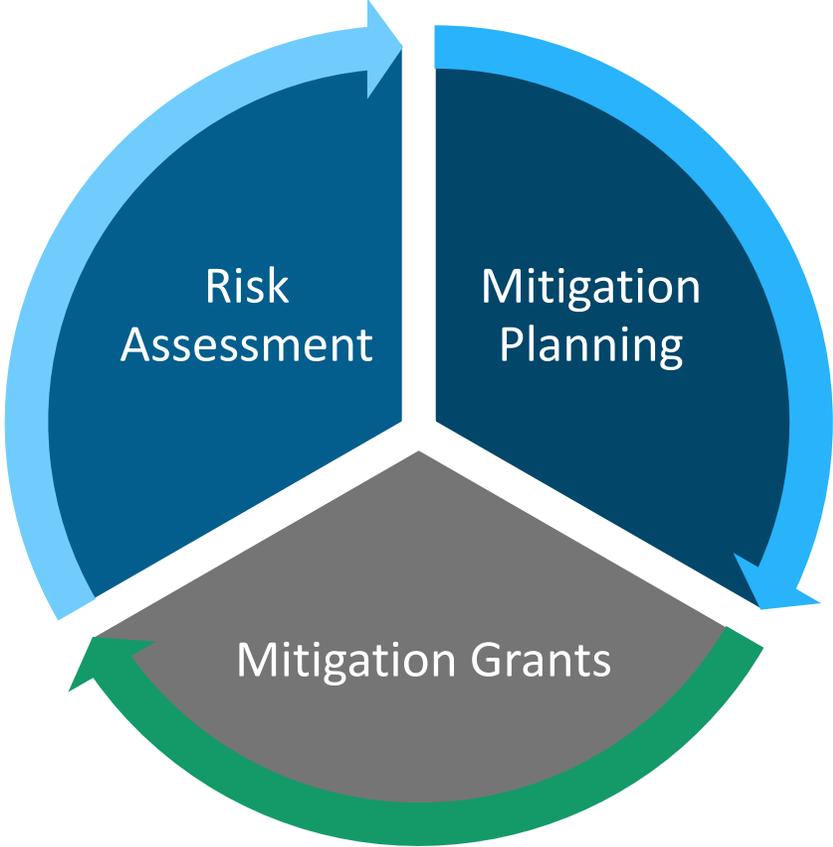
Community resilience is generally defined as the ability to adapt to, withstand, or rapidly recover from a disaster or catastrophic event.

<https://ncdp.columbia.edu/research/recovery-resiliency/>

# WHY IS MITIGATION IMPORTANT?

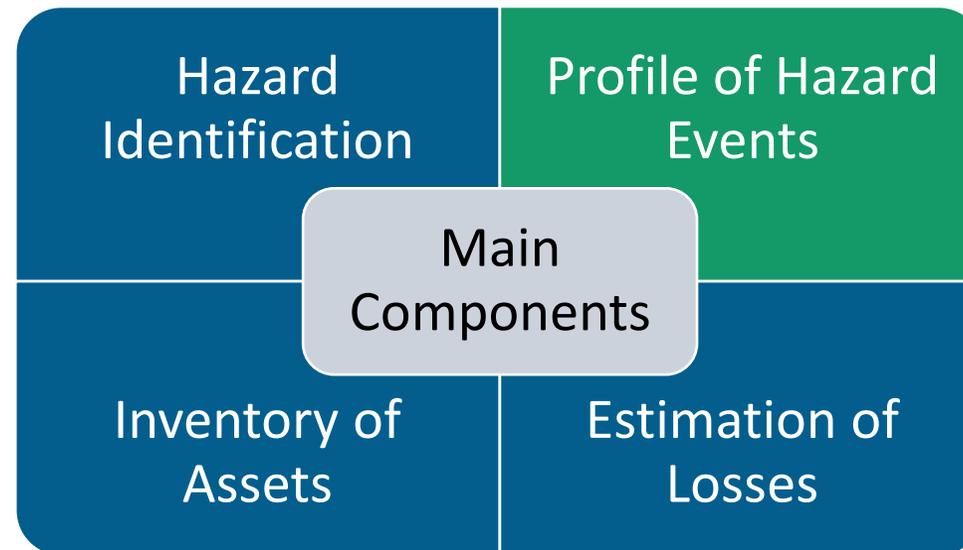
- Disasters can happen at any time and any place.
- The human and financial consequences of disasters are hard to predict.
- The number of disasters each year is increasing.
- Not all events trigger federal assistance.

# THE MITIGATION PROCESS

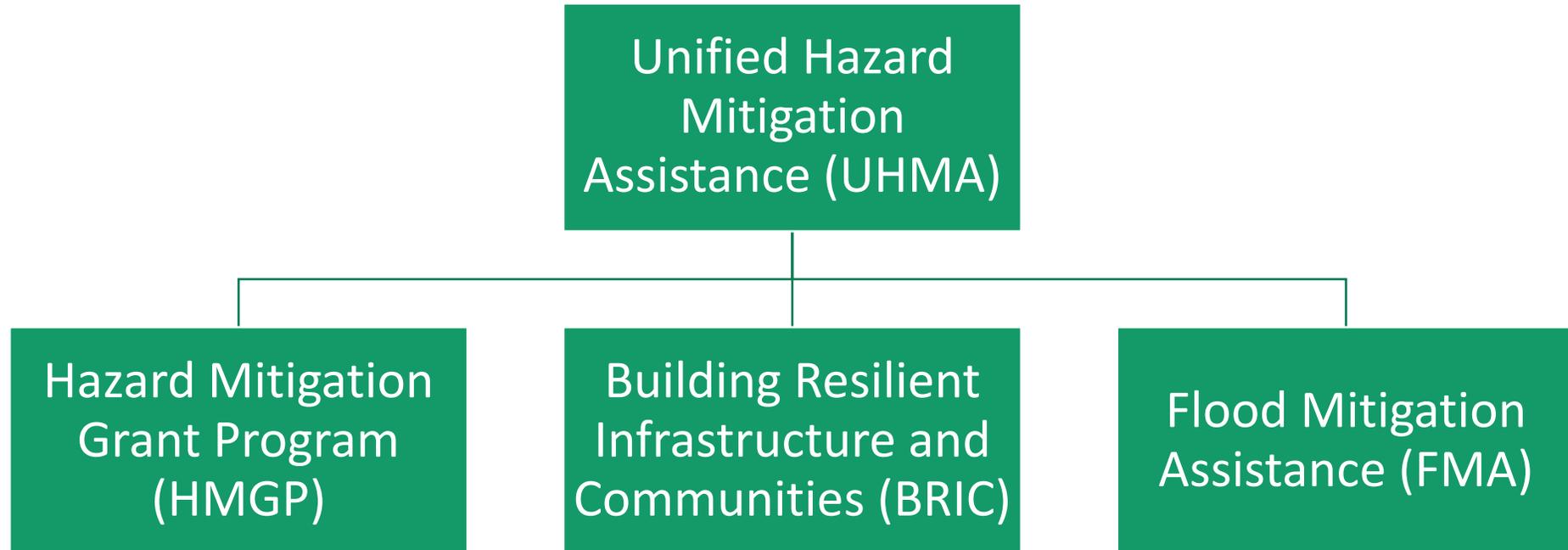


# RISK ASSESSMENT

- A thorough risk assessment is the foundation of mitigation planning and access to potential grant funds.
- It is essential to assess the vulnerability of people, buildings, and infrastructure to natural hazards.



# MITIGATION GRANTS



# FEMA MITIGATION GRANTS

## Hazard Mitigation Grant Program (HMGP)

- HMGP funding is only available following a major disaster declaration (MDD).
- Contact your [state hazard mitigation officers](#) for more information.

## Building Resilient Infrastructure and Communities (BRIC)

- BRIC provides funding for public infrastructure projects, projects incorporating nature-based solutions, and the adoption and enforcement of modern building codes that mitigate against hazards.
- PHAs can apply directly.

## Flood Mitigation Assistance (FMA)

- FMA funding is used to develop community or individual flood mitigation projects.
- FMA must be used in a [special flood hazard area](#) (SFHA).

# MAXIMIZE CURRENT FUNDING

PHAs might find it worthwhile to review existing funding types to maximize resources for mitigation activities. Examples include:

- [Capital Fund Program](#) (CFP);
- [Operating Fund Financing Program](#) (OFFP);
- [Capital Fund Financing Program](#) (CFFP); and
- [Energy Savings Performance Contracting](#) (ESPC).

# DISASTER RESPONSE

# ASSESSMENTS

Flooding can cause multiple disruptions. Assessments provide an understanding of the extent of disruptions for PHAs.

During flooding, it is recommended that a PHA:

- Assess impacts on business operations, staff, and residents.
- Review and adjust risk assessments conducted during readiness.
- Prioritize resources and actions accordingly.

# BUSINESS OPERATIONS ASSESSMENT

- Determine the health and safety of staff.
- Gauge impact on essential functions and communicate to impacted parties.
- Follow health and safety recommendations from public officials.
- Mobilize staff and partners to respond as necessary.
- Assess damage to offices and other operational facilities.
- Take pictures of damage
- Save a piece of destroyed flooring

# RESIDENT ASSESSMENT

If a PHA conducts regular wellness checks, they might consider prioritizing the most vulnerable populations.

Resident assessments could include accounting for:

- health and safety of residents;
- location of residents;
- functioning of essential utilities;
- access to essential supplies such as water, blankets, ice, and other essentials (e.g., for power outages); and
- availability of transportation.



# HOUSING STOCK – HCV

- Owners and/or residents contact the PHA to notify them that their unit is damaged or uninhabitable.
- Conduct housing quality standards ([HQS](#)) inspections (or [NSPIRE](#) once implemented) on damaged HCV units.
  - If the assessment renders the building uninhabitable, the landlord can repair the unit promptly per inspection outcomes.
  - If an HCV unit is severely damaged or uninhabitable, the PHA can move to abate the HAP payment if the unit doesn't meet HQS or isn't repaired.
  - Exception: homeownership units (refer to the PHA homeownership policy); HQS is not a reason to terminate mortgage payments, as most homeownership units don't have inspections. The homeowner's primary insurance would likely repair, depending on the disaster.

# REHOUSING – EMERGENCY HOUSING

Communicate with residents, and local/state governments in advance of the disaster to plan for post-disaster rehousing needs.

- Prior to the disaster, identify points of contact at relief agencies like the local/state emergency management agency, Red Cross, shelter operators, and other community relief partners.
- Coordinate with nearby PHAs who may be able to provide shelter.
- Coordinate in advance with local/state emergency management agencies to arrange transportation to prepare for potential mandatory resident evacuation.
- Work with transportation companies who can provide buses to move residents to shelters or alternative safe housing locations.

# REHOUSING - PUBLIC HOUSING VS. HCV

## **Public Housing options include:**

- temporary use of community space;
- relocation to another public housing unit;
- applying for tenant protection vouchers (TPV);\*
- use of a disaster preference at another PHA; and
- FEMA transitional shelter assistance (TSA).

## **Housing Choice Voucher (HCV) options include:**

- termination of the HAP contract for an uninhabitable unit;
- issuance of a voucher to move to a habitable unit;
- informing the participant of portability options; and
- FEMA transitional shelter assistance (TSA).

[\\*for units approved by the Special Applications Center for demolition and disposition](#)

# DISASTER WAIVERS

After a catastrophic event, consult with your local HUD Field Office for guidance and technical assistance.

In areas where there is a presidentially declared disaster (PDD), PHAs may be able to apply for waivers that provide temporary administrative relief in order to focus on the issues at hand. However, waivers are situation-specific and will be issued on a case-by-case basis.

The list of available waivers is detailed in the Federal Register [[FR-6301-N-01](#)].

# GALVESTON - RESPONSE

- More than 100,000 low-income individuals were displaced; the public housing population was approximately 4,000.
- We were able to obtain basic infrastructure within our 100,000 square foot office, able to set up emergency response Kinko, which anyone could come and use if they want for a short period of time, IT, tv, and internet.
- Tracked displaced residents.



Galveston, TX

# DISASTER RECOVERY

# WHAT IS RECOVERY?

*“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; restoring health, social, and community services; promoting economic development; and restoring natural and cultural resources. “*

– National Disaster Recovery Framework

# RECOVERY IS A WHOLE COMMUNITY EFFORT



# CORE RECOVERY PRINCIPLES\*

Individual and  
Family  
Empowerment

Leadership  
and Local  
Primacy

Pre-Disaster  
Recovery  
Planning

Partnerships  
and  
Inclusiveness

Public  
Information

Unity of Effort

Timeliness and  
Flexibility

Resilience and  
Sustainability

Psychological  
and Emotional  
Recovery

\*National Disaster Recovery Framework

# ROLE CLARITY

Three things to remember when it comes to responding to an emergency or major disaster.

Local → Primacy

State → Support

Federal → Resources

# DISASTER DECLARATIONS & ASSISTANCE

# PRESIDENTIAL DISASTER DECLARATIONS

Presidential disaster declarations (PDD) unlock federal assistance when disasters exceed local and state capacity to respond and recover.

Types of declarations:

- emergency declarations
- major disaster declarations (MDD)

For more information about the different types of declarations visit [FEMA's website](#).



# DISASTER DECLARATIONS

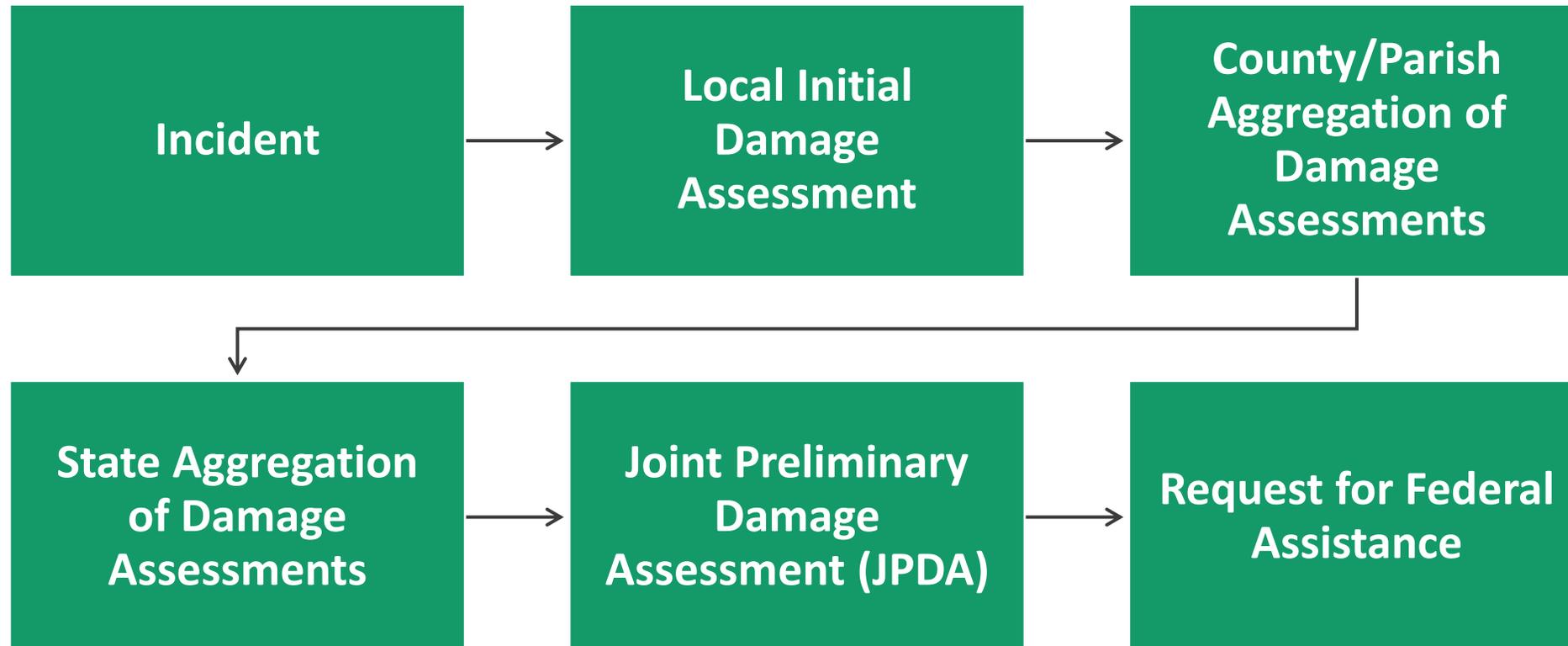
## EMERGENCY

Federal assistance is needed to **supplement** tribal, state, and local efforts and capabilities to save lives and protect property and public health and safety or to lessen or avert the threat of a catastrophe in any part of the United States

## MAJOR DISASTER

An event that the President concurs with the state and FEMA's findings that has caused damage of such severity that it is **beyond the combined capabilities** of state and local governments to recover

# THE MAJOR DISASTER DECLARATION PROCESS



# INSURANCE - THE FIRST LINE OF DEFENSE

- **It is important to have adequate insurance coverage** to promptly repair/restore public housing, as outlined in the Consolidated Annual Contributions Contract (CACC).
- It is best to have updated insurance policies printed and readily available for all facilities.
- After an event, contact your insurance provider after first addressing life and safety issues.
- Most disaster recovery resources will only provide funding for costs not covered by insurance.
- Federal funding sources will review documentation to ensure there is not a duplication of benefits between resources.

# TYPES OF ASSISTANCE

Disaster declarations can result in eligibility for financial assistance through these programs:

- FEMA Public Assistance (PA)
- FEMA Individual Assistance (IA)
- Hazard Mitigation Grant Program (HMGP)
- Community Development Block Grant – Disaster Recovery (CDBG-DR)

# FEMA PUBLIC ASSISTANCE (PA)

- Financial assistance to address eligible uninsured losses
- ***PHAs are an eligible applicant*** if they have eligible damages and costs
- Sec. 310 of FEMA's Stafford Act. (42 U.S.C. 5153): *"In the processing of applications for assistance, priority and immediate consideration shall be given, to certain applications for Public Facility and Public Housing Assistance"*
- Federal share not less than 75%, which may be adjusted upward by the President
- Non-federal share at most 25%
- Can be paid by the state, the applicant, or a combination of both.

For reference visit FEMA's [Public Assistance Fact Sheets, Job Aids, and FAQs](#)

# FEMA PUBLIC ASSISTANCE ELIGIBILITY

- Disaster declarations, designated areas, and types of assistance are available at the [FEMA Declared Disaster](#) website.
- Provides funding for emergency and permanent work under the following circumstances:
  - result of a major disaster event;
  - located within a designated disaster area;
  - legal responsibility of an eligible applicant; and
  - the applicant is not under the specific funding authority of another federal agency.
- Project eligibility order:
  - applicant, facility, work, costs.

# PUBLIC ASSISTANCE CATEGORIES OF WORK

- Emergency Work (6 months)
  - A - Debris removal
  - B - Emergency protective measures
- Permanent Work (18 Months)
  - C – Roads and bridges
  - D – Water control facilities
  - E – Buildings and equipment
  - F – Utilities
  - G – Parks, recreation, and other

\*The associated timeframes can be extended with approval by the state or FEMA. Reference the [Public Assistance Policy Guide](#) for additional information on program eligibility.

# EXAMPLES OF WORK

Category A (Debris Removal)	Category B (Emergency Protective Measures)	Category E (Buildings)
Downed trees and limbs	Sheltering	Repair to damaged facilities
Removal/disposal of debris from PH site as consequence of the event	Health and safety	Roof repairs
	Mold remediation	Electrical repairs

# PUBLIC ASSISTANCE DOCUMENTATION

Documentation is **KEY** for FEMA reimbursement; the following should be maintained for reference and easy retrieval:

- timesheets;
- payroll policy;
- insurance policy;
- maintenance records;
- procurement policy;
- contracts;
- invoices;
- proofs of payment; and
- equipment inventories.

It is key to have documentation supporting that the costs incurred were not from another federal grant source to include Capital Funds.

# EMERGENCY PROCUREMENT

PHAs continue to follow their written procurement policy.

They can facilitate post-disaster recovery by maintaining a current list of contractors that provide services needed in the event of a disaster in addition to standard maintenance staff and contractor contact information.

**Procurement** – 2 CFR 200.320 provides that the competition usually required for contracting is not needed in certain emergencies.

[Procurement Handbook for Public Housing Agencies \(7460.6 Rev-2\)](#)

# ENVIRONMENTAL REVIEW

**Environmental regulations** at [24 CFR §58.34\(a\)\(10\)](#) allow for an expedited review for improvements related to disasters and imminent threats. Specifically, “temporary or permanent improvements that do not alter environmental conditions and are limited to protection, repair, or restoration activities necessary only to control or arrest the effects from disasters or imminent threats to public safety” are exempt activities.

PHAs still do not have the authority to determine if the exemption is appropriate and must receive formal written clearance before obligating funds.

# INDIVIDUAL ASSISTANCE (IA)

# INDIVIDUAL ASSISTANCE DECLARATION

- This type of assistance has no set threshold.
- Determination criteria include:
  - state fiscal capacity and resource availability;
  - uninsured home and personal property loss;
  - disaster-impacted population profile;
  - casualties;
  - impact to community infrastructure; and
  - disaster-related unemployment.

# INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP)

## IMPLEMENTATION (RESOURCES FOR RESIDENTS)

Individuals and households can find additional information on how to access IHP assistance at:

- Local Disaster Assistance Centers;
- Disaster Survivor Assistance Teams (DSA);
- Disaster Recovery Centers (DRCs);
- [www.disasterassistance.gov](http://www.disasterassistance.gov); and
- 1-800-621-FEMA (3362).

# FEMA'S ADDITIONAL DISASTER ASSISTANCE RESOURCES FOR RESIDENTS

- Disaster Unemployment Assistance
- Disaster Crisis Counseling
- Disaster Legal Services
- Disaster Case Management

Information on these resources to be found here: [Programs to Support Disaster Survivors | FEMA.gov](#)

# OTHER DISASTER ASSISTANCE

# VOLUNTARY AGENCIES

They are there at the beginning to provide emergency food, shelter, clothing, and medical needs support.

They are there at the end to provide resources to address unmet needs after all other mechanisms have been exhausted.



<https://www.nvoad.org/>

# HUD COMMUNITY DEVELOPMENT BLOCK GRANT-DISASTER RECOVERY PROGRAM (CDBG-DR)

- Presidentially declared disasters are usually designated; however, this grant is congressionally appropriated.
- Addresses unmet needs that other federal programs have not addressed.
- Funds supplement and fill gaps but cannot supplant other federal funds.
- Prioritizes low-income areas.
- These funds are subject to the availability of supplemental appropriations.

# ASSISTANCE WITHOUT A DECLARATION

The following funding sources may be available without a major disaster declaration (PDD):

- HUD Capital Fund Emergency/Natural Disaster Fund (Non-MDD);
- Tax deductions and reduction of local property taxes;
- Assistance from voluntary agencies;
- State/local housing agency's disaster relief fund; and
- State/local housing agency's housing trust fund.

# HUD CAPITAL FUND EMERGENCY/NATURAL DISASTER FUNDING (NON-MDD)

- The [Public Housing Capital Fund](#) has an annual reserve for emergencies and non-presidentially declared disasters.
- Defined as an unforeseen or unpreventable event or occurrence that poses an immediate threat to the health and safety of the residents (including fire safety) that must be corrected within one year of funding.
- Funds are usually first come first served each federal fiscal year.
- HUD requires an independent cost estimate and only funds repair costs in excess of reimbursement from insurance and other sources, such as other state and local funds.
- The Capital Fund's Safety and Security set aside includes the purchase, repair, replacement, or installation of carbon monoxide detectors as eligible activities, see [Notice PIH 2022-05](#).
- Details, including an application checklist, are available at the [Capital Fund Emergency/Natural Disaster Funding](#) website.

# GALVESTON - RECOVERY

- Flooding caused \$800 million in public housing damage, 569 public housing units out of 1100 were lost.
- Flood insurance provided minimal funding but did not pay for replacement costs.
- Property and casualty insurance also provided some funding.
- The PHA received \$600 million in CDBG-DR and \$350,000 in FEMA public assistance for emergency response and temporary response.
- Low Income Housing Tax Credits (LIHTC) were used.
- The PHA was able to generate philanthropic dollars.



Galveston, TX

# FEDERAL GRANT PROGRAM RESOURCES

- [FEMA's website](#);
- [Public Assistance Program and Policy Guide \(PAPPG\)V4](#);
  - [FEMA Public Assistance Policy, Guidance, and Fact Sheets](#);
  - [FEMA Public Assistance Fact Sheets, Job Aids, and FAQs](#);
- [Hazard Mitigation Assistance Program Guidance](#);
- [2021 FEMA Damage Assessment Operations Manual](#);
- [Individual Assistance Program and Policy Guide \(IAPPG\)](#);
- [44CFR 206 Federal Disaster Assistance](#); and
- [2 CFR 200 Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards](#).

# DISASTER MANAGEMENT RESOURCES

## For Residents:

- [FEMA Disaster Assistance](#) (if a presidentially declared disaster is issued)
- [National Voluntary Organizations Active in Disaster \(find local\)](#)
- SAMHSA Crisis hotline 1-800-985-5990

## For PHAs:

- HUD Disaster Readiness, Response, and Recovery page
- NOAA Environmental and Climate Hazards [interactive map](#)
- FEMA interactive [flood map](#)
- [Natural Disasters and Severe Weather | CDC](#)
- [10 Ready-Made Tips You Can Use to Prepare for Disaster | FEMA.gov](#)
- [Plan Ahead for Disasters | Ready.gov](#)
- [FEMA App](#)

# PHA DISASTER READINESS, RESPONSE, AND RECOVERY WEBINAR SERIES

Webinar	Date
Hurricanes	4/19/2022
Extreme Temperatures: <i>Summer Heat &amp; Winter Storms</i>	7/12/2022
Wildfires	7/26/2022
Tornadoes	8/9/2022
<b>Flooding</b>	<b>8/23/2022</b>
Building Fires	9/6/2022

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QUESTIONS?