

Special Achievement
North Dakota Housing Task Force for Disaster Recovery

Severe storms and flooding are not unique to North Dakota, but dealing with the aftermath is a long and daunting process. To help residents deal with housing issues after catastrophe strikes, North Dakota Housing Finance Agency (NDHFA) helped develop the Housing Task Force for Disaster Recovery.

When an EF 4 tornado ravaged the rural community of Northwood, ND, in August 2007, the city, like many small communities, needed help knowing where and how to start the recovery process. NDHFA was asked by the governor to bring its recently formed Statewide Technical Assistance Team (STAT) to the community to help plan a recovery strategy. The STAT team is a collaboration of public and non-profit agencies that seeks to help rural communities that lack the resources and experience necessary to be able to define specific housing needs, develop necessary projects and see those projects through to completion. The team's involvement in Northwood began what would become a comprehensive disaster recovery team.

Major statewide flooding in the spring of 2009 affected as many as two dozen communities and it required a coordinated statewide effort to help with recovery. The Housing Task Force for Disaster Recovery was officially formed bringing together the STAT team along with the North Dakota Department of Emergency Services, the Federal Emergency Management Agency, the Small Business Administration, Lutheran Social Services Disaster Response, and the North Dakota Public Finance Authority.

The Task Force identified several objectives including:

- identification of the affected communities and households;
- information gathering and dissemination;
- damage assessment;
- response strategy development;
- resource identification and procurement; and
- strategy deployment.

Each of the Task Force members brings technical expertise and resources to the table to enable a comprehensive approach to the recovery process. There have been a number of tools utilized to assist residents whose homes have been damaged or destroyed including:

- modified rules for housing finance programs including expanding eligibility for Mortgage Revenue Bond programs in order to offer residents low-cost financing options to purchase or rebuild their homes;
- offering payment forbearances to affected borrowers;
- making rental units under HUD assistance contracts and the Low Income Housing Tax Credit program available as temporary shelter;

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- providing grants to affected communities to hire housing recovery coordinators who help better evaluate housing situations and needs;
- making forward commitments of Low Income Housing Tax Credits to replace destroyed affordable rental housing;
- surveying affected residents to determine unmet housing needs; and
- case management for residents with unmet needs.

The Task Force has been called into action on a number of occasions including in the summer of 2009 when a tornado hit Dickinson, ND, and in 2010 and 2011 when flooding again inundated communities throughout the state.

The Task Force continues to lead recovery efforts from ongoing flooding issues in the Missouri and Souris River basins. Since late May 2011, the Task Force has been actively working with local, state and federal officials in coordinating temporary housing for people displaced by major flooding in the Bismarck-Mandan and Minot areas. With an estimated 3,200 homes in Minot inundated with at least six feet of water and yet to be determined damage in Bismarck and Mandan, the Task Force has been staffing Disaster Recovery Centers to assist residents in exploring their housing recovery options.

The Task Force has also been engaged in helping with a near 20-year flood in the Devils Lake area. Devils Lake has no natural outlet and increased moisture beginning in the 1990s has dramatically increased the surface area of the lake. Hundreds of homes and thousands of acres of farmland have been inundated by the water that has risen more than 30 feet in the past 18 years. The city of Minnewaukan is slowly being swallowed by the lake from three sides and the Task Force has provided funding for a housing recovery coordinator in the county and assisted efforts to move portions of that community including grant funding for soft costs and hazard mitigation relating to the relocation.

When a disaster puts people out of their homes, a community stands to permanently lose those residents. The intention of the Task Force is to bring a consolidated state housing recovery response and work with the local community by providing technical assistance, strategic planning and a one-stop shop for housing resources. Gauging the total impact of a natural disaster and recovery efforts on a community is difficult, but the Task Force has been successful in helping local leaders organize their recovery plans and, most importantly, return displaced residents to their communities.

This was evidenced in Linton, ND, following the 2009 spring flood. A housing recovery coordinator tracked the 78 displaced households, including 25 families who lost their homes to flood waters. Thanks to Task Force efforts to link those residents with the right resources, only five households left the Linton area permanently.

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The Housing Task Force has also been a key link in the total recovery chain. Communities are able to take an all-inclusive approach to recovery because the Housing Task Force works simultaneously to and in concert with other recovery committees, organizations and task forces. The communications connection to housing needs and resources afforded by the Task Force allows leaders to address a wide range of issues without losing focus on housing.

The Housing Task Force for Disaster Recovery has been identified as a good model for other states to replicate. NDHFA has been approached by federal agencies and counterparts in surrounding states on providing technical assistance in forming similar organizations elsewhere.

Perhaps, though, the greatest testament to the success of the Task Force comes from the communities and families touched by disaster:

“The Housing Task Force was a critical component to the recovery efforts in Northwood. The communications link provided by the task force helped in identifying and responding to the needs of the community. It gave us a solid and organized platform to work from as we assisted residents through the very stressful and chaotic times following the tornado.”
~ Jessica Thomasson, former Northwood Housing Recovery Coordinator

“North Dakota has taken a proactive role in dealing with disaster situations and the vision and leadership of the Housing Task Force for Disaster Recovery serves as a role model for other states throughout the country. This task force is a great example of local, state and federal partners coming together, marshaling resources and helping residents return to normal life after disaster strikes.”
~ Scott Chamberlain, Region 8 IA Program Specialist, Federal Emergency Management Agency

“When a natural disaster like the tornado that hit our city happens, it's hard to focus on all of the affected areas with regard to the recovery process. The Housing Task Force for Disaster Recovery was excellent at working with local officials and keeping us focused on addressing the important housing issues of our citizens.”
~ Shawn Kessel, City Administrator, City of Dickinson

“Without the help provided by CWND (CommunityWorks North Dakota, a STAT member) and North Dakota Housing, I probably would not have gotten my home. They jumped a lot of hurdles for me, and I'm really excited to be back in Northwood.”
~ Adam Flaagen, Northwood resident who purchased a new home in the community after the apartment building he was living in was destroyed.