

PRE-DISASTER HOUSING RECOVERY PLAN FOR HARRIS COUNTY NEIGHBORHOODS

by the Northeast Action Collective and Texas Housers

DRAFT FOR REVIEW

For consideration by the Harris County Commissioners Court to transmit to the Texas General Land Office for review pursuant to Section 418.131-136, Subchapter F-1, Chapter 418, Government Code as a locally preferred plan to direct future disaster housing recovery in Northeast Houston and Harris County

August 14, 2023

INTRODUCTION

Problem: For decades, government institutions have not prepared effective disaster recovery programs that provide the temporary and permanent rehousing of disaster survivors. The people that have often suffered most from this lack of preparedness are low- and moderate-income BIPOC individuals and families.

"The reality of Harvey recovery has been monumentally slow due to nearly 80% of households affected by Harvey, not receiving enough, or in some cases, no assistance at all."

State of Texas Plan for Disaster Recovery: Amendment 12, Texas General Land Office, May 22, 2023, Page 85.

Opportunity: A Texas state law, S.B. 289, passed in 2019, sets out for the first time a process through which local governmental bodies can develop, before disaster strikes, a plan for disaster housing recovery in consultation with the Texas A&M University Hazard Reduction and Recovery Center (see page __ below). The State of Texas General Land Office submits a locally developed plan for review and consideration by FEMA and HUD. Once approved, the plan then becomes the pre-approved process governing future natural disaster recoveries for the impacted local governmental area. To date, no local jurisdiction has taken advantage of this law.

Parties: The Northeast Action Collective (NAC) is a community-based organization of primarily low-income BIPOC persons whose homes have been severely impacted by natural disasters in the northeast portion of Harris County and the City of Houston. NAC, with support from the nonprofit group West Street Recovery and The Harvey Forgotten Survivors Caucus have undertaken a survey of the experiences of Houston area Hurricane Harvey survivors with the rehousing process. The report is titled, "[Survivors as Experts: A Community Evaluation of Disaster Recovery in Northeast Houston](#)". This report and the experiences of low- and moderate-income Hurricane Harvey survivors it documents are the basis for this pre-disaster recovery plan that is presented by NAC to the Harris County Commissioners Court for submission to the State of Texas for approval under the new state planning process.

This plan, prepared with assistance from the nonprofit group Texas Housers, is informed by the lived experience of community residents. It is based on the observations and recommendations contained in NAC's "*Survivors as Experts*" report. It synthesizes the lessons learned from past disasters into a realistic set of guidelines for rehousing people after the next natural disaster.

Plan: This plan has four goals, to ensure disaster recovery is:

1. Fair and simple
2. Rapid, humane and efficient
3. Residents have choices in recovery
4. Improves the pre-disaster condition of homes and neighborhoods.

The plan meets these goals by:

- Linking together and leveraging the disaster recovery resources of FEMA and HUD
- Simplifying and greatly speeding up the recovery process
- Offering survivors control over their individual recovery

HOUSING JUSTICE IN DISASTER RECOVERY

A true recovery plan center's the homeowner or renter's autonomy and power to choose where to live and how to recover while establishing how housing recovery programs provide services in a fair, speedy, and efficient manner. It is pivotal that disaster recovery institutions become more efficient while preserving survivors' choice throughout the process.

The current system does not rebuild housing for low-income survivors fast enough and leaves them in temporary housing or even emergency sheltering for too long following a disaster. Not only is it unreasonable and unfair to expect people to endure these conditions for an indefinite period, but the longer it takes for people to return to permanent housing, the more expensive the recovery process becomes both for the survivors and the government assisting people in sheltering and temporary housing services.

HOUSING CHOICE: The power to choose how to rebuild your home is important - especially to low-income, elderly and disabled members of our community. A rapid qualification process that offers multiple pathways to a successful recovery where options are not forced on an applicant based on arbitrary price points and inconsistent methodology allows survivors the chance to make the best decision for themselves and their families. Do they want to rebuild a home on the same lot? Would they prefer to move out of their neighborhood?

FAIR, SPEEDY, AND EFFICIENT: When disaster housing recovery fails to reach LMI and BIPOC communities in a fair and timely manner, these households are left in temporary shelters or emergency housing for extended periods and, over the long term, are left in unhealthy and deteriorating homes.

The housing recovery process must prioritize humane treatment and choice, especially for LMI survivors who have been historically discriminated against. By neglecting to fund and prioritize rapid home and rental housing repairs post-disaster, housing recovery in Harris County has failed too many Black and Brown low-income families and communities.

This plan aims to create a holistic approach to disaster recovery by pre-establishing a network of partners that will integrate how temporary and permanent housing assistance programs are utilized to protect and support the survivor's right to make fair housing choices throughout the program.

PRE-DISASTER PLANNING PROCESS

NAC developed this plan from our experience with disaster recovery in our Northeast Harris County neighborhoods. It is a framework to build a pre-disaster recovery plan that can be carried out not only in our neighborhoods but for all of Harris County. This plan presents key disaster recovery objectives and activities a plan should incorporate. This section outlines that planning process.

The process for developing a pre-disaster recovery plan is found in Section 418.131-136, Subchapter F-1, Chapter 418, Texas Government Code. A local unit of government, like Harris County, may propose a pre-disaster recovery plan to Texas A&M University's Hazard Reduction and Recovery Center (HRRC). The Center will review the plan and work with the county to conform the plan to the requirements of governmental funding sources and best practices in disaster recovery. Followed by this back-and-forth review between HRRC and the county, the plan is submitted with recommendations by HRRC to Texas General Land Office (GLO). GLO then reviews the proposed plan with federal and state agencies and determine whether to approve or reject the plan. GLO may require modifications to the submitted plan.

Development of the details of this pre-disaster recovery plan for Northeast Harris County, as well as a countywide plan, will require a robust planning process that will engage the residents who would be impacted by a future disaster. Our proposed planning process is as follows.

1. NAC submits NE Harris County plan to County.
2. County reviews the plan and works with NAC to revise as necessary.
3. County briefs other commissioners and county departments on plan and process
4. Commissioners Court authorizes resources to develop a plan for the entire county¹
5. NAC draft plan submitted to A&M HRRC for informal review and comment.
6. Guided by the NAC plan, County planners develop a draft countywide pre-disaster recovery plan.
7. A robust public engagement process is conducted by the County
8. A revised countywide pre-disaster recovery plan is published.
9. County holds public hearings on the plan
10. County Commissioners vote to adopt and formally submit plan to A&M HRRC.
11. A&M HRRC reviews plan and submits with recommendations to GLO.
12. GLO reviews the plan internally and with federal funding agencies.
13. GLO informs A&M HRRC and County of any required modifications and/or objections
14. County works with A&M HRRC to address GLO requirements.
15. GLO formally approves or rejects plan.²
16. Disaster Recovery Plan is adopted by Harris County.
17. Funds are identified by GLO and County to carry out the local pre-disaster planning activities (development of house plans, recovery database, Recovery HUBs and Recovery Center set-up)
18. Pre-disaster activities included in the plan are carried out as scheduled before the next disaster.
19. When disaster occurs, funding requests of FEMA, the State Action Plan for CDBG and other funding requests incorporate the programmatic provisions of the approved plan.

¹ NAC recommends Harris County establish a team of planners including County planning staff along with a private or academic planning team with expertise in disaster recovery.

² Given the length of time required to undertake the planning process outlined above and the possibility of a disaster impacting Harris County before the process is complete an interim disaster recovery plan should be developed. This interim plan could be based on the NAC plan. It would be submitted by Harris County to GLO in the immediate aftermath of the disaster with a request that it be carried out to the extent possible.

PHASE: 1 Pre-Planning / Advance Mitigation

OBJECTIVE: *Apply lessons from the past disasters so next recovery works for people.*

SELECTED KEY ELEMENTS:

1. Collect fundamental data about homes in the target area and create a Geographical Information System (GIS) for planning and monitoring recovery.
2. Establish and maintain Neighborhood Disaster Hubs, providing support for individuals to mitigate disaster impacts and minimize damage.
3. Partner with legal aid services to ensure equity and racial justice in future disaster assistance programs.
4. Authorize the use of Harris County funds in the event of a disaster, with later reimbursement from FEMA/HUD.
5. Design new homes with resident input pre-disaster, ensuring ready house plans and contractors for rebuilding.
6. Make provision to setup Neighborhood Recovery Centers (NRCs) when disaster strikes to support residents through the recovery process and be their advocate.
7. Implement an ongoing home repair program pre-disaster to build relationships with contractors and to continually improve homes.
8. Harris County, where feasible, will purchase flood insurance for Low to Moderate Income (LMI) vulnerable residents who cannot afford it, as it is less costly than funding rebuilding efforts.

DETAILS: Found starting on page 16.

Neighborhood Disaster Preparedness Hubs

Objective: Neighbors help neighbors prepare for and survive disaster

- Three or more Hubs in each ZIP Code (several already exist)
- Maintains emergency supplies to support residents in coping with disaster
- Train and maintain disaster emergency response volunteers
- Build relationships with the reservists who will support work of Neighborhood Recovery Centers
- Offer tarps, sandbags, other supplies and evacuation assistance.
- Serve as a place for residents to find immediate help

PHASE: 2 Eligibility / Intake

OBJECTIVE: *Everyone who needs assistance gets it*

SELECTED KEY ELEMENTS:

1. Immediately provide post-disaster LMI households in vulnerable areas \$5,000 for emergency assistance
2. Activate funds to operate Neighborhood Disaster Recovery Centers (NDRCs) and Neighborhood Disaster Recovery Boards (NDRB) in disaster area to assist residents with FEMA and GLO applications
3. FEMA / GLO inspections will have homeowner present, translation available, and Neighborhood Disaster Recovery Center staff present as an advocate for residents
 - o Criteria FEMA uses for feasibility and cost estimates will be written and publicly available
 - o Establish appeals process for inspection that NDRC can assist homeowners with

POLICY CHANGE: Change FEMA and GLO guidelines to make heirship / multigenerational and nontraditional households eligible for housing programs

DETAILS: Found starting on page 22.

Neighborhood Disaster Recovery Centers (NDRCs)

Neighborhood resident advocates help neighbors recover

- Overseen by NDRB board made up of area civic club officers and other residents
- One NDRC in each ZIP Code with a director, two outreach/ advocates, troubleshooter
- Facilitate survivors housing choices, speed recovery and see no one is left behind
- Serves both homeowners and renters
- Staff are trained yearly and on reserve to be ready to assume their jobs in disaster
- Available for walk-in assistance and staff also outreaches to survivors
- Tracks recovery using a parcel level GIS system maintained by the County
- Staff available to join survivor in FEMA inspections and assist in appeals
- Helps residents gather eligibility documentation and troubleshoot eligibility
- Ensures survivors know all their options in temporary and permanent housing
- Coordinates volunteers for muck and gut, repairs and other assistance
- Monitors individuals' recovery to document status and ensure equity
- Staff will be fluent in the languages of survivors
- Centers monitor high flood risk areas and send staff door-to-door there post-disaster

PHASE: 3 Temporary Housing / Emergency Repairs

OBJECTIVE: *Survivors humanely rehoused / homes protected during rebuilding*

SELECTED KEY ELEMENTS:

1. Residents (owners & renters) have choice of type & location of temporary housing
2. Coordinate short term repair assistance using programs like Texas Rescue Map to expedite mucking and coordinate volunteers to make small repairs
3. PREPS program should not be re-implemented without addressing the legitimate concerns of homeowners that experienced the program

Owners' temporary housing options

1. VOUCHER - Hotel or apartment voucher (resident choice in housing type and location)
1. TRAILER on residents' property
1. PREPS program (revised and improved) to temporarily repair home — resident lives there while home is repaired
1. RAPIDO temporary to permanent home (pre-disaster home demolished new temp-to perm home built or new construction on vacant lots, see page __)
2. ADU placed on back of lot for owner to live in while original home is repaired; afterward ADU will be contract rented to a renter survivor through a third party nonprofit manager with a monthly lot payment going to owner.

Renters' temporary housing options

- a. Rent voucher for single family home, apartment, hotel/motel, trailers, ADU, etc.
- b. RAPIDO new construction homes to temporarily live in and long-term rent to own.

POLICY CHANGE: County and state agencies will work with FEMA to authorize funds to be used for temporary-to-permanent housing option (RAPIDO) and ADUs.

DETAILS: Found starting on page 26.



HOUSING VOUCHER
Survivors can choose a hotel or apartment voucher with a choice in housing type and location.

TRAILER
Survivors can choose to have a FEMA trailer on their existing property.

PARTIAL HOME REPAIR
Survivors have the option to have partial home repairs to allow them to remain living in existing home while waiting for permanent home repairs.

TEMP-TO-PERM HOME
Survivors' can choose to have their pre-disaster home demolished and replaced with a new temporary-to-permanent home. Survivors can live in the temporary house while the permanent home is built around them.

ACCESSORY DWELLING UNIT (ADU)
ADU will be built on the back of a lot for owner to live in while their original home is repaired; afterwards, the ADU can be contract-rented to a renter survivor through a third-party nonprofit manager with a monthly lot payment going to owner.

TEMPORARY HOUSING CHOICES

PHASE: 4 Permanent housing

OBJECTIVE: *Residents can choose where to live and how their homes are rebuilt*

SELECTED KEY ELEMENTS:

1. People have a say in where to live permanently and in the design of their homes. Pre-disaster design meetings will be conducted by the Neighborhood Disaster Recovery HUBs where residents can work with architects to put together house design plans that fit within the financial thresholds for post-disaster rebuilding.
2. Services will be solicited from local contractors to ensure that funds stay within the community and community members trust the contractor.
3. Before disasters there will be a home repair/improvement program offered to reduce disaster risk and keep contractors engaged and prepared to do large scale post-disaster home rebuilding.

Homeowner Options:

Option 1: Home repair on site

- a. Design and work with write-up assistance available to homeowner based on pre disaster housing design catalog
- b. Assistance provided to help resident work with rehabilitation contractor
- c. Eligible for same funding amount as a home reconstruction

Option 2: Home demo and reconstruction on site

- a. House design options developed with architects and resident before disaster

Option 3: Relocation (Housing Opportunity Program)

- a. Can use the same amount of funds to buy an existing home somewhere safer; or
- b. Buy a lot and rebuild somewhere safer

The Right To Choose (Fair Housing)

All survivors, whether owners or renters, will have the choice to stay or relocate their permanent housing to a different location under the Housing Opportunity Program. If residents want to relocate together with others in the community, a relocation and rebuilding process will be developed to achieve this.



Renters receive affordable temporary and long-term housing

Renter Options:

- Housing vouchers (temporary and permanent)
 - Temporary housing vouchers for renters will be provided until decent, affordable housing can be found without excessive rent burden
- Replacement rental housing construction:
 - Funds used to construct replacement rental housing will go to create apartments with rents that renter survivors can afford
 - Replacement rental housing will be rebuilt outside of flood hazard areas and in compliance with Fair Housing laws
 - One-for-one affordable rebuilding; housing stock will be proportional to affected populations, i.e: if 30% of survivors were 50% of AMI, then 30% of housing stock will be available only to 50% of AMI survivors.
- Rental ADUs in disaster area (elevated if needed)
- Temporary to permanent homes developed under RAPIDO program the would provide temporary housing and permanent rent-to-own home for disaster-displaced renters
- Benefits can be used for home purchase down payment (Housing Opportunity Program)

POLICY CHANGES:

- In deterring how much funding to allocate for rental assistance GLO will include the cost of replacing rental housing as well as personal property loss
- The amount of rental housing stock assisted will be proportional to affected populations
- Rental housing that is built or rehabilitated will first be offered to renter survivors, not simply used to increase the general supply of rental housing

DETAILS: Found starting on page 30.

HOUSING VOUCHER



Survivors may choose a hotel or apartment voucher until decent, affordable housing can be found without excessive rent burden. For renters, apartment vouchers may lead to a permanent housing option if they choose.

ACCESSORY DWELLING UNIT (ADUs)



ADUs will be built in disaster affected areas for renters to stay in either permanently or until decent, affordable housing can be found without excessive rent burden.

AFFORDABLE REPLACEMENT RENTAL CONSTRUCTION



Replacement rental housing will be constructed. Funds utilized to build rental housing units will go to create apartments with rents that rental survivors can afford. Replacement rental housing will be constructed outside of flood hazard areas and in compliance with Fair Housing laws.

HOUSING OPPORTUNITY PROGRAM



Survivors have a choice to use benefits for home purchase down payment.

RENTAL HOUSING CHOICES

PHASE: 5 Community flood control infrastructure

OBJECTIVE: *Assess flood control needs objectively and provide infrastructure equitably*

SELECTED KEY ELEMENTS:

Future community infrastructure spending will be used to provide equitable levels of flood control to LMI neighborhoods. This will be achieved by:

1. **OBJECTIVELY ASSESS INFRASTRUCTURE NEEDS AND EQUITY** — Texas A&M planning department, relying on its engineering, environmental and social vulnerability assessment expertise, and supplemented by resident knowledge, will survey infrastructure across the county to rank the level of flooding risk between neighborhoods, identify and estimate costs of flood control projects needed and use this data to rank projects.
2. **LISTEN TO NEIGHBORHOOD EXPERTISE** — Neighborhood Recovery Centers will work with residents to use resident expertise to provide additional data to A&M for the assessment.
3. **CORRECT LMI NEIGHBORHOOD INFRASTRUCTURE DEFICITS** — CDBG will be used exclusively in LMI communities and will supplement, but not replace, other funds to fund projects identified by the Texas A&M assessment.
4. **LMI AND WEALTHY NEIGHBORHOODS INFRASTRUCTURE COMPARISON** — An independent third party will perform a comparison report between storm infrastructure in LMI and wealthy communities.

DETAILS: Found starting on page 33.

The highlights of the plan have been outlined above.

The following sections provide more details and describe additional initiatives.

Existing Organizational Roles

ENTITY	RESPONSIBILITY	STRENGTHS	WEAKNESSES
FEMA - Federal Emergency Management Agency	Provides aid to disaster survivors through various programs and services. At a Disaster Recovery Center (DRC), survivors can learn about disaster assistance programs, apply for disaster assistance, check the status of their FEMA application, get help understanding FEMA notices or letters, find lodging and rental assistance information, get referrals to agencies that offer other assistance	Brings a large amount of money Has a strong administrative infrastructure	Deferred maintenance exclusion Undervalues renter losses Duplication of benefits confusing Inspectors inconsistent in damage estimates Language barriers Prohibition on using funds for permanent housing Lack of adequate support to find acceptable temporary housing
TDEM - Texas Department of Emergency Management	Coordinates the state emergency management program to ensure that the state and its local governments respond to and recover from emergencies and disasters effectively. TDEM also supports plans and programs to help prevent or lessen the impact of emergencies and disasters. TDEM's Recovery Division works closely with local jurisdictions, state agencies, and federal partners to ensure Texans successfully navigate disaster recovery.. Additionally, TDEM urges Texans impacted by severe storms to self-report property damage using TDEM's Independent State of Texas Assessment Tool (iSTAT) to alert their department of urgent recovery needs	Produces state emergency management plan Effective coordinating intergovernmental short-term disaster response	Focused, almost exclusively, on emergency recovery. STEER evacuation program does not work Advance planning for evacuations does not adequately serve socially vulnerable, low income, BIPOC communities. Has failed to accurately assess hurricane damage, especially housing damages
VOAD	A volunteer agency that responds to disasters as part of their overall mission. VOAD members are made up of public, private, nonprofit, faith and volunteer organizations and agencies who may play a role in all phases of a disaster: preparation, response, recovery and mitigation. National VOAD promotes cooperation, communication, coordination and collaboration among its members to foster more effective delivery of services to communities affected by disaster.	Can address individual households having difficulty getting assistance.	Focused on individual cases and does not confront structural problems or advocate structural reform.

City of Houston	Develops pre-disaster mitigation plan, assesses needs post disaster, applies for funding for recovery and mitigation, provides emergency response, has attempted (with limited success) to administer housing recovery programs.	Has proven incapable of operating single family reconstruction program Poor targeting of DR rental housing	Extremely slow to deliver housing reconstruction Long-term inequities in acknowledging and in providing flood control infrastructure to communities of color
Harris County	Develops pre-disaster mitigation plan, provides emergency response, assesses needs post disaster, applies for funding for recovery and mitigation. Eligible to develop and submit pre-disaster plan pursuant to SB 289.	Has proven incapable of operating single family reconstruction program Poor targeting of DR rental housing	Has expressed a commitment to racial and economic equity in disaster recovery.
Harris County Flood Control District	Develops needs assessment, plans and contracts for flood control projects, operates buyout program	Best source for assessing flood control needs	Failed to equitably budget for flood infrastructure in BIPOC areas.
HUD US Dept of Housing & Urban Development	HUD's disaster mission includes response, recovery and mitigation . When a disaster is declared by the President of the United States, HUD works with FEMA (Federal Emergency Management Agency) and state agencies to assist those affected by the disaster. HUD supports community recovery using existing or expanded programs such as CDBG-DR (Community Development Block Grant Disaster Recovery). It also operates a disaster mitigation grant program.	Brings the largest amount of disaster recovery Focus is on low-to-moderate income households	On average, it takes 20 months after a disaster before HUD's housing assistance programs begin distributing money ⁴ . Source: Understanding the Pace of HUD's Disaster Housing Recovery Efforts. https://www.tandfonline.com/doi/full/10.1080/10511482.2021.1875258 Accessed 3/6/2023. HUD does not do enough to ensure state and local governments manage programs well and comply with civil rights laws and fair housing. Slow to make funding allocations. Defers to state and local government extensively and does not adequately review state and local government actions to ensure efficiency, targeting to vulnerable populations,, compliance with civil rights law.
GLO - Texas General Land Office	Serves as Texas' lead agency for managing disaster recovery grants from HUD and FEMA . The GLO serves four roles of disaster recovery: 1. Preparing Texans before a storm. 2. Assisting them with short-term housing and programs immediately after a disaster. 3. Providing long-term housing solutions to bring storm survivors home. 4. Mitigating against future storms through infrastructure improvements and planning studies.	Has establish relationship with HUD. Has established relationships with cities and counties.	Flawed regional allocation Flawed housing vs other needs priorities Insufficient attention to civil rights or fair housing Rental housing not linked to survivors and not affordable Faulty intake and qualification process PREPS program problems Home rebuilding, well faster than local programs has still been criticized for inefficiency.

NGOs - Non-Governmental Organizations & Faith-Based volunteers	Support quick response and help as many affected citizens as possible with their resources by arranging shelters, providing medical care, food, transportation, and communication resources	Some have large, quickly deployed labor forces that can deliver muck and gut and repairs quickly.	Home repairs are seldom coordinated with government rebuilding programs resulting in wasted resources
NAC - Northeast Action Collective	A group of advocates and neighbors that came together in 2018 in northeast Houston to organize on issues of inadequate drainage and flood mitigation in their community. NAC works alongside disaster survivors for structural changes so that communities can shape and win their own solutions to historical and ongoing injustices	Most experienced with needs and problems with DR.	Insufficient resources to meet full scale of needs.

Evaluation of previous recoveries and solutions in this plan

SIGNIFICANT PROBLEM	SOLUTION IN PLAN
Immediate repair programs (PREPS) flawed	1.10, 3.6
Both repair and reconstruction do not give homeowner agency	1.7, 3.2, 3.5, 3.7, 3.8, 4.1-4.5, 4.7, 4.9
Flawed and discriminatory regional allocation process	2.1-2.9
Application and eligibility process chaotic and flawed	2.1-2.9
Mitigation grants fail to address historical flood control deficits	5.1-5.3
Insufficient targeting of LMI households	1.5, 1.9, 2.3, 3.8, 4.7
Evacuation planning is inadequate in design and execution	1.11, 1.12, 1.13
Rental housing programs underfunded, not linked to survivors, unaffordable	3.8, 4.1.b, 4.3, 4.0
Inadequate monitoring, reporting and accountability	1.1-1.4, 1.6, 2.1.c, 3.1
Takes too long to get assistance to survivors	1.6, 1.9, 2.4, 2.5, 3.3, 3.4
Temporary housing: bad options, no survivor agency	3.2, 3.5, 3.7, 3.8
Insufficient construction quality control	1.10, 3.3, 3.4, 3.5, 3.6
Inadequate survivor authority to decide on housing design and plans	1.7, 2.5.f, 3.5, 3.7, 3.8, 4.1-4.9
Inadequate fair housing considerations	1.13.k, 4.1.a.i, 4.1.b.vii, 4.3.b.I.1, 4.9
Civil rights (Title VI) violations	
Inadequate social services	2.1, 2.4, 2.5
Poor federal monitoring of state and local performance	1.8
No advance planning leaves socially vulnerable areas subject to repeat flooding	1.1, 1.2, 5.1-5.3
Buyout programs don't allow households to relocate as a community	4.5
Poor communication and customer service	2.1.d, 2.3, 2.5e, 2.5.g

1 Pre-Planning / Mitigation

One of the greatest failures of past disaster recovery programs is the failure to evaluate the last recovery process, determine how it could have been improved and put in place a plan for administering the next recovery based on these learned lessons. This plan is directly aimed at overcoming this failure.

Supplementing the activities presented in the main plan are these elaborations and some additional activities.

1. **GIS DATABASE:**
 - a. **DATA PORTAL FOR PREPAREDNESS AND RECOVERY TRACKING:** Prior to disaster socially and physically vulnerable areas most likely to be affected by a natural disaster will be identified and added to a unified area GIS system used for all disaster preparedness and recovery purposes. The platform will also contain the parcel level data to be collected and used by HUBs and Neighborhood Disaster Recovery Centers (discussed in detail elsewhere). This will be supplemented by a flood control infrastructure and housing needs assessment. This data will be available to the Neighborhood HUBs who will use the information in their work within the community as a component of resident disaster preparedness education.
 - b. **TRACK CRITICAL INFRASTRUCTURE NEEDS:** Data from the GIS described above will be used by the flood control district to identify and prioritize critical infrastructure needs. The flood control district will conduct engineering and cost estimates to pre-identify activities and costs that can be carried out as funds become available pre- and post-disaster.
2. **LEVERAGE EXISTING PUBLIC DATA SOURCES:** Use information the state already has about income, home ownership, and address rather than placing the burden of securing these records on applicants to submit as documentation of their program eligibility.
3. **NEIGHBORHOOD DISASTER RECOVERY BOARD (NDRB):** one board will be located in each ZIP Code area and will be composed of area civic club presidents and other residents. The boards will be established to plan and oversee the Neighborhood Disaster Recovery Centers.
4. **NEIGHBORHOOD DISASTER RECOVERY CENTER (NDRC):** The NDRCs will be activated following a disaster and the staff hired when the center is activated will be paid living wages. The NDRC is a physical location whose functions are set out in the main body of this plan (see page __). Priority will be given to employing a neighborhood resident as the NDRC director and staff and there will be staff members who are fluent in the languages spoken by the people living in the surrounding neighborhoods. More details on the function of the NDRC's is included in sections below.
5. **LEGAL ASSISTANCE:** Lawyers will be placed on retainer immediately upon a disaster to represent and defend the rights of low-income survivors. The lawyers representation includes, but is not limited to representing individuals who need assistance as well as monitoring FEMA, HUD, and Harris County to ensure equity and racial justice for all survivors in the administration of the program.
6. **LOCAL BRIDGE FUNDS BEFORE FEDERAL FUNDS BECOME AVAILABLE:** Essential bridge loan funding for use between when the disaster strikes and when a federal disaster is declared and federal funds are available will be covered by loans provided by the county that will then be reimbursed by FEMA/HUD when federal disaster

is declared. These funds will be used to activate NDRCs and for financing mucking and partial repairs when immediate action is needed to minimize further long term damages to homes.

- a. **SECURE FEMA PRE-APPROVAL:** GLO and Harris County should pre clear with FEMA eligibility for the following expenses to be paid for or reimbursed by FEMA following a disaster:
 - i. Muck and gut, including costs associated with contracting for the work and paying for sheltering and supporting volunteers.
 - ii. Neighborhood Disaster Recovery Centers.
7. **PRE-DISASTER HOME DESIGN:** People will be offered high levels of agency in designing their homes. There will be pre-disaster design meetings conducted through the Neighborhood Disaster Preparedness Hubs before a disaster. At these meetings residents can work with architects to create together house design books that fit their community's desires along with follow-up meetings after a disaster where people can revisit and customize selections from these design books. The most important thing is to provide people a menu of choices that allows them to feel comfortable in their home without overwhelming them with too many choices; designs should be worked out in advance so people aren't scrambling to do this during the distress of post-disaster. Designs should consider anti-gentrification / anti-displacement considerations that fit community character and adhere to survivors' standards
8. **COLLECT AND USE ESSENTIAL DATA:** Work needs to be done to ensure that adequate data is collected during the recovery to monitor programs, ensure equity in program outcomes and prevent discrimination. Texas Appleseed and a national disaster recovery coalition are tracking currently available data to look at rates of applications and check for fairness and nondiscrimination. GLO and Harris County need to work with FEMA to insure the agency enhances its reporting standards, especially in the area of race and ethnicity. The data is essential because it can allow contemporaneous detection for low rates of applications or high rates of rejection that indicate possible discrimination. FEMA must cooperate to provide good data and GLO should do the same and must use this information to more accurately assess program performance.
9. **FLOOD INSURANCE:** Harris County should investigate the viability and funding sources for purchasing flood insurance for certain socially and geographically vulnerable LMI areas that are uninsured or underinsured. This may be a cost effective alternative to funding rebuilding post-disaster.
10. **PRE-BUILD LOCAL CONTRACTOR CAPACITY:** In preparing for both temporary and permanent housing programs Harris County and GLO should jointly undertake efforts to increase local home repair and reconstruction contracting capacity:
 - a. **DEVELOP CONTRACTOR POOL:** Harris County should issue RFPs for local contractors to identify and support a number of local subcontractors with the ability to perform emergency repairs and mucking for community members.
 - b. **BUILD CONTRACT CAPACITY:** The County should invest in local contractor capacity by training and preparing subcontractors with an ongoing home repair program to gain experience and expand their capacity for large scale rebuilding of homes post-disaster.
11. **IMPROVE EMERGENCY PREPAREDNESS AND RESPONSE:** TDEM STEAR Program should be reformed and/or a Harris County alternative program should be established that would:
 - a. **VULNERABLE, PERSONS DATABASE:** Create and maintain a local STEAR database and encourage participation through neighborhood centers, community organizations, civic clubs, and HUBs.

- b. PLANS; Pre-develop evacuation plans in consultation with HUBs and civic clubs for local areas.
- c. VOLUNTEERS; Develop, train, and manage a volunteer evacuation corps in collaboration with HUBs.
- d. PROMOTION: Conduct educational activities and distribute flyers in housing complexes and vulnerable neighborhoods to raise awareness about STEAR and the evacuation assistance program. Direct outreach efforts towards socially vulnerable populations, such as low-income and government-assisted housing developments. Create informative cards with contact numbers, evacuation procedures, preparation guidelines, and other essential information, and distribute these cards to residents.
- e. REGULAR REFRESH: Conduct refresher and update sessions at the beginning of each hurricane season to inform community organizations, neighborhood centers, HUBs, and apartment managers about evacuation plans, STEAR registration, and the evacuation volunteer corps.
- f. SIGNAGE: Create and distribute permanent signage that provides information on obtaining evacuation information, placing them in community centers, public buildings, apartment association common areas, and other public spaces.
- g. CONTACT INFO: Publicize a reliable phone number for residents to call if the 311 emergency line is overwhelmed, and ensure 311 and 911 operators are trained in providing evacuation information.
- h. CURRENT INFORMATION: Establish a system, managed by TDEM, city, and state officials, to provide up-to-date information to evacuees from the time of advanced warning of an approaching hurricane, during evacuation orders, and while evacuees are sheltered elsewhere. This includes informing them about evacuation bus destinations, estimated return times, and meeting their basic needs for food, water and shelter.

12. NEIGHBORHOOD DISASTER RECOVERY HUB EMERGENCY RESPONSE PLAN:

The HUBs will implement a ten-point initiative to improve TDEM's STEAR program or a Harris County alternative program. The key actions that will be taken are:

- a. COLLABORATION AMONG HUBS: The HUBs will work together to create an evacuation plan and maintain a resident database. The database will be incorporated into the GIS system described above in the section in initiatives 1, 2 and 3.
- b. SURVEY HOUSEHOLDS: A survey will be conducted to identify any special needs for evacuation and compile a comprehensive database.
- c. ANNUAL UPDATES: The resident database will be updated on a yearly basis to ensure accuracy.
- d. DETAILED INFORMATION: The database will include information about special transportation needs, disability considerations, pets, and other relevant details at the household level.
- e. EVACUATION PREPAREDNESS GUIDE: Every household will receive an evacuation preparedness guide. This guide will provide information on when and why to evacuate, what to expect during an evacuation, available financial assistance for personal evacuation costs, items to take when evacuating, the importance of informing neighbors, how to alert officials about special needs, volunteering opportunities during evacuations, and the recovery process after evacuation.
- f. PRE-PLANNING AND COORDINATION: HUBs will coordinate with officials to establish bus evacuation points and procedures, including arrangements for food and lodging during the evacuation.

- g. DOOR-TO-DOOR OUTREACH: Volunteer teams will be organized to go door-to-door and inform residents about evacuations.
- h. VOLUNTEER TRAINING: Volunteers will be identified and trained to assist and advocate for residents throughout the evacuation period.
- i. SPECIAL ASSISTANCE FOR VULNERABLE INDIVIDUALS: "Help My Neighbor" volunteers will be assigned to provide special assistance to highly vulnerable persons during evacuations.
- j. CATASTROPHIC DISASTER PLAN: A comprehensive plan will be in place to coordinate volunteer efforts in search and rescue operations within the neighborhood. Emergency rescue personnel will be provided with information about highly vulnerable individuals to ensure their safety.

13. Non-federally declared disaster plan: Most disasters do not rise to the level of a federally declared disaster. Federal interventions through FEMA and HUD are disasters whose impact are so widespread and severe that they overwhelm the response capability of local and state government. Small and mid-size disasters also require pre-disaster planning to be successfully resolved. Faith-based groups often step in to provide home repairs and reconstruction because there are no federal funds available. In these cases the affected neighborhoods and the county and city governments need to develop a plan to carry out the actions they need to take to support this alternative voluntary home rebuilding process.

- a. HUB ROLE: NDR Hubs should play the same role in disaster preparedness and evacuation in both large and small disasters.
- b. NDRC ROLE: In a non-federally declared disaster, Harris County should make a decision on whether to activate the NDRCs, realizing that the costs of activation will have to be born by the county rather than the federal government. If significant housing rebuilding or repair is anticipated then NDRC activation would be highly beneficial.
- c. VOLUNTEERS: Faith-based volunteers have traditionally played the major role in repairing and rebuilding homes in these smaller disasters. Working with the HUBs, Harris County should develop in advance a support plan for these volunteers.
 - i. HOUSING: This would include logistical support for volunteers in the form of housing. Harris county and the HUBs should pre-identify housing for volunteer repair crews. Suitable sites could include dormitories and hotels. Harris County could assist with the rental cost of these facilities.
 - ii. MATERIALS WAREHOUSING: Volunteers need tool storage and materials storage areas near the rebuilding areas. This would include drop-off and storage locations for purchased and donated building supplies. County warehouses and maintenance yards could serve as these locations.
 - iii. DISCOUNT AGREEMENT WITH VENDORS: Harris County elected officials, should negotiate with construction material vendors immediately following a disaster to attempt to obtain discounted prices on building materials for volunteers do use in home reconstruction.
 - iv. COUNTY PURCHASE OF BUILDING SUPPLIES: Harris County should consider a direct purchase of building supplies to be transferred to faith based volunteers working on home reconstruction. The county's relationship with vendors, and it's larger contracting capacity may produce substantial savings on building supplies.
 - v. PRE-CONTRACT WITH SKILLED AND LICENSED TRADES: in addition to traditional labor, on home reconstruction and repair there's usually a

need for skilled licensed trades, such as electricians and plumbers. The county and HUBs should negotiate, in cooperation with the volunteers, discounted contracts from these trades.

- vi. **EXPEDITED PERMITTING AND INSPECTIONS:** Working from pre-approved plan sets Harris County should work with building inspectors to expedite permitting for work done by approved volunteers. There should also be agreements regarding reduced inspection requirements and/or expedited inspections in order to maximize the efficiency of volunteers.
- vii. **DEMOLITION:** Harris County should contract for demolition and debris removal so the volunteers can focus on rehabilitation and reconstruction.
- d. **CLIENT INTAKE:** HUBs and NDRCs can work with volunteer organizations to determine survivor eligibility requirements, gather documentation and serve as outreach and eligibility centers. These entities should encourage survivors to sign a release form to allow their information to be shared with voluntary organizations that do home repairs.
- e. **WORK ASSIGNMENTS:** In a volunteer led recovery, it is often the case that more than one voluntary organization is involved in the process. Frequently, one volunteer organization will do initial roof tarping and mucking and another will come in later to do the home repair and rebuilding. HUBs and NDRCs are in a good position to coordinate and refer voluntary organizations to the appropriate houses based on their availability and skill sets.
- f. **TEMPORARY HOUSING FOR SURVIVORS:** Harris County needs to assume primary responsibility to provide temporary housing for survivors whose homes are not fit for occupation during the period from disaster to completion of rehabilitation. HUBs and NDRCs can assist in identifying the households requiring temporary relocation and support survivors in finding suitable temporary housing.
- g. **DOCUMENTATION OF OWNERSHIP:** Most voluntary organizations doing home repairs require proof of ownership from the homeowner. Harris County should contract with a title attorney to assist families to obtain an acceptable proof of ownership.
- h. **PROPERTY TAX CONSIDERATIONS:** Low-income homeowners often live in homes with relatively low property tax assessments. When such a home is rehabilitated or reconstructed, the assessed evaluation of the structure may increase dramatically to levels that are not affordable to the homeowner. State legislation addressed this problem by capping property tax increases for homes that received rehabilitation or reconstruction assistance from government funds. A similar provision needs to be enacted in state law that would apply to homes rehabilitated or reconstructed with volunteer assistance. Harris County, and the general land office should cooperate to work with members of the legislature to enact such a provision.
- i. **RENTER ASSISTANCE:** Traditionally, faith-based organizations working on home repairs focus on owner occupants to the exclusion of renters. Pre-disaster conversations between the county, and the neighborhood with the major faith based organizations should be conducted to determine if the voluntary groups may be willing to construct homes for renters under a financing structure through which the renters would buy the houses.
- j. **STATE SMALL SCALE DISASTER FUND:** The GLO, should work with the legislature to establish a small scale disaster fund that would give from \$250,000-\$1 million to counties experiencing disasters to use to pass through to

faith based organizations to undertake home repair and reconstruction. The State of Mississippi has such a program. The Mississippi's Disaster Assistance Repair Program (DARP) provides counties with up to \$250,000 in increments of \$50,000 for building materials to help communities recover following a disaster. Through this program, the State grants funding only for the building materials. The county is then responsible for coordinating with volunteer organizations to provide the labor to repair impacted homes.

- k. REBUILDING ON ALTERNATIVE SITES: in cases where voluntary organizations decide that rebuilding should take place in a location other than the original location of the house, Harris County should work with a nonprofit organization to ensure that the site selected is appropriate in terms of access to schools, services, is free from environmental hazards, located outside of flood hazard areas and is generally an appropriate location that meets fair housing standards.

2 Eligibility / Intake

Eligibility

This plan aims to maximize the number of low-to-moderate income (LMI) survivors receiving necessary aid for disaster recovery, while ensuring that the process is:

1. Fair and straightforward
2. Rapid, humane, and efficient
3. Empowering residents with recovery choices
4. Enhancing LMI pre-disaster home and neighborhood conditions

The priority is to ensure everyone eligible obtains the assistance they need to recover. Central to this is ensuring equal access to benefits, irrespective of a survivor's economic status, social vulnerability, or ethnicity. The plan is designed to eliminate the lengthy delays of previous disaster recovery programs by implementing a rapid and humane eligibility process that also minimizes administrative costs through efficiency.

Past eligibility processes have often been confusing, inefficient, and overly burdensome, leading to delays and discouraging survivors from applying or completing the process. Inadequate outreach, poor communication between administrators and survivors, inefficient application processing including failures in application and document retention and tracking have been among the major shortcomings in the past.

Intake

The intake goal is to ensure a rapid, humane, and smooth transition for survivors to be determined eligible for and receive aid. A crucial activity during intake is swiftly and efficiently connecting people to any appropriate recovery resources from the State of Texas, Harris County, volunteer organizations, social services, legal services, etc..

Past recovery programs have fallen short in two areas: 1) communication gaps between survivors and disaster recovery program administrators during various stages (eligibility to intake, intake to design, etc.); and 2) the program's failure to offer survivors access and referrals to resources to help them overcome eligibility barriers in terms of access to documentation, resolving ownership status issues, etc.

Supplementing the activities presented in the main plan are these elaborations and some additional activities.

1. **COMMUNITY PREPAREDNESS AND COMMUNITY RECOVERY INFRASTRUCTURE:**
 - a. ZIP CODE LEVEL: The plan operates in four ZIP Code areas of northeast Houston and Harris County (see page 2).
 - b. HUBS: Within each ZIP Code there are at least three, volunteer staffed Neighborhood Disaster Preparedness Hubs staffed by volunteers. A secure storage facility for storing supplies is shared by the Hubs in each ZIP Code.
 - c. OVERSIGHT BOARD: A Neighborhood Disaster Recovery Board exists in each ZIP Code. The board members are composed of local civic club members and other residents. The Board oversees the work of the Neighborhood Disaster Recovery Center in its area and monitors the area's recovery needs and progress. The board also advocates to FEMA, HUD, GLO, Harris County and the public for equity, efficiency and fairness in the recovery process.

- d. **STRUCTURE OF NEIGHBORHOOD DISASTER RECOVERY CENTER:** One Neighborhood Disaster Recovery Center, opened and activated when disaster is eminent, serves each ZIP Code area. Each center has a staff of a director, at least two outreach workers / resident advocates, and one Community Troubleshooter who understands the disaster recovery rules and process thoroughly and can serve as an advocate for survivors to navigate the recovery process and secure other resources the survivor needs. When needed, the NDRC staff can bring in the troubleshooter at any point to answer questions and resolve problems related to the recovery program and be able to receive additional help beyond the recovery program. This person can accompany a survivor in a home inspection, help source information from the government, and more depending on what survivors need. A Community Troubleshooter works closely with the center director and outreach workers.
 - i. The director and staff are accountable to the Neighborhood Disaster Recovery Board. The director and staff and volunteers are pre-identified and provided orientation and training in the recovery programs and the roles of the center through a day-long quarterly class for which they are paid.
 - ii. The Harris County emergency management department establishes and maintains the parcel level GIS disaster preparedness database and trains Hub volunteers, NDRC staff and other volunteers on how to submit survey assessments and door-to-door gathered information for inclusion in the GIS system.

2. **DAMAGE ASSESSMENT PLAN:** The Harris County should establish a damage assessment plan to be carried out by teams of county employees supported by neighborhood volunteers to document and estimate structure damage costs in the affected neighborhoods. Training should be provided in advance of disaster and immediately following disaster on implementing this protocol. GLO should establish a protocol to collect and evaluate this data in making the allocations and methods of distribution of funds for CDBG-DR, CDBG-MIT and other financial resources.
3. **COORDINATION WITH COMMUNITY ORGANIZATIONS:** Pre-disaster contingency provisions should be made for trusted community-based organizations to be contracted to supplement efforts by Harris County, GLO, and Neighborhood Disaster Recovery Centers to engage in community outreach to assess needs and educate about programs and eligibility. These activities should include door-to-door, phone calls, social media and other approaches. Outreach areas and data collected needs to be coordinated with NDRCs and information gathered should be input into the GIS system.
4. **NEIGHBORHOOD DISASTER PREPAREDNESS HUB HOUSES:** Operated by volunteers and funded to secure the supplies required to support their community such as emergency response supplies and to pay for shared secure storage spaces to warehouse supplies.
 - a. **3+ HUBS PER ZIP CODE:** There will be at least three neighborhood HUB houses in each zip code sharing one supply storage facility.
5. **HUB AND NDRC PROCEDURES WHEN DISASTER STRIKES:**
 - a. **EVACUATION:** HUBs and NDRCs mobilize staff and pre-identified volunteers to advise residents of evacuation procedures help staff bus evacuation points, provide rides to evacuation points, and assist pre-identified persons with special needs in evacuating. HUBs and NDRCs coordinate with emergency responders, evacuation busses, etc. to ensure complete and safe evacuation.
 - b. **EMERGENCY BENEFITS AND TEMPORARY HOUSING:** Immediately after disaster NDRCs are opened and outreach to survivors in there area with

information on obtaining emergency FEMA benefits, securing damaged homes and moving from their home or emergency shelter to temporary housing. NDRCs troubleshoot eligibility problems and outreaches to persons who have not engaged the recovery system. They provide information and answer questions from survivors. They explain to people their options for temporary housing, home repair and home reconstruction.

- c. COUNTY DAMAGE ESTIMATE: HUBs, NDRC staff and volunteers should assist Harris County and city officials in carrying out the estimate of damages (see ____ above) immediately following the disaster.
- d. RAPID ASSESSMENT AND APPLICATION: Door-to-door outreach to survivors assessing survivors' needs and facilitating their applications for assistance will be conducted out of the Neighborhood Disaster Recovery Center, employing residents of the neighborhood and community-based organizations and churches as door-to-door canvassers. The strategy will be to identify high priority areas (based on disaster results and assessments conducted prior to disaster) and reach out door-to-door in these areas first. All survivors from the neighborhood will be contacted and assisted with completing intake form within 14 days following the disaster.
- e. INTAKE AND ELIGIBILITY SUPPORT: NDRC staff are assigned survivors to follow through on all disaster recovery related matters. The staff functions as a case manager/advocate to support the survivor through the eligibility process all the way through their final recovery. Staff monitors each survivor's progress and intervenes when a survivor experiences problems. NDRC staff will:
 - i. Maintain a survivor status chart, decision checklist and program flowchart linked to the GIS system to track in real-time where a survivor is in the eligibility and intake process, decisions on temporary and permanent housing that each survivor has made, and a record of the documentation that is needed to establish program eligibility along with the status of each item for each applicant.
 - ii. Maintain an on-line survivor documentation database with all survivor documents and records available to both the survivor and the Survivor Support Team. Make it possible for the survivor to upload documents to their personal database.
- f. HOME DESIGN REFRESH: Before disaster the HUBs will have already facilitated community design meetings to develop home design books in conjunction with architects that will inform the plans for home reconstruction within their area. The NDRCs will then convene a post-disaster meeting with affected homeowners to review those design standards and refresh the pattern book based on the post-disaster situation.
- g. INDIVIDUAL HOME RECOVERY CHOICES COUNSELING: NDRC staff meet with homeowners one-on-one to present the options for repair, rebuilding or relocation.
- h. FEMA HOME INSPECTION ADVOCACY: NDRC staff participate as a survivors advocate during FEMA inspection of the damaged homes. NRCs should advise homeowners to take photographs of homes immediately post disaster documenting disaster damages for purposes of establishing eligibility and contesting FEMA "insufficient damage" findings. Use should be made of Google Street View photographs for establishing pre-disaster housing conditions.
- i. NON-HOUSING RECOVERY SUPPORT: Funds should be provided by Harris County and GLO to support the enhanced provision of social services to survivors.

- i. Wraparound mental health services will be employed by the NDRC to ensure that there is consistent help available to those who want it; survivors will be asked at the beginning of their recovery process if they want counseling and will continue to be offered the option throughout their recovery.
- ii. Centers should have the transportation capacity to reach community members with disabilities, elderly members, and whoever needs assistance to come directly to them.
- iii. Centers should have transportation coordination and capacity to support community members following a disaster (i.e: doctor's office trips, grocery stores, transit vouchers, volunteer ride shares, etc.).

6. **GOVERNMENT SECURES PUBLIC RECORDS FOR APPLICANTS:** Program eligibility workers at FEMA or GLO will take on the primary responsibility for obtaining the records from public agencies required in the eligibility process and will coordinate with NDRC staff to help secure other records

7. **RESOLVING OWNERSHIP ISSUES:** FEMA/GLO must provide clarity surrounding heirship property issues, multiple roommates from the same property (both homeowners and renters), primary homeowner death, and more before the next disaster happens to ensure people understand how to apply for and receive aid following a disaster.

8. **ELIGIBILITY POLICIES RECONCILED:** FEMA and GLO policies regarding eligibility need to be discussed and resolved before disaster strikes.

- a. **DISCLOSE STANDARDS:** GLO should ask for clarification from FEMA regarding the standards that are applied for determining eligibility for emergency assistance housing repair funds. GLO should work with Harris County, community groups and advocates to review these standards and if necessary challenge them with FEMA. The principal issues are the standards for disqualifying homes due to "insufficient damage" and FEMA's new ownership standards.
- b. **COORDINATE FEMA / GLO STANDARDS:** GLO, community groups and Harris County should review homeownership standards to ensure they are appropriate for the affected area. The GLO ownership standards should also be reviewed in light of the new FEMA standards to ensure adequacy and consistency.
- c. **AFFIDAVIT OF HEIRSHIP SUFFICIENT:** FEMA/GLO must only require an affidavit of heirship that states one person has personal interest in the ownership of property to allow them to make changes for emergency and permanent repairs to their homes.
- d. **PRE-DISASTER OWNERSHIP STATUS:** Must include clarification for a situation where a survivor was not the legal owner of the property during the time of the disaster
- e. **MULTIPLE RESIDENT OWNERS:** Must include clarification for homes that are multigenerational and where there is not one designated owner for a property

9. **OWNERSHIP RESOLUTION:** People must be offered legal aid services prior to and after a disaster to resolve their property issues.

3 Temporary Housing

This plan aims to facilitate a rapid qualification process for eligible applicants seeking emergency and temporary housing assistance. Once eligibility is determined, the plan ensures the provision of suitable temporary housing, granting survivors the autonomy to select safe and adequate accommodations conducive to resuming a near-normal life. Wherever feasible, the plan integrates temporary and permanent housing assistance programs. NDRC, volunteer and legal services advocates are available to aid survivors experiencing issues with temporary housing or delays in accessing permanent housing programs, ensuring these problems are resolved promptly and effectively. Moreover, the plan steadfastly protects and enforces survivors' rights to make fair housing choices throughout the program.

Supplementing the activities presented in the main plan are these elaborations and some additional activities.

1. FEMA INSPECTION PROCESS IMPROVEMENTS

- a. PRE-DISASTER AGREEMENTS: GLO should work with FEMA to secure an agreement providing the following:
 - i. GLO should encourage FEMA to publish written standards for homeowner inspection following a disaster prior to inspecting people's homes. This information is critical to helping survivors and NDRCs in documenting damage in a manner to ensure all eligible persons qualify for assistance.
 - ii. FEMA should hire inspectors from the community and surrounding area rather than subcontracting with large firms and out of state contractors. FEMA should allow community members that work at the Neighborhood Recovery Centers to be trained along with inspectors to ensure that the community understands the standards and process for securing FEMA assistance.
 - iii. Following a FEMA inspection, a homeowner should be given a copy of their home's inspection and if they are denied provided a clear, written explanation of why they were denied with detailed instructions for how to appeal.
 - iv. Homeowners should have a right to a hearing following an assistance denial to be able to have a successful appeals process.
 - v. FEMA/GLO should provide funding for legal aid immediately post-disaster to represent people throughout the inspection and aid process
 - vi. A FEMA housing damage assessment will be conducted with a NDRC outreach worker and/or the NDRC Community Troubleshooter and the client physically present at the homesite at the time of the assessment.
 - vii. An appeals process will be established through the Neighborhood Disaster Recovery Board which, pursuant to established guidelines may grant a modification of the damage assessment to authorize greater rehabilitation costs. NDRC staff will serve as advocates for the client in the appeals process to ensure the survivor is protected and their questions are answered.
- b. TITLE CLEARING: Harris County/FEMA/GLO should provide funding for legal aid prior to a disaster to help homeowners develop clear title to their homes. Funds should be provided for legal assistance during disaster recovery so homeowners can resolve ownership and heirship issues prior to as well as after a disaster.

2. HOMEOWNER CHOICES CLARIFIED

- a. **CHOICE TO REHAB OR REBUILD:** A clear boundary will be established in guidelines between rehabilitation and rebuilding. There will be an objective understanding of when a house can be salvaged and when a person may elect to rebuild. Within the economic guidelines established, this decision belongs to the survivor and is not dictated by the government's convenience or preference to always tear down and rebuild new. Thresholds for housing assistance can be problematic and should not be inflexible; if a person wants to keep their house, and it will cost less than rebuilding (an assessment made by a fair, reasonable inspector) then the house should be repaired. The same maximum level of housing benefits will be available for whether a person elects to repair or rebuild. Personal agency over temporary housing and relocation is a requirement. All possible housing program options (example: a temporary structure separate from rebuilding, RAPIDO core that shelters while it's being further built out, etc.) will be reviewed with survivors with the ultimate decisions made by survivors who fully understand all the options.
3. **MOBILIZING VOLUNTEERS:** Utilize resources such as Texas Rescue Map, Muck Map, Sketch City to identify immediate high-priority areas that need mucking. Mobilize volunteers and small-repair contractors to these areas for immediate mucking.
 - a. **SUPPLEMENT WITH CONTRACTORS:** Local contractors/volunteers (SBP or Houston chapter of Habitat for Humanity) can be used for partial repairs and mucking.
4. **CONTRACTING CAPACITY/REFORMS:** a successful recovery is dependent upon the availability of a sufficient supply of competent construction contractors. This is not always present, especially in lower income communities. Advanced actions need to be undertaken in order to ensure contractors are available when needed.
 - a. **CONTRACTOR IDENTIFICATION:** Harris County will do RFPs for local contractors to create a coalition of local subcontractors to perform emergency repairs and mucking for community members.
 - b. **CONTRACTOR CAPACITY BUILDING:** Harris County must invest in local contractor capacity by training and preparing subcontractors prior to disaster, with an ongoing home repair program for them to be ready to be stood up to take on work rebuilding homes post-disaster. Contractors must protect homeowners' choices and needs.
5. **HOME REPAIR CLARIFICATIONS:**
 - a. **SPECIAL NEEDS:** Harris County must support disabled community members in their recovery and ensure that contractors have a way to prioritize their homes.
 - b. **EXPANDED WORK:** Harris County/FEMA/GLO must require contractors to continue work on homes even if they discover that there are more expensive repairs to be carried out after beginning repairs.
6. **PREPS REFORMS:** The GLO's Partial Repairs and Emergency Power for Sheltering (PREPS) program should not be reimplemented without addressing the legitimate concern of community members using recommendations from the *NAC Survivors As Experts* report.
 - a. **COMMUNICATION:** Before PREPS work begins, there must be a clear communication of final inspection criteria and scope of work.
 - b. **BEFORE WORK BEGINS:** The protocol for reporting low-quality work, poor client service and unfulfilled scopes of work needs to be explained to program participants.
 - c. **MUCKED FIRST:** All houses should be fully mucked before repairs begin.

- d. MOLD: All PREPS houses should undergo a complete mold remediation process.
- e. DRIED: All homes must be fully dried, with wood framing testing at or below 17% moisture content.
- f. NO HIDDEN ISSUES: PREPS work must not obscure more serious problems of damaged framing or dangerous electrical systems.
- g. POST COMPLETION REPAIRS: As the need arises, the General Land Office must make simple repairs on homes already completed under PREPS that protect the work and increase the safety of the home.

7. **OWNERS' TEMPORARY HOUSING OPTIONS;** temporary housing options must emphasize choice. Homeowners and renters should be able to choose how they want to be housed and if a survivor's first choice for housing is unavailable, they should be redirected and referred to other housing options immediately.

- a. VOUCHER - Hotel or apartment voucher (resident choice in housing type and location)
 - i. Housing vouchers should be able to be used for a range of properties including rental multifamily housing, rental single family housing, etc
 - ii. In conjunction with the administering housing authority, the GLO will do special market analysis and make an adjustment to increase the amount that housing vouchers will pay as necessary to secure adequate housing in appropriate neighborhoods.
- b. TRAILER on residents' property
 - i. Trailers must be confirmed to be safe and healthy and past formaldehyde issues resolved.
- c. PREPS program (revised and improved) to temporary repair home — resident lives there while home is repaired.
- d. RAPIDO temporary to permanent home (pre-disaster home demolished new temp-to perm home built, see page ___).
 - i. GLO will secure agreement with FEMA to permit FEMA funds to be utilized to pay for a RAPIDO core for temporary to permanent housing.
- e. ADU placed on back of lot for owner to live in while original home is repaired; afterward ADU could be contract rented to a renter survivor through a third party nonprofit manager with a monthly lot rent payment going to owner.

8. **RENTER'S TEMPORARY HOUSING OPTIONS**

- a. CHOICE: Renters will have equal protection, benefits and support to make their housing decisions as homeowners.
- b. ENHANCED VOUCHERS: In conjunction with housing authority, the GLO will do special market analysis and make an adjustment to increase the amount that housing vouchers will pay as necessary to secure housing in appropriate neighborhoods.
- c. VOUCHER ACCEPTANCE: FEMA/GLO funding will require that rental housing rebuilt with federal money cannot refuse to take vouchers. To ensure a sufficient supply of temporary housing, GLO will request the Governor issue a temporary emergency order prohibiting area landlords from refusing housing vouchers during the term of the emergency.
- d. HOUSING SEARCH ASSISTANCE; GLO must provide and fund apartment locator services that will identify high-quality units that will accept housing vouchers in safe neighborhoods.
- e. APPROPRIATE RENTS FOR SURVIVORS: Housing benefits for renters will be tied to renters, not rental property owners. Rental housing will be built or rehabilitated to provide to renter survivors, not simply to produce general rental

housing. The amount of housing stock will be proportional to affected populations, i.e., if 30% of survivors were 50% of AMI, then 30% of housing stock assisted with disaster recovery funds will be available only to 50% of AMI LMI survivors.

4 Permanent Housing

An important goal for permanent housing is to provide survivors with the agency to decide on the design and location of the home they will live in. By providing each survivor with a Survivor support team through NDRCs and area social service agencies, survivors will be supported in making informed life-changing decisions. The priority is to provide survivors with high levels of informed choice in the decision making process to reduce the stress of post-disaster recovery. The goal is for survivors not only to get back to housing, but to improve their living situation from their pre-disaster living conditions. Informed and supported choice is the way this happens.

Supplementing the activities presented in the main plan are these elaborations and some additional activities.

1. PERMANENT HOUSING ALLOWANCE:

- a. **HOMEOWNERS:** A maximum of \$250,000 (adjusted for inflation) for owner home repair, reconstruction, new construction or existing home purchase is available that can be applied to any of the housing options listed below.
 - i. The program may set reasonable cost limits of home subsidies so long as they do not conflict with the fair housing goal of affording the renter fair housing choices with regard to the neighborhood they wish to live in.
 - ii. The \$250,000 maximum housing allowance is based on a 1000 square foot home. If a smaller home is constructed, the allowance may be proportionally reduced, however the \$250,000 is a ceiling cost. As noted above, the program will allow reconstruction of a home with the number of bedrooms in the pre-disaster home.
 - iii. The program, in consultation with the community design process described elsewhere, may establish standards for amenities and finishes such that such amenities and finishes do not exceed those in a modest-priced new home constructed in Harris County.
 - iv. The first floor level of housing will be at least 18 inches above the base flood level based on the most recent FEMA flood maps.
- b. **RENTERS:** Renters will be eligible to receive assistance necessary to provide them access to affordable rental housing for 20 years. The maximum \$250,000 of assistance will be the same as homeowners.
 - i. Renters electing the option of receiving a housing voucher will be eligible to receive up to 20 years of rent assistance. The level of assistance and the rules governing the voucher will be the same as that of a Housing Choice Voucher and will be administered by the local housing authority.
 - ii. Renters electing to live in replacement rental housing or stay in their pre-disaster apartment after it is rehabilitated or rebuilt will also be eligible for a maximum benefit of \$250,000. The amount of rent the tenant may be charged by the landlord may not exceed 30% of the tenant's income.
 - iii. The lease agreement will be subject to the same terms as a housing choice voucher.
 - iv. Renters electing to participate in a rent-to-own home program will be eligible for a monthly rent/mortgage subsidy payment at a level necessary to keep payment at no more than 30 percent of the household's income.
 - v. Under all rental housing options rents will be adjusted every year and will remain at 30 percent of their current income and will not fall below the initial rent level.

- vi. The maximum period of rent subsidy will be 20 years.'
- vii. The program may set reasonable cost limits of rent and rent/mortgage subsidies so long as they do not conflict with the fair housing goal of affording the renter fair housing choices with regard to the neighborhood they wish to live in.
- viii. If a tenant moves from an assisted rental unit before the 20 year term is over, the landlord will be contractually bound to rent the housing unit to a renter with an income at or below 30 percent of AMFI for the remaining time period or until the individual's \$250,000 maximum subsidy is exhausted.
- ix. Renters electing the option to rent-to-own a new or existing home who sell their home before the 20 year subsidy period is over will be subject to recapture of the amortized balance of the subsidy.
- x. The program will contract with the local housing authority or other qualified entity to monitor compliance. The program will negotiate a one-time payment to the housing authority for these services.
- xi. The first floor level of housing will be at least 18 inches above the base flood level based on the most recent FEMA flood maps.

2. HOMEOWNER PERMANENT HOUSING OPTIONS:

- a. Option 1: Home repair on site
 - i. Design and work with write-up assistance available to homeowner based on pre-disaster housing design catalog, modified post-disaster as detailed above.
 - ii. Assistance provided to help resident work with rehabilitation contractor.
 - iii. Eligible for same maximum funding amount as a home reconstruction.
- b. Option 2: Home demo and reconstruction on site
 - i. House design options developed with architects and resident before disaster.
 - ii. Can include traditional rebuilding or Temporary to permanent RAPIDO house.
- c. Option 3: Relocation (Housing Opportunity Program)
 - i. Can use the same amount of funds to buy an existing home somewhere safer; or
 - ii. Buy a lot and rebuild somewhere safer.

3. RENTER PERMANENT HOUSING OPTIONS:

- a. Option 1: Housing vouchers (temporary and permanent)
 - i. Temporary housing vouchers for renters will be provided until decent, affordable housing can be found without excessive rent burden
- b. Option 2: Replacement rental housing construction:
 - i. Funds used to construct replacement rental housing will go to create apartments with rents that renter survivors can afford
 - 1. Replacement rental housing will be rebuilt outside of flood hazard areas and in compliance with Fair Housing laws
 - ii. Rent to own home – conventionally built or RAPIDO
- c. Option 3: Rental ADUs in disaster area (elevated if needed)
- d. Option 4: Benefits can be used for home purchase down payment (Housing Opportunity Program)

4. **GROUP RELOCATION OPTION:** When relocation is necessary and residents want to relocate together with others in the community, a relocation and rebuilding process will be developed to achieve this.

5. **HOUSING PLANS AND DESIGN:** People will be offered high levels of agency in designing their homes. There will be pre-disaster design meetings conducted by the Neighborhood Disaster Recovery Centers where residents can put together house design books that fit

their community's desires along with follow-up meetings where people can customize selections from the design books.

- a. CHOICE: The most important thing is to provide people a menu of choices that allows them to feel comfortable in their home without overwhelming them with too many choices; designs should be worked out in advance so people aren't scrambling to do this post-disaster with less clarity.
- 6. **CONTRACTORS:** To the extent feasible, labor, professional services and other rebuilding resources will be agreed upon and contracted prior to a disaster to avoid delays post-disaster.
 - a. Local: Services will be solicited from local contractors, designers, etc. to ensure that funds stay within the community and community members trust the contractor, example: St. Bernard Project.
 - b. COORDINATION: Architecture and construction teams will have close working relationships with Neighborhood Disaster Recovery Centers to ensure that clients receive personalized care and support.
 - c. ON-CALL: There will be contractors "on call" rotating in and out of service to provide support to survivors and there will be training programs/apprenticeships to get more contractors involved and prepared for the next disaster.
 - d. TRAINING: Trainings will remain relevant and significant as disasters are happening more often, and there is more of a need to build up response teams (construction contractors, etc.) that are prepared prior to the next major disaster.
- 7. **HOUSE SIZE:** FEMA/GLO must allow the homeowner to choose to rebuild a house with the same number of bedrooms as prior to the disaster within the maximum per home cost limit. Communities will create housing design options within permanent housing funding threshold and homeowners will be able to choose from the design book.
- 8. **HOA AND DEED RESTRICTIONS:** Harris County/FEMA/GLO must preemptively address HOA and deed restrictions with policy and legislation if necessary to ensure that property restrictions don't inhibit rebuilding/repair processes.
 - a. ELEVATION: This may need to include elevating houses on piers above the flood line—this needs to be reviewed in light of recent city building code changes
- 9. **HOUSING OPPORTUNITY PROGRAM (HOP):** All survivors, whether owners or renters, will have the opportunity to relocate their permanent housing to a different location, including for owners the option to purchase an existing house using the funds which would be otherwise utilized to build a new house. For renters, new affordable rental housing may be built in areas that are safer from disasters and afford survivors access to safer neighborhoods, better schools and greater job choices. The model for the owner mobility program will be the Homeowner Opportunity Program established in the previous Hurricane Ike rebuilding program. The rental housing construction program will include robust Fair Housing site selection criteria and long term affordability protections. This program must have a title-clearing function to support homeowners and provide specific realtor training to ensure that realtors know how to locate homes and support families looking to relocate. HOP must be a prominently offered program without pressure to ensure that homeowners know they have a buyout option without being forced into it.

5 Community Infrastructure

A successful disaster recovery plan must address public infrastructure (stormwater infrastructure, environmental remediation, disaster mitigation). There is a need to secure adequate funding for the disaster ravaged neighborhoods and to effectively target those financial resources to the activities that will produce results. This starts with identifying and prioritizing critical infrastructure projects, especially flood protection infrastructure, and funding requirements in each neighborhood. The plan proposes an equitable needs assessment and fund allocation methodology to allow impacted neighborhoods to successfully compete for funds.

Supplementing the activities presented in the main plan are these elaborations and some additional activities.

1. **CRITERIA FOR INFRASTRUCTURE PROJECT SELECTION:** A rational and objective process must be used to determine which geographical areas should receive funds for community infrastructure. The process should be designed to protect people from high disaster risks, use funds efficiently to address the largest number of persons facing the greatest needs and should be allocated fairly so that the process works toward extending a roughly equal level of flood protection across all neighborhoods, regardless of their economic conditions and population characteristics. This should be done in a manner that gives full consideration to the higher risk that socially vulnerable neighborhoods experience.
2. **INFRASTRUCTURE PROJECT NEEDS ASSESSMENT:** Governmental decisions often made years ago, withheld flood control infrastructure from neighborhoods of color across the Texas Gulf Coast. It is critical to recognize and address this legacy of discrimination. This requires accurately assessing the equity of today's flood control infrastructure between neighborhoods. Before the next disaster a qualified statewide entity, like Texas A&M Engineering School, should receive funding from GLO to survey areas across the state to determine the adequacy of flood control infrastructure at a neighborhood level. The study should also seek community knowledge of historic flooding experiences. The results of this evaluation should note the economic, racial and social vulnerability characteristics between the neighborhoods studied in order to assess any lingering discriminatory impact. This assessment can be used to allocate funds for infrastructure as they become available to work toward correcting these historic deficiencies and addressing any observed discrimination. The precedent for this is a study funded with Hurricane Dolly CDBG – DR funds through which the Texas Water Development Board conducted a drainage study of several hundred impoverished South Texas colonias that have no flood control infrastructure. This study provides a factual basis (but not a comparative analysis as is proposed here) for understanding the specific need for flood control infrastructure in historically unprotected areas.
3. **UNIFORM STATE INFRASTRUCTURE NEEDS HIERARCHY:** Establish a uniform state hierarchy of disaster mitigation needs based on: 1) the neighborhood infrastructure study outlined previously; 2) threats to health and safety of residents; 3) threats to housing and; 4) economic threats. Use this hierarchy to allocate available funds in future state action plans for CDBG-DR and CDBG-MIT funds. Neighborhoods experiencing compounded threats should be prioritized for flood control infrastructure, e.g. a neighborhood with severe flooding located next to a toxic waste facility should be prioritized over a neighborhood without any compounded environmental hazard. Federal policy has historically considered the value of real property as a factor in

determining where flood control projects are located. This criteria should not be used. Instead the number of persons and households impacted are the appropriate criteria

Appendix A: RAPIDO Temporary to Permanent Housing

One combination temporary and permanent housing option proposed in this plan, for both owners and renters, is a Texas-developed affordable housing program called RAPIDO. This is a housing approach designed to produce homes faster, at less cost and more individually tailored to the needs of the homeowners while working within the regulatory and financing complexities of a government disaster recovery program. Because the home serves as both temporary and permanent housing it combines government disaster recovery funding from both FEMA and



Pre-built panels go together to assemble the temporary “core” house.



The core takes the place of a FEMA trailer and houses family while waiting for the rest of the home to be built.



HUD. In traditional disaster recovery the FEMA funds are used to pay rental costs of temporary housing and thus are not available for rebuilding. RAPIDO allows FEMA funds that would otherwise be spent on temporary housing to go toward permanent housing. This allows more families can be assisted to rebuild with the available funds. Another advantage of RAPIDO is designed to afford significantly greater individual design choices to the homeowner than permitted under existing disaster recovery home reconstruction programs.

The RAPIDO program can best be understood from the experience of the homeowner. Here is the story of one family who went through the RAPIDO program as they built their home in Houston's Fifth Ward following Hurricane Harvey.

Today Scenacia is a Houston 5th Ward homeowner and single mom with two children — 12 year-old daughter and 10 year-old son who has significant special needs. At the time Hurricane Harvey hit Houston. Scenacia struggled to meet the extreme care needs of her son and raise her family. She found herself going from rental housing to living in a Houston shelter shortly

before Hurricane Harvey hit. Their furniture, clothes, appliances, toys, everything they owned were in storage while they were living in the shelter. Harvey's floodwaters inundated the storage facility, ruining all their worldly possessions. Tragically, as is the experience of most Houston renters, FEMA did not provide Scenacia's family any substantive help.

Over more than a decade, a number of model RAPIDO homes have been constructed in Texas to test designs, construction techniques and establish costs. All this looked good. But the program never actually had a disaster survivor family live in the core part of the house while the rest of the home was built around them. It was important to know what that experience would be like for the homeowner and if it would work. A partnership came together of bcWorkshop (the architects), Enterprise Community Partners (a national non-profit policy organization), the Texas Organizing Project (that was able to put together some funding), Covenant Community Capitol (who agreed to oversee construction of the home), and Texas Housers (who worked with Scenacia and family and who documented the process).

The idea that a family will temporarily live in a smaller core of the home is where RAPIDO accommodates the complexities of government requirements. FEMA funds are available just days after a disaster strikes. But traditionally, FEMA only funds temporary housing. Temporary housing funded by FEMA often ends up costing a lot of money. FEMA frequently spends \$100,000 or more to buy and set up a travel trailer for temporary housing. FEMA also funds hotel/motel vouchers that pay large amounts to hotel owners for survivors to live in cramped motel rooms for many months. These temporary housing solutions contribute not one cent to a family's permanent housing solution.

Within a week or so of a disaster striking, RAPIDO builds a small "core" structure on a lot. This can be the lot of an existing homeowner whose home cannot be repaired economically or a vacant lot where a renter would like to build a home to own for themselves. The core part of the home can be built in as little as a week. It is slightly larger than a FEMA trailer. This core, funded with the money FEMA provides for temporary shelter, is a temporary home for a family until the HUD CDBG funds are appropriated and available to the state and local governments to build and expand the rest of the home. But the core also is a permanent part of the final house. This is where a huge cost savings occurs. Instead of buying and disposing of a FEMA trailer or paying for hotel and motel rooms for months, that money is used instead to temporarily house the family in a neighborhood and the CDBG funds are added later to build the rest of their permanent home around this core.

The core of Scenacia's house, where her family lived for six months, was built on a vacant lot, purchased a few months before at a tax sale by the local non-profit Covenant Community Capital. When the core was completed and Scenacia moved in the core it was a tight fit for the family of three but, as was hoped, it turned out to be livable, aided by Scenacia's family's positive attitude and their knowledge that a large new home was coming at the end of this process. Elaine Morales, the architect for bcWorkshop, and J.T. Harechmak of Texas Housers monitored and troubleshooted the experience of the family in the core over the temporary period. Valuable lessons were learned about construction permitting, the pre-fabricated building panels, heating and cooling requirements, staging construction during periods of heavy rains and modifying a house for accessibility for a special needs family member.

The core itself is designed in multiple interlocking wall, roof and floor panels. The panels are built and warehoused offsite prior to a disaster and then brought out and assembled like the pieces of a puzzle in three days. With the encouragement of the City's Housing and

Neighborhoods Department, the Houston Code Department accommodated this unprecedented incremental building approach.

What will Scenacia's final three bedroom house will cost today in production? Some work would need to be done to establish an accurate estimate. Based on the cost of building Scenacia's home a few years ago, between \$175,000 and \$200,000 would be a rough estimate. Significant savings in the range of at least \$50,000 can be achieved if faith-based organizations contribute voluntary labor such as fabricating wall panels and assembling the cores. More can be saved with voluntary labor or owner self-help in building out the remainder of the home.

Keep in mind, in addition to these cost savings, RAPIDO also saves around \$100,000 on each home by eliminating the cost of a FEMA trailer and reducing hotel/motel costs. This expands funding for disaster home rebuilding to permit at least one-third more homes to be rebuilt with the combined FEMA and CDBG funds.

This plan proposes that RAPIDO is only one of several options homeowners could choose from in rebuilding their home. Choice is central to the plan — choice on how to rebuild and choice on the design of the rebuilt home.

The plan also envisions options like RAPIDO being extended to renters as well as homeowners. In Scenacia's case she was a renter who lost her rental housing and her household possessions in Hurricane Harvey. Through the program she became a homeowner. The plan envisions that after the next disaster some renters who lose their homes may want to make the choice that Scenacia did to buy a lot and participate in RAPIDO. The Houston land bank has a large supply of vacant lots that could be sold and financed affordably to renters who could then participate in RAPIDO to build their homes.

Scenacia and her family lived in the core part of the home on the left side while the remainder of the home was built on the right side (see photos above of her home being constructed). Then they moved over to the right side while final modifications were made to the left side and then the entire house was finally ready for them to occupy.

One of the most important lessons learned through building fifteen RAPIDO test houses in Texas over the years is that reduced cost, rapid recovery from a disaster requires advance planning and coordination between government entities from survivor qualification, owner decisions in home design, financing, permitting and final inspection. This pre-disaster plan permits these considerations to take place.

Another important lesson is that disaster survivors need the power to make decisions over their recovery. In this sense, the location of the home, the financing, the design and other aspects of the home should be things survivors have a say in – not a dictate of a government program.

One critical example are the careful decisions Scenacia made to ensure the design of the home accommodate her son's special needs. Another critical example is the decision by Scenacia about what she could afford. In the case of this home that was built with private funds, not a disaster grant, there is a home loan. The cost of Scenacia's payments are much lower because after completion the land is placed in the Houston Land Trust. Through this, the cost of property taxes on the land will remain affordable over the long term.

Appendix B: Section 418.131-136

Subchapter F-1, Chapter 418, Texas Government Code

SUBCHAPTER F-1. DISASTER HOUSING RECOVERY

Sec. 418.131. DEFINITIONS. In this subchapter:

- (1) "Center" means the Hazard Reduction and Recovery Center at Texas A&M University.
- (2) "Local government" means a county, municipality, or council of government that has jurisdiction in a first tier coastal county, as defined by Section 2210.003, Insurance Code.
- (3) "Plan" means a local housing recovery plan developed under Section 418.133.

Added by Acts 2019, 86th Leg., R.S., Ch. 576 (S.B. 289), Sec. 2, eff. September 1, 2019.

Sec. 418.132. DUTIES OF GENERAL LAND OFFICE OR DESIGNATED STATE AGENCY. (a) Unless the governor designates a state agency under Subsection (d), the General Land Office shall receive and administer federal and state funds appropriated for long-term disaster recovery.

(b) The General Land Office shall:

- (1) collaborate with the Texas Division of Emergency Management and the Federal Emergency Management Agency, as appropriate, on plans developed under Section 418.133;

- (2) seek prior approval from the Federal Emergency Management Agency and the United States Department of Housing and Urban Development for the immediate post-disaster implementation of local housing recovery plans accepted by the General Land Office under Section 418.135; and

- (3) maintain a division with adequate staffing and other administrative support to review plans developed under Section 418.133.

- (c) The General Land Office may adopt rules as necessary to implement the General Land Office's duties under this subchapter.

- (d) The governor may designate a state agency to be responsible for long-term disaster recovery under this subchapter instead of the General Land Office. If the governor designates a state agency under this subsection, a reference to the General Land Office in this subchapter means the designated state agency.

Added by Acts 2019, 86th Leg., R.S., Ch. 576 (S.B. 289), Sec. 2, eff. September 1, 2019.

Sec. 418.133. LOCAL HOUSING RECOVERY PLAN. (a) A local government may develop and adopt a local housing recovery plan to provide for the rapid and efficient construction of permanent replacement housing following a disaster.

(b) In developing the plan, a local government shall seek input from:

- (1) stakeholders in the community, including residents, local businesses, and community-based organizations; and
- (2) neighboring local governments.

- (c) A local government may submit a plan developed and adopted under Subsection (a) to the center for certification.

Added by Acts 2019, 86th Leg., R.S., Ch. 576 (S.B. 289), Sec. 2, eff. September 1, 2019.

Sec. 418.134. DUTIES OF HAZARD REDUCTION AND RECOVERY CENTER; PLAN CRITERIA AND CERTIFICATION. (a) The center shall review and certify plans submitted to the center by local governments.

- (b) The center shall establish criteria for certifying a plan. The center may not certify a plan unless the plan:

- (1) identifies areas in the local government's boundaries that are vulnerable to disasters;
- (2) identifies sources of post-disaster housing assistance and recovery funds;
- (3) provides procedures for rapidly responding to a disaster, including procedures for:
 - (A) assessing and reporting housing damage, disaggregated by insured and uninsured losses, to the governor;
 - (B) providing fair and efficient access to disaster recovery assistance for residents;
 - (C) determining residents' eligibility for disaster recovery assistance;
 - (D) educating residents about the rebuilding process and providing outreach and case management services; and
 - (E) prequalifying and training local professionals needed for disaster recovery;
- (4) allows for the temporary waiver or modification of an existing local code, ordinance, or regulation on an emergency basis that may apply in the event of a disaster declaration in order to expedite the process of providing temporary housing or rebuilding residential structures for persons displaced by a disaster;
- (5) provides procedures to encourage residents to rebuild outside of the vulnerable areas identified under Subdivision (1);
- (6) provides procedures to maximize the use of local businesses, contractors, and supplies to rebuild to the extent possible;
- (7) provides procedures to maximize cost efficiency;
- (8) provides for the provision of:
 - (A) temporary housing to displaced residents as soon as possible after the disaster, with a goal of providing the housing within six months following the disaster; and
 - (B) permanent replacement housing to displaced residents as soon as possible after the disaster, with a goal of providing the housing within three years following the disaster;
- (9) specifies whether the local government that submitted the plan or the General Land Office, as determined by the General Land Office, will administer disaster rebuilding activities under the plan;
- (10) provides a procedure through which the local government that submits the plan is required to, between every four to seven years:
 - (A) review the plan to ensure continued local community support;
 - (B) provide the center with, as necessary, revisions to the plan based on the review conducted under Paragraph (A); and
 - (C) provide the center with a resolution or proclamation adopted by the local government that certifies continued local community support for the plan; and
- (11) complies with applicable state and federal law.

(c) If the center determines that a plan does not meet the criteria prescribed by Subsection (b), the center shall identify the plan's deficiencies and assist the local government in revising the plan to meet the criteria.

(d) The center shall provide training to local governments and community-based organizations on developing a plan. A local government that submits a plan to the center for certification under this section shall designate at least one representative to attend the center's training. The training must include information relating to:

- (1) previous experiences with housing recovery from disasters;
- (2) best practices for achieving rapid and efficient construction of permanent replacement housing;
- (3) federal and state laws and regulations on disaster recovery;
- (4) methods for identifying and planning for vulnerable areas and populations before a disaster; and
- (5) cost-effective land use and building practices.

(e) The center shall create and maintain mapping and data resources related to disaster recovery and planning, including the Texas Coastal Communities Planning Atlas.

(f) The center shall assist a local government on request in identifying areas that are vulnerable to disasters.

(g) The center shall provide recommendations to the Texas Department of Insurance regarding the development of policies, procedures, and education programs to enable the quick and efficient reporting and settling of housing claims related to disasters.

(h) The center may seek and accept gifts, grants, donations, and other funds to assist the center in fulfilling its duties under this section.

Added by Acts 2019, 86th Leg., R.S., Ch. 576 (S.B. 289), Sec. 2, eff. September 1, 2019.

Sec. 418.135. REVIEW OF LOCAL HOUSING RECOVERY PLAN BY GENERAL LAND OFFICE.

(a) The center shall submit to the General Land Office a plan certified by the center under Section 418.134.

(b) The General Land Office shall review the plan and consult with the center and the local government about any potential improvements the General Land Office may identify. In reviewing the plan, the General Land Office shall give deference to the local government regarding matters in the local government's discretion.

(c) On completion of the review, the General Land Office shall accept the plan unless the General Land Office determines that the plan does not:

(1) satisfy the criteria for a certified plan under Section 418.134(b);
(2) provide for the rapid and efficient construction of permanent replacement housing; or

(3) comply with applicable state and federal law.

(d) If the General Land Office rejects a plan under this section, the General Land Office may require the local government to revise and resubmit the plan.

(e) At any point after the General Land Office accepts a plan under this section, the General Land Office may withdraw acceptance of the plan and require the plan to be revised and resubmitted for acceptance or rejection under this section.

(f) The General Land Office may limit the number of plans it reviews annually under this section.

Added by Acts 2019, 86th Leg., R.S., Ch. 576 (S.B. 289), Sec. 2, eff. September 1, 2019.

Sec. 418.136. EFFECT OF ACCEPTANCE. (a) A plan accepted by the General Land Office under Section 418.135 is valid for four years and may be implemented during that period without further acceptance if a disaster occurs.

(b) In accordance with rules adopted by the General Land Office, on or before expiration, the plan may be reviewed by the center and the General Land Office, updated if necessary, and resubmitted to the General Land Office for acceptance or rejection.

Added by Acts 2019, 86th Leg., R.S., Ch. 576 (S.B. 289), Sec. 2, eff. September 1, 2019.