

Bridging the Housing Disaster Recovery Gap

2024

Vermont Emergency Preparedness Conference
September 11th 9:00am- 9:45am



This session will cover understanding the impact and challenges to bridge the gap in disaster recovery housing. We will also be exploring best practices, strategies, and solutions stakeholders can engage in for current and future disasters.

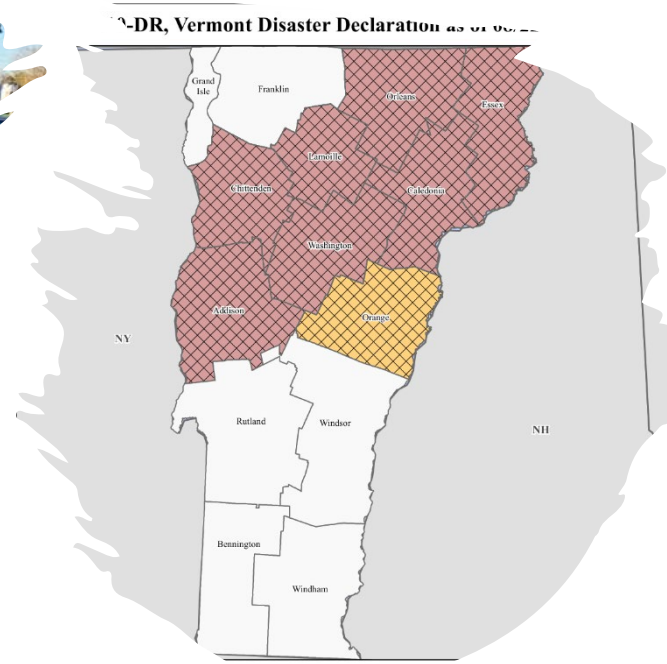
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Bridging the Housing Disaster Recovery Gap



Does VT have a surplus of affordable housing?



Addressing the gap in affordable housing, especially when exacerbated by the loss of units due to flooding, requires a multi-faceted approach that involves emergency response, policy changes, and long-term planning.

- What this means and what it doesn't
- 6 VT Major Disaster Declarations from 2023-Present (Weather)

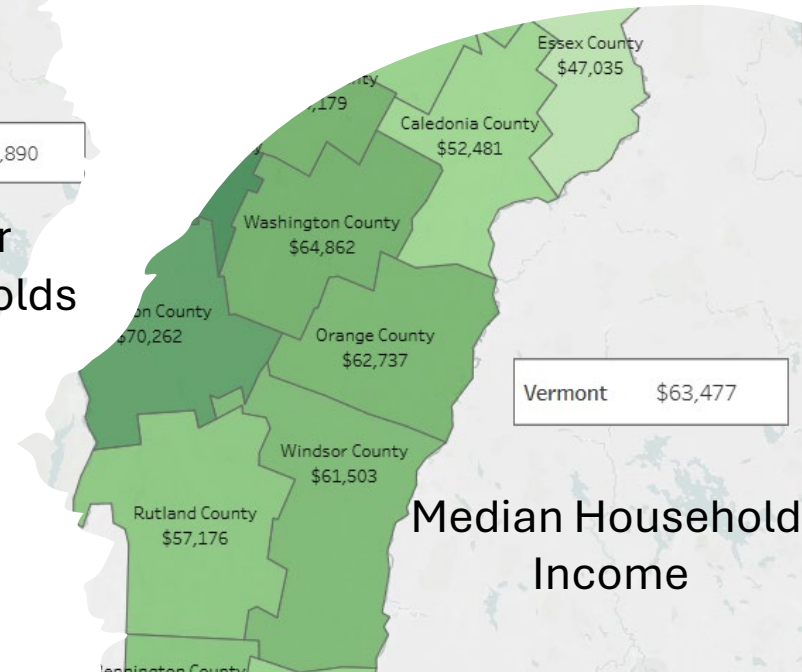
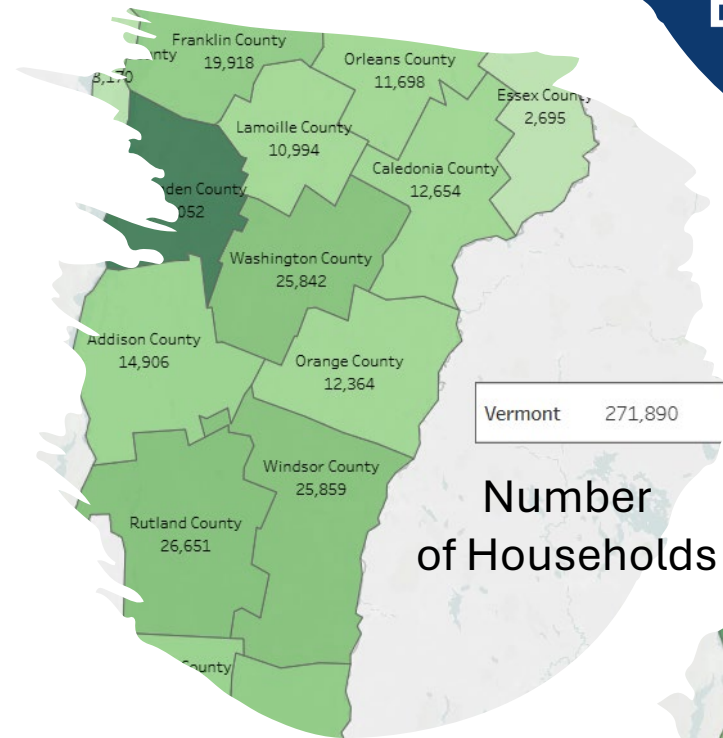
...VT supply falls short of demand which is pushing prices higher. By the end of this decade (2030), we will need 30,000-40,000 more homes ... VTfuturesproject.org

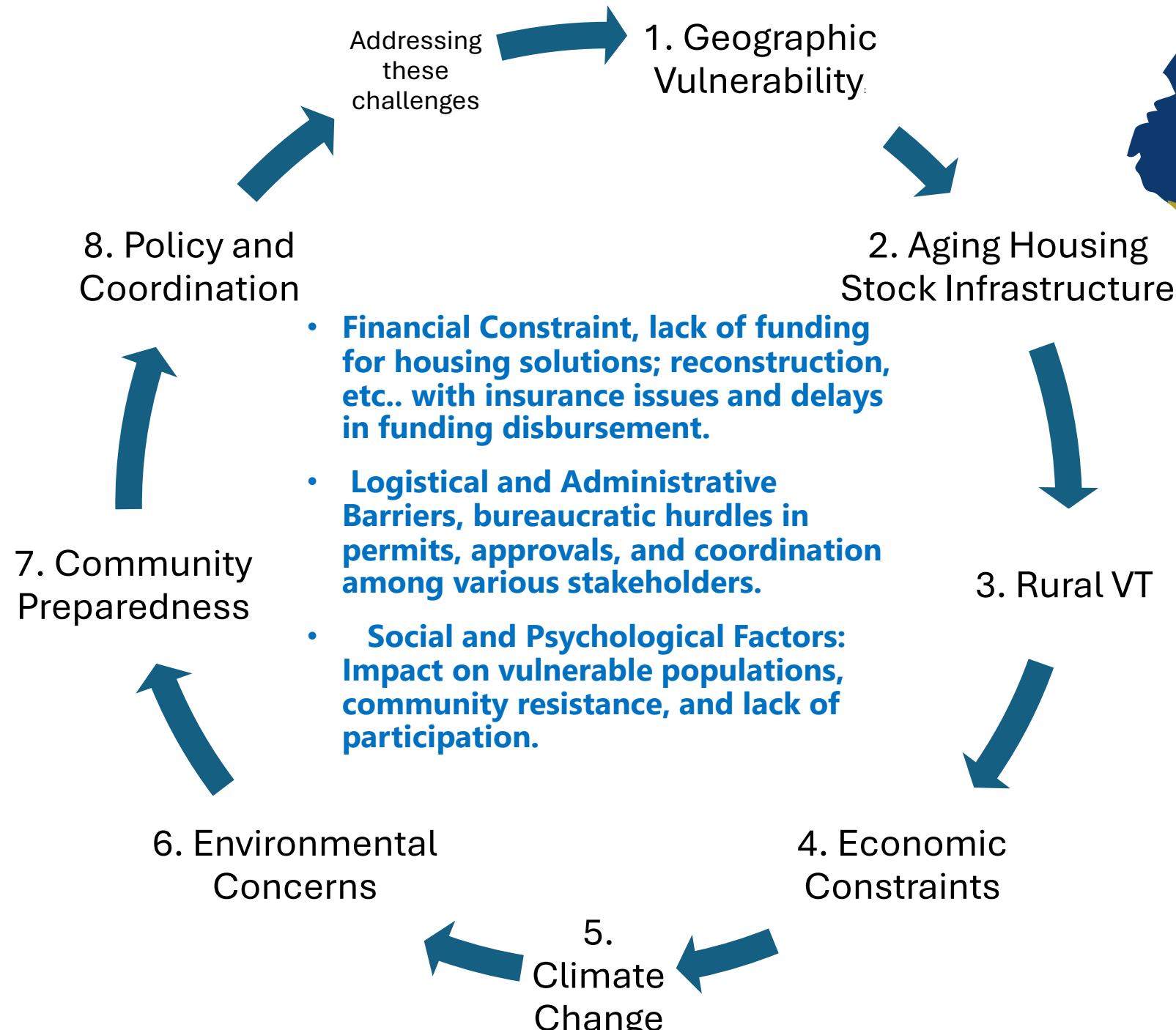


Understanding the Impact of Disasters on VT Housing



- Types of Disasters
 - Natural Disasters (Storms, floods, hurricanes, wildfire, etc.)
- - Immediate and Long-term Housing Challenges
- - Immediate displacement and temporary shelter needs
- - Long-term housing reconstruction and rehabilitation





Vermont faces several major challenges in housing disaster recovery. Expect the Challenge and Achieve Distinction



Bridging the Gap: Housing Strategies and Solutions

- **Financial Solutions;**
 - Government grants and subsidies
 - Private sector involvement and public-private partnerships
 - Microfinance and community-based funding models
- **Logistical and Administrative Solutions**
 - Streamlining approval processes
 - Enhancing coordination among agencies
 - Utilization of technology and data management
- **Social and Community Engagement**
 - Empowering local communities
 - Addressing the needs of vulnerable groups
 - Providing psychological support and counseling



Solution Considerations: Housing Emergency Response, Recovery, Policy, and Funding



Emergency Response and Recovery

1. Temporary Housing Solutions: Implement temporary housing solutions such as modular homes, trailers, and converted spaces (e.g., unused hotels or public buildings) to provide immediate relief for those displaced by flooding.
2. Financial Assistance: Provide financial assistance and grants to affected individuals and families to help them secure temporary housing and cover relocation costs.



Policy and Funding

1. Federal and State Funding: Advocate for increased federal and state funding for affordable housing programs, including disaster recovery funds specifically allocated for rebuilding and repairing affordable housing units.
2. Insurance and Subsidies: Expand access to flood insurance and provide subsidies for low-income households to make insurance more affordable and accessible.

Solution Considerations: Housing Infrastructure, Planning, Long-term Solutions

Infrastructure and Planning

1. **Flood-Resilient Construction:** Promote the construction of flood-resilient housing by updating building codes and standards to include flood-resistant materials and designs.
2. **Zoning and Land Use Policies:** Implement zoning and land use policies that prevent construction in flood-prone areas and encourage development in safer zones.

Long-term Solutions

1. **Public-Private Partnerships:** Foster public-private partnerships to leverage private investment in affordable housing projects, especially in areas affected by flooding.
2. **Community Land Trusts:** Establish community land trusts to acquire and manage land for affordable housing, ensuring that these units remain affordable in the long term.



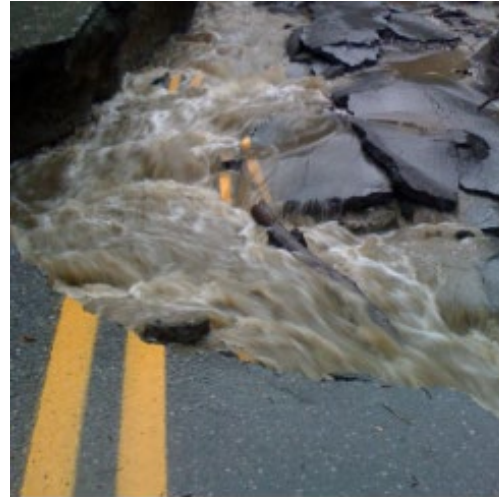
Solution Considerations: Innovative Housing Approaches, Advocacy, and Community Engagement

Innovative Approaches

1. Adaptive Reuse of Buildings: Encourage the adaptive reuse of existing buildings, such as converting commercial or industrial spaces into residential units, to increase the housing supply.
2. Green Infrastructure: Invest in green infrastructure projects, such as wetlands and green roofs, to mitigate flooding risks and protect housing units.

Advocacy and Community Engagement

1. Community Involvement: Engage with local communities to identify their needs and involve them in the planning and decision-making process for housing solutions.
2. Education and Awareness: Educate residents and children about flood risks, preparedness measures, and available resources to reduce the impact of future flooding events.



These Multi-Agency Service Centers are open to anyone impacted by the floods, from any VT town. Come as many times as you need. Please bring proof of address.



Solution Considerations: Vermont has an opportunity to support the existing housing stock and reduce displacement by improving residential and commercial floodproofing.

Images curtesy of Floodproofing.com



Wet Floodproofing Methods



NFIP Flood Insurance Premium Results

Old Premium	\$2,038
Retrofit Cost	\$1,200
New Premium	\$511

\$2,038

\$511

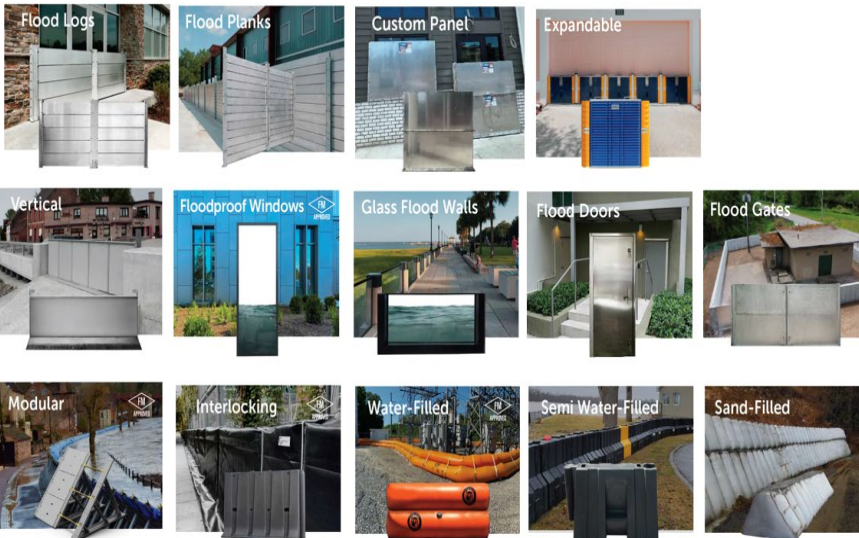
75%
REDUCTION

“Our premium went from \$2,038 a year to \$511! We even received a refund check for the difference, since we paid for the year!”

Since retrofitting, they’ve been flooded **5 times** with no claims or structural damage.



Dry Floodproofing Systems Overview





Solution Considerations: Vermont has an opportunity to support the existing housing stock and reduce future displacement by improving existing and new residential construction.

Images curtesy of BHL Federal

"The organizations that successfully recover from disasters are the ones that take the time to develop a disaster recovery plan that incorporates the capabilities and needs of a wide range of stakeholders. Having a strategic vision and comprehensive management system in place to oversee a disaster recovery effort can often be the difference between an organization rebounding in a timely manner or being negatively impacted for decades to come."

Quote courtesy of Meridian Strategic Services



Case Studies and Best Practices

- Successful Housing Recovery Programs and examples from recent disasters
- Key takeaways and lessons learned
- Innovative Approaches with the use of sustainable and resilient building materials.

Images courtesy of GrantWorks



Role of Stakeholders

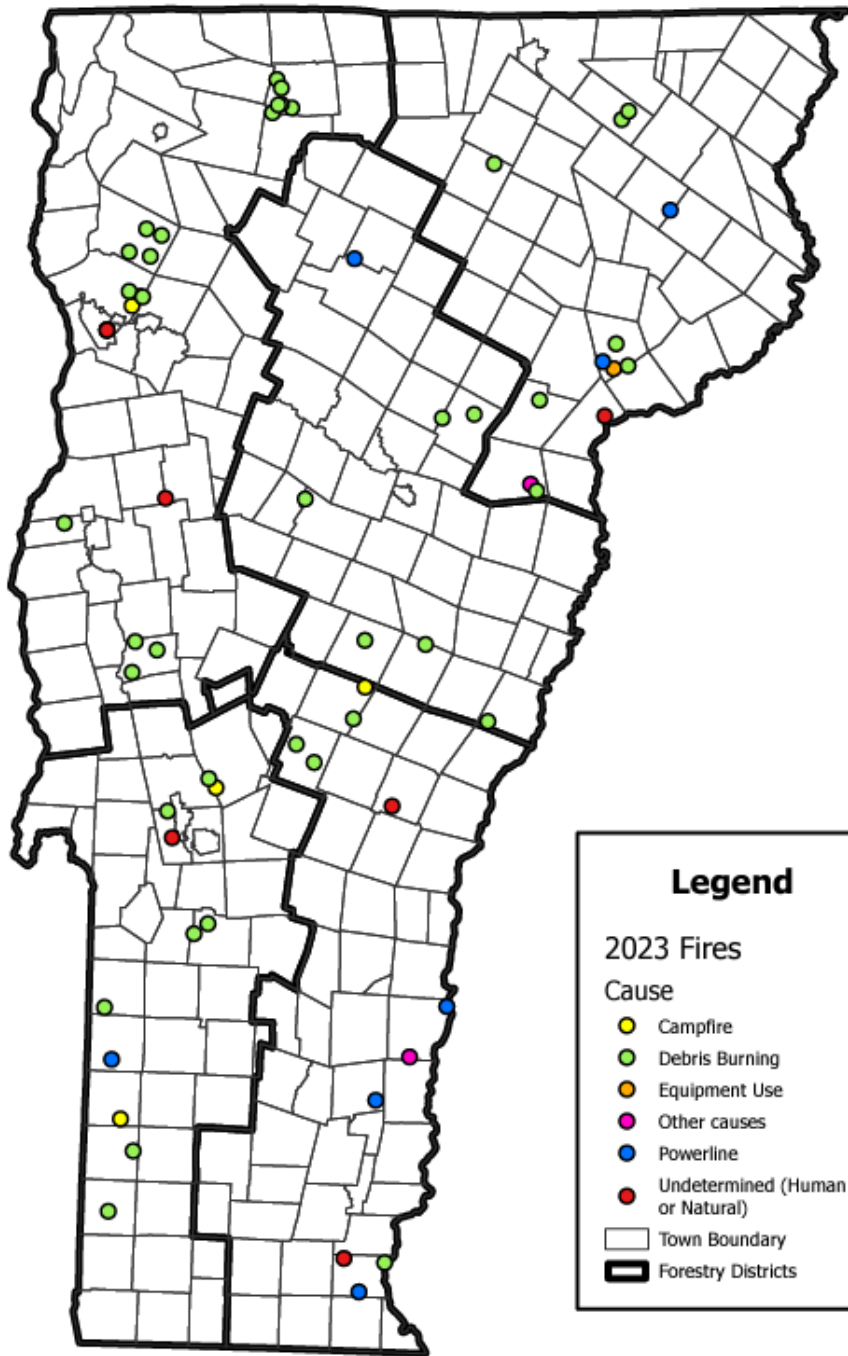
- Government and Policy Makers
 - Policy frameworks and regulations
 - Role in funding and coordination
- Non-Governmental Organizations (NGOs)
 - Role in advocacy and support services
- Private Sector and Community Organizations
 - Contributions to funding, technology, and manpower



Future Directions and Recommendations

- Strengthening Policy and Regulatory Frameworks
 - Creating inclusive and adaptive policies
 - Enhancing Capacity Building and Training
 - Training for local builders and planners
 - Community awareness and preparedness programs
- Promoting Innovation and Research
 - Investing in resilient construction technologies
 - Encouraging academic and field research





VT Bonus Disaster Consideration

Vermont Observed
Climate Trends

Parameter: Fire

Trend: Increase

Projection: More Likely



“These plans identify the strength and shortcomings in effective fire response in a rural landscape. With the predicted changes to our climate, wildfire risk is likely to increase.”

“Timber harvesting volume is declining although the rate of decline has slowed; it is down by almost 25% since 2007, but only 4% since 2010.”

-VT Forest Action Plan

Bridging the Housing Disaster Recovery Gap: Open Floor for Questions

- **Some Additional Resources:**
- FEMA update to its Resilience Analysis and Planning Tool (RAPT). RAPT is a GIS tool that helps emergency managers and community partners visualize, prioritize, and implement strategies to build resilience. In addition, this tool assesses potential challenges to community resilience to help make strategic decisions for mitigation, response, and recovery. The 2024 RAPT update includes new census data from the American Community Survey five year estimate (2018-2022) and updated Community Resilience Challenges Indices (CRCI) for counties and census tracts. The web map allows users to combine layers of community resilience indicators, infrastructure locations and hazard data. The 2024 update also includes a preview of Future RAPT built with ArcGIS Experience Builder, Esri's new web app tool. (<https://fema.maps.arcgis.com/apps/webappviewer/index.html?id=90c0c996a5e242a79345cdbc5f758fc6>)
- Buying Right CDBG-DR and Procurement: A Guide to Recovery - HUD Exchange (<https://www.hudexchange.info/resource/5614/buying-right-cdbg-dr-and-procurement-a-guide-to-recovery/>)



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