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PLANNING FOR POST-CATASTROPHE HOUSING NEEDS: HAS FEMA DEVELOPED AN EFFECTIVE STRATEGY FOR HOUSING LARGE NUMBERS OF CITIZENS DISPLACED BY DISASTER?

HEARING

BEFORE THE

AD HOC SUBCOMMITTEE ON DISASTER RECOVERY
OF THE

COMMITTEE ON
HOMELAND SECURITY AND
GOVERNMENTAL AFFAIRS
UNITED STATES SENATE

ONE HUNDRED TENTH CONGRESS

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PLANNING FOR POST-CATASTROPHE HOUSING NEEDS: HAS FEMA DEVELOPED AN EFFECTIVE STRATEGY FOR HOUSING LARGE NUMBERS OF CITIZENS DISPLACED BY DISASTER?

WEDNESDAY, JULY 30, 2008

U.S. SENATE,
AD HOC SUBCOMMITTEE ON DISASTER RECOVERY,
OF THE COMMITTEE ON HOMELAND SECURITY
AND GOVERNMENTAL AFFAIRS,
Washington, DC.

The Subcommittee met, pursuant to notice, at 12:06 p.m., in room SD–562, Dirksen Senate Office Building, Hon. Mary Landrieu, Chairman of the Subcommittee, presiding.

Present: Senator Landrieu.

OPENING STATEMENT OF SENATOR LANDRIEU

Senator LANDRIEU. Good afternoon. I would like to call the Subcommittee on Disaster Recovery hearing on Planning for Post-Catastrophe Housing Needs to order. This is the first Subcommittee hearing of our housing investigation of FEMA's handling of the post-Katrina and post-Rita Hurricanes aftermath.

I would like to begin with an opening statement, and then I will introduce our panelists. We have two panels today. I will introduce them in just a moment, but I would like to open with a statement expressing where we are and what the importance of this meeting is today.

Today, as I said, is the first hearing of the Subcommittee on Disaster Recovery investigation of national disaster housing programs. On February 13, 2008, the Senate provided this Subcommittee a supplemental budget to fund this bipartisan investigation. The request and subsequent approval for the investigations were brought about by a series of problems that emerged in the wake of Hurricanes Katrina and Rita.

FEMA's housing efforts in the aftermath of the storm failed to meet, in my view, the desperate needs of the survivors of the storm, making it clear to the Nation that this agency had no real plan for how to house tens of thousands, hundreds of thousands of people in the aftermath of a catastrophic disaster.

The rush decision to use travel trailers as the preliminary means of housing is of great concern to this Subcommittee. The discovery of alarmingly high formaldehyde levels in these trailers subse-

quently underscored FEMA's inability to provide safe choices to house survivors of these catastrophes.

Hurricanes Katrina and Rita, as I have said many times and as the record will show, was the most destructive natural disaster in our Nation's history. Over 1,500 people lost their lives. Ninety thousand square miles of land was impacted, and entire coastal towns and large portions of substantial cities in Mississippi and Louisiana were destroyed. The storms sent over a million fleeing from the Gulf Coast area.

The housing crisis created by the storms was unprecedented; it destroyed over 300,000 homes, and resutled in billions of dollars in damage to public infrastructure. Evacuees—as we remember only 3 years from the end of this next month, August 29, 2005—were forced from their homes and had to take shelter wherever it was available, whether it was with family or friends or whether it was in a football stadium or whether it was on a highway overpass. Some sat in these situations for days before buses to Houston, Little Rock, Shreveport, Jackson, Baton Rouge, or other places became available.

Many were flown to places or bused to places where they had no family, no friends, no jobs, no connections to the lives that they were living only a few days before.

This catastrophe presented a clear challenge to the people of the United States, to our nonprofit system, and to all levels of government. With the impacted States completely overwhelmed and local governments overwhelmed, the Federal Government was called upon to fulfill its Stafford Act obligations to respond, and it was clear that this would take time and new solutions to rebuild the damaged housing stock. Creativity and bold action would need to be the order of the day. Unfortunately, in my view—and I think our Subcommittee will find this out—it was not to be found.

In this environment, FEMA's decision was to use travel trailers. They began ordering manufactured housing almost immediately, eventually resulting in 140,000 travel trailers and mobile homes in the Gulf Coast area. Group sites at great expense were set up all over the region. Many homeowners lived in trailers in their driveways while they made repairs, and some of that is still going on.

As the recovery effort continued, the situation on the ground made it clear that FEMA was not ready for this housing challenge. It was evident that the agency did not have a plan in place for a housing catastrophe of this magnitude. Consistent delays, poor coordination, problems with maintenance, and a seeming lack of leadership sent a message to the Nation that it was not working, and we must be better prepared for the next catastrophe.

So Congress acted. Congress drafted legislation. Before I was even a Member of this Subcommittee, Congress drafted legislation aimed at getting this situation under control and giving some direction to this agency that, in the view not just of Congress, not just of the Governors, but in the view of many in the Nation, had failed. And on October 4, 2006, the President signed into law the resulting bill, the Post-Katrina Emergency Management Reform Act (PKEMRA).

The overarching purpose of this bill was to ensure that a Federal response, like the one we had in Hurricane Katrina, would never

happen again. A direct result of the Katrina-created housing catastrophe was the requirement that FEMA develop and implement a disaster housing plan within 270 days of the bill's passage—not 15 days, not 60 days, not even 90 days—270 days FEMA had to get this plan together.

As you can see on this chart,[1] the FEMA National Disaster Housing Strategy, which is also included in this packet, the due date for this strategy was July 1, 2007. As I have said, FEMA was required by law to submit the strategy to Congress. FEMA did not submit this strategy until 10 days ago.

As you can see from the charts we have put up here, the Subcommittee has direct oversight jurisdiction of this strategy, and as part of our investigation we are going to find out why this was late; and as for the report that was submitted, does it actually meet the requirements of the law?

I believe, based on my initial review, the strategy fails to do what is required by the law. The fact that FEMA had 20 months to come up with an innovative and effective plan and still missed the mark is absolutely unacceptable. I fear that we are no better prepared today than we were 3 years ago when Hurricanes Katrina and Rita struck unmercifully on the Gulf Coast.

I would like to share briefly some of the Subcommittee's analysis.

First, the strategy fails to meet the legal requirements of PKEMRA. Of nine required improvements to FEMA's Disaster Housing Strategy, FEMA passed off six of them to a yet-to-be-formed entity called the "Disaster Housing Task Force." In fact, FEMA passed over one dozen of the most critical planning duties to this non-existent task force. FEMA was instructed to make and implement a plan, not hand this job off to an entity that has yet to be formed. And let me repeat: FEMA was instructed by a law passed by Congress and signed by the President to make and implement a plan, not hand the job off to an entity that is not yet formed.

It has been almost 3 years since Hurricane Katrina, and that raises several questions. Why did it take FEMA 20 months to come up with this? What new and creative approaches does this strategy offer? FEMA openly admits the strategy is not a plan, so what is the difference between a strategy and a plan? And how could a strategy operate without one?

Last, are we more prepared today than we were 3 years ago in the event of a catastrophic disaster, whether it is caused by a hurricane or an earthquake? We just had a reminder of that in Los Angeles yesterday. And we could only think of other situations that could occur where hundreds of thousands or millions of people are without housing. And we do not have a plan. I don't know if we have a strategy. And we don't even yet have a task force, it seems, according to what FEMA has presented.

As everyone knows, the use of trailers as interim housing in the aftermath of Hurricane Katrina was pretty much a failure. Trailer residents were exposed to formaldehyde that threatens their health. Not reported and undocumented because we have not been able to receive this information yet, despite our requests, is the

[1] The chart referred to appears in the Appendix on page 40.

number of fires and explosions that occurred in these trailers, which will be the subject of another hearing for me at some time in the future.

I know FEMA includes trailers in the strategy as a last resort to be used only when requested by States during catastrophes and for short periods, not just the past 6 months. My problem with this strategy is since it outlines no other options, we are going to get to the last resort pretty quickly. And I have serious problems with this part of the plan. The strategy's lack of detailed plans, programs, roles, and responsibilities leaves the American people at risk for future catastrophes.

For those of you that are tired of hearing about Hurricane Katrina and Rita, I can most certainly understand why. I am actually tired of saying those names myself. And I am even more tired of going home to Louisiana and still seeing people that have been displaced, victims living under overpasses, having to fight for 18 months for 3,000—only 3,000—housing vouchers that took us 2 years to fight this Administration to get, because we cannot afford to send even the most vulnerable people a voucher to live in a decent place. So their choice is either live in a trailer with formaldehyde or under an overpass. I think America can do better.

What is worse is this problem which was discovered during Hurricanes Katrina and Rita. For the rest of the country, it could happen to you. Again, an earthquake in Los Angeles yesterday, we are blessed that the damage was relatively minimal. What is going to happen if we have a major earthquake in this country and hundreds of thousands of people are displaced from their homes? We do not even have a task force organized to come up with a plan, let alone have come up with one.

The lack of a plan should not imply a lack of effort on Congress' part, and let me say on behalf of my colleagues, both Democrats and Republicans, I don't know what more Congress could do. I don't know what more Congress can do. They have had hearing after hearing, documents submitted, laws drafted, laws passed, deadlines set. This is not a blame of Members of Congress, Republican or Democrat. This problem falls squarely, Admiral Johnson, at your feet and the leadership of FEMA and the Administration.

The strategy takes pains to place a higher burden for preparation on individuals. That is one of the things in the strategy that we received, as if the individuals themselves did not do a good job or swim fast enough out of their homes. I think we all agree that people can be more prepared, people should be more prepared, and, in fact, people should have an evacuation strategy. But, again, I will remind you that in this disaster, just like in the next one that will occur, people will say after it happens, "This has never happened here before. We have never had this kind of water before. We have never had an earthquake before."

It is your job to recognize that people will not normally know that they are in a danger zone, and when disaster strikes, the government must be able to act swiftly and boldly. And, yes, we do have to encourage individual effort. I was happy to see that, but to rely on this is just, I think, wholly inappropriate.

It also overlooks the fact that it is difficult to contact FEMA when your home is a pile of rubble and you do not have access to

telephones or Internet, which was another interesting aspect of our Federal Government's requirement. For people who had lost everything in their home, before they could get a loan through the Small Business Administration, they had to provide, as I recall, five clean copies—not in blue ink, but in black, as the requirement of the Federal Government—of their last tax returns before they could apply. When the Small Business Administration sits somewhat in proximity to the IRS, it would seem to be impossible for the Federal Government to work with the agency across the street, and yet expected disaster victims to provide five clean copies of their last 5 years' tax returns before they could even request help. So if you are expecting someone to pick up the phone and call you, your plan should realize they may not have phones, and we need to think about that—or the Internet.

Our investigation has uncovered stories of families sleeping in shifts so they could pass the phone around as they waited for a FEMA representative to pick it up. And I want to repeat that. We know of families that slept in shifts so that when the FEMA representative answered the phone, someone would be awake to take the call. And my question in this Subcommittee is: What have we done to correct that?

The strategy reflects progress in some areas. The appointment of State and local emergency managers to coordinate the emergency shelters is a good recommendation, but, on the other hand—since I am on Appropriations, I will put my hat on here. On the other hand, while you all appointed more people at the State level to do their job and basically said this is about individuals and the State, this Administration cut funding for training. So I just want that to be part of the record.

I was pleased to see that FEMA now requires formaldehyde testing, certification for all manufactured housing, should the States request it. However, I did get a call from the Governor of Iowa, who after the storms last week asked me if he had to take trailers with mold, or was he allowed to return them. I told him to return them with dispatch and suggest that FEMA send him trailers without mold. I hope that was done.

I expected a detailed plan or at the very least one that complied with the law because FEMA told Congress time and time again it would be something we could be proud of and, more importantly, something that would help prepare disaster mechanisms for a catastrophe in the future. Neither of these seem to be true.

In addition to the strategy, we will consider whether the Hurricane Pam simulation in 2004 led to the development of a plan or not. The exercise did in 2004, as you all remember, right before the storms, predict how a massive hurricane would impact New Orleans. The outcome yielded very important predictions, but, sadly, none of that information seems to have gotten into the hands in a useful way of this agency to do anything before Hurricanes Katrina and Rita, which happened later in the summer.

So let me close by saying this: I speak confidently for myself and my colleagues when I say that we want FEMA to be successful. We are doing everything we know how to do to help you be successful. We have passed laws. We have increased your funding. We have given you flexibility. We have provided everything that you have

asked of us to my knowledge. And yet today, 3 years later, we sit with what you have submitted as a housing plan which basically says our plan is to establish a plan by creating a task force that does not yet exist. Admiral Johnson, this is unacceptable.

So, with this opening statement, we are going to start this hearing, and we are going to continue to have hearings until we can find out, using all appropriate investigative techniques, why we are in this situation because, obviously, we must figure that out so we can move forward.

I am going to ask Admiral Johnson to begin the first panel. I do not think he need any introduction, but for those that might not recognize his name, he is now the Deputy Administrator officer at FEMA. He was commander of the Coast Guard Pacific Area before joining FEMA in 2006. He served as Director of Homeland Security Task Force Southwest, and he has extensive background and capabilities, obviously, in these areas.

So I thank you for being with us today, Admiral. We look forward to your testimony. And then we will have a round of questions.

Unfortunately, I am going to have to close this hearing at 1:40 because of a previous commitment. We may be joined by other colleagues. But if you could—I think we have limited your opening statement to 5 minutes, and then we will have a round of questioning.

Please proceed.

TESTIMONY OF ADMIRAL HARVEY E. JOHNSON, JR.,[1] DEPUTY ADMINISTRATOR, U.S. FEDERAL EMERGENCY MANAGEMENT AGENCY, U.S. DEPARTMENT OF HOMELAND SECURITY

Admiral JOHNSON. Chairman Landrieu, Senator Stevens when he arrives, distinguished members of the Subcommittee, thank you for this opportunity to appear before you today to discuss the challenges of disaster housing, and specifically FEMA's recent release of the draft National Disaster Housing Strategy. This draft inviting us to testify on the subject of disaster housing. This draft strategy was released last Wednesday to initiate a 60-day public comment period and as required by the Post-Katrina Emergency Management Reform Act, it has been specifically provided to the FEMA National Advisory Council, to the National Council on Disabilities, as well as the pertinent Federal departments and agencies for their review and comment. I expect to engage with each of these groups and many others over the next 60 days, actively seeking comment and suggestions such that later in the fall we can release the final strategy and embark on a deliberate course to achieve the visions and goals outlined in the strategy.

The draft National Disaster Housing Strategy is likely one of the most significant documents prepared by FEMA and released under the umbrella of the National Response Framework. The strategy describes how the Nation currently provides housing to those affected by disaster, and, more importantly, it charts a new direction for where our disaster housing efforts must focus if we, as a Na-

[1] The joint prepared statement of Admiral Johnson and Mr. Garrett appears in the Appendix on page 27.

tion, are to better understand and meet the emergency disaster housing needs of disaster victims and communities.

This strategy captures lessons learned from Hurricane Katrina and subsequent disasters. It embraces the larger issues of disaster victims beyond simply providing a structure and seeks innovative and creative housing options. It also elevates issues of safety and security and access to those within disabilities, emphasizes again and again the value of planning, and differentiates the catastrophic event above all other disasters.

For the first time in a single document, the strategy addresses all forms of housing and suggests that these issues merit full-time attention before and between disasters, not just traditionally at just-in-time, short-term, sporadic interest just after a specific disaster.

There are three attributes that distinguish the strategy and the role that it will have to shape the disaster housing efforts across the Nation.

First, the strategy is, in fact, a strategy. It is an essential precursor to a plan, but intentionally not a plan in and of itself. As a strategy, it captures the challenges of disaster housing, clarifies roles and responsibilities, establishes key principles, and sets courses for new directions and pragmatic solutions in sheltering, interim housing, and permanent housing. As a strategy, it describes the national vision and strategic goals—neither of which, by the way, existed before—key building blocks for plans, policies, and procedures. Its purpose is to frame the issue, engage in collaborative discussion, and ensure that every subsequent action taken contributes to strengthening the disaster housing capabilities at every level of jurisdiction.

Differentiating a strategy from a plan is not an issue of semantics. It is an issue of leadership to effectively meet our shared objectives. A national strategy is the first step in developing integrated disaster housing plans across the Nation that all support a common vision and goals. The strategy will provide a common basis for synchronized disaster housing plans at the local, State, and Federal Government, as well as plans of our key partners, including nongovernmental organizations and private sector.

Second, this strategy is imbued with the imperative that disaster housing solutions be defined and achieved collaboratively. Addressing challenges of disaster housing should not be driven from the Federal level; rather, we must provide leadership, set the pace, and actively engage and gain commitment from individuals and communities from States, Federal partners, NGOs, and the private sector, and from other elements in order to achieve the strategy.

Third, the strategy embraces the need for immediate action by framing FEMA's establishment of a Standing National Disaster Task Force charged specifically to aggressively implement the strategy. Far from passing the buck, reassigning duties, handing off, or outsourcing the problem, FEMA will own the strategy. FEMA will retain responsibility, and we will lead the charge and reach to the representatives of State and local governments, people with disabilities, NGOs, the private sector, individuals, and other constituents to implement the strategy and achieve its purpose.

While we may not have described the task force as well as we could have, one point should be made very clear. This is no other entity in government or elsewhere that offers a full-time daily focus and commitment to addressing what you, Madam Chairman, and most disaster victims would describe as one of the most important elements of disaster response and recovery, that being disaster housing.

While this strategy has only been in the public view for just one more day than week, it has drawn a number of comments, some favorable and some not. On the downside, I acknowledge that the document is late. It was due in July last year. I apologize for FEMA that we did not meet this date, but the time has been well spent as we continue to learn, understand, and appreciate the many elements of disaster housing. We could not have produced this document 1 year ago, and I trust that the value of having a strategy will overshadow the late date of its delivery.

Another criticism is that the strategy is not responsive to the requirements set forth in PKEMRA. While a fair observation of the draft strategy, the elements specified in PKEMRA will be contained in the final version of the strategy, yet the point must be made that, absent this document, the collection of the specifications in PKEMRA would not have made a strategy as collectively they do not create a vision or an integrated set of goals. Yet with this strategy as a foundation and with the Standing National Disaster Task Force as the engine, the specifications enumerated in PKEMRA will find their value.

On the positive side of the ledger, there are those who recognize the value of a strategy, see that we for the first time in a single document have described all the elements of disaster housing in terms of challenges and new directions. There are those who recognize that existing housing plans are not integrated, but that by bringing these efforts together, we will be able to make more progress and address the diverse needs of communities and States across the Nation.

There are those who appreciate recognition of the broader human need as an element of disaster housing. There are those who are standing in the aisles even now, ready to support the implementation efforts of the National Disaster Housing Task Force.

Madam Chairman, as you and your staff took pen to paper and had a large hand in drafting the requirements for the strategy within PKEMRA, I trust that you as well will see that this strategy meets your purpose to establish valuable and pragmatic public policy that will elevated preparedness and provide better assistance to disaster victims. While understandably impatient that this could not have been accomplished long ago, I trust that the point now is to draw on the State and local partners, Federal partners and the NGOs, the private sector and all those who work in disaster housing to roll up their sleeves and do the work necessary to develop plans and, more importantly, the capabilities to implement effective disaster housing plans. These plans need to be effective for all hazards, for all disasters, from small to catastrophic, and to meet the full and broader needs of disaster victims. FEMA recognizes those challenges and is ready to provide the leadership to accomplish all of those objectives.

Thank you for this opportunity, and I am prepared to respond to your questions.

[The prepared statement of Admiral Johnson and Mr. Garratt follows:]

Senator LANDRIEU. My first question is that there are seven provisions, as you are aware, that are the core of the law that Congress passed requiring this strategy. And I have in my hand the requirements of the law, and Congress said in this law that a strategy should be developed—not may be developed, but a strategy shall be developed.

The seven missing annexes, though, that were required by Congress, the first is Annex Number 1, Housing Programs; Number 2, and it is blank, as you can see; Number 2, Methods of Housing Victims, that is blank; Number 3, Programs for Low-Income Housing Populations, that is blank; group site housing.

These seven provisions were the core of the law that Congress asked you all to provide. Why are these seven mandates required still blank? And when do you think the law requires you to fill them in?

Admiral JOHNSON. Madam Chairman, in the strategy, in developing the document in response to Katrina, which did ask for a strategy, these seven annexes are under development. We have staffs working to complete those now, and we anticipate that when we publish the final strategy in the fall, they will have each of those components fairly represented. And as we are writing these annexes, we are reaching out to involve all the relevant agencies, State and locals and others who have equity inside each of those annexes to be part of that process.

In my view, those elements in and of themselves would not have met your purpose. They would have been without any foundation. They are almost independent efforts that collectively will help to respond to what the Nation needs in terms of disaster housing. They will all find greater value when the foundation which is there, which is, I believe, the strategy we provided in draft. And so as a complete package, I believe we will meet your objectives. We will meet every letter of the law.

Senator LANDRIEU. But why, in your view, since I am not privy—and no one is—to even the drafting of these annexes that are blank, why, in your view, would it have been inadequate, do you think, for this Subcommittee? What in the draft would lead you to that conclusion?

Admiral JOHNSON. As you commented in our separate meetings and in multiple hearings, you pointed to an array of issues that we must confront as a Nation. And in confronting those issues, we can have a bunch of independent discussions which each of these elements of the annexes could very well generate independent discussions of those important issues. But nothing brings them together, nothing draws focus to where they really are. And the language of the law asked us to describe, and so in at least four or five of those seven is to describe. Describing will not tell us where we need to go as a Nation to improve our capabilities. So we believe that the strategies we provide—it does bring into a single document the elements of shelter, interim housing, and permanent housing. It does clearly realign roles and responsibilities, which I think—I hope you

would acknowledge were misaligned in Katrina. It sets the foundation of perspective and context to take each of now these seven annexes and to bring them together into an effective plan that approaches disaster housing.

So I believe this is really the glue that pulls them all together and ties them and gives them a sense of direction and purpose.

Senator LANDRIEU. But I think what is puzzling, if I might, Admiral Johnson, is the law says the National Disaster Housing Strategy—it does not say "plan." It does say "strategy." But it says ". . . shall, one, outline the most efficient and cost-effective Federal programs that will best meet the short-term and long-term housing needs of individuals and households affected by a major disaster; two, clearly define the role, programs, authorities, and responsibilities of each entity in providing housing assistance." Some of these entities are HUD, Agriculture, Veterans Affairs, Health and Human Services, Indian Affairs. None of that was done.

It says, "Three, it should describe in detail the programs that may be offered by entities." That has not been done. "Outline any funding issues."

It is hard not to conclude that someone either instructed or suggested that none of those details be filled in because it might cost something. I have to just say the law required you in very clear English to come up with these strategies, and you have turned in a report with blank paper saying, well, we know we were supposed to do it, but we did not do it, and now we are going to set up a task force to do it, and it is 3 years? Not 30 days, not 90 days, 3 years. I don't know how to conclude this. I am looking for an answer. Was it that no one in the Administration or maybe someone else in the Cabinet said you could not put anything down on the paper if it cost anything? Why isn't anything on this paper?

Admiral JOHNSON. One of the comments that you made at the very beginning was that the lack of a plan does not indicate the absence of effort on the part of Congress, and I think that is exactly right. And I would say that the lack of words on that paper——

Senator LANDRIEU. This is not about—excuse me.

Admiral JOHNSON [continuing]. Does not indicate a lack of——

Senator LANDRIEU. Excuse me, Admiral Johnson——

Admiral JOHNSON [continuing]. Effort on the part of FEMA.

Senator LANDRIEU. This is not about Congress. I said Congress could not have done any more than Congress has done—let me finish. One of Congress' jobs is to pass laws. We did pass a law.

Admiral JOHNSON. Right.

Senator LANDRIEU. And the President signed it into law. And the law is very clear. We required your agency, with some specificity, to develop a strategy that could be described as a plan, because it is very clear, and the fact is that we do not have one. And I am trying to find out why these pages are blank, and I don't understand your answer. So try again. Why are these pages blank? And what was it actually that prevented you, if you could name two or three things that prevented you from filling in some of this detail.

Admiral JOHNSON. First of all, I think the law is a very good law, and the law is very clear. And when FEMA publishes the final strategy in the fall, it will, in fact, have each of those elements in

it. And so what you are reviewing is the draft strategy, so the draft does not have those annexes complete. We are working those annexes concurrently, and when we publish the final strategy in the fall, that will have those annexes.

But, again, I believe that while each of those are very well directed, we have no quarrel with any of the seven. They were very well chosen. They are very well described in the law. And just as building a house, for example, every house needs a foundation, I view this as the strategy that we provided is the foundation to advance the issues of disaster housing. And on top of that foundation, with the course set by that strategy, each of these becomes very implement.

And so when we do complete these and publish the final in compliance with the law, admittedly late, you will find that we address each of those issues in the final version of the strategy.

Senator LANDRIEU. OK. Let me just remind everyone for the record that the Homeland Security and Governmental Affairs Committee's Hurricane Katrina investigation staff called 325 witnesses. It had over 838,000 pages of documentation and 22 public hearings, which we thought—and, again, I was not a Member of the Committee but was influential in some of this, as you know. We thought, I know the Members of Congress thought, that was a pretty good foundation to give you all a head start.

So, again, 325 witnesses, 838,000 pages, and 22 public hearings was the foundation. We handed all that information, which is the public record, over to FEMA and said, "We know this is a difficult time. Take this information from all comments and build a housing strategy that we can provide to the Nation." We gave you a time frame, and we get blank pages late.

Now, I just cannot tell you how upsetting this is to not just me but to the Members of Congress that have worked so hard on this. And my question is again—I am going to ask you for the record. When will you complete the strategy as required by the law?

Admiral JOHNSON. Let me respond and preface that by saying again that you have about seven blank pages, but you have 81 pages that are filled, and those 81 pages provide a very valuable foundation and, again, a good synopsis of our current practices. It reflects all the issues that you have personally advocated in terms of differentiating catastrophes, in terms of recognizing the broader needs of disaster victims beyond just the structure itself, in terms of providing access to those who have disabilities and young and old and other issues. Every issue that you have raised personally and advocated for you will find inside that document as a solid foundation for the strategy.

It is our full intent to—as you know, there is a 60-day comment period. That will end September 22. We will receive those comments back, adjudicate those comments, go through a clearance process, and we will release it in the fall.

I have learned my lesson from my first appearance and my first date not to offer a specific date, but I would say in the fall we will present the strategy. As we go through the comment period, we will be very open with you and your staff to let you know how many comments we receive, and it will give a sense for what the degree of difficulty or the challenge may be in adjudicating com-

ments. So I can provide a better estimate once we have begun to receive comments.

But, again, I think that you will find immense value in the 81 pages that precede those 7 pages of the annexes.

Senator LANDRIEU. I am going to have to ask you to be a little bit more clear than "the fall." Could I ask you what month you might have this ready?

Admiral JOHNSON. Madam Chairman, with the best of intentions, on your chart I indicated I would have the strategy on the 1st of April. We all know that did not happen. I subsequently indicated I thought we could get it done in June, and we all know that we did not come quite close to the end of June in that strategy.

And so, again, I think I am, candidly, very hesitant to give you a date. But, again, I think in the fall, early fall, we hope to have this strategy in final form.

Senator LANDRIEU. OK. Let me ask this question: Since you have missed two deadlines and you are reluctant to give me a third, I have to ask you this: What three things—there could be 15, but just give me three things that are preventing you from meeting these deadlines? Just three.

Admiral JOHNSON. The number one is a desire for a quality product. It did take extra time to do strategy, more so than I expected it to take. I personally labored over this strategy, and I am very pleased with the product that you have as a draft document.

Senator LANDRIEU. OK. What the second thing?

Admiral JOHNSON. So the number one is to provide a quality product.

The second is to be truly collaborative, as we have indicated we intend to be over this 60-day comment period. As required by law, the National Advisory Council has this strategy. So we want to make sure that we do reach out and seek comments and take suggestions and bring those in.

Senator LANDRIEU. But who would you consider your major collaborative partners? There are many, but who would you consider—other agencies are you talking about?

Admiral JOHNSON. I think three groups, and it is—the National Advisory Council is our avenue to state and locals. There is a Subcommittee of the National Advisory Council that met just yesterday. I briefed them yesterday on the strategy. And they have local elected officials, they have representatives from NEMA, IEM. So that is the avenue to those.

The second, of course, is to the Federal departments and agencies, and we are going through that administrative review now.

And the third, I think, is the general public and make sure we really do hear the voices of disaster victims.

Senator LANDRIEU. OK. That is a fair answer to that. What would be the third? You said quality, collaboration. What is the third barrier?

Admiral JOHNSON. I think the third barrier—i think those are really the two. Those are the two things we need. The third barrier is really we want to be—it gets back to—first, we want to be thoughtful in how we accomplish this. We want to make sure that we do reflect good public policy.

Senator LANDRIEU. Let me ask this: Since HUD, the Department of Housing and Urban Development, is one of the collaborative partners, Can you tell us how many meetings you personally have had with high-level HUD officials on this?

Admiral JOHNSON. I have probably had—between meeting personally and telephone calls, I have probably had a dozen meetings with HUD.

Senator LANDRIEU. How many meetings besides telephone calls?

Admiral JOHNSON. Probably a dozen meetings with HUD, with senior officials of HUD, Jan Opper who is here to testify today, either over in his offices, our offices, meeting with other officials in HUD. This has been discussed at the Deputy Secretary level. This has been briefed both to Secretary Chertoff, of course, to Secretary Preston. And so between FEMA and HUD, there has been a lot of attention to those sections of the strategy.

Senator LANDRIEU. And how many meetings do you think you have had with the first partner that you outlined, which is the local collaborative of State and local emergency managers, approximately, that you personally have been involved in?

Admiral JOHNSON. That I have personally been involved in? Not very many. In the early stages of our——

Senator LANDRIEU. Well, who is your designated person? Who do you designate as tasked to get this done?

Admiral JOHNSON. One of our other witnesses is Dave Garratt, the Disaster Assistance Director, who has been primarily involved in helping draft this strategy. In the very early drafts of this strategy, they reached out to the Red Cross, to Federal departments and agencies, to several States.

Senator LANDRIEU. So while you have not been engaged directly in some of those meetings with your local and State partners, David Garratt has been engaged.

Admiral JOHNSON. And his staff has been engaged.

Senator LANDRIEU. I will ask him how many meetings he has been engaged in.

Why didn't FEMA establish this task force 2 years ago when this bill was signed into law?

Admiral JOHNSON. Well, I think they—again, I think that would have been the cart before the horse. I would certainly want a task force to implement a plan, and so I think we would have wanted to do the groundwork before we had a task force and not to do that early.

I think it came out—when we began this strategy, our thought initially was not about a task force. Our thought came in, as we began to learn and absorb more about disaster housing, recognized that there had never been a strategy before, recognized that there really was no single focus on disaster housing. We began to see the value of actually having a task force with people who do this as a full-time job. So I think that came out of our learning process in developing the strategy.

Senator LANDRIEU. Let me move to a different line of questioning. This Subcommittee remains very confused about FEMA's position on travel trailers, and you can understand why, because Administrator Paulison appeared before, I think it was, the entire Homeland Security and Governmental Affairs Committee and stat-

ed that, "FEMA was never going to use trailers again," when he was questioned not just by myself but other Members of the Homeland Security and Governmental Affairs Committee. And yet this strategy, basically its main focus still remains, after all of what has been said and done about the inadequacy of using travel trailers, particularly, it seems as though trailers are still a part of our housing strategy for catastrophic disaster.

So could you please clarify? Was Administrator Paulison confused at the time? Was it something that had been decided and then it has been changed? Could you help clarify that?

Admiral JOHNSON. Certainly. First, Mr. Paulison, I think, has never been confused. He is a wonderful person, and I think he provides strong leadership in FEMA. And I think in the strategy and in the plan—which I know that you have seen a copy of the 2008 Disaster Housing Plan—it certainly is not primarily going to travel trailers. We go out of our way in the strategy to emphasize the desire for alternative forms of housing. FEMA stood up—after Hurricane Katrina, we stood up the Joint Housing Solutions Group to identify alternatives to mobile homes and travel trailers. Congress provided $400 million to find alternatives to mobile homes and travel trailers.

This very day on the street is an application Request for Proposal due by August 1, 2008, offering FEMA funds to have any entity who has another alternative idea, a creative idea, to apply for funding.

The City of New York has a competition which we are participating in that is going to provide $10,000 to winners of a contest of some competition to identify alternatives to trailers. And so we have a number of initiatives to find alternatives to travel trailers.

I think what you find in our strategy and what you find in the housing plan is a recognition that in a catastrophe where we do need to find all forms of housing beyond what is existing, which is our first line, use all rental and all existing resources, go through all of our alternative forms, create a form such as you will recall, as you mentioned, cruise liners and other forms of housing. We may very well find ourselves in a position to needing travel trailers, and so we did not want to take that off the table.

Senator LANDRIEU. Well, for the record—go ahead—I am sorry.

Admiral JOHNSON. Let me just add one point. We also have contract specifications I know that you are aware of, 0.016 for formaldehyde. It is the lowest contract specification that has ever been written with regard to formaldehyde. We have awarded one contract for park models. We will award a second within the next few weeks, and we will award a contract for mobile homes, all with that low level of formaldehyde. And so we are looking at a number of alternatives so we do not have to go back to travel trailers.

Senator LANDRIEU. OK. Let the record reflect that no plans or funding requests for alternative future disasters was requested by FEMA to date, to our knowledge. And if we are wrong, we will be corrected by the record.

The alternative housing money was put in the Appropriations Committee by myself and Senator Cochran, actually over the objection of FEMA, who never requested the money. We could see clearly we needed an alternative. FEMA never requested the money.

The Administration never requested the money. So we appropriated, aggressively appropriated the funding, only then to find out that the way that funding was distributed was wholly inadequate to Louisiana's situation, which is the topic of a whole other hearing which I will not get into now.

In addition to FEMA not requesting any money for alternatives, despite your acknowledgment that trailers have many problems, not the least of which is that it was hard in the California fires to lug them to the top of mountains—so this is not just about Louisiana and Mississippi. We have had testimony from California officials that said, "Senator, does FEMA realize these trailers are heavy and sometimes it is hard to get them to tops of mountains?" I said, "I do not think they have weighed them yet, but let me try to convey that to them."

So despite that, we set up a rental repair authority and said, "trailers are not working real well, here is some money for alternative housing, which in my view you all messed up as well." So then we said, "well, why don't we just repair some of the rental units to give people a place to live, which might cost less money than the $50,000 to $70,000—and it is arguable, but anywhere from $30,000 to $75,000 to put people in a trailer 16 by 8." Maybe we could give them $30,000 to repair a unit that people could live in.

Now, we appropriated this money. To my knowledge, you have not used it. My question is: Why?

Admiral JOHNSON. We have developed the IA pilot project which came in PKEMRA, and we are evaluating a complex right now in Cedar Rapids, Iowa, and we expect that we will be able to use that authority and do a pilot project to see if we cannot help refurbish units so that people in Iowa will not have to move into a travel trailer but can go into a rental——

Senator LANDRIEU. OK. And what do you call this pilot again? What is the name of it?

Admiral JOHNSON. IA, the Individual Assistance pilot project.

Senator LANDRIEU. OK, Individual Assistance pilot project. You say it is underway in Iowa.

Admiral JOHNSON. We are finalizing our project plan, which we would be glad to provide to your staff when it is complete here in the next few days. And we expect to do this first pilot project here in Iowa shortly.

Senator LANDRIEU. And the scope of it is for how many families, approximately? Would you know?

Admiral JOHNSON. Our first project is probably going to be about 20 units to get this concept down, and then we will consider other units in Iowa.

Senator LANDRIEU. OK. So you think you have a pilot for maybe 30 families. How many families are you trying to provide housing for in just Iowa? I know the tornados were in other States, but just approximately give us——

Admiral JOHNSON. In Iowa, it may be upwards of a thousand.

Senator LANDRIEU. A thousand, OK. So in Iowa we have a challenge of trying to find housing for a thousand people. In the Gulf Coast, we were trying to find housing for upwards of 300,000.

Admiral JOHNSON. Correct.

Senator LANDRIEU. That is a thousand households as opposed to 300,000 households, not people. This program expires December 30, 2008. Do you intend to ask for its extension?

Admiral JOHNSON. We have not considered yet whether we will ask for the extension. Our expectation is that we will execute this pilot project, evaluate the pilot project, come back and find that, in fact, it does work, it is successful, and then may ask for continued authority to keep that as a program within FEMA. But we would like to go through the process, evaluate the pilot, and come back with a thoughtful proposal.

Senator LANDRIEU. OK. Administrator Paulison told this Subcommittee in April that the Stafford Act needs to be amended because it is too restrictive and does not work for catastrophic disasters like Hurricanes Katrina and Rita. One of the provisions in PKEMRA invited FEMA to describe any additional authorities necessary to carry out the strategy, and yet according to our initial review, this strategy does not request a single change to the law.

Why does FEMA fail to recommend any changes when even the Director of FEMA suggested that the underlying law is not adequate to provide you the legal foundation you need to respond adequately to victims of a disaster? Why does this report fail to even ask for any changes to the law?

Admiral JOHNSON. One of the items in the annexes, Annex 6, which is consistent with PKEMRA, asked us to identify what authorities would be required, so I certainly would expect to have that annex complete as well when we publish the strategy in the fall.

Senator LANDRIEU. So it is your intention to ask for specific changes to the law that would allow you all to have a better effective housing strategy in the future?

Admiral JOHNSON. We certainly expect to comply with your request with the law and indicate those additional authorities that are required.

Let me say again, though, that Director Paulison has also said——

Senator LANDRIEU. Wait, hold on. I just need to get this clear for the record. It is not the law, PKEMRA, that requires you, I do not believe, to come up with law changes. Secretary Paulison himself has testified that the law is inadequate. So you are his representative. Are you going to recommend changes to the law that might help us to provide a better housing strategy for people in the future?

Admiral JOHNSON. It is our intent, when we publish the final strategy, to have in there what additional statutes are required, what additional authorities are required in order to carry out the strategy. Again, that is required here—I mention that because it is required as part of PKEMRA in the strategy.

I want to also say that Administrator Paulison has also been very vocal to say that the Stafford Act is a very flexible piece of legislation, and that, in fact, perhaps an area of great focus should be in regulatory reform and policy reform. And so we are looking even now in areas of recovery, where should we be making changes in policy and in regulation that would de-bureaucratize and make more flexible the ability of FEMA to provide assistance.

As a matter of fact, in Iowa—the citizens of Iowa, Indiana, Missouri, Wisconsin, Illinois are all benefiting from lessons learned in Hurricane Katrina where we have changed a number of FEMA policies in recovery that will make it a lot easier for them to work with us, a lot easier to gain assistance, and accelerate recovery.

Senator LANDRIEU. Could you just for the record list two of those changes that come to your mind that you are implementing now?

Admiral JOHNSON. Certainly. The one that I think you certainly have an affinity for is in education, where we have looked at improved projects and alternate projects which we did not have before Hurricane Katrina. And we have found ways to work with communities and to give them the flexibility then to reorient their infrastructure to match their new demographics of where they want to rebuild their city.

And a second also comes out of education, and that is the contents policy, where we were, as you know, very prescriptive in what was required—proscriptive in what was required in order to replace contents within schools. We changed that policy to the great benefit in Louisiana and Mississippi, and we expect to apply those same policies in Indiana and Iowa. The University of Iowa is probably one of the largest applicants as we get project work sheets completed. So my guess is they will appreciate the lessons learned in Louisiana with regard to both contents and improved and alternate projects.

Senator LANDRIEU. OK. I have no further questions, and I guess that is a good note to end with. We want to try to remain positive, but we will not dismiss reports submitted to us late, blank pages, failed deadlines, inadequate requests for funding or changes to the law. We consider this to be a very important work of the Nation. I believe there is some urgency to get it right, to get it ready, to get it available, and to get it known. And it is going to take time once this strategy and plan is developed. That is why there is some urgency to get your job done because many other people have other jobs that cannot get started until this job is done.

And so I thank you, and this record will stay open on your testimony for several days. I would like to call the next panel. Thank you, Admiral Johnson, and if you could stay for this next panel, I would appreciate it. It will just be another 30 minutes.

On our next panel, our first witness will be David Garratt, the Acting Assistant Administrator of Disaster Assistance at FEMA. He has held various positions at FEMA, including Acting Director of Preparedness and Executive Operations Officer to the Assistant Director for Readiness, Response, and Recovery. He has also led the development of the Catastrophic Incident Supplement to the National Response Plan.

We will next hear from Jan Opper, Associate Deputy Assistant Secretary for Disaster Policy and Management of the U.S. Department of Housing and Urban Development. In my view, HUD has a very particular and important role to play as the Nation's premier housing entity, and in my view, must work closely with FEMA to make sure that individuals are housed after a disaster. He has also managed HUD's disaster recovery assistance and response to the Northridge earthquake, which was more than 10

years ago; the September 11, 2001 terrorist attacks; and the 2005 hurricanes.

I thank both of you for being with us, and we will start with you, Mr. Garratt, for a very brief opening statement.

TESTIMONY OF DAVID GARRATT,[1] ACTING DIRECTOR OF RECOVERY EFFORTS, FEDERAL EMERGENCY MANAGEMENT AGENCY, U.S. DEPARTMENT OF HOMELAND SECURITY

Mr. GARRATT. Thank you, Senator. In the interest of time, I will forego an opening statement.

Senator LANDRIEU. OK. Mr. Opper.

TESTIMONY OF JAN C. OPPER,[2] ASSOCIATE DEPUTY ASSISTANT SECRETARY FOR DISASTER POLICY AND MANAGEMENT, U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Mr. OPPER. Good morning, Madam Chairman. Thank you for the invitation to testify at this Subcommittee hearing on Planning for Post-Catastrophic Housing Needs. As you indicated, I am Jan Opper, Associate Deputy Assistant Secretary for Policy and Management at HUD.

The U.S. Department of Housing and Urban Development has traditionally been a key player in recovery from major disasters, particularly with respect to long-term recovery. Since 1992, HUD has received 22 supplemental appropriations totaling approximately $26 billion for recovery. From Hurricane Andrew to the Midwest floods in 1993, 1997, and now 2008, HUD was there. HUD was also there following the Oklahoma City bombing in 1995 and the September 11, 2001, terrorist attacks on New York City, as you indicated, and offers assistance in some form after any major disaster—whether natural or manmade.

Much of the HUD disaster funding has addressed housing-related recovery needs. That is particularly true with respect to two catastrophic disasters for which HUD received funding: The Northridge earthquake in 1994 and the Gulf Coast hurricanes of 2005. In fact, following the Northridge earthquake, of the $505 million appropriated to HUD for the Community Development Block Grant program and the HOME Investment Partnerships program, more than $230 million of that went to restore or replace housing. And of the $16 billion plus in the first two supplemental appropriations in CDBG funds for the Gulf Coast, more than $11.3 billion is going for housing-related recovery activities. Additional amounts were appropriated for the Gulf Coast for a disaster voucher program.

The point of this is to say that most of HUD's program authorities and resources, received through supplemental appropriations, have focused on recovery rather than response, and the focus of recovery has mostly been long term. The long-term recovery activities have covered a broad span of housing, community and economic recovery, and infrastructure activities.

The Department's programs have been an effective resource following catastrophic and other major disasters. However, HUD has

[1] The joint prepared statement of Admiral Johnson and Mr. Garrett appears in the Appendix on page 27.

[2] The prepared statement of Mr. Opper appears in the Appendix on page 37.

almost entirely relied on supplemental appropriations for funding and only once has that included funding for staffing, support costs, and IT support. This has been a strain on the Department's resources and has had an effect on catastrophic planning as well.

Through the years, HUD has only occasionally been invited to participate in interagency catastrophic planning efforts. To my knowledge, HUD was not invited to participate in the Hurricane Pam simulation in 2004 that was referred to in your invitation letter to this hearing.

Senator LANDRIEU. Could you repeat that, please?

Mr. OPPER. I said that, to my knowledge, HUD was not invited to participate in the Hurricane Pam simulation in 2004 that was referred to in your invitation letter.

HUD does not have its own strategy or plan for a catastrophic event per se, nor is it resourced to conduct catastrophic planning. Under the National Response Framework Catastrophic Incident Annex, and under the National Response Plan Catastrophic Incident Annex before it, the Department of Homeland Security is assigned primary responsibility for housing.

HUD looks to FEMA for guidance regarding a strategy for a catastrophic event, including catastrophic housing. HUD is not a first responder. It bears reiterating that HUD does not build housing but instead finances the construction, reconstruction, and rehabilitation of housing primarily through its State and local government partners. HUD does participate in National Level Exercises and numerous interagency coordination meetings and task forces. It has operating plans and procedures for its programs that have been used in disaster recovery.

Another topic that has been discussed here by the Subcommittee is the National Disaster Housing Strategy. HUD was asked by FEMA to contribute to its development of the strategy. The strategy describes how the Nation currently provides housing to those affected by disasters and describes future directions for disaster housing efforts to better meet the needs of disaster victims and communities. It promotes engaging all levels of government, nongovernmental organizations, and the private sector in a national housing effort to meet the needs of disaster victims and enable rebuilding of communities following a disaster. The strategy identifies key principles gleaned from past experience, lessons learned that could benefit current and future disaster housing efforts.

FEMA did consult regularly with HUD on the strategy, asking us to provide our expertise in interim and permanent housing. HUD contributed to the interim housing chapter of the strategy and provided much of the initial text for the chapter on permanent housing.

The strategy helps further define HUD's and FEMA's roles with respect to disaster housing. Under the strategy, FEMA and HUD will partner to provide interim housing assistance, each bringing its expertise and experience to bear.

When Federal permanent housing assistance is needed for long-term recovery, the strategy gives HUD the lead responsibility to coordinate with its partners, such as the U.S. Department of Agriculture, Small Business Administration, FEMA, and others, to provide housing and community development resources. The strategy

also calls for a National Disaster Housing Task Force, to be jointly led by FEMA, HUD, and the American Red Cross that will help achieve the long-term vision and goals of the strategy. Within the strategy, HUD——

Senator LANDRIEU. You are over your time. OK? I am going to have to ask you to stop, if I could.

Are you, Mr. Opper, the person that has been appointed within HUD to develop, either within HUD or with FEMA, some part of this housing plan? Are you the person that has been tasked to do that?

Mr. OPPER. I have been the lead person tasked to do that.

Senator LANDRIEU. And how long have you been in this position?

Mr. OPPER. In the position I am in now, about a year or so, but I have been working on disasters since 1992.

Senator LANDRIEU. OK. So you have been with HUD since 1992?

Mr. OPPER. No. Since 1975.

Senator LANDRIEU. Since 1975. You have been working on disasters at HUD since 1992.

Mr. OPPER. Correct.

Senator LANDRIEU. And you have been doing this particular job for a year.

Mr. OPPER. About a year.

Senator LANDRIEU. Who was doing this job before you were there, in the last 2 or 3 years?

Mr. OPPER. This job did not exist before I had it.

Senator LANDRIEU. OK, so it is a new position——

Mr. OPPER. This particular job.

Senator LANDRIEU [continuing]. That has been created. So it is your new position that you are in charge of the disaster recovery. How many meetings have you actually had with high-level officials over the last, would you say, year on this housing plan?

Mr. OPPER. Quite a few.

Senator LANDRIEU. Would you say a half dozen? A dozen?

Mr. OPPER. At least that, probably.

Senator LANDRIEU. OK. You said that HUD does not have the money, in the earlier part of your statement. Can you report to this Subcommittee what you or the Secretary of the Deputy of budget has requested in additional funding to help you do your job?

Mr. OPPER. Well, it has fallen in between the budget cycles, this new job. What I had been doing before that, as you may recall, I was at your hearing in February 2006, down in New Orleans, and at that time I was managing our CDBG disaster assistance. At this point my responsibilities deal more with coordinating the overall Department role.

Senator LANDRIEU. OK, but I am going to ask you to stay focused, if you could, on this request for funding, because you testified that HUD in your view did not have the resources necessary to follow. If you could provide to this Subcommittee any request that HUD has made since Hurricanes Katrina and Rita for additional resources or additional funding relative to trying to step up, step out, implement any kind of housing plan, that is what I would like you to submit to this Subcommittee.

Does HUD consider its responsibility to replace public housing that you actually do finance? Or is that FEMA's job, in your view?

Mr. OPPER. That is not my area. I can submit an answer for the record.

Senator LANDRIEU. Since you have been doing disaster planning in HUD since 1975, have you ever been involved in any discussions about HUD's responsibility to actually replace housing that is destroyed—HUD housing destroyed in a catastrophic disaster—that you could share with us about what HUD thinks is its responsibility?

Mr. OPPER. My role with disasters since 1992 has been, up until recently, primarily dealing with the Community Development Block Grant program and providing disaster assistance through that program. As you know, we have another part of HUD, our Office of Public and Indian Housing, that has responsibility for the public housing.

Senator LANDRIEU. OK. In your job now that you have, do you think it is partly your responsibility? Here you are the Associate Deputy Assistant Secretary for Disaster Policy and Management for the U.S. Department of Housing and Urban Development. So this is a new position that has been created.

Mr. OPPER. Yes.

Senator LANDRIEU. Do you think it is part of your job to focus on public housing residents that your agency built the housing and then it becomes destroyed in a disaster? Is it your understanding that it is not your job to think of what happens if that happens, that what do we do when that happens, is that your job?

Mr. OPPER. It is part of my job to coordinate and make sure that someone is thinking about that, and our Office of Public and Indian Housing is doing that.

Senator LANDRIEU. OK. Do you have anything you would like to share with us, since you have been in this job for a while, that you have talked with the person that is in charge of public housing about that?

Mr. OPPER. Nothing to share at this time.

Senator LANDRIEU. OK, because I am going to ask you to share some details with us at a later date about plans that you all might have involving what you do when public housing is destroyed, housing that HUD has financed and built, because HUD is the primary agency for this in the country. This means housing for the senior citizens, housing for disabled individuals, housing for low-income individuals, and other types of special housing.

Mr. Garratt, in 2002, FEMA prepared a draft catastrophic housing plan that said, "Business as usual will not be sufficient in a catastrophic event."

I am looking at the strategy today. Obviously, you know I am very troubled by the blank pages and the lack of what I would consider details that people in America were expecting.

In 2002, the plan that you all submitted said, "FEMA's standard forms of assistance (rent and home repair) will not necessarily meet housing needs." In 2004 and 2005, FEMA spent millions on another planning effort, the Hurricane Pam exercise. This exercise actually predicted almost the exact impact of what actually happened in Hurricane Katrina. It was almost predicted to the detail of what would happen.

During that exercise, FEMA said, "Response and recovery after a catastrophic disaster requires the mobilization of a gigantic juggernaut, and for this juggernaut to be successful, it has to be planned in detail."

If FEMA had come up with a plan in 2002, then we again came up with a plan during the exercise of Pam, FEMA concluded that detailed planning was necessary, how can this agency justify its failure to provide detailed plans in the strategy that is now before us 4 years later? And, actually, it is 6 years from 2002, 4 years from the Pam exercise. Could you please respond?

Mr. GARRATT. Certainly. I am familiar with the 2002 catastrophic plan to which you referred. I would suggest that, in fact, that is really less a plan, less a strategy, than it is recognition that we will face a lot of special challenges in a catastrophe. And it identifies the fact that we are going to face a number of special challenges and that we need to pursue new ways to address those.

We recognize that we needed to do that, and it was as a result of that catastrophic plan or strategy or aggregation of concerns that really was the impetus for driving us to begin the southeast Louisiana catastrophic planning effort. You mentioned that Hurricane Pam cost millions. In fact, the hurricane planning effort cost millions. I think Hurricane Pam only cost $800,000 as part of that.

But what that resulted in and what Pam was central to help us accomplish was to inform our ability in working with the State and working with the local jurisdictions to develop this, which was a fairly comprehensive plan for southeast Louisiana. And this was published in January 2005. That plan, accompanied by these appendices, again, identified and captured a lot of the lessons learned from Hurricane Pam. So, yes, it was a very valuable exercise, and you are exactly right. It did on a number of scores, on a number of counts, come very close to identifying exactly the sorts of impacts that we faced following Hurricane Katrina. What it did not do necessarily was provide a lot of assistance or information about how to deal with the housing problem. The focus of Hurricane Pam, the focus of this effort, was largely around the response effort, so dealing with the immediate concerns facing that population.

So although it is heavy in sheltering, heavy in evacuation, heavy on getting supplies, commodities in to provide assistance, it, in fact, is lacking in the areas of housing.

Senator LANDRIEU. Well, then, let's talk about sheltering for a minute. What is your primary remembrance or recommendation in terms of immediate sheltering for a catastrophic disaster? Is your recommendation to use public shelters?

Mr. GARRATT. I have to admit I was not personally involved in the development of this plan. I was, at the time this plan was being developed, leading a different catastrophic planning effort, and that was the development of the Catastrophic Incident Supplement to the National Response Plan. So I was not personally involved in this, but we saw that there were opportunities for convergence here, and what we expected was this particular planning effort to identify and inform how the Catastrophic Incident Supplement would be used to support an event in southeast Louisiana.

In terms of the sheltering question, it identified at least, I think, as a result of Hurricane Pam, if my memory is correct—and I can

probably look in here and find out. I think it identified between 200,000 and 300,000 people were going to require either sheltering or housing for families as a result of the Hurricane Pam scenario.

Senator LANDRIEU. Did that report—and I know you did not have anything to do with it, but do you remember in that report if it had recommended using travel trailers as an appropriate response to a hurricane-prone area that could not be easily moved?

Mr. GARRATT. I do not recall whether it did. However, travel trailers have been, at least—and they were at the time—a standard part and, in fact, an important part of our response strategy. And they have been—not only travel trailers but manufactured housing. Mobile homes, park models have for a very long time been an integral part of our temporary housing strategy, and an important part of that.

Senator LANDRIEU. All right. What has FEMA done to help State and local governments organize their resources and plan for post-disaster housing, just if you could list one, two, or three things that FEMA has done in that regard? And have you all requested the funding for that training?

Mr. GARRATT. I am sorry, Senator. I need you to repeat that question.

Senator LANDRIEU. What has FEMA done to help State and local governments organize their resources and plan for post-disaster housing assistance?

Mr. GARRATT. Most of the planning that we do with the States is done either through our regions, dealing with the unique and special requirements of individual States. They work with the States to identify what their requirements are, what their needs are, and then they will augment and provide assistance to the States in the development of their planning requirements. And they do that through such forums as Regional Interagency Steering Committees, which each region sponsors, which each region has meetings with their State representatives on a regular basis, as well as Federal representatives.

We also provide assistance through the Emergency Management Performance Grants program, and that program identified targets that we want States to meet as part of acceptance of those grants.

We have also developed in our Preparedness Directorate a target capabilities listing and other preparedness documentation that provides guidance to the States on what it is that they should be trying to achieve in support of improving their individual and respective preparedness.

What I can do is reach back, and we can provide a more comprehensive listing of what is being done in the preparedness realm to work with the individual States to answer the question that you asked. But I do not have specifics that I can provide you, just these generalities.

Senator LANDRIEU. All right. Let me ask you this, because I am concerned about statements that I continue to see in the reports that come to us that say this exactly or something like it: "All incidents should be managed at the lowest jurisdiction level possible, and this holds true for disaster housing assistance as well." It is this reliance on everything local, individuals should be responsible.

Do you think that this makes sense in catastrophic disasters, as opposed to regular, normal, major disasters?

Mr. GARRATT. Senator, I would say that by its very nature, a catastrophe means that disaster exceeds the capabilities of State and local governments. So in a catastrophe, I do not think anyone has the expectation that local governments will be able to handle that and that Federal assistance is not only going to be required, it is going to be required quickly and in a very aggressive way to help them deal with those particular——

Senator LANDRIEU. So I would take that as you are actually disagreeing with the fact that it says, "All incidents should be managed . . . " It would be, I don't think, leading you to say that you say certain incidents should be managed at the lowest jurisdiction, but there might be some of a catastrophic nature——

Mr. GARRATT. No, I think, Senator, what I was trying to say was I do believe that from a strict management perspective that the responsibility for management should be at the lowest level. What I am saying is that the lowest level is not going to be able to handle or even come close to handling the requirements that they are going to face in a catastrophe. They should expect and they should receive a lot of assistance from the Federal Government and from States and from mutual aid partners. And we need to be prepared to provide and project that assistance very quickly. But we should not be running that response operation unless they cannot do it. If they have the capability of managing it, we should be folding our resources in to support their management requirements.

Senator LANDRIEU. But you just said that, in your view, they cannot manage a catastrophe, and I actually agree with you.

Mr. GARRATT. Management in the term of assemble and respond to that disaster using exclusively their own resources is what I meant when I said that. In terms of providing the command and control under the Incident Command System, which is the basis—the National Incident Management System, the basis for how we deliver and augment response operations throughout the Nation, we would fold our resources in support of the incident commander at the very lowest level.

So I think we are saying the same thing in terms of the overall management and—I believe that we are saying the same thing in terms of the resources involved. In terms of command and control, I think that has to rest and continue to be applied in an Incident Command System structure.

Senator LANDRIEU. Well, I am not sure we are saying the same thing, and in large measure, this is the heart of a debate that is going on right now. Is the Federal Government, even after all the evidence has been laid down, is the Federal Government trying to make a distinction between regular disasters and catastrophic disasters? You claim there is a difference. I actually agree with you. But I have yet to see any document that seeks to describe a trigger or seeks to suggest that there be one strategy for lower-level disasters and a different strategy for catastrophic. And so while I continue to hear people say it, I do not see it.

Do you know if this strategy makes any distinction? Because we cannot find any distinction recommended in your strategy between catastrophic and lower-level disasters.

Mr. GARRATT. You are talking about the housing strategy now?

Senator LANDRIEU. Yes.

Mr. GARRATT. I would suggest that—to back up a little bit, certainly FEMA recognizes that a catastrophic disaster does have and has required a specialized response, and we need to be able to respond to that in a different way. That was the genesis of that understanding for the development of the Catastrophic Incident Supplement to the National Response Plan, now the National Response Framework. That Catastrophic Incident Supplement has a special response protocol that is employed whenever the Secretary of Homeland Security designates a disaster as a catastrophe. That is implemented immediately, and it is implemented aggressively.

However, it is designed to cover the first 72 to 96 hours of that disaster because the prevailing belief has been ever since the Federal Response Plan and its successors—the National Response Plan, the National Response Framework—were developed was that those documents are scalable and that what we do during the recovery phase is something that needs to be determined by the characteristics of the situation.

So if we have a large housing mission, then we need to expand the capability to provide housing to that group. But what we cannot necessarily do is invent or manufacture a housing capability for catastrophes that we would not already have available for any size disaster.

Senator LANDRIEU. You are going to have to repeat that because I do not understand it. Let me tell you what I think I heard you say: "We have a plan that is a housing plan for trailers, and if it is a big disaster, we will just get you more of them." That is what I heard you say. So if you did not say that, please say it again.

Mr. GARRATT. I would say it differently than you said it, Senator. What I would say is that if we have a large housing mission, we are going to use all of the resources available to us to meet that requirement, but the size of the housing mission does not necessarily mean that at this particular size we are going to invoke and use a housing capacity that we would not use before that.

All of these forms of housing assistance are available to us now—alternative forms of housing, temporary forms of housing, forms of rental assistance, permanent reconstruction. All of those are forms of assistance that are authorized to us. When we choose to use them is fully articulated in the National Disaster Housing Plan—or, excuse me, the 2008 Disaster Housing Plan. We do that on a staged basis. But we can also, as the plan indicates, implement them all simultaneously if the size of the disaster so requires, and that I think is the fundamental point I am trying to make, which is we have identified everything that we can do. What we do and when we do that is dependent on the size of the disaster and the characteristics of that disaster.

Senator LANDRIEU. Is there any question in your mind that Hurricanes Katrina and Rita was not a major catastrophe?

Mr. GARRATT. No question whatsoever.

Senator LANDRIEU. So you are testifying before this Subcommittee that you have all the authority you need right now in terms of these options—trailers, rental housing, etc.—to take care of this housing catastrophe.

Mr. GARRATT. What I am saying is that for those forms of housing that are available to us, we can go out and we are going out—and we are going to be awarding a contract for a number of alternative forms of housing here in August. We can secure right now using our authorities whatever we need to provide housing assistance, just as we did following Hurricane Katrina. There is no form of housing that is out there that we did not employ because we did not have the authority to employ that.

Senator LANDRIEU. I could not disagree with you more, and I am actually puzzled, very puzzled to hear you say that you have all the options you need and you use them all?

Mr. GARRATT. No, ma'am.

Senator LANDRIEU. Do you realize we have had thousands of people sleeping under interstates for the last 3 years? And you did not step forward to provide housing vouchers. The Congress had to basically thrust them to you to make you take them.

Mr. GARRATT. Ma'am, everyone who was eligible for assistance from the Federal Government under our authorities received that assistance or had the opportunity to receive that assistance.

Senator LANDRIEU. I could not disagree with you more, and the record will reflect that.

[Pause.]

Senator LANDRIEU. This has been a very interesting hearing, I want you to know, Mr. Garratt, to me. I am getting such conflicting testimony between you, who claim that you have all the authority you need to act, although the budget does not request any additional funding; a rental housing program that has yet to be implemented; it is 3 years after the biggest catastrophe, which nobody on these panels disagrees was a catastrophe, but there is a wide disagreement as to what authority you have, what budget you have, what money you have, and a document that has been submitted with seven blank pages.

So I am very sorry that the time has run out on this hearing today. I appreciate your testimony, but we will continue to have several hearings that we can get to the bottom of what happened, why it happened, and what can be done to prevent it in the future.

Meeting adjourned.

[Whereupon, at 1:32 p.m., the Subcommittee was adjourned.]

APPENDIX

STATEMENT OF

HARVEY E. JOHNSON, JR
DEPUTY ADMINISTRATOR

AND

DAVID GARRATT

DEPUTY ASSISTANT ADMINISTRATOR
FOR DISASTER ASSISTANCE

FEDERAL EMERGENCY MANAGEMENT AGENCY

DEPARTMENT OF HOMELAND SECURITY

BEFORE THE

SUBCOMMITTEE ON DISASTER RECOVERY
OF THE
HOMELAND SECURITY AND GOVERNMENTAL AFFAIRS
COMMITTEE

U.S. SENATE

JULY 30, 2008

Chairman Landrieu, ranking member Stevens, distinguished members of the subcommittee; thank you for inviting us to testify on the subject of disaster housing.

For most Americans, disaster events do not take center stage until they are seen on CNN or result in a presidential disaster declaration. However, every day across this county, individuals' lives are impacted by natural disasters. When severe storms, tornadoes, hurricanes, flooding, etc, impact an area, many people are forced to evacuate, businesses and homes are impacted, and communities are devastated. For the individuals affected, there are few events more traumatizing and gut-wrenching than the sudden loss of their homes. In the immediate aftermath of the event, as individuals begin the recovery process, they are faced with the loss of community, emotionally impacted, and depending on their level of preparedness, they are likely to be financially distressed. For most disaster victims, the prolonged displacement and agonizing uncertainties surrounding the rehabilitation process can exact a heavy toll, even if their homes can ultimately be repaired, as they sort through the maze of assistance available, insurance claims, and contractor decisions. Multiply such distress a hundred, thousand, or ten thousand-fold, and the compound impacts of the resulting mass displacement will rupture the continuity not only of the households directly affected, but their wider communities and regions, as well. And FEMA, along with our other Federal partners, States, and voluntary agencies go into these environments to assist residents and communities in meeting their immediate, emergency needs, including housing.

Responding to the individually unique and collectively diverse housing needs of disaster victims, while meeting the needs of the State and local government and complying with Federal law concerning the provision of disaster housing is rarely a simple process. No two disasters are exactly the same, and neither are any two disaster victims. Accordingly, FEMA routinely goes to great lengths to interview victims and qualitatively establish the requirements and preferences of every eligible disaster victim who expresses a need for housing assistance. While there are no magic formulas in the disaster housing business, FEMA and our Federal and industry partners are committed to expanding and improving our capabilities and options for delivery of temporary housing. I will briefly discuss some of those initiatives, as well as the guiding principles under which such assistance will be delivered. However, no matter how robust the combined capabilities and forms of assistance available through the government, it bears emphasizing that governmental assistance complements, but cannot replace, the safety net that households can obtain with an appropriate insurance policy. While we recognize that maintaining adequate insurance may require difficult financial sacrifices on the part of many households; the consequences of not maintaining insurance can be far more costly and many times more dire.

EXISTING AUTHORITY TO PROVIDE DISASTER HOUSING ASSISTANCE

FEMA derives its authority to provide housing assistance to victims of a presidentially declared emergency or major disaster from Section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act. Under this section, the President may provide both financial and direct (i.e., material) housing assistance to eligible disaster victims whose homes are destroyed, rendered uninhabitable, or, for individuals with disabilities, rendered inaccessible by the disaster.

By law, FEMA is authorized to provide, for up to eighteen months, temporary housing to meet the immediate disaster needs of eligible applicants. This assistance is provided, by law, at no cost to the State where the disaster was declared.

FORMS OF HOUSING ASSISTANCE

We typically rely on practical housing solutions that allow disaster victims to remain in or near their pre-disaster residences, and maximize the use of existing housing stock in a community. Considerations which guide the provision of disaster housing include timeliness, cost effectiveness, and proximity to their pre-disaster residences or neighborhoods. While these considerations may sometimes conflict, resulting in some necessary compromise among them, we can never compromise on our fundamental and overriding commitment to provide safe and sanitary housing to those affected by disasters.

The aggregate housing needs arising from a small-to-moderate disaster are typically satisfied through the near-exclusive use of existing rental resources. A large or catastrophic disaster, however, can overwhelm an affected area's resources and require extensive supplementation, either by traditional forms of temporary housing, such as manufactured housing, or through new alternative forms of temporary housing. Our prioritized approach to the provision of disaster housing assistance is outlined in FEMA's 2008 Disaster Housing Plan, and summarized below. This plan, fundamentally based on the principles established in the draft National Disaster Housing Strategy (the *Strategy*), was released earlier this month.

In the aftermath of a declared disaster, FEMA's initial actions will focus on supporting the affected State's efforts to ensure that all disaster victims are harbored in safe and secure shelters, with access to food and other necessary life-sustaining commodities and resources. As the situation stabilizes, FEMA will reorient its efforts, in support of and in coordination with States, to transition shelter residents back into their pre-disaster dwellings or, if those dwellings cannot be re-inhabited, temporary housing.

For most incidents, individuals are generally able to return to their homes within hours or days of the incident. However, for more serious declared disasters, where numerous dwellings have been destroyed or rendered uninhabitable for an extended period of time, additional housing assistance will be required. FEMA's prioritized, but not necessarily sequential approach to providing housing assistance is as follows.

First, FEMA will maximize available housing resources. Following the necessary inspection and verification of damages, FEMA will provide eligible homeowners up to $28,800 for repairs to make their home habitable, or to replace a destroyed or condemned home. If a damaged home is destroyed or cannot be repaired quickly, FEMA will provide financial rental assistance to eligible disaster victims. This assistance, which is based on the fair market rent, can be used to rent an apartment or other temporary housing while repairs are underway or while disaster victims look for permanent housing. FEMA will work with community groups and other government agencies to catalogue available rental property throughout the affected area, and begin providing that information to those disaster victims seeking affordable rental housing. This cataloguing will also identify information regarding the availability of fully-accessible units

and units with accessible features usable by persons with a disability. If significant numbers of disaster victims have been displaced to other States, FEMA may implement the host-State housing protocol, which enables FEMA to coordinate rental assistance payments, at or based on fair market rent, directly to property owners through federal partners or a contract agent. This assistance can be provided for up to 18 months for eligible evacuees. While this protocol is designed for use in situations where States are hosting large numbers of evacuees from another State for an extended period of time, it may also be employed within the affected home State.

Second, FEMA may use traditional forms of interim housing. If no fixed apartments or other rentable/leasable properties are available at or based on the fair market rent within a reasonable commuting distance, temporary housing units may be needed. When requested by a State, FEMA will provide a range of options for temporary housing units, which may include mobile homes, park models, or other alternative forms of acceptable temporary housing. Once the appropriate options are determined acceptable by the State, temporary housing can be located on an eligible victim's private property, on a pre-existing commercial pad, or as a last resort on a new group site approved by local officials and constructed and maintained by FEMA. In order to determine the precise housing needs and preferences of eligible disaster victims, FEMA will immediately commence pre-placement interviews to assess how long they will need interim housing assistance and identify their optimum solution. Based on the pre-placement interviews, FEMA will identify those individuals who are eligible for placement of a housing unit on their property. FEMA will also work with local officials to identify pad locations throughout the affected area and begin negotiations for lease of those pads, as well as work with local officials to identify and begin negotiations to obtain prospective sites for extended occupation. FEMA

will move quickly to transport housing units into the affected area and begin installing those pre-tested and State-cleared units on a prioritized basis as sites become available or are made ready for installation. FEMA-procured and provided units will be tested for formaldehyde, and the results of that testing will be shared with States, which must approve any unit before it will be provided to disaster victims. These include units that meet the needs of disaster victims with disabilities and comply with the Uniform Federal Accessibility Standards (UFAS). This process has worked exceptionally well during our response to the recent flooding in the Midwest.

Third, FEMA is prepared to employ innovative forms of approved alternative housing, and will work with States to fairly and equitably identify appropriate and eligible households. The priority for such housing will be private site applicants who wish to remain on their property while they repair their damaged homes, but whose property is too small to accommodate a mobile home or park model. FEMA is currently evaluating a request for proposals and expects to award provisional contracts to multiple alternative housing manufacturers, and begin field testing their units, this summer. Additionally, FEMA will continue to work with our partners in the Department of Housing and Urban Development (HUD) to evaluate the quality and livability of those units selected and constructed under the alternative housing pilot program, and will leverage such units into our housing plans wherever appropriate.

Fourth, in coordination with HUD and the affected State, FEMA may authorize permanent housing construction in those rare cases where the preceding forms of interim housing are unavailable, infeasible, or not cost-effective.

Our ability to effectively implement these priorities will depend, to a great extent, on the quality and nature of each State's engagement in their housing recovery. A key underpinning of the draft National Disaster Housing Strategy, also reflected in the 2008 Disaster Housing Plan, is the expectation that States will be active partners in the recovery, as well as assume a greater leadership role. To that end, when the impact of the disaster may require the development of interim housing options, both the *Strategy* and Plan strongly encourage the State to convene and lead a housing solutions task force at the joint field office to bring together State, Federal, non-governmental and private sector expertise to evaluate housing requirements, consider potential solutions and propose recommendations, some of which may require National-level concurrence or engagement. States are further encouraged to include disability organizations and advocacy groups on the task force to provide advice regarding housing requirements for those with special needs or limited English proficiency. Such task forces have been established by a number of Midwest flooding disaster States, and are already demonstrating their value, as well as yielding valuable lessons.

MOVING FORWARD – A COMPREHENSIVE STRATEGY

FEMA recognizes the need to have a comprehensive framework in place that serves as a guide for States on available technical assistance and resources across the Federal government, voluntary agencies, and private sector; outlines roles and responsibilities of these entities; and outlines the core competencies and limitations of FEMA. The Post-Katrina Emergency Management Reform Act called for a National Disaster Housing Strategy and provided FEMA with the opportunity to describe how the Nation provides housing to those affected by disasters and chart a new direction to better meet the needs of disaster victims and communities. A draft

version of the *Strategy* is available for public comment and is being reviewed by our key partners, including FEMA's National Advisory Committee, the National Council on Disabilities, Federal Departments and Agencies, the American Red Cross and organizations representing tribal, State and local governments for review and comment. The *Strategy* provides the overarching vision, goals, and principles for a National disaster housing effort. It complements the 2008 Disaster Housing Plan, which describes the specific actions that FEMA will take this year to support State and local officials in meeting the housing needs for disaster victims. The *Strategy* will bring together all levels of government, nongovernmental organizations, and the private sector to meet the urgent housing needs of disaster victims and enable individuals, households and communities to rebuild their lives following a disaster. The *Strategy* draws on best practices and lessons learned to identify actions that must be taken to improve disaster housing assistance, an effort that involves renewing our focus on planning, building baseline capabilities, and providing a broader range of flexible disaster housing options. It describes key principles; responsibilities and roles; and current practices across sheltering, interim housing, and permanent housing. The *Strategy* recognizes that disaster housing is more than simply providing a structure. It must address human needs and make the connection to community-based services. The *Strategy* also discusses future directions for how we as a Nation can work together to achieve the goals within the *Strategy*. This includes reviewing best practices and innovations to develop and establish baseline capabilities and core competencies, validate roles and responsibilities, and improve the range, quality, and timeliness of disaster housing services provided by communities, States, and the Federal Government. For example, the *Strategy* calls for innovative approaches to meet diverse needs of disaster victims and reduce shelter demands by accelerating repairs to disaster-damaged housing. It also moves toward State-managed,

federally supported interim housing programs and calls for a broader range of interim housing options to meet diverse needs.

The *Strategy* calls for a National Disaster Housing Task Force, to be jointly led by FEMA, the HUD, and the American Red Cross. The Task Force is working to encourage development of operational plans to support disaster housing, help build disaster housing baseline capabilities, improve National disaster housing resources, and work collectively to achieve the vision and goals within the *Strategy*.

In summary, our efforts to work with our public and private partners to improve our capability and capacity to deliver housing assistance continue. We remain determined to better posture our Nation to respond to the housing challenges of the future, no matter their scope or scale. And, while disasters always present unanticipated challenges and obstacles, we know we will be measured by how quickly and surely we resolve them. FEMA has come a long way, but is by no means complacent, and fully recognizes that it still has a long way to go.

Thank you. We are prepared to answer any questions you may have.

WRITTEN STATEMENT OF MR. JAN C. OPPER

ASSOCIATE DEPUTY ASSISTANT SECRETARY FOR
DISASTER POLICY AND MANAGEMENT

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HEARING BEFORE THE SUBCOMMITTEE ON DISASTER RECOVERY
COMMITTEE ON HOMELAND SECURITY AND GOVERNMENTAL AFFAIRS

UNITED STATES SENATE

JULY 30, 2008

Good afternoon Madam Chair, Ranking Member Stevens and members of the Subcommittee. Thank you for the invitation to testify at this Subcommittee hearing on "Planning for Post-Catastrophic Housing Needs." I am Jan C. Opper, Associate Deputy Assistant Secretary for Disaster Policy and Management at the U.S. Department of Housing and Urban Development (HUD).

HUD's Disaster Role

The U.S. Department of Housing and Urban Development is typically involved in recovery from major disasters, particularly with respect to long-term recovery since HUD programs span a wide array of housing, community, and economic development activities. Since 1992, HUD has received 22 supplemental appropriations totaling approximately $26 billion for recovery. From Hurricane Andrew to the Midwest floods in 1993, 1997, and now 2008, HUD has been involved. HUD was also there following the Oklahoma City bombing and the September 11, 2001, terrorist attacks on New York City, and offers assistance after any major disaster --- whether natural or manmade.

Much of the HUD disaster funding has addressed housing related recovery needs. That is particularly true for two catastrophic disasters for which HUD's Community Development Block Grant program (CDBG) received funding – the Northridge earthquake of 1994 and the Gulf Coast hurricanes of 2005. In fact, following the Northridge earthquake, of the $505 million appropriated to HUD for the (CDBG) and HOME Investment Partnerships program, more than $230 million went to restore or replace housing. Of the $16 billion plus in CDBG funds in the first two appropriations for the Gulf Coast, more than $11.3 billion is going for housing-related recovery activities. Additional amounts were appropriated for a disaster voucher program.

Most of HUD's program authorities and resources, received through supplemental appropriations, have focused on recovery rather than response, and the focus of recovery has mostly been long-term. The long-term recovery has covered a broad span of activities – housing, infrastructure, and economic recovery to name a few. The Department's programs have been an effective resource following catastrophic and other major disasters. However, HUD is almost entirely reliant upon supplemental appropriations for funding, and HUD has only on occasion received funding for staffing, support costs, and IT support.

Catastrophic Housing Planning

Through the years, HUD has occasionally been asked to participate in interagency catastrophic disaster planning efforts. To my knowledge, HUD was not asked to participate in the Hurricane Pam simulation in 2004 that was referred to in your letter of invitation to this hearing.

HUD does not have its own strategy or plan for a catastrophic event per se, nor is it tasked to lead this mission of conducting catastrophic planning. Under the National Response Framework Catastrophic Incident Annex, and under the National Response

Plan Catastrophic Incident Annex before it, the Department of Homeland Security is assigned primary responsibility for housing.

HUD looks to the Federal Emergency Management Agency (FEMA) for guidance regarding a strategy in the event of a catastrophic event, including catastrophic housing as this Agency lacks the expertise to be a first responder. It bears reiterating that HUD does not build housing but instead finances the construction, reconstruction, and rehabilitation of housing primarily through state and local governments. HUD does participate in National Level Exercises, and numerous interagency coordination meetings and task forces. It has operating plans and procedures for its programs that have been used in disaster recovery.

National Disaster Housing Strategy

Another topic that I understand is of interest to this Subcommittee is the *National Disaster Housing Strategy*. The *Strategy* describes how the Nation currently provides housing to those affected by disasters and describes future directions for disaster housing efforts to better meet the needs of disaster victims and communities. It promotes engaging all levels of government, nongovernmental organizations, and the private sector in a national housing effort to meet the needs of disaster victims and enable individuals, households and communities to rebuild their lives following a disaster. The *Strategy* identifies key principles gleaned from past experience – lessons learned -- that should benefit current and future disaster housing efforts.

FEMA consulted regularly with HUD on the *Strategy,* asking us to provide our expertise in interim and permanent housing. The *Strategy* helps further define FEMA's and HUD's roles to improve disaster housing. Under the *Strategy*, FEMA and HUD will partner to provide Federal interim housing assistance, each bringing its expertise and experience to bear. When Federal permanent housing assistance is needed for long-term recovery, the Strategy gives HUD the lead responsibility to coordinate with its partners to provide housing and community development resources.

The *Strategy* also calls for a National Disaster Housing Task Force, to be jointly led by FEMA, the U.S. Department of Housing and Urban Development, and the American Red Cross that will help achieve the long-term vision and goals of the *Strategy*.

Thank you once again for the opportunity to testify. This completes my testimony, subject to your questions.

FEMA NATIONAL DISASTER HOUSING STRATEGY

THE LAW..... October 4, 2006

"Not later than 270 days after October 4, 2006, the Administrator shall submit to the appropriate committees of Congress a report describing in detail the National Disaster Housing Strategy including programs directed to meeting the needs of special needs populations." 6 U.S.C. § 772, Pub. L. 109-295, title VI, Sec. 683, Oct. 4, 2006 **That date is July 1, 2007**

START OF SECOND HURRICANE SEASON SINCE KATRINA AND RITA.....June 1, 2007

DAY FEMA FIRST VIOLATED THE LAW.....July 1, 2007

FIRST PROMISE AFTER FEMA VIOLATED LAW .....December 21, 2007

Response Letter to Senators Stevens and Landrieu

"The National Disaster Housing Strategy will be completed this winter. This document required the concurrence of partner agencies and entities, and is currently under final review by FEMA"-R. David Paulison, Administrator FEMA

SECOND PROMISE AFTER FEMA VIOLATED LAW.....March 4, 2008

March 4, 2008 Hearing, "Is Housing Too Much to Hope For?"

"We do appreciate the tasking from Congress to prepare the National Disaster Housing Strategy...it really causes us and brings us to confront a number of key issues ...what is our strategy to learn lessons from Katrina and Rita? How do we assess responsibilities at the Federal level and State level? How do we recognize and acknowledge the differences between a catastrophic event a lesser event?...I would indicate to you that I believe we can try to get this report to you by the 1st of April."- Admiral Harvey Johnson, Deputy Administrator, FEMA

THIRD PROMISE AFTER FEMA VIOLATED LAW.....April 3, 2008

April 3, 2008 Hearing, "The New FEMA"

"We have the draft done...but that has got to be circulated among our stakeholders, and I want to do that so that they have got a piece of that. And also, according to the Katrina Reform Act, we have to make sure that the National Advisory Council that was created reviews that and has input into that also...It will be in place before June 1st"- R. David Paulison, Administrator FEMA

START OF THIRD HURRICANE SEASON SINCE KATRINA AND RITA.....June 1, 2008

DAY FEMA DRAFT HOUSING STRATEGY WAS PROVIDED TO SUBCOMMITTEE INVESTIGATORS PURSUANT TO FORMAL DOCUMENT REQUEST.....July 8, 2008

WHO COMPLIED WITH REQUEST.....NOT FEMA

DAY SUBCOMMITTEE INFORMED FEMA OF HEARING ON HOUSING STRATEGY.....July 17, 2008

DAY FEMA ANNOUNCED DRAFT HOUSING STRATEGY IN PRESS.....July 21, 2008

"Federal Housing Response to Hurricane Katrina"

Testimony of

Kirk H. Tate, CPM
Chief Executive Officer
Orion Real Estate Services
Houston, Texas

Before the
House Committee on Financial Services
Washington, DC

February 6, 2007

Chairman Frank, Ranking Member Bachus and distinguished members of the Committee, my name is Kirk Tate and I am the Chief Executive Officer for Orion Real Estate Services based in Houston, Texas. Orion manages over 16,000 apartment homes throughout Texas and Colorado. I have over 30 years of experience in the apartment industry, and I am the past president of the Houston Apartment Association and the Texas Apartment Association. I served on Mayor Bill White's hurricane task force for the City of Houston. In the days, weeks and months following both Hurricanes Katrina and Rita I acted as a liaison between apartment owners and operators and the City of Houston.

I am here today on behalf of two trade associations that represent the private apartment industry—the National Multi Housing Council (NMHC) and the National Apartment Association (NAA). NMHC and NAA represent the nation's leading firms participating in the apartment industry. Their combined memberships include apartment owners, developers, managers, builders and lenders.

The National Multi Housing Council represents the apartment industry's largest and most prominent firms. NMHC members are the principal officers of these organizations. NAA is the largest national federation of state and local apartment associations, with 190 affiliates representing nearly 50,000 professionals who own and manage more than six million apartments. NMHC and NAA jointly operate a federal legislative program and provide a unified voice for the private apartment industry.

Before I discuss the housing issues related to Hurricane Katrina, I would like to offer some background on the apartment industry in general. Apartments account for about 14 percent of the entire housing stock, and house approximately 16 million American households. These households represent the full spectrum of America's population; they are young and old, single and married, wealthy and poor.

Rental housing is an important economic driver in the American economy. Apartment revenues total almost $120 billion annually, and approximately 550,000 people are employed in apartment management. More than 210,000 new apartment homes have been added to the housing stock for the past five years at an average value of $30 billion annually. New apartment construction provides jobs to more than 220,000 workers.

Apartments are owned by a wide range of investors, including individuals, partnerships, real estate investment trusts, publicly traded corporations and nonprofit organizations. They are financed by an array of lenders including commercial banks, thrift institutions, life insurance companies and government-sponsored enterprises. A growing share of the financing comes from publicly traded mortgage-backed securities.

We commend you, Chairman Frank, for your leadership, and we thank the Members of the Committee for your valuable work addressing the important issues surrounding the federal housing response and housing reconstruction efforts in the areas affected by Hurricane Katrina. We appreciate the dedication of the Committee on this issue.

NATIONAL IMPEDIMENTS TO HOUSING THE EVACUEES

Hurricane Katrina will go down in the record books as the nation's largest and most costly natural disaster ever. According to Red Cross estimates, at least 416,894 housing units across the Gulf region were destroyed, nearly ten times more physical damage than any previous U.S. natural disaster. In addition, 85,000 housing units suffered major damage and 130,000 suffered minor damage. Forty-seven percent of the units destroyed throughout the region were rental units; in New Orleans 55 percent were rental units.

The record-breaking 2005 hurricane season caused the largest mass migration of Americans in the past 150 years, leaving more than one million people homeless.

As our nation struggled to recover from this unprecedented disaster, one of the most pressing needs was to find safe and decent housing for hurricane victims. Moving displaced families from temporary shelters into more suitable housing is the first step in helping them rebuild their lives. These were extraordinary times that called for the private sector and the federal, state, and local governments to respond accordingly.

In the immediate aftermath of hurricanes Katrina and Rita, the apartment industry stepped up to the plate and took a leadership role in the relief efforts to house the displaced people of Louisiana, Mississippi and Alabama. The response was immediate, creative and generous.

In the early days following Katrina, federal officials reached out to the apartment industry, and the industry responded enthusiastically by submitting thousands of available units into a national database. They also answered FEMA's call for blocks of apartments that the agency could rent directly.

When it became clear that the federal government was not going to quickly offer official guidance or assistance to house the newly homeless evacuees, the apartment industry initiated several programs of its own. In Texas, where the largest number of evacuees were sent, many NMHC and NAA member firms forged relationships with local charities and created programs to award free rental units and other support services to needy families. In all, hundreds of free apartments were donated to the United Way and the Urban League.

Around the country, apartment owners submitted their available units into a national housing registry, www.hurricanehousing.net, complete with offers of waived security deposits, reduced rents, flexible leases and other concessions.

The first few months of the recovery effort were marked by a series of different FEMA assistance programs, nearly constant changes in rules and deadlines and a level of confusion and chaos. Three different government assistance programs were created to help move the evacuees out of shelters and hotels. Some people were eligible for housing assistance through a special Katrina voucher program created by the U.S. Department of Housing and Urban Development (HUD), others received housing assistance directly through the Federal Emergency Management Agency's (FEMA) Individuals and Households Program, and still others were helped by FEMA-funded city voucher programs through the FEMA public assistance programs.

The information provided to both the evacuee and the apartment owners was and remains inadequate and continues to lead to significant confusion. For example, many evacuees were unaware that their assistance checks could only be used for rent. Instead they used the money for pressing needs like food, clothing and medicine and found themselves unable to pay their rent at the end of the month. Even now, nearly a year and a half after the hurricane, confusion reigns. We look forward to working with the Administration, Congress, FEMA and HUD to resolve current problems and develop solutions for the future.

THE HOUSTON RESPONSE

Since I am from Houston, and my firm manages 48 properties throughout the Houston area, I thought my on-the-ground insight would be helpful as we begin to plan for future disasters. In all, the City of Houston worked with state and federal officials to assist more than 150,000 hurricane evacuees who were in the midst of a crisis. The city's response was an overwhelming success, with the majority of people being housed in a matter of weeks.

As with any endeavor on this scale, there were wonderful moments, and there were lessons to learn. Evacuees arrived in Houston homeless and confused, having just been through a life-threatening experience. But the City of Houston, the local apartment owners and the people of Houston did the right thing—we did not ask questions, we just housed people. We knew one of America's strongest traditions is to help our neighbors in need. And while our response did help those people, it is not a template that we would recommend for future disasters.

Emergency Housing–Lessons Learned

At the onset of any disaster FEMA should have a process to quickly determine, as best as it can, whether the need for post-disaster housing will be a short-term or a long-term event. While apartments are not an appropriate response for disasters where evacuees will be moving home to rebuild within a matter of days or weeks, hotels and cruise ships are not a cost-efficient mechanism to house people in the long term.

For the first several months after Katrina, FEMA relied heavily on hotels to house the evacuees. This inappropriate response to what was clearly a long-term housing crisis resulted in millions of wasted federal dollars. The average hotel/motel rate of $59 per day works out to $1,770 a month, which exceeds the median cost of rental housing even in some of the nation's most expensive housing markets. Moreover, moving people from hotels to apartments allowed them to begin rebuilding their lives by allowing them to enroll their children in school, find a job and return to some kind of normal routine while waiting for the rebuilding effort.

The lesson to be learned from this experience is that when long-term housing will be required, FEMA should have an apartment-based housing program, with clear guidelines in place and ready to implement.

In the case of Katrina, many apartment owners offered free housing to the neediest evacuees and many others lowered rents, waived security deposits and application fees and offered flexible lease terms. Although the apartment industry stepped forward to do what was asked of them when Katrina struck, our industry would not be as eager to assist in future disasters unless we learn from the many mistakes made at the federal level. Below are several issues that any future long-term housing plan will need to consider to be effective.

- **Clear Guidance**
  From the beginning of the disaster, the lack of clear guidance was the single most frustrating and counterproductive issue experienced by the apartment sector. Despite the time that has passed, this remains the case today. As recently as January 20, FEMA granted a six-month housing extension to the evacuees, but it offered very few details in its announcement and no direct guidance for the evacuee, the City of Houston or the apartment owners. This ongoing haphazard approach to disaster housing is a major problem for everyone involved and should not be repeated in future disasters. The Administration should also be planning ahead for what will happen to these residents, many of whom are elderly and disabled, at the end of the six-month extension, given that there remains a critical shortage of rental housing in most of the hurricane-affected area.

- **Choice is Important**
  In the initial phase of the hurricane housing program, the city attempted to contract for specific vacant apartment units with the idea of then assigning individual evacuee families to these units. This approach did not meet anyone's needs, though. Evacuees, naturally, wanted some choice in where they lived, particularly those looking to locate near friends and family. The pre-assignment process was slow and labor intensive.

  Ultimately, city officials shifted to a voucher-based program, giving every evacuee family a voucher for a unit with a specified number of bedrooms. This voucher, which came with an accompanying instruction sheet, was good at any apartment property participating in the program. Once the participating apartment owner activated the voucher and signed a Housing Assistance Payments (HAP) contract with the city, the evacuee could move in. The city provided taxi vouchers and bus tokens to facilitate transportation, and the Red Cross had volunteers to help drive evacuees around.

- **Vacant Units Are Not Necessarily Ready Units**
  Properties with vacant units do not keep them in move-in condition. Getting large numbers of units ready simultaneously takes money and, more importantly, time. It was difficult for officials to understand why thousands of families couldn't just move into vacant units during the first days after the storm.

- **Moving In Takes Time**
  Officials also had a hard time understanding why they couldn't send a bus-load of evacuees to an apartment property to be handed keys and shown to their new homes. Officials need to understand the difference between an apartment property and a hotel. An apartment unit needs to be prepared for move-in, and federal officials need to understand that. In addition, under normal circumstances, the move-in process involves running credit and background checks and completing applications for utilities. Because the court systems in the affected areas were effectively shut down by the hurricane, it

was not possible to run background checks on most of the evacuees. Apartment owners did the right thing and housed people without this information because of the emergency situation, but we encourage any future disaster housing plan to allow an owner to evict criminals who pose a danger to other evacuees and residents.

- **Utilities**
  Utilities were another problem. Although the evacuees clearly needed utilities, many were not in a position to file the appropriate papers required to set them up. This was complicated by the fact that only certain portions of federal programs cover utilities. The city solved this by establishing a master account with the local utilities and then transferred all the evacuees' individual accounts to that master account. In some cases the owners did the same. Nevertheless, future responses should anticipate the need to provide evacuees with necessary utilities and should address both the logistical (paperwork required for applications) and the financial (ensuring evacuees have the resources to pay for the utilities).

- **Furniture and Furnishings**
  Initially, some officials did not understand that most apartments are unfurnished. At first, city officials and apartment firms wanted to outfit every evacuee apartment with furniture, linens, pots and pans and groceries before they moved in. Many apartment owners tried to at least have food in the refrigerator and provide options for furniture. This is a noble idea, but one that turned out to be very time consuming and logistically challenging. In the future, it would be better to have apartment firms concentrate on housing and have separate operations such as the Houston Food Bank handle groceries.

RECOMMENDATIONS FOR THE FUTURE

Many of the problems cited previously will hopefully be rectified with the passage of the FY 2007 Homeland Security Appropriations bill (P.L. 109-295). This new law requires the creation of a National Disaster Housing Strategy (NDHS), and it amends current law to explicitly allow disaster victims to use their cash assistance for security deposits and utility bills.

It also directs the FEMA Administrator to create a pilot program to make better use of existing rental housing located in disaster areas. As part of the pilot program, FEMA has said that it will enter into lease agreements directly with property owners and will make repairs to the damaged apartment properties. This is imperative for future disasters. With that in mind, we thought the following items should be highlighted:

- **Housing Programs**
  We learned from this disaster that FEMA programs were not designed to handle long-term housing needs. There have been several different housing programs employed to deal with the Katrina disaster, including Section 403 Housing, Section 408 Housing, the HUD Disaster Voucher Program, and several programmatic changes and deadline extensions related to each. Many of these changes were implemented with little notice and few details. This caused unnecessary pain to the evacuees and confusion for the apartment owners participating in the programs. In the future, a single entity should administer the housing response to any disaster. There should also be a single communications path between the government, the evacuee and the owner with clear guidelines as to how the program will operate.

- **Rental Costs**
  Although FEMA set no limits on the hotel rates it would reimburse, its housing program set a rent ceiling based on HUD's "Fair Market Rents" (FMR) – which can be below the true market rate. Officials should understand that FMRs are the market rent for Class C properties. These are properties that typically show some level of deferred maintenance and are located in less desirable areas. In other words, HUD's FMRs are not sufficient to cover the rent in the majority of housing located in any American city. By limiting FEMA's payments to Houston's FMR, the Agency severely restricted the number of apartment units available to evacuees, leaving more evacuees than eligible apartment units. It is also important that accommodations be made to allow an evacuee to "pay the difference"

between the FMR and the market rent, usually a modest amount. A large disaster requires the use of all available housing types. In future emergencies, FEMA should establish rent levels that more closely reflect the average rental cost in the affected cities.

- **Utilities**
  As you know, FEMA operates under the Stafford Act. While Section 403 of that Act, which covers the Emergency Shelter program, allows FEMA funds to be used for utilities, Section 408, the Individuals and Households Program (IHP) does not. Congress ultimately did pass specific language to provide utility funding for the Katrina evacuees. Had it not stepped in, however, both the city and the apartment owners would have been left with utility payments. No evacuee should have to wonder about how they will get or pay for utilities. The Stafford Act should be permanently amended to allow for utility payments under all housing-related programs.

  In addition, many apartment units with rents in the FMR category have a corresponding utility allotment. Unfortunately, in many cases the utility allowance does not cover actual utility costs. Government officials should ensure that rent levels are sufficient to cover actual utility costs.

- **Rental Payment Processing**
  In addition to setting rent reimbursement levels too low, the time it took for FEMA to process these rent payments was unacceptable. In many cases it took more than 60 days, because FEMA money was routed through the state to the city--a task too large for a city in the midst of a crisis. Many apartment owners do not have sufficient cash flow to cover the operating costs and mortgage payments on units where no rent is received for two months. This problem was largely resolved when FEMA finally contracted with Corporate Lodging Consultants (CLC) to make rental payments to apartment owners. Therefore, we suggest that in the future FEMA rely on a direct payment system for housing assistance that can provide timely rental payments. Although we advocate that rental payments go directly from the federal government to the property owner (and not through the evacuee or local government), we strongly believe that there should be a written lease between the evacuee and the apartment owner.

- **Security Deposits**
  Because FEMA's housing program did not provide evacuees with funding to cover security deposits, many Houston apartment owners generally agreed to waive security deposit requirements. As a result, these owners now have no way to recover the costs of the extensive damage done to their apartment units by many of the evacuees. Future federal housing efforts should ensure that mechanisms and funding exists to reimburse owners for damage caused by evacuees.

CONCLUSION

When Katrina struck the nation, apartment owners did the right thing. They stepped forward and they worked with local communities to provide housing and other services to those in need. As an industry, we are very proud of our actions during that unprecedented time of national need. We took on business risks and potential costs inherent in solving such a massive housing crisis. Would we do it again? We would certainly like to, but after the Katrina experience many apartment owners will be reluctant to accept a sizeable number of evacuees unless they are convinced that the government has learned from its mistakes and has created a better disaster housing program. We look forward to working with Congress to ensure that future evacuees, and those cities that help them, are not burdened with confusion, debt and heartache.

I thank you for the opportunity to testify on behalf of the National Multi Housing Council and the National Apartment Association, and wish to offer our assistance to the Committee as you continue your important work.

STATEMENT OF THE NATIONAL ASSOCIATION OF REALTORS®

SENATE HOMELAND SECURITY AND GOVERNMENTAL AFFAIRS SUBCOMMITTEE ON DISASTER RECOVERY

ENTITLED

"POST-CATASTROPHE HOUSING NEEDS"

JULY 30, 2008

The National Association of REALTORS® commends the Subcommittee for holding this hearing and focusing on the need for an effective national strategy for housing large numbers of citizens displaced by disasters. There is much to be learned from the outcomes of past disasters, and we applaud your leadership in working to identify solutions that can help mitigate any future catastrophes.

Need for Coordinated Federal Response

Currently the Federal Emergency Management Agency (FEMA) plays a leading role in the federal government's response to disasters. While the focus of this hearing is on whether FEMA has developed an effective method of dealing with post-disaster housing needs, experience has shown that there are a larger number of federal agencies and offices that must play a role in order for a large-scale, federal post-catastrophe housing program to be most effective. NAR believes it is imperative that a coordinated federal response be developed before the next large-scale disaster.

Hurricane Katrina and Rita in 2005 are by far the best known examples of disasters where large numbers of Americans have been displaced from their homes. In the aftermath of Katrina and Rita, FEMA, Homeland Security and HUD struggled to develop a cohesive plan to assist evacuees who had scattered nationwide. Working with a variety of different federal housing programs that were designed to provide housing – Section 403 Housing, Section 408 Housing, and the HUD Disaster Voucher Program – officials found that none worked easily together and all had rules and regulations that were ill-equipped to address post-disaster housing needs. The Stafford Act, for example, states that HUD could only provide housing assistance to those who already had been receiving HUD assistance. Compounding the problem was the fact that FEMA, the lead agency, simply did not have the resources or expertise to house people.

The private housing industry can be a great resource of immediate housing knowledge. However, after past disasters (particularly Katrina/Rita) property owners have found the bureaucracy and red-tape involved in working with federal relief efforts paralyzing. Housing providers, victims, and often government officials were confused by the different rules that applied to different victims. As a result, victims didn't receive assistance to which they were entitled. Some used housing monies for food, clothing and medicine and were later told those were ineligible uses. Many others simply didn't know where to go for help. The federal government turned to cruise ships, hotels, and trailers in a complicated, ineffective and costly attempt to respond to housing needs. The chaos that ensued demonstrated the need for a coordinated response plan by the federal government to adequately respond to future disasters.

When a community is declared a national disaster area, we believe that declaration should immediately trigger a variety of waivers and changes in federal housing program requirements. Our members own and manage Section 8 and Section 515 rural housing properties across the country, some of which have vacant units. In 2005, after Hurricanes

Katrina and Rita, these units could not be quickly utilized by evacuees because Public Housing Authorities, owners and agents were still required to adhere to all program requirements which prohibited or delayed such a use.

In a national disaster area, some program requirements should be temporarily suspended to allow victims to find immediate shelter. Most important are the requirements related to initial housing unit inspections and income verification. These requirements are time consuming and may be impossible to meet in the aftermath of a disaster. An automatic temporary waiver of program requirements would avoid programmatic delays and provide housing immediately to those in need. In addition, for those residents who had been receiving project-based assistance, NAR recommends that HUD immediately convert that subsidy to a portable voucher for use wherever the resident has been relocated.

Housing Authorities have the names of property owners who participate in the Section 8 voucher program. These properties should be immediately contacted to see if units are available for all disaster victims – not just those who already were receiving federal assistance. Lastly, HUD should work with the private sector firms that own and manage rental units nationwide. Rather than turn to makeshift solutions like trailers and cruise ships, the government should focus on housing that is readily available in communities.

We believe HUD is the federal agency with the most experience in housing. Therefore, HUD should be provided the responsibility for this area of disaster response. However, changes need to be made now to allow the agency – and housing providers – to quickly respond to the needs of disaster victims.

Without Insurance, Housing Problems Escalate

While outside of the purview of this Committee, NAR believes that it is time for Congress to develop a comprehensive natural disaster policy that takes into account the need for families to adequately insure their homes from damage resulting from natural disasters. Without that ability, affordable homeowners' insurance becomes very expensive and difficult to find. The inability to obtain affordable homeowners' insurance is a serious threat to the residential real estate market, and thus our economy, in several ways. Because homeowners' insurance is a necessary component in securing a federally-related mortgage, an otherwise creditworthy potential homebuyer who cannot obtain the required insurance at an affordable price is unable to obtain financing for their purchase. Likewise, if an existing homeowner is unable to maintain insurance required by a mortgage lender, the mortgage is in default. In lease situations, insurance costs incurred by landlords are ultimately passed along to tenants in the form of higher rents.

NAR supports the creation of a federal natural disaster policy that will prevent future disruptions in insurance markets and promote available and affordable homeowners' insurance in disaster-prone areas. Key elements of a comprehensive natural disaster policy include encouraging personal responsibility through insurance and appropriate mitigation

measures, recognizing the roles of state and local governments regarding building codes and land use planning decisions, and addressing infrastructure needs.

Conclusion

Thank you again for your dedication to this important issue. The National Association of REALTORS® believes the need for a coordinated federal response to disasters is paramount. We also recognize the role that we as citizens play. It is for this reason that following recent disasters REALTORS® quickly responded to identify available housing units and provide assistance to consumers and government entities in finding housing for victims. In the aftermath of Katrina and Rita, the Louisiana REALTORS® Association worked with FEMA, the Department of Homeland Security and NAR to develop the housing website, *hurricanehousing.net*, which allowed those with available housing or other housing resources to post valuable information and those with housing needs to find available units. Today, our commitment continues through NAR's partnership with Habitat for Humanity International (HFHI) to build 54 homes in the Gulf region as part of HFHI's Operation Home Delivery. Following the recent devastating floods in Iowa, the Iowa Association of REALTORS® created a flood recovery program donating $130,000 for flood relief and NAR contributed $75,000 in matching funds for housing relief.

We are committed to addressing the nation's post-disaster needs, and stand ready to work with you on developing a comprehensive national strategy for disasters. Thank you for holding this important hearing.

Question#:	1
Topic:	roles
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Mark Pryor
Committee:	HOMELAND SECURITY (SENATE)

Post-Hearing Questions and Answers for the Record
Submitted to Harvey E. Johnson, Jr. and David Garratt

Question: How does the strategy distinguish between the response to a standard disaster involving a flood or tornado versus a major catastrophe that destroys a city and renders hundreds of thousands of people homeless? Does it specify roles and responsibilities in each situation? Is there a federal responsibility in situations where state and locals are clearly not equipped to respond (i.e. they are underwater from a flood, blasted away in an explosion, etc.)?

Answer: The Strategy recognizes that catastrophic disasters will pose greater disaster housing challenges than "standard" disasters. Roles and responsibilities of Federal and State officials, as well as other key players, are discussed within the strategy in terms of baseline capabilities and common operating principals. The Strategy calls for the establishment of state-led housing solutions task forces to be established following disasters with interim housing requirements. This operational concept provides a forum for the State to execute its decision-making and priority establishing responsibilities as part of the future direction of state managed, federally supported disaster housing operations. More definitive operational guidance and a more clear delineation of the operational differences between standard and catastrophic disasters will be discussed in the disaster housing CONOPS discussed in chapter 4 of the strategy.

Question#:	2
Topic:	travel trailors
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Mark Pryor
Committee:	HOMELAND SECURITY (SENATE)

Question: In waiting for the National Disaster Housing Strategy, Congress has had numerous conversations with FEMA regarding the use of travel trailers. FEMA's policies have varied wildly, from banning them entirely after the first reports of possible formaldehyde contamination, to the current policy of allowing states to independently determine the formaldehyde levels they will accept in trailers.

Have there been any consistent criteria that have guided FEMA's policy-making on this topic? If so, could you please describe them?

Will the policy continue to vary at a whim or is it now anchored in place by part of the National Disaster Housing Strategy?

Answer: FEMA's policy regarding the use of Travel Trailers has evolved as we have learned about formaldehyde and the effects of exposure to formaldehyde. The policy can be expected to remain consistent with its articulation within the 2008 Disaster Housing Plan and the National Disaster Housing Strategy.

Question#:	3
Topic:	management
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Mark Pryor
Committee:	HOMELAND SECURITY (SENATE)

Question: How did you arrive at the decision that disaster housing program would be state-managed and federally supported – rather than federally managed?

Do states agree that this is the best approach? Were they consulted on this specific point in drafting the strategy?

How will states know to shift to federal authority during a catastrophe as opposed to a disaster?

Answer: Response begins and ends at the local level. Lessons learned from Katrina and Rita demonstrated to FEMA the need for States to be key decision makers in charting the course for long term housing and community recovery. States are best positioned to tailor the broad array of federal capabilities to the specific community or regional requirements within a given disaster. Also, the decisions made during the interim and permanent housing phases of housing recovery will affect State and Local governments for years after FEMA leaves. Some states, such as Florida, have been actively requesting a more active and direct role in managing disaster housing operations than what is currently contemplated in the strategy.

The National Response Framework spells out the roles and responsibilities for all hazards. There is no shift in Federal authority, whether the event is contained within a single community, and others that are catastrophic in nature and national in their scope or consequences.

It is not always obvious at the outset whether a seemingly minor event might be the initial phase of a larger, rapidly growing threat. The *Framework* incorporates organizational structures that promote on-scene initiative, innovation, institutionally leaning into problems and sharing of essential resources drawn from all levels of government and the private sector. Response must be quickly scalable, adaptable and flexible.
The *Framework* is intended to accelerate and make more disciplined the Federal Government's capacity rapidly to assess and respond to incidents that will need Federal assistance. In practice, many incidents require virtually reflexive activation of interagency coordination protocols to forestall the incident from becoming worse or to surge more aggressively to contain it. A Federal department or agency acting on independent authority may be the initial and the primary Federal responder, but incidents

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that require more systematic Federal response efforts are now actively coordinated through the appropriate *Framework* mechanisms described in this document and in its supporting annexes.

This initial coordination of Federal incident assessment and response efforts is intended to occur seamlessly, without need for any formal trigger mechanism such as a written declaration by the Secretary of Homeland Security of an "Incident of National Significance." Such designations, a feature of the earlier *NRP*, fostered a mistaken notion that any meaningful interagency coordination or actual mobilization of Federal response resources would occur only after formal declaration of an Incident of National Significance or following an emergency declaration by the President.

The *Framework* eliminates the Incident of National Significance declaration. No such declaration is required by the *Framework* and none will be made. The authorities of the Secretary of Homeland Security to coordinate large-scale national responses are unaltered by this change. Elimination of this declaration will, however, support a more nimble, scalable and coordinated response by the entire national emergency management community.

Question#:	4
Topic:	PKEMRA
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Susan M. Collins
Committee:	HOMELAND SECURITY (SENATE)

Question: In the wake of Hurricanes Katrina, Rita, and Wilma, this Committee launched an extensive investigation into the failed government response to the disaster. The Committee found that federal, State and local governments must make a greater effort to consider the special needs of person with physical, mental, and other disabilities. For example, the special needs population are often the most vulnerable and least able to evacuate or take shelter when disaster strikes. Governmental efforts must also include coordination with the private sector and non-profit organizations, to ensure that these plans are properly prepared.

As a result of the investigation, the Committee authored the Post-Katrina Emergency Management Reform Act of 2006 (PKEMRA), which included specific provisions directing FEMA and DHS to solicit and better incorporate the views of the disability community. In addition to directing the FEMA Administrator to appoint a Disability Coordinator to provide FEMA with critical guidance on disability related issues, PKEMRA required FEMA and DHS to consult regularly with the National Council on Disability (Council).

It is my understanding, however, that FEMA has not adequately consulted with the Council as required by PKEMRA. For example, FEMA publicly released the National Response Framework (NFR) last summer without seeking input from the Council beforehand. And, we have learned that FEMA continues to exclude the Council from the process of drafting other critical planning documents, such as the National Disaster Housing Strategy.

Could you please describe the steps FEMA is taking to ensure that it considers the needs of the disability community as it plans for response and recovery for disasters? What steps will FEMA take to comply with PKEMRA and ensure that the Council, an organization that specializes in this field, is included earlier in the planning process?

Answer:
FEMA recognizes that the National Council on Disability has specific expertise, and values the perspective and feedback they provide with regard to meeting the needs of the special needs population following a disaster. To ensure the inclusion of these needs, FEMA provided the draft National Disaster Housing Strategy to the council in advance of the release, offered briefings, and is interested in reviewing their formal comments on the

Question#:	4
Topic:	PKEMRA
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Susan M. Collins
Committee:	HOMELAND SECURITY (SENATE)

Strategy. Additionally, FEMA has invited the Council to detail a representative to serve as a full time member of the National Disaster Housing Task Force to provide direct input and guidance on policy and housing initiatives to ensure that the needs of those affected are addressed.

Notably, DHS's has been working proactively since inception work to improve the emergency preparedness, planning and response with respect to individuals with disabilities, the elderly and other special needs populations. The DHS Office for Civil Rights and Civil Liberties (CRCL) is the DHS office responsible for ensuring the integration of people with disabilities in various aspects of homeland security related activities. CRCL provides policy advice to DHS senior leadership and its components and program elements, including FEMA. The Office has four senior employees with expertise in disability policy and emergency management, as well as contractor augmentation as needed, specifically dedicated to addressing these issues. This unit oversees the implementation of Executive Order 13347, *Individuals with Disabilities in Emergency Preparedness*, which was signed by the President in July 2004. Executive Order 13347 is designed to ensure the safety and security of individuals with disabilities in all-hazard emergency and disaster situations. The Executive Order created an Interagency Coordinating Council on Emergency Preparedness and Individuals with Disabilities chaired by the Secretary of Homeland Security. The ICC is comprised of senior leadership from more than twenty Federal executive departments and agencies. NCD is an advisory member of the ICC and has served in that capacity since its inception (2004). This unit also coordinates national planning and preparedness efforts extensively with other Federal agencies -- particularly through the ICC, non-governmental organizations (NGO) and the private sector. For example, two senior CRCL disability policy advisors chaired the National Response Plan and National Incident Management System (NRP/NIMS) Special Needs Work Group, which was responsible for integrating special needs population considerations in these planning and response strategies. CRCL officials invited all ICC members including NCD to participate in the working group and proactively engaged numerous other subject matter experts and stakeholders within the Federal, State, local and tribal governments, and a host of private sector and non-governmental organizations. Based upon the guidance and input gathered from these subject matter experts, CRCL submitted comprehensive recommendations for changes and additions to the NRP and NIMS Writing Teams. The Department's is thoroughly engaged with individuals and groups with disability and special needs expertise, including but not limited to NCD, in the development and implementation of key homeland security plans, guidance, outreach, exercises, and training.

Question#:	4
Topic:	PKEMRA
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Susan M. Collins
Committee:	HOMELAND SECURITY (SENATE)

Title V Section 513 of PKEMRA created the National Disability Coordinator position within DHS/FEMA to address the needs of people with disabilities and special needs in emergency preparedness and disaster relief. In June 2007, FEMA's Disability Coordinator, Cindy Lou Daniel, joined the agency. Prior to joining FEMA, Ms. Daniel worked at the National Organization on Disability in their Emergency Preparedness Initiative. She conducted research on the effects Hurricane Katrina had on people with disabilities and created an informational help desk for emergency agencies on various disability-related subjects. Since joining FEMA, she has:

- Coordinated with the Department of Homeland Security's Office of Civil Rights and Civil Liberties (CRCL) and with the National Council on Disability to establish cooperative protocols for partnering expertise and resources in an effort to address the needs of individuals with disabilities.
- Participated at the National Governors' Association (NGA), National League of Cities (NLC), International Association of Emergency Managers (IAEM) and National Council American Indians (NCAI) conferences and other national organizational meetings to discuss concepts and details of effective planning for accommodating persons with disabilities during disasters
- Provided technical assistance to state, territorial, tribal and local governments to revise operational plans to meet and accommodate needs more effectively.
- Ensured the inclusion of national and local disability organizations (NGO) as effective, real time partners in disaster exercise TOPOFF 4 at all venues: Guam, Oregon, and Arizona. Coordinated and managed the use of real persons with actual disabilities during exercise play.
- During the 2007 Southern California wildfires; State of Washington Floods; Oklahoma, Kansas, and Missouri Ice/Snow Storms and subsequent Midwest Tornadoes, provided oversight, guidance and coordination to federal, state, and tribal officials to effectively and efficiently address the needs of individuals with disabilities including:

Coordinated with Emergency Support Function for Transportation (ESF 1) to ensure adequate transportation is available for departure of individuals with disabilities and special needs from the shelters.
Employed GIS technology to depict demographics of individuals with disabilities and special needs in fire areas;
Collaborated with the Joint Housing Task Force and housing teams to ensure accessible housing is provided to persons with disabilities and special needs

Question#:	4
Topic:	PKEMRA
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Susan M. Collins
Committee:	HOMELAND SECURITY (SENATE)

Assisted the JFOs in providing durable medical equipment resources for people with disabilities. Collaborate with state and local disability agencies to ensure that people with disabilities are accommodated in all areas.
Ensured access to the Disaster Recovery Centers on accessibility and accommodation for individuals with disabilities and special needs. Ensure information and resources are provided in alternative formats for individuals with disabilities and special needs, as well as the need for ASL interpreters.
Worked with Voluntary Agency Liaisons (VALS) on providing them the resources and contacts to assist individuals with disabilities and special needs.

Question#:	5
Topic:	strategy
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Mary L. Landrieu
Committee:	HOMELAND SECURITY (SENATE)

Question: During the hearing, in response to questioning as to why FEMA failed to comply with seven provisions in the Post Katrina Emergency Management Reform Act "(PKEMRA") 6 U.S.C. Sec. 772, the law requiring the National Disaster Housing Strategy, you testified that "I think the law is a very good law, and the law is very clear...we have no quarrel with any of the seven. They were very well chosen." (Hearing Transcript, page 25-26).

Who made the decision to not address the legal requirements set out in the seven blank pages of the draft Strategy until a later date?

Does FEMA have an individual responsible for ensuring that FEMA related materials and the Strategy in particular, are in compliance with the law before they are released to the public? Who is that person and what was their conclusion with respect to the Strategy?

Please state the reason or reasons why FEMA chose not to address in the Strategy the seven legal requirements of PKEMRA, described in the blank annexes to the draft Strategy as "under development" by July 1, 2007, the legal compliance date or July 21, 2008, the date the Strategy was released to the public. Was the decision not to address these seven legal requirements based in any way on funding concerns, disagreement with the law, an analysis of FEMA's ability to comply with the law, or a belief that the law was unnecessary or unwise? If so, address in detail this reasoning. If not, explain what the reasoning was.

Answer: Deputy Administrator Johnson made the determination to press forward with the release of the draft strategy while completing the annexes rather than to further delay its release. That determination has permitted FEMA to engage with a broad array of those with equity in disaster housing. Additionally, it has permitted FEMA to test elements of the strategy during the recovery of the Mid-west floods.

As reflected in page 12 of the same transcript, Deputy Administrator Johnson specifically advised Senator Landrieu that when FEMA publishes the final strategy in the fall, it will in fact have each of those elements in it. The released document is the draft strategy. We believe that it was necessary and appropriate to engage other stakeholders before finalizing the strategy. We're working those annexes concurrently, and, when we publish the final strategy in the fall, it will have those annexes. We believe the strategy provides the foundation and context to best evaluate the data that will comprise the several elements of PKEMRA. The strategy that we provided is the foundation to advance the issues of disaster housing. When the annexes are complete, and comments are incorporated and published, FEMA will ensure full compliance with the law.

Question#:	6
Topic:	consult
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Mary L. Landrieu
Committee:	HOMELAND SECURITY (SENATE)

Question: During the hearing, you testified that you briefed a subcommittee of the National Advisory Council on July 29, 2008 and that this "is our [FEMA's] avenue to State and locals" and "they have representatives from NEMA [and] IEM." (Hearing Transcript, page 29). This briefing took place after FEMA's release of the draft Strategy. FEMA's Strategy states on page 77 that operational planning "must build on the fundamental principle that the State is ultimately responsible for providing disaster housing to its residents".

Other than HUD, what Federal, State and local governments, private sector individuals, or nonprofit groups did FEMA consult with from October 4, 2006 through July 21, 2008, in drafting the Strategy?

If FEMA did not consult State, local or other groups listed above, explain how FEMA reached its conclusions in the Strategy regarding actual and potential state and local post-disaster housing response capabilities.

FEMA's housing strategy stresses personal responsibility of individuals and self-sufficiency. More than 12% of the displaced Katrina victims were over the age of 65. Many others suffered from disabilities. Does FEMA's self-sufficiency approach take the elderly and other special needs populations into account? If so, how?

Answer: As part of developing the National Disaster Housing Strategy, FEMA consulted with the following entities: American Red Cross, Bureau of Indian Affairs, Department of Education, the General Services Administration, the Department of Health and Human Services, the U.S. Department of Treasury, U.S. Department of Agriculture, the U.S. Army Corps of Engineers, the U.S. Department of Interior, the National Council on Disabilities, the U.S. Small Business Administration, the San Carlos Apache Tribe, the States of Arizona, California, Florida, Maine, Minnesota, North Carolina, and Virginia. These entities have also been encouraged to provide comments on the current draft that is now out for public review and comment.

Following a disaster event, our first priority is for ensuring the life-saving, life-sustaining needs of individuals. Personal preparedness is the responsibility of every American. It reduces the immediate burden on local responders. All individuals, regardless of age or disability can take part, and are encouraged to ensure their personal safety and that of their family by preparing an Emergency Supply Kit or making a Family Emergency Plan.

When disaster strikes, it is important to know how to contact one another, how to regroup, what actions to take in case of an emergency, and how to stay informed. Being informed includes familiarizing oneself with emergency routes, special needs shelters in the area, first responder contact information, etc. FEMA continues to work with State and local governments to help analyze where gaps exist and plan for special needs populations and work with the public to do its part to make emergency management as effective as possible.

Question#:	7
Topic:	IA pilot
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Mary L. Landrieu
Committee:	HOMELAND SECURITY (SENATE)

Question: During the hearing, you testified that "We go out of our way in the strategy to emphasize the desire for alternative forms of housing." You went on to testify that FEMA has developed an Individual Assistance ("IA") Pilot Program, whose "first project is probably going to be about 20 units to get this concept down, and then we will consider other units in Iowa" a State that you indicated was currently trying to find housing for 1000 families. (Hearing Transcript, page 33, 37).

Why are alternative housing solutions such as the IA Pilot Program, the Joint Housing Solutions Group or the Alternative Housing Pilot Program not accounted for in the Strategy with sufficient specificity to alleviate the need for use of trailers in catastrophes?

Has FEMA determined or estimated the maximum number of housing units, other than trailers, it could deploy for post-disaster housing? If so, what is that number?

Has FEMA determined or estimated the maximum number of people it could provide post-disaster housing to before having to resort to trailers? If so, what is that number?

Has FEMA determined the maximum number of trailers it could provide for post-disaster housing? If so, what is that number?

Answer: FEMA has established a baseline inventory of housing stock to have on-hand to respond to natural disasters as 13,500. This is the maximum number of units for FEMA to have on hand in its baseline inventory at a given time. However, providing a maximum number of units to be provided can only be determined once a determination for housing needs is assessed.

Our ability to provide housing is only as limited as the available resources in the country both through off the lot and direct manufacturing purchases. Additionally, the 2008 Disaster Housing Plan outlines the steps that FEMA will take to address housing needs before using travel trailers, including:

- **Maximizing Available Housing Resources (e.g. apartments, hotels and motels);**
    - Implement and Provide Immediate Repair and Replacement Assistance
    - Implement Financial Rental Assistance
    - Catalogue Vacant Rental Properties

Question#:	7
Topic:	IA pilot
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
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Committee:	HOMELAND SECURITY (SENATE)

  - Use Transitional Shelters

- **Using Traditional Forms of Interim Housing (e.g. manufactured housing);**
  - Provide Manufactured Housing Assistance
  - Conduct Pre-Placement Interviews for Housing
  - Catalogue Vacant Commercial Manufactured Housing Pads
  - Identify Prospective Group Site Locations

- **Employing Innovative Forms of Interim Housing;**
  - Search for Opportunities to Field Test Alternative Forms of Direct Housing
  - Accelerate Production and Delivery of Manufactured Housing

- **Authorize Permanent Construction**
  - Implemented in those rare and unusual cases where preceding forms of interim housing are unavailable, infeasible, or not cost effective

The use of these provisions will depend on the availability of resources, the cooperation of state and local governments, and individual applicants. The plan may be applied progressively or, in a truly catastrophic event, may occur simultaneously to meet the housing needs arising from the disaster. Within these actions are a myriad of options and capabilities.

As the IA Pilot Program in Iowa is intended only to address housing needs for approximately 1000 families, what program planning has FEMA done that would be needed to be effectively utilized in a catastrophe many times that size such as Hurricane Katrina, which resulted in over 300,000 damaged or destroyed homes?

Answer: FEMA will address the Rental Repair Pilot Program in detail as Annex 5 to the Strategy. FEMA is currently in the process of implementing this pilot program for the first time and will capture best practices and lessons learned from implementing this pilot as well as considerations based on consultations with Federal partners, such as HUD.

The strategy describes the current practice to employ innovative forms of interim housing. It discusses recent developments in housing design and construction technology that show promise for innovative ways to house disaster victims. These advances must

Question#:	7
Topic:	IA pilot
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Primary:	The Honorable Mary L. Landrieu
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be assessed to determine how they can improve quality of life, provide high-density housing for urban environments, expedite delivery and installation of housing units, and provide options that are more acceptable to communities. Applying new design options may also result in structures that can be used as permanent homes. Disaster housing efforts are expanding to explore other forms of factory-built housing, such as new designs for modular, panelized, and precut housing.

The strategy also establishes innovative housing as a clear direction for the future, stating that to improve housing we must continue to seek out and test new types of temporary housing that could meet the broader range of interim housing need s. It mentions the following specific steps:

- Enlist the support of the housing and construction industry to explore how different types of factory-built housing could be used to house disaster victims. Explore ways to engage private-sector technical expertise with State and community emergency managers to develop and plan disaster housing programs.

- Continue to assess and test the viability of temporary housing alternatives for use in specific disaster conditions. Develop tools to evaluate timeliness, livability, costs, and range of use for temporary housing structures, including adaptability to various environmental, geographic, cultural, and legal conditions, as well as the requirements for transport and storage. For example, the FEMA Joint Housing Solutions Group has started to use a systematic approach to evaluate various disaster housing options and identify viable alternatives to FEMA travel trailers and manufactured homes. Their efforts also focus on FEMA's immediate requirements for temporary housing that have a small footprint, comply with the Uniform Federal Accessibility Standards, meet indoor air-quality standards, and can be produced quickly. Alternative temporary housing options should also be piloted tested by deploying a small number of units during a disaster to evaluate performance in real-life situations.

- Develop disaster housing design and structural requirements to drive new types of temporary housing products. Requirements should be based on the range of potential disasters that could occur and the diverse needs of communities. For example, higher density temporary housing will be required in urban areas where land use is at a premium. Requirements may also address durability, 1 need for 2 rapid development, site and unit flexibility, reusability, livability, accessibility, security, sustainability, and cost effectiveness.

Question#:	7
Topic:	IA pilot
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Mary L. Landrieu
Committee:	HOMELAND SECURITY (SENATE)

The Alternative Housing Pilot Program (AHPP) and the Joint Housing Solutions Group (JHSG) are vital efforts in this area and are mentioned in the strategy. Additional details regarding findings are not provided since these evaluation efforts that are still underway. In addition, innovative housing units have not been demonstrated to be reliable and appropriate yet, and typically do not have the robust manufacturing capability that is currently in place for manufactured homes.

The strategy clearly recognizes that catastrophic disasters present planners with complex problems that will require a variety of solutions, including manufactured homes, alternate units, rental repair, as well as other potential options.

Question#:	8
Topic:	draft strategy
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Mary L. Landrieu
Committee:	HOMELAND SECURITY (SENATE)

Question: Unlike the draft Strategy released on July 21, prior drafts of the Strategy include several sections addressing compliance with certain PKEMRA provisions. Earlier drafts address cluster and rental housing requirements, requests for additional authorities necessary to meet post-disaster housing responsibilities, and the use of decommissioned military bases as shelters, none of which were included in the July 21 Strategy. Why were these topics deleted from the Strategy publicly released by FEMA on July 21, 2008?

Answer: During his opening Statement, Admiral Johnson clarified that the elements specified in PKEMRA will be contained in the final version of the strategy. These are being refined as part of the strategy annexes.

Question#:	9
Topic:	task force
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Mary L. Landrieu
Committee:	HOMELAND SECURITY (SENATE)

Question: The Strategy calls for the formation of a "National Disaster Housing Task Force", the duties of which would include development of specific plans for catastrophic disaster housing, sheltering, interim housing, and permanent housing. You testified that the Task Force was necessary to "aggressively implement the strategy" and to offer a "full-time daily focus" to post-disaster housing planning. (Hearing Transcript, pages 17, 32).

By what date will this Task Force be formed?

Please describe any steps taken to date to form the Task Force.

Have any Task Force members been chosen? If so, please identify those members, explain how they were chosen, and describe any work they have done.

Answer: On August 29, 2008, Susan Reinertson, Regional Administrator of Region X, was detailed to the Office of the Administrator to establish the National Disaster Housing Task Force. FEMA has identified four positions that will be dedicated to the Task Force. As one of her first tasks, Ms. Reinertson will select personnel to fill these positions. Concurrently the American Red Cross has initiated the process to select their full time representative. Since reporting to the Task Force, Ms. Reinertson is taking a leading role to evaluate the housing requirements that may stem from Hurricane Gustav.

The concept of the National Disaster Housing Task Force was first implemented in response to the 2007 California Wildfires, then again to support the 2008 Midwest Flooding operations in Iowa, Indiana, Wisconsin, Illinois, and Missouri. During these operations, the mission of the National Housing Solutions Task Force was to support State-led task force requirements in the field through resource identification, policy resolution, and de-confliction of authorities and regulations.

Participation in these task forces included State housing task force representatives, the American Red Cross, Habitat for Humanity, Army Corps of Engineers, DHS Office of Civil Rights and Civil Liberties, DHS Office of Faith-Based Initiatives, Department of Interior (DOI), Housing and Urban Development (HUD), Health and Human Services (HHS), Administration for Children and Families, United States Department of Agriculture (USDA), Rural Development, National Voluntary Organizations Active in Disaster (NOVAD), Small Business Administration (SBA), Veterans Affairs (VA), and the following FEMA components: Disaster Assistance, Mitigation, Logistics Management, Office of Equal Rights, and Office of Chief Counsel.

The success of this model was then incorporated into the NDHS. The NDHS is currently out for public comment; FEMA will evaluate all comments in finalizing the mission of the National Disaster Housing Task Force.

Question#:	10
Topic:	Pam
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Mary L. Landrieu
Committee:	HOMELAND SECURITY (SENATE)

Question: In your discussion of the 2002 and 2004-2005 draft planning and Hurricane Pam exercises, you testified, in part, that "What it [the Hurricane Pam exercise] did not do necessarily was provide a lot of assistance or information about how to deal with the housing problems...the focus of this effort was largely around the response effort..." Hearing Transcript, page 56). Twenty-eight of the 113 pages in the Hurricane Pam report, as well as a six page appendix, address shelter and temporary housing issues. It appears that housing needs were addressed in Hurricane Pam.

How do you explain the discrepancies in your testimony?

Were the housing portions of the Pam report considered in developing the Strategy? If so, please describe in detail how the Pam housing portions were considered and what the outcome was.

Answer: As the transcript shows on page 33, Dave Garratt advised that the Southern Louisiana Catastrophic Planning Initiative was designed to facilitate FEMA's ability to work with the state and local jurisdictions. However, it did not provide a great deal of assistance or guidance about how to deal with a catastrophic housing environment. Instead, the temporary housing portion largely reflected the application of standard housing strategies, but recognized they would be required on a vaster scale. In other words, it broke little to no new ground regarding housing.

- The purpose of these workshops was to develop a response and recovery plan for a major hurricane that floods New Orleans and the surrounding parishes.
- The first two workshops, named "Hurricane Pam" after the scenario on which they were based, were conducted at the Louisiana Office of Homeland Security and Emergency Preparedness and buildings in the surrounding complex in July 2004, with over 350 participants and in New Orleans in November 2004 with over 100 participants.
- The Pam scenario involved a Category 3 hurricane making landfall near the mouth of the Mississippi River. From that initial scenario, our partners in emergency management took existing plans and protocols and applied them to the fictional response to Pam.
- Following the workshops, a preliminary report was delivered to FEMA on January 5, 2005. Subsequent workshops were scheduled to continue the planning process.

Question#:	10
Topic:	Pam
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Mary L. Landrieu
Committee:	HOMELAND SECURITY (SENATE)

- The report presented in January was designed to preliminarily identify planning issues and to create a bridge between existing response plans from all levels of government. The report was not designed to replace the National Response Plan or any other concept of operations, but to provide guidance and direction in planning for major and catastrophic disaster events.
- The first phase of the process looked specifically at: Unwatering—removing water from the City. Other major topics were Search and Rescue, Transport from Water to Shelter, Temporary Housing, Temporary Medical Care, Sheltering, Debris, Hazardous Materials, and Power, Water, and Ice Distribution.

Question#:	11
Topic:	statement
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Mary L. Landrieu
Committee:	HOMELAND SECURITY (SENATE)

Question: In response to the question of whether the Strategy's statement that "[a]ll incidents should be managed at the lowest jurisdictional level possible, and this holds true for disaster housing assistance as well" makes sense in a catastrophic disaster, you stated:

I would say by its very nature, a catastrophe means that that disaster exceeds the capabilities of State and local governments. So in a catastrophe, I do not think anyone has the expectation that local governments will be able to handle that and that Federal assistance is not only going to be required, it is going to be required quickly and in a very aggressive way… (Hearing Transcript, page 59-60).

In light of your testimony, explain the Strategy's failure to provide detailed planning as to how FEMA will provide assistance "quickly" and "in a very aggressive way"? If it is your contention that the Federal responsibility in a catastrophe is appropriately addressed in the Strategy, please cite the relevant sections and provide an analysis of how FEMA views this as an appropriate response.

During this exchange, you amplified your response, testifying that "I do believe that from a strict management perspective that the responsibility for management should be at the lowest level…" and continued "They [local governments at the lowest levels] should expect and they should receive a lot of assistance from the Federal Government and from States and from mutual aid partners." (Hearing Transcript, page 60). Describe, in detail, exactly what "assistance" you referred to when you testified about what State and local governments should expect from FEMA in the aftermath of a catastrophe. Is this assistance described in the Strategy? If so, please identify where in the strategy this Federal assistance is described.

Answer: Our nation's fundamental response doctrine is based on the core principle that all incidents should be managed at the lowest jurisdictional level possible. This has long been an underpinning of how our Nation collectively works together to provide an effective national response and is a key concept in the Nation's Incident Command System. For a catastrophic event, local and state resources and capabilities will likely be exceeded and the lowest level possible will likely include very substantial support from the Federal government.

Question#:	11
Topic:	statement
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
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Preparing for and improving planning disaster housing planning for catastrophic events is a vital area. In fact, one of the six national goals established by the strategy is to, "Improve disaster housing planning to better recover from disasters, including catastrophic events." The Strategy underscores that all organizations involved in disaster housing must conduct joint planning to address housing needs, engage appropriate stakeholders, identify a range of options, describe how those options would be implemented, and identify the necessary resources. These plans must address the full range of potential disasters that could occur, including chemical, biological, radiological, nuclear, or explosive incidents in which the community is unable to return to the affected area. Disaster housing plans should address actions to prevent, protect, respond to, and recover from disasters. For example, protection activities may include establishing higher structural performance levels for housing, such as stricter building codes, or retrofitting structures in earthquake- and hurricane-prone areas.

The Strategy also identifies that the scope and magnitude of a disaster is one of the key planning factors for disaster housing. It states that while the needs for smaller scale disasters can be met through a range of sheltering and interim housing options, large-scale catastrophic events will require extensive long-term reconstruction and rehabilitation to support community and regional renewal and revitalization. Some catastrophic events, such as release of a radiological or biological agent or a nuclear detonation, may render an area uninhabitable for extended periods of time and will require intensive advance planning. The exponential demands of a catastrophic event are arduous and cannot be addressed by merely doing more substantial planning at a higher level is required to prepare for the magnitude of a catastrophic event and develop housing options that can meet the potentially overwhelming demand for immediate shelter, interim housing, and permanent housing. In extreme scenarios, such as a nuclear detonation, large numbers of people may need to relocate, perhaps permanently.

The additional issues and challenges of catastrophic events are further discussed in the sections on Sheltering, Interim Housing, and Permanent Housing. The final chapter of the Strategy also calls for additional support to address the unique challenges of a catastrophic event. It calls on the Nation to examine the unique requirements that we will face in the event of a catastrophic disaster. Planning to meet the disaster housing requirements resulting from a catastrophic event involves issues that do not simply reflect larger numbers of people to be housed (although that will certainly be a factor). Planning for catastrophic events involves complexity on a new order of magnitude as officials confront issues such as dispersion of evacuees to great distances and multiple States, extended stays in disaster housing, and unprecedented requirements for social support services. Those providing disaster housing in catastrophic events must anticipate

Question#:	11
Topic:	statement
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Mary L. Landrieu
Committee:	HOMELAND SECURITY (SENATE)

requirements for not only greater quantities of resources, but also for entirely new and different capabilities.

Based on these unique circumstances, the Strategy calls for the development of a national catastrophic Concept of Operations (CONOPS), This CONOPS must describe a national approach to housing people displaced by the full range of catastrophic hazards. The catastrophic disaster housing CONOPS will help drive improvements in disaster housing planning and help further define the capabilities that may be required. The CONOPS will support the Catastrophic Incident Supplement to the National Response Framework. As the National Planning System becomes fully implemented, the catastrophic disaster housing CONOPS must be tailored, as appropriate, to support the full spectrum of scenario-based national plans.

FEMA's provision of disaster housing is described in the 2008 Disaster Housing Plan, and expanded upon in the draft strategy.

Question#:	12
Topic:	authority
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Mary L. Landrieu
Committee:	HOMELAND SECURITY (SENATE)

Question: In response to questioning about whether FEMA has the authority it needs to address trailer use and rental housing need in a catastrophe, you testified that "We can secure right now using our authorities whatever we need to provide housing assistance, just as we did following Hurricane Katrina. There is no form of housing that is out there that we did not employ because we did not have the authority to employ that." (Hearing Transcript, page 64-65). In light of your testimony, how do you account for FEMA's failure to address the needs of those who became homeless as a result of Hurricanes Katrina and Rita with detailed alternatives other than trailers, as the homeless population has more than doubled in Louisiana since Katrina?

Answer: Every eligible applicant who applied for Federal disaster assistance received all of the assistance they were eligible for under the authority of the Stafford Act.

Question#:	13
Topic:	States
Hearing:	Planning for Post Catastrophe Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disaster?
Primary:	The Honorable Mary L. Landrieu
Committee:	HOMELAND SECURITY (SENATE)

Question: In response to questioning on steps FEMA has taken to help State and local governments organize and plan for post disaster housing, you testified that FEMA works with regional sponsors and State representatives to understand and plan around their unique requirements. You also testified that FEMA provides assistance through the EMPG program and that FEMA has developed, as part of the Preparedness Directorate, a "target capabilities listing and other preparedness documentation" for guidance to States on how they can improve their preparedness and response capabilities. (Hearing Transcript, page 59). You indicated that you could provide a "more comprehensive listing of what is being done in the preparedness realm" to help the States.

Of the existing programs and steps FEMA has taken, how are these specifically tailored to preparing and planning for post-disaster housing?

Please provide a comprehensive explanation of actions FEMA has taken and outline how much planning has gone to housing.

Answer: There are several grant programs from which funds can be used for planning for various parts of a terrorist acts or other catastrophic event. The caveat on these programs is that whether planning activities is a focus area and the type of planning being pursued, is at the discretion of the recipient [the state, the county or municipality or in the case of a UASI site, the UASI Working Group – the members of the UASI]. That said the programs are:

- The State Homeland Security Program (SHSGP) under the Grants Program Directorate (GPD). $861.3 million in SHSGP funds are being awarded the States, the District of Columbia and the territories in FY'08.
- The Urban Areas Security Initiative (UASI), also under GPD. $781.6 million is being awarded to 60 UASI sites in FY'08.
- The Regional Catastrophic Preparedness Grant Program under the National Preparedness Directorate (NPD). $60 million is being awarded to 10 selected UASI sites in FY'08 funds.
- The Emergency Management Performance Grants under GPD. $291.4 million has been awarded to the States, the District of Columbia and Territories in FY'08 funds.

The amount that States choose to dedicate to planning is a recipient decision.

EMPG requires that 25 % go to planning in program areas that range from the prevention to the response to a catastrophic event. FEMA expects that the FY09 EMPG guidance will emphasize disaster housing planning.

Subcommittee on Disaster Recovery
Post-Hearing Questions for the Record Submitted to
Mr. Jan Opper, Associate Deputy Assistant Secretary for Disaster Policy and Management, U.S. Department of Housing and Urban Development
From Senator Mary Landrieu
"Planning for Post-Catastrophe Housing Needs: Has FEMA Developed an Effective Strategy for Housing Large Numbers of Citizens Displaced by Disasters?"
July 30, 2008

1.) During the hearing, you testified that you have been with the Department of Housing and Urban Development ("HUD") in various capacities since 1975, in disaster housing and long-term recovery since 1992, and in your current newly created role as Associate Deputy Assistant Secretary for Disaster Policy and Management since last year.
   a. You testified that, with respect to whether you have adequately addressed funding issues needed to implement housing plans or requested such funding to help you do your job, "That is not my area. I can submit an answer for the record." (Hearing Transcript, page 51-52). Please do so now.
   b. In response to the question of what HUD's responsibility is to replace HUD housing that is destroyed in a catastrophic disaster, you testified that "up until recently, [my role has been] primarily dealing with the Community Development Block Grant Program and providing disaster assistance through that program." (Hearing Transcript, page 52). Please identify the individual within HUD who does have responsibility for addressing this issue and provide a response to this question on behalf of HUD.
   c. With respect to the question, "Do you think it is part of your job to focus on public housing residents that your agency built the housing [for] and then it becomes destroyed in a disaster?" you testified "It is part of my job to coordinate and make sure that someone is thinking about that, and our Office of Public and Indian Housing is doing that." (Hearing Transcript, page 53). Please indicate who in that office you have identified to think about this issue and provide a response on behalf of HUD as to what that thinking is, what plans have been developed, what funding has been identified as necessary, and what steps have been taken to address this need.

Response:

HUD's mission is to provide housing for low-income families. In meeting this objective, HUD provides funding (as appropriated by Congress) to local Public Housing Authorities (PHA's) who in turn administer and implement housing programs in compliance with statutory and regulatory requirements. When public housing stock is damaged by a catastrophic event, HUD works with these housing authorities to assist their recovery. Each public housing authority prepares disaster plans, must maintain adequate insurance, and is responsible to define and execute the necessary repairs to their properties.

HUD programmatic requirements, as specified in the Consolidated Annual Contributions Contract that is executed by public housing authorities, specify that each public housing authority must maintain insurance coverage meeting certain criteria in terms of type and amount. Where this coverage is inadequate, public housing authorities can, and have, obtained essential assistance funding from FEMA through section 403 of the Stafford Act to address immediate health and safety needs. If additional funding is needed, HUD has made available funds it receives through the Congressional Capital Fund set-aside for emergencies and natural disasters provided in lieu of Section 9(k) funding. Funding to respond and recover from disasters is inherently available through the provisions of Section 9 (d)(1) and (e)(1) governing the use of both capital and operating funds.

In the event of a major catastrophic event or events, such as those that occurred with the four hurricanes in Florida in 2004 or with Hurricanes Katrina and Rita in 2005, the funding available to HUD through the Capital Fund set-aside or capital and operating funds may not be sufficient to fully address the need.

With the recent repeal of section 9(k) as a part of the Housing and Economic Recovery Act (HERA)of 2008, PHA's can now seek funds from FEMA under Section 406 of the Stafford Act. However, the availability of FEMA's 406 funds depends on Congress *not* appropriating funds for the Capital Fund disaster set-aside. In HUD's FY 2009 budget, the Administration did not request a Capital Fund disaster set-aside thereby allowing FEMA funding to be available beginning in FY 2009.

Responsibility for HUD-funded public housing falls under HUD's Office of Public and Indian Housing (PIH). The PIH office is led by the Assistant Secretary (currently vacant) and the General Deputy Assistant Secretary. After an emergency, various program offices within PIH (REAC, OPHI, OPHVP and the field offices through OFO) work together to provide assistance to PHAs. Collectively, they, working on-site or from information gained from the affected public housing authorities, assess damages following a natural disaster, and provide guidance and advice to assist in the relocation of residents if there is an immediate life or safety hazard, and begin creating plans for recovery. Once funding applications for the Capital Fund set-aside are received, the Deputy Assistant Secretary for Pubic Housing Investments evaluates them and makes funding recommendations.

Beginning in FY 2009, the hope is that with insurance and FEMA funds, HUD will be fully prepared to work in close cooperation with these authorities to address the need to repair, restore or rebuild units damaged or destroyed by natural disasters.

2.) You testified that "FEMA did consult regularly with HUD on the strategy" and that HUD was asked to provide insight on interim and permanent housing. You also stated that HUD "contributed to the interim housing chapter" and "provided much of the initial text for the chapter on permanent housing." (Hearing Transcript, page 48).
   a. Please discuss, in greater detail, the nature of HUD's contributions to the Strategy.

b. What funding decisions were discussed in the analysis of this draft, and if none were, discuss how HUD can adequately fulfill its portion of housing responsibility and whether FEMA has accepted funding responsibilities for such programs.

Response:

As stated in the testimony "FEMA did consult regularly with HUD on the strategy, asking us to provide our expertise in interim and permanent housing. HUD contributed to the interim housing chapter of the strategy and provided much of the initial text for the chapter on permanent housing." Because the strategy was a FEMA document, FEMA provided the framework for the document, while HUD staff contributed the initial text on permanent housing

HUD did have concerns that some aspects of the strategy would require additional resources so as to avoid negatively affecting HUD's mainline programs and statutory responsibilities. The July 17, 2008, draft of the Strategy states, "Within the *Strategy*, HUD seeks the authority from Congress to fully implement the interim and permanent housing missions. Legislative authority, staffing and other resources may be required for the new responsibilities to HUD indicated in the Permanent Housing section of this *Strategy* and to implement a disaster housing voucher program, such as the Disaster Housing Assistance Program (DHAP) implemented following the Gulf Coast hurricanes for interim housing." Because the strategy was written after the FY 2009 budget cycle, HUD will not have an opportunity to propose additional funding and legislation until the 2010 budget.

3.) FEMA and HUD have consistently contested responsibility for funding repair of public housing that is damaged or destroyed as a result of disasters. HUD had an emergency account for this purpose commonly referred to as the ("9k") fund that was without adequate funds and has since been eliminated in legislation passed by Congress. FEMA has a Disaster Relief Fund with funding provided by Congress. FEMA previously took the position that it could not provide assistance regardless of whether HUD's 9k fund was adequately funded.

a. Describe any discussion that took place regarding this funding problem. Did HUD raise this problem with DHS or FEMA during the process of drafting and developing the Strategy? If so, was a solution offered?

Response:

Discussions about access to funds for the repair of damage public housing began well before the recent drafting and development of the Strategy although the 9(k) conversations did, on a timeline, overlap with the development of the strategy. However, to my knowledge, the 9(k) issue was not raised in the context of the strategy or in the same meeting.

The quagmire with 9(k) resulted because set-aside appropriations, in lieu of funding section 9(k) of the United States Housing Act of 1937, were insufficient to cover uninsured damages to public housing caused by large disasters such as Hurricane Katrina. Out of concern for the tenants of public housing, HUD and FEMA officials and attorneys consulted several times. HUD concluded that the existence of 9(k) posed an obstacle to the provision of aid under section 406 of the Stafford Act since FEMA funding these repairs might be seen by Congress as an augmentation of Appropriations. Given this concern, the most efficient resolution of the issue was repeal of 9(k). Congress repealed 9(k) as part of the HERA of 2008 legislation with strong support among the several thousand public housing agencies across the Nation.

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