Equitable Recovery, Equitable Resilience

Community Organizations and Climate Change

David M. Greenberg
Director of Research and Evaluation

Sara Feierstein
Program Officer, Knowledge Management

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Contents

2  Executive Summary

6  Introduction

8  What community groups confront

14  Responding to need and fostering resilience

18  Harvey Home Repair Collaboratives

26  Case Study: LISC’s role in disaster recovery

30  Challenges to community-based approaches

34  Endnotes

COVER PHOTO:
Family homecoming
celebration with
Fifth Ward CRC

PHOTO CREDIT:
ALLISON SULLIVAN
Executive Summary

The incidence of natural disasters related to climate change has been increasing, with coastal, inland, rural, and urban communities affected by more frequent storms, wildfires, drought, and flooding. Underlying disparities and public policy decisions increase the vulnerability of lower-income residents and communities of color to natural disasters, and also make equitable recovery more challenging. Drawing on interviews with organizations in California, Florida, Puerto Rico, and Texas, this paper asks about the role that community organizations and mission-based lenders can best play to support equitable recovery and resilience efforts. After reviewing the strategies they pursue, it describes some of their accomplishments, and explores the policy changes that may be necessary to advance equity in recovery and resilience more broadly.

Responding to need and fostering resilience

Groups interviewed described their multi-faceted role in disaster relief, recovery, and resilience. In the immediate wake of disasters, community organizations provided emergency funds, food, and cleaning supplies, and delivered other in-kind donations and services to survivors. They conducted disaster-related case management and advocacy, supported small businesses and workers through grants and loans, and developed innovative home repair programs using private resources. Supporting resilience in the longer term, they have advocated for more equitable processes at the policy level. Given delays in large-scale recovery aid in many places, this advocacy work has been particularly critical.

In their important work, two broad tactics emerged: adapting other forms of services to respond to disaster-related needs, and promoting ambitious recovery and resilience goals through service networks and advocacy coalitions.

Interviewed organizations adapted and mobilized the services they already provided, to respond to disaster-related needs. For example, PathStone is a multi-state community development and human service organization with operations in Puerto Rico. The agency’s ongoing relations with small businesses led it to support both its own entrepreneurial partners and others who struggled in the immediate aftermath of hurricanes Maria and Irma, and to provide home repair assistance as an extension of its ongoing housing initiatives on the island. On the West Coast, the Community Housing Improvement Program, faced with damage to its own properties from California’s Camp Fire, needed to leap into action to help others who lost homes in Butte County—moving quickly from “debris cleanup” to efforts to increase its housing pipeline more broadly. In Houston, AVENUE, which works in the Near North Side, and the Tejano Center for Community Concerns in the East End, had backgrounds in providing housing counseling to homeowners. These counseling experiences formed an important set of core skills that could be adapted to help homeowners access disaster assistance resources after Hurricane Harvey. Another Houston area organization, BakerRipley, a community development agency providing holistic disaster recovery services in Fort Bend, Harris, Montgomery, and Waller counties, has been assisting disaster survivors since Tropical Storm Allison in 2001. From its work in Head Start and Workforce Solutions, BakerRipley has taken its strength-based approach to social services, and adapted these to conduct short- and long-term disaster case management.

The scope and scale of recent disasters have meant that networks of community-based organizations have needed to come together to help neighborhoods recover more equitably,
and promote greater longer-term resilience to disasters among communities of color. These networks serve several functions. They provide informal avenues for learning and sharing resources. For example, the Fifth Ward CRC in Houston is a member of the national network of community development organizations known as NeighborWorks, and after Hurricane Harvey, NeighborWorks affiliates—especially those that had responded to Hurricane Sandy or Hurricane Katrina—sent staff volunteers to help in Houston. Networks help launch more formal service collaborations, such as the Harvey Home Repair Collaborative. The collaborative, which was formed in 2017 to repair homes damaged by Hurricane Harvey, is coordinated by Houston LISC and made up of four home repair agencies.

While organizations interviewed responded flexibly to community needs, it is important to note that even groups that developed effective local services were often overwhelmed by the scale of need created by disasters. In other instances, groups acknowledged they had expertise in some areas relevant to disaster recovery, such as home repair, but not others, such as housing counseling or advocacy. These factors often took groups into unfamiliar territory, as they learned to operate within disaster recovery areas, and as they were confronted with challenging, individual cases.

Outcomes of community-based approaches

The strategies employed above have resulted in notable successes. Community organizations and their networks have reached individuals who would not otherwise be served, and connected them to public and private resources. One powerful success case relates to AVENUE’s work after Hurricane Harvey to help rebuild a mobile home community with a high number of families with mixed immigration statuses. Over the course of several months, AVENUE was able to build trust with the residents and repair nearly half of the homes damaged by the storm, using private funds. Another relates to support of businesses in Puerto Rico since Hurricane Maria. PathStone has provided microloans and small grants totaling nearly $300,000 to 63 small businesses on the island, many of them small “mom-and-pop” shops for which small levels of assistance can stabilize and bring continuity to their operations. The financial support provided by PathStone has been a critical resource for businesses on the island, where no Community Development Block Grant – Disaster Recovery (CDBG-DR) resources have yet been deployed.

At the systems level, community organizations have changed public policy and community practice to be responsive to the recovery and resilience needs of communities of color and those with more limited means. After Hurricane Harvey, LISC convened the Harvey Partners Network, which developed proactive recommendations to fill the gap between relief-recovery efforts and unmet needs in the community. LISC organized and facilitated local housing advocates to help shape the community engagement process of the City of Houston’s Housing and Community Development Department and influence the city’s CDBG-DR Action Plan. When Hurricane Irma hit the Florida Keys in 2017, many residents in Monroe County, which has a large population of renters, were displaced because landlords were unable to repair homes in a timely manner. To promote community ownership and ensure long-term affordability, the Florida Housing Coalition, a membership organization comprised of local housing advocates across the state, has advanced plans to establish the Florida Keys Community Land Trust initiative, which will build new cooperatively owned homes constructed to weather future storms.
Policy recommendations

While these successes show the power of a community-based approach, several factors limit its potential effectiveness. These include the extent and frequency of disasters, variations in community organizational and municipal capacity, and various forms of policy and practice challenges. To address these challenges, government, philanthropy, and community organizations should consider:

- **Increased federal and state resources for disaster recovery, including the permanent authorization of CDBG-DR.** LISC is a member of and supports the work of the Disaster Housing Recovery Coalition (DHRC), which advocates for changes to ensure that federal disaster recovery efforts reach all impacted households, including the most underserved. DHRC is advocating for improvements to the Community Development Block Grant – Disaster Recovery (CDBG-DR) that would provide the program permanent authority in order to reduce the time it takes to provide recovery assistance. The delays experienced by Houston and Puerto Rico in receiving CDBG-DR funds have exacerbated recovery challenges for lower-income communities and people of color. Beyond that particular resource, the damage experienced after storms to lower-income populations could be alleviated by utilizing the Disaster Housing Assistance Program, and increasing funding for federal housing assistance programs at the Department of Housing and Urban Development (HUD), Department of Agriculture (USDA), and the Treasury Department; as well as providing additional allocations of Low-Income Housing Tax Credits and New Markets Tax Credits to support disaster recovery efforts. LISC has also provided comments to HUD on how a new regulation in HUD’s Section 3 economic development program can better support local hiring and contracting opportunities from the use of CDBG-DR resources.

- **Additional federal and state resources to address underlying resilience needs of housing and infrastructure.** Delayed maintenance and decaying local infrastructure amplify event impact. Since funding for HUD’s HOME program has declined by approximately 50% since FY2002, during which time the CDBG program also has lost about 40% of its funding, reversing these general funding trends is also important for recovery and resilience purposes. In addition, there is a need for ongoing and greater federal resilience resources targeted to lower-income areas, to help these communities fund vital mitigation projects before disasters occur. Critically, these should include resources for pre-disaster planning and technical assistance efforts, to provide local governments with the support they need to develop a local pre-disaster plan, focused on housing recovery activities.

- **Greater federal funding for capacity-building and for specific services that can support communities before and after disasters.** Supporting community-based services, such as housing counseling, can aid lower-income residents both before and after disasters. So can work to strengthen underserved small businesses. But in our research, even higher-capacity community organizations do not always have experience conducting a full range of disaster-related activities, making it important to fund programs such as the HUD Section 4 Capacity Building for Community Development and Affordable Housing Program that can support local disaster recovery capacity-building. It is critical to conduct this work of technical assistance and capacity-building before a disaster, so that local organizations can make housing and businesses more resilient.
• **Philanthropies should continue to support community voice to direct recovery and resilience policy at the municipal, state, and regional levels.** Community voice should direct recovery and resilience efforts, but not every community organization is well-resourced to engage in advocacy efforts. Philanthropy can play a critical role in funding local groups to take part in policy and planning, and also can convene community organizations together with public and private officials.

• **Community groups should consider planning collaboratives around home repair and disaster case management that can build on the strengths of local partners.** The Harvey Home Connect common application is an innovative approach to harnessing the power of multiple organizations to speed recovery for underserved populations, by sharing resources, promoting cross-site learning, and avoiding duplication of services. While not every locality has the organizational infrastructure to make such a partnership worthwhile, this collaborative model is potentially scalable to other places.

As LISC and its partners continue to attract and deploy resources, build capacity, and convene groups to promote more equitable recovery from and resilience to natural disasters, LISC will share these learnings and recommendations with the field.
Introduction

The incidence of natural disasters related to climate change has been increasing, with coastal, inland, rural, and urban communities affected by more frequent storms, wildfires, drought, and flooding. The 1980s saw an average of 2.6 events annually that each caused over $1 billion in damage in current terms, resulting in a total of about $17.25 billion in annual average damages. But the decade of the 2010s saw about 13 “billion-dollar” events per year, with an average annual cost of $80.2 billion. In 2017, these events caused an estimated $318 billion in damages.4

Underlying disparities and public policy decisions increase the impact of natural disasters on lower-income residents and communities of color, and also make equitable recovery more challenging. In New Orleans, flooding from Hurricane Katrina was borne unequally by lower-income communities of color,5 and sparked gentrification in many recovering neighborhoods.6 Research has found that recovery occurs more slowly in communities of color than in whiter neighborhoods,7 and for renters compared to homeowners.8 Research has also shown that federal recovery resources tend to flow toward wealthier communities and not neighborhoods of color, as in analyses of Iowa’s 20086 and South Carolina’s 2015 floods.10
Community organizations and their partners, especially lenders and philanthropy, play a key role in supporting equitable recovery and resilience goals—serving as ‘first responders,’ building personal connections, and advocating for better public policy.

Supporting more equitable disaster relief, recovery, and longer-term resilience is therefore a critical goal, and one in which the community development sector is increasingly engaged. For example, as described below, LISC has been involved in supporting housing relief efforts after Hurricane Sandy in New York. It worked in Houston after Hurricane Harvey, and in Puerto Rico after hurricanes Maria and Irma. Recently, it has started to implement a technical assistance award with the U.S. Department of Housing and Urban Development (HUD), with a special emphasis on helping smaller cities and rural areas recover from natural disasters. (Smaller communities and rural places are often in special need of support to ensure funding can be utilized effectively and equitably.)

To support equitable recovery and resilience goals, community organizations and their partners, especially lenders and philanthropy, play key roles. They reach populations with the greatest need, and can work to ensure access to governmental and private recovery resources for which individuals are eligible, through advocacy for individuals or for entire communities. Because neighbors often serve as informal “first responders,” community organizations play an important role in building personal connections and social capital, sometimes resulting in saved lives. Finally, community organizations advocate for more grounded and equitable public policies for their own neighborhoods and more broadly.

The increasing frequency and scale of natural disasters, and their potential to exacerbate racial and economic disparities, means that it is important to understand how community organizations can best contribute to more equitable recovery and resilience. Because of their closeness to local need, the experiences of community groups also provide a window into policies that may need to be changed to create a more resilient, and more equitable, future. Accordingly, this paper asks:

- What role can community organizations and mission-based lenders best play to support equitable recovery and resilience efforts?
- What have been some accomplishments and challenges related to their work, and what policy changes are necessary to promote greater equity in disaster recovery and resilience?

The paper addresses these questions through interviews with community practitioners, public officials, and CDFIs, which were transcribed, coded, and analyzed to explore themes across cases. It begins by describing the impacts of hurricanes Maria and Irma on the U.S. territory of Puerto Rico in 2017; of Hurricane Harvey in Texas in 2017; of Hurricane Michael in Florida in 2018; and of California’s Camp Fire in 2018. It then moves to ways that community organizations and community lenders in those areas organized responses to support more equitable recovery and resilience, and some of the positive outcomes of their work. It concludes with policy and practice recommendations based on these analyses.
What community groups confront

Hurricanes Irma and Maria

In September 2017 hurricanes Irma and Maria made landfall over Puerto Rico, resulting in widespread devastation. Maria, a category 4 storm, made landfall in the week after Irma had already left the entire island without power and with limited access to clean water and food. Maria’s heavy rains and flash floods resulted in floodwaters up to waist height, and is estimated to have caused $94.4 billion in damages. The National Oceanic and Atmospheric Administration (NOAA) estimates that Maria is the third-costliest hurricane in U.S. history, after Katrina (2005) and Harvey (2017). In August 2018, the Puerto Rican government raised the official death toll to an estimated 2,975 people.

In Puerto Rico, the hurricanes destroyed the homes of thousands of individuals, destroying some communities entirely, and damaging the island’s power, water, health, education, telecommunications, and transportation systems. Eighty percent of the island’s crop value was wiped out, representing $780 million in lost agricultural yield and causing additional food insecurity. According to FEMA, 357,492 homes were damaged, 94% of which were owned by their residents—and representing about 23% of the island’s housing stock. Because such a small percentage of homeowners in Puerto Rico have flood insurance, and many had outdated information proving ownership, accessing needed recovery resources has been difficult. Puerto Ricans were without basic necessities for long after storm—according to the New England Journal of Medicine, households on average went 84 days without power, 68 days without water, and 41 days without cell service. Hurricane Maria also damaged the structural integrity of hospitals and health clinics on the island and affected 70% of Puerto Rico’s potable water treatment and distribution systems.

Hurricane Irma made landfall in Florida as a category 4 storm and caused tornadoes and storm surge flooding across the lower half of the state. The hurricane caused extensive damage to infrastructure, buildings, homes, and property, and resulted in power outages for 6.5 million people throughout the state. More than 2.6 million applicants registered for FEMA assistance following Hurricane Irma. In total, the storm caused an estimated $50 billion in damage in Florida. The number of deaths associated with Hurricane Irma’s landfall in Florida is estimated at 72 people.

California’s Camp Fire

The Camp Fire spread through the town of Paradise and surrounding areas in November 2018, eventually covering over 150,000 acres and burning for over two weeks. The combination of gusty winds and lower-than-average rainfalls may have contributed to its rapid spread. Because the fire covered such a wide area and burned for nearly 17 days, nearly the entire town of Paradise was destroyed. Eighty-six people died, making it the deadliest wildfire in Californian history. The total cost of its damage is estimated to be $16.5 billion, one of the costliest disasters of 2018.

During the fire, 14,000 homes and 18,000 structures, including schools, rest homes, churches, and businesses, were destroyed in the towns of Paradise and Concow. The scale of damage, covering 90% of Paradise, left many families displaced from their homes and the town, and has
contributed to a rise in homelessness and the overall housing shortage in Northern California. At least 1,000 displaced families had failed to secure even temporary housing six months after the disaster. About one quarter of damages incurred during the event was not insured, severely limiting the ability of families to recover and rebuild after the storm, especially low- and moderate-income families.

Hurricane Harvey in Houston

Hurricane Harvey hit the coast of Texas in August of 2017. As the category 4 storm stalled over the city of Houston, residents experienced wind gusts of over 100 mph and over 50 inches of rainfall over a four-day period. Reservoirs and waterways filled, eventually spilling into neighborhoods across the city and devastating homes, businesses, vehicles, and infrastructure. Eighty-two people lost their lives, and a preliminary analysis from the Kinder Institute estimates that just under 700,000 individuals in Houston (nearly 30% of the population) were affected, with damages to residences estimated at nearly $16 billion.

According to the City of Houston, over a quarter of all Houston homes were damaged or destroyed by floodwater and approximately one in ten households experienced some degree of flooding in their home. Many of the flooded homes were outside of designated flood areas, indicating the magnitude of the disaster, and thousands of families were displaced—

Volunteers with Fifth Ward CRC sort supplies
after Harvey, an estimated 8% of the displaced individuals were still unable to return home. While the City of Houston estimates that $3 billion has been provided to residents to help them recover, at least $12 billion more is still needed to address home repair needs.

Infrastructure and environmental damage was widespread. Most major roadways in Houston flooded, with extensively flooded substations, downed transmission structures, and damaged distribution structures that left an estimated 220,000 customers in the Houston area without power during the peak of the storm. (This also impacted travel and communications, with implications for rapid response.) A number of Superfund sites in Harris County were under water following the storm, and contamination likely spread due to the flooding, with disproportionate impacts on low-to-moderate-income individuals and people of color.

Hurricane Michael in Florida

Hurricane Michael hit the Florida Panhandle in October 2018. According to a report from the National Hurricane Center, the category 4 storm had winds reaching up to 160 mph when it made landfall near Mexico Beach. The storm surge caused flooding of up to 14 feet above normal levels in some areas of the Panhandle. One of the strongest hurricanes to be recorded making landfall there, Hurricane Michael killed 16 and caused an estimated $25 billion in damages. Just under 150,000 insured damage claims were submitted, covering $7.4 billion in losses to residential and commercial property, and to local businesses, a figure that

“[Not only one family] but all of their family members also lost their homes: their brothers or sisters, their nieces, nephews, parents. And I have friends that are in that same boat, where you know extended families of three or four households—even up to 10 households—where everyone or all but one lost everything. So support networks were also destroyed.”

SEANA O’SHAUGHNESSY, EXECUTIVE DIRECTOR, COMMUNITY HOUSING IMPROVEMENT PROGRAM (CHIP)
does not take into account the large number of families that were without insurance at the
time of the storm.

More than three quarters of homes in Mexico Beach were completely destroyed by the wind and
rain, with even more uninhabitable. Due to the high numbers of renters in the Mexico Beach
community where the storm did the most damage, thousands were unable to receive assistance
from FEMA, and also unable to return home—Florida’s Bay County reports that more than 5,000
children were homeless many months after the storm. Widespread power outages affected
over 400,000 homes during the storm’s peak, and left communication infrastructure completely
destroyed in the areas that were most impacted.

Community Perspectives

Community organizations shared additional insights about the impact of disasters on individuals
and entire communities, drawing from their experiences responding to local needs. One
consistent theme was that the impact of disasters extended beyond death and injury tolls
to affect the health and well-being of survivors, to become a lasting source of trauma and
economic hardship. These human vulnerabilities would recur over the course of regular work
with affected families, as Gabby Hernandez of the Tejano Center for Community Concerns in
Houston recounted:

We’re sitting right here in this chair and it starts thundering. All of a sudden I see
huge tears just rolling out, and she said, ‘It wasn’t supposed to rain today.’ She
is traumatized with the water. There’s days that she can’t bring herself to shower.

In places around Paradise, California, the experience of the Camp Fire remains very present
for survivors, with memories of relatives unable to communicate as flames approached, or
of parents or children urging each other to escape instead of returning to rescue them. That
fire, like other disasters, destroyed the resources not only of individual households, but of
entire familial networks. Seana O’Shaughnessy, executive director of the Community Housing
Improvement Program (CHIP), described the extent of damage to people’s last-resort safety
nets—their families and loved ones:

[Not only one family] but all of their family members also lost their homes: their
brothers or sisters, their nieces, nephews, parents. And I have friends that are in
that same boat, where you know extended families of three or four households—
even up to 10 households—where everyone or all but one lost everything. So
support networks were also destroyed.

Practitioners emphasized that disasters caused the most damage in places already suffering
from economic, infrastructure, and housing challenges. For example, in Puerto Rico, the storms’
impacts were exacerbated by the island’s debt and economic crises, which at the time of
Hurricane Maria were already posing significant challenges to public services, and which have
continued to compound the storm’s effects and to slow recovery to this day. Maria Rodriguez-
Collazo, director of housing services of PathStone, a multi-state community development and
human service organization with operations in Puerto Rico, spoke of the Vietnam neighborhood
in Guaynabo, located on the bay across from the city of San Juan. There, services were strained
before the storm, and recovery challenges have been exacerbated by an ongoing dispute about
whether the neighborhood would be subject to redevelopment to create hotels and casinos:
People were suffering before Maria from lack of services. So after the disaster hit the infrastructure is in worse condition. Now, two years later you can still see the electrical poles without service. You can see water collection services not working. And things are still unrepaired . . . there are mosquito problems and other problems related to pollution.

MARIA RODRIGUEZ-COLLAZO, DIRECTOR OF HOUSING SERVICES, PATHSTONE

People were suffering before Maria from lack of services. So after the disaster hit the infrastructure is in worse condition. Now, two years later you can still see the electrical poles without service. You can see water collection services not working. And things are still unrepaired . . . there are mosquito problems and other problems related to pollution.

Housing maintenance problems at the individual and community levels also exacerbated the impact of the storms. For example, many of the homes most impacted by flooding in Houston were “generational,” inherited from a parent or grandparent. The age and condition of this stock and the possibility that it may have been built with substantial amounts of asbestos or lead paint make repairing and rebuilding more complicated. In Houston, many mobile home communities are located in a floodway, are not designed to withstand the impact of a storm, and are very susceptible to flooding. In Puerto Rico, Maria Rodriguez-Collazo of PathStone explained that many of the homes are constructed and repaired by the homeowners, but are often not up to code. As a result, when repairs supported by government are made after a storm, agencies often have to do costly demolition work or complete rebuilds.

In other situations, the dynamics of the housing market as a whole play a role. In parts of Florida where Hurricane Michael hit the hardest, the foreclosure crisis had already resulted in the widespread transfer of homes from individual owners to landlords or institutional investors, who turned them into rental properties. As a result of this broader shift in housing tenure, according to Gladys Cook of the Florida Housing Coalition, a membership organization comprised of local housing advocates across the state, many individuals were unable to return to their properties even after repair: “If the owner had insurance and rebuilt, they doubled the rent because they could. So the former tenants can’t go back to their home.” In California, the town of Paradise housed a significant proportion of construction workers in the region, which meant that the very workforce needed to rebuild in the region was displaced by the fire.

In other words, underlying housing and infrastructure conditions have cascading, self-reinforcing impacts in the event of a disaster and afterward. Because of the importance of these core factors, community organizations seek to contribute to planning and advocacy that can result in more resilient buildings and infrastructure, as described below.

Factors exacerbating disparities

Practitioners described how disasters exacerbate disparities within and between communities. One particular challenge cited across cases was the difficulty that low-income individuals and people of color experience in accessing short-term, emergency aid. According to Chris Laugelli, until recently of Houston’s AVENUE Community Development Corporation, which works in the
Near North Side, an initial denial of a request for recovery aid from FEMA can be overcome with persistent advocacy. But these preliminary denials reinforced widespread perceptions that people of color are not likely to receive governmental assistance:

Navigating the FEMA process . . . is the most complicated thing in the world and if you don’t have somebody there holding your hand through it you are not going to be able to get through it. FEMA views a denial as the start of a conversation. Whereas if I get a denial in a letter [I think] it means that door is closed to me. So if nobody’s there to tell them, now you appeal [then the individual gives up]. It’s a very time-intensive process and for somebody from a community that has just gone through a communal trauma it is hard to get that information out there and it is even harder to motivate people to stick with the process and try to get that assistance.

In addition to denials, low valuations of storm damage by FEMA often made it difficult for households of more modest means to rebuild fully. Laugelli described FEMA attributing damage to other factors than storms—for example, about foundations that shifted due to flooding, “people would say, well, that’s just soil subsidence, it’s not the storm.”

Families with mixed immigration statuses are particularly at risk for being excluded from recovery resources. As documented in previous LISC research, in the current federal policy climate, families have been fearful to access federal recovery aid after Hurricane Harvey. As a result, they often lived in horrific conditions, even though any household with a U.S. citizen or green card holder is eligible for FEMA assistance. This fearfulness has been exacerbated by recent changes in “Public Charge” rules, which examine whether individuals applying for a visa or green card have accessed SNAP, federal housing assistance, Medicaid (in many circumstances), and cash assistance programs. Even though disaster recovery assistance is currently excluded from the Public Charge test, Gabby Hernandez of the Tejano Center for Community Concerns, which works in Houston’s Latino East End, reflected that receiving FEMA aid was also viewed as potentially harmful to the future ability of families to stay together or reunite in the longer term:

[Despite the specifics of the rule, there is the perception that] this is going to be a barrier in my future, you know, potential becoming a legal resident. No matter how you explain it, no matter how many times you tell them, that’s still in their mind and they refuse assistance.

Despite these challenging dynamics, it is worth noting that practitioners also described powerful instances of neighbors and institutions coming together in support. For example, PathStone had previously supported a bakery and attached restaurant in Castañer, Puerto Rico, a rural, underserved mountainous area in the central part of the island. One of the only restaurants in the area, and one of the few establishments with access to a generator, immediately after Hurricane Maria the business opened its doors and fed local residents, free of charge, as described by Javier Zapata-Rodriguez, deputy director for economic development of PathStone:

[This business owner] is a hero. She didn’t charge people who could not afford it for days. She just provided food because there was so much need up in that region, especially with nobody being able to go out because the roads were closed because of damage. Helicopters with food and water eventually started to arrive around two weeks later.
Responding to need and fostering resilience

In the immediate wake of disasters, groups interviewed for this study provided food, shared cleaning supplies, and delivered other in-kind donations to survivors. Later, they conducted disaster-related case management, supported small businesses and workers through grants and loans, and developed innovative home repair programs using private resources. Given delays to Community Development Block Grant – Disaster Recovery (CDBG-DR) resources, this work has been particularly critical. Finally, supporting resilience in the longer term, they have advocated for more equitable planning and recovery processes.

Broadly speaking, in advancing these activities, groups employed two kinds of strategies: they adapted and mobilized services they already provided to respond to disasters, and they joined together to take on challenges that they could not face alone.

Adapting existing services

One tactic employed by community organizations was to adapt and mobilize the services they already provided, to respond to disaster-related needs. For example, for PathStone in Puerto Rico, the agency’s relations with small businesses led it to support both its own entrepreneurial partners and others who struggled in the immediate aftermath of hurricanes Maria and Irma. PathStone also provides home repair assistance as an extension of its ongoing housing initiatives on the island. Because it is a lender to small businesses, PathStone was well-positioned to provide capital to the solar-powered portable generator manufacturer inverSOL, which in turn constructed them using local labor. (PathStone was itself able to connect local residents to manufacturing jobs as an extension of its work to foster economic security.)

In California, CHIP, faced with damage to its own properties, needed to leap into action to help others who lost homes in the Sacramento Valley—moving quickly from “debris cleanup” in its own portfolio to efforts to increase its housing pipeline more broadly. This has meant finding ways to develop single- and multi-family affordable housing, both through traditional building techniques and through alternative strategies such as manufactured housing, so as to accelerate affordable production in an area that was already costly before the Camp Fire.

In Houston, a background in providing housing counseling to homeowners—as AVENUE and the Tejano Center possessed—formed an important set of core skills that could be adapted to help homeowners access disaster assistance resources. This background was important because resolving issues related to title, liens, and insurance claims proved helpful in navigating requirements associated with federal, state, or private programs.

Strength in community outreach, which many community groups possessed before the storm, was of particular use after disasters. As Gabby Hernandez of the Tejano Center described, outreach allowed organizations to overcome legitimate questions about the services they offered, among populations skeptical of scams and with negative experiences with public services. (Hernandez shared that a common initial response to their services, was “Ok, well you can help me gut and muck my house, but who’s going to help me put it back together?”)

Working with the Greater Houston Food Bank, the Tejano Center canvassed a five-block area in Denver Harbor/Port Houston, comprising about 180 homes. In this area, the Center distributed...
food, toiletries, and cleaning supplies, and helped educate about best practices in “mucking and gutting,” or tearing out wet or damaged building material and furniture to prepare for mold removal. (This information was particularly important to disseminate, as there was a common misconception that bleaching furniture could fight mold, and many families needing places for their children to sleep simply put plastic covers on wet mattresses, exacerbating mold and related health problems.)

“Having the ability to respond to [one-off] situations in a coherent and measured way is really important. And then being able to change your program based on the things that you’re seeing is incredibly important. We all have to be agile.”

CHRIS LAUGELLI

RIGHT: Debris clean out with Fifth Ward CRC
During its outreach blanketing the neighborhood, the Tejano Center also handed out applications to the Harvey Home Repair program, described below. Over time, as repairs proceeded block by block, signs placed on lawns of repaired homes would overcome skepticism and further make it more likely that more individuals would seek assistance:

Doing the door-to-door [was critical] because I think a lot of times, we don’t think, ‘why are these people not reaching out [for help]? A lot of the families are not technically inclined. They don’t have access to a smartphone and they don’t have access to apply on their own or even if they did they wouldn’t know how to navigate that technology. Their transportation got completely flooded too. So they have no way to move around. You had to bring the aid to them.

In partnership with the City of Houston and Harris County, BakerRipley used its Community Centers as Neighborhood Restoration Centers. Each Neighborhood Restoration Center was tailored to the specific needs of the neighborhood in which it was located. The Neighborhood Restoration Centers served as a “one-stop shop” for many disaster survivors and proved especially helpful in the aftermath of the storm. The Centers became a place where survivors could access not just emergency food and cleaning supplies, but also connect to legal assistance providers, obtain small grants to replace furniture and appliances, and apply for home repair services. Because they were neighborhood-based, as Michelle Dobins of BakerRipley reflected, survivors did not have to go far—“help was outside their door, in the neighborhood they called home.”

While organizations interviewed responded powerfully to community need, it is important to note that even groups that developed effective local services were often overwhelmed by the scale of disasters, especially in the days after the event, when their own staff and buildings were directly affected. In other instances, groups acknowledged they had expertise in some areas relevant to disaster recovery, such as home repair, but not others, such as housing counseling or advocacy. These factors often took groups into unfamiliar territory, as they learned to operate within disaster recovery, and as they became confronted with challenging, individual cases, as Chris Laugelli, formerly from AVENUE, described:
Disaster recovery is full of ‘one-off’ situations. You run into issues that come out of left field that [you think you may] never run into again, but maybe you will. Having the ability to respond to those situations in a coherent and measured way is really important. And then being able to change your program based on the things that you’re seeing is incredibly important. We all have to be agile.

The need to learn new skills speaks to the importance of capacity-building and technical assistance around disasters, and also of informal learning networks among practitioners, as described below.

**Working through service, learning, advocacy, and planning networks**

The scale of recent disasters has meant that networks of community-based organizations have needed to come together to help neighborhoods recover more equitably, and promote greater longer-term resilience to disasters among communities of color. These networks serve several functions. They provide informal avenues for learning, and for sharing resources. They help launch more formal service collaborations, such as the Harvey Home Repair program, described below. Close coordination allows groups to avoid duplication of disaster relief and recovery services, and to focus on reaching deeply into neighborhoods to support households that would not otherwise have received assistance. Finally, networks help government be more responsive to local needs and to plan for future events.

In the days and weeks after disaster, local organizations working with more distant ones outside the neighborhood can serve as informal hubs for aid distribution. These networks sometimes form through membership in national or local associations, such as Unidos, a relief network formed through the Hispanic Federation after Hurricane Maria struck Puerto Rico; through existing associations of church organizations, as in Houston after Harvey; or through government-sponsored networks, such as being part of a local service like Houston’s “211” helpline. In other instances they were convened through community development intermediaries such as LISC or advocacy organizations like the Florida Housing Coalition.

For example, the Fifth Ward CRC is a member of the national network of community development organizations known as NeighborWorks. After Hurricane Harvey, NeighborWorks affiliates—especially those that had responded to Hurricane Sandy or Hurricane Katrina—sent staff volunteers to help in Houston. Kathy Payton, CEO of Fifth Ward CRC, explained, “[NeighborWorks affiliates] immediately deployed and made themselves available to us to first ensure that the Fifth Ward CRC team and staff were strong.” This assistance was especially important, as many of the Fifth Ward’s own employees had lost their homes or cars in the storm. Because of its active door-to-door outreach, and helped by the influx of staff from NeighborWorks agencies around the country, Fifth Ward was able to distribute in-kind donations—some from corporations as far away as Las Vegas casinos, which provided truckloads of furniture.

More formally, community organizations can work together to collaborate formal service initiatives, as they did through the Harvey Home Repair Collaborative, described below. The Harvey Home Repair Collaborative is a potentially important service model for the community development movement, as it builds on its traditional strengths—housing development and preservation—while bolstering the capacity of organizations in the collective to respond to new kinds of needs related to disaster recovery.
Harvey Home Repair Collaboratives

Harvey Home Repair is a collaborative funded by the Hurricane Harvey Relief Fund, a resource managed by the Greater Houston Community Foundation. The program itself is coordinated by Houston LISC, and operated in partnership with Fifth Ward CRC, Houston Habitat for Humanity, Rebuilding Together Houston, and the Tejano Center for Community Concerns. Its membership overlaps with Harvey Home Connect, discussed in more detail below.

Harvey Home Connect uses a common application that links households with incomes of up to 400% of the federal poverty level to assistance at nearby community organizations. These groups assess repair needs through a standardized procedure, and provide interim assistance before assigning trusted contractors to conduct repairs that may cost up to half the assessed value of the property. Exceptions to the repair amount can be made on a case-by-case basis for households with incomes between 200% and 400% of the federal poverty level. This is an important component of the program, according to Elena White, director of Harvey Home Connect, as “low caps can oftentimes leave clients in worse positions than they would have been if they hadn’t received services.” Because the initiative relies on private donations, it has been able to assist those not served fully by FEMA or the Small Business Administration, before any assistance made possible through Community Development Block Grant – Disaster Recovery funds, which need to be authorized after each disaster. To date, Harvey Home Connect has repaired 479 homes.

These collaborations have several features that allow them to reach those most in need and to support more equitable recovery. First, they operate through community organizations with substantial reach in their respective neighborhoods, and they conduct outreach about the initiative that supplements the online application. Given the reality that federal and local programs present a patchwork of eligibility standards, where accessing one resource can make a household ineligible for another, a standardized intake process that allows a grassroots-based case manager to screen for multiple kinds of resources allows the program to deliver aid to those who need it most. Such a screen is also important in helping people feel more confident about the repair process, as organizations ensure that eligibility reviews are conducted in a way that is as supportive and welcoming as possible. White described the importance of making this process more humane and efficient:

> The whole process of applying for social services is the one that really strips you of your dignity and ... makes you feel very discouraged. That happens in particular when people end up spending a whole lot of time trying to get into a program that they’re not eligible for.

Second, a unified intake process and shared management information system (MIS) makes the repair process much more transparent to the homeowner, avoids duplication of services, and accelerates aid. Individuals desperate for repair resources will, reasonably, apply to multiple places in search of help. But this means that many home repair programs may spend an extended period of time assessing whether a household is receiving other assistance that could make it ineligible. Harvey Home Connect’s MIS makes it easier to go directly to assistance; as Chris Laugelli commented, the program “eliminated basically the pre-construction [phase], by collecting all their documentation and really we just jump into reconstruction.” Laugelli further reflected that the data system allowed the partners to “present that data in a way that makes sense to us” and “shows us where our choke points were,” moving more quickly from cleanup to repair.
Third, home repair collaborations allow groups to learn from each other and find synergies in their respective expertise. The collective created regular forums to brainstorm about complicated cases, through a kind of “matchmaking,” as Laugelli described:

LISC convened the Harvey Partners Network, which brought together disaster case managers and home repair agencies to do matchmaking. So we sat at a table and said, “This case needs help—can you do it?” ‘Yes, I can do it.’ And that just wasn’t happening despite this country going through however many disasters and there being [other] roundtables set up. So LISC was pivotal in that, and also advocating on a municipal level with city council with letters that we could sign onto to address some of the issues that we faced.

In other ways, the concept of home repair collaboratives allows groups to play to their own strengths, and share these experiences and resources. By documenting the technical abilities of each participating home repair agency, Harvey Home Connect can quickly match clients with the group best suited to do their repairs and avoid multiple assessments that can take a lot of time and erode the client’s trust. Within the Harvey Home Repair Collaborative, Habitat for Humanity had substantial experience in coordinating home repair, and additional resources that could be used to cover lodging for individuals while their homes were being worked on. Other organizations, such as Fifth Ward CRC, had funding for “unmet needs” beyond repairs per se. On
a case-by-case basis, these resources could be shared among clients of the participating home repair agencies.

Efforts promoted by networks of community organizations also include advocacy for better post-disaster responses. The Florida Housing Coalition has helped different agencies connect better with each other. For example, Florida’s Department of Economic Opportunity (DEO) is the statutory recipient of CDBG-DR funding. But after Hurricane Irma in 2017, state emergency management officials did not invite DEO representatives to participate in task forces, despite the state agency’s eventual role in allocating long-term aid. As Gladys Cook, resilience and recovery director for the Coalition, reflected, “When we first started this effort, everybody worked in silos.” The Coalition played a role in helping various agencies and task forces communicate more productively, as described below.

Finally, given the increasing frequency of disasters, networks of organizations came together to advance preparedness for future events. Practitioners sometimes referred to these as critical “peacetime” efforts, meaning that they are important to move forward when not struggling with the effects of a disaster.

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It is important to note, however, that there are limitations to this preparedness work. In the case of Imelda, private funding was not raised at the same levels as it was after Hurricane Harvey, and because Imelda hit regions such as Galveston and Beaumont, outside of the service networks developed in Houston, there was not the same kind of local, community-based service infrastructure in place to benefit those cities despite the damage they received. (Harvey Home Connect has received funding to explore how the network can expand and improve recovery efforts in Galveston County prior to the next disaster.)

Community organizations also came together to spark broader discussion and action about strengthened infrastructure, housing, and services that would make communities more resilient to future disasters. Some such efforts have been straightforward and have been marked by early success. For example, Javier Zapata-Rodriguez described a grant program in which PathStone provided assistance to Puerto Rican businesses to increase future resilience—for example, small businesses relocating from the first to the second floor to avoid future flood damage. (PathStone’s sub-grant program in general requires some indication of how businesses executes or will execute resilience.) In another instance, a grant allowed an aquaculture business to reinforce its lake’s structure and increase drainage in a way that will likely help reduce damage
in the event of a future disaster. In addition to the portable solar generator company inverSol, described above, PathStone has supported battery production that can allow microgrids to store energy in the event of a future storm. As Zapata-Rodriguez reflected:

A lot of the problems that Hurricane Maria brought was not only the physical destruction of homes, natural debris associated to it and roads closed, but it also brought an impending energy crisis that was aggravated by the lack of good maintenance practices of the electrical grid. Not having energy shuts down communication, shuts down health services, shuts down or partially shuts down many essential services. So in response we’re promoting alternative energy for small businesses.

Other issues were more complicated to advance. Rebuilding damaged housing for greater energy efficiency, let alone enhanced structural resistance to future storms, costs more than many lower-income homeowners can afford, even with public or private assistance. According to Laugelli, formerly of AVENUE, “bringing houses up to code with the electrical grid, or bringing them out of cast-iron plumbing” is itself beyond the means of many people, and exceeds resources available through Harvey Home Connect, which is more equipped to “bring people to square one” than to advance the homes’ structural integrity. (The issue of flood insurance is also very challenging--while it has helped individuals recover fully, a very small proportion of lower-income families are able to maintain insurance over time, raising complicated questions about the role of public support in helping families who may be subject to repeated climate-related events.) In other instances, reflected Maria Rodriguez-Collazo of PathStone, lower-income families may avoid mandated resilience-related improvements, because they are too expensive, and may opt to make repairs on their own without receiving building permits.

Community organizations came together to spark broader discussion and action about strengthened infrastructure, housing and services to make communities more resilient.
So when you’re trying to help families to be resilient but you have a permitting and construction process that is expensive and complicated, that means that families will continue to rebuild in the same condition. In the next disaster, they’ll be requesting funds again, so we need to change how we provide access to these families.

Outcomes of community-based approaches

The strategies employed above have resulted in notable successes. Community organizations and their networks have promoted more equitable recovery and resilience by reaching individuals who would not otherwise be served, and connecting them to public and private resources. At the systems level, they have changed public policy and community practice to be responsive to the recovery and resilience needs of communities of color and those with more limited means.

Reaching underserved individuals and populations

Deep community connections, combined with effective services, helped local organizations reach individuals and in some cases entire communities who would otherwise not have received assistance.

Supporting Underserved Populations. As described above, families with mixed immigration status face substantial hurdles to accessing aid, despite often living in extraordinarily challenging post-disaster conditions. One powerful success case relates to AVENUE’s work after Hurricane Harvey to help rebuild a mobile home community with a high number of undocumented families. Mobile homes are not designed to withstand the impact of hurricanes, and are often left in uninhabitable condition afterward. Chris Laugelli, formerly of AVENUE, described families needing to lay planks over water-logged floors in order to walk. Families generally avoided seeking help from FEMA, despite household eligibility, leaving many with few repair options. Over the course of several months, AVENUE was able to build trust with the residents and repair nearly half of the homes damaged by Harvey in the mobile home community. In total the organization has repaired over 200 homes.

Success in reaching underserved individuals can also be seen as community organizations resolve complicated situations, case by case. For example, BakerRipley worked closely with a single mother who worked part-time while putting her children through school. Just making ends meet, she did not have the money required to repair her home after Harvey, and had been denied FEMA assistance because of title issues. To complicate the matter, she had
earlier experienced contractor fraud, leaving her wary of any assistance. Building trust, a BakerRipley case manager was able to help her change formal title to the property by contacting her estranged family, helped her appeal the initial FEMA denial, and connected her with legal services. While this is just one case, BakerRipley supported 17,000 individuals, or about 6,200 households, through its Neighborhood Resource Centers between 2017 and May 2019. As Michelle Dobbins of BakerRipley noted, “[We] are trusted, long-standing members of neighborhoods in underserved areas, and have built up trust so are able to reach people that may not otherwise be served.”

**Meeting unserved needs.** PathStone has provided microloans and small grants totaling nearly $300,000 to 63 small businesses in Puerto Rico. Many of these are “mom-and-pop” shops for which small levels of assistance can stabilize and bring continuity to their operations—allowing them to replace a stove or refrigerator, for instance. The financial support provided by PathStone has been a critical resource on the island where no CDBG-DR resources have yet been deployed. Some businesses that have received funds from PathStone were the only one of their kind in their community, much like the example of the cafeteria in Castañer described above, and acted as a critical lifeline for their communities after the storm.

**Distributing private donations.** Houston Mayor Sylvester Turner and Harris County Judge Ed Emmett launched the Hurricane Harvey Relief Fund in 2017 to support short- and long-term relief and recovery efforts. Within a month, about 100,000 donations from around the world were received, totaling almost $62 million. Managed by the Greater Community Houston Foundation (GHCF), the Harvey Home Relief Fund passed through resources to ninety organizations, which in turn provided everything from legal services to case management and home repair. These private resources were essential after the storm to ensure that recovery efforts could begin while the local government waited for CDBG-DR resources. They also could help fill in gaps not covered by FEMA. Supplied with these funds as well as funds from The United Way of Greater Houston, BakerRipley used private donations to provide temporary housing for families and assist them in purchasing building supplies and replacing furniture, major appliances, and work equipment. BakerRipley also used donations to help clients with mortgage payments, rental assistance, and car repairs. By February 2020, BakerRipley had processed 10,396 total unmet-needs transactions, for more than 5,500 cases; the largest number of requests were to meet basic life needs, assistance that often reached those without adequate insurance. For individuals who are resource-constrained, replacing lost or damaged items can represent a large burden, but is essential to making a full recovery after a disaster.

LISC had an active role in the Hurricane Harvey Relief Fund, as described throughout this paper. LISC’s other efforts are highlighted in the case study below.
1. BakerRipley home repair
2. Rebuilding Together Houston home repair
3. Fifth Ward CRC debris clean up
4. BakerRipley dispensary at NRG center shelter
5. Tejano Center home repair
6. BakerRipley house rebuild
7. BakerRipley volunteer at NRG center
LISC’s role in disaster recovery

To promote equitable outcomes for individuals we serve, LISC attracts and serves as a conduit for new public and private disaster recovery resources, and acts as a convener and capacity builder. By partnering with trusted neighborhood organizations and other local partners, LISC reaches individuals in the communities at risk of being overlooked after a disaster.

LISC connects trusted community-based groups to each other, and builds their capacity. LISC acted as the coordinator for the Harvey Home Repair Collaborative, which brought together four home repair agencies in Houston. By providing a space for the groups to learn from one another and share best practices, the agencies avoided steep learning curves, and helped families fully recover through seamless referrals to the other participating organizations based on their resources and areas of expertise.

LISC builds capacity of local government as a technical assistance (TA) provider. LISC was awarded $6 million by the U.S. Department of Housing and Urban Development (HUD) Distressed Cities Technical Assistance Program to provide TA to distressed cities with populations under 40,000 and those struggling to recover from natural disasters. The program’s main objective is to provide communities facing long-term economic challenges with accessible and comprehensive TA that will help them adopt effective, efficient, and sustainable financial management practices. The outcome of the TA will allow communities to address long-term financial management and economic practices and make them more resilient against the impact of future climate-related events.

LISC, which has a national footprint, was a natural fit for the program as engagements will need to be tailored to account for the needs of each community. Beginning in 2020, work is underway...
with local government partners in Coamo, Puerto Rico; Quebradillas, Puerto Rico; Hannibal, Missouri; and Paradise, California.

LISC leverages existing relationships with philanthropic partners to attract critical private dollars after a disaster. Private funds are a critical resource after a disaster because they can fill the gap between emergency funds and longer-term recovery money. By leveraging existing relationships with funders, LISC can pool money to help community-based organizations conduct disaster recovery work more quickly. For example, LISC acted as a conduit for Hurricane Harvey Relief Fund dollars, and provided $15.9 million in grants to the home repair agencies participating in the collaborative described above. LISC also supported financial stability programs with grants to help communities recover. One workforce development agency used these funds to provide classes in construction, drywall, roofing, and mold remediation to address the increased need for these skills after the storm. This workforce agency also offered financial recovery coaching to assist clients facing financial issues post-Harvey. Other instances where LISC worked with philanthropic partners to aid disaster recovery include:

Hurricane Sandy recovery in New York. Sandy made landfall in New York and New Jersey in 2012, resulting in $65 billion worth of damage, making it the second-costliest storm at the time. Shortly after the storm hit, LISC attracted flexible capital from philanthropic partners and was able to quickly establish a $15 million fund to conduct early mold treatment, which is critical to help avoid a costlier rebuild later. Through these private resources, LISC was able to conduct mold remediation in 2,000 homes, and repair 501 homes for low-income homeowners, within an average of 120 days after intake. Over time, LISC established several programs, including an emergency relief fund, ultimately directing more than $50 million to assist community-based organizations and property owners. Within five years of the storm, LISC was able to support the rebuild or repair of more than 2,500 homes.
Play Ball Again Initiative in Puerto Rico. LISC and partners launched the Play Ball Again Initiative to rebuild baseball fields in Puerto Rico damaged by hurricanes Irma and Maria, helping communities recover by allowing children to get back to playing sports. The program, which was supported by the Maestro Cares Foundation and the Good Bunny Foundation, plans to deploy more than $1.6 million to repair 25 baseball fields in some of the hardest-hit neighborhoods across the island. Construction is already underway for the first six baseball fields, and LISC plans to complete the majority of the remaining fields in 2020. Since launching the program last fall, LISC has deployed $340,000 in grants to begin repairs of the sports fields damaged during hurricanes Maria and Irma.

To ensure that the initiative was reflective of the needs of the community, LISC developed the program in close coordination with community members, municipal governments, and local groups on the island, including PathStone and All Hands and Hearts. Not only does Play Ball Again provide a place for children to play, but the program also will hire local contractors and local employees to repair and manage the fields.

Home Repair work in Florida. In Jacksonville, Florida, LISC helped form the Northeast Florida Long-Term Recovery Organization (NFLTRO), and continues to advise on program development and provide administrative support. In addition to attracting private funds to provide home repair resources to Floridians needing support, the NFLTRO aims to establish a permanent body known as a COAD (Community Organizations Active in Disaster) that would conduct recovery and resilience planning year-round.

In June 2019, the NFLTRO launched an Unmet Needs Home Repair Initiative, which raises private funds to conduct limited repairs to homes not likely to be done through the state’s Rebuild Florida program. LISC advised on the development of the unmet-needs program, which engages local community development corporations as construction managers that in turn identify neighborhood-based contractors to do the repairs. According to John Sapora, the disaster recovery resiliency manager at LISC Jacksonville, this use of local organizations and local contractors creates a “multiplier effect,” because in addition to repairing homes, the fund contributes to broader neighborhood stabilization by employing local minority-owned businesses, which are paid a fair rate to do the repairs.

Since the launch of the fund, LISC has deployed resources to repair 59 homes, with another 54 in the queue, and has deployed $824,000 to support community businesses.

Policy and practice changes

Recent federal policy has emphasized the role of local and state government in crafting both disaster recovery responses and plans to promote longer-term resilience of housing and infrastructure, also known as hazard mitigation. With this increased role of state and local government come opportunities for community organizations to shape plans that are responsive to local conditions.

Local community planning efforts. After Hurricane Harvey, LISC convened the Harvey Partners Network to coordinate information sharing, share challenges, and identify strategies to improve resilience for the residents of Houston. The Harvey Partners Network emphasized the importance of community voice and leveraged the full strength of organizations.
involved—including expertise, capacity, resources, and knowledge—to address unmet needs in the community. Together, the group discussed and shared multiple policy and program recommendations with city government. Some of these recommendations were adopted by the City of Houston, including a plan to develop a reimbursable program for homeowners who took repairs into their own hands. The group also made a recommendation to create centers located around the city where community members could access services, as well as mobile units to meet their immediate and long-term needs after a disaster.

Advocacy for speedier rehousing. The Camp Fire in 2018 destroyed almost the entire town of Paradise and many surrounding areas. One apartment owned by the Community Housing Improvement Program (CHIP) was destroyed, leaving its 36 residents displaced. CHIP advocated to local and federal agencies, including the U.S. Department of Agriculture (USDA), for a waiver that allowed some families to be placed in farmworker housing units, without their going back onto a waiting list that could take years until they were rehoused. CHIP also advocated for housing tax credit allocations to build homes for displaced families, and in partnership with LISC, the Rural Community Assistance Corporation, and others, CHIP is now advocating for the passage of H.R. 3301, a federal bill that would create additional tax credits to build housing for victims of the 2017 and 2018 fires. This and other advocacy led to a $1 billion increase in housing credits for areas impacted by the 2017 and 2018 California wildfires. LISC also supports the Affordable Housing Credit Improvement Act, which would provide additional housing resources and includes a provision to extend the deadline for restoring tax-credit-financed properties after a disaster. Finally, the above-mentioned coalition that includes CHIP, LISC, and others is advocating for a set aside of California tax credits for rural communities impacted by disaster that would make them more competitive and would allow them to build more housing.

Sparking better practice in home repair. In addition to the innovative partnership of the Harvey Home Repair Collaborative, community-based home repair practices have resulted in better industry-wide standards. For example, best practices in mucking and gutting and mold remediation were shared within the Harvey Home Repair Collaborative to ensure that all of the participating agencies were doing this work properly. If mucking and gutting is done incorrectly, homes can continue to accumulate mold, making future repairs more costly and time-intensive. Gabby Hernandez of Tejano Center noted that contractors sent to homes to muck and gut through the state-managed, FEMA-funded Partial Repair and Essential Power for Sheltering (PREPS) program, which can provide basic, emergency home repairs, did not follow industry best practices, and in many cases did more damage than good and wasted federal resources; Hernandez noted that by the time the Center arrived post muck-and-gut to begin a rebuild, “ninety-nine percent of the time when we got into those homes that had been assisted by the PREPS program they had mold.”

Policy innovation for more resilient development. Storms have also encouraged new forms of development to make communities more resilient against the impact of future disasters. When Hurricane Irma hit the Florida Keys in 2017, many residents in Monroe County, which has a large population of renters, were displaced because landlords were unable to repair homes in a timely manner. To promote community ownership and ensure long-term affordability, the Florida Housing Coalition has advanced plans to establish the Florida Keys Community Land Trust initiative. Community land trusts (CLTs) are nonprofit organizations that hold land for affordable housing or other community-enhancing purposes. In most cases, CLTs use a “ground lease” to achieve permanent affordability by putting resale restrictions into place and setting guidelines about income eligibility. Developments have been approved for development by the Florida Keys Community Land Trust that will be constructed to standards that are designed to withstand the impact of future storms.
Challenges to community-based approaches

While these considerable successes show the power of community groups’ roles, several factors limit their effectiveness. These include the extent and frequency of disasters, variations in community organizational and municipal capacity, and multiple forms of policy and practice challenges.

Disaster frequency and intensity, amplifying social vulnerabilities. At the national level, the frequency of large-scale disasters has been increasing and their damage expanded significantly. At the community level, and especially for communities of color and those with limited means, this increasing frequency can have compounding effects. For example, while 2017’s Hurricane Harvey had devastating impacts, it was preceded by two “500-year” floods in 2015 and 2016, with some areas reaching “1,000-year” flood levels. The frequency of California wildfires and their size have increased by eight times in recent years. Because lower-income individuals may live in places that are more physically vulnerable, such as floodplains, or live in structures with deferred maintenance, disasters amplify disparities in the physical, social, and economic fabric of communities. This means that cascading needs are beyond the scope of any community organization to address, without substantial additional support.

Unevenness in local capacity, leaving some places behind. While many community organizations are well-suited to provide holistic post-disaster services, not every group has the depth of relationship with neighbors nor the competencies in disaster-related services to be initially effective. As described above, many high-capacity Houston community organizations did not have specific experiences in coordinating or implementing home repair programs before the emergence of the Hurricane Harvey Collaborative, nor did they have referral relationships in place for many disaster-related services. And when the impact of disaster shifts to areas without experienced collaborations—as it did when Tropical Storm Imelda damaged areas outside of Houston—an approach to recovery and resilience based in the work of community organizations is obviously less effective.

Finally, while federal policy has provided more of a role for states and municipalities in recovery planning and hazard mitigation, not every jurisdiction is equally able to plan or implement these programs. Because places with more limited municipal capacity often have fewer community organizations as well—a phenomenon found in many rural places, for example—there is a good deal of unevenness among places in the ability of the public and nonprofit sectors to work together. This dynamic speaks to a need for capacity-building that incorporates both community and municipal actors. Shannon McLachlan, in the Community Planning and Capacity Building group at FEMA, speaks of recent advances in this regard in Puerto Rico:

There is now a bipartisan civic association, Agenda Ciudadana, that is coming together—the main newspaper in Puerto Rico, Nuevo Día, created a foundation to support this work. If they really begin to have a collective entity where the mayors work together, that’s going to be beneficial for everyone. The planning board is an active counterpart to mitigation and community planning and capacity-building in thinking about risk reduction questions. [It]’s also a valuable partner for local stakeholder groups.
In the case of the U.S. Virgin Islands, Jon Halfon, also in the Community Planning and Capacity Building group for FEMA’s Region II, spoke of inclusive planning processes being supported by the community foundations of St. Thomas, St. John, and St. Croix. The community foundations, which had been convening smaller local organizations for years, were able to bring them into the development of recovery and resilience plans:

By accessing the community foundations, [FEMA] was able to have a good line into many of the nonprofits that existed prior to the storm. Many were focused on walkability, trail access, the special-needs community and animal welfare. They were all well-represented inside of each community foundation, and they all brought different perspectives and unique resources to the table during the recovery planning process.

**Practice challenges that are exacerbated by timing and resource constraints.** As described above, work to connect individuals to the resources to which they are entitled is quite difficult. Deferred maintenance, legal and title issues, and the special vulnerability of lower-income renters all present hurdles to full recovery. In some—although not all—disasters, private donations have helped tremendously, as was the case for the Hurricane Harvey Relief Fund and private donations supporting PathStone’s work in Puerto Rico. But these resources are in many cases just enough to “bring people back to square one,” as AVENUE’s Chris Laugelli commented, and are not generally enough to fortify homes for future disasters. Further, private donations tend to play a stop-gap role, addressing needs unmet by FEMA or the Small Business Administration, and before assistance from CDBG-DR comes to states and municipalities. Thus, more predictable expectations about recovery resources are an important but missing factor in disaster response and resilience planning.
Policy Challenges. Community organizations have needed to overcome the mistrust that many residents held for government agencies. At a broader, systemic level, community organizations and their networks worked with agencies that either did not communicate well with each other, as in the case of the Florida Housing Coalition’s work after Hurricane Irma, or that had rules prohibiting more flexible responses to disasters, as in CHIP’s work with different California agencies to help fire victims.

Policy recommendations

These successes and challenges suggest several recommendations to government, philanthropy, and community practitioners, which echo calls from community organizations and national advocacy groups concerned with equitable recovery.

Increased federal and state resources for disaster recovery, including the permanent authorization of CDBG-DR. LISC is a member of and supports the work of the Disaster Housing Recovery Coalition (DHRC), which advocates for changes to ensure that federal disaster recovery efforts reach all impacted households, including the most underserved. DHRC is advocating for improvements to the Community Development Block Grant – Disaster Recovery (CDBG-DR) that would provide the program permanent authority in order to reduce the time it takes to provide recovery assistance. The delays experienced by Houston and Puerto Rico in receiving CDBG-DR funds have exacerbated recovery challenges for lower-income communities and people of color. Beyond that particular resource, the damage experienced after storms to lower-income populations could be alleviated by utilizing HUD’s Disaster Housing Assistance Program, and increasing funding for other federal housing assistance programs at HUD, USDA, and Treasury that repair housing and provide support to community lenders, including the Community Development Financial Institution (CDFI) financial assistance fund. These recommendations have been promoted by the Disaster Housing Recovery Coalition of the National Low Income Housing Coalition.

LISC has also provided comments to HUD on how a new HUD Section 3 regulation can better support local hiring and contracting opportunities from the use of CDBG-DR resources. LISC sees great potential in how a stronger Section 3 rule can link our Financial Opportunity Center (FOC) efforts with increased hiring and contracting opportunities. For instance, FOCs provide contextualized skills training to link low-income people to employment, often in construction trades, and could be a vital training and referral source for employment and contracting opportunities generated from covered projects receiving HUD financial assistance. LISC has facilitated these connections in Houston, where we are working to link our FOC work with Section 3 economic opportunities generated from CDBG-DR. The goal is to ensure that local businesses and low-income residents enrolled in Houston-based FOCs that provide construction training receive hiring and contracting opportunities as affordable housing is rehabilitated and built using CDBG-DR funding.

Additional federal and state resources to address underlying resilience needs of housing and infrastructure. Delayed maintenance and decaying local infrastructure amplifies event impact. According to research conducted by the Federal Reserve, merely addressing housing deficiencies reported in 2018 would cost $127 billion.46 Further strengthening housing and infrastructure to be resilient to future disasters would require more resources. As funding for HUD’s HOME program has declined by approximately 50% since FY2002, during which time the Community Development Block Grant (CDBG) program also has lost about 40% of its funding, reversing these funding trends is important for recovery and resilience.

Decaying infrastructure and a loss of federal and state resources amplifies event impact and slows recovery. Funding for HUD’s HOME program has declined by approximately 50% since FY2002, during which time the Community Development Block Grant (CDBG) program also has lost about 40% of its funding. Reversing these funding trends is important for recovery and resilience.
to help these communities fund vital mitigation projects before disasters occur. Critically, these should include resources for pre-disaster planning and technical assistance efforts, to provide local governments with the support they need to develop a local pre-disaster plan, focused on housing recovery activities. These calls for infrastructure investment have been raised by Houston’s Flood Mitigation Consortium, in which Houston LISC takes part.46

**Greater federal funding for capacity-building and for specific services that can support communities before and after disasters.** Supporting community-based services, such as housing counseling, can help lower-income residents both before and after disasters to navigate resources and prepare for the next climate event. (Those that operate community centers are often well-positioned to assist them.) But in our research, even higher-capacity community organizations do not always have experience conducting a full range of disaster-related activities—even housing counselors skilled in foreclosure prevention, for example, may not have knowledge or experience related to accessing recovery resources. This makes it important to fund programs such as the HUD Section 4 Capacity Building for Community Development and Affordable Housing Program, which can support local disaster recovery capacity building. In Houston, a 2018 community convening in which LISC took part also made these recommendations for greater neighborhood capacity-building around disasters and for greater “peacetime” housing services.47

While beyond the specific scope of this report, the tendency of lower-income people and communities of color to be rejected for assistance, only to be accepted over time, suggests that many eligible families are initially excluded from aid. Many authors have called for greater coordination among federal agencies to make access to post-disaster services easier, and have argued for the need to address rules around “duplication of services” that are confusing to many individuals and mean that receiving one kind of aid from one entity can slow or eliminate receipt of services from another.48

**Philanthropies should continue to support community voice to direct recovery and resilience policy at the municipal, state, and regional levels.** Community voice should direct recovery and resilience efforts, but not every community organization is well-resourced to engage in advocacy efforts. In Puerto Rico, Reimagina Puerto Rico has brought 748 stakeholders together over 77 dialogue sessions to create comprehensive recommendations for recovery and resilience.49 The work of various community foundations in the U.S. Virgin Islands, operated in partnership with both FEMA and the philanthropic sector, especially Bloomberg Philanthropies, made for a more robust planning process there. LISC itself has convened several community-based discussions after Hurricane Harvey in Houston. Philanthropy can play a critical role in funding local groups to take part in policy and planning, and can itself work to convene community organizations together with public and private officials.

**Community groups should consider planning collaboratives around home repair that build on the strengths of local partners.** The Harvey Home Connect common application is an innovative approach to speeding home repair through private sources, harnessing the power of multiple organizations by sharing resources and by avoiding the duplication of services. While not every locality has the organizational infrastructure to make such a partnership worthwhile, the collaborative model is potentially scalable to other places.

As LISC and its partners continue to attract and deploy resources, build capacity, and convene groups to promote more equitable recovery from and resilience to natural disasters, LISC will share these learnings and recommendations with the field.
Endnotes

1. LISC also describes this work as disaster rebuilding.
12. Community organizations, as defined by this paper, are place-based nonprofits with significant roles in reaching deeply to ensure all residents receive relief, recovery, and resilience services after a natural disaster. In this, their role is complementary to but different than the formal role played by VOADs, or Volunteer Organizations Active in Disasters, such as the Red Cross, which have a defined place in the disaster recovery process in the National Disaster Recovery Framework.
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33 Page, S. (2017, Aug. 30). Houston’s toxic Superfund sites are underwater and leaking. ThinkProgress.
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42 For example, the Disaster Recovery Reform Act of 2018 (DRRA) aims to reduce the complexity of FEMA, provides funding for public infrastructure projects aimed at improving community resilience, and provides flexibility for states and tribes to administer their own post-disaster housing missions, while encouraging the development of disaster housing strategies.


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