



Disaster Response, Recovery and Resiliency

Presented by

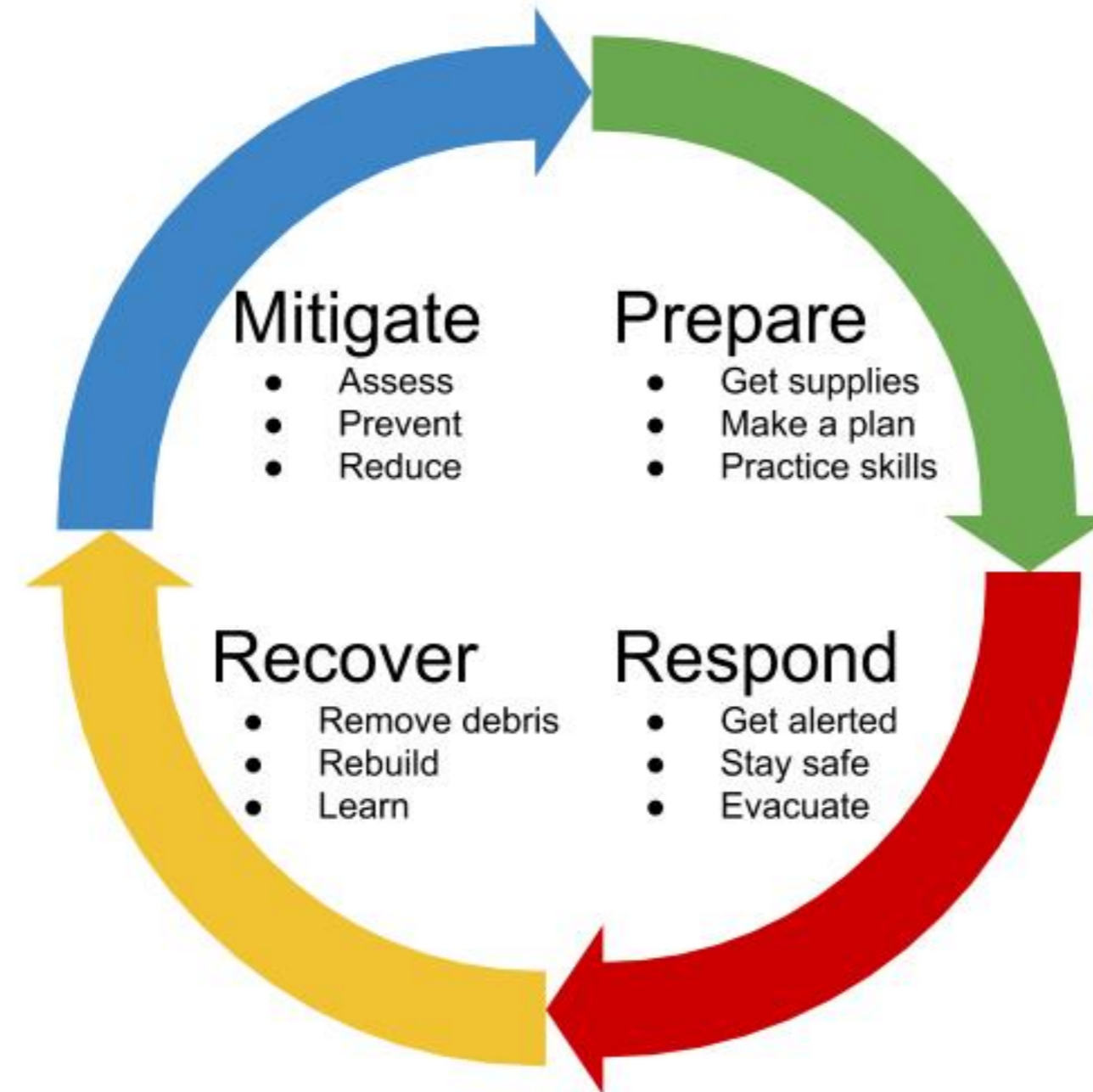
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COLORADO
Department of Local Affairs

Stages of Emergency



Preparedness is
always a good idea!



GET A KIT
MAKE A PLAN
BE PREPARED



Plans don't need to be specific...

- Households:
 - Have insurance
 - Take photos of your belongings
- Landlords/property managers:
 - Have insurance
 - Have replacement reserves (\$300/unit/year)
 - Work with tenants to obtain renters insurance
- Communities:
 - Adjust building permit fees and requirements during disasters
 - Keep an inventory of undeveloped land
 - Work with city/county emergency management



Disaster Response

- Best left to the professionals
- Wildfire response is well practiced
- COVID response is less well practiced



Recovery begins with the response

- Interim needs
 - Shelter (evacuation)
 - Temporary housing (less than six months)



Long-term recovery

- 2020 wildfire needs
 - Long-term housing (but still not permanent)
 - Permanent housing
- Insurance is key!
 - Will not cover all recovery costs but will help
- For those without insurance
 - ??



FEMA Programs

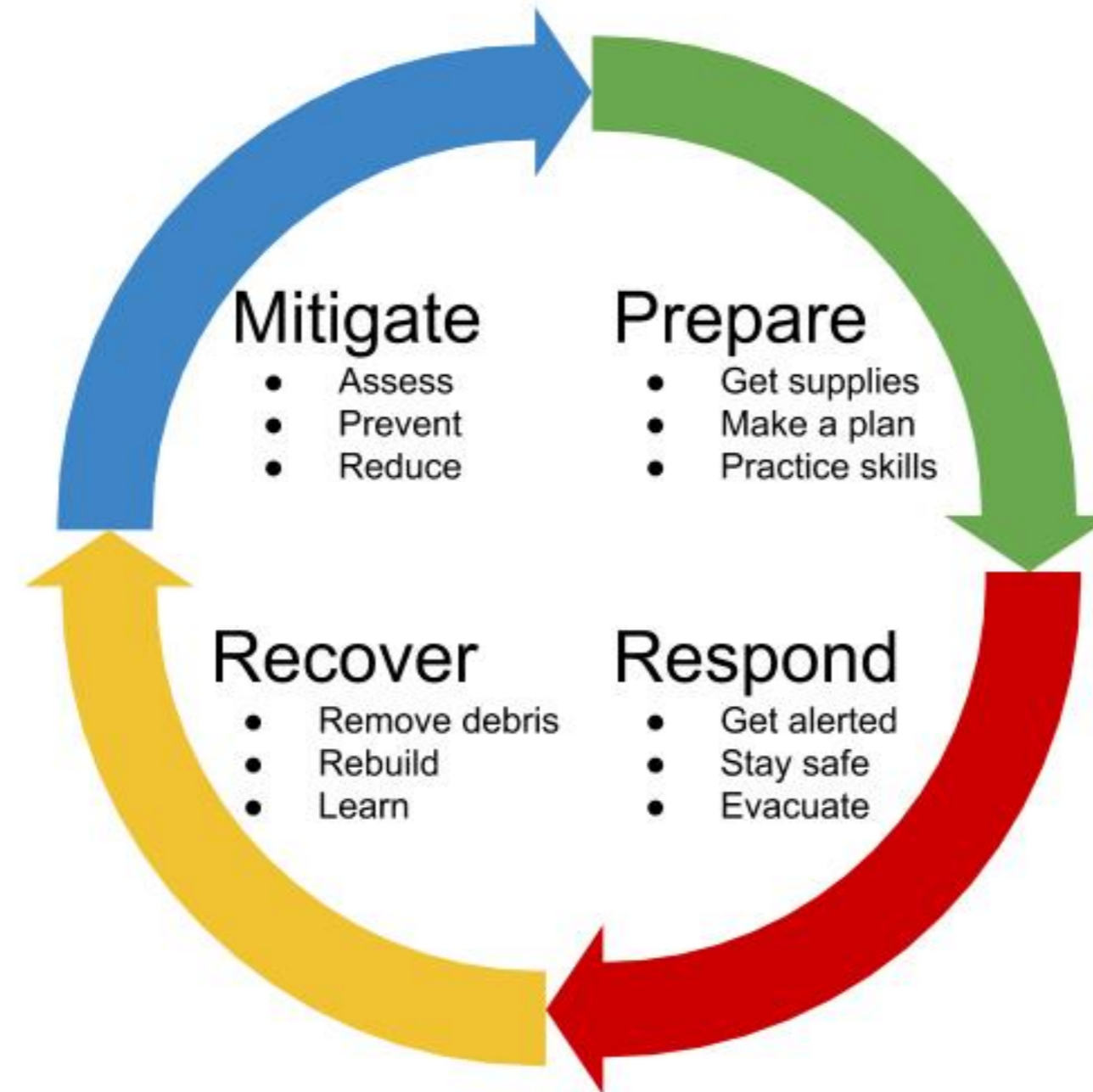
- Not guaranteed
 - Request must come from the State and prove that local resources have been exhausted or are insufficient to address the needs
- Individual Assistance
 - Not available for secondary homes or those with insurance
- Public Assistance
 - Includes assistance for debris removal



FEMA



Stages of Emergency

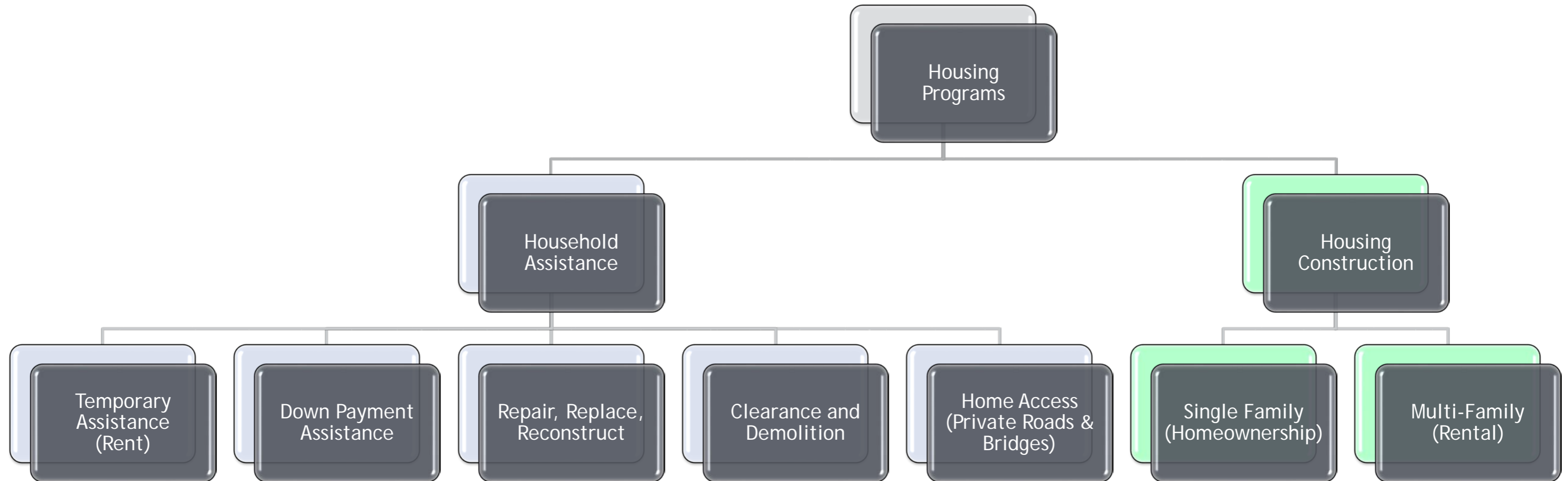


Long-Term Disaster Recovery

Housing recovery programs are varied, and specifically targeted to needs of the community following the impacts of the disaster itself. Since 2013 recovery has a priority of building back more resilient than before - and forward thinking to potential resiliency requirements in future disasters.



Housing Disaster Recovery



Housing Disaster Recovery

Household Assistance

- Restore what was lost, and improve resiliency for future
 - Repair home vs. demolish and replace (or relocate) (criteria include cost-reasonableness and resiliency)
 - Restore private access to homes in remote areas
 - Remove debris/remnants in areas no longer safe to live



Housing Disaster Recovery

Example: Home Access ...pre-restoration of private crossings



Housing Disaster Recovery

Example: Home Access ...after restoration of private crossing



Housing Disaster Recovery

Household Assistance

- Supplement community resident needs
 - Facilitate purchase of existing available homes
 - Subsidize monthly housing costs beyond interim period (when interim housing ends before restoration is complete)



Housing Disaster Recovery

Housing Construction

- Supplement existing housing stock with resilient, affordable units in impacted communities
 - Multi-family rental housing (maximize existing industry funding to accelerate delivery of development pipeline)
 - Single family housing for homeowners (partnerships with nonprofits)



COVID-19 Pandemic

Housing response programs are entirely focused around assisting residents to maintaining safe housing in which to socially distance.



COVID-19 Emergency: Housing Response

- Non-congregate sheltering
- Emergency payment of rent/mortgage
- Emergency response housing counseling



COVID-19 Housing Response

Non-congregate sheltering:

- Hotel/motel rooms
- Large-scale shelters in warehouses/other with separated and contained “units”
- Sanctioned camping as last resort



COVID-19 Housing Response

Emergency payment of rent/mortgage:

- POP - Property Owners Preservation
(assistance reimburses landlords for unpaid rent in units affordable up to 100% of AMI, tenant not required to apply)
- EHAP - Emergency Housing Assistance Program
(households up to 80% of AMI apply to nonprofits for assistance covering rent and mortgages, must income-qualify)



COVID-19 Housing Response

Emergency payment of rent/mortgage... continued:

- LBW - Left Behind Workers
(rent/mortgage assistance provided through immigrant service orgs for applicants ineligible for assistance from other programs)
- Youth Rental Assistance
(rental assistance for youth headed-households ages 18-24 at risk of or experiencing homelessness due to impacts of COVID-19)



COVID-19 Housing Response

Housing Counseling Assistance Program

Free service to all Coloradans to be connected to local housing resources like financial assistance for rent and mortgages or to be put in touch with legal assistance to prevent a looming eviction. Operated by Brothers Redevelopment, Inc.

Colorado Housing Connects: 1-844-926-6632

coloradohousingconnects.org



Questions?



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