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ENIX

2024

Disaster Recovery and Resilience

Panelists

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Successes & Challenges of Disaster Recovery with the Louisiana Housing Corporation



Louisiana Housing
Corporation

Louis Russell
Chief of Multifamily Production

History of LHC and Disaster Response

1. Louisiana's Long History with Disasters:

1. Louisiana has faced multiple catastrophic natural disasters over the last few decades, beginning with Hurricane Katrina and Rita in 2005, which led to one of the largest disaster recovery efforts in U.S. history.
2. In 2008, Hurricanes Ike and Gustav further exacerbated the challenges, especially in recovering affordable housing stock.
3. The Great Floods of 2016 saw widespread flooding that impacted regions not previously vulnerable, creating an even greater demand for housing recovery solutions.
4. In recent years, hurricanes Laura, Delta, and Ida (2020-2021) caused extensive damage to both housing and infrastructure, followed by Tropical Storm Francine just weeks ago.

2. LHC's Evolving Role in Disaster Recovery:

1. (LHC) has been pivotal in developing long-term strategies to rebuild and strengthen the state's housing market after each disaster.
2. Over time, LHC has incorporated lessons learned from these events to improve its response.

Securing Disaster Funds

1. Disaster Credits and Special Allocations:

1. After Hurricane Katrina, Louisiana was allocated special "GO-Zone Credits" to aid recovery. These were vital in rebuilding the housing sector and creating incentives for developers.
2. More recently, *Disaster Credits* have been made available for recovery efforts after events like the 2016 floods and the hurricanes in 2020-2021.

2. CDBG-DR Funding:

1. Community Development Block Grant - Disaster Recovery (CDBG-DR) funds, provided by HUD, have been another essential source for the restoration of affordable housing.
2. However, challenges in timely deployment and regulatory constraints have often slowed down rebuilding efforts, especially when addressing multifamily developments.

3. Challenges in Accessing and Allocating Funds:

1. Despite these sources, there are ongoing challenges in coordinating federal, state, and local resources, as well as ensuring the efficient and equitable allocation of funds to meet housing needs.

Slide 4: QAP Requirements

FORTIFIED Program

1. Resiliency and Mitigation Measures:

1. The latest iterations of the QAP include enhanced *resiliency requirements* aimed at ensuring developments can withstand future disasters. These measures include building stronger, more durable housing that is resistant to flooding and extreme weather.

2. Building in Special Flood Hazard (SFH) Areas:

1. Mitigation strategies for projects built in SFH areas are now a key component of the QAP. Developers must adhere to strict elevation, stormwater management, and floodproofing measures to secure credits.

3. Incentivizing Resilient Housing:

1. LHC has also introduced scoring criteria that prioritize projects using advanced mitigation techniques, such as wind-resistant materials and elevated construction in flood-prone zones.



Rising Insurance Costs

Challenges in Disaster Recovery

1. Impact of Rising Insurance Costs:

1. Many properties are struggling to maintain solvency

2. Challenges in Underwriting New Developments:

1. For new developments, high insurance costs are complicating underwriting. Lenders are wary of the unpredictable expenses associated with insuring properties in disaster-prone regions.

3. Mitigating the Insurance Burden:

1. LHC has been exploring ways to offset these insurance costs, including establishing partnerships with state and federal agencies to provide subsidies or create risk-pooling solutions to reduce premium costs.

4. The Importance of Resiliency:

1. Investing in resiliency from the start is critical for reducing long-term insurance costs. Projects that incorporate high-level mitigation and adhere to strict building standards can potentially benefit from lower premiums.







Questions?



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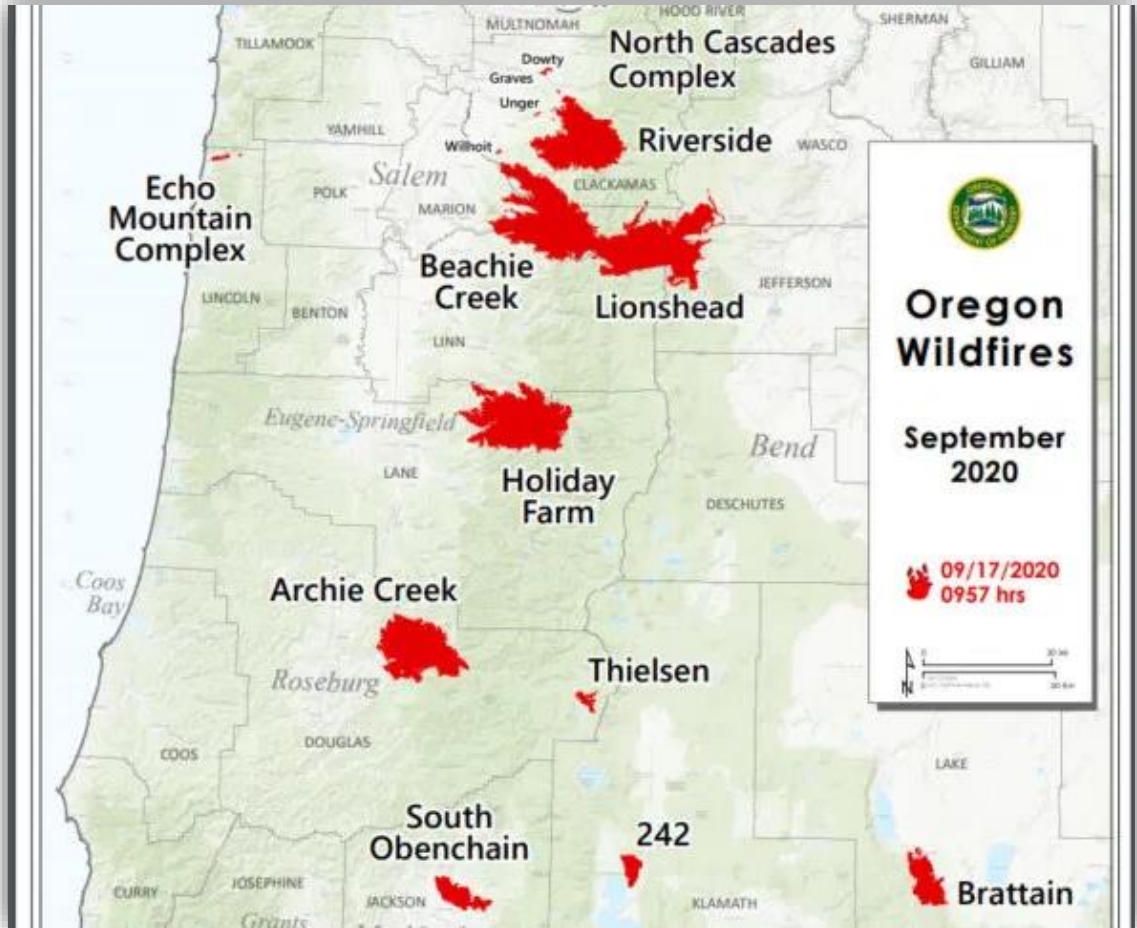
2024

Navigating Unprecedented Disaster Recovery

Caleb Yant, Deputy Director
Oregon Housing and Community Services

2020 Labor Day Disasters

County	Single-family Units	Multi-family Units	Manufactured Homes	Total Destroyed Homes
Clackamas	62	0	0	62
Douglas	126	0	12	138
Jackson	610	328	1,561	2,508
Klamath	11	0	0	11
Lane	505	0	69	615
Lincoln	65	0	223	288
Linn	71	0	0	71
Marion	629	0	0	633
TOTAL	2,079	328	1,865	4,272



Federal Systems Mobilizing Local Support for the Long(er) Run

FEMA National Disaster Recovery Framework Support

- Oregon Disaster Housing Task Force: State Recovery Function 5
- Long-term recovery groups and unmet needs committees: FEMA, Voluntary Organizations after a Disaster (VOAD)
- FEMA Disaster Case Management (DCM)
- FEMA Direct Housing Mission and manufactured home sales in Jackson, Lane, and Marion counties

A New Role for OHCS

Oregon Legislature Appropriations

Extension and expansion of non-congregate sheltering:

- Hotel conversions and temporary housing through ODHS
- Intermediate-permanent housing (bridge to CDBG-DR) through \$150 million to OHCS
 - [Wildfire Recovery and Resilience Account:](#)
 - 450 households supported with intermediate or temporary housing
 - 867 households with full recovery support

Affordable Rental Housing Investments '21-23

Oregon Rental Housing Resources Preferences and Priorities

- Additional scoring and preferential points policy for projects funded in wildfire-impacted areas with state resources only or combined with 4% or 9% Low-Income Housing Tax Credits (LIHTC)
- Direct and rapid wildfire allocations in impacted areas
- Includes multifamily housing, manufactured, mobile home park preservation and one homeownership

2021 Federal Disaster Housing Tax Credits (HDC) (\$6.3M)

- Work with local housing jurisdictions
 - 80% to Jackson County Housing Authority
 - 20% to Lincoln County Housing Authority
- Streamlined allocation process and required closing/construction start Q2 of 2022
- Provide additional state gap financing

Long-term State-funded Wildfire Housing

Rental Housing

- 819 units
- Over \$114 million of Local Innovation and Fast Track (LIFT) Rental
- More than \$14 million of General Housing Account Program (GHAP) to fill funding gaps
- Other funding support: 4% Low-Income Housing Tax Credits, recycled bonds, and federal Housing Disaster Credits

Homeownership

- 351 homes
- Over \$8.2 million of LIFT Homeownership
- Almost \$15 million of GHAP
- Various other sources of state funding

Mitigation Standards

Energy Efficiency and Green Building Standards

- Energy Star
- ICC-700 National Green Building Standards
- HUD CPD Green Building Retrofit Checklist and additional energy-efficiency components

Wildfire Hazard Mitigation Provisions

- Oregon Residential Specialty Code R-327
 - Ignition resistant and non-combustible materials for roofing, siding and decking
 - Enclosed roof eaves, soffits, and cornices
 - Ember-resistant venting
 - Fire-resistant glazing on windows

Lessons Learned from a First-time Grantee

Data sharing: Federal, state agency, and local partners

Local implementation: Leveraging community relationships and engaging culturally specific organizations

CDBG-DR funding comes with greater restrictions: Leverage other programs that have more flexibility to support as many impacted households as possible

Pair Disaster Case Management (DCM) with local expertise: Allows local organizations to use resources that help them better support on-the-ground needs

Communication and engagement: Coordinate communication and engagement strategies to share information and set clear expectations for survivors

Lessons Learned: Disaster Recovery Plan

- Updated housing recovery workflow toward permanent housing solutions
 - Shelter (ODHS): Partners with Red Cross, FEMA, local orgs and governments
 - Temporary Housing (ODHS): Supports sheltering; DCM works with federal/state/local partners to transition sheltered populations to temporary housing
 - Permanent Housing (OHCS): ODHS and OHCS coordinate around unmet need(s) to secure permanent housing solution.
 - OHCS directs/authorizes resources to funding recipients to prioritize unmet needs.
 - Develop or facilitate the replacement of permanent housing.

Lessons Learned: Disaster Recovery Plan

- Allows for survivors to continue to receive wraparound services throughout recovery process.
- Streamlines experience for survivors and DCM casework with DCM services through Temporary Housing.
- DCM services close when Permanent Housing is achieved.
- Coordination, relationships, and support of long-term recovery groups (LTRGs), community action agencies and other organizations is essential to carry out this work.
 - Local community knowledge/expertise helps understand unique needs of individual communities.

Questions?



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**Disaster Recovery
and Resilience**

Disaster Recovery and Resilience

Ground Level Emergency Planning

- Risk Analysis
 - Fire, flood, weather
- Emergency Action Plan
- Oregon Almeda Fire 2020
 - Minimal warning
 - City/Region catastrophes
 - Services
 - Communication
 - Travel

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Ground Level Emergency Planning

- Lessons learned
 - Social media has multiple outlets to track events
 - Power - Pre-print notices
 - Consider travel options for tenants
 - Mass communication/Accountability – Alert Media
 - Equipment
 - Relocation
 - Take the time to talk about it

Disaster Recovery and Resilience

Looking Forward

- New challenges
 - Rural power issues
 - Utility costs
 - Staffing
- New opportunities
 - GGRF Funding – Power Forward
 - Specialized vendors combining resiliency with affordable housing