



AFFORDABLE HOUSING PUBLIC POLICIES AND BUILDING CODES

Monday, June 28, 2010

MODERATED BY

RYAN SHERRIFF

CENTER FOR HOUSING POLICY



Agenda

- Introduction *10 minutes*
- Panel Presentations *40 minutes*
- Q&A *20 minutes*
- Wrap-Up *5 minutes*

Panelists

- **John Henneberger, *Co-Director***
Texas Low-Income Housing Information Service
- **Sam Nelson, *Chief Engineer***
Texas Department of Insurance
- **Randy Shackelford, *Engineer***
Simpson Strong-Tie
- **Andy Teas, *Vice President of Public Affairs***
Houston Apartment Association
- **Fred Tombar, *Senior Adviser for Disaster and Recovery Programs***
U.S. Department of Housing and Urban Development

Framing the Discussion

Challenges

Issues

Making Affordable Homes More Resilient to Disasters

- Adds cost to new construction and renovation
- Lack of foresight into future, post-disaster savings

Helping Lower Income Households Make Home Mitigation Improvements

- Even basic improvements may be too expensive
- Limited resources for low-cost/free inspections and education

Financing Home Disaster Mitigation for Lower Income Households

- Many federal sources do not target lower income households
- Limited number of state and local programs targeting these households

Relocating Lower Income Households After a Disaster

- May lack financial and other resources to relocate
- Difficulty in finding safe, affordable homes to relocate to

Discussion Topics

Cost-Effective Ways to Build and Renovate Disaster-Resistant, Affordable Homes

Affordable Insurance, Inspections and Education Paired with Effective Residential Code Design and Enforcement

Materials and Construction Practices for Safer, Stronger Homes and Community Partnerships with Suppliers and Builders

Considerations for Relocating Lower Income Households After Disasters

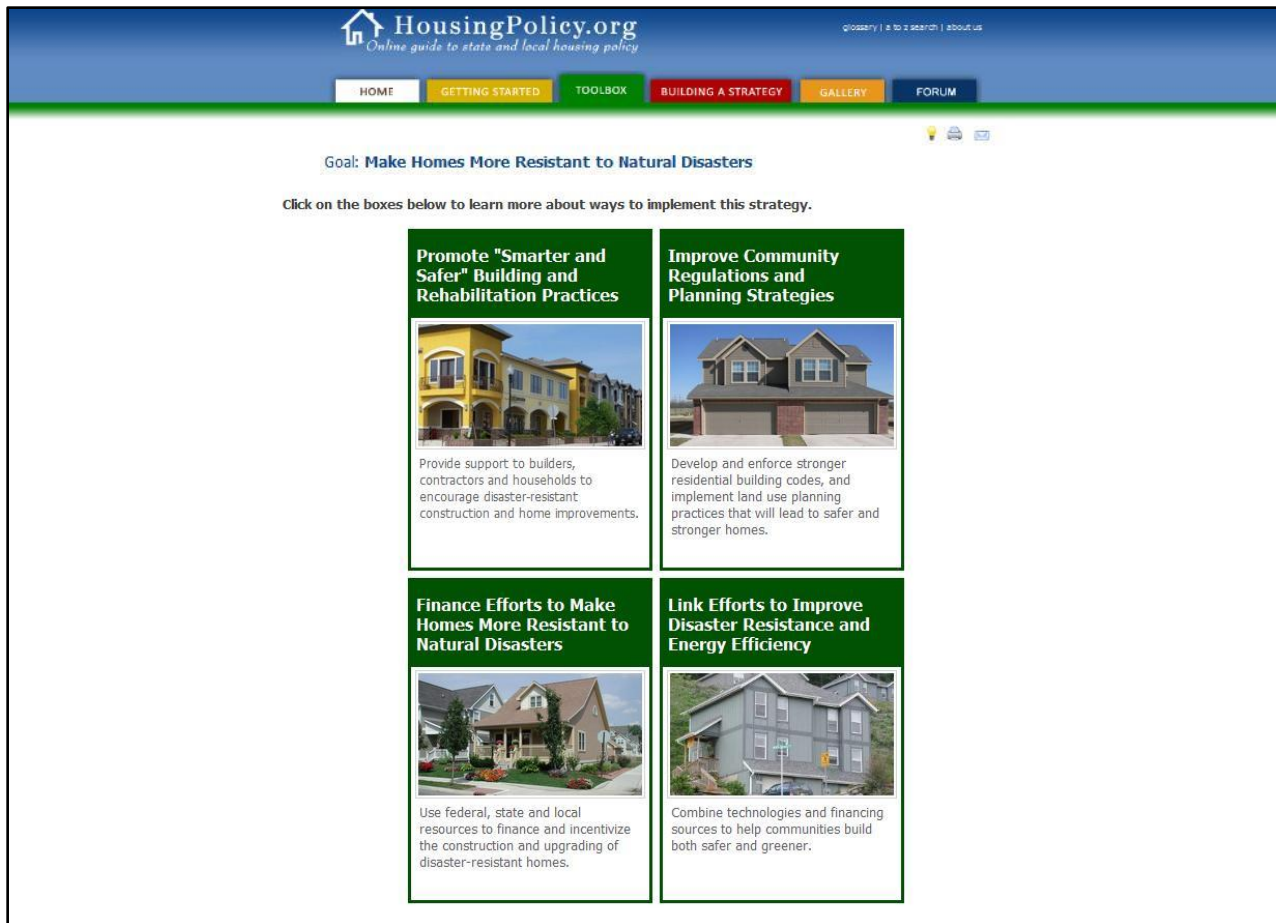
Federal and State Resources for Financing Disaster-Resistant Homes and Improvements for Lower Income Households

Q&A



Disaster-Resistant Homes Online Toolkit

www.housingpolicy.org/toolbox/disaster_mitigation.html



The screenshot displays the HousingPolicy.org website interface. At the top, the logo for HousingPolicy.org is visible, along with navigation links for HOME, GETTING STARTED, TOOLBOX, BUILDING A STRATEGY, GALLERY, and FORUM. The main content area features a goal statement: "Goal: Make Homes More Resistant to Natural Disasters". Below this, a prompt asks users to click on boxes to learn more about ways to implement this strategy. Four strategy boxes are presented, each with a title, an image, and a brief description:

- Promote "Smarter and Safer" Building and Rehabilitation Practices**: Provide support to builders, contractors and households to encourage disaster-resistant construction and home improvements.
- Improve Community Regulations and Planning Strategies**: Develop and enforce stronger residential building codes, and implement land use planning practices that will lead to safer and stronger homes.
- Finance Efforts to Make Homes More Resistant to Natural Disasters**: Use federal, state and local resources to finance and incentivize the construction and upgrading of disaster-resistant homes.
- Link Efforts to Improve Disaster Resistance and Energy Efficiency**: Combine technologies and financing sources to help communities build both safer and greener.

Issue Briefs

- Making Homes More Resistant to Natural Disasters
- Financing Home Disaster Resistance
- Linking Efforts to Improve Disaster Resistance and Energy Efficiency

CENTER FOR HOUSING POLICY **ISSUE BRIEF**

Making Homes More Resistant to Natural Disasters

In the wake of Hurricane Katrina, the Iowa floods and other recent natural disasters, federal, state and local responses have been put to the test. In many cases, the agencies involved revealed their limitations. Among the many lessons learned is the need for more effective and extensive pre-disaster mitigation measures—technologies, services and practices to help reduce the likelihood of property damage and loss of human life. Government intervention is particularly needed to assist low- and moderate-income households and communities that may have difficulty paying for the necessary mitigation.

Why is it Important to Improve the Disaster Resistance of Housing?

Current and Future Risks of Damage to Disaster-Prone Areas

Because of changes in population and national wealth, density over decades, more people and infrastructure have become concentrated in coastal and flood-prone areas, increasing the potential for loss of life and property in people who were seriously threatened by Atlantic hurricanes, compared to people in 1950. Also, the frequency of major storms has been rising. In 2008 alone, there were 16 named tropical storms—eight hurricanes—1,700 tornadoes, widespread flooding due to winter melts, tropical storms and other severe weather events.

Additionally, changes in climate have increased the risk level and extent of risk. These climate changes will likely affect weather patterns and storms, increasing the potential for property damage, injuries and loss of life. Storm-related disasters are most frequent and severe and are expected to become more intense in terms of wind speeds and increasing the potential for wind damage and flooding.

What Areas Can Benefit Most from the Increased Resistance of Homes to Disasters?

Natural disasters of one form or another occur in all parts of the country. However, disaster resiliency efforts target areas where these storm-related disasters are most frequent and severe and will be the greatest benefit. Most storm-related natural disasters occur in barrier coastal areas and flood plains. Regions most at risk are the southern Gulf coast, and parts of the Great Plains and Midwest.

Federal Resources

The main source for disaster-mitigation funding is the Federal Emergency Management Agency (FEMA). FEMA offers three mitigation grant programs to assist states and local communities in implementing hazard mitigation measures: the Pre-Disaster Mitigation Program, the Hazard Mitigation Grant Program and the Flood Mitigation Assistance Program.

The Pre-Disaster Mitigation Program

The Pre-Disaster Mitigation (PDM) Program was authorized under the Disaster Mitigation Act of 2000 to provide investments before disasters occur to reduce the vulnerability of communities in the future. The program provides funds for hazard mitigation planning and projects that reduce the overall risks to people and buildings. PDM grants are awarded on a competitive basis. There are no state allocations, quotas or other formula-based allocation of funds.

PDM funds can be used to fund a variety of hazard mitigation activities, including: these include hazard mitigation plans, retrofitting structures to protect them from natural hazards, and voluntarily acquiring real property in hazard-prone areas for conversion to open space. FEMA provides 75 percent of the eligible costs, with PDM grants covering the remaining 25 percent.

SOLUTIONS IN ACTION



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Linking Efforts to Improve Disaster Resistance and Energy Efficiency of Homes

Measures that promote disaster resistance in homes have close links to those that promote energy efficiency. Many of the same technologies that promote energy efficiency for a home—such as energy-efficient windows, doors, and roofs—also promote disaster resistance. For example, energy-efficient windows and doors can help reduce the risk of injury from flying debris during a storm. Similarly, energy-efficient roofs can help reduce the risk of roof damage and leaks during a storm.

Proposed Changes to the Weatherization Assistance Program

Created by the Energy Conservation and Production Act of 1976 (ECPA) and run by the Department of Energy, the Federal Weatherization Assistance Program (WAP) provides the main source of weatherization funding for households generally earning up to 120 percent of the federal poverty level or 40 percent of the state median income (whichever is greater).

The program was initially designed to offer low-income households funding to make energy-efficient improvements to their homes. Given the linkages between energy-efficient and disaster-resistant home improvements, Senator George LeMieux of Florida proposed an amendment to the ECPA that would allow incentives for disaster-resistant home improvements, as long as they also increase a home's energy efficiency.

The proposed amendment has received support from multiple advocates and is currently under consideration in the Senate.

SOLUTIONS IN ACTION

Soldiers Grove, Wisconsin

The village of Soldiers Grove, Wisconsin, is located along the Koshong River in the southwest part of the state. The village has endured decades of repeated flooding. After Soldiers Grove was struck by the worst flood in its history in 1976, the village worked with the Army Corps of Engineers to relocate its downtown using federal disaster recovery funds.

The village relocated 24 apartments, 10 houses and 20 businesses to higher ground. The new downtown district was built as a solar village, with all buildings heated by solar energy.

According to the American Planning Association, this was likely the very first example in the U.S. of rebuilding both safer and greener.

Efficiency in recent programs provides financial assistance. Combining these programs can be more cost-effective than if homeowners and state energy-efficient disaster-resistance features.

Disaster resistance and energy efficiency assistance. Programs provide financial assistance and create disaster resistance and energy efficiency in recent programs to research the storm at-risk groups, research to explore ways to both safer and greener if homeowners have to.

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CENTER FOR HOUSING POLICY **ISSUE BRIEF**

Financing Efforts to Make Homes More Resistant to Natural Disasters

State and local governments and related entities need access to sufficient financial resources in order to incorporate smarter and safer residential building and renovation methods; develop and enforce new building and zoning codes; implement enhanced land use planning strategies; and develop more cost-effective support programs for low- and moderate-income households. Maintaining and expanding financial resources for pre-disaster mitigation measures will not only save more lives, but also reduce the costs of disaster recovery.

Uplift investments in hazard mitigation save money and resources. An analysis conducted by the Multihazard Mitigation Council of the National Institute of Building Sciences found that every dollar spent on hazard mitigation saves an average of four dollars in avoided losses in terms of human losses (deaths, injuries, homelessness), direct property damage, reduced cost of emergency response, damage to public and natural resources, and direct/indirect business losses.

Although local governments and organizations run most programs providing financial support for making homes more resistant to disasters, much of the funding for these local programs comes from the federal and state level. Below are examples of funding sources.

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Hazard Mitigation Grant Program

The Hazard Mitigation Grant Program (HMGP) provides funding to affected jurisdictions after a disaster for implementing mitigation measures that help reduce damages to public or private property from future disasters. Only jurisdictions who have received recovery funds for officially declared disasters are eligible for HMGP funds for mitigation activities. FEMA can award jurisdictions HMGP funds for up to 15 percent of the amount they received in total disaster recovery funds. FEMA can fund up to 75 percent of the eligible costs of each mitigation project with states or local grantees providing a 25 percent match. The eligible uses are similar to those under the PDM program.

Flood Mitigation Assistance Program

Flood Mitigation Assistance (FMA) Program provides funds for projects that reduce or eliminate the long-term risk of flood damage to buildings, homes and other structures that are insured under the National Flood Insurance Program (NFIP). Similar to the PDM and HMGP, FEMA provides 75 percent of the funding for eligible costs, and the grantee is responsible for the other 25 percent.

In 2002, the City of Birmingham, AL, received the Disaster Mitigation grant through the state's particular residential disaster-prone properties. The effort includes the relocation of 15 families to safer locations.



For more information...

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