

***Disaster Housing Working Group, Short-Term/Interim and Permanent Housing
Subcommittees***

March 19, 2012 at Orange County Red Cross

The following notes are a summary of the discussions held at the first Disaster Housing Working Group for the Regional Disaster Housing Planning contract managed by the City of Los Angeles Housing Department (LAHD). The first day of the workshop was focused on discussions related to Short-Term/Interim and Permanent Housing.

Legal Requirements, Restrictions, and Opportunities

1. From Alabama response, there was a wide range in allowances for temporary housing from county to county.
 - 1.1. Need to identify what the existing regulations are for the Cities and County.
2. Example of City of Anaheim and Orange County
 - 2.1. City and County governments have good cooperative relationship that will aid in pursuing options.
 - 2.2. Currently, the cities have authority over their zoning.
 - 2.3. Local hotels in Orange County have been used in past disasters.
 - 2.3.1. Took about 9 months to get six families into homes after a landslide.
 - 2.3.2. It was not ideal to have the families in the hotel; they had such limited space, especially for a family with several children.
3. During larger scale events, some businesses may try to allow temporary housing set up on their sites, but often zoning does not allow that.
 - 3.1. Similarly, need to consider allowing businesses to conduct operations in residential areas during a temporary period if necessary.
4. What are the options for short-term if they stay on their property. Would unpermitted residential dwellings be allowed?
5. Consider suspending rules about what vehicles could be parked on the curb/road. Allow recreational vehicles/vans to be parked.
6. Can homeowners camp in their yard?
7. Jurisdictions should determine what is the basic minimum to enforce for health and safety? Need to ensure that makeshift electrical or waste situations cause larger issues.
 - 7.1. Identify communications and outreach to conduct.
8. Identify Homeowners' Association rules and suspending rules? Who can support preparedness efforts to work with them to do disaster planning about what could be allowable for a temporary situation.
 - 8.1. Examine the legality of a municipality in suspending or altering Home Owners' Association (HOA) requirements
 - 8.2. Identify what policies should they write now in case of an event. Consider a sample letter to give to HOAs.
 - 8.2.1. How to write a plan, insurance requirements, emergency policies, etc.
 - 8.3. Strategies from HOAs after Northridge and other times.
 - 8.4. The financial needs for condominium repair efforts can be very high based on varying levels of owner equity and ability to qualify for SBA loans; also how to repair and deal with common areas.

9. Determine professional associations to help distribute planning guidance and overviews. Apartment associations? Condo associations?
10. Consider material transport for temporary homes across jurisdictional lines. Are their restrictions or considerations that need to be identified and amended or suspended?
 - 10.1. Ordinances could prohibit or limit the type of transport allowed, or hours the roads can be used.
11. Determine requirements or strategies for areas that are uninhabitable.
 - 11.1. How can personal property retrieval be managed? Could a hold harmless or other waiver be signed to extract essential property?
12. Identify the requirements for reporting and accounting on funds from all levels. Are there procurement limits or restrictions, and what waivers could be obtained or identified?
13. Consider how to properly leverage programs available for low income populations, homeless, persons with disabilities, etc.
14. Background checks are required for many of the Federal funds (e.g. to move into affordable housing). How can this be suspended or temporarily waived to streamline the process?
15. Draft waivers ahead of time of ordinances, waivers of rules and regulations, and coordinate with all levels.
 - 15.1. Consider rent control programs to ensure that renters can get back in to their houses, not have rents sky rocket
16. Determine minimum levels required.

Short Term/Interim Housing

1. Identify how rent could be controlled or managed since written contracts may not be maintained after the first year. For example, a one year lease can turn into a month-to-month agreement if there is not a formal lease renewal.
 - 1.1. Identify jurisdictions with current rent control and stabilization programs.
 - 1.2. Suggest looking at most recent documented rent amounts.
2. Identify population density restrictions.
 - 2.1. Can second dwelling units be added on non-damaged property? What is the requirement and what waivers could be considered?
3. Important to work with property owners to ensure that temporary units will not negatively impact the current situation.
4. It is important to work to get property owners the means to repair and update their properties to get the renters back into.
 - 4.1. Important to coordinate with insurance about how to improve coverage and repair capacity.
5. Public schools are not required to provide shelter services. The Red Cross can enter into agreements, but that agreement has to be in place and in writing.
6. FHA/HUD mortgage insurance programs are currently capped at about \$500,000 loan amount, anything above that is a jumbo loan.
 - 6.1. That number is for Orange, Ventura and Los Angeles counties. San Bernardino and Riverside caps will be lower.
 - 6.2. Check with SBA about larger caps.
7. Consider recommending homeowners opening an equity line of credit pre-disaster to draw down after a disaster.

8. SBA is aggressive about providing assistance. However, people do still have to qualify (e.g. credit record, debt-to-income ratios).
9. Considerations for both rental and privately owned housing
 - 9.1. Emphasis is on transition out of shelters
 - 9.2. 'Sheltering' already covered in the Mass Care and Sheltering Guide
10. Identification of types of facilities suitable for meeting disaster housing needs
11. Better identify insurance requirements and capabilities.
 - 11.1. There is a California Earthquake Authority to oversee the earthquake insurance element.
 - 11.2. Identify deductible needs, they are often high.
 - 11.3. Policies need to be regularly updated for replacement costs.
 - 11.4. Conduct regular public education and outreach about the need for insurance and requirements pre- and post-event.
12. Survey apartment associations to determine what requirements are. In the City of Los Angeles there had to be renter's insurance [for the speaker], to include an element of structural damage.
13. Major communication and outreach piece.
14. Need to develop training and recommendations for helping property managers understand what to do after a disaster.
15. Are there local or State laws that stipulate requirements for property managers.
 - 15.1. Should there be requirements or legislation for apartment or condo owners?
16. Open space approaches are largely being pursued for temporary housing.
 - 16.1. Considering shake resistant options.
17. Considering direct to home support materials for people to live at home. Provide tent or well-insulated structure.
 - 17.1. Identify codes required to be altered to implement this approach.
18. Assumption that many people will not want to move back into solid structure given aftershocks.
19. The container solution (conex) from the ports is an option. The USACE (US Army Corps of Engineers) is currently using this model for their staff in Afghanistan.
 - 19.1. Centralized bathrooms are provided.
 - 19.2. Units need ventilation and heating/cooling systems.
20. Fold out rigid temporary structures. About \$35,000 per unit. Local production facility in Fullerton, CA.
21. Mobile homes from FEMA are about \$85k-\$100k
 - 21.1. Rolled out with supplies such as plates, silverware, and other kitchen accessories
 - 21.1.1. Some were donated by non-governmental organizations and private parties
 - 21.2. Can be in a group site, or own private property.
 - 21.3. USACE provides a real estate specialist.
22. How can coordination occur between the USACE, HUD and FEMA to ensure that the temporary facilities, sites and infrastructure can reduce duplication and use them not just for short-term or interim, but long-term.
 - 22.1. Interoperability between shelter, interim and permanent housing
 - 22.2. Have a checklist that indicates if housing could be permanent, and utilities be made permanent
 - 22.3. Coordinate to update current mission assignment, get consensus, have legal review, and have it prepared and ready to move when something happens.

Permanent Housing

1. Identify investors, builders, etc., who can build or provide options with conditions like waived permitting fees, faster inspections, etc.
2. SBA's disaster business loan limit is \$2 million per apartment owner which is insufficient for multi-unit dwellings with substantial repair needs, or if the owners have multiple properties.
3. Work with apartment owners now to determine what they need to get repairs done. What waivers? What would it cost to waive permits? What are the constraints to effectively operating? Determine building and safety adjustments.
4. Develop emergency waivers/permitting package.
 - 4.1. What waivers are needed?
 - 4.2. Waiving to save time or cost? What is the driver in developing these waivers?
 - 4.3. Outline all of the costs that will need to be incurred.
 - 4.4. Consider deferrals of costs.
 - 4.5. One-stop permitting
5. Need to figure out if you're creating a stigma on the housing since it didn't go through the normal review and evaluation process. Is it lower quality? Less value? More likely to be impacted down the line?
6. Environmental regulations in California may slow down rebuilding process (e.g. requirements to have proportional concrete to permeable concrete in regards to stormwater run-off) .
7. What agreements can be put in place with cities for contractors pre-disaster?
 - 7.1. Local military bases and capabilities
 - 7.2. Jurisdiction with local contractors to expedite processes
8. There will be many independent contractors, the more explicit and clear the requirements ahead of time that can be communicated the better it will be.
 - 8.1. The more consistent the building codes and processes, the easier for contractors.
9. Need to identify a cadre of inspectors, both short-term, long-term, mobile homes, utilities, etc.
10. Look at staged housing stabilization. If you're going to have to retroactively return to standards, then it is detrimental to the long-term stability.
 - 10.1. Consider universal design [e.g. buildings, products and environments that are inherently accessible to both people without disabilities and people with disabilities] and then the additions and changes to customize.
 - 10.2. Identify a phased approach as an interim solution
 - 10.3. Clearly outline how to prepare to meet future codes while meeting basic habitation needs without having to completely redo it when the situation stabilizes
11. Prioritization
 - 11.1. Structurally sound
 - 11.2. Habitability (plumbing, water, electricity)
 - 11.3. Upgrade-ability?
 - 11.4. Secondary requirements: design standards
12. Anaheim Local Assistance Center includes building officials to understand codes and permitting necessary – one-stop shop.
 - 12.1. Will be provided from POC (point of contact) to pass along

Accessibility and Functional Needs

1. It would be important to identify locations for group sites.
2. There were a number of issues with the FEMA travel trailers, including access.
3. Ramps have been an issue in the past for accessing the house.
4. Are there differences for support with or without FEMA involvement?
5. Review the disaster housing assistance program (DHAP) after Katrina and the notes of what occurred to the various clients [in various So Cal jurisdictions].
6. Engage all levels of government, work with Fair Housing, Regional Centers and others
7. Develop flow charts to determine housing needs
 - 7.1. Questionnaire/assessment could be developed.
8. Include local independent living centers to help with assessments and understanding needs.
9. Determine if waivers can be implemented to allow case management information to be shared with housing mission folks to support people with disabilities and access and functional needs

Tasks:

1. Lessons learned from the USACE doing urban housing
2. Orange County Social Services looking at assessments for housing for those with disabilities, and others with access and functional needs
3. USACE would like to have comprehensive permitting and codes processes
 - 3.1. Including main POC to work with
 - 3.2. Checklist for and from USACE and others coming in to know what they need and where to get things.
 - 3.2.1. Are there other non-government requirements? Utilities, private sector?