

Housing Finance Agency: Delaware State Housing Authority

Entry Title: Preparing for the Worst: Disaster Housing

Category: Special Achievement



Preparing for the Worst: Disaster Housing

Recognizing that accessible and stable housing is a cornerstone of recovery, DSHA launched a statewide effort in 2023 to strengthen the state's capacity for effective post-disaster housing recovery. This initiative focuses on promoting interagency collaboration, clarifying partner roles and responsibilities, fostering communication, and identifying existing and needed resources in the recovery space. A key component was the creation of the multi-sector Disaster Housing Task Force (DHTF), which played a pivotal role in shaping Delaware's inaugural Disaster Housing Strategy, released in June 2025. Since the strategy was released, DSHA launched its Disaster Housing Preparedness Pilot Program in partnership with the University of Delaware's Institute for Public Administration (IPA). After vetting applications last fall, DSHA established a cohort of three Sussex County municipalities to participate in the pilot program. DSHA is fully funding this work. DSHA also is proposing legislation, with the Delaware Emergency Management Agency (DEMA), to create a state level Recovery Fund.

Advance the overall mission of the agency

DSHA is responsible for housing statewide, so it was identified as the lead in the Delaware Emergency Operations Plan for "Recovery Support Functions." Taking on the responsibility involved for disaster-related housing impact aligns with our existing mission to efficiently provide, and assist others to provide, quality, affordable housing opportunities and appropriate supportive services to low- and moderate-income Delawareans. Disaster housing initiatives overlap with affordable housing initiatives. Having more housing options for individuals alleviates hardship that can arrive after a disaster, such as price gouging and homelessness.

Demonstrate leadership

We are coordinating effective housing recovery efforts for Delawareans through partnerships with local governments, nonprofit organizations, and community groups. This is not a one-phase effort. The strategy is a living document that will evolve alongside Delaware's preparedness initiatives, incorporating partnerships, resources, and innovations to continuously enhance the state's capacity to respond to housing needs in a post-disaster setting. As a leader in disaster housing resilience and equity, DSHA is committed to overseeing the work through all phases. DSHA sees great potential in sharing this strategy beyond Delaware. Even in our early stages, we have heard from several states seeking to hear how we are tackling Disaster Housing.

Address housing challenges

When Delaware is affected by a disaster, our housing shortage is exacerbated across the income spectrum. This inevitably increases housing insecurity, especially for vulnerable populations,

Housing Finance Agency: Delaware State Housing Authority

Entry Title: Preparing for the Worst: Disaster Housing

Category: Special Achievement



and related health, social and economic issues are compounded. The Disaster Housing Strategy provides a scalable and operational framework to guide Delaware's disaster housing preparedness and recovery efforts, ensuring that displaced residents can access secure housing promptly and equitably after a disaster.

In addition, the creation of a Disaster Recovery Fund will alleviate the financial burden on Delawareans to housing insecurity caused by disaster once they occur.

Anticipate, identify, and prioritize legislative issues and their potential ramification

Legislation that encourages affordable housing construction often does not consider location. For instance, flood zones should be avoided given the potential for disaster impacts, but not all local jurisdictions prohibit building in them. To combat this issue, our pilot program provides technical assistance to local municipalities to adopt a pre-disaster recovery ordinance tailored to the needs and priorities of their community. While the Recovery Fund we have proposed will create the infrastructure to support displaced Delawareans, we must identify a funding source for that assistance.

Demonstrate coalition building

To raise awareness and advocate for action, DSHA is effectively communicating the Disaster Housing work at industry and community events. Among those forums, DSHA hosted the state's first long-term recovery exercise in November 2025, bringing together state agencies, counties, nonprofits, planners, and emergency management teams to explore real solutions for interim and long-term housing recovery. Participants emphasized the need for a more unified, statewide approach to disaster housing, expanded funding, better information sharing, and stronger partnerships with community organizations. In addition, the multi-sector task force includes seven state partners, four federal partners, 10 local and county partners, and 15 nonprofit, academic and private-sector partners.

Forge effective relationships with state or federal policy makers

We are pursuing policy to provide a resource for a known gap within the state and we have strong relations with FEMA and HUD for this work. As part of the Delaware Environmental Institute's Salinization and Infrastructure working group, DSHA is providing guidance for Senate Bill 237 implementation, which requires municipalities with populations greater than 2,000 to address community resiliency and the impacts of climate change in their comprehensive plans.

The DSHA Emergency Management Coordinator sits on the Housing Resources Committee for the agency's Zoning & Land Use Reform Pilot Program, where participation helps to identify

Housing Finance Agency: Delaware State Housing Authority

Entry Title: Preparing for the Worst: Disaster Housing

Category: Special Achievement



overlaps between affordable housing initiatives, land use reforms, and disaster housing planning, and ensures a coordinated approach to both pilot programs. DSHA has connected with other states, including Missouri, Pennsylvania, Washington, Maryland, to discuss best practices and lessons in disaster housing.

Achieve strategic objectives

With DSHA's guidance and leadership, the technical assistance cohort has completed the first of three phases, which build on one another to bolster local level capacity for post-disaster housing recovery. The first phase was introductory, establishing a common operating language for participants and identifying each municipality's community needs, strengths, and characteristics. Phase two is underway and will bring creation and support for implementation of a post-disaster recovery ordinance. The last phase revolves around pre-disaster legislative and administrative actions included in DSHA's public Disaster Housing Preparedness guide.

DSHA also has created a resiliency assessment tool for all LIHTC developments to complete upon application for funding to determine minimum design and construction features to help make properties more resilient to expected hazards resulting from climate change.

Reach target audiences

DSHA promoted all stages of the disaster housing work through our digital channels, website and weekly housing newsletter. We distributed literature at community events and, this spring, a Disaster Housing Task Force newsletter was produced. Our Emergency Management Coordinator presented the initiative at speaking engagements, including the 2025 and 2026 Delaware Resilient and Sustainable Communities League (RASCL) summits, multiple FEMA events, an American Planning Association (APA) Lunch & Learn, and two Delaware League of Local Governments (DLLG) dinners.

Benefit lower-income households

Disasters disproportionately affect lower-income households due to failed land use and zoning policies and the lack of access to insurance and general limited resources for those individuals. To counter that impact, this work draws on resources established by the Stafford Act, FEMA recommendations, the Delaware Emergency Operations Plan, and the Disaster Recovery Reform Act of 2018 (DRRA). The latter enhances state flexibility in managing post-disaster housing missions, encouraging equitable distribution of disaster assistance.

By leveraging these provisions, the Strategy prioritizes a whole-community approach, ensuring that aid reaches all affected residents, including those most vulnerable to housing disparities.

Housing Finance Agency: Delaware State Housing Authority

Entry Title: Preparing for the Worst: Disaster Housing

Category: Special Achievement



Visual aids and helpful links

First meeting press release: <https://www.destatehousing.com/news/dsha-hosts-first-meeting-of-disaster-housing-task-force/>

Local governments technical assistance press release:

<https://www.destatehousing.com/news/dsha-pilot-programs-provide-local-governments-with-technical-assistance/>

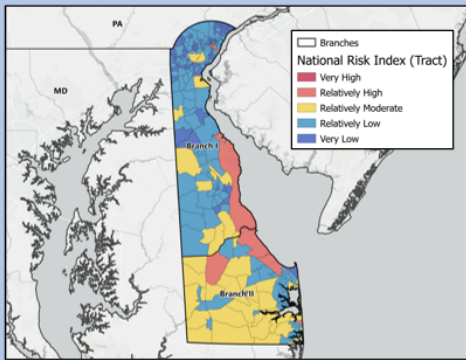
Disaster Housing webpage: <https://www.destatehousing.com/about/disaster-housing-strategy/>

Housing Terms webpage: <https://www.destatehousing.com/housing-terms-definitions/>

Disaster Housing Strategy: <https://acrobat.adobe.com/id/urn:aaid:sc:VA6C2:3adfbdd1-b9ae-4d8f-b0ca-991eb2d92d99>

Disaster Housing Preparedness Guide:

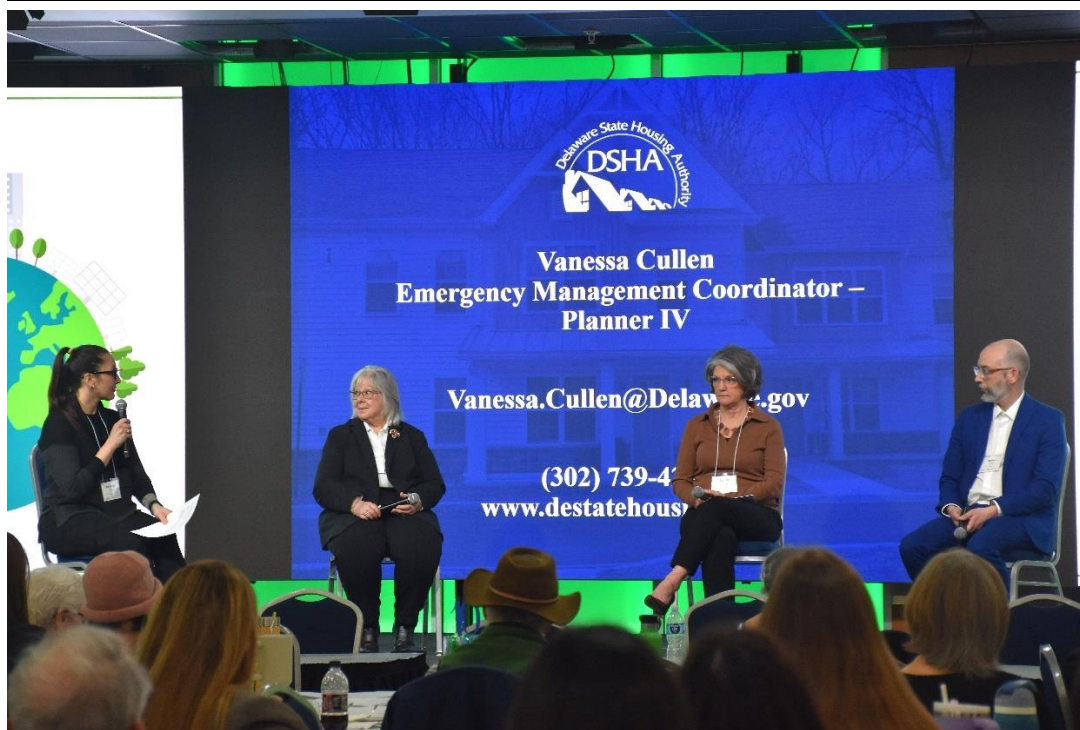
<https://acrobat.adobe.com/id/urn:aaid:sc:VA6C2:2dd73c08-c06d-404e-bae1-f487d53d3010>

State of Delaware (DE) Preparedness Snapshot 2024		Information below was reported in Delaware's THIRA/SPR Post-Assessment		
	Most Progress Capabilities • Intelligence and Information Sharing • Cybersecurity • Community Resilience		Greatest Danger Capabilities • Community Resilience • Infrastructure Systems • Housing	
	Training Courses Difficult to Obtain • Specialized firefighting courses • ICS position-specific courses • G-series courses (EMI State/Local/Tribal Field-delivered courses)			
	Core Capability Support Analysis: Aligned by FEMA Region 3 Division (source SPR)			
	Mitigation Community Resilience (Medium Priority): - in addition to DEMA, our partners are also advertising and conducting outreach related to Know Your Zone, NFIP, etc. including UD Sea Grant, Counties, DNREC, DHSS, etc. Housing (High Priority): DE continues to report that their 2023 Hazard Mitigation Plan includes actions to build resilience for high-risk areas and homes.		External Affairs Public Information and Warning (Medium Priority): DE continues to report that misinformation, disinformation, and rumor control are included within the Delaware EOP. However, DE does present a need to develop a misinformation and disinformation counter strategy. Community Resilience (Medium Priority): DE continues to report that community Resilience is an area where DE is seeking to expand its reach given the role of the JIC and public query.	
Delaware's Disaster History There have been 11 declared federal disasters in DE since 2000. These declarations were approved based on impacts from the following threats/hazards: winter storms, hurricanes, severe storms and flooding, and pandemic (COVID-19). Below are the primary threats and hazards identified by DE that would challenge at least one of the jurisdiction's core capabilities. • Cyber Attack on DOE (Man-made Hazard) • Hurricane with Flooding (Natural Hazard) • Train Derailment (Technological Hazard) The above scenario impact assessments influence the jurisdiction's core capability targets. Additional hazards are listed in DE's THIRA but are not primarily used by the state. Reference DE's THIRA Tear Sheet for scenario details and impact metrics.	Response Intelligence and Information Sharing (Medium Priority): DE reports that trainings and exercises were completed with the elections security working group and assisted in sustained joint operations and testing of protocols for information sharing. Information sharing allowed for multiple partners to join in the state's strategic, operational and tactical planning processes. Operational Coordination (Medium Priority): DE continues to report that there is a lack of clear standards for operational coordination between local, state, and federal agencies. Several information conduits (email, phone, Teams, WebEOC, etc.) are used when responding to an incident. Additionally, DE reports expanding GIS capabilities within DEMA and could help improve operational coordination. Infrastructure Systems (Low Priority): DE continues to report a need to enhance public and private partnership to ensure private sector integration into planning efforts.		Recovery Housing (High Priority): DE reports there is currently a <u>20,000 unit</u> deficiency according to their 2023 Housing Needs Assessment. <u>Housing Task Force completed a draft Housing Strategy. Interim/Temporary Housing was identified as a critical gap.</u> <u>Funding to assist communities with recovery is an identified gap.</u>	
	All information is sourced from Delaware's 2024 Threat and Hazard Identification and Risk Assessment (THIRA) and 2024 Stakeholder Preparedness Review (SPR).			

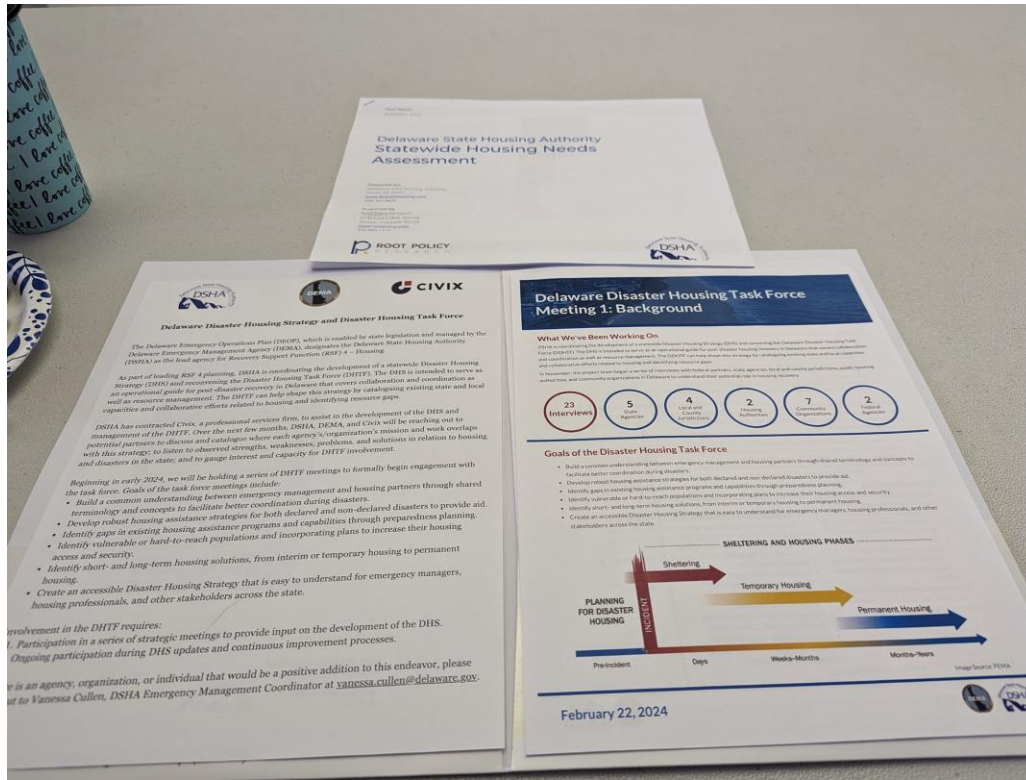
Housing Finance Agency: Delaware State Housing Authority

Entry Title: Preparing for the Worst: Disaster Housing

Category: Special Achievement



Housing Finance Agency: Delaware State Housing Authority
Entry Title: Preparing for the Worst: Disaster Housing
Category: Special Achievement



Housing Finance Agency: Delaware State Housing Authority

Entry Title: Preparing for the Worst: Disaster Housing

Category: Special Achievement



Delaware State Housing Authority (DSHA)

Published by SocialPilot · November 19, 2025 ·

...

📍 State's first long-term recovery exercise held in Dover

DSHA created and hosted the state's first long-term recovery exercise with support from DEMA this month.

DSHA's Policy and Planning Director Alex Modeas and Emergency Management Coordinator, Planner IV Vanessa Cullen joined partners from across Delaware at the Delaware Disaster Housing Workshop to discuss how our state can better prepare for post-disaster housing needs.

This workshop brought together state agencies, counties, nonprofits, planners, and emergency management teams to explore real solutions for interim and long-term housing recovery.

Key themes included:

🏠 **Interim Housing:** Expanding hotel and motel partnerships, streamlining emergency permitting, improving access for residents with disabilities, and identifying available land, rental units, and manufactured housing options prior to a disaster.

🔧 **Long Term Recovery:** Enhancing damage assessment capacity, strengthening repair and rehabilitation programs, and improving inspection processes to safely return families to their homes.

👥 **Coordination and Resources:** Participants emphasized the need for a more unified, statewide approach to disaster housing, expanded funding, better information sharing, and stronger partnerships with community organizations.

[#DelawareDisasterHousing](#) [#HousingRecovery](#) [#DisasterPreparedness](#) [#HousingSolutions](#)
[#PostDisasterRecovery](#)



Housing Finance Agency: Delaware State Housing Authority

Entry Title: Preparing for the Worst: Disaster Housing

Category: Special Achievement



DISASTER HOUSING PREPAREDNESS

**Pilot Program for
Local Jurisdictions**



DSHA is partnering with UD's Institute for Public Administration (IPA) to help cities and towns prepare for a smoother post-disaster recovery process. This pilot will pair localities and subject matter experts to assess risks, build local capacity, and develop a custom pre-disaster recovery ordinance.

Want to get involved? Visit our website to learn more and explore the first edition of the statewide Disaster Housing Strategy.

<https://www.destatehousing.com/about/disaster-housing-strategy/>

