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Increasing Equitable Disaster Relief: Ending Cycles of Displacement for Low-Income Renters

By Ella Israeli

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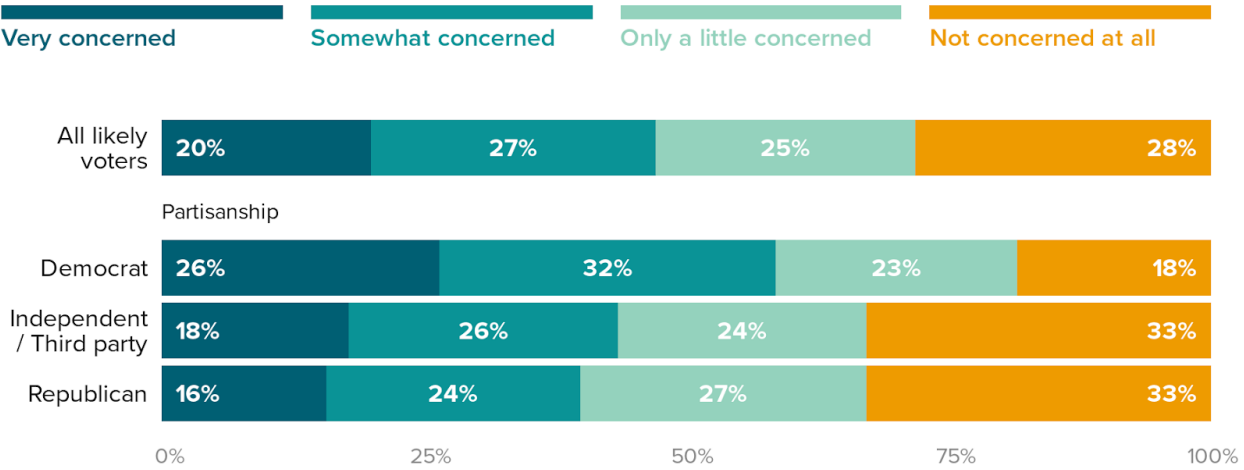
Introduction

As climate change continues to proliferate, extreme weather events will increase in severity and numbers over the next 30 years. This year is predicted to have the seventh consecutive above-average hurricane season, with the National Oceanic and Atmospheric Administration (NOAA) forecasting 6-10 hurricanes, including 3-6 major ones. According to the National Interagency Fire Center, fire activity has already increased this May, with year-to-date acres burned 112 percent above the 10-year average, and another above-normal fire season forecast. All of this is occurring while many communities are still recovering from last year’s extreme weather events — including Hurricane Ida in the Gulf South and the Northeast, Winter Storm Uri in Texas, wildfires throughout the West — in addition to the ongoing effects of the coronavirus pandemic.

Recent Data for Progress polling finds that 47 percent of likely voters are “somewhat” or “very concerned” about being displaced from their homes due to an extreme weather event; however, only 38 percent of those polled think the federal government is providing sufficient support to Americans for disaster relief. Worries about climate displacement reflect a clear, underlying concern that the U.S. government is not prepared to provide the support that displaced Americans may need.

Half of Americans Worry They May Be Displaced by Extreme Weather

How concerned or not concerned are you about being displaced from your home due to an extreme weather event, such as a hurricane, flood, or wildfire?

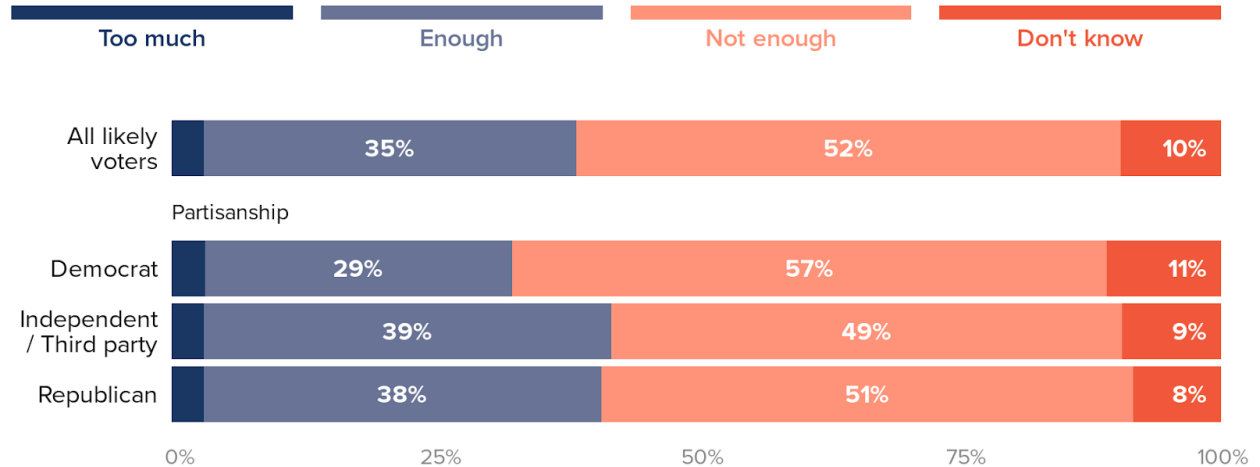


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Voters Believe Displaced Americans Don't Receive Sufficient Support from the Government

Do you think the federal government is providing enough, too much, or not enough support to Americans for disaster relief?



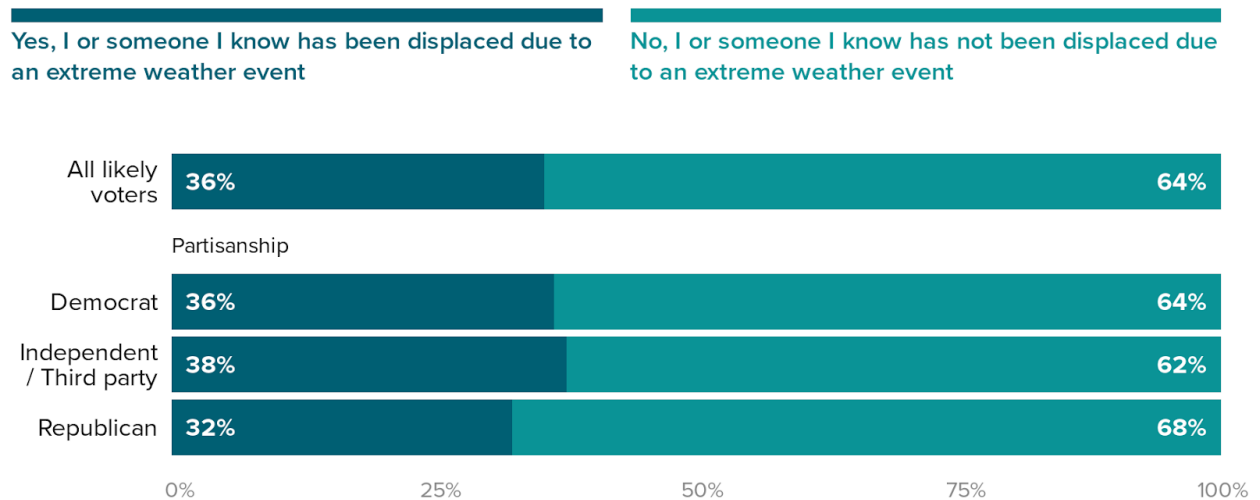
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Displacement is not as uncommon as it may sound. More than a third of likely voters have been displaced or know someone who has been displaced by an extreme weather event. As climate change continues to drive more frequent and intense disasters, this number is likely to rise.

A Third of Voters Report They or Someone They Know Has Been Displaced From Home

Have you or someone you personally know ever experienced being displaced from home due to an extreme weather event, either temporarily or permanently?



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Not all individuals and communities are affected by extreme weather events to the same degree. Rather than being great equalizers, major disasters are “shocks” that expose and exacerbate existing socioeconomic inequalities. Low-income renters are some of the most vulnerable in the face of extreme weather, and experience cycles of displacement and housing insecurity after disasters strike. Local and state governments across the country are already investing in community-based resilience projects, while the Biden Administration and FEMA are rightfully starting to acknowledge the need for equitable disaster relief at the federal level. However, the changes made federally need to be codified by Congress to ensure that efforts to make communities more resilient to climate change are feasible, equitable, and scalable.

Current policies at the local, state, and federal levels are promising but insufficient to address the cycle of displacement faced by low-income renters impacted by extreme weather. This policy memo proposes additional policy recommendations for addressing inequitable post-disaster relief and housing insecurity, including: keeping people housed with dignity, passing proposed state and federal bills to codify desperately needed changes; and investing in resilience projects that create local jobs.

The Cycle of Displacement for Low-Income Renters

Low-income renters are some of the most vulnerable populations before, during, and after extreme weather events. A recent report from Harvard University finds that more than 10 million renters out of the country’s 43.7 million renter households live in ZIP codes that incurred at least \$1 million in home and business losses due to natural disasters between 2008 and 2018. In the United States, Black communities are particularly at risk. Formerly redlined areas have \$107 billion worth of homes facing high flood risk, 25 percent more than non-redlined areas (redlining was a racist practice that deemed neighborhoods of color as undesirable for mortgage lending and has enduring impacts that are still felt today); this pattern is true across the country in cities such as Sacramento, New York City, Chicago, Miami, and Detroit. In addition to living in neighborhoods that are deeply affected by extreme weather events, low-income renters are also vulnerable during the disaster itself.

Low-income individuals are less likely to have the resources needed to evacuate before a disaster. Access to a vehicle or funds for a hotel and/or another temporary place to relocate can all be difficult to come by when you are already in a precarious housing situation. More than 8 million renter households do not have the financial resources to evacuate their homes in the face of a disaster. Low-income individuals are also more likely to live in homes that are not built to withstand climate disasters; a global analysis suggests that poor people are nearly twice as likely to live in fragile dwellings as their wealthier counterparts. This, coupled with a number of other barriers to renters seeking aid, makes post-disaster recovery nearly impossible for low-income renters and their communities.

THE CYCLE OF DISPLACEMENT FACED BY LOW-INCOME RENTERS



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BARRIERS RENTERS FACE IN ACCESSING AID

While all low-income individuals and communities are vulnerable to the effects of extreme weather, low-income renters face particular barriers accessing aid post-disaster due to the structure of the Federal Emergency Management Agency’s application process and additional social barriers.

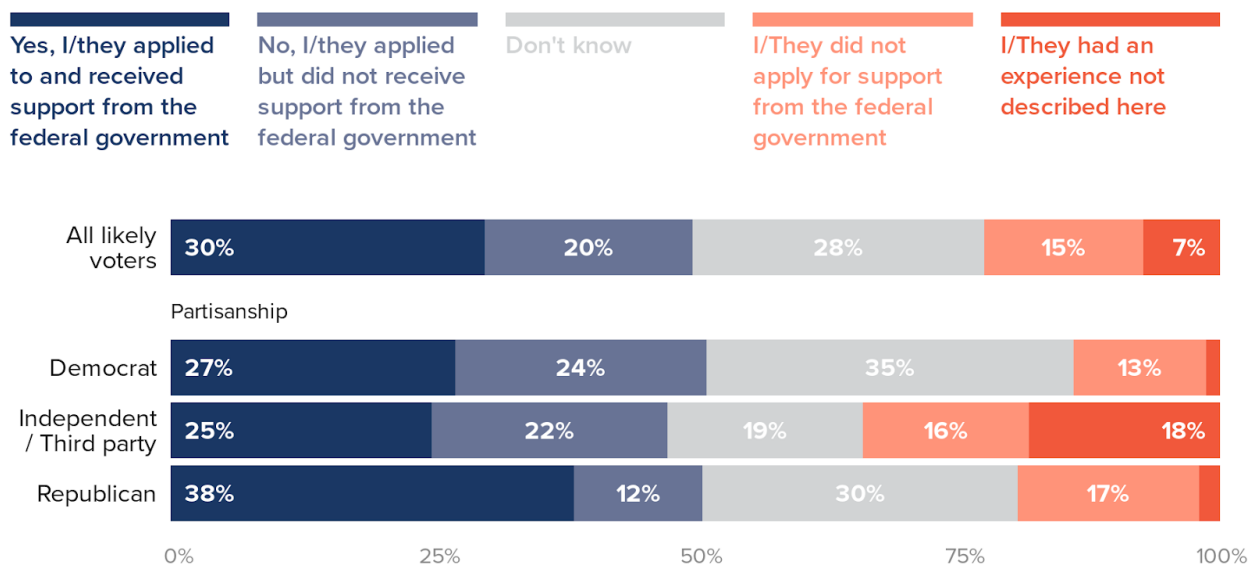
FEMA’s Individual and Households Program (IHP) provides financial and direct services to disaster survivors who have necessary expenses that are either fully uncovered or partially covered by their insurance. However, FEMA does not necessarily make IHP assistance available after all disasters. For states and local governments to be approved for long-term aid, the federal government must conduct its own damage assessment. The federal assessment may not align with the state or local assessment, which can either slow down or halt any long-term aid. If the locale is not approved for long-term aid, then individuals cannot apply for IHP funds for home repairs, rental assistance, and more.

Similarly, low-income renters can rarely access the Department of Housing and Urban Development’s Disaster Housing Assistance Program (DHAP), which provides longer-term direct rental assistance and case management. FEMA rarely allows HUD to activate the program; the last time DHAP was used was in 2013, after Hurricane Sandy. The Sandy Recovery Improvement Act of 2013 expanded FEMA’s housing programs, which FEMA claims provide the same services as DHAP in a more cost-efficient way. However, housing advocates and politicians have continued to champion the long-term effectiveness and unique success of DHAP. In 2017, local governments requested DHAP assistance after hurricanes Harvey and Maria due to extreme need, yet FEMA rejected both requests.

Even if a locale is granted long-term funding and IHP is activated, individuals often face long wait times for assistance, both due to the bureaucratic process described above and the fact that most applications are initially denied. Data for Progress polling shows that, of those who were displaced or knew someone who had been displaced due to extreme weather, 20 percent applied for federal aid but did not receive assistance. Notably, nearly one-third of respondents (28 percent) answered “don’t know” when asked if the federal government provided aid to people they knew or to themselves if they were displaced. This high rate of “don’t know” responses is likely the result of voters who knew someone that was displaced, but did not know their exact circumstances.

Displaced Americans Report Low Levels of Access to Federal Aid

When you or someone you know was displaced from home due to an extreme weather event, did the federal government provide resources and support services?



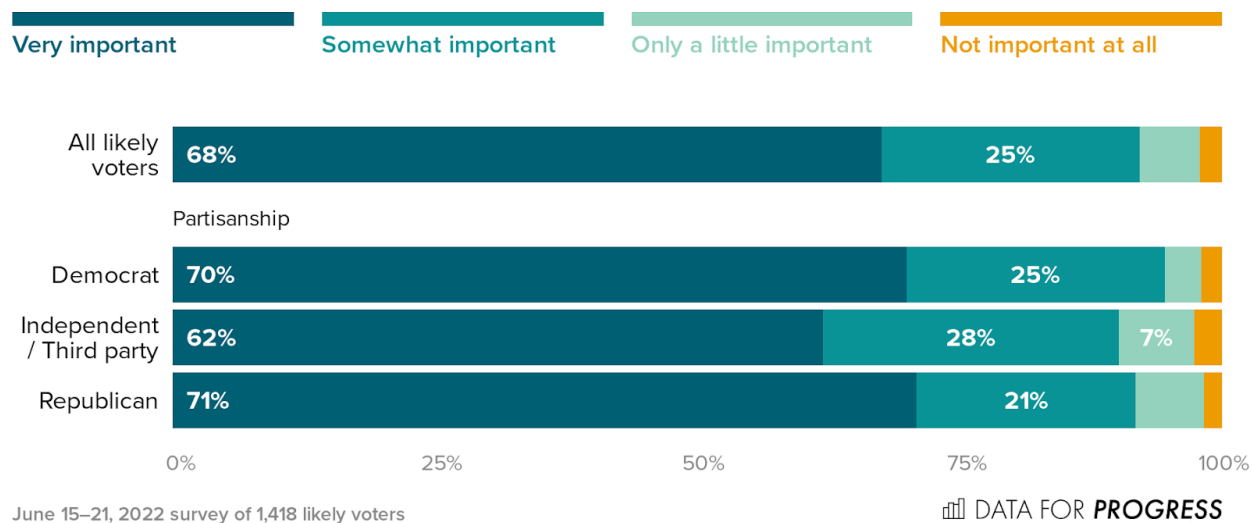
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During fire season in 2020, FEMA denied roughly 70 percent of claims in Oregon and 86 percent of claims in California. When denied, survivors are often not provided with clear reasons for the decision and must face a confusing appeals system, elongating the process to receive aid. According to recent polling by Data for Progress, 68 percent of likely voters believe it is very important that the federal government reduce wait times for displaced Americans to receive support.

Voters Favor Reducing Wait Times for Displaced Americans to Receive Support

When Americans are displaced from their homes due to extreme weather events, how important or not important would you say it is for the federal government to reduce wait times for impacted Americans to receive support?



A case study after Hurricane Harvey in 2017 demonstrates that low-income renters’ IHP applications are more likely to be denied than their wealthier counterparts’ applications, even though their need is more dire. A [study](#) by Rice University finds that in Houston, 45.8 percent of property owners were approved for assistance, while only 34.2 percent of renters were approved. Even when they are approved, renters tend to receive less assistance than property owners since they do not own their homes and are not eligible for repair costs. Furthermore, even low-income homeowners were approved less frequently; in all of [Texas](#) after Hurricane Harvey, homeowners making less than \$15,000 per year had a denial rate of 46 percent, while those with an income over \$70,000 per year were denied only 10 percent of the time. FEMA assistance is based on property value, which tends to benefit wealthier homeowners — those who are already socioeconomically better positioned to recover in the face of disasters than under-resourced individuals.

The application process for IHP requires specific [documents](#) and a property damage assessment, both of which may be difficult to access if one’s home is destroyed. The property damage assessment can take weeks to complete depending on the ease of accessing the property in the wake of a disaster. Renters might even be [denied](#) access to their units post-disaster by their landlord. Applicants are instructed not to remove damaged items from the property until it is inspected, but renters sometimes have little control over their home and might not be able to fulfill this requirement. The same [study](#) of Houston after Hurricane Harvey finds that 70.5 percent of homeowner properties received inspections whereas only 62.8 percent of rental properties were inspected. Yet again, those most vulnerable received assistance at lower rates than their wealthier counterparts.

These procedural hurdles are exacerbated in locations that experience multiple extreme weather events over a short period of time, which will only continue to happen as climate change makes disasters more frequent. After hurricanes Laura and Delta struck southwest Louisiana within weeks of each other, survivors had to file additional claims because of the two different storms, creating more confusion, more economic uncertainty, and more disruption to the community's overall functionality.

Even when individuals do succeed in obtaining assistance, there are barriers to keeping this much-needed aid. For example, survivors of Laura and Delta could only be granted rental assistance extensions for three months at a time and had to prove that they were looking for a more permanent home, an incredibly challenging task in a post-disaster landscape, especially if people are displaced from their home communities. These challenges and similar social barriers impede post-disaster recovery for a number of communities.

SOCIAL BARRIERS TO ACCESSING ASSISTANCE

In addition to the barriers that exist due to FEMA's structure and bureaucracy, some of the most vulnerable individuals face further challenges in accessing much needed assistance following disasters, including:

- Online applications are challenging for those without broadband access and seniors, who may have less technological literacy, decreased access to computers, and a greater likelihood of low vision compared to other age groups. While people can apply for FEMA assistance via phone or mail, often the fastest and most accessible way to apply is online or via FEMA's phone app;
- Proof of identification may be a barrier for immigrant families that often avoid participating in public programs because of immigration concerns; 1 in 5 adults in low-income immigrant families did not participate in a noncash government benefit program in 2018 due to fear of risking a future green card. The Trump Administration changed the Public Charge rule, making it more difficult to get a green card if one were to rely financially on the federal government. Although this Trump-era rule is no longer in effect, the fear and confusion among immigrant communities remain; and
- People who experienced homelessness pre-disaster are excluded from or face additional barriers to shelters post-disaster and are often placed separately from other survivors.

All of the barriers that low-income individuals face are reflected on the community level, where low-income communities are less likely to receive FEMA grants. Applying for grants takes time and capacity, especially since most grants require property value assessments. Many low-income communities and communities of color do not have the same ability as well-resourced communities to competitively navigate this “complex and lengthy” process. For example, the infrastructure law passed in 2021 invested over \$1 billion in FEMA's Building Resilient Infrastructure and Communities (BRIC) grant, which provides local governments funding for hazard mitigation and infrastructure projects. In FY2020, the majority of projects that received BRIC grant funding were not in the most vulnerable communities, but rather ones that had high property values. Wealth and race are deeply connected in the United States, so disaster relief that favors wealthier survivors will also have an effect on racial inequities.

FEMA disaster assistance as currently designed will only increase racial inequality and the racial wealth gap. Only a quarter of housing wealth in the United States is owned by households of color; 72 percent of white households are homeowners as compared with 46 percent of Latina/o households and 42 percent of Black households. If FEMA continues to favor homeowners over renters, this means that white homeowners will be better off post-disaster than low-income renters of color. The same is true at the community level: If we continue to divert mitigation funding away from low-income communities and communities of color, they will continually face higher rates of damage, and the cycle will continue. One study shows that Black and Latina/o residents lose an average of \$28,000 after disasters, while white residents gain over \$120,000. When low-income renters and communities cannot access the aid they need after a disaster, they can easily become housing-insecure and are often displaced from their homes.

HOUSING INSECURITY AND THE EFFECTS OF DISPLACEMENT

Due to the aforementioned barriers in accessing aid post-disaster, low-income renters face a cycle of displacement. Following an extreme weather event, rents in an area tend to increase due to a combination of lower housing stock, the cost of repairs, price gouging, and homeowners entering the rental market as repairs are made. Increased rental prices lead to the displacement of renters, specifically low-income renters, who can no longer afford to live where they did pre-disaster. For example, Hurricane Ida destroyed dozens of rental units in the more affordable areas outside of Philadelphia, leaving hundreds of low-income residents housing-insecure months after the storm. Similarly, hurricanes Laura and Delta damaged nearly half of the housing stock in Calcasieu Parish in southwest Louisiana, where 48 percent of households are already rent-burdened, meaning they spend more than 30 percent of their income on rent.

In addition to increased rent and limited housing stock, places of employment and business are often forced to close, even temporarily, following a disaster. According to the National Low Income Housing Coalition (NLIHC), 98 percent of those who are rent-burdened are low-income or extremely low-income. If their place of employment is closed even for a few weeks, they may not be able to afford rent. Evictions tend to increase after an extreme weather event, specifically in areas with higher proportions of cost-burdened renters, Black residents, and households below the poverty level. In addition, certain states, including Texas and Louisiana, have laws that allow leases to end automatically in the event of a disaster, enabling landlords to seek possession of their property to make repairs. The automatic termination of leases leads to many de facto evictions even though landlords still must go through a formal court process to evict tenants.

Low-income renters face increased rental prices, decreased housing stock, and evictions following extreme weather on top of the preexisting affordable housing crisis in the United States; according to NILHC, no state has an adequate supply of affordable rental housing for the lowest-income renters. Throughout the country, there are only 36 affordable rental homes available for every 100 extremely low-income renter households. Lacking access to safe and affordable housing can have detrimental effects on individuals and communities for years to come.

Access to safe housing is a major social determinant of health; housing instability, homelessness, and displacement are linked to increased levels of trauma and mental health challenges. One study after

Hurricane Katrina reveals that post-disaster housing experiences had direct impacts on survivors' mental health, and that relocating to a new community was associated with more psychological distress than returning to one's home community. Another study after Hurricane Sandy finds that those displaced by the storm were more likely to have symptoms of PTSD, depression, and anxiety. Social support is a key resilience factor in the face of a traumatic event. Community connection has an overwhelmingly positive effect on psychological health and an individual's ability to navigate adversity; many displaced people lose that support right when they need it.

In addition to the compounding mental health effects of displacement and housing insecurity, displacement has other social costs. For example, children's education may be missed or interrupted due to displacement. In addition, if someone is displaced from their home community, they are likely to have fewer social connections, making it harder to find employment. More specifically, studies after Hurricane Katrina show that displaced people were less successful in employment recovery, meaning that they found it more difficult to get a job that had the same amount of pay and quality benefits as the job they held before the disaster. Those displaced outside of their home parish post-Katrina were significantly more likely to be unemployed one year later than those who were not displaced.

Displacement and subsequent decreased employment not only have detrimental social effects, but also impacts on local economies. Displaced individuals and communities are often unable to continue their habitual work, which, if multiplied by days, months, or even years, can cause drastic reductions in economic productivity. International case studies reveal millions of dollars lost due to displaced workers, including \$406 million lost in Nepal after a 2015 earthquake, and a \$160 million reduction following Mexico's 2017 earthquake. If large numbers of people are displaced for long periods of time, that could affect local tax bases. Tax bases encompass the total amount of income, property, consumer, and other activities that are subject to taxation and are significant revenue streams for local governments. For example, counties in Texas that rely on property taxes faced local deficits post-Harvey that mirrored New Orleans post-Katrina, where property tax collections dropped 17 percent and did not recover until five years later. In the United States, a study from the Federal Reserve Bank of San Francisco shows that while there is an initial drop in employment and income per capita post-disaster, over time there can be an increase in income per capita, in part due to federal assistance. However, the income boost is concentrated in the richest quarter of counties and varies depending on the type of disaster. Those displaced by extreme weather events suffer social and economic costs, but local, state, and federal governments are starting to implement policies that could interrupt the cycle of displacement faced by low-income renters.

Current Solutions

Governments at all levels are implementing policies that will start to address some aspects of inequitable disaster assistance and the cycle of displacement faced by low-income renters. Current local and state solutions focus on community-based resilience projects while federal solutions begin to address equitable disaster relief.

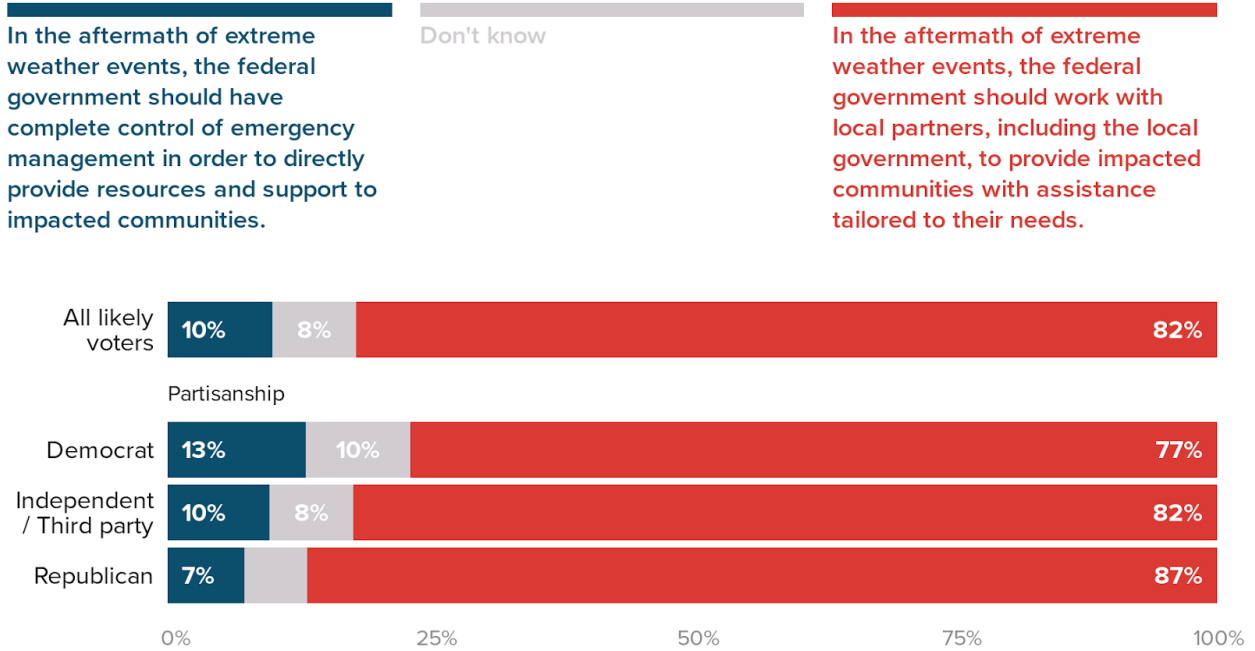
Current local and state policies establish successful, community-focused resilience projects. These include:

- Houston, where city officials created a plan to distribute funding for resilience projects in neighborhoods based on social vulnerability index rather than on property value. This initiative attempts to address the cycle discussed above in which communities of color and low-income communities have fewer resources to competitively apply for grants while having less hazard mitigation infrastructure, and are thus often left with the most amount of damage following extreme weather. Over the past three years, 181 projects have begun in Houston, with those in poorer areas finally being prioritized.
- The Resilient Coastal Communities Program (RCCP) in North Carolina similarly addresses local resilience projects through a community-driven process for setting and implementing resilience goals, all while creating jobs in the community. Community applications are scored based on seven criteria, including the level of risk exposure to vulnerable populations and economic need. As of March 2021, RCCP had awarded 25 communities grants for Phase 1 (community engagement and risk assessment) and Phase 2 (planning, project selection, and prioritization). Applications for Phase 3 (project engineering and design) closed on June 3, 2022. Phase 4 (implementation) is forthcoming.
- The Statewide Flooding and Sea Level Rise Resilience law in Florida passed in May 2022 and invested over \$1.2 billion in flood resilience projects, far more than any other state. The new law, which passed with bipartisan support, establishes a permanent statewide resilience office led by the chief resilience officer, mandates the development of a resilience plan for state highways, and requires additional flood vulnerability assessments. Less than a year prior, Florida passed the Always Ready Law, which established a statewide resilience plan, focused on support for small and rural communities, established a local grant program, and committed \$100 million per year towards resilience projects. Combined, these two bills are the largest investment in flood resilience in the United States.

The need for more equitable disaster relief is already acknowledged by the federal government. FEMA's most recent Strategic Plan for 2022-2026 includes three goals, the first two being "Instill Equity as a Foundation of Emergency Management" and "Lead Whole of Community in Climate Resilience." A common thread throughout the plan is the need to integrate and work directly with communities, and thus be informed by their unique needs. Recent Data for Progress polling shows overwhelming support for community-based solutions; 82 percent of likely voters agree that in the aftermath of extreme weather events, the federal government should work with local partners, including the local government, to provide impacted communities with assistance tailored to their needs.

Voters Believe the Federal Government Should Work With Local Partners in Disaster Relief

Which of these statements is closest to your view, even if neither is exactly right?



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The FEMA plan also outlines a strategy to “unify coordination and delivery of federal assistance,” thereby streamlining the process and decreasing wait times for aid. The plan explicitly mentions “removing barriers to FEMA programs through a people first approach,” including increased flexibility in documentation requirements and a shift in calculating property losses. In a recent hearing at the House Committee on Homeland Security’s Subcommittee on Emergency Preparedness, Response and Recovery, FEMA Administrator Deanne Criswell outlined how the expansion of documentation requirements allowed 42,000 homeowners and more than 53,000 renters — who previously would have been denied aid — to receive FEMA assistance this year.

In addition to FEMA, the Biden Administration acknowledges the deep inequities present in federal aid distribution. The administration’s Justice40 Initiative directs 40 percent of certain federal funding streams to disinvested communities, particularly to address environmental racism, climate change, clean energy, affordable housing, clean water, and more.

All of the above examples prove that investing in projects that will make our communities more resilient in the face of extreme weather are popular and receive bipartisan support. However, more resiliently built affordable housing and community infrastructure are only part of the solution. Further policy interventions are necessary to address all aspects of this cycle of displacement faced by low-income renters and communities.

Policy Recommendations

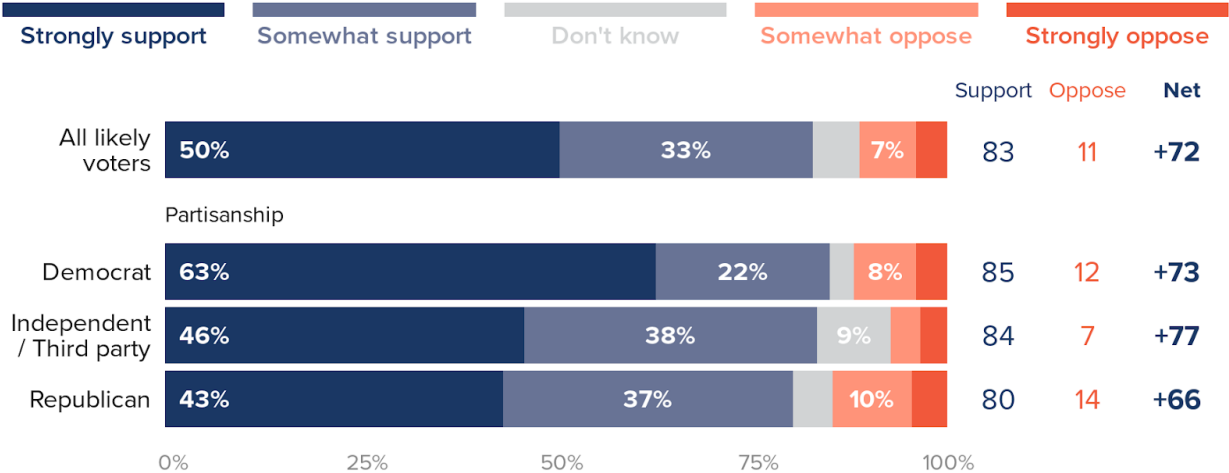
All of the aforementioned proposed solutions need to be implemented in order to increase local resilience to extreme weather events and to establish more equitable disaster relief. Additional recommendations that would further those goals and more specifically address the cycle of displacement faced by low-income renters are described below.

1 — KEEP PEOPLE HOUSED WITH DIGNITY

It is vital that people are housed, particularly in the aftermath of a disaster. Data for Progress polling demonstrates that this recommendation is extremely popular with likely voters; 83 percent support federal housing assistance and housing placement for individuals who are displaced from their homes due to extreme weather events.

Voters Widely Support Federal Housing Assistance for Displaced Americans

Would you support or oppose a law guaranteeing federal housing assistance and housing placement for individuals who are displaced from their homes due to extreme weather events?



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There are multiple recommendations for how to achieve this in a post-disaster landscape, including:

- **An eviction moratorium should accompany all major disaster declarations.** This would help counter rental price gouging, prevent the aforementioned de facto evictions, and allow families to stay in their homes during a particularly vulnerable time. This solution was federally implemented at the onset of the pandemic, and is both effective at increasing housing stability and popular among likely voters.
- **DHAP should be implemented with every major disaster declaration.** DHAP provides long-term direct rental assistance and case management by local housing professionals, but has not been used since 2013 in the wake of Hurricane Sandy despite proving successful in past disasters;

after Hurricane Katrina, DHAP provided housing to 36,818 households, and the program provided housing to 25,316 individuals after Hurricane Ike. However, there was not ample data to determine the cost-effectiveness or ongoing self-sufficiency of participants. The Housing Survivors of Major Disasters Act (H.R. 3037), listed in the second policy recommendation below, would mandate an analysis of DHAP’s effectiveness in order to identify areas for improvement for the program; and

- **Shelters with privacy should be the baseline temporary option post-disaster.** Non-congregate shelters are emergency shelters that offer residents some degree of privacy as opposed to the traditional model, where people are housed in large rooms with dozens of others. Non-congregate shelters close to home communities maintain disaster survivors’ safety, dignity, and social connections during an incredibly vulnerable period, and have already successfully been implemented in Louisiana following Hurricane Ida. A recent study from the University of Washington finds that non-congregate emergency shelters have many benefits over traditional shelter models, including greater engagement between residents and staff, better overall health for residents, and reduced rates of interpersonal conflict.

2 — CODIFY JOB-CREATING RESILIENCE PROJECTS AND EQUITABLE DISASTER RELIEF

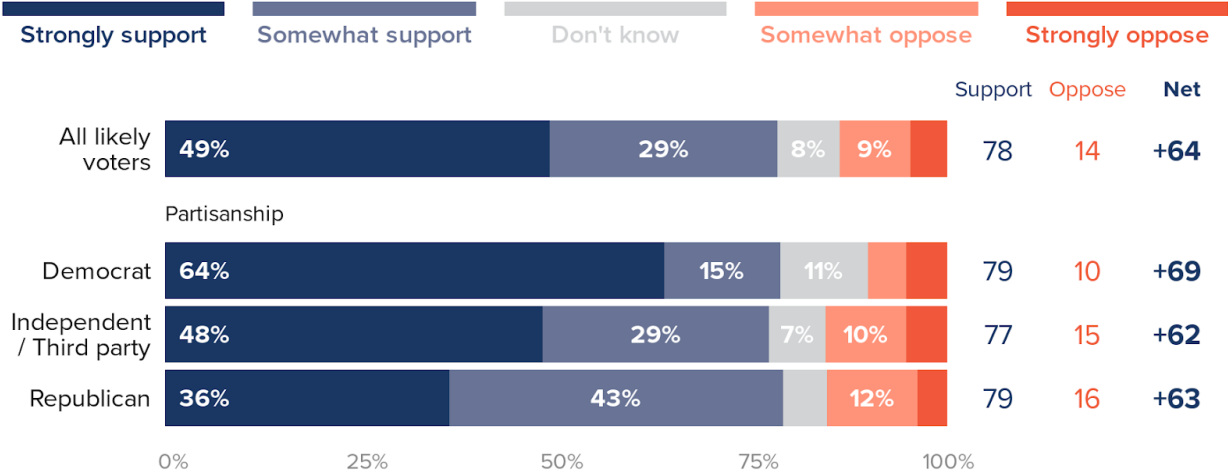
The Whole-Home Repairs Act (S.B. 1135) in Pennsylvania would give people up to \$50,000 to weatherize their homes, thus reducing energy costs, making homes more resilient, and providing needed repairs to aging affordable housing units. The bill would invest in local jobs and workforce development for Pennsylvanians to make the repairs. It has bipartisan support in the state legislature as well as among voters; a recent Data for Progress poll shows a bipartisan majority of Pennsylvania voters support the bill. It is vital that this bill is prioritized in state budget negotiations, ensuring that Pennsylvania homes, including affordable housing, are updated for a transition to clean energy and are more resilient in the face of extreme weather. If passed, this bill would be a model for the rest of the country in creating local jobs, building resiliently, and keeping workers in their home communities.

While FEMA’s strategic plan and the Justice40 Initiative are to be applauded, Congress has done little to codify these policies that are focused on equity. The following two bills must be passed in order to codify these efforts.

- H.R. 3037 — The Housing Survivors of Major Disasters Act would expand the number of individuals and households eligible for housing assistance in connection with a major disaster, including Hurricane Maria of 2017, from which people are still recovering. It would codify FEMA’s plan to consider additional forms of documentation, provide financial assistance that would allow people to live in their homes while they are being repaired, and demand an analysis of DHAP’s effectiveness. This bill has bipartisan co-sponsorship but has remained in committee.
- S. 2471 — The Reforming Disaster Recovery Act recommits funding to HUD’s Community Development Block Grant Disaster Recovery (CDBG-DR) program. It demands that grantees prioritize assistance for “extremely low-, low-, and moderate-income victims of disasters, as well as other vulnerable groups.” This bill has bipartisan co-sponsorship but has remained in committee despite being overwhelmingly popular with voters; a recent Data for Progress poll finds that 78 percent of likely voters support federal grants for extremely low-, low-, and moderate-income victims of extreme weather events, as well as other vulnerable groups.

Federal Grants for Low-Income Displaced Americans Are Strongly Supported

Would you support or oppose a law guaranteeing federal grants for extremely low-, low-, and moderate-income victims of extreme weather events, as well as other vulnerable groups?



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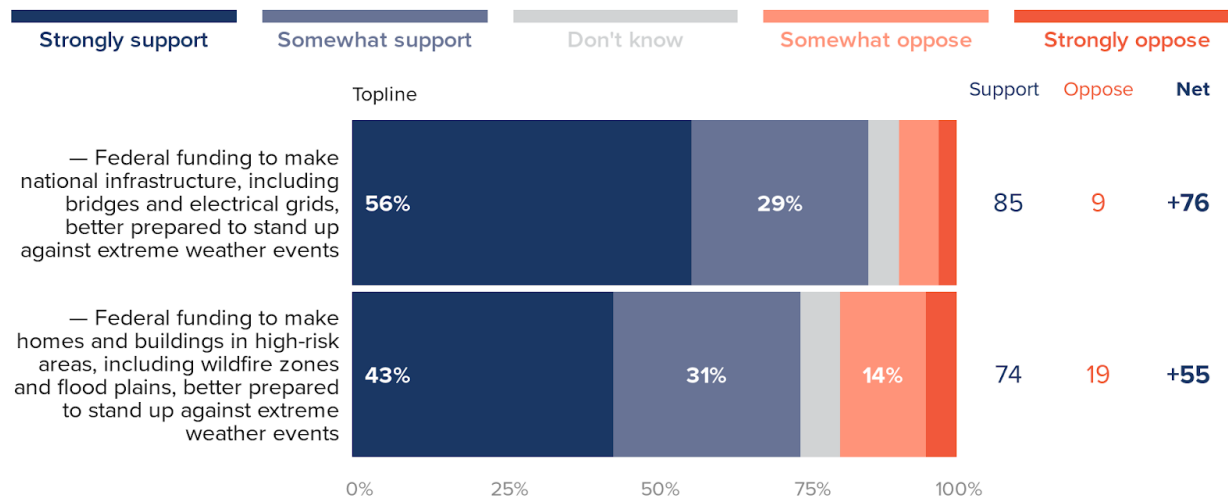
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3 — MANDATE THAT HOME AND INFRASTRUCTURE RESILIENCE PROJECTS CREATE LOCAL JOBS

Built on multiple aforementioned state-level policies and FEMA’s plan to center community-driven needs, all resilience projects should create local jobs. When homeowners or local governments receive federal funding to rebuild infrastructure post-disaster, the funding should be contingent on rebuilding structures to make them more resilient to future disasters *and* on hiring local workers, contractors, and suppliers. Federal funding for resilient building is overwhelmingly popular with voters; Data for Progress finds that 85 percent of likely voters support federal funding to make national infrastructure more resilient, and that 74 percent of voters support federal funding to make homes and buildings in high-risk areas better prepared in the face of extreme weather.

Voters Strongly Support Funding for Resiliency Against Extreme Weather

For each of the following extreme weather event preparation and response policies, please indicate whether you would support or oppose them becoming law:



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FEMA historically works with federal construction contractors for rebuilding projects even while local jobs are initially lost post-disaster. If FEMA mandated and encouraged working with local community-owned and minority-owned businesses, a post-disaster landscape would actually be an opportunity to jump-start local economies, direct funds to those who need it most, and keep low-income individuals who are at risk of displacement in their home communities.

- The aforementioned study from the Federal Reserve Bank of San Francisco proves that if local communities are provided relief post-disaster, individual incomes increase in the long term across the board.
- Studies show that people-focused, community-oriented, local recovery policies are “associated with better financial and human recovery ... maintaining and tapping into community social organizing and priorities of vulnerable populations is key to recovery after disasters.”
- For every \$1 invested in resilient infrastructure, \$6 is saved in future disasters and communities become safer places to live in the face of extreme weather. These investments are critical for improving community-based resilience to climate change in the years to come.

Conclusion

We know that extreme weather events and major disasters will only continue to intensify in strength and numbers, and that disasters do not affect everyone equally. As currently designed, federal disaster aid increases existing inequalities, including the racial wealth gap, which will only multiply in the face of more extreme weather events. Low-income communities and communities of color are more likely to live in areas that are prone to disasters and in homes that are less resilient, while facing additional barriers in accessing aid. Low-income renters in particular struggle to access both aid and consistent housing post-disaster, thus facing a cycle of displacement that can have mental, social, and economic effects for years to come.

There are multiple bipartisan local, state, and federal policies that begin to address resilient infrastructure and inequitable disaster aid. The additional recommendations focused on the cycle of displacement faced by low-income renters include keeping people housed with dignity; codifying local job-creation in resilience projects and more equitable disaster relief; and making local employment and resilience key pieces to rebuilding post-disaster. These recommendations are essential to ensure that extreme weather events do not increase preexisting inequities, to remove barriers faced by those who are most vulnerable, and to ensure disaster survivors are able to live and work in their home communities.

The time is now to help protect some of the most vulnerable Americans in the face of ever-increasing extreme weather. Not only is the idea popular with voters, but it will make our country, communities, and economies stronger as a whole; disasters can be catalysts for change when we choose to invest in communities and economies that need it the most.

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