

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

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Webinar Transcript

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Jodi Speer

Good afternoon, everybody. Welcome to our series Public Housing Authority Disaster Readiness, Response and Recovery. Today we'll be talking about tornadoes. A few housekeeping items just to begin with. This webinar is being recorded. All participants are muted. And then if you have questions, if you could post it in the q&a section, and not the chat, but in the q&a section, we'll answer questions at the end. I am pleased today to introduce Brenda Johnson-Turner, Associate Deputy Assistant Secretary for field operations in Public and Indian Housing at HUD. The field operations staff are pivotal in advocating for PHAs before and when disasters strike. This training series is a continued example of our work and partnerships. Ms. Johnson-Turner, please go ahead.

Brenda Johnson-Turner 01:25

Thank you so much, depending on where you're calling and connected in from, good morning or good afternoon. So first, let me say thanks to all of you for joining the fourth webinar in this six part HUD Public and Indian Housing PHA 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 and building long term inclusive resilience to the impacts of climate change, particularly for historically marginalized communities. Given some of the recent national disasters and feedback from PHAs around the country, we launched this webinar series as a resource to help us to continue to partner and prepare PHAs prior to potential events, so that an equitable, inclusive recovery is possible. In our first three webinars, we discussed hurricanes, extreme temperatures, and wildfires. In this webinar, we will be talking specifically about the impacts of tornadoes and the risks they pose. Since 1950 to 2021, on average, the United States has had over 1200 tornadoes annually. In the past few decades, there has been a significant increase in the tornadoes reported, almost double to that seen in the 1950s and the 1960s. Last year, NOAA recorded 1376 tornadoes across the country, and from January to June of 2022, there have been 943 tornadoes reported thus far. So to get in on the round PHA perspective, today we will hear from Chris Hall, the executive director of the Tuscaloosa Housing Authority in Alabama, on his PHA is readiness, response and recovery from an EF 4 multiple vortex tornado that occurred in April 2011. We want to thank Chris for sharing his story and experience. In the coming weeks we will also discuss flooding and building fires. We know that vulnerable communities bear the brunt of natural disasters, and our goal with this webinar series is to ensure that we remain ready to respond to and recover from any disaster that may impact PHA families and properties. Knowing the federal, state, local and nonprofit resources prior to the event is a fundamental step in being ready. This webinar should help to build or grow the foundation of knowledge in these resource areas, and then disaster readiness, response, and recovery more broadly. Thanks again to all of you for joining, we look forward to your participation in this webinar and the future webinars in this series. Handing it back over to you, Jodi.

Jodi Speer 05:08

Pardon me I was still on mute. Thank you, Ms. Johnson-Turner. As we just heard, this is the fourth webinar in a series of six. You can view all webinars, the prior webinars, the recordings are posted and future webinar registration can be found on the HUD Exchange. Again, this webinar series introduces PHA disaster readiness, response, and recovery planning and today we will be talking about these elements related to tornadoes. So along with this webinar series, a series of fact sheets will also be published on the HUD exchange, and at the same time, HUD is updating and retitling the PHA Disaster Readiness and Preparation Guide from 2016. The new guide will be called PHA Disaster Readiness Response and Recovery Guide, and it will be available later this year. It has new sections on roles and responsibilities, communications, short and long term housing options, disaster recovery timelines, funding strategies and financial management. So today's full agenda includes a quick overview of tornadoes, we will also introduce the case study from Tuscaloosa in 2011 as you heard earlier. We'll talk about disaster readiness, hazard mitigation and resilience, disaster response and recovery. We do have a lot to cover, but we want to be sure to get to your questions as well. So if you can put them in the q&a section and we'll be sure to get to those at the end. Presenters for today's webinar include Brittany Kelly, who has been a leader in disaster recovery with the state of South Carolina's Emergency Management Division. Brittany is now with CohnReznick and 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 secretary and governors during his over 25 year career. Zach Usher currently serves as the Acting Deputy Director for Individual Assistance at FEMA. At FEMA, Individual Assistance manages and delivers humanitarian relief programs for disaster survivors. Zach has worked in emergency management for 20 years in a variety of programs, including mitigation and recovery. And Chris Hall is the executive director of the Tuscaloosa Housing Authority. He's been employed with the Tuscaloosa Housing Authority since 2004 and has served as the director of real estate development from 2010 to 2019 and became the executive director in January of 2020. This webinar shares ideas and best practices for PHAs to consider when developing emergency response plans so, except where indicated, these are suggested best practices and not HUD mandates. Okay, so a little bit about tornadoes. So we had an opportunity to hear about some statistics about tornadoes, but just super high level, tornadoes are violently rotating columns of air that extend from a thunderstorm to the ground. They destroy buildings, they destroy cars, and they also create flying debris that causes additional damages. They can truly happen anytime, anywhere. Quick Tips - If a tornado warning is issued, do find shelter. Go to a basement or storm cellar, and if you don't have a basement or storm cellar get to a small interior room and stay away from windows, doors, and outside walls. Tornadoes are measured using the EF or Enhanced Fujita scale, and it's a set of wind estimates, not measurements, based on damage. The National Weather Service is the only federal agency with the authority to provide official tornado EF scale ratings. And as we heard, the Tuscaloosa tornado that we will hear about was an EF four, and so on this scale almost to the to the most extreme. So here's a little bit of statistics, and we did hear about this during the introduction. You can see that the that there is sort of a pattern throughout the year of the month which tornadoes are most common, and you can also see here that they're not isolated to any particular month. And now I'd like to welcome Chris Hall from Tuscaloosa Housing Authority. Chris, can you tell us a bit about yourself and about the Tuscaloosa Housing Authority?

Chris Hall 11:36

Sure, good morning, or good afternoon, depending on where you are just a quick introduction. Again, my name is Chris Hall, I'm with the Tuscaloosa Housing Authority in Tuscaloosa, Alabama. As mentioned, an EF 4 tornado destroyed our Rosedale public housing community on April 27, 2011, and I'll be sharing my experience as part of this case study associated with today's presentation. A little background regarding myself., it was previously mentioned I've been with the Tuscaloosa Housing Authority since 2004. I became the director of development in 2010 and was fortunate enough to become the executive director in January 2020 which, if you're keeping score, was right after the onset of COVID-19, so lucky me from that standpoint. A few things about our city, Tuscaloosa is located in West Central Alabama, we have a population of about 100,000 citizens. We're home to the University of Alabama, so a big Roll Tide to the any of my fellow Alabama fans out there. The university has an enrollment of about 38,000 students, so we're a major college town and that becomes obvious from the moment you arrive here. And lastly, a few words regarding the Tuscaloosa Housing Authority. We have about 1000 public housing units, and we manage about 1400 Section 8 vouchers, so we're a medium to large sized housing authority. And so just wanted to start with a little background about myself, our city, and our housing authority, and I look forward to our discussion.

Jodi Speer 13:09

Thank you, Chris. So we're going to hear a little bit more about the impacts, but just setting the stage for the 2011, Tuscaloosa and Birmingham tornado, the tornado hit on April 27 of 2011 and again, was classified as an EF 4 and a multiple vortex tornado. It destroyed 12% of the city of Tuscaloosa, and across Tuscaloosa and Birmingham caused approximately \$1.5 billion of damage. And beyond that overall caused \$2.4 billion of property damage. So Chris, I'd like to turn it back over to you to hear a little bit more about how that how this tornado impacted your city and your housing authority.

Chris Hall 14:03

Sure. Thank you, Jodi. So April 27, 2011 was not an ordinary day, and we knew it wouldn't be basically because every weatherman was reporting that all the weather ingredients were converging, and then April 27 2011 was going to be a severe weather day, and that large tract tornadoes were going to be imminent. So it wasn't a surprise that we had severe weather on this day. But we're all human right, and so over time, you know, the false alarm after false alarm we became desensitized and a little complacent and that's just human nature. Trust me when I say that no one in Tuscaloosa that was here on that day, will be letting their guard down anytime soon, and that every weather warning that we receive now gets the respect that it deserves, based on the experience that we've been through. We were forecasted to receive the bulk of the severe weather during the late afternoon through the evening hours, and so our executive director at the time made the very wise decision of allowing our staff to go home at around 2pm. And this was playing out all over the city, schools were being excused early, the university suspended classes early, and many of the businesses were closing. Our Rosedale community was our oldest public housing community at the time, it was built in the early 1950s. We had 188 public housing units, mostly single story buildings with brick exterior and cinderblock interior walls. It was a multifamily development with a mixture of family and seniors. It was also the location of our central office, as in our administrative offices, so as you can imagine, we had a close relationship with these residents because we were contiguous part of their community on a daily basis. So that evening, I was at home watching the news with my family, and it was reported that Tuscaloosa took a direct hit

by a large tornado. And you can imagine what that would feel like if this was your city. I lived in the suburbs at the time, and the tornado went directly through town through some of the most densely populated areas. A coworker called me with the bad news to let me know that Rosedale received the direct hit, we would find out in the coming days that more than half of the 188 units were completely destroyed, our administrative offices were destroyed, and most the most devastating news of all, nine of our residents were killed. Again, this was an EF 4 tornado with sustained winds of up to 200 miles per hour, at one point this tornado was over a mile wide. And as you can imagine, the aftermath was just devastating for our community, and particularly for the families at Rosedale. So that's sort of the prelude for our case study.

Jodi Speer 16:49

Thank you, Chris. And we will hear more from Chris throughout our presentation today. So to begin with, we're going to talk to you about disaster readiness. And for that, I introduce you to Fred Tombar.

Fred Tombar 17:06

Thank you, Jodi. How you respond to and recover from a tornado is directly driven by how you prepare, how you get yourself ready, and there are some things that you can do prior to an event, even now. You can identify actual and potential needs by conducting a risk assessment, you can begin to develop partnerships locally within your community with others who will be able to help you and your residents and your housing authority out. You can organize internally, your resources and systems, and then undertake some recovery planning, and readiness planning. And then finally, you want to do some training and conduct some education with your residents and staff and others in the community. We'll talk more about each of these. So in addition to your organization, your public housing agency, there are others, obviously, that would have a role in helping you to prepare for disaster, the local municipality, the parish or county that you're in. Your landlords with whom you work in your housing choice voucher program have roles and responsibilities, and as we say for our residents, they have rights but they also have responsibilities that they have in in tornadoes and otherwise. At the larger level, your state and federal government have partners who will be there for you and can help you in preparing for a tornado. Certainly your state emergency management office, you should know both the folks in the state emergency management office as well as your local emergency management office. The governor's office that will be responsible, obviously, for coordination on behalf of all in the state. And the Federal Emergency Management Agency or FEMA, that we'll hear more from in a little while, is there as a partner to work along with you. And then finally, of course, your local HUD office, and folks at the headquarters office in coordination with the folks on the local level. In conducting a risk assessment, the things that you want to do are identify where there are specific threats or hazards and identify scenarios that you can go through in planning for responding to a tornado. You want to look at your natural environment, there are some places that are in what's called the tornado alley that experience tornadoes more frequently. And we know that even, you know, major storms can have spin off tornadoes. So if you're in an area that is certainly more prone to tornado activity, either from storms or because you're in Tornado Alley, you should be aware of that. Understand what the vulnerabilities are, from your physical structures, from the buildings in your portfolio, from the offices out of which you operate. And it is important that you heed the requirements that HUD has to conduct a physical needs assessment in every five years as part of your strategic planning process. And there are links here, we'll have the slides available to you later, where you can link to resources for conducting those

physical needs assessment. Now, insurance is always your first defense against any type of hazard, but certainly in a tornado it is important to have adequate insurance. In fact, your consolidated annual contributions contracts require that you have insurance on all public housing developments. And here too, we link to those requirements that govern what the insurance requirements are, specifically for PHAs. But you should, on a regular basis, make sure that your insurance policies, you read them know that they are sufficient to cover any likely damage that you might have from tornadoes and understand that they meet the HUD requirements, but also meet whatever other requirements extend from your risk assessment that you do. Now, we mentioned earlier that you want to develop partners and work in coordination with others, there will be in your local community. In a catastrophic event, a catastrophic tornado will overwhelm your agency's capacity to do the things that you normally do, and so relying on partners is important. You need to identify in advance who those partners are, who are the local nonprofits, councils on aging, who the local municipal partners are, and work with them to coordinate joint meetings to run drills together. In fact, your Local Emergency Management Office has a responsibility to run drills, by coordinating with them you can be a partner in the drills and exercises that they run as well. You want to make sure that you have developed adequate resources and put out guidance to the folks in your organization, your PHA, about what they should be doing. And when planning for a tornado understand, working with your staff to train them so that they will know how to respond and how they supposed to communicate during a tornado. Make sure that there is an understanding about what people are expected to do when a tornado happens. How are they supposed to shelter in place, if so, where? if there's people with special needs you need to understand how you'll reach out to those people and serve them during a disaster. Your systems must be, you have to develop policies for if your systems go down, how are you going to communicate with staff, how you're going to communicate with all of your partners, and most importantly, how you'll communicate with your residents. And get the equipment that's necessary such as radios and smartphones, first aid supplies. If you buy generators, make sure that they work and are functional but also that you have the fuel that's necessary to keep them going. Having a continuation of operation plan is critical. Your staff needs to understand how you're going to operate when a tornado happens. So identifying a chain of authority within your leadership, should leaders be displaced or be called away, who then will have responsibility for making critical decisions during that time. Staff, how you're going to communicate and check in with staff, which staff have responsibilities and functions during your disaster, identifying who they are and what their roles and responsibilities are. And then your community partners that we talked about, understanding who they are, how to contact them, and what their roles are going to be to help you continue to operate as an organization after a tornado. Having great plans is one thing, but unless those plans have been tested, and people understand how they operate, how they're expected to operate, they're really not as useful as they can be. And so it's vitally important that you conduct training and participate in exercises. As I mentioned, there are local emergency management organizations, your fire and police department, that all are involved in regularly, as a matter of course, doing different types of drills. You can plug in, as a public housing agency, to them with the drills that they're conducting. And you want to be able to know how you're going to communicate to staff, what their roles and responsibilities are in the event of a tornado. You want to practice- practice, practice, practice, what staff are supposed to do, and train your residents, and help them to know what they are expected to do should a tornado happen. You want to regularly review and update your plans and procedures to make sure we have that on a cycle where you check in at a certain point of during the year to update those procedures. And with your equipment, making sure that it's checked for its

functionality and making sure that the adequate supplies and fuel and things that are necessary for the equipment are there as well. Prior to the event, it's critical that you develop a plan for communication and folks understand how you will communicate with them. So you want to maintain a current contact list for your residents, key community partners with phone numbers. With the residents, you also want to have an emergency contact, a valid emergency contact, with updated contact information so that you can provide them with texts, emails, other types of communication. You want to hold meetings in advance. If you know that you're coming up on a season where there's likely to be more tornado activity, hold meetings with your staff, with your residents, and let them know how you're going to respond during the event so that they know what their roles are. You want to post fliers in your common areas where residents will see them as they enter into buildings. And then send information out via mail, email, use your resident newsletters, and certainly your website. And if you have social media platform, use that as well. Sometimes even after an event might be the best way to communicate with folks who are displaced, following your disaster. But setting up the expectation that you may use those in advance is important with everybody, all of your partners involved.

Jodi Speer 29:49

Thank you, Fred, that was all very useful information in planning in readiness. We are going to turn back to Chris again from Tuscaloosa. Chris, during your introduction, you said that, you know that there was a little bit of relaxed, even though that there was an anticipation of extreme weather that, as we all often feel, it will never happen here. However it did, but can you tell us about what your PHA had done before this tornado to be prepared in an event?

Chris Hall 30:29

Oh, yeah. So you know, to put it bluntly, we weren't fully prepared on April 27, 2011. But with that being said, I think we managed it well, given the extraordinary circumstances. Unfortunately, we didn't conduct a risk assessment, nor did we have a continuity of operations plan and we didn't have an overall disaster plan. We did have the proper insurance coverage. And we certainly had relationships and partnerships necessary to get things done, and that was almost immediately after the storm that we were able to call upon those partnerships and relationships. So here's a few examples of that. We had a great relationship with our local churches and community based organizations, and we were able to communicate our needs to them fairly quickly, such as the need for emergency shelters and transportation to those shelters for residents who were displaced. In fact, this was accomplished within just a few hours of the storm hitting, which is a testament to those relationships and if those relationships hadn't existed, I'm not sure what we would have done, to be quite frank. So it's definitely something to consider when developing your disaster plan. We also had a great relationship with the city of Tuscaloosa staff- the mayor, the city councilors, key department heads, you know, they assisted us with cleanup, clearing of roads, establishing communications, garbage pickup later on, other resources. And we had a great relationship with the police department that helped us with extra patrols to prevent looting and things of that nature. We had a great relationship with local contractors who assisted us with securing the buildings and setting up a perimeter around the property. And in each of these circumstances, you know, you don't want to be in a position where you're having to look up a public phone number, or a main line, or a call center, because it'll be nearly impossible to get through after a severe weather event just due to the sheer volume of calls that they'll be receiving. So having a good working relationship with key individuals and having their direct contact information, cell phone

numbers, email addresses, etc., was one of our biggest advantages, particularly early on. We also struggled to identify and communicate with our residents. You know, I mentioned that our administrative offices were destroyed at the time, and we hosted our housing software and our emails on our own servers within our administrative offices. So we lost all of that, at least until we were able to bring those backups into play quite some time later. So I would definitely recommend a cloud based housing software solution and a cloud based email solution, if that's feasible for your housing authority. So what did we do? How do we track our residents? We actually ended up drawing a map of Rosedale and we were able to recall all 188 residents based on the collective memories of our staff. Also, our communications were greatly affected, we lost power. And if I recall, I think we lost a couple of the major cell carriers, which were down for a while. So we had limited cell service, all we had was our maintenance radios. And so those are things to think about as you prepare your housing authority, how you will communicate under those scenarios, particularly if your administrative offices are destroyed. And I think effective communication with your residents and staff prior to the weather event, as Fred mentioned, would go a long way in terms of, you know, informing them of where the local shelters are located and listing of things for them to consider when sheltering in place, I think that's very important. And lastly, we had some limited supplies on hand that I think really made the difference, you know, sheets of plywood, tarps, generators, gas, etc. You know, it's probably not feasible to keep 100 tarps or 100 sheets of plywood, but just keep in mind that the chances are, you won't be able to get these things within, you know, 100 mile radius after a tornado. So it's, it's worth keeping some of those items on hand. So in summary, it's definitely worth the time and effort to develop the plans that were mentioned, to conduct the risk assessment to develop the continuity of operations plan, and to establish those relationships I mentioned in advance and to keep your residents and staff informed throughout the entire process.

Jodi Speer 35:01

Thank you, Chris. That sounds like you had quite a bit, if it wasn't written, it still was a lot in place, in being prepared in advance of that tornado. We're going to turn next to talking about hazard mitigation and resilience, and for this I will turn it over to Brittany.

Brittany Kelly 35:24

Thank you, Jodi. So high level, let's just talk about what is hazard mitigation and what is resilience, some people use them interchangeably, but they are not synonymous. So looking at the high level definitions for mitigation, it is the effort to reduce loss of life and property by lessening the impact of disasters. And resilience is generally defined as the ability to adapt to, withstand, or rapidly recover from, disaster or catastrophic events. That mitigation is the efforts to reduce loss of life and property and resilience is the response to or being able to bounce back. And why is mitigation important, why are we bringing it into this webinar, what can you be doing already? So what we've learned and what we're hearing is disasters can happen at any time in any place, we're seeing it across the country. And the human and financial consequences of those disasters are continuing to be hard to predict. As we've seen, especially with even tornadoes in recent years, some have minimal impact financially and to humans and property, however, some are being quite catastrophic. We are seeing the number of disasters, specifically tornadoes, increase each year, and that not all events, even trigger that federal assistance that can sometimes help build back. So what can we be doing on the front end to mitigate the impacts of these disasters? Well, the first thing you can be doing is looking at a risk assessment.

What are your vulnerabilities in your area, what could you potentially see for tornadoes? Do you have safe rooms, do you have areas where you can shelter? And that gets right into that mitigation planning process- what can you do to make your facilities more resilient? What can you do to keep you and your people safe? Do you have areas to shelter, are safe rooms needed? How high is the risk and what would you do? And then once you kind of understand and have done that risk assessment, and you start the planning process of what you would like to do, or projects that can make you both mitigate for potential disaster impacts and also be more resilient, you can look at the availability of grant funding, like mitigation grants, that you may be eligible to apply for, to support the funding for those projects. So just digging in a little bit deeper on risk assessments, a thorough risk assessment is the foundation of mitigation, planning, and access to grant funding. And it is essential to assess the vulnerability of people, buildings, and infrastructure to natural hazards. It's looking at the estimation of losses, looking at your inventory of assets and, if they were to be compromised, what can you do now to protect them? Hazard identification, today we're talking about specifically tornadoes, once you've done that risk assessment and assessed, it's looking at which grants are potentially eligible. So here we have Hazard Mitigation Grant Program, or HMGP, we have the Building Resilient Infrastructure and Communities, also known as the BRIC program, and we have Flood Mitigation Assistance, or the FMA Grant Program. And these three grant programs are all funded by FEMA. HMGP funding is available as a result of a declared disaster, but you do not have to be impacted by that disaster, necessarily, to receive funding. Also, one thing that you can be doing- and again, these slides will be available to you on HUD Exchange and there's a hyperlink here however, you can also Google it- is contact your state Hazard Mitigation officers. That is the person for each state, it is actually a required position by FEMA for each state, for someone to be appointed that oversees these grants. And so once you contact that person, they can provide you more information specific to what grants are available, starting with the HMGP Grant Program. Similarly, with the BRIC program, this is actually not tied to specific disasters, it is an annual nationally competitive grant program. So sometimes this is a little bit harder or more competitive when it comes to receiving the funding but based on your vulnerabilities and the potential impacts that it is a potential option. And then we don't really listen here the FMA Flood Mitigation Grant Assistance, because this is specific to tornadoes. but that is also an annual grant program. Specific to those grant programs highlighted, there is a cost share associated. So usually FEMA pays for, at minimum, 75% of the cost share and you the applying entity or sub recipient are responsible for the nonfederal share, so up to maximums at 25%. And so you can easily say, well, where am I going to be getting that funding? Here we're just listing some of the things you can be thinking about as far as how to maximize your resources for those mitigation activities, or potentially use this funding in lieu of, if you were not competitive in those grants, to be able to still look for opportunities for mitigation projects. And now I'll turn it back to Fred for disaster response.

Fred Tombar 40:58

Thank you, Brittany. So the tornado happens, what should you do? Well, the first thing is, you want to get out and assess the impact that the tornado had on your PHA. And so we recommend that you assess the impact to your business operations, how your staff's impacted, how your residents' impacted- are they safe and accounted for, were they impacted by the disaster themselves and what is the ability to continue to work. You want to review the risk assessments that you did prior to in the readiness stage and adjust accordingly, based upon what the impact of the actual tornado was. And then prioritize your resources, according to what the impact and damage was to your PHA and its

facilities. When assessing the impact on your business operation, again, you want to determine the health and well-being of your staff. Gauge if you can, the impact on all of your essential business operation functions and communicate with anyone who has been impacted as part of your normal operations. You want to follow all of the health and safety recommendations that are coming from your elected officials and public safety officials during, following a disaster. And then begin to mobilize your staff and all of the partners with whom you did the planning and coordination in advance, as necessary. And then it's critically important that you assess the damage to your offices and operational facilities as well. How and where will you be able to operate on a going forward basis, as a base of operation. You need to find out what's going on with your residents, conduct a resident assessment following a tornado. Unfortunately, in the case like what Chris shared with us, there may be people who have been injured potentially because of the impact of disaster, and maybe loss of life. Understand those folks who were injured and need some type of medical attention. Find if your residents have been displaced, as will likely happen, you want to locate those residents as best you can using the contact information and emergency contacts. And then you want to find out, for the places where they were living, in their residences, are they functional, are their utilities working, has their been damage to their homes, and provide any type of resources that you have that might direct them to where they might be able to go for resources and help. And for those that need transportation, coordinate and provide that transportation, and this again is something that in advance you can do in working with local community partners. You want to assess the impact on your housing stock in relation to your housing choice voucher stock, you want to reach out to owners and residents and, if you can, have them to contact the PHA to tell you about the condition of the unit, whether it has been damaged or is uninhabitable. You want to get out and conduct an HQS inspection, if you move to NSPIRE an NSPIRE inspection, on any damaged HCV units. If the assessment shows that the building is uninhabitable, then if the landlord can quickly make any type of necessary repairs to the unit, then you can allow the resident to stay there. But if not, if it's severely damaged and uninhabitable and will be for some time, you have to abate the HAP payment and move the resident to someplace that does meet HQS. There is an exception here though, on homeownership units, you should refer to your PHAs homeownership policy, but for the homeownership voucher units, HQS is not a reason to terminate the mortgage payments. And so again, look at the requirements that HUD has and what your PHA homeownership policy says. Some of the things to think about when thinking about rehousing your residents that have been displaced, again, communication is critical not just with the residents, but also with the local and state government in advance of a tornado, but certainly immediately after. For those that you've identified are going to have a housing need, you want to as best as possible connect them with local relief agencies like the Red Cross, others that are operating shelters, like Chris mentioned churches in your community, and other community relief partners that may be there. You want to coordinate with any nearby PHAs who may be able to help them provide shelter, they may have empty units that could sufficiently cover some of your displaced residents. You want to coordinate in advance with all of your state and local emergency management agencies, because they may be able to provide transportation to move folks, especially if there's a need to move people long distances away to find decent, safe, and sanitary housing. And you could have prearranged an agreement with a transportation company that can help to get folks to someplace where they can be adequately sheltered and provide them a safe place to stay. Some things to think about in terms of public housing for options for rehousing- you can use, temporarily that is, your community space to house some of your residents. You may want to relocate your residents to another public housing unit that may be in your inventory but was not damaged and meets that family's

requirements. You may have to apply for tenant protection vouchers, and Chris will tell you a little bit about their experience with this. If there's damage that is substantial enough that folks are going to have to be displaced, because of the amount of time it's going to take to rebuild the units, tenant protection vouchers are available. You want to work with other PHAs that may have a disaster preference on their plan that would allow your residents to have some priority in being housed within some of their inventory. And then FEMA's Transitional Shelter Assistance Program is certainly an option. Oftentimes there is some confusion, and you want to advocate on behalf of your residents because there are some folks who will say well, you're HUD and HUD will take care of you. But like everyone else who has been impacted by the disaster, certainly you as the PHA and HUD as a partner will do everything you can to help with housing those residents and anyone else that's been impacted. But they are, like anyone else who has been displaced who was a resident of that community, eligible for FEMA transitional shelter assistance, should the home have been damaged to the point of not being habitable. For those who have a housing choice voucher, be sure, of course if the unit is uninhabitable, to terminate the HAP contract. And you can have them move to another habitable unit that's somewhere in the community, but there's also the opportunity to port their voucher to another place should the damage in a local community be so widespread that availability of unities is limited, and they too would be eligible for FEMA's Transitional Shelter Assistance Program. Know that HUD, as I said, is a partner and there to help you, in fact, following a tornado there may be some waivers given if there was, certainly if there was a presidentially declared disaster, there may be waivers that are available to you as a public housing agency that will provide relief in various ways to help you out. And so you should contact your local HUD office about those waivers, but there's a link to the various waivers that are available here on this slide, and again, these slides will be available afterward and you can hyperlink to the waivers that would be available to you after a tornado.

Jodi Speer 51:53

Thank you, Fred. We're going to hear a little bit more from Chris now about the response following the tornado. So Chris, we already did hear a bit about the impacts of the tornado on your city and your housing authority, you mentioned Rosedale and 180 units damaged and your central office mostly destroyed. Can you walk us through the day of and days following the tornado and your housing authorities response?

Chris Hall 52:33

Sure. Thank you, Jodi. In terms of our response, you know, the number one priority was obviously the safety and security of our residents and staff. In the immediate aftermath some of our staff made it to the site and assisted those who were injured as the emergency crews arrived and assisted our community partners in terms of transferring our displaced residents to the temporary shelters. We also worked with utility companies to shut off utilities to the site. And speaking of that, you know, I'll recommend to each housing authority, if you haven't done so already, to work with a civil engineer to locate and map out all of your utilities, particularly in your older developments, you know, so that you can identify that structure, and where those shut-offs are, etc. and then provide a copy of that to your maintenance staff and the utility companies. And this not only would serve you well after, you know, a severe weather event, it would also serve you well for water line breaks and other things, so it really pays for itself. Not everyone could make it to the site that evening because of the debris on the roadways, so the majority of our staff didn't arrive until the following morning. Overnight, the emergency

crews went unit by unit, car by car, and identified those who are deceased, injured, or trapped and they spray painted a big red X on the front so that they could track the units that were already searched. So if you're looking at the slide, you see that red X, you know, they basically went through and just marked everywhere where they had searched to keep from searching the same place twice. And that was actually the Tuscaloosa tornado, just to give you an idea of the impact that it had on Rosedale, that's a picture of Rosedale the day after the storm. Several residents were taken to hospitals with significant injuries and more than half were taken to the temporary shelters. As I mentioned, in the following days, I would describe our efforts as threefold. You know, one, our maintenance department and our contractors worked to secure the units, so roughly 60% of the units were completely destroyed about 20% received significant damage and the other 20% received minor damage. Two, our housing staff worked to account for all of our residents, which again was very difficult because we didn't have access to our rent rolls and our housing software. Again, some were in the hospital, some were taking the shelter, some were staying with family members and we had several who remained on site with no power or water, etc, that we had to make sure that we tended to. And some, some we weren't able to get in touch with immediately, you know, some for several days, so that was scary. And three, our administrative staff worked closely with our city officials, HUD, FEMA, and our insurance company almost right out of the gate to share information and request resources. So that's something that I think was important to go ahead and get, you know, those communications started right out of the gate. And then we also were thinking about rehousing early on, you know, some of the things Fred mentioned, who's going to go to public housing, who's going to accept a tenant base protection voucher, things of that nature. And then also, from the HUD standpoint, you know, can we get some disaster waivers because obviously, our central office is destroyed, and we're unable to operate at the capacity that we need to serve our families. So everyone had a job. As an example, our procurement department helped us set up a command center in the community center, adjacent to our office that only received minor damage. They created a system of tracking supplies and determining needs for our staff and residents who remained on site. They tracked all donations as they came in, and they tracked all donations as they went out. And to keep everyone on task, we had a meeting every single morning to discuss the priorities for the day and followed that with a meeting every evening to follow up on the progress and to discuss the plans for the next day. And so communication was key, and I can't overemphasize that. And we distributed some more maintenance radios to key personnel so that we could stay in constant communication with each other, and that really worked well. So these are some of the things that you should consider when you develop your plans in terms of your response in the aftermath.

Jodi Speer 56:52

Thank you, again for sharing your PHAs response to this catastrophic tornado. I'd like to turn now and begin to talk about disaster recovery, so I'll turn it back over to Brittany to begin talking about recovery.

Brittany Kelly 57:14

Thank you, Jodi. So what is recovery, what is disaster recovery? Well, the National Disaster Recovery Framework defines it as those capabilities necessary to assist communities affected by an event 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, providing economic development and restoring natural and cultural resources. And man, I understand that's a lot, but recovery is a long process. And also, the NDRF goes into that recovery as a whole community

effort, so looking at some of the stakeholders here, these are probably some of the people and entities that you should be interacting with and thinking about as you plan any potential need for recovery in your future specific to tornadoes. So looking, whether it's federal, state, or local government support, communicating and advocating with public officials, private sector, potential contractors, or vendors you may need, nonprofits and voluntary organizations in your area that may be able to offset or augment some of those unmet needs. And then working with your individuals, those residents and their families. Also, the NDRF goes into the core recovery principles. And so I'm not going to go through each one of these, but it's things to be thinking about, again, looking at as you're planning through disaster recovery. What are those recovery principles are those core needs that you need to ensure that you are fulfilling or planning for both for yourself and your residents? This is probably one of my most important slides, in my opinion, and just understanding role clarity and roles and responsibilities. Three things to remember when it comes to responding to an emergency or major disaster. First, federal resources, the federal entities like HUD and FEMA are resources, but they're really just the funding, right, so in other potential logistics and resources as needed. The State's there to support and a lot of the federal resources are there to support the state when the needs exceed the state's capacity. But really you, whether it's your local government and you all as PHA leaders, its local primacy, you need to drive your own recovery. And it can be easy to say, well I'm waiting for the state or I'm waiting for the federal entity, but at the end of the day you need to ensure that you are driving your own recovery. And so planning, being aware of resources and what you can do, is critical and an emergency or major disaster. And moving into the disaster declaration and assistance process, I will turn it over to Zach with FEMA.

Zach Usher 1:00:19

Thank you, Brittany and good afternoon or good morning, folks. My name is Zach Usher, with FEMA's Individual Assistance division. As noted at the beginning of this webinar, Individual Assistance is the office at FEMA that oversees and helps deliver much of the humanitarian assistance in the wake of a disaster declaration. And that's exactly what I'm going to talk about a little bit here, to help you get oriented to a little bit of the nomenclature, a little bit of the language, and some of the assistance that's available in the event of a disaster declaration. So within FEMA, much of our activity is governed by our principle authorizing legislation or law that's known as the Stafford Act. And under the Stafford Act there are two types of disaster declarations that the President, in their role overseeing the executive branch, is able to approve in response to a request from an elected official at a state, a tribe, a territorial government, or Commonwealth. Those two types of declarations, you see them listed here on the screen, are emergency declarations and major disaster declarations. And there are a couple of couple items we'll note on the next slide regarding some of the differences there. An emergency declaration, which I think can be thought of as the initial form of assistance that may be authorized by the President and delivered through FEMA in support of tribal, state, and local governments, is an emergency declaration. And emergency declarations are, in essence, a more limited form of assistance. A keynote to an emergency declaration under the Stafford Act is that that would be for situations or scenarios where the expected funding in response to a particular event would be \$5 million or less. And that's in contrast to what's known as a major disaster declaration. And a major disaster declaration is one that would exceed that dollar amount, and really is a scenario where the chief elected official of a state government or other is writing to the federal government, writing to the president, to indicate that the disaster that's occurred, or the emergency that's occurred, is simply beyond the capabilities of both

local governments in the impact area and the state government to respond. And so is an indication that the state is requesting more extensive assistance from the federal government from FEMA and other federal partners. Next slide. In the process of assessing the need and the ultimate determination by the President as to whether an emergency or major disaster declaration is going to be granted, this is an illustration of the process of what takes place. And I think it illustrates some of the themes that Brittany talked about just a couple of minutes ago, in terms of there being a predefined flow of information in the wake of a disaster event that begins at the most local level, in terms of what the impacts were on people, on communities, on infrastructure. There's a process in emergency management in the wake of an event, whereby local emergency management officials, local law enforcement officials, and others, begin identifying and conducting an inventory of damages. In our business, we call it a damage assessment or an initial damage assessment. But the key is, there's an attempt made early to try to index and inventory the impacts of a storm or disaster on people, on the community, on the businesses, on the economy, to begin indexing the overall impact that has been sustained. That information is brought together initially at a local government or a county government level. And then that's shared with counterparts at a state government level, where there's an aggregation of damage information from across that particular state's area of jurisdiction. As that process is ongoing, there's continual coordination going on between state emergency management officials and their counterparts from FEMA, who are primarily located in one of our 10 regional offices across the United States, each regional office having a number of states that they are pre identified to coordinate with. I'll mention in particular, since we've got Chris on the line today and we've been hearing about the Tuscaloosa tornadoes, I'll mention that the state of Alabama, their corresponding FEMA regional office, in our language, FEMA region four, is based out of Atlanta, Georgia. And so there are FEMA staff, based out of Atlanta, who on a day to day basis, both during disasters and in preparation for disasters, are in coordination with state of Alabama officials and other states that they are assigned. And as that conversation is going on, in the wake of a disaster event, there's a discussion that often takes place between FEMA and the state about whether there's a need to conduct what we call joint preliminary damage assessments. That's where FEMA staff will join state and local officials in the field to assist in inventorying the damage. All of it to inform, ultimately, a request that's expected to be made by the governor or the chief elected official in the state to the federal government for federal assistance. Next slide. Fred touched on this and we'll mention it again here, in the assistance programs that are made available through FEMA in the event of a disaster declaration, in the wake of that damage assessment process, and ultimately, a decision being made by the President, it's important to understand that by law FEMA's assistance must supplement other available forms of financial assistance, primarily, and very importantly, insurance. So there are a number of provisions that FEMA looks at in our major assistance programs, which we'll touch on in just a minute, where an important part of the process of assessing what aid might be available to a particular organization, or a particular family or individual, is going to be assessing what was also available to them through their insurance coverage, if any. And so really, I think what we want to convey here is reiterating some of what you've heard from Chris about the importance of backup documentation, of having a system of records that you can access from multiple places. Because in the disaster recovery process, in the event that your organization, that your authority, does engage with FEMA, being able to provide documentation of things such as the nature and amount of insurance coverage is going to be important in being able to navigate the review process to determine what other aid might be available. Next slide. Talking about these forms of assistance if a disaster declaration is issued, what you see listed here are four of the principal funding sources that

can become available. One being FEMA's Public Assistance Program, and that's probably what's most relevant for many of you that are participating in this webinar today, in your role as a staff member or executive with a public housing authority, public assistance oriented at publicly owned, publicly maintained infrastructure and assets, and we'll talk about that in a little bit. Also, second type of assistance, the FEMA Individual Assistance Program. This is really the humanitarian assistance that FEMA delivers in partnership with the state. And this can include grants or financial assistance to individuals and their families for temporary rental resources, in some cases for assistance with repairing damage to their home that's been impacted by a storm. It also includes other types of support. Funding for crisis counseling, to try to ensure that crisis counselors can move out into a particularly impacted community and state and provide emotional and spiritual care to disaster survivors. It includes other programs like case management, a form of disaster unemployment assistance, pro bono or free legal assistance using volunteer lawyers, and some other programs as well. But really the takeaway, I think, is the Individual Assistance program from FEMA., that's the humanitarian side of supporting an individual or a family's recovery. Brittany mentioned the hazard mitigation concept, and there's a program for funding hazard mitigation projects, the Hazard Mitigation Grant Program, it's actually linked to the funding and the expenditures for those two previous types of programs that I mentioned, public assistance and individual assistance. And the Hazard Mitigation Grant Program makes grants available for proactive measures in the wake of a disaster to try to build more resilient infrastructure, and in some cases help homeowners make their individual properties more resilient in the event that they face a disaster in the future. So an example relevant in Alabama is that at times, the state has looked at using Hazard Mitigation Grant Program funds to construct tornado safe rooms, whether they be individual tornado safe rooms at a residential location or community safe rooms, hardening structures, essentially creating a place for people to take refuge in immediately before the onset of severe weather. And then finally, a Housing and Urban Development managed program that is a long term recovery program, meaning taking place over a timeframe of months to years, are Community Development Block Grants. Periodically we see in the wake of a significant disaster event, supplemental appropriations being made available or approved by Congress intended at helping to further facilitate a community's recovery from a disaster. That program is administered through HUD in conjunction and informed by FEMA information but administered and overseen by HUD. One piece I want to note before we leave this slide is that in disasters that are so severe that Community Development Block Grants for disaster recovery are approved by the Congress, information that's collected in that damage assessment process that I talked about informs the decisions in the Congress about how much assistance in terms of dollars is necessary and ultimately is appropriated. So I think there's a linkage here for public housing authorities- thinking about engaging in the emergency management process and trying to ensure that damages that might be incurred at your facilities, or damages suffered by your residents and your clients, are included in that indexing of disaster impacts- because it can inform some of the more immediate decisions that the President makes about disaster assistance declarations, and it also informs some of the considerations in the Congress about longer term disaster relief through programs like Community Development Block Grants. Next slide. Public Assistance, so a little bit more detail on that I noted that I think this is probably what's most immediately relevant for much of the audience today. Financial assistance, as you see on the slide, to address eligible uninsured losses, we've touched on that insurance piece. And public housing authorities are an eligible applicant for FEMA's Public Assistance Program if there are eligible damages and costs. A couple things to note about public assistance, it's important to know that this is a cost shared program. And you see here that the federal share is

typically 75%, in some cases, in certain disasters, the federal share may increase above 75%. And that cost share, we see a variety of approaches taken. In some cases the state may pay for that nonfederal cost share, in other cases the state may require the applicant, in your case of public housing authority, to pay that cost share, or sometimes a combination of both. Next slide. In terms of eligibility for public assistance, just as there are multiple types of disaster declarations, there are multiple types of aid available under public assistance, and potentially for public housing authorities, and you'll see here some distinction between what we call emergency work and permanent work. What I want to stress is that FEMA's Public Assistance Program, which is a grant program administered through the state, there is an iterative documentation review and application review process. And what FEMA does, in conjunction with the state, is identify points of contact to work with specific applicants who are interested in exploring reimbursement or funding through the Public Assistance Program. Who really perform the casework going back and forth with an applicant to look at the documented damages to identify what might be eligible for consideration under the Public Assistance Program, building the necessary documentation that FEMA has to have in review in order to approve funding, and working through a process and a set of guidance documents that govern identification of eligible costs. Next slide. You see here some notation on these two types of work under the Public Assistance Program. Helpful to think of it I think from a timeframe perspective, there's emergency work, which is work that takes place immediately before, immediately after, or for up to six months after a disaster event occurs- we refer to them as emergency protective measures or debris removal. And then there's more permanent work that can also be eligible under the Public Assistance Program. Note in particular on there, what we refer to as category E, as in Echo, Buildings and Equipment, that's really where, from a public housing authority perspective, there's a potential for reimbursement under FEMA's public assistance program. Next Slide. A little bit more detail on that just to kind of give you a sense of this, I mentioned Category A and Category B, which are those shorter term, immediate response type activities. That can include funding, or assistance with funding, some of the costs of debris removal, like downed trees and limbs and brush. Under our emergency protective measures, costs associated with trying to provide safe, sanitary and secure shelter for those that have been impacted by a storm, really health and safety considerations. So sheltering is a place to stay in the event that a their primary residence has been damaged, but it can also include things like feeding and assistance with hydration, assistance with other immediate needs. And then category E, which I mentioned from the previous slide. This is on the longer term perspective of the program, looking at repair to damage facilities, roof repairs, electrical repairs, things of that nature. Next slide. Within the Public Assistance Grant Program, as you might anticipate, there are rules and requirements that govern the emergency procurement of services and supplies. As Chris noted in the wake of a tornado event, or really any disaster event, you know, local officials, officials from your office, homeowners, and renters who've been impacted are all operating in a resource constrained environment, where there's often significant increase in demand for essential supplies, for building materials, for services. Noting that, there are standards that govern contracting that takes place in this post disaster environment, and that's an important component of being aware of some of those emergency procurement requirements to try to ensure that as many of those costs as possible could be eligible under the Public Assistance program. Next slide. A little bit here on some of the public assistance documentation examples, this is just to give you a sense of the nature of the conversation that takes place between that FEMA assigned staff member who's going to work with an applicant, a public housing authority potentially, to pursue funding support for either emergency or permanent work, either that short term or that longer term type of work. These are

examples of the types of documents that are necessary in order to validate eligibility, insurance, insurance details, invoices in terms of expenses, proof of payment, timesheets and time records. So again, the notes made previously about having some redundancy or having some ability to capture this information and ensure that it remains available in the wake of a disaster, especially if your facility is directly impacted, is a best practice and it's something worth developing a plan to be able to provide.

Brittany Kelly 1:20:15

Exactly. I think one thing that we can just touch base on as well is the importance when it comes to the FEMA Public Assistance Program that you have to be able to have documentation to support that the costs incurred were not from another federal grant source, to include Capital Funds. And I know a lot of the people on this call, especially when they're in the wake and response of that event, may be looking to use those Capital Funds for those response and emergency response costs, or those emergency protective measures, or that debris removal, but please keep in mind that if you are drawing down from your Capital Funds, then that funding is not eligible for reimbursement through the FEMA Public Assistance Grant Program. So it is key to have documentation that supports the costs were incurred in eligible activities, but also you did not use another federal grant source to include Capital Funds.

Zach Usher 1:21:09

Thank you, Thank you, Brittany.

Brittany Kelly 1:21:12

And to close out specifically recovery here when it comes to environmental reviews, this is applicable really for both FEMA, public assistance but also your HUD funding requirements. So when it comes to the environmental review, and environmental regulations, here we're going to outline 24 CFR Part 58 and the requirements associated with environmental reviews. This is HUD's requirement, but whether it's FEMA funding or HUD funding they're both federal funds, and each PHA is responsible for ensuring any work completed or any ground disturbed, etc., complies with the laws, regulations, and policies that both federal entities are governed and required to follow. I'll turn it back to you, Zach.

Zach Usher 1:22:05

Thank you, Brittany, I do want to know, I see a question that's come in on the chat from a representative with the Binghamton Housing Authority. And the question is, which is more viable- shelter in place or displacing the tenants, especially if you don't have enough shelter space? And so I want to note that question, because that's something in my experience, we do see as a challenge from time to time. That idea of, especially after the initial assessment of impacts has been conducted, what is the best thing to do for those tenants who may not have a resource, or disaster survivors who may not have a resource, in terms of nearby family or friends with whom to seek shelter? And that, that question and the way that FEMA and the state, work with local shelter providers to formulate an approach to address that will vary on each disaster event. But what I'll tell you is that a very important source of information for FEMA and the state in identifying how to address the potential need to increase sheltering resources is through individuals who have been impacted registering with FEMA for the Individual Assistance program. And that's what we're going to talk about next but specifically, in the process of registering with FEMA for Individual Assistance questions are asked to try to assess what are the unmet needs for disaster survivors and their families. And that data, which is collected

continuously, is evaluated and reviewed almost constantly by FEMA or state counterparts, by local emergency management officials, to try to inform decisions that need to be made about types of aid that can be activated or approved. So an example is, there is a mechanism for a state official to request FEMA to activate what's called our Transitional Sheltering Assistance program. This is where FEMA works with private sector lodging providers, commercial lodging providers, to identify those who indicate they have a need for shelter, and for a variety of reasons congregate or mass shelters may not be the right solution for them. It could be because those congregate shelters are full, it could be because they have particular requirements that can't be met in a congregate shelter. It could be because the congregate shelter needs to return to its pre disaster function, because often it's a school gymnasium, and for the school to perhaps reopen the gymnasium cannot continue to be a shelter. But that informs a conversation between FEMA, the state local emergency officials. And in the case of that Transitional Sheltering Assistance program might result in FEMA and the state activating a hoteling program, where impacted survivors would be contacted to inform them that there are hotels that are available to provide sheltering on a several week, to even several month, basis depending on their particular needs. But a critical piece of that is ensuring that those needs are represented in the registrations for the disaster. So wanted to note that in response to that question, I'll touch a little bit on the Individual Assistance Program and the Individual Assistance declarations. And in terms of what the president considers in evaluating Individual Assistance there are a variety of criteria, you see some of them noted here. State fiscal capacity and resource availability is a significant factor. So too is the disaster impacted population profile, so looking at information such as the underlying economic characteristics of the areas that were impacted. Essentially, what FEMA and the president are considering is the ability of a particular jurisdiction, or particular state, to provide assistance to the individuals and families living within that area, factors like casualties are considered, impacts to community infrastructure. Really, this is trying to get a sense of the socioeconomic impacts on a population, and that's what informs the determination of whether FEMA's Individual Assistance program, those humanitarian assistance programs, are activated and approved. Next slide. In the event that Individual Assistance is approved, which in the wake of the Tuscaloosa tornado that we heard Chris and others touch on it certainly was, a significant form of assistance under that program is what's known as the Individuals and Households Program. That is the method by which FEMA takes a registration from a disaster survivor through a variety of ways. Registration can take place through a computer with internet connectivity, through the FEMA mobile app, it can also take place by calling FEMA's call centers that are that are staffed 365 days a year: 1-800-621-3362. That registration initiates some evaluation of what that individual and their family may be eligible for in terms of financial assistance and other types of aid. Typically, after a disaster FEMA will work with the state and local emergency management and collocate FEMA staff in a variety of locations in the impacted area, when it's safe to do so and when local law enforcement and local political leadership indicate that that's something that they desire. Those locations can include disaster assistance centers, perhaps set up by faith based organizations or voluntary organizations in an impacted area. We also will send what we call Disaster Survivor Assistance Teams to canvass neighborhoods, knock on doors, visit shelters. These are FEMA staff who are equipped with communications equipment to be able to collect registrations on the spot as they interface with disaster survivors, also answer questions that they have about aid that's available from FEMA. Within a couple of days, and certainly a couple of weeks after a disaster declaration, FEMA and the state will set up what are known as disaster recovery centers. These are locations that are physical sites where FEMA, other federal entities, other federal agencies, representatives, state representatives, voluntary

organization representatives, will collocate to be available to answer questions and try to provide assistance to those in need. I also want to note that a best practice we've seen in certain disaster responses is for public housing authorities, in conjunction with their local officials and local emergency managers, to sometimes request that FEMA send teams to interface and work and support public housing authority clients and disaster survivors. So often where I've seen this most successful is where we deploy or send a Disaster Survivor Assistance Team. Those are those teams that come with communications and electronics capability to set up in a location, it could be a parking lot, it could be a lobby, it could be a shopping center adjacent to a housing authority facility. Try to make them available so that survivors and clients that have been impacted, who may be still trying to get to a job, or get their children to school, or whatever the case may be, have an opportunity to talk to a FEMA representative when it's convenient for them. And that's something we certainly try to try to provide that support when those requests come from our local and state counterparts. So I think the takeaway is, there are a number of communication channels that open up, but it is important to encourage, from our standpoint, your clients, your residents in the wake of a disaster, to register with FEMA to ensure that they can be considered for any benefits that they might be available for. Next slide. I touched on a couple of these other programs that FEMA does support; disaster unemployment assistance, crisis counseling, legal services, case management, these are all programs oriented at trying to help individuals work, recover from, most of all the trauma and the immediate impacts of a disaster event, but also some of the financial implications. And those are programs that we administer, in partnership with the state, and oftentimes representatives who are experts in how to access these types of things are part of these disaster recovery centers and other locations where we physically place staff to be able to answer questions for survivors. I've mentioned several times, voluntary agencies in the United States are really an essential component of disaster response and recovery. You see here a link to the National Consortium, or the leading Consortium for voluntary organizations that are active in disaster, known as National VOAD. Voluntary Organizations and faith-based organizations are almost always among the first to respond in the wake of a disaster event. And they remain in a response and support mode, oftentimes not just months, but years after a disaster. And FEMA, in particular our humanitarian programs, we work very closely with voluntary organizations to try to ensure that as FEMA provides support to individuals and families, especially in cases where that individual or family might have access to all of the available federal resources or FEMA resources, that we share that picture, that story, that case with representatives from voluntary agencies. Because very often they will continue working with an individual or a family for months or years, as I noted, to try to ensure their recovery to the greatest degree practical. So the voluntary agencies really are the backbone of emergency management and response within the United States and a critical component that we coordinate with at FEMA throughout the response and recovery process.

Brittany Kelly 1:33:43

Thanks, Zach. And now we'll turn it over to Fred to talk a little bit about CDBG-DR.

Fred Tombar 1:33:49

One thing that you all should keep in mind, as Zach mentioned, in some disasters Congress provides supplemental CDBG funds known as CDBG Disaster Recovery Funds to either state or local governments as a source to satisfy in meet any unmet needs that remain after other forms of federal funding and insurance have been taken into account. Those local governments and state

governments that administer those funds as grantees have a requirement to put together an action plan for the use of those funds. The guidance to those grantees in developing the action plan is that they assess the needs of the most vulnerable in a community, and specifically they are asked to identify if the public housing agencies within their jurisdiction have remaining unmet needs that need to be taken into account when developing the activities that they will administer in connection with the CDBG-DR funds. And so it's critically important that you all are actively involved in reaching out to whoever the grantee is that is jurisdictionally responsible for the area where your public housing agency is located, so that your remaining unmet needs can be taken into account and helping to recover from any tornado that happens. Also, if there are disasters that happened where there isn't a presidential disaster declaration, there's some other resources that you should consider. So there is a set aside that HUD has at the headquarters level in the Capital Fund, it is an emergency fund for natural disasters. Now, these dollars are available on a disaster by disaster basis, you can apply to HUD headquarters, working in connection with your local HUD office for those funds. One thing though to know, like most funds they are limited, greatly limited, and oftentimes the needs that are out there are far beyond what HUD has capacity to meet through this fund. And the resources are typically given on a first come, first served basis, and so typically HUD runs out of these funds before the end of the fiscal year. You should advocate on the local level. Sometimes there are opportunities to have tax deduction and reduction in your local property taxes , or even to adjust your pilot that you may have with the local government after a disaster. There is, of course, assistance from voluntary agencies as Zach mentioned, not just in providing services but also sometimes resources may be available. Particularly a local community foundation may have resources available to help out your public housing agency if there's not a presidentially declared disaster. Work with your state and local housing agencies, they may have a disaster relief fund that's set up after disasters to help out ,and the state and local government may have a housing trust fund that would be available to you. Additionally at the state level, there could be, if there's damage, tax credits for which you may have a priority as a public housing agency in redeveloping any damage to your developments after a non-presidentially declared tornado. Again, this is more information on the HUD Capital Fund, emergency and natural disaster fund, and how you can go about applying. There is a link here on the page that provides you a checklist of the types of things that you would have to do in making an application to HUD for these funds and giving you additional guidance. And so I encourage you to refer to these to this page if you find yourself in a tornado that hasn't received a presidential disaster declaration.

Jodi Speer 1:39:35

Thank you, Fred. And thank you, Brittany, Zach, Fred, all three for a wealth of resources and when they may or may not be available following a disaster. We're going to turn back to Chris and hear a little bit more about his experience. And so after hearing all that we just heard, what resources did you receive to support your recovery from this disaster?

Chris Hall 1:40:12

Thank you, Jodi, I want to mention a couple of other things before we get into the resources. At some point, when all your residents are accounted for and cared for and you get your feet back under you, you begin to transition from your response to your recovery, right? You really start to nail down those permanent housing options for your displaced residents, you know, most of our residents at Rosedale accepted the tenant protection vouchers, some relocated to other available public housing units, and

some decided to remain with family. And for those of you who've worked in public housing for a while, you understand how important and how big of a deal relocation can be. You know, children may be forced to change schools, which is a big deal, someone may have to take a longer bus ride to get to and from work, which is a big deal. And then residents might lose their sense of community, which is a big deal. So relocation, you know, it has to be handled with a great deal of care and thoughtfulness even when there's a sense of urgency, such as after a disaster. And in terms of the rebuilding, as a strange coincidence, we submitted a Low Income Housing Tax Credit application to our state housing finance agency to redevelop Rosedale prior to the tornado, and so our application was pending when the tornado struck. And so obviously, due to the unfortunate circumstances, our application was even stronger and we were awarded the 9% credits, which really helped us in terms of the equity required to rebuild. We eventually came to terms with our insurance provider, and you know, you never get 100% of what you need to rebuild, but I think it was an agreeable amount. We also had some intense negotiations with FEMA, which unfortunately, wasn't the best experience for us, and we ultimately decided not to accept what FEMA was offering. But you know, I learned a lot as part of this process too from Zach, and Brittany, and Fred and I really do think it was an eligibility issue. I noticed in our chat, that we have a question from a Mr. Steven Burt, who brings up a good point. Housing authorities, right after disaster, we typically turn to Capital Funds to address those emergency situations and, if capital funds aren't eligible or operating funds aren't eligible, what source do you use? And I think that was sort of, to the core of the issue that we have with FEMA, it was maybe it was a reimbursement issue, again I can't recall 100%. But with that being said, you know, this was 11 plus years ago, and I'm sure things have changed and I would definitely strongly recommend that every PHA worked closely with FEMA, if you experience a disaster. Our disaster was presidentially declared, and so the city of Tuscaloosa did receive a significant amount of CDBG Disaster Recovery funds as a result and allocated several millions of dollars towards the rebuilding of Rosedale. So all of those different sources provided the equity necessary for us to rebuild. And I'm happy to say that the new Rosedale is one of our flagship communities. We really put a lot of thought and care into the design and the design and layout, and I think it rivals even some of the best market rate developments we have here in Tuscaloosa. You know, we incorporated a lot of features that I think were important in terms of the next storm. So we did two by six construction instead of two by four, we used hurricane straps on the roof, we provided a safe room in each of the units. So again, a lot of thought and care went into the design and layout of the development. And then lastly, just want to mention real quickly, that we dedicated a marble bench in honor of our nonresidents who lost their lives as part of our 10th anniversary event, which was held at Rosedale last year on April 27, 2021. The bench sits in a small pocket park in the middle of Rosedale and it's meant to be a place of peace and reflection for those family members and friends to remember their loved ones. And that's what this is all about, right, it's trying to prepare us all better for the next time so that we can avoid or at least minimize these tragedies in the future. And I was very happy to be a part of this a special thank you to Du & Associates for allowing me to take part. Thank you.

Jodi Speer 1:44:27

Thanks, Chris. You mentioned a little bit about the application, I think for Public Assistance perhaps, but do you know or can you tell us a little bit about if your residents were able to connect and receive assistance from FEMA through Individual Assistance?

Chris Hall 1:44:48

You know, I mentioned we set up sort of a command center in that community center that only received minor damage and we did facilitate some of those meetings between our residents and FEMA in that area. So we did put the two and two together, and my understanding is that a lot of residents were helped as a result.

Jodi Speer 1:45:09

You have shared such a wealth of information through your story today and your experience, thank you. I'd like to ask though, one more question. And that is, can you tell us from your experience what went well during- well I guess you've shared with us some of what went well, then maybe what the biggest thing that went well? And also anything that you would do different, maybe one thing that went well, and one that you would do different that you would want to share with us.

Chris Hall 1:45:37

Sure, yeah, in terms of things that went well, I think those relationships were crucial for our housing authority in the aftermath of the tornado, all those different relationships with the city, with our nonprofit partners, with the utility companies. I mean, you know, we had cell phone numbers, emails, all those different things. And so we're able to get things done very quickly, even with a lot of the communication failures that we had, so I think communication was definitely something that went well. And then I have to give credit to our executive director at the time. Again I was the director of development serving under the previous executive director, and I just think that his leadership and, you know, just pulling us all together. And it's interesting that in these times you see the best of humanity, everybody sort of brings their best to the table for the common good and that was really a good thing to see. And in terms of things we could have done differently, obviously preparation, we talked about all these different plans that we could have put in place. And I would recommend that, you know, every housing authority take advantage of this training opportunity and go back and put some of these things together. But I'm not overly critical about our response, because we were put in a very difficult situation, it's really hard to criticize our response.

Jodi Speer 1:46:59

Thank you, yes I agree with you, I think your response was fantastic. Thank you for sharing your experience again, and thank you for taking time to provide this training today. So I wanted to mention, it was mentioned a few times that we will provide the slides and a recording on the HUD Exchange on the same page where you went to register for the webinar. It's usually there within about a week, and when you get the slides you have everything that was blue underlined throughout this presentation is linked to more information. And we tried to consolidate some of the information that you may need here related to federal grant program resources. So that was our final slide. And we do have time for questions, and it looks like there might be, I know that somebody answered throughout, I'm just trying to see if there-

Fred Tombar 1:48:15

On the question about what additional resources are available. I know that housing authorities, we said that your insurance funds are your first line of defense for any type of disaster, and should you receive a payout from insurance you can use that, certainly for any type of needs that you have. But if the

needs that you have exceed what the insurance covers, then you would be able to be reimbursed from FEMA PA for any expenses that you would have.

Chris Hall 1:49:01

Hey Fred, this is Chris again. And I may just be reading into Mr. Burke's question, but I think it's, in the immediate aftermath of a tornado or other disaster, you know, housing authorities are able to use Capital Funds to secure their units, put up perimeter fencing, and things like that, and that's at a time when insurance funds and those other things don't come into play. So it's kind of like, what funds do you use that you could be reimbursed for down the road other than those two sources?

Jodi Speer 1:49:39

I can leave this slide up for another second, there was a request for that, but like I said within a week hopefully this will be available for you. Actually, this particular slide if you do go to the webinar page, our prior webinars do have the same slide on there, so you don't need to wait for this one. I think all of our questions in the chat and in the q&a section have been answered. So we'll wait for a second. I really want to say thank you so much for all of the presenters today. Your time, your knowledge and your experience is so beneficial for everyone else, all of us to learn from what you've already gone through and the knowledge and experience that you have. So thank you for your time and thank you for participating. And thanks to all of the housing authorities who have joined us today in taking the time as well. Have a great afternoon, everyone.