Regional Disaster Planning Housing Workgroup
American Red Cross, 600 Park Center Dr., Rm. 208, Santa Ana, CA
3/22/12, 9 am – 3:30 pm

Facilitators: James Sims, Jr. and Scott Smith; Note-taker: Scott Smith

Attendees: 15

Financing

1. Types of funding available – besides FEMA, insurance companies (additional living expenses – first funding typically available) for those who are insured for covered loss (90% of all CA residents do NOT have EQ insurance coverage – probably higher instances of EQ coverage in the 5 county area), grants/gifts to local nonprofits from insurance companies or other companies/corporations
   a. Insurance
      i. EQ insurance through CEA [California Earthquake Authority], some smaller companies
      ii. Flood insurance, federal insurance program
      iii. Private insurers cover most other perils
      iv. Staff flown in from across country
      v. Housing plans for types of losses already experienced
      vi. Would be useful to know about private sector plans and how they work within public agency plans
      vii. Haven’t disclosed numbers of losses in event publically, but DOI [CA State Department of Insurance) does get information.
   b. FEMA (Federal Emergency Management Agency) – steps in when no insurance in place
      i. Small grants
      ii. Refers to Small Business Administration (SBA) for Loans
   c. U.S. Army Corps of Engineers (USACE)
      i. No funding for individuals
      ii. Assistance to manage flooding/peril
      iii. No need for presidential declaration
      iv. Provides technical assistance or can work directly on issue, or both
      v. Economic recovery – rehab (i.e. – flood control rehab at $25k, no matter how the damage took place)

2. Ability to redirect funding already in place for housing activities
   a. Difficult
      i. Most funds already planned out for 5 years (CDBG – assistance to areas not in redevelopment, for some infrastructure assistance, could go towards rehab existing housing but cannot go towards new construction of housing except in limited circumstances, more regulation surrounding these funds, different amounts for
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each city/area) Note: most funds come with restrictions, some can be waived, some cannot. However, changes can be made in Presidential declarations for specific disasters – Sally provided information re: flexibility post Northridge EQ – so there is a history of flexibility of resources. Copies of LA documents surrounding this funding will be in resource guide. Federal funding requires documentation along with a $ threshold – cities must have a plan/process in place to document damage to meet threshold (recent example – Pasadena wind storm).

i. Most jurisdictions do not receive large CDBG or other housing grants

ii. Locales can apply for emergency funds post event

iv. Disaster housing [like Section 8] vouchers for displaced residents

v. CDBG loans, section 108 - Small ability for counties to pay back loans

vi. Some shifting can occur with CDBG emergency funds
   1. Can do quite a bit with CDBG because it’s flexible
   2. Also recent local experience with rapidly re-housing homeless families and individuals with the Recovery Act Homelessness Prevention and Rapid RE-housing Program (HPRP) and new focus of the Emergency Solutions Grant (ESG) may be useful for this planning

vii. Staff shrinking in this area – capacity of organizations due to budget and staffing cuts
   1. Possibility of resource assistance through nonprofits (like Neighborhood Housing Services/Neighborworks agencies)
      a. May play role in educating public on scammers who take advantage of disaster victims
      b. State agencies educate public on scammers

3. Loss of institutional knowledge due to retirements in government agencies

viii. State had disaster funding through HUD
   1. Some funding for safety planning for cities
   2. Orange County obtained $250,000 for Dept. of Mental Health

4. Regulation of Corporate/Private philanthropy
   a. Example – San Bruno gas line explosion
   b. Individual generosity helps in response, not in longer term recovery
   c. Private foundations do fund some nonprofits, govt. orgs, programs
   d. Any documentation surrounding how money can arrive from private/corporate donations post-disaster?
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i. If so, how was it used? Where did it come from? Who did the funds go to?

5. Housing collaboratives consisting of all housing groups in coordination with public agencies  
a. Possible funding/staffing resources

6. U.S. Department of Housing and Urban Development (HUD)  
a. Rolling out resource information  
b. Possible elaboration or increased flexibility within existing funding programs  
c. Increase communication with HUD ahead of time re: asking for waivers, preapproved loan docs, applications for assistance  
d. List of waiver resources to be provided in plan via HUD  
e. Question about pre-planning approval

7. Financial incentives to small businesses to house individuals to assist with response/recovery – regulatory/code issues

8. Private activity bonds – also called mortgage revenue bonds

9. Low income housing tax credits (federal and state)

Summary of Funding – Specifically to resource guide

1. Waivers – flexibility in grants  
a. Preplanning to expedite waivers with HUD  
b. Interagency communications

2. List of resources and how the funds can be used  
a. HUD table-top discussion/seminar

3. Insurance company – city interaction  
a. City listing of resources  
b. Coding – regulations/inspections/fees happen sooner and information communications to insurers and residents  
c. Adjusting to surge capacity  
d. Can private sector inspectors be put to use (private adjustors)

4. Housing resource center – listing of resources  
a. LAHD will arrange presentation with this group

5. Advertising  
a. Insurance companies disaster ads  
b. Could be beneficial for cities to pool resources to advertise information to the public

6. Communications  
a. Pre-negotiated rates for post disaster advertising of public information

a. Can assist in training inspectors  
   i. Grant funded for post event training  
   ii. Available for pre event training

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8. Emergency Solution Grants – Rapid rehousing of homeless

Funding for Persons with Disabilities (PWD) or other Access and Functional Needs
1. Persons living with disabilities (PWD) in assisted living facilities and at home with assistance (e.g. caregivers)
   a. Evacuation, sheltering, keeping durable medical equipment powered
   b. Registration of PWD to notify city for assistance during events
   c. Utilities can bring in generators in cases of power outage
   d. Nonprofits who work with disabled populations work with other nonprofits on housing, cannot work directly with governmental agencies
      i. This information sharing issue can lead to duplication of services or people falling through cracks
   e. Planning guide – knowledge of state licensed care facilities with contact information
   f. Availability of health care providers through health insurers
   g. Insurance for Assisted living/subsidized housing
      i. Building coverage v. individual coverage

Matching / Other Sources of Funding
1. FEMA – what is allowed under matching funds and what is not
2. CalEMA [California Emergency Management Agency] pays for other items that FEMA does not
3. Documentation will most likely be required in all instances
4. FEMA applicant guide is available
5. FEMA’s Public Assistance grant funding is used not directly for housing, but for inspection, handling of regulations, etc.

Regulations / Codes
1. Why doesn’t every county require codes to regulate:
   a. Gas shut off valves with automatic trigger after strong quake
   b. Bolted foundations
   c. Discounted insurance rates for safety added safety features
      i. Depends on the individual insurance carrier
      ii. Insurers could collaborate with legislators to create changes to statewide code / laws (along lines of having requirement that hot water heaters be secure)
      iii. Unit cost isn’t expensive (about $20), labor is expensive ($40 - $200)
      iv. Some rehab / additions are required to add safety features
   d. Some insurers will not write coverage due to climate / brush / lack of fire fighting assistance
2. Mandated insurance coverage
   a. Earthquake – make insurance product more attractive / affordable. The more residents who buy EQ insurance, the more affordable the product becomes

3. Mandated brush clearance
   a. State CalFire mandates 30’ to 100’ of brush clearance, which has been adopted by many CA counties
      i. Standardized regulations could be implemented
      ii. Regulated by local fire districts, enforcement efforts are not always strict
   b. LA County requires a permit to cut down any mature tree

4. Streets too narrow
   a. Not enough room for evacuation nor firefighting equipment

5. Placement of fire hydrants

6. Mitigation studies by rental property owners or condo management can become a liability if shared with tenants or owners and then sued because disaster mitigation measures were not undertaken or completed and damage results

7. Construction
   a. Wood roofs in wild fire areas
   b. Boxed eaves
   c. Basic maintenance
      i. Cleared rain gutters

8. Introduction of a “home audit” to look at issues

9. Fee waiving to encourage quick construction

10. Lessen the time to obtain permits

11. Make it easier to deploy inspectors
    a. Surge capacity

12. Deferring fees or permits to get residents back in their homes

13. What do we gain from waiving or deferring fees and/or permits?
    a. Expedite construction
    b. Good will from homeowner

14. Reduction in interstate commerce fees to help with raw materials to help rebuild
    a. Port fees

15. Could county general plans be amended by state law to include disaster or safety planning elements?

16. Regulations / Codes prevent city / county employees from working on private property

17. Possible barriers for utilities
    a. SCE [So. Cal. Edison] thoughts on recent windstorm and effects of regulations on repairs
Interim Housing

1. Temporary use of recreational vehicle (RV)
   a. Some cities / home owner associations (HOA) require RV parking to be off street

2. FEMA units
   a. Different cities have different codes as to where units may be set up
   b. Could cities grant temporary waivers of these codes?
      i. Might depend on the severity of the event, the housing development and the city itself
   c. Availability of a county matrix comparing each city’s codes

3. Occupancy limit and/or density zoning
   a. Example: six people living in a housing unit for four
   b. Vehicle parking regulations due to increased density
   c. Interim control ordinance may be tool to assist these issues

4. Identification of “group” sites – sporting venues, etc.
   a. Allowance to set up interim housing
   b. Open space / undeveloped space in other areas (Inland Empire)
   c. Incentive for outlying area to have permanent utilities installed for interim units

5. Fuel supply to urban areas
   a. Fees on transporting / storage / vending
   b. Availability / capacity of vendors
   c. Regulation of fuel storage

6. Possible solution within existing regulations

7. Would banks open up foreclosed property as interim housing (as rentals)?
   a. Liability issues may prevent this activity
   b. Insurance coverage concerning occupied v. unoccupied
   c. Action - Reach out to bank regulators, Fannie Mae/Freddie Mac, FHA, Neighborworks
   d. Banks may be encouraged to help current customers
   e. Potentially much more cost effective than temporary trailers
   f. Homes would have to be brought to some sort of habitable state

8. FEMA only uses temporary trailers as last resort
   a. Works on rental financial assistance for temporary housing first

9. Unoccupied multi-family (commercial) dwellings
   a. Apartment units
   b. Unoccupied hotels / motels

10. Unoccupied office buildings
    a. Not zoned for residential
    b. Concerns from property owners due to damage

11. Who uses FEMA trailers or other FEMA assistance (demographics)?
    a. Not tied to income
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b. May be helping people who may not be used to getting help (middle to upper middle class) or the procedures associated with government subsidies  
c. Army Corps of Eng only uses local contractors for installation  
12. Renters in multifamily dwellings  
a. Focus on individual assistance for renters  
b. Looking at apartment complexes as units of housing v. business  
c. Assistance to property owners to make repairs  
   i. Looked at as individual, could qualify for SBA disaster business assistance but for a maximum of $2 million which may be insufficient  
   ii. What happens to those apartment owners who do not qualify for SBA assistance (e.g. Northridge EQ many properties were ‘underwater’ with no equity, like now, and large CDBG grant approved in disaster declaration was lent for repairs)

Damage Assessment  
1. Safety of vacant homes owned by lenders  
a. Prevention of squatting  
b. Preplanning to mitigate this issue  
2. Contractors availability  
a. To bring homes to habitability  
3. Insurance communication with State Department of Insurance (DOI)  
a. Provides information on claims settlement  
4. Rapid repair program through FEMA?  
5. Time limits to encourage repair  
a. Permitting  
6. Coordination of work  
a. Within neighborhoods  
b. For multifamily dwellings  
7. Inspection  
a. Can state certify inspectors to expand pool of inspectors  
b. Develop mutual aid agreements to provide inspections  

Functional Needs  
1. HIPPA Disaster Waiver – exceptions in times of disaster in order to provide life saving services  
a. HIPPA only applies to health care workers  
2. Including access and functional needs (Americans with Disabilities Act ADA and Section 504 of the Rehabilitation Act) when inventorying housing  
a. Make standards known – different levels of ADA/Section 504 (i.e. – wide doorways, ramps, etc.), how compares to state standards and what must
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be done if federal funds are used for rehabilitation or new construction of housing

3. Example – Red Cross developed letter to use with hospitals to help out injured individuals
   a. Sample letter to be provided
   b. Led to agreement with local managed care facilities to take injured individuals who could not reside in shelter

Next Steps
1. Conference call by committee
   a. Geared to follow up conversations
2. Face to face meeting in May
   a. In different region to encourage more involvement

Other Issues:

Examples / Samples
1. Bill requested samples emailed to group leaders of items that work well

Condo complexes / Mobile home parks
1. HOA
2. Part of complex red tagged, but not all
   a. Will ALE insurance coverage be in effect?
   b. Facility insurer can be different than individual unit insurer

Insurance
1. Homeowners who own homes outright may not be insured
   a. Insurance tied to/required by mortgage lender
2. Niche insurance trade group involvement

Fraud Education / Prevention
1. Preventative education
2. Helps funding reach intended individuals

Groups to include
1. Insurance Information Network of California
2. Personal Insurance Federation
3. BIA (Building Industry Association)
4. Property owners