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Building a More Resilient Housing System

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Sponsors



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Introduction

In February 2017, the Kinder Institute for Urban Research at Rice University, Local Initiatives Support Corporation (LISC), and CSH partnered to host a conversation about the state of housing in Houston and Harris County. That event spun out many ideas and possible actions geared towards improving the region's approach to housing and making a system that could serve every resident. In the wake of Hurricane Harvey, the convening partners saw a need to continue that conversation. On March 27, 2018, we organized a conversation titled "Building a More Resilient Housing System." The event, which was sponsored by JPMorgan Chase & Co., brought more than 200 people together to discuss how the region's housing system connects to post-disaster recovery and long-term resilience efforts.

In the wake of the storm, much of the conversation focused on how to shape an equitable recovery process. Households with means have begun to recover, but many residents with lower incomes are still struggling to return to normal routines and to secure safe housing. The frustrations, challenges, and opportunities laid out during the day consistently pointed back to a fundamental need to help and the benefit of helping Houstonians access affordable, safe homes in times of both normalcy and crisis.

Harvey damaged a significant amount of Houston's naturally occurring affordable housing stock. This added strain to an already heavily overburdened supply. A dearth of affordable housing in or near job centers was already a major issue before Harvey. Limited supplies in these areas were affecting the city's economy, transportation system, and lives of residents. The loss of additional housing supply only worsens those issues. Crucially, every aspect of the region's continuum of housing—from affordable rentals to the most expensive single-family homes—was damaged. Solutions will need to address each part of the region's housing system, not one sector alone.

From the outset, the conversation made it clear that housing issues needed to remain central to both short- and long-term recovery efforts, as well as to future resilience planning. Each speaker drew connections between housing, recovery, and resilience tighter. The themes and ideas highlighted by this report reflect the interwoven nature of these topics.

In the immediate aftermath of the storm, repair and rebuild needs, the remediation of mold and other health risks in homes, and the pressures of displacement and homelessness put housing issues at the forefront of the recovery. But, crucially, recovery did not stop at responding to a storm's physical damage. For some Houstonians, missing days of work meant losing valuable income. Others experienced mental and physical stresses that negatively impacted their health. In many communities, Harvey compounded preexisting issues with deferred housing maintenance or unsafe or unsanitary living conditions. In talking about recovery and resilience, panelists made it clear that recovery needed to address life disruptions as well. Stable, affordable housing is foundational to ensuring individuals are able to navigate such stresses. A resilient housing system can help to address both the acute and the long-term challenges of a region, county, city, community, and household.

When discussion turned to long-term resilience, the needs of recovery remained front and center. Many of the ideas discussed suggested structuring the recovery process in ways that helped shape the broader approach to resilience. The institutionalization of practices of mitigation and

resilience can benefit communities in both times of crises and times of normalcy. Harvey's devastation should be an impetus for the reexamination of our entire housing system, not just that damaged by the storm. In housing and beyond, response to the storm offers the chance to rethink how the region approaches long-term planning and development, disaster preparation and mitigation, and crisis response. But, choices in these arenas need to be forward-looking to address future risks and issues, not simply to respond to Harvey. Responding only to the circumstances of one storm leaves the possibility that other gaps or issues will not be addressed and will grow.

A final through line in the conversation was the need to move from restating the problem around housing toward taking action to address it. Numerous panelists noted that the region risked losing the urgency that arose after Harvey. The ebbing of that urgency dilutes the opportunity to use the event and the recovery money coming to the region as a tool to shape more effective and equitable decision-making. Acting for long-term resilience within the timeframe of immediate recovery will allow the region to address the many forms of recovery—from economic, to structural, to environmental and physical. Within this action, though, we should empower communities to shape the process for themselves, invest in mitigation and resilience in all areas of the region, not just those hit by Harvey, and accept that challenges preventing resilience are different in every community.

Taking action toward building a more resilient housing system and shaping an equitable recovery can help strengthen the entire community and better prepare us for the next disruption.

Ongoing Conversation around Housing

There were multiple connections between the February 2017 and March 2018 conversations. In many ways the reality of Harvey amplified the critical issues confronting the region that were raised in the earlier event. While many consistencies carried through, a few key elements stuck out:

- Creating a resilient community requires focus on housing, but the effort must include elements intimately connected to housing. Investments in case management, transportation, and education cannot be neglected. Fixing housing and leaving other essential pieces behind will lead to an incomplete fix. The approach must be holistic.
- Local government, private sector, and philanthropies should invest in the creation of an equitable and resilient housing system. Residents also should work with these entities to ensure they are taking advantage of all programs for which they are eligible and taking proper mitigation action.
- There is significant need for robust education and shared learning exercises. This needs to happen around the programs that support the housing system, the reasons why communities should invest in resilience, and the options households are presented with. Such level-setting is essential in order to ensure that efforts can come with meaningful community empowerment and input.

Format

The conversation took the form of two moderated panels and a breakout session. The first panel consisted of local experts and practitioners reflecting on the region's response to Harvey and what gaps remained. The second panel consisted of two non-Houston area experts and one local panelist talking about long-term resilience planning. Each conversation took stock of where the city and region were today with their efforts and highlighted some key considerations for moving forward.

Following the moderated conversations audience participants were offered the opportunity to respond to three prompts in small groups. The responses of these groups were shared among the participants.

The themes highlighted below are drawn from the comments of the invited panelists and the responses of the audience participants in the breakout session.

Highlighted Themes

Move to action

A repeated refrain throughout the conversation was a need to move from discussion toward action. The call for a "yes and now" attitude applies equally to the need to establish and act on longer-term resilience and affordable housing goals. The momentum around setting a housing agenda that was growing prior to Harvey needs to be solidified and moved forward into concrete steps. Harvey compounded what were already incredibly problematic living situations for many in the Houston region. The storm and the conversations about resilience and recovery that have come after it, though, should also highlight the importance of bringing action to residents and households not directly affected by its damage.

Outlined below are key ideas and strategies drawn from panelists and stakeholders in the conversation about how to move to action:

1. **Make resilience a value.** Local jurisdictions, planning agencies, residents, and developers need to find ways to make resilience a value throughout the housing system and its supportive infrastructure. Resilience cannot be something that stops.
 - a. Local jurisdictions should institutionalize resilience within plans and budget processes.
2. **Expedite immediate recovery** efforts so impacted residents receive help and financial support sooner. Too often federal programs take months if not years to provide funding.
 - a. Establish local or regional programs to help standup impacted households with financial support.
 - b. Support programs that use available short-term funding streams to fund recovery that can then shift into receiving longer-term funding as well.
3. **Connect long-term recovery and resilience with day-to-day policy** so that both elements can be institutionalized in public projects and action.

- a. Mitigation efforts can become a part of housing and infrastructure projects.
 - b. Hazard Mitigation Grant Program and other long-term resilience processes can be reoriented to ensure that people with highest needs are served.
4. **Leverage existing successful systems** to move funding and action onto shorter timelines. Existing systems can also be used as models for tackling other problem areas. Systems can operate on one challenge during normal times and shift to providing recovery during crises.
- a. Look to models such as the CSH rapid rehousing approach, which was hugely important during Harvey. The system was built to help address the Houston region's homelessness issue, the system was able to move quickly to rehouse impacted residents of the region. It had an existing system that was quickly retooled to help with emergency recovery.
5. **Provide case management and navigation of programs** to ensure vulnerable residents are able to take full advantage of existing programs. Recovery programs and existing housing programs often require navigating complicated registration and check-in processes.
- a. Provide case management for normal operations housing programs and crisis recovery programs. Ensure people know what they are eligible for.
 - b. Create education efforts around household-level mitigation and resilience actions.
 - c. Ensure that mental and physical health case management is connected to housing programs and other recovery efforts.
 - d. Tie case management and education efforts into community spaces and community-led planning efforts.

Community Empowerment & Education

Community engagement is critical after a disaster as well as when preparing for future disasters. For public officials and stakeholders working on recovery and resilience efforts, it is an essential way to understand the assets, challenges and needs of communities. It also provides an opportunity for communities to claim their space. Communities should have a voice throughout the process and decision-making power about how public investments will affect them.

This is easier for communities that already have robust civic engagement in place before a disaster. For low-income communities, a lack of investment and social structures can make it challenging to engage and communicate needs. This is especially the case when residents must prioritize more immediate health, financial and safety concerns after a disaster. On-going community capacity building that empowers community leaders, builds on communities' strengths and engages residents in a holistic way will help ensure that these communities are not left behind after a storm, having decisions made for them rather than by them.

Another critical piece to ensuring effective community engagement is education. Residents should have access to information both on the risks to their community as well as the resources available during and after a disaster. Having this foundational knowledge allows communities to better organize and engage. Often, accessing this information requires extensive research and luck.

Improvements in how disaster preparation and recovery information is communicated with the public are critical to ensuring the city and county can respond well before and after a disaster.

Outlined below are key ideas and strategies drawn from panelists and stakeholders in the conversation about how to best ensure community empowerment and education:

1. **Invest in neighborhood capacity building** so that communities are prepared to respond quickly and with strength after a disaster.
 - a. Incorporate resilience planning efforts at the neighborhood level, including as a part of the Complete Communities Initiative.
 - b. Don't be afraid to have hard conversations.
2. **Ensure the public has access to information to answer, "How safe is my neighborhood," to better prepare for disasters.**
 - a. Improve flood maps to provide accurate and up to date information so residents can be better informed about their risks.
 - b. Provide information about the costs and benefits of flood insurance.
 - c. Provide best practices about how to help keep homes safe as well as available mitigation programs.
3. **Develop a mass communications system that can be implemented after a disaster** that provides clear information about available resources for residents throughout the region.
 - a. Provide best practices about what to do during a disaster.
 - b. Engage community leaders to share information with residents.
4. **Establish a system to use Neighborhood Recovery Centers as an on-going community hub that can be quickly ramped up during future disasters.**
 - a. Empower the community to shape and operate these centers to address the unique needs of their communities.
 - b. Use these centers as an educational resource around resilience issues.
5. **Engage with communities to ensure neighborhoods are rebuilt with their unique culture and diversity in mind** and that families have a say in the design of their home.

Financing Recovery and Housing

A clear challenge to creating a more sustainable affordable housing system and to equitable disaster recovery is securing funding. Harvey recovery dollars from the federal government offer the Houston region an opportunity and an immense challenge. The amount of money coming into the region will allow the building or repair of thousands of units of housing. Further, the size of the funding will allow for a complete rethinking of current housing practices. At the same time, this funding cannot be taken for granted and must be distributed in an equitable and effective manner. To do this well, local authorities and agencies should work closely with communities, non-profit and for-profit developers, and financial institutions to ensure that the most impactful and resilient housing projects are pursued throughout the region.

Federal funding will never be enough to alleviate all of Houston's housing issues. The recovery funding should be viewed as a part of the region's long-term plans for housing, but cannot be viewed as a replacement for local investment. The city, county, and state should all consider programs that allow for more localized funding for resilient housing efforts. In addition, this local funding should be strategically coupled with philanthropic and other private investment to fund projects that would otherwise not have a straightforward funding channel.

Funding should also be geared towards supporting both short-term and long-term approaches. A great deal of funding and time is lost by only pursuing strategies that focus on immediate recovery. While needs for emergency housing and money should not be neglected, wherever possible, funding decisions should be aimed at accomplishing both short- and long-term goals to push funding further.

Outlined below are key ideas and strategies drawn from panelists and stakeholders in the conversation about how to fund resilience efforts:

1. **Establish programs that allow all households to afford recovery.** Households with a lower income recover more slowly than those with higher incomes. In many cases, the recovery aid that is available is not enough to allow families to fully address their housing needs.
2. **Ensure adequate support infrastructure is in place for all housing investments.** Development is stymied in a great deal of the city and region because of inadequate infrastructure.
 - a. Lack of effective road, sewer, or other key service infrastructure stymies affordable development in underserved communities.
 - b. Recovery and resilience funding should be allowed to go toward these areas to make sure that what is built back or built new is tied to effective systems.
3. **Promote use of funding that creates short-term and long-term benefit.** The strategic use of funding for programs or projects that serve an immediate recovery need and that can set a basis for long-term recovery is the most effective use of funding.
 - a. Look to models such as the RAPIDO housing model from bcWorkshop. The program qualifies for FEMA recovery funding and provides immediate shelter. But that immediate funding is then leveraged into the expansion of the home rather than abandoned when the resident moves out of temporary shelters.
 - b. Ensure the development of long-term affordable housing is prioritized.
4. **Create local programs and funding streams that address home improvement** needs on a consistent basis, not just during recovery.
 - a. There is a general lack of support for home repair and improvement programs either during recovery or in normal times.
 - b. Issues with mold, lack of sanitary facilities, or other hazardous materials such as lead paint are persistent.
 - c. Putting repair, improvement, and remediation programs and funding in place can help make households healthier and more resilient. All homes in need of

improvements should qualify because long-term investments in people and structures can reduce future costs.

5. **Establish local housing and resilience programs and funds** with resources from state, county, and local jurisdictions as well as from private companies and philanthropies.
 - a. Federal funding programs require local matching funds. The creation of consistent local funding streams could help during both disaster and normal operating periods.
 - b. Programs should leverage a variety of local sources. Residents should also have to invest in long-term programs and mitigation efforts.
 - c. Such programs could help with ensuring all households can take advantage of federal programs. For example, hazard mitigation programs are often not financially feasible for private households. Public funding could help provide matching funds and encourage proactive steps.
6. **Leverage existing funds** such as the city's capital improvement program and county programs to fund projects that have housing and resilience benefits.
 - a. Installing specific resilience and housing metrics in these plans would lead to direct outcomes and encourage wider system-level thinking.
7. **Develop a housing plan** for the City of Houston that lays out priorities for affordable housing development based on a comprehensive needs assessment in partnership with the community. The plan should also include a map or strategy for securing adequate funding.
8. **Support capacity building among non-profit developers** to better address the long-term resiliency needs of the communities they serve, including access to affordable housing.

Equity

Equity was a common thread highlighted throughout the conversation. Houston cannot recover from Harvey or effectively prepare for future disasters without ensuring the system is fair and takes all residents into account. Investments, attention and information must be provided equitably, ensuring those most impacted by the storm receive the most support. Stakeholders should also realize that different communities have different needs and create flexible systems. Recovering from Harvey looks very different for low-income households, for whom the storm likely compounded problems already impacting their lives, such as health and financial concerns as well as deferred maintenance.

Unfortunately, the major recovery and housing systems currently in place have significant holes in their supports for minorities, low-income populations and renters. Federal and state recovery programs all require certain qualifications in order to receive support. These qualifications often exclude renters, leaving them with little support. Instead, they must rely on landlords to effectively repair their homes or start over with nothing. Even low-income homeowners can find themselves excluded from these programs when the damages are higher than the value of their home or when there are issues with the deed, a common problem in many of Houston's historic African-American neighborhoods. Even, the slow allocation process of federal resources is inequitable. Middle- and upper-income households impacted by the storm often have access to

other resources and can find immediate solutions resulting in a shorter recovery period. However, low-income households often must wait until the funding allocation process is complete before they can fully recover, which can take between three to five years.

Addressing these challenges will take time. However, it is critical that stakeholders acknowledge our current systems are inequitable and look toward solutions. Otherwise, the same struggles and challenges will continue after the next disaster.

Outlined below are key ideas and strategies drawn from panelists and stakeholders in the conversation about how to best ensure equity in disaster recovery:

1. **Make federal programs more flexible to address the needs of different communities** and make changes that allow federal programs to work smoother with other private resources available after disasters to ensure those with the most need are receiving help quickly.
 - a. Ensure investments in communities are equitable.
 - b. Make changes to the Federal Emergency Management Agency's (FEMA) recovery programs to take into account the needs and situations of low-income communities.
 - c. Adjust the assumption that mitigation is only a private responsibility and restructure mitigation grants to allow more homeowners access to these programs (i.e. remove the matching funds requirements).
 - d. Encourage robust community engagement to ensure the needs of the communities are being heard.
2. **Strengthen and enforce policies that support renters after a disaster.**
 - a. Ensure policies require landlords to properly fix damaged properties quickly and support renters during this process.
 - b. Develop more affordable housing city-wide so that renters who are displaced have immediate access to affordable quality housing and do not become at-risk for becoming homeless.
 - c. Address the needs of undocumented households, who often remain in unhealthy and unsafe housing out of fear.
3. **Ensure data transparency** so that all residents have access and can understand what resources are available and where they are going.
4. **Connect resilience strategies to the broader equity goals.**
 - a. Review best practices from other cities that have developed resilience plans such as Los Angeles' efforts to improve and preserve naturally occurring affordable housing through seismic improvements.

Planning for the future

There is a tendency in the wake of a disaster to fix only what the disaster damaged. Likewise, the actions taken in policy and funding arenas toward preparation and mitigation often aim at responding to the previous disasters and disruptions rather than focusing on the future. The shocks that the Houston region will face in the future are unpredictable and so our policies and

programs need to be able to be flexible enough to help residents during many types of situations. At the same time, we need to build consistent and effective day-to-day policies that help residents become more resilient, healthy, and productive.

All of this can be done by using our housing and resilience efforts to consider future challenges and needs, rather than simply responding to the past. Central to this effort will be tying crisis recovery and long-term planning for resilience together so that the two practices can support one another and that systems can be developed that function well in addressing both acute and persistent challenges.

Outlined below are key ideas and strategies drawn from panelists and stakeholders in the conversation about how to best plan for the future:

1. **Recognize that problems will repeat themselves** but that they may take different shapes.
 - a. Do not respond only to past issues. This approach leads to tunnel vision. Responding only to the past creates shortfalls and blind spots in preparation.
2. **Tackle issues such as flood risk at multiple scales and in a nested approach** to weave mitigation into many projects and practices.
 - a. Develop community adaptation programs to help low- to moderate-income households implement mitigation.
 - b. Bring mitigation strategies into public projects such as schools and other buildings.
 - c. Tie large scale plans into site-specific approaches.
3. **Build a comprehensive recovery and resilience system** that allows multiple forms of progress for communities. Connect resilience and recovery to each community system and service.
 - a. Jobs, education, health care, community service, and transportation all impact daily lives of residents and must be addressed by resilience plans and goals.
4. **Develop future plans starting from a base of community empowerment** and use neighborhood assets and strengths to influence tailored neighborhood strategies.
 - a. Resilience planning is a chance to allow communities to shape the future of their communities. Communities should be integral to every stage—mitigation, planning, and long-term resilience.
 - b. Community-led efforts will need funding for education about issues, case management, and organizing planning efforts.
 - c. Communities should be a major check on public investment strategies and how resilience efforts impact particular neighborhoods. Plans should be created with communities and not for them.
 - d. Use effective neighborhood planning efforts to influence the plans of other communities.

Conclusion

The Houston region faces a critical juncture in its response to Harvey. As residents, public officials, and the private sector respond to the storm, the region can either rebuild in much the same way as it has in the past or it can use the shock of Harvey to reshape the region's future. A crucial step to take to forge a new path is to recognize that the preexisting issues we faced before Harvey—homelessness, lack of affordable housing, unhealthy living situations, lack of community empowerment, and dearth of opportunity—can and should be addressed alongside the repair and replacement of damaged homes and infrastructure. The region's recovery offers a chance to become a more resilient place across the board.

Several of the above strategies and action steps provide guidance on how to approach such an effort.

Much of this work begins in communities and should be rooted to individual households and homes. The effort to truly empower communities to address resilience must begin with adequate education for residents—about the risks they face and the options they have to mitigate those at the individual level. It then can move to providing a superstructure that permits those communities to implement strategies for resilience during normal times and to be able to respond during crises. Assets and infrastructure need to be in place in every community to help cultivate this practice. That means funding case managers, community organizations, and disaster recovery/community resilience hubs that can aid communities on their journey toward resilience.

Public agencies should support this community empowerment and practice a broader approach to planning, mitigation, and disaster recovery that shapes a long-term resilience strategy. A proactive mitigation and resilience approach saves money and improves lives in the long-term. Public entities should bring resilience into budgeting and planning processes. They cannot be add-ons at the end, but should shape upfront decisions. Such approaches should be encouraged at every scale from the individual to the region and be nested to make an interconnected and stronger set of systems. Public officials are also responsible for ensuring that the benefits of resilience are spread equitably throughout the region and that the process occurs in an accountable and transparent manner.

Finally, as the region moves through its immediate and long-term recovery from Harvey, as homes and lives are rebuilt, every resident, organization, and agency should use the process of recovery to build toward a comprehensive approach to risk management and resilience.