

# Funding Primer

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## Harvey Relief and Recovery



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This primer is intended to inform decision makers and the public about the complicated process of financing disaster response. This work shows how federal, state and local funding have provided and will provide relief to the areas and people affected by Hurricane Harvey. The vulnerable populations section discusses some of the challenges certain populations face in trying to access relief and recovery resources.

This primer does not address some of the longstanding challenges in using disaster relief funding wisely, which requires the close coordination of each unit of government. These challenges – time constraints for spending recovery dollars, difficulties in gaining support to mitigate impacts of future disasters, understanding multiple layers of regulations, and the tension between balancing long-term hazard mitigation investments with short-term economic development goals – will be addressed in subsequent work.

## Disaster Declaration

On August 25, 2017, initiated by a request from Governor Abbott, the Trump Administration approved a Major Disaster Declaration for Texas, which triggered allocation of the emergency Disaster Relief Fund (DRF), administered by the Federal Emergency Management Agency (FEMA).

## Harvey-Related Federal Funding Allocations

*\$15.25 billion. September 7, 2017. House Bill 601.*

- The bill allocated \$7.4 billion to the DRF, \$450 million for the Small Business Administration's (SBA) Disaster Loan Program and \$7.4 billion in Community Development Block Grant Disaster Recovery (CDBG-DR) funding, administered through the Department of Housing and Urban Development (HUD) for rebuilding and recovery.

*\$36.5 billion. October 24, 2017. House Bill 2266.*

- The bill did not address the \$18 billion in aid requested by Texas Congressional leaders on October 5, 2017.<sup>1</sup>
- The bill allocated \$18.7 billion for the DRF with \$4.9 billion earmarked for loans to Puerto Rico, as well as \$576.5 million to respond to wildfires and \$16 billion to erase debt owed by National Flood Insurance Program, which is facing an influx of claims from the recent hurricanes.

*Future Supplemental Funding (Long-term Recovery Funding)*

- The supplemental request is formulated by Congress based on the damage assessments and needs assessments submitted by relevant federal agencies. The federal estimates are likewise informed by state and local assessments.
- On October 31, 2017, Texas Governor Greg Abbott submitted a formal \$61 billion request to the federal government. This request is intended to influence the final numbers of the supplemental bill.<sup>2</sup>
- A final supplemental bill will likely provide the bulk of long-term recovery funding from the federal government.
- The timeline for Congressional allocation of a final supplemental is expected around December 2017. However, distribution of funds would take longer. For example, additional CDBG-DR money distributed through HUD will likely not be available to localities for 12 to 18 months after allocation. Amount and timing of the bill are complicated by other storms, the California wildfires and political challenges.

## Federal Relief and Recovery Programs

### The Disaster Recovery Fund

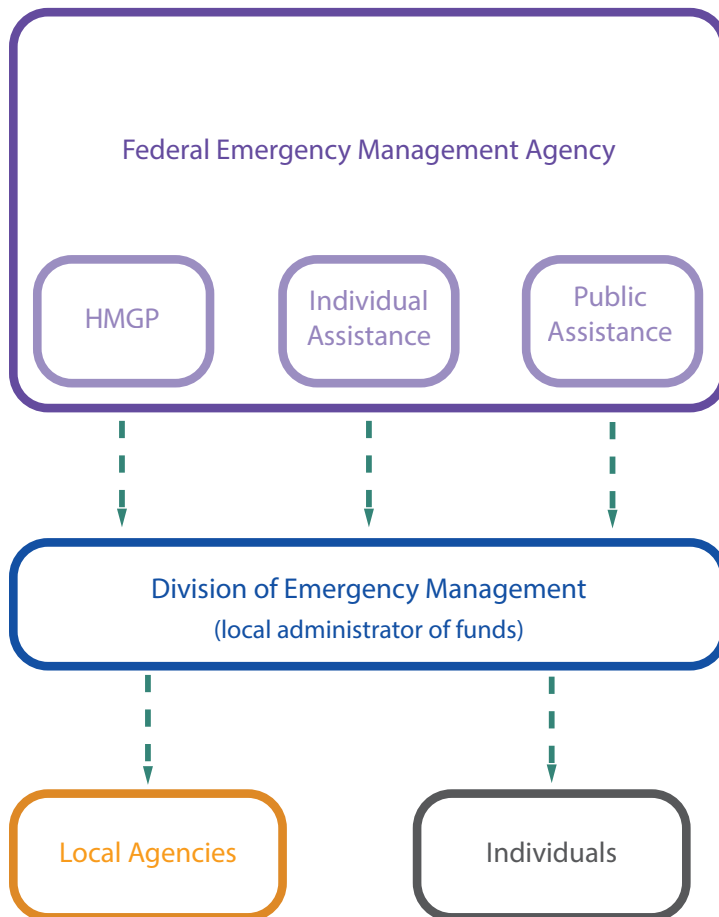
The DRF is the major source of funding in relief and recovery. Congress appropriates money each year to this fund to ensure assistance is available to impacted communities. However, the amount appropriated does not usually meet disaster relief and recovery needs. Congress typically adds additional appropriations to the fund on a case-by-case basis.

The DRF for Harvey will continue to pay years into the future. DRF obligations for Hurricane Ike in 2008, for example, are still being paid out.<sup>3</sup>

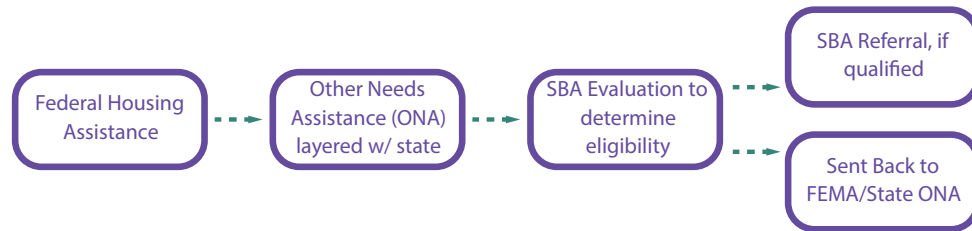
### Federal Emergency Management Administration (FEMA)

FEMA is the federal government's first responder to disasters, relying on DRF funds to provide for immediate individual and public needs. It is important to emphasize that grants for Texas residents and business owners for FEMA aid continue to be available until November 30, 2017.<sup>4</sup> Aid is concentrated into three main programs.

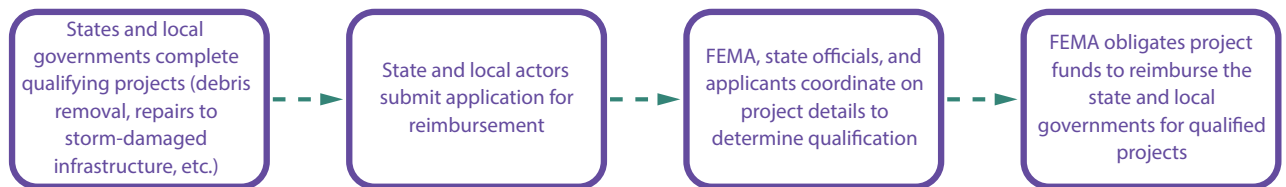
## Immediate Relief



## Individual Assistance



## Public Assistance Reimbursement Spending



*Individual Assistance (IA).* Disaster housing, grants for needs not covered by insurance, crisis counseling and disaster-related unemployment assistance.

- Administered through the Individuals and Households Program (IHP). Capped at \$33,000 per grantee (though most people receive much less), the IHP is composed of two different types of assistance: Housing Assistance (HA) and Other Needs Assistance (ONA). The most commonly used forms of HA and ONA include home repair, rental assistance and replacement of essential personal property.
- Also used to provide federal housing assistance both in short-term transitional housing assistance (shelters or hotels) and in direct housing assistance programs that place people in longer-term housing options such as manufactured homes or multi-family units.
- As of November 8, 2017, 887,146 individual assistance claims had been filed across Texas.<sup>5</sup> 350,297 of those applications have been approved.<sup>6</sup>
- As of November 8, 2017, 48,439 individuals were in housing units provided by FEMA's Transitional Sheltering Assistance.<sup>7</sup>

*Public Assistance (PA).* Helps communities absorb the costs of emergency recovery measures such as debris removal or infrastructure repair. There is a 75 percent federal cost share minimum, with the remaining cost borne by the subgrantee.

- FEMA and the state partner deliver PA, which is awarded through grants administered by the state. The state is accountable for the use of the funds and is responsible for disbursing funds to subgrantees.
- Typical awards support spending on debris cleanup, emergency measurements and public services, repair of damaged public property and infrastructure, community loans for essential government functions and public school grants.
- As of November 12, 2017, \$485.3 million in Public Assistance funding from FEMA for state and local governments had been obligated. Overall, FEMA received 914 requests for Public Assistance from jurisdictions.<sup>8</sup>

*Hazard Mitigation Grant Program (HMGP).* Funds used for post-disaster mitigation measures to prevent or lessen the effects of future disasters. Grants have a cost share of 75 percent federal and 25 percent non-federal.

- The goal is to ensure that the opportunity to install critical mitigation measures that can reduce the risk of loss of life and property in future disasters is not lost during the reconstruction process.
- In Texas, this work is coordinated with the Texas Department of Emergency Management (TDEM). The state agency works with local governments that have FEMA-approved hazard mitigation plans.
- Funding can include property acquisition and structure demolition, structure elevation, generators, dry flood proofing of non-residential structures, and other flood risk reduction projects.

### U.S. Small Business Administration (SBA)

The SBA Disaster Loan Program offers low interest loans to homeowners and renters to restore or replace damaged, uninsured real and personal property at homes and businesses.

- Individuals can take a loan of up to \$200,000 at 1.6 percent interest for 30 years. Businesses can take a loan of up to \$2 million. Applicants are assessed based on income and ability to repay. If they do not qualify, they are referred back to FEMA for ONA.
- Specific to Hurricane Harvey, the SBA has approved \$367 million in low-interest disaster loans to more than 4,340 Texas businesses, homeowners and renters.
- Deadline to apply extended to November 30, 2017.

### Community Development Block Grant Disaster Recovery (CDBG-DR)

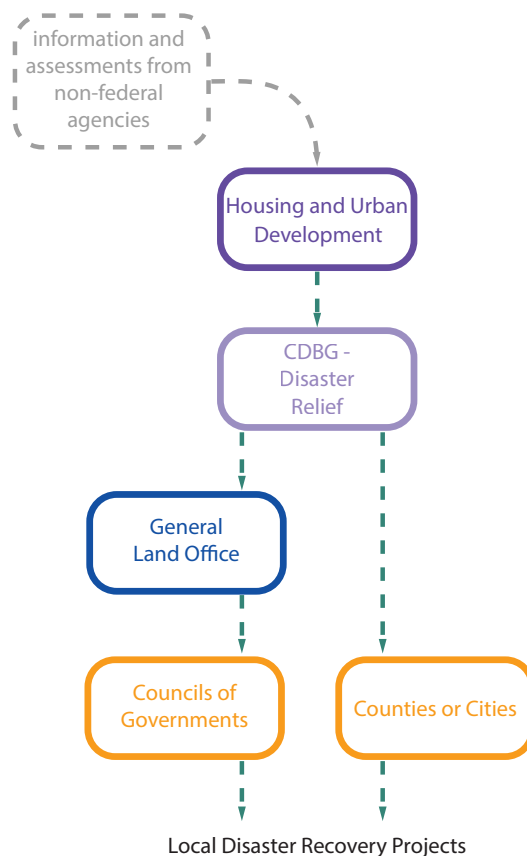
HUD runs the CDBG-DR program to support rebuilding efforts. These funds can provide more flexible funding to localities to spend on housing, infrastructure, and planning efforts after a disaster.

- Critical funding that is intended to pay for both individual and public needs not covered by insurance, the DRF or SBA.
- These funds typically require that 70 percent of spending be allocated to low-income

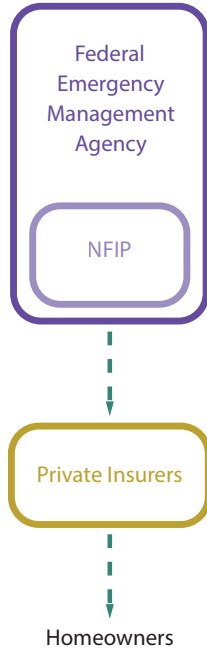
households or areas. However, this requirement can be altered through a waiver as has been done in some recent disaster recoveries. The recent bill replenishing the CDBG-DR fund does not require a specific split. The Texas delegation to Congress has requested that HUD shift post-Harvey CDBG-DR to a 50-50 breakdown, which would mean more money could be spent in higher-income areas.<sup>9</sup>

- HUD recently allocated \$58 million in CDBG-DR funding specifically for Harvey recovery. While this flexible funding can support varied recovery activities to meet community needs, given the magnitude of the problem, it is likely the state will target the funding to address housing damages.<sup>10</sup>
- This funding will likely be a key component of subsequent supplemental allocation taking between 12-18 months to be distributed.
- The allocation of CDBG-DR funds can either go directly to the state to be distributed by the Texas General Land Office (GLO), as was done in the case of Hurricane Ike recovery, or it can go directly to a municipality or county, as was done in the 2015 Memorial Day flood with Houston.

### Community Development Block Grant – Disaster Relief



## National Flood Insurance Program



## National Flood Insurance Program (NFIP)

Created in 1968 and managed by FEMA, the NFIP makes flood insurance available to any homeowner, renter or business within a designated flood risk area. Homes and buildings cannot obtain a mortgage in flood-prone areas without flood insurance and even those outside of floodplains are encouraged to purchase policies.

- Since Harvey, more than 87,000 flood insurance claims have been supported with \$608 million in expedited claims payments through NFIP.<sup>11</sup>
- Only 17 percent of homes in the most affected eight counties have flood insurance.<sup>12</sup>
- Today, NFIP does not capture the real risk of living in disaster prone areas, leading to significant program debt as well as a host of other challenges. Even before this year's storms, the program was deeply in debt to the U.S. Treasury, reaching its \$30.4 billion borrowing limit.

## State Relief and Recovery Programs

The state serves as an extension of FEMA to provide relief in disaster-impacted areas. The Texas Department of Emergency Management (TDEM) coordinates with FEMA to distribute the initial PA and IA programs.<sup>13</sup> Other agencies operate as pass-through entities for federal funding and coordinate on-ground delivery. For example, the Texas Health and Human Services Commission receives USDA funding (via the DRF) for expanding the Supplemental Nutrition Assistance Program (SNAP) into Disaster-SNAP (DSNAP) and coordinates its dispersal. The state also has several available approaches to funding and responding to a disaster.

### State of Texas Disaster Relief Fund

Governor Abbott has approved the spending of \$103 million from the state disaster relief fund. Of this spending, \$50 million has already gone to the City of Houston to pay for debris removal, \$43 million for the National Guard and \$10 million for public safety expenses.

## Rainy Day Fund

Texas also has a budget stabilization fund, commonly known as the "Rainy Day Fund" with broad potential application. Governments typically use such funds to respond to emergencies and avert interruptions to normal services and activities. The State of Texas closed FY2016 with \$9.7 billion in its rainy day account.<sup>14</sup>

- This fund has not been used for recovery as of November 13, 2017. To do so, the Governor would need to call a special session of the legislature or take up the matter in the next regular session scheduled for 2019.

## FEMA Public Assistance Reimbursement Spending

State and local agencies coordinate requests of PA, pay for those costs up front, then seek reimbursement. In Houston, debris removal funding followed this route with the state providing some funding to augment the City's spending. FEMA PA reimbursement is expected to compensate both. FEMA pays 75 percent, while local entities pay 25 percent.

## Disaster Unemployment Assistance (DUA)

The Texas Workforce Commission provides DUA. It is paid for through state-collected employer's taxes. Enrollment in DUA is open during the formal Disaster Assistance Period. Weekly payments are made to recipients throughout the assistance period based on previous wages.

- To be eligible, applicants must be:
  - Unemployed as a result of the disaster, either due to injury or closed place of work
  - Legally authorized to work in the United States.
- Deadline to apply was October 31, 2017.

## State Agencies as Pass-Through or Coordinator

- *CDBG-DR*. When the supplemental recovery bill is passed, HUD will allot the funds via the Federal Register and designate their management to either the state or local jurisdictions. If the state is designated, the GLO will likely be the responsible agency as it was in both stages of recovery funding after Hurricane Ike. If GLO is designated,



it will create an action plan for CDBG-DR money and distribute the funds to localities via local councils of government.

- *Texas Rebuilds Direct Housing*. Funded by FEMA and administered by the GLO. This program provides longer-term housing to those who applied for FEMA assistance. Though run by the state, it is locally administered by the Houston-Galveston Area Council in Harris County and by the Housing and Community Development Department in the City of Houston.
  - This program provides support to eligible applicants in the form of direct leasing of homes, leasing of multi-family housing units, the provision of manufactured homes and partial repair programs.<sup>15</sup>
  - Funding for this program is being released now, but full distribution will likely take three to six months.
  - Restricted to accepted FEMA applicants.
- *Disaster Supplemental Nutritional Assistance Program (D-SNAP)*. The Texas Health and Human Services Commission oversees the application process and dispersal of the U.S. Department of Agriculture's D-SNAP program. The program provides direct monetary assistance for recipients to purchase food.
  - To qualify, applicants must live in a declared disaster zone, have been negatively impacted by the storm - whether through home damage, loss of income, temporary shelter expenses, cleanup expenses or personal injury – and cannot already be receiving SNAP.<sup>16</sup>
  - Nearly 932,000 individuals applied for D-SNAP in Harris County, according to initial estimates.<sup>17</sup> As reference, the existing number of SNAP recipients in Harris County is 197,818, according to the American Community Survey.
  - Deadline to apply was October 20, 2017.

## Local Government Funding and Programs

Local governments have immediate methods to respond to disaster such as tax rate increases and contingency funds but they also rely on state and federal programs during recovery.

## Tax Rate Increase

In the wake of Hurricane Harvey, Houston Mayor Sylvester Turner proposed a 8.9 percent tax increase, which would have generated approximately \$113 million to cover expenses for debris removal and to ensure the City had adequate matching funds for PA funds from FEMA. Mayor Turner withdrew this proposal after Governor Abbott allocated \$50 million from the state's Disaster Relief Fund to cover debris cleanup efforts.

## Local Contingency Funds

Similar to the state's Rainy Day Fund, local municipalities can set aside money in a budget stabilization fund to preserve operations of government in the event of a disaster.

- Harris County has a Public Improvement Contingency Fund to assist with capital projects and unforeseen catastrophic events.
- The City of Houston set aside \$20 million (approximately one percent of the operating budget) in the event of an emergency.
  - This funding was appropriated by the City Council immediately after Harvey to help pay for debris cleanup.

## Philanthropy

Philanthropy provides a significant source of support to fill the holes left by public funding. Several major relief funds were set up in the wake of the storm.

## United Way of Greater Houston – \$49.54 million

- *Basic Needs Grants: \$2.38 million*
  - Provides assistance in rent/mortgage, temporary housing assistance, utilities, food, health care and transportation.
  - Approximately 20,000 households will be served.
- *System Support Grants: \$375,000*
  - Designed for organizations serving the overall system of care. Supports food assistance efforts, Spanish translators for traveling doctors, registered nurses and medical assistants.

- *Case Management: \$2.92 million*
  - Provides funding for disaster case management to assess client needs, organize and coordinate client resources, develop goal-oriented plans to achieve recovery and monitor client progress toward reaching recovery plan goals.
  - Approximately 6,000 households will be served.
- Total Fund Reported Disaster Response to date: \$5.676,340

### JJ Watt Foundation – \$37 million

- *St. Bernard Project (SBP)* – To rebuild homes
- *Save the Children* – For child care and after-school programs
- *Feeding America* – To distribute food
- *Americares* – To address health needs
- Total Fund Reported Disaster Response to date: \$30 million

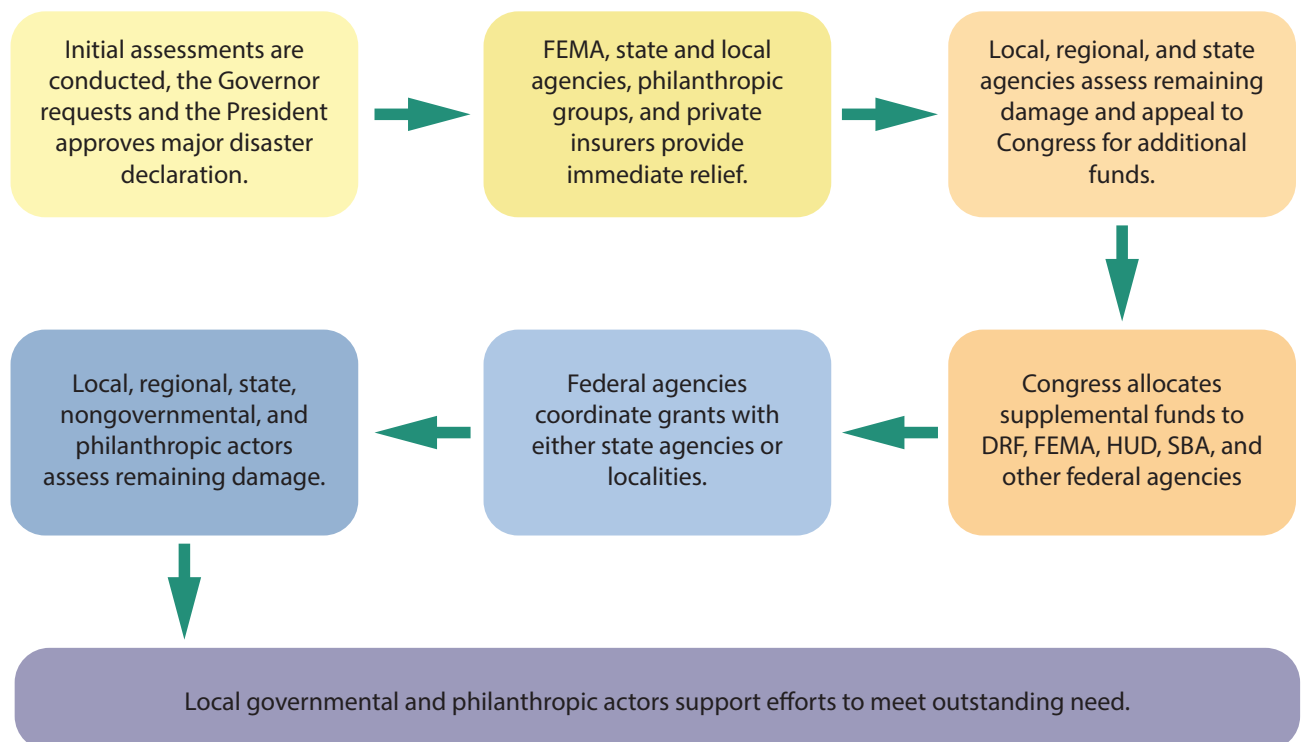
### Greater Houston Community Foundation – \$90 million

- Funding to nonprofit organizations working with traditionally vulnerable and underserved populations.
- Funding has been concentrated on areas related to basic needs, emergency financial assistance, home repair, temporary housing, case management and counseling services.
- Total Fund Reported Disaster Response to date: \$36 million

### Rebuild Texas – \$87.6 million

- Focused on the long-term recovery and rebuilding of Texas. Working with local communities for immediate needs, emerging gaps and to support community-led priorities during recovery.
- Focus areas for project funding includes health and housing, schools and childcare and workforce and transportation.
- Total Disaster Response to Harris, Montgomery and Waller Counties: \$729,000
- Total Fund Reported Disaster Response to date: \$2.15 million

## Disaster Recovery Process



## VULNERABLE POPULATIONS

The following is a discussion of the most vulnerable populations after the storm. A number of populations cannot qualify for or have trouble accessing relief and recovery programs. Identifying those gaps can help direct philanthropic dollars where they are most needed.

Vulnerable populations, according to the National Response Framework, are

*“Populations whose members may have additional needs before, during, and after an incident in functional areas, including but not limited to: maintaining independence, communication, transportation, supervision, and medical care. Individuals in need of additional response assistance may include those who have disabilities; who live in institutionalized settings; who are elderly; who are children; who are from diverse cultures; who have limited English proficiency; or who are non-English speaking; or who are transportation disadvantaged.”*

Using that definition, this report identifies the following populations as those most vulnerable to the impacts of Hurricane Harvey.<sup>18</sup> These populations are by no means an exhaustive list of populations in need of help or a real-time list of populations currently underserved by recovery efforts, but rather a list of populations traditionally underserved during natural emergency disasters and recovery.

Vulnerable populations face information gaps and disproportionate responses largely from a lack of cultural competence in traditional emergency management protocols. Cultural competence is the ability to effectively communicate with heterogeneous populations. These groups face physical or social conditions that render them vulnerable to natural disasters and they are often rarely integrated into preparation, rescue, recovery, resilience and mitigation efforts.

These populations are excluded from recovery both in explicit – by law or bureaucratic guidelines – and implicit – under-registration for aid, lacking legal assistance – ways.

### Economically Disadvantaged Populations

- The quality and speed of one’s recovery is driven by the resources a population can access.
- During recovery for Hurricane Katrina, economically disadvantaged populations held a high rate of distrust of the government, leading to less engagement with services. At the same time, government engagement throughout the disaster neglected these groups. The combination led to major underservice issues.<sup>19</sup>
- Economically disadvantaged populations are more likely to rent than own homes, making them less likely to benefit from insurance and resources available to homeowners.<sup>20</sup>

### Ethnic and Racial Populations

- Although race and ethnicity by themselves do not establish vulnerability, barriers to obtaining and understanding information can be amplified by language or cultural practices. A lack of cultural competence on behalf of public entities worsens these barriers.
- Subpopulations can often be disconnected from vital networks and decisions due to a variety of barriers, making accessing services more difficult.
- Houston has a large population of undocumented individuals and people without citizenship. The Houston Immigration Legal Services Collaborative identifies the following populations not eligible for FEMA assistance:
  - Undocumented Immigrants
  - Those with work, student or travel visas
  - Those with temporary protected status
  - Those with Deferred Action for Childhood Arrivals status
  - Individuals with temporary social security numbers pending asylum petitions.
- Children with legal status can qualify for FEMA aid, even if the remainder of their household is undocumented. However, the U.S. Department of Homeland Security does not guarantee that applying will not jeopardize the position of an undocumented family member. This leads many undocumented families with legal family members to be fearful of seeking assistance.
- Migrant workers are also more likely to move into a disaster-hit area to seek work opportunities during recovery. These individuals are vulnerable. During Hurricane Katrina, many of these individuals were housed in substandard

conditions, endured hazardous work conditions and were denied pay.<sup>21</sup>

### Disabled Populations

- This population generally faces shortfalls in pre-emergency organization, including obtaining adequate medication and resources, having a reliable community network, receiving information about disasters and evacuation via traditional communications strategies, reaching family or caregiver professionals and navigating transportation to shelters.
- People with disabilities, including mental disabilities, often have trouble accessing shelters or other resources. In the aftermath of Hurricanes Katrina and Rita, many were turned away from shelters and some in shelters faced difficult conditions.<sup>22</sup>

### Elderly Populations

- Elderly populations generally have a range of resources in emergency management protocol, however, they are also often some of the first victims of a natural disaster. Issues related to preparedness with this population persist and creating action steps in times of disaster are lacking.<sup>23</sup>
- Almost half a year post-Katrina, elderly populations continued to experience increased health problems and psychological stress.<sup>24</sup>
- Older adults often suffer chronic diseases and financial constraints. Elderly individuals need added attention because of these vulnerabilities.

### Pediatric Populations

- Resources made available for children are typically an extension of resources given to adult populations. And impacts of a disaster can be long-lasting; a study five-years post-Katrina estimated that displaced children were 4.5 times more likely to have symptoms consistent with Serious Emotional Disturbance (SED) than comparable peers.<sup>25</sup>
- Pregnant women and infants need medical care that natural disasters can interrupt.

### Populations living in Rural and Unincorporated Areas

- Populations living in rural and unincorporated areas generally face socioeconomic and geographical challenges tied to their lack of basic city services. These areas are often on septic systems or individual water treatment systems.
- Jurisdictional control of these areas is often a mix of county and special district government (such as a municipal utility district or water district) control. Some cities, like Houston, have some control over areas within their extra-territorial jurisdiction. This overlapping situation can make identifying which jurisdiction is responsible for response unclear, slowing relief and recovery assistance.
- Residents living in rural and unincorporated areas are also often geographically isolated, far from relief and recovery resources.

### Limited English Proficiency

- Translations should be faithfully translated and communicated. Spanish-speaking populations, for example, are often lumped together when resources are disseminated in their native language. But it is important to consider the heterogeneity in national origin, vocabulary and experience.

### Observed Shortfalls

- The Red Cross's Hurricane Harvey Immediate Assistance Program received public criticism in the weeks after the storm.<sup>26</sup> Many complaints focused on confusion about who was being denied aid from the organization.<sup>27</sup> Renters and individuals that have lived in the area for less than a year, for example, may be denied if their current address cannot be confirmed.
- During the Harris County dissemination of D-SNAP, there were complaints of long lines and the relatively short amount of time the program was available to Harvey victims.
- Numerous door-to-door canvassing efforts have documented vulnerable individuals affected by the storm who have not sought assistance or registered the damage of their homes with FEMA.

Vulnerable Population	Sub-Category	Harris County Estimates of Population Size <sup>28</sup>
<b>Economically Disadvantaged Populations</b>	Low to Moderate Income Renters/Owners	N/A
	Renter-occupied housing units (households)	675,882
	Population below poverty level	774,568
	Household receiving food stamps/SNAP	197,818
	Unemployed	168,689
	Without health insurance coverage	1,020,251
	Homeless, sheltered	2,287 <sup>29</sup>
<b>Ethnic and Racial populations (transitional or temporary populations)</b>	Homeless, unsheltered	1,078 <sup>30</sup>
	Undocumented	376,000 <sup>31</sup>
	Undocumented ages 15 and older who reside with at least one U.S.-citizen child under 18	125,000 <sup>32</sup>
	Refugees	N/A
<b>Disabled Population</b>	Limited English-speaking households	178,157
	Population with a disability	402,965
<b>Elderly Population</b>	Number of FEMA valid registrations where an applicant reported they have Access and Functional Need (AFN)	63,713
	65 years and over	389,431
<b>Pediatric Population (children)</b>	Pregnant Women	N/A
	Population under 18 years	1,190,283
	Children in households (under 3 years)	195,967
	Children in households (3-11 years)	617,094
	Adolescents (12-17 years)	375,725
<b>Population residing in unincorporated area</b>		1,942,000 <sup>33</sup>
<b>Total County Population</b>		4,356,362

## Endnotes

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- 29 Source: The 2017 Homeless Count organized and led by the Coalition for the Homeless in consultation with the University of Texas School of Public Health and the Houston Department of Health and Human Services.
- 30 Ibid.
- 31 Source: Migration Policy Institute (MPI) analysis of U.S. Census Bureau data from the 2014 American Community Survey (ACS), 2010-2014 ACS pooled, and the 2008 Survey of Income and Program Participation (SIPP) by James Bachmeier of Temple University and Jennifer Van Hook of The Pennsylvania State University, Population Research Institute.
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