



## **How HUD supports Disaster Recovery**

In the immediate aftermath of large-scale disasters, FEMA, the Small Business Administration, the Army Corp of Engineers and other agencies launch the Federal government's response. During this early phase, HUD largely plays a support role while our 'first responder' agencies work to rescue our citizens and to provide for their immediate needs.

Here's what we do right away. Once the President issues a major disaster declaration, HUD offers a 90-day foreclosure moratorium for struggling homeowners living in hard-hit counties who have mortgages insured by the Federal Housing Administration (FHA). Through several financing options, FHA can also help disaster victims who have lost their homes and are facing the daunting task of rebuilding or buying another home.

### **Facilitating Long-term disaster recovery**

HUD plays a larger, more direct role in the longer term recovery phase. In past disasters, Congress has approved emergency funding to support long-term disaster recovery through the *Community Development Block Grant-Disaster Recovery Program*. With this funding, HUD helps impacted States and local governments get back on their feet, assisting homeowners, renters and businesses that might not fully recover without additional assistance. Historically, these grants support:

- ✓ Housing Recovery (both homeowner and rental properties);
- ✓ Business Recovery (to help get folks back to work); and
- ✓ Critical Infrastructure and public facilities.

Following Hurricane Katrina, FEMA and HUD worked on a joint *Disaster Housing Assistance Program* to provide temporary housing assistance to thousands of households forced from their own homes and, in many circumstances, forced from their own communities. HUD's working relationships with hundreds of public housing authorities across the country can be critical in the process of re-housing families whose own homes were damaged or destroyed.

### **Housing Counseling**

HUD's Office of Housing Counseling works directly with hundreds of approved counseling agencies across the country to help connect people with housing, especially households forced from their homes and seeking temporary housing as they work to rebuild. Housing counselors play a critical role in helping communities impacted by disaster connect families to key housing resources.

### **Cutting Red Tape**

To accelerate the pace of recovery, HUD provides regulatory relief through suspensions or waivers of the Department's normal requirements. For example, HUD can expedite the existing environmental review process following disasters to speed progress for HUD-funded projects that do not alter environmental conditions. Cities, urban counties, and states may also request to 're-program' their annual block grant assistance from HUD to meet their urgent needs after disaster. HUD works

with our state and local partners to make certain that within the boundaries of the law, our regulations should not delay recovery. In short, if we can relax red tape to help hard-hit communities as execute their recovery programs, we do.

### **Other ways HUD supports Recovery**

HUD works with public housing authorities and private landlords across the country to provide affordable housing to approximately 5 million households. When disaster strikes, HUD works with these local partners to rehouse displaced HUD-assisted households. HUD's *Office of Lead Hazard Control and Healthy Homes* provides technical guidance to our local stakeholders to confront hazards associated with rehabilitating damaged homes such as mold, lead-based paint and asbestos. And our Office of Fair Housing and Equal Opportunity works with its partners to make certain that people are treated fairly during the long-term recovery process.