



## ISSUE BRIEF



Photo courtesy of Enterprise Community Partners.

## 1A Communicate Early and Often Federal Agencies in Post-disaster Resilience Efforts

This resource provides information that Community Development Block Grant Disaster Recovery (CDBG-DR) grantees need to understand by clarifying how different federal disaster recovery programs interact, as well as effective ways to communicate this information to residents.

### The Issue

In addition to understanding the intricacies of CDBG-DR funds, grantee staff must also become familiar with how these funds overlap and interact with other federal disaster recovery resources. The more you understand the [National Disaster Recovery Framework](#) (NDRF), the better you can relate to what disaster-affected residents are going through during recovery. This can improve your CDBG-DR program's communication and outreach to affected residents and help you coordinate your programs to align with other federal assistance programs. It can also help reduce incidences of duplication of benefits issues and potential denial of assistance to residents.

When CDBG-DR grantees increase coordination with other disaster assistance agencies, such as the Federal Emergency Management Agency (FEMA) and Small Business Administration (SBA), disaster-impacted residents benefit

from improved access to support for rebuilding their lives. Residents of underserved communities are often among the most adversely affected by natural disasters, as they are more likely to live in areas prone to disasters, reside in substandard housing, lack time and resources to prepare and recover, and be without insurance. Disaster-affected residents, particularly vulnerable individuals and households, depend on the predictability of support from federal agencies to recover fully from disasters.

This resource brief explains how grantees can better understand and navigate the landscape of federal programs that support resilience activities in the wake of a disaster, so they may be better positioned to coordinate CDBG-DR assistance with other federal programs, as well as help residents anticipate, apply for, and use the assistance options available to them.



To better understand FEMA and SBA funding assistance, their target populations, and the potential unmet need / possible CDBG-DR fit, see the chart and links provided in "[Discovering Unmet Needs](#)," a short brief in the [CDBG-DR Citizen Participation and Equitable Engagement Toolkit](#)."



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## What Grantees Can Do

- **Learn more about the differences between CDBG-DR and other federal disaster recovery programs**

The federal government created different disaster response programs to meet the many and wide-ranging needs that communities and residents may face during the long recovery processes (see image, below). [FEMA's Individual and Households Program \(IHP\)](#), for example, is designed as a first step to meeting the most pressing housing needs of disaster survivors in the immediate aftermath of an event. Households may receive up to \$40,000 to make immediate repairs to a residence for short-term habitability or to cover the costs of alternative housing. [SBA similarly makes short-term low-interest loans available](#) to owners of residential properties (up to \$200,000) and renters (up to \$40,000) for repairs to the home and replacement of lost belongings. To qualify for an SBA loan, applicants must meet certain debt-to-income and credit score requirements and demonstrate an ability to repay loans, which is more restrictive than the eligibility criteria for FEMA assistance. Consequently, both FEMA's and SBA's programs are generally accessible to higher income households, while low-income or financially vulnerable households can be more consistently covered only by FEMA's IHP.

Other federal agencies may also provide immediate post-disaster assistance for specific, targeted recovery needs. These include:

- **Economic Development Administration (EDA):** [EDA](#) serves as the coordinating agency for post-disaster recovery efforts on behalf of the [Department of Commerce](#) (DOC). In this capacity, EDA provides leadership, coordination, and oversight for primary and support agencies, all of which share a role in the provision of grants, loans, training and other forms of assistance to support

economic recovery efforts in disaster-impacted communities and regions. The EDA assists areas impacted by disasters by providing technical assistance related to measuring economic and market factors following a disaster.

- **Army Corps of Engineers:** In any disaster, the [Army Corps of Engineers](#) has three top priorities: support immediate emergency response priorities; sustain lives with critical commodities, temporary emergency power and other needs; and initiate recovery efforts by assessing and restoring critical infrastructure. For example, Operation Blue Roof is an Army Corps program. This is the highly visible blue temporary roofing placed on damaged properties until arrangements can be made for permanent repairs.
- **US Department of Agriculture (USDA):** [USDA offers a variety of assistance programs following a disaster, including helping](#) displaced tenants access vacant USDA units nationwide and supporting agriculture producers when low yields, loss of inventory, or prevented planting occur due to natural disasters.
- **Silver Jackets Program:** [Silver Jackets](#) are state-based teams that usually include representatives from state and federal agencies, Tribes, and regional non-governmental organizations. Participants have mission areas of hazard mitigation, emergency management, floodplain management, or natural resources conservation. The state Silver Jackets teams allow all relevant agencies to come together with the state to collaboratively plan and implement interagency solutions. Team focal areas vary as state priorities vary

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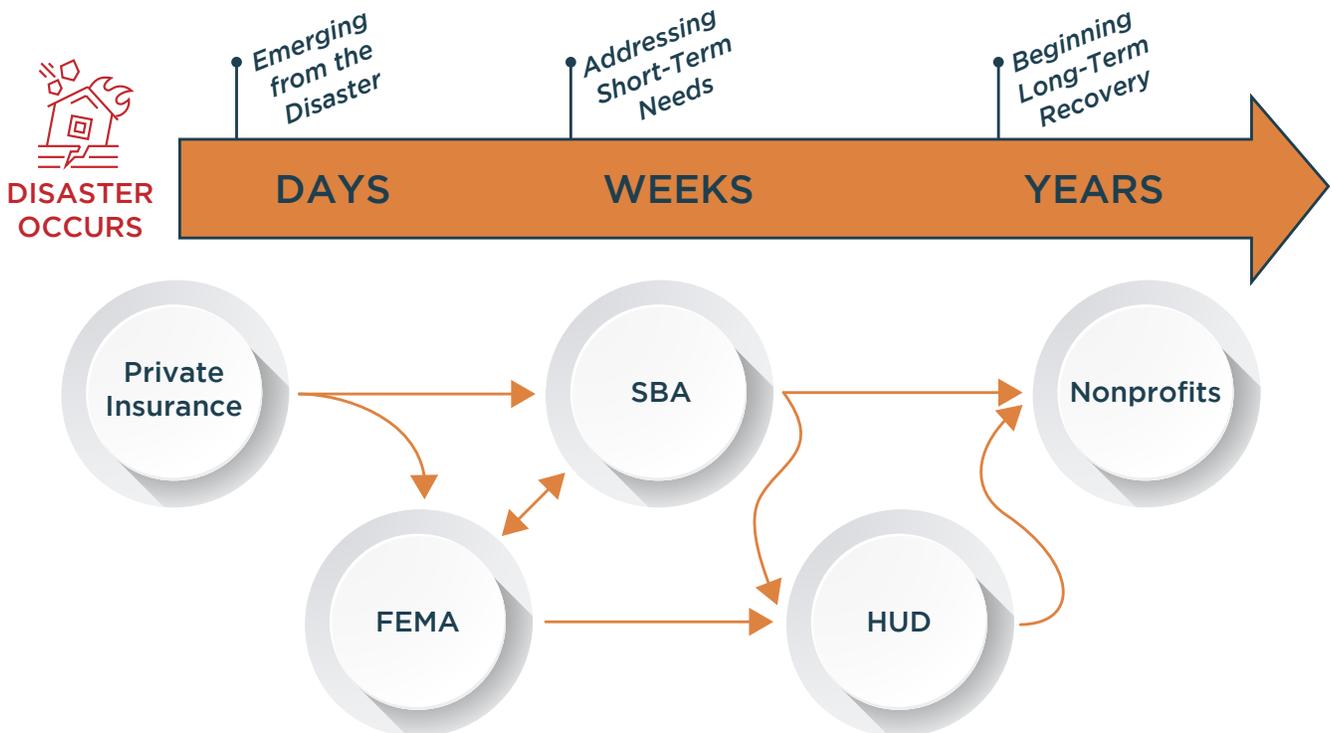
In addition to these federal partners, HUD plays an important role later in the process as communities rebuild after a disaster, with CDBG-DR funds focusing on long-term recovery and mitigation. If Congress decides to appropriate funding to HUD for disaster recovery and mitigation, the process of allocating resources to grantees across the nation begins. First, HUD uses unmet need data to allocate funds to grantees and determine funding levels and identify the most impacted areas. Then, the Department publishes a notice in the Federal Register to outline each allocation’s specific rules and requirements. Grantees then conduct a robust citizen participation and engagement process to identify specific areas of concern and need for residents, community organizations, advocacy groups and other concerns stakeholders. Finally, the identified grantees develop an action plan that describes how the grantee plans to spend the funding and submits the plan to HUD for review and approval.

CDBG-DR grantees – states, local governments, or Indian tribes – develop specific programs and activities to meet the remaining unmet needs of residents and communities after initial disaster assistance has been allocated,

including structural rehabilitation and other longer-term housing rebuilding and resilience needs. CDBG-DR funds also come with a statutory requirement for grantees to prioritize the unmet needs of low- and moderate-income (LMI) persons by reserving a portion of a grantee’s CDBG-DR allocation for these households. Grantees set their own eligibility and application requirements for their CDBG-DR funded programs in compliance with HUD’s rules, but those may differ from the processes that individuals use to access FEMA and SBA funding.

Advice from a public official in New Jersey

*“So many people in the disaster space say, “I’m a FEMA person” or “I’m a HUD person.” That approach is the kiss of death in my mind. If you cannot understand FEMA and you cannot understand HUD and you cannot understand how the two interrelate, your programs are doomed to fail.”*



## Major Federal Agencies Providing Post-Disaster Recovery Assistance

Funding Source	FEMA IHP	SBA Loans	HUD CDBG-DR
<b>Types of Housing Assistance Provided</b>	Direct grants (up to \$40K) to residents cover immediate shelter needs and/or minor repairs to return residence to habitability; no income conditions, though cannot duplicate benefits covered by insurance or other means	Loans for property owners (up to \$200K) or renters (up to \$40K) for repairs to homes and to replace belongings; subject to credit and eligibility requirements that generally favor higher-income households	Wide range of options available, as determined by grantee needs assessments; funding may be allocated through intermediaries (local governments or service providers); generally serves low/moderate-income households and vulnerable populations
<b>Timeframe</b>	Available immediately after a disaster, with assistance provided for up to nine months	Available soon after a disaster, with loan terms up to 30 years	Funding is allocated to grantees 6 months to 2 years after a disaster (depending on Congressional appropriations); funds typically reach impacted residents after an additional 6-18 months

- **Coordinate your CDBG-DR programs to align with other federal recovery programs**

One challenge associated with the implementation of federal recovery programs is to reduce or eliminate time and funding gaps between coverage of various assistance programs. Such gaps can be especially problematic for LMI households, who may not only struggle to understand and access federal resources but also are less likely to have financial reserves or insurance proceeds to bridge these gaps [see the brief in this series on [Low- and Moderate-Income \(LMI\) Households](#) for more information about this challenge].

While HUD is actively working to expedite CDBG-DR allocations, grantees can also help minimize lapses in assistance for LMI residents by aligning the timing and structure of CDBG-DR activities to better align with FEMA and SBA programs.

One option is to streamline application processes for CDBG-DR funded activities by using the same or very similar forms and information requirements as other federal recovery programs. Residents who have already gone through applying for FEMA and SBA assistance will be familiar with these processes and are less likely to feel burdened or overwhelmed when trying to access longer-term funding. Past CDBG-DR grantees have also worked with FEMA to establish joint field offices and partner in public outreach campaigns.

Pennsylvania established a Disaster Recovery Resources Team that was co-chaired by its CDBG-DR grantee agency and officials from FEMA, which along with state emergency management officials coordinated on the development of action plans and identified priorities for long-term recovery strategies.

Grantees can also use data from FEMA and SBA to identify residents with remaining unmet needs who may be served by CDBG-DR funding. This data, which is [available to grantees from HUD through data and computer matching agreements](#), should be one of multiple sources used in assessing need and conducting resident outreach. However, grantees should keep in mind that not all residents will have applied for initial assistance, so this data should not be the only source of information when identifying unmet needs. Indeed, an overreliance on FEMA data led the state of New Jersey to initially underestimate the need among residents in rental properties and those with limited English proficiency, which led advocates to file a fair housing complaint with HUD against the state. The state settled the complaint by submitting a voluntary compliance agreement, through which it allocated additional funding and resources to serve to renters and other underrepresented populations.



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- **Inform residents about different recovery programs to reduce confusion and ensure better coverage of unmet needs**

Just as grantee staff may be learning about federal disaster assistance, so are many disaster-affected residents. When disasters strike, lives are upended, and residents eagerly search for answers to questions about how to put their lives back together. Grantees can help by making this information easy to find and, as much as possible, consistent across the local, state, and federal programs' websites that are providing disaster assistance.

Grantees can also support residents by providing them with clear information about the requirements for different programs and helping them determine their eligibility. **This includes informing residents about the importance of keeping receipts for any and all repair or recovery expenses incurred, tracking different sources of support as they become available, and following-up with residents as they progress through different phases of the recovery process.** Such steps can be especially helpful for residents to avoid duplication of benefits issues, which if not monitored could result in denial or forfeiture of recovery assistance funds. Grantees can also continue to build local knowledge, understanding, and capacity related to the disaster recovery process through regular marketing and communication initiatives.

Grantees should consider that many LMI and vulnerable households may lack broadband internet access and/or have lower technical readiness that is needed to complete online forms. Providing recovery information in multiple formats, such as at in-person help centers via brochures distributed in neighborhoods or posted fliers at gathering places (with a phone number to call for assistance), ensures many people are able to find and use the information.

Louisiana offers an example of an effectively executed and well-coordinated communication effort. HUD's [Citizen Participation and Equitable Engagement Toolkit](#) documents Louisiana's initiative following three major 2016 storms. Their multipronged strategy encouraged a broad representation of the affected population to apply for assistance and stay engaged throughout the process. [Read more about the Louisiana Office of Community Development's innovative communications efforts.](#)

Advice from a public official in New Jersey

*"The continuity between FEMA and HUD is one of the biggest things I learned to value because that does affect equitable distribution of funds."*



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### About Enterprise Community Partners

Enterprise is a national nonprofit that exists to make a good home possible for the millions of families without one. We support community development organizations on the ground, aggregate and invest capital for impact, advance housing policy at every level of government, and build and manage communities ourselves. Since 1982, we have invested \$64 billion and created 951,000 homes across all 50 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands – all to make home and community places of pride, power and belonging. Join us at [enterprisecommunity.org](http://enterprisecommunity.org).



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Photo courtesy of Red Cross and Enterprise Community Partners.

## 1B Communicate Early and Often Setting Expectations for Recovery Assistance

This resource provides information on how and what to tell residents about the timing and process for disaster recovery and resilience activities, including commonly asked questions about which steps can be done in advance and how to plan for reimbursement of early expenses.

### The Issue

To help reduce uncertainty among disaster-affected households and provide a clearer picture of the recovery timeline, it is important that a grantee's communications set realistic expectations about the timing of Federal assistance.

While grantees cannot change the timing of available funding, grantees can take steps to prepare residents for the funding application process in advance of funding release. Past grantees have said that for many impacted residents, the application requirements were overwhelming, especially for residents that had experienced months of clean up and repairs without itemizing their work or keeping receipts.

This resource brief explains how grantees can help residents prepare to apply for CDBG-DR assistance before the applications are available.



Photo courtesy of Chandler Cruttenden on Unsplash.



Photo courtesy of Mliivoj Kuhar on Unsplash.

## What Grantees Can Do

- **Become familiar with how CDBG-DR overlaps and interacts with other Federal disaster recovery resources.**

Staff who work with CDBG-DR funds should know the timing of different recovery funding in the larger [National Disaster Recovery Framework](#) (NDRF). Similarly, grantees should understand which activities are eligible using [CDBG-DR funding](#). This can lead to better communication and outreach, and help you coordinate your CDBG-DR funding with other Federal assistance for the best results. For more information, including resource links and a diagram that provides details about Federal disaster recovery programs, see the brief in this series on [Federal Agencies in Post-disaster Resilience Efforts](#).

- **Ensure that answers to common questions about the recovery assistance process are easy for residents to find.**

Disaster recovery is stressful for residents. Providing easy ways for individuals and households to find information can help reduce stress, anxiety, fear, and mental health problems. Grantees should use [a variety of outreach methods](#) like social media, utility inserts, websites and online resources, flyers, brochures, or newspaper announcements to distribute up-to-date information that addresses common questions from disaster-impacted households. See the brief in this series on [Using Technology to Facilitate Outreach and Communication](#).

- **Set expectations about the timing of assistance.**

CDBG-DR supports long-term recovery by addressing a community's unmet needs. For example, CDBG-DR housing recovery programs across all housing activity types take an [average of 3.8 years](#) from the point of the disaster declaration to completion. The more that grantees can set expectations based on these realistic timelines, the more likely households are to persist through the steps of the recovery assistance program. Grantees can set expectations around the timing of assistance by clearly laying out the CDBG-DR timeline during recurring public hearings and meetings so that residents can stay abreast of any changes that may impact the timing of disaster recovery assistance. Grantees can also set expectations by sharing updates through social media posts or by providing updates on funding release dates on a dedicated page on their website.

### Advice from a public official in New Jersey

*"New grantees are always surprised to hear it'll be eighteen months to two years before they have programs up and running. CDBG-DR is really a long-term recovery program. It's not immediate response."*



Photo courtesy of Christin Hume on Unsplash

- **Tell residents how to prepare in advance for CDBG-DR assistance.**

Many residents will have applied for emergency assistance from federal agencies such as FEMA or SBA. They need to know the grantee's CDBG-DR application is different and has different documentation requirements. They will need reminders to keep all records related to the disaster and require time to collect relevant documents. Grantees can help by communicating early and often which documents will likely be needed. This includes announcing the initial requirements and broadly communicating any changes to the documentation requirements as necessary. See the brief in this series on [Tracking and Communicating Progress](#).

Grantees should inform residents well in advance about common topics found in a grantees' CDBG-DR application and the types of documentation that is often required to complete that application:

- **Income eligibility:** In addition to paystubs, encourage residents to obtain access to their tax records.
- **Records of repairs:** Residents will need to provide documentation of expenses, such as receipts, invoices, and contracts, for applying for reimbursement of other needs not covered by other disaster assistance funds. The documentation must show that the applicant was the person responsible for paying for these items at the time of the disaster.

- **Tie-back:** To demonstrate that the damage or destruction to structures was a direct result of the specific disaster being addressed by CDBG-DR funding, residents should be instructed to keep FEMA, SBA or insurance award letters, neighborhood-level media reports, or documentation of damage by disaster response/relief organizations. This is especially important in areas that have multiple disasters over a short period of time.
- **Duplication of Benefits:** Learn how to help residents avoid duplication of benefits pitfalls by reviewing the brief on [Low- and Moderate-Income \(LMI\) Households](#).



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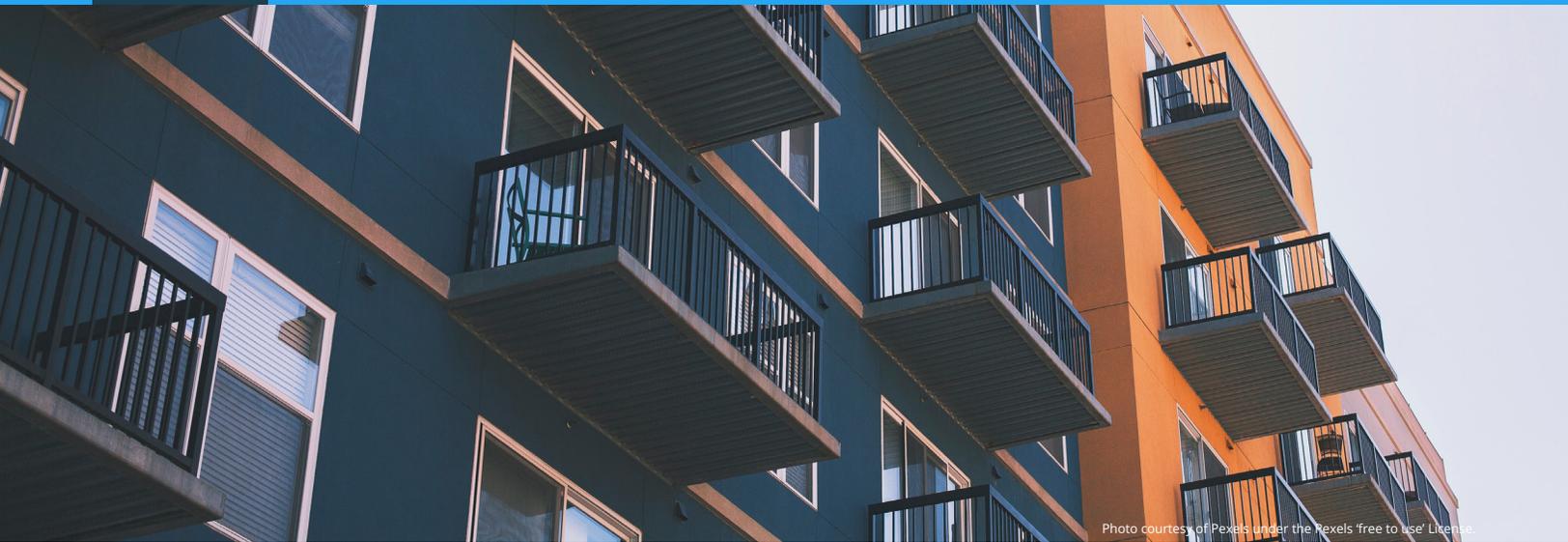
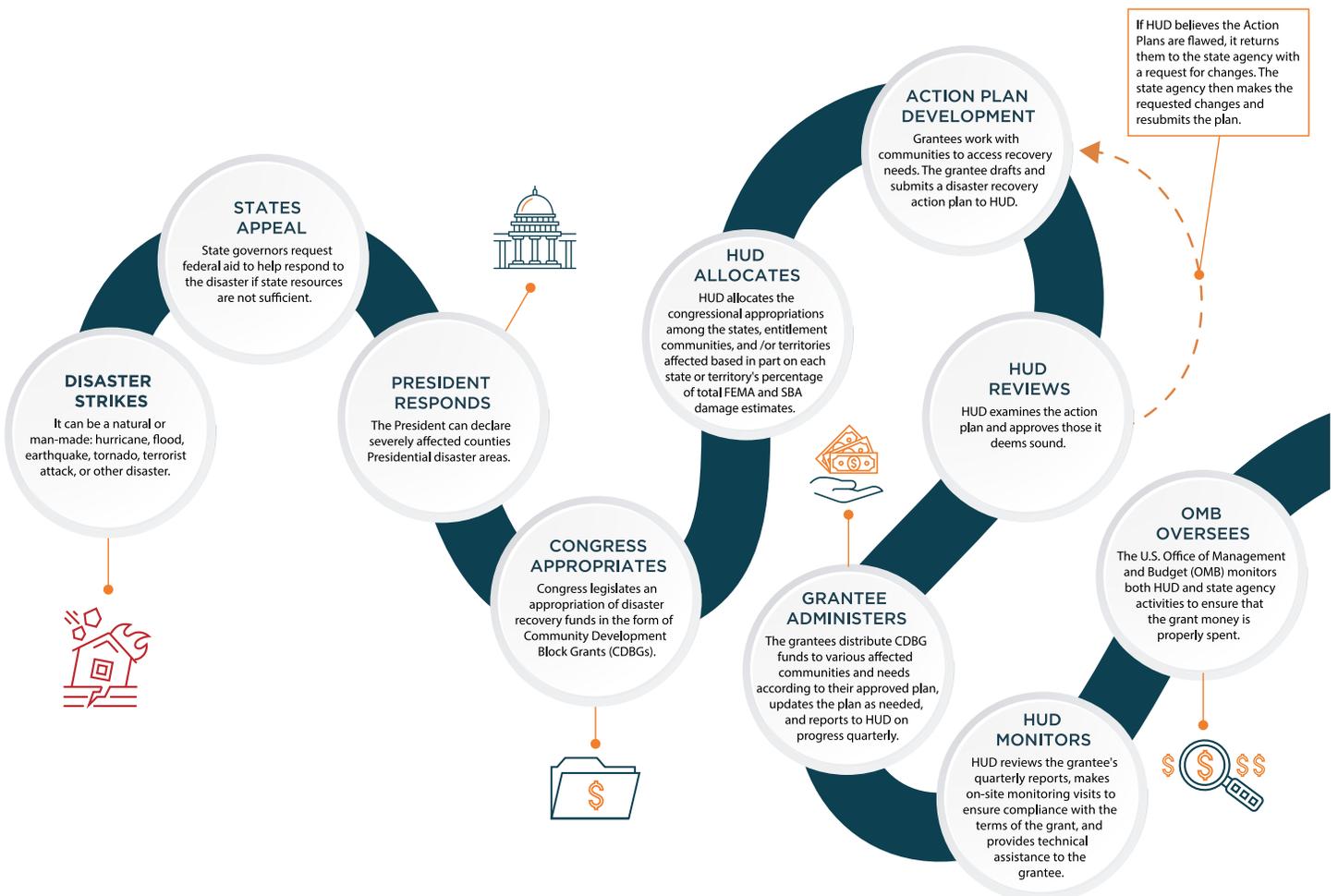


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## How CDBG Disaster Recovery Grants Work





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### 1B Communicate Early and Often Setting Expectations for Recovery Assistance



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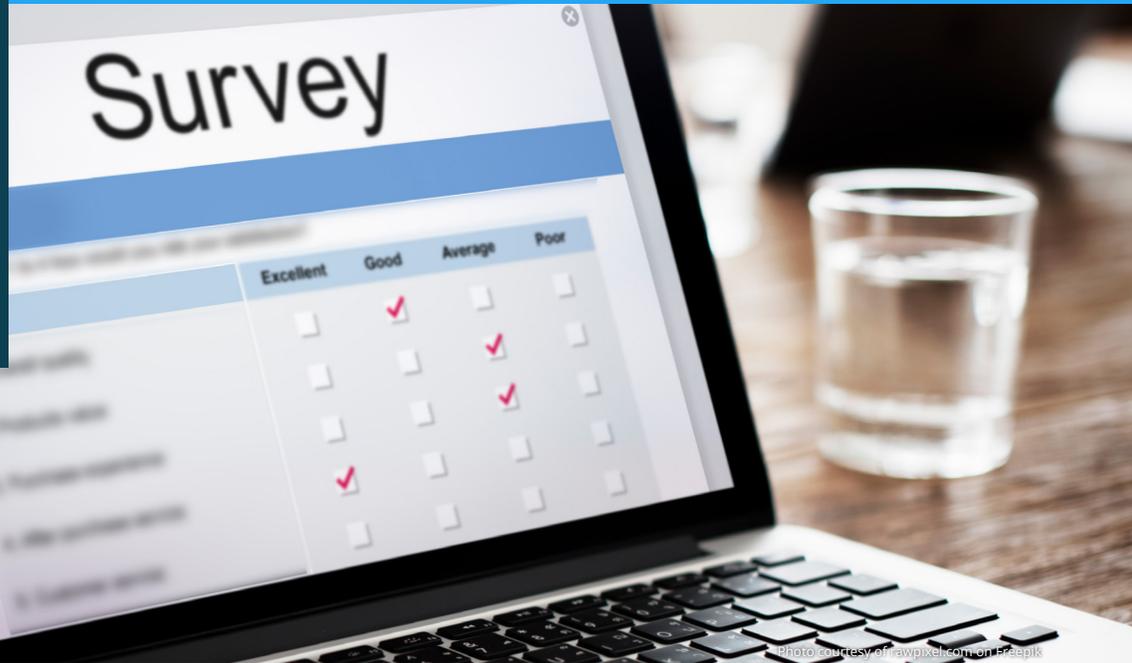


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## ISSUE BRIEF



## 1C Communicate Early and Often Using Technology to Facilitate Outreach and Communication

This resource provides information regarding how to leverage existing forms of connection to communities to share information about the disaster recovery process, as well as to conduct virtual outreach (mobile, social media) and collect feedback (surveys, hotlines).

### The Issue

Until recently, CDBG-DR communication approaches for disaster recovery typically involved town hall events, webinars, distribution of print and online materials in multiple languages, and partnerships with community groups. Yet past grantees acknowledge these efforts were sometimes inadequate, particularly at reaching low- and moderate-income (LMI) populations in the most impacted and distressed areas (MID). Specifically, these past grantees report seeing lower turnout at public events, fewer applications for benefits, and higher levels of uncertainty and confusion among LMI populations. However, many grantees have implemented improved communication and outreach strategies that have reduced barriers and improved participation among LMI residents.

This resource focuses on effective uses of technology by CDBG-DR grantees to engage in information sharing with LMI communities.

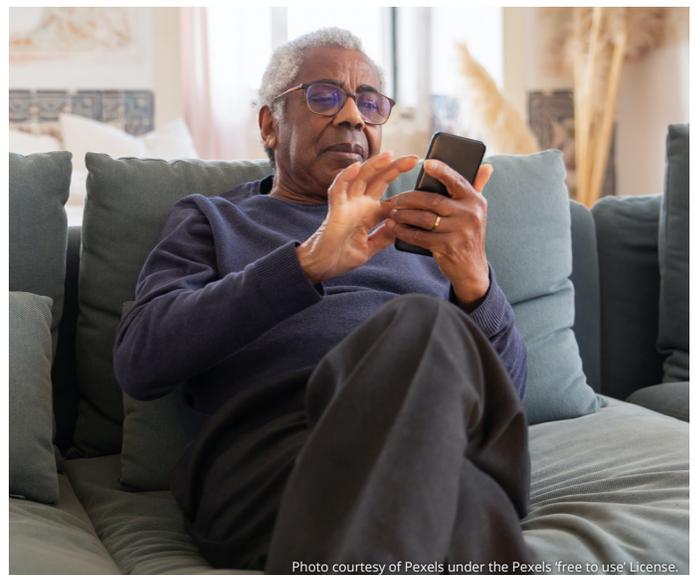


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## What Grantees Can Do

- **Create a communications plan that includes many different outreach approaches.**

To be effective, grantees often combine high- and low-tech methods to target rural and low-income communities in the MID areas. For example, in Florida after Hurricane Matthew, the Office of Economic Development (OED) used a variety of online and virtual methods to notify residents about the CDBG-DR process. Their online application platform instructed residents to scan and submit files electronically. For non-technology-oriented audiences, OED established convenient document drop-off locations. They also provided in-home assistance for those unable to access the technology-based options.

- **Use technology during needs assessment.**

Louisiana's Office of Community Development (OCD) conducted an online survey to estimate the number of eligible households for various programs and services. They made the survey available by phone as well. In addition, seniors were able to contact a call center and give permission for the customer service rep to capture their responses and start an application for assistance. While on the call, seniors were connected to support services based on their survey responses. Housing assistance centers in neighborhoods enabled walk-in clients the ability to complete surveys in person. Louisiana officials reviewed survey response rates in the MID areas, and where there were low response rates, teams went door-to-door to ensure they collected representative data.

### Advice from a public official in Louisiana

*"The survey was useful in helping us see who was responding and then allowing us to create strategies to go look for the people who weren't responding; that's when we would contact the legislator for that area and say, 'Hey, people in your district aren't responding. Can you help us?' That really helped."*

- **Use emergency alert and warning systems.**

Smart phones and social media platforms offer additional ways to communicate with the public. Many communities are adding warning system technology to help residents manage risk. After massive flooding in Nashville in 2010, the city invested in a warning system that alerts residents of disasters. Additional uses of technology include:

- a designated website for up-to-date disaster-related emergency information;
- the nationwide Wireless Emergency Alerts (WEA), which sends weather-related warnings to cell phones;
- the Metro Emergency Alert and Notification System (MEANS) for cell or landline phones, text, email, or TTY;
- use of a 311-emergency hotline to communicate information; and
- Smart 911 that allows residents to proactively provide details on family or household members.



Photo courtesy of dole777 on unsplash.com



The Federal Emergency Management Agency (FEMA) has a [text messaging guide](#) that includes instructions and graphics that explain best practices for communicating via text during disaster recovery.

### Advice from a public official in Nashville

*“Messaging via text seems to work a lot better than people having to go look in their email.”*

- **Harness social media to reach and engage with many people.**

Social media is a cost-effective way to reach many people, have a two-way dialogue with residents, and increase access to disaster recovery information. In past disasters, CDBG-DR grantees in Florida and Louisiana used Facebook and Twitter to promote applications for disaster assistance and to understand community members’ primary concerns. In response to their flood disaster, Nashville worked closely with community partners and expanded their reach considerably through their partners’ social media.



**TIP:** Does your local or state government already have an established app?

Coordinate with the app developer/content manager to link to your CDBG-DR program website/program page.



Photo courtesy of lookstudio on Freepik.

## Forms of Social Media Content

Type	What it is
Text posts	Straightforward text meant to convey important information; use as a headline to grab attention
Photos/images	Visual supplements to text posts that provide context and increase visual appeal/engagement
Videos	Short or long pieces that tell a longer story about an event; can be live or pre-recorded, with or without sound
Infographics	Visual presentations of data or key information
GIFs	Preset images used to informally convey particular emotional or situational reactions
Curated Content	Information gathered externally used to amplify a particular topic or message
Organizational	Behind-the-scenes information on your organization intended to show transparency and build trust
Location/Check-in	Geotagged locational information showing where activities are taking place

(Source: HUD's [Social Media 101 Toolkit](#), p. 12-13)



The HUD Citizen Participation & Equitable Engagement Toolkit highlights the value of grantees setting up and testing their **social media effectiveness** with their partner networks.

- **Get creative in outreach efforts.**

More recent CDBG-DR grantees use a variety of creative marketing and public information strategies to notify citizens about the disaster recovery program. Along with traditional approaches such as town halls and public meetings, grantees should consider paid and non-paid **media on radio and television**, billboards, webpages, neighborhood list serves such as Next Door, infographics, and live polling.



In September 2017, Hurricanes Irma and Maria destroyed and damaged many homes and buildings in the US Virgin Islands (USVI). To maximize the reach of CDBG- DR funds, the USVI Territory turned to all available communication methods at their disposal. Their communication plan incorporates learnings from previous efforts on outreach, the constraints presented by COVID-19, and targeted strategies, media, and communication channels for their different audiences. Learn more about their innovative strategies [here](#).



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Photo courtesy of Freepik

## 1D Communicate Early and Often Tracking and Communicating Progress

This resource provides information on how grantees should continually communicate and conduct outreach to residents throughout the recovery process, including ways to keep residents up to date on progress while making clear what steps are still to come.

### The Issue

Effective outreach is crucial in providing support and resources to low- and moderate-income (LMI) and vulnerable populations, often the hardest hit by natural disasters (see the brief on [Using Technology to Facilitate Outreach and Communication](#)). While it's important to keep residents informed of support and resources during the initial stages of recovery, it's equally important to continue communication to ensure residents stay informed about the progress of recovery efforts, the availability of new tools and resources, and the impact of recovery programs on the community. Regular outreach acts as a reminder to

residents that they have not been forgotten during the long recovery process, and helps them navigate financial support as well, as discussed in the brief on [Low- and Moderate-Income \(LMI\) Households](#).

This brief outlines the content and format considerations that grantees should consider while creating communications and updates to keep residents informed throughout the entire disaster recovery process.



Photo courtesy wavebreakmedia\_micro on Freepik

## What Grantees Can Do

- **Reiterate key messages frequently and regularly.**

After a disaster, residents may have trouble remembering information as they deal with the aftermath of damages to their homes and the emotional toll of loss. To help ensure that residents are informed about support opportunities through CDBG-DR and other sources, it is important to regularly reiterate and re-communicate information. For instance, a resident who is still undergoing home repairs two years after the disaster may have forgotten the importance of retaining receipts for disaster assistance funds. A friendly reminder, such as a re-post on social media or a flyer in the community, can help refresh their memory. It is important to keep key resources up-to-date, such as printed material, grantee websites, and partner websites, so that residents have access to the latest recovery updates. Face-to-face events, such as townhalls or public meetings at well-known communal locations (e.g., churches, local businesses, community centers) taking place on a routine basis throughout the recovery process, provide an opportunity to share updates and connect with residents.
- **Create summary reports and flyers with updates.**

The purpose of summary reports is to share the most recent information on program decisions and procedures. When creating these reports, use plain writing and take into account populations with [limited English proficiency](#). Ensure transparency when communicating the outcomes of decisions or procedures and, if necessary, clearly explain why program decisions may not align with some priorities or interests. In addition to reports, flyers can effectively convey important messages and specific updates, particularly when posted in high-traffic locations, social medial pages, and agency websites, such as Puerto Rico Department of Housing's (PRDOH) Transparency Portal for CDBG-DR and CDBG-MIT updates.

### Keep Websites up to Date



After Superstorm Sandy, the New Jersey Department of Community Affairs (DCA) created a website to provide updates on funding allocations and spending status, broken down by program and activity. The website was updated regularly and DCA encouraged the public through its social media posts to visit the website for the latest information on recovery activities.

- **Include a feedback loop.**

Regardless of the timing of the communication, it's essential to always include a point of contact phone number, mailing address and/or email address. This gives residents the chance to reach out with further questions or feedback and stay updated on any changes to policy, procedures, and support.

- **Monitor the spread of rumors and false information that may generate distrust, in order to inform your messaging strategy.**

Counter the impact of rumors and false information through consistent messaging. This is particularly crucial in situations where there is ambiguity or incorrect information within the affected community. Establishing formal connections with local community leaders can provide early insight into rumors and false information during a disaster, allowing them to be effectively addressed with the help of trusted community leaders serving as an additional reliable source of communication. Keeping a pulse on the community's perceptions of recovery efforts through polling disseminated through these trusted community leaders can also help grantees better understand how communications are landing with the public.



**Stay a Step Ahead of False Information and Keep the Public Informed.**

After the severe flooding in Nashville, TN in 2010, unscrupulous developers targeted low- and moderate-income neighborhoods by presenting false documentation and coercing residents to sell their homes. Officials who were interviewed said that at the time they were unaware of the widespread nature of these predatory practices as they were preoccupied with managing the specifics of the CDBG-DR grant. It wasn't until several years after the flood that they realized the full impact on entire neighborhoods and communities.

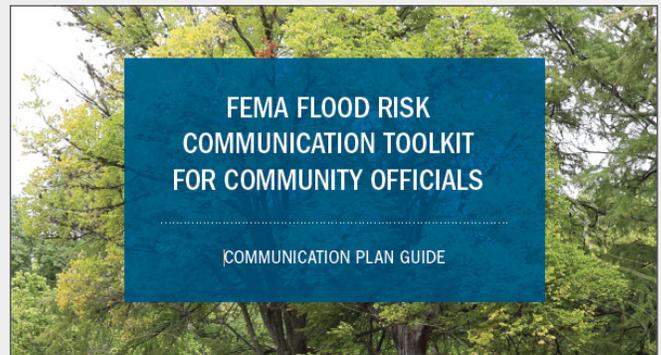


**Send Communications Out Frequently to Remind Residents to Submit Paperwork on Time.**

In Nashville, TN, the Metropolitan Development and Housing Authority tracked every individual that submitted a request for assistance after severe flooding and followed up for months to encourage people to complete their applications.

- **Be flexible and stay in tune to changes in community needs or stakeholder expectations as they relate to communication.**

Community needs and stakeholder expectations will often evolve over the course of recovery. It is crucial to continuously assess these needs and expectations and adjust strategies accordingly. For instance, the emergence of new community challenges such as complex home repair issues (such as mold) and changing expectations (such as extended delays in receiving funding assistance) may require a shift in key messages, communication techniques, and information dissemination channels. Working alongside trusted community partners to conduct follow-up conversations or distribute surveys to households that are being assisted can help the grantee adapt to feedback on changing community needs.



[FEMA Flood Risk Communication Toolkit for Community Officials](#) provides guides, reports, and tools on effective communication.



## ISSUE BRIEF

### 1D Communicate Early and Often Tracking and Communicating Progress



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### ISSUE BRIEF



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## 2A Identifying and Assisting Key Populations Low- and Moderate-Income (LMI) Households

This resource provides information on how LMI households often struggle between availability of short- and longer-term resources and how flexibility is needed to meet these needs without causing any duplication of benefits.

### The Issue

LMI communities are particularly vulnerable to extreme weather and other natural disasters. Because the members of these communities typically have relatively fewer resources, they are also the slowest to recover. Initial emergency response funds from Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA) can help households with costs for housing repair and other disaster-related expenses. Long-term recovery, and any additional unmet needs, can often be supported through CDBG-DR funds from HUD. Yet for LMI households, more financial help is often needed to fully rehabilitate homes and make them resilient against future natural disasters, to cover additional living expenses, and to make up for lost income due to work interruptions. This gap between needs and available resources is greater for LMI households and can be made worse by the timing gaps that often occur between receipt of short- and long-term federal financial assistance. This delay often places LMI and vulnerable residents at risk of worse outcomes from disasters.



To better understand FEMA and SBA funding assistance, their target populations, the potential for unmet need, and possible CDBG-DR fit see the chart and links provided in [“Discovering Unmet Needs.”](#)

This resource focuses on three recommendations from other CDBG-DR grantees to help LMI households anticipate and withstand funding gaps and delays: 1) Make it a priority to teach recipients ways to avoid duplication of benefits, 2) Provide households with tips and tools to manage disaster assistance funds, and 3) Consider the creative strategies employed by other grantees to help moderate the financial impact of disasters for LMI households in developing your CDBG-DR program.



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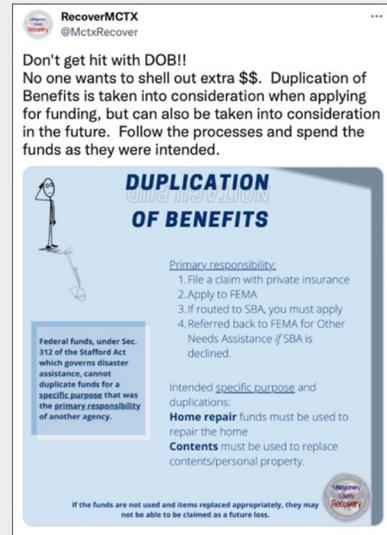
## What Grantees Can Do

- **Communicate to Residents About Duplication of Benefits.**

When a person or business receives federal assistance to recover from a natural disaster there is, by law, a prohibition on duplication of benefits. A recipient of federal disaster relief cannot recover more than the amount of loss - in other words, no double recovery at taxpayers' expense. This includes expenses covered by philanthropic donations, insurance proceeds, and other public assistance programs. Recipients of federal assistance may be denied receipt of additional funds or asked to pay money back to the federal government if there is a duplication of benefits.

- **Provide Educational Resources Online and Work with Community-based Partners to Prioritize This Outreach.**

Community-based organizations are often 'financial first responders' for households and should be tapped as communication channels to raise awareness and understanding of duplication of benefits along with other financial assistance resources. Following the 2020 Holiday Farm Fire in Oregon, a local community development organization, the McKenzie Community Partnership, took the lead in sharing tips, resources, and guides on program requirements for a variety of disaster recovery funding resources through various channels, including social media profiles that it created in direct response to the fire as well as through virtual trainings and in-person workshops. Consider which community-based organizations, such as local HUD-approved housing counseling agencies, might be a strong partner for community outreach on these requirements and use the following public education resource: [CDBG-DR Duplication of Benefits Case Studies](#).



CDBG-DR grantees can increase community awareness about duplication of benefits by including advisories in the invitations to apply for recovery assistance that are sent to households, sending email or text reminders to recipients, and posting frequent messages on social media and other outlets.

### Advice from a public official in New Jersey

*“A lot of the issues that you face on the tail end of a long-term recovery start in the response, namely duplication of benefits. Some folks struggle with duplication of benefits because they receive money up front to do some housing repairs and maybe some other things. Then when long-term recovery kicks in, maybe a year and a half or two years later, they are expected to have the money they were given two years ago. That creates a major dynamic for households that are on fixed incomes.”*



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- **Educate Residents on How to Track Disaster Assistance Funds**

Households need to keep receipts from all purchases related to the cleanup, repair and rent for alternative accommodations that were paid with disaster assistance funds. However, for many households, keeping track of receipts for repairs and purchases in the wake of a disaster is challenging. Many people do not understand the importance of this and do not prioritize it. Others do not know to establish a routine or system to keep their records. Listed below are examples of ways that CDBG-DR programs have counseled households to manage assistance funds.

- **Create a clear list of the funding sources that should not be duplicated.** The City of Houston created one-pagers on the duplication of benefits for its Hurricane Harvey Homeowner Assistance Program that clearly listed out potential sources of benefits for applicants to consider and included an example of how a family could calculate what would be considered an unmet need and what would be considered a duplication of benefits. See the one-pager as an example: [Harvey Homeowner Assistance Program Duplication of Benefits Fact Sheet](#).

- **Encourage CDBG-DR applicants to set up a new bank account to deposit disaster assistance funds from all sources.** In the aftermath of Superstorm Sandy, New Jersey officials encouraged households to set up new bank accounts for their disaster assistance funds, to be kept apart from their regular household expenses and only used for home repairs. A separate bank account helped households minimize duplication of benefits later, assisted case managers in monitoring remaining balances relative to remaining needs, and helped officials conduct financial review audits for any duplication of benefits. Grantees should provide contact information for trusted financial institutions for new bank accounts and HUD-approved housing counseling agencies who can provide more thorough financial literacy training, help comb through banking options, and help the underbanked address barriers to banking.

Advice from a public official in New Jersey

*“There were prudent examples – setting up a brand-new bank account so the same account isn’t used to pay mortgage, for example. They deposit their flood insurance check into it, the SBA loan into it, and our housing rehab money into that account. That was not a requirement that we made. As we get to close out, we need to document there was no duplication of benefits and this has made that much easier on everyone. Even midstream, we can all examine the account to confirm there is money to finish. Having that as a requirement would’ve gone a long way. I realize this might be problematic for people in vulnerable communities to go out and set up a new bank account.”*



Photo courtesy of Freepik by pvproductions

## Bridge the Gap in Funding

- **Coordinate Program Design Across Federal Partners**

Communities have developed creative ways to use the CDBG-DR program to help households with extra costs due to the disaster and to close the gap between the FEMA, SBA and CDBG-DR programs. Pennsylvania worked closely with FEMA/PEMA to structure their buyouts program so that it included homes that did not meet the FEMA standards but were still considered flood damaged. In this way, once CDBG-DR funds arrived, the program was quickly ready to launch and work with residents.

- **Work with FEMA-Funded Agency to Request Extensions**

Most FEMA-funded activities have relatively short expenditure deadlines, but the FEMA-funded state agency can request extensions from FEMA. By working with the state agency that receives FEMA funding (typically the Emergency Management Agency), CDBG-DR grantees can ensure that FEMA funding continues to assist individuals, businesses and governments while CDBG-DR programs are getting underway. For example, under [FEMA Individual Assistance](#), FEMA provides Temporary Housing Assistance to renters and homeowners. Typically, this assistance ends after 18 months, but FEMA will grant extensions if the state can demonstrate the necessity of continuing to provide assistance until CDBG-DR homeowner and rental recovery programs have rebuilt, repaired, or otherwise replaced the damaged housing stock.

### Advice from a public official in New Jersey

*“When you talk about equity, if your assistance can be timed so that there is not a dip or gap, then there’s a better likelihood that people are going to be able to rebuild and stay in their communities. But if there’s any time when they have no assistance, because they don’t have deep pockets, this creates a lot of problems.”*

- **Streamline Community Access to Federal and Local Response**

Many grantees have streamlined access to government support after a disaster. For example, Nashville’s rebuild clinics included all federal assistance agencies so that residents could move from table to table getting advice and answers to questions. This one-stop shop accelerated the application and award process by reducing the trial and error that households experience when pulling together documents to complete applications.

- **Identify if Your Community Needs Differ from CDBG-DR Program Requirements**

New Jersey established several programs with CDBG-DR funds to assist homeowners and renters. They established a tenant-based rental assistance program and, through waivers approved by HUD, were able to keep the assistance going for 24 months. In addition, the state gave eligible homeowners housing incentives of \$10,000 to encourage them to resettle in their home or the same county as gap funding to support community stability as households applied for additional rebuilding assistance. This protected hard-hit communities from the harm of out-migration. These programs made a difference for tens of thousands of families.



## ISSUE BRIEF

### 2A Identifying and Assisting Key Populations Low- and Moderate-Income (LMI) Households



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## ISSUE BRIEF



Photo courtesy of Bruno Nascimento on Unsplash.

## 2B Identifying and Assisting Key Populations Renter Households

This resource provides information on how Community Development Block Grant disaster recovery (CDBG-DR) grantees have traditionally struggled to identify and serve renter households who may not be aware of disaster recovery and resilience options available to help them replace lost belongings and afford suitable housing so they may stay in the community.

### The Issue

Low-income renters are more vulnerable than homeowners following natural disasters for a variety of reasons, including:

#### 1. **Affordability:**

Low-income renters may not have the financial resources to prepare for a disaster. They may also have more difficulty finding affordable housing to relocate to or lack the financial resources needed to replace their possessions in the aftermath of a disaster.

#### 2. **Lack of insurance:**

Many low-income renters do not have insurance to cover damages to their homes or possessions, which can make it even more difficult for them to recover from a disaster.

#### 3. **Substandard housing:**

Low-income renters may live in housing that is more vulnerable to damage from natural disasters. They are more likely to live in areas with higher disaster risk, and more likely to live in older or poorly maintained buildings.

#### 4. **Limited access to resources:**

Low-income renters may have limited access to resources such as transportation, communication, healthcare coverage, and information, which can make it more difficult for them to prepare for and recover from a disaster.

#### 5. **Displacement:**

Natural disasters can often lead to displacement, and low-income renters may have fewer options for finding new housing, particularly if they are not able to afford higher rent prices or finding housing at all due to reduced supply in the aftermath of a disaster. This can lead to a loss of community and support networks.

This resource brief explains how grantees can better understand renters' unmet needs, design housing strategies that support renters and rental housing, and ensure renters are aware of disaster recovery support available to help them.

## What Grantees Can Do

- **Involve impacted renters in the needs assessment by seeking out and incorporating their input**

Although CDBG-DR grantees often use data from FEMA to create action plans, relying exclusively on this data has been found to underestimate the needs of renters after a disaster. It is important for grantees to consider a variety of sources of information to understand the full impact on the renters and their unmet needs following a disaster and to develop an action plan that effectively addresses those needs. After Superstorm Sandy, for example, New York State conducted a needs assessment for both homeowners and renters to determine the extent of the damage and the resources that would be required to rebuild and recover. The state decided to take this approach, which has been lauded by community advocates, because it **found** that New York City renters faced increasing hardship in the months following the hurricane. New York State was concerned that renters may have been underrepresented due to difficulties in obtaining information about rental properties and their occupants. To address this issue, the state conducted a needs assessment, finding that their concerns warranted the implementation of several measures to ensure that the needs of renters were accurately represented in the assessment. The state's approach included the following measures:

- **Outreach to renters:** The state conducted outreach to renters through various channels, including social media, radio and television, and community organizations, to encourage them to participate in the needs assessment. The awareness campaign included

advertisements in the press (including press associated with different ethnic communities and nationalities where English isn't widely spoken), signs in the affected areas, and public transit advertisements.

- **Partnerships with community organizations:** The state partnered with community organizations that work with renters, such as tenant advocacy groups, legal aid organizations, and housing counseling agencies, to help identify and assist renters in need.
- **Use of alternative data sources:** The state utilized alternative data sources, such as utility bills and school enrollment records, to identify rental properties and their occupants. Some communities also have landlord registries that could be referenced to identify rental properties and their occupants.
- **Collection of detailed data:** The state collected detailed data on the needs of renters, including information on the type and size of their rental units, the extent of damage to their property, and their need for temporary housing. This information was collected through e-mail and text messages as well as door-to-door canvassing to individuals and families who were affected by the storm.

Overall, these measures helped to ensure that the needs of renters were accurately represented in the needs assessment and that resources were allocated appropriately to address those needs.

### Advice from a community representative in Pennsylvania

*"In our rural areas, people don't want to admit they can't handle their situation. A percentage never got any help because of pride, especially the older generations. They don't have enough money to pay renters' insurance. For our clients, \$29 per-month for rental insurance when they are making \$16,000 a year is a luxury they can't afford."*



Photo courtesy of Ryan Loughlin on Unsplash

- **In the action plan, include housing strategies that help renters recover and afford to stay in their community**

When a natural disaster damages a community's housing, it decreases the availability of affordable housing, which often causes low-income renters to move away from their jobs, schools, and familiar communities. Grantees can help minimize these relocations by offering rental assistance programs that provide funding to help cover the higher cost of living in communities impacted by disasters. In some cases, it may take years to replace a community's available housing, so rental assistance may need to continue until construction and rehabilitation programs for rental housing recovery are completed. In New Jersey after Superstorm Sandy, many low- and moderate-income households were displaced for years. Seven years after the superstorm, the state legislature extended rental assistance for flood-affected households due to the lack of affordable housing options. To do so, the state needed to apply for a waiver from HUD and provide a good cause justification. In addition to rental assistance, grantees can consider funding programs for renters that provide housing counseling and legal assistance services. These services can provide renters with information on available rental properties, assistance with applying for rental assistance programs, and legal assistance to help them understand their rights as renters.

- **Raise awareness among renters about the CDBG-DR assistance**

Low-income renters may be unaware they could be eligible for CDBG-DR financial assistance. CDBG-DR funding often comes into a community many months after a disaster, at a time when some individuals and families have felt a need to move onto a different community because of a lack of awareness around assistance opportunities. Grantees can use the following outreach strategies to make sure renters have every opportunity to hear about financial assistance:

- **Partner with local organizations:** Partnering with local organizations that serve low-income individuals, such as houses of worship, food banks, and social service agencies, can help reach a targeted audience. These organizations may be able to distribute informational materials or provide information about available financial assistance during their own outreach efforts.
- **Use social media and online resources:** Utilizing social media platforms and online resources can be a cost-effective way to reach a large number of people. This can include creating a website or social media page specifically for the purpose of providing information about available financial assistance, as well as utilizing existing social media pages or groups to share information.
- **Distribute informational materials:** Informational materials, such as flyers or brochures, can be distributed in areas where low-income renters are likely to be, such as at community centers, laundromats, or public transportation hubs.
- **Utilize local media:** Local media outlets, such as radio stations or newspapers, may be willing to share information about available financial assistance through public service announcements or news articles.
- **Host informational events:** Hosting informational events, such as workshops or informational meetings, can provide an opportunity for low-income renters to learn more about available financial assistance and ask questions in a group setting.



Photo courtesy of Clay Banks on Unsplash.

## Additional Housing Strategies That Preserve Unsubsidized Low-Cost Rental Housing

Natural disasters exacerbate a community’s shortage of low-cost rental homes. In the immediate aftermath of a disaster, large portions of a community’s housing might be damaged. This decreases the supply of available housing, triggering an increase in rental prices. In the years following a disaster, low-income neighborhoods are vulnerable to both blight and gentrification because landlords either leave damaged housing in disrepair or they redevelop depressed properties to significantly higher values. This process can result in the displacement of low-income renter households from their communities. Grantees can buffer these challenges with housing strategies that anticipate and minimize their impacts. Below are possible approaches to consider; grantees should discuss these and other approaches with community-based organizations that are positioned to recommend what will work in their community.

- **Small rental properties**

Small landlords own about one-third of all rental housing units in the country. This figure includes units owned by individuals as well as units owned by small companies or partnerships. It is likely that a significant portion of these units are low-cost rentals, as small landlords are more likely to own older, lower-priced properties. Small landlords may struggle to afford the costs of repairing their housing, which can lead to the need to increase rents to cover repair costs. On the other hand, landlords who are able to make repairs may demand much higher rents after the renovations are complete due to reduced supply and their improvements. This can make housing unaffordable for low-income households. In order to maintain affordable rental options for LMI residents, grantees can create housing rehab programs that appeal to small landlords.

A common action plan strategy for small rental rehabs is to offer grants and low-interest loans for repairs with the condition that the landlords agree to maintain affordable rents either through accepting Housing Choice Vouchers or some other agreement. In New Jersey, the small rental properties program provided landlords up to \$50,000 per unit for rehabilitation with a condition to rent to low- and moderate-income tenants for a period of up to five years. The program restored over 550 units. In Nashville following the 2010 flood, the housing market was rapidly becoming more expensive and few landlords applied to their landlord assistance program due to lack of interest. To make sure the small rental property assistance program is successful, grantees should consider consulting with landlord associations for ideas for program features that will make the program appealing to landlords of small rental properties.

### Advice from a community representative in Pennsylvania

*“Think about what kind of renters you have and how you can do outreach to them. For us that is college kids, temporary housing for factory contractors, renters staying off-season in seasonal cabins in tourist country. It’s important to conduct outreach to each segment of the renter population.”*

- **Community Land Trusts (CLTs)**

CLTs are nonprofit organizations that acquire land and sell the rights to build on the land to individuals or families, while retaining ownership of the land itself. The idea behind CLTs is that the land is held in trust for the benefit of the community, rather than being owned by a developer or investor who may be more interested in maximizing profits. Many CLTs have received CDBG-DR funding to support the development and operation of permanently affordable housing. See the graphic below for some examples of how CLTs used their CDBG-DR funds.



The [Crescent City Community Land Trust](#) in New Orleans (which merged to form the organization known as [“People’s Housing+”](#) in 2023) received CDBG-DR funds to purchase and rehabilitate properties damaged by Hurricane Katrina. The CLT used these funds to build and sell new, affordable homes to low-income homeowners in the city.



The [Renaissance Community Loan Fund](#) (formerly known as the [Gulf Coast Renaissance Corporation](#)) received CDBG-DR funds to assist with recovery efforts following Hurricane Katrina. They used these funds to purchase and rehabilitate damaged properties, as well as to build new affordable housing units in the area.



The [Community Land Trust of Palm Beach County](#) and the [Treasure Coast](#) in Florida received CDBG-DR funds to assist with recovery efforts following Hurricane Irma in 2017. The CLT used these funds to purchase and rehabilitate damaged properties, as well as to build new affordable housing units in the county.



*Aerial photos of New Jersey coastline  
in the aftermath of Hurricane Sandy*

Photo courtesy of United States Air Force as a work of the U.S. federal government, the image or file is in the public domain in the United States.

## Case Study

In 2014 following Superstorm Sandy, New Jersey allocated \$240 million in additional funds to the communities most affected by the storm, with a focus on serving low-income renters, who were more likely to be people of color. This included a tenant based rental assistance (TBRA) program to give short-term vouchers to low-income households, which also provided housing counseling services, and included funding for the construction of more permanent supportive housing. The state also committed to deeper income targeting in its multifamily housing program, with 50%

of units affordable for renters with household incomes below 50% of AMI, including 10% for renters with incomes below 30% AMI. The agreement also mandated immediate steps to address language barriers that had prevented many Sandy victims from participating in the recovery programs. This action had a significant influence on recovery program decision-making and improved flood recovery outcomes for low-income and vulnerable populations by distributing assistance more evenly among owner-occupied and rental housing.



## ISSUE BRIEF

### 2B Identifying and Assisting Key Populations Renter Households



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## ISSUE BRIEF



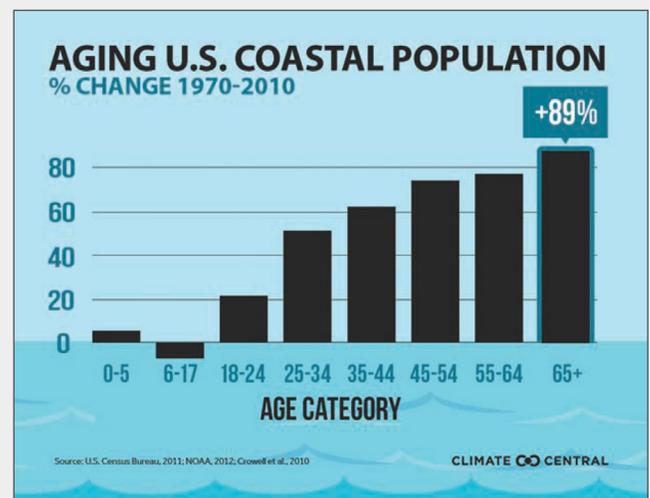
Photo courtesy of wirestock on Freepik.

## 2C Identifying and Assisting Key Populations Serving Seniors

This resource describes many of the unique challenges that seniors experience that puts them at risk of not recovering fully in their homes following a natural disaster. For example, seniors may have limited or fixed incomes, physical and mental health challenges, limited social support, and lack transportation. As a result, many seniors benefit from targeted case management and outreach to help them navigate recovery programs and apply for assistance.

### The Issue

Adults over age 65 are among the most vulnerable populations in natural disasters. Many aren't prepared to evacuate, temporarily relocate, permanently move, or renovate their homes to meet updated resilient building codes. Older adults who are socially isolated, have limited technology skills, and/or reside in rural areas present a challenge for grantees to support. Developing targeted approaches to serve this large and growing population should be an essential part of any disaster recovery planning.



From 1970 to 2010, U.S. coastal regions saw an 89 percent increase in the number of residents aged 65 or older. Source: [AARP Disaster Recovery Toolkit](#)



Photo courtesy of Freepik.

## What Grantees Can Do

Consider the following evidence-informed strategies implemented by previous CDBG-DR grantees to help older adults recover after a disaster:

- **Partner with local organizations that serve seniors.**

Previous grantees found partnering with churches, food pantries, meals-on-wheels programs, and senior centers opened pathways to finding and communicating directly with older residents. Grantee staff went to these local gathering places to give presentations and answer residents’ questions. They walked seniors through the recovery assistance application process, required documents, and deadlines. The familiar settings helped residents feel more at ease and comfortable asking questions. Another method used by Pennsylvania’s Department of Community and Economic Development (DCED) was to work with county governments impacted by the disaster to access databases of social services organizations and other groups, like the Pennsylvania’s Associations of Area Agencies on Aging. Partnering with these organizations allowed DCED to reach seniors and notify them of available funding resources and community meetings about recovery assistance quickly.

### Advice from a public official in Pennsylvania

*“Senior citizens couldn’t elevate their homes because of mobility issues so fewer households than projected were interested in the elevation program.”*

- **Identify housing strategies that meet the needs of older adults in your communities.**

Engaging marginalized communities, such as seniors, is key to identifying effective housing recovery strategies. For example, elevating homes is an evidence-based recovery strategy for homes located in flood prone areas. However, many older adults have mobility limitations, which may discourage them from participating in an elevation program if elevating the home would add stairs to the property. To address this concern, flood disaster grantees can adopt other flood mitigation strategies for homes owned by older adults or those with mobility limitations. For example, a grantee can offer to buy flood-prone homes and relocate the owners to lower risk areas, which is what New York state did for older adults who were willing to leave. Another strategy for older adults who want to remain in their homes could involve rehabilitation measures, such as

- Building ramps to accommodate mobility issues,
- Dry floodproofing (sealing a home to keep water out), or
- Wet floodproofing (allowing unoccupied portions of a home to be flooded during a storm so that water flows through in a controlled way).

If practical and allowable within the local floodplain management law, these approaches can enable older residents to choose to stay in their homes or move to find safer housing.

- **Develop a supportive case management model.**

Following a disaster, many vulnerable older adults face lingering disaster-induced stress and trauma caused by housing, health, legal, and/or financial needs. A supportive case management model offers systematic support to address these issues. Case managers help residents to submit documents, select contractors, avoid duplication of benefits, and find other available resources during the application process (see brief on [Low- and Moderate-Income \(LMI\) Households](#)).

Grantees often partner with human service organizations to provide case management. To be successful in this role, grantees can assist case managers with learning about the types of available disaster recovery programs. In addition, case managers should also receive training to help them cope with the trauma experiences shared by applicants. Some grantees also coordinate with providers of legal services and financial counseling so that case managers can refer residents to these specialized resources as needed.



Many older adults lack the financial means to prepare for a disaster or relocate afterwards.

The 2019 national median income of older adults was \$27,398. Among all people ages 65 or older who reported income that year, 12 percent reported less than \$10,000. ([AARP Disaster Resilience Toolkit](#))

Create and distribute recovery assistance materials tailored to how seniors get information.

Grantees should be mindful when developing strategies to distribute information about available recovery assistance, especially to older adults because these populations may have limited access to the internet. According to [AARP's 2021 Tech Trends report](#), 15 percent of people aged 50 or older do not have access to any type of internet service, and 60 percent say the cost of high-speed internet is a problem. Some older adults also have difficulty accessing recovery assistance information because notifications are primarily sent via cell phones and social media or are text-heavy written materials.

Grantees can close these information gaps for older residents by simplifying website content and providing ample non-digital communications. Then, as new dates or requirements emerge, it's important that grantees update printed materials that are shared with partner organizations. For example, in Nashville, home visitors from neighborhood and faith-based organizations were successful in getting housing recovery information to seniors who did not have access to technology and had limited mobility. Personalizing help with the application process also allowed many older adults who faced traumatic stress during the disaster to talk about their experience. In Columbia, South Carolina, the grantee sent recovery information emails to the Council of Neighborhoods, a community-based umbrella organization which coordinates the activities of over 120 city neighborhood organizations. This partnership enabled information to spread through the neighborhoods using multiple methods, including a volunteer-led phone tree to keep older adults informed about the application process.

Advice from a public official in Pennsylvania

*"This can be a very overwhelming experience. A lot of folks, when they are elderly or taking care of another person in their home that has a disability or is sick or very elderly, that in and of itself is enough for somebody to deal with. Having to deal with a housing rehab on top of that can be quite overwhelming. One thing we've thought of for our program is to have social workers be available to our case managers. We train our case managers to be able to identify when an applicant seems like they just can't make a decision about something. Most of the time, it is because they're overwhelmed, and they just need a bit more handholding. Putting them in touch with the right person who is trained to help can move them along in the recovery process."*

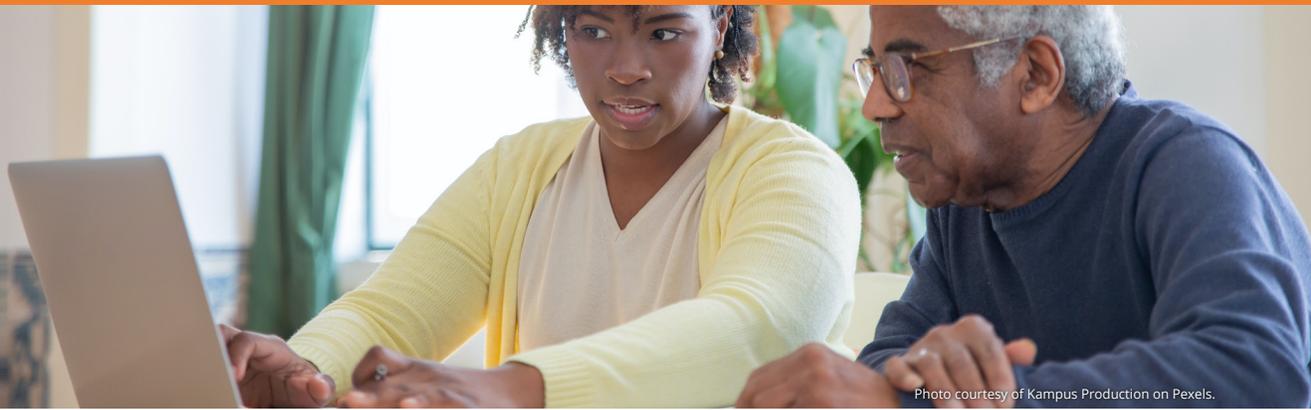


Photo courtesy of Kampus Production on Pexels.

### Advice from a public official in Tennessee

*“We knew that the majority of our clients are vulnerable and most likely seniors. We would make home visits. It’s part of our business operations to help them, provide them paperwork, etc.”*

- **Prepare materials to be “senior friendly.”**

Often, resources provided to help residents prepare for or recover from a disaster can be challenging for seniors to use and access. For example, community [advocates](#) observed that disaster preparation checklists provided to seniors in advance of Hurricane Ian were too complex and overwhelming. This barrier was especially problematic for older adults with hearing and vision impairments, cognitive problems, difficulties with mobility, and serious chronic illnesses such as heart disease or diabetes. Instead, recovery materials should be simple and encourage seniors to call to receive additional assistance.



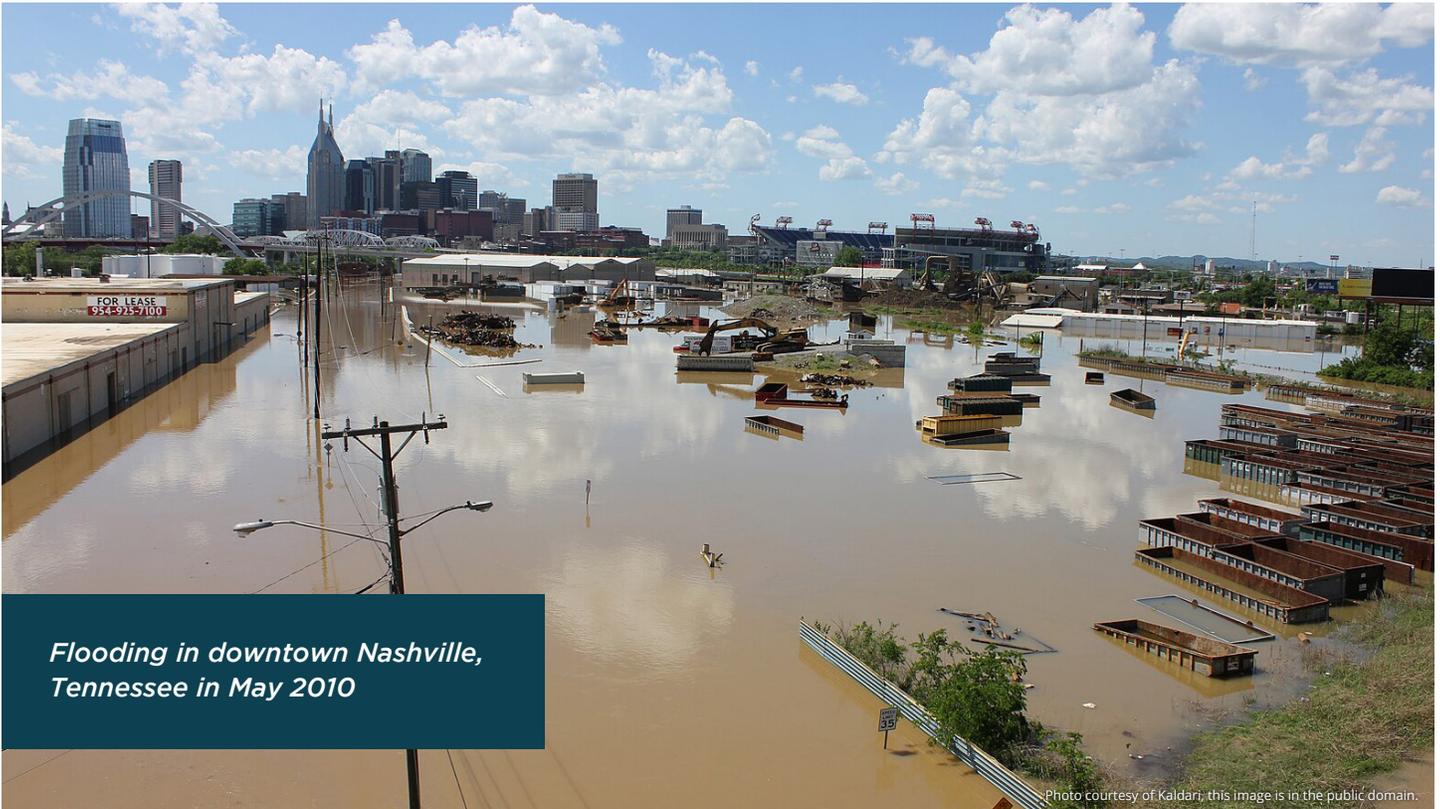
**In Florida after Hurricane Matthew, the Office of Economic Development (OED) used technology to notify residents about the CDBG-DR process. Their online application platform instructed residents to scan and submit files electronically. For non-technology-oriented audiences, OED established convenient document drop-off locations. They also provided in-home assistance for those unable to access technology or drop off locations.**

- **With aging, reading comprehension and retention is impacted.**

**When preparing hand-outs for seniors, consider the following tips:**

- ✓ Use yellow paper with black ink because yellow has less glare than white and is easier to read than other colors.
- ✓ Use font size no less than 14 pt.
- ✓ Consider that italicized letters can be more difficult to read.
- ✓ Write in plain language at an 8th grade reading level (or below).
- ✓ Use visuals if possible.
- ✓ Provide toll free phone numbers to call for assistance.

(Source: Tips for Outreach to Older Adults, Hunger Solutions New York)



*Flooding in downtown Nashville, Tennessee in May 2010*

Photo courtesy of Kaldari, this image is in the public domain.

## Case Study

In May 2010, heavy rains created massive flooding in Nashville, TN. Over 9,000 properties in 36 ZIP codes were affected, with the most severely impacted in socioeconomically and racially marginalized households.

### The Problem:

After the first year of the flooding recovery process in Nashville, the number of homeowners requesting assistance decreased substantially, as delays with households receiving funding caused many people, including many seniors, to “walk away.” At the same time, reports came in of predatory speculators posing as city officials who preyed on low- and moderate-income seniors by scaring them with threatening scam letters and making low-ball cash offers for their homes. When a homeowner didn’t respond to a speculator’s written offer, the developer would call the municipal codes department to complain about the house’s deterioration; this tactic led many homeowners to sell to developers, only to find they could not afford to purchase a new home elsewhere in the areas.

### The Solution:

Today, Nashville’s Metropolitan Development and Housing Agency (MDHA) partners with the Nashville’s Codes and Building Safety Department. If the Codes and Building Safety Department receives a complaint about a deteriorating home, they alert MDHA who contacts the homeowner to offer low-cost home repair opportunities. In recent years, Nashville’s government officials have made very intentional efforts in neighborhoods where they know this predatory practice is occurring to get volunteer groups out to educate neighbors on their fair housing rights and how to recognize a predatory developer.

States and other jurisdictions may also want to explore the possibility of establishing **cease and desist zones**, like the ones implemented by the State of New York’s Department of State unrelated to any specific disasters. Homeowners living in these zones can opt into a registry that “prohibits the solicitation of a real estate listing” and includes solicitations such as contact made by telephone, mail, personal contact, or delivery services. While establishing these zones requires coordination with elected officials, they can serve as a potential regulatory tool in the wake of a disaster that can deter predatory speculators from making contact with seniors trying to remain in their homes as they recover from a disaster.

Advice from a public official in Tennessee

*“Predatory developers would come to someone’s house and put a letter on their door with a seal that almost looks like the Metro government seal. The letter would say ‘you’ve got until December 31st to accept this offer.’ And to the homeowner, it’s a high offer but in truth it’s not a realistic amount to stay in Davidson County, much less their existing community. Then at the very bottom of the letter in small print that you could barely read without a magnifying glass it would say this is just an offer from such and such developer. But, you know, these would scare people.”*

## Statistical Snapshot: Older Adults in the United States

- **About 56 percent are women, and 44 percent are men.** Women tend to outlive men, and so, as the population ages, the female proportion increases, and the male proportion decreases. Of Americans age 85 and older, about 65 percent are women and about 35 percent are men (U.S. Census Bureau, Population Division, 2018).
- **If living outside of institutional settings such as nursing homes, most older adults live with someone else.** About 28 percent of older adults outside these settings live alone. **However, almost half of women age 75 and older live alone** (Administration on Aging [AoA], 2018).
- **As of 2016, 23 percent of older adults in the United States were part of a racial or ethnic minority population.** This includes African Americans, Hispanics, Asians or Pacific Islanders, Native Americans, Native Hawaiians/ Pacific Islanders, and people of two or more races (AoA, 2018).
- **As a group, older adults are less likely to be living in poverty than Americans as a whole** (Roberts, Ogunwole, Blakeslee, & Rabe, 2018). However, many older adults face financial issues and economic insecurity. More than 25 million Americans age 60 and older are economically insecure. One in three older adult households has no money left over each month or is in debt after payment for items and services they need (National Council on Aging, 2016).
- **Many older adults work.** In 2017, 9.6 million Americans age 65 and older were part of the labor force—nearly 20 percent of older Americans (AoA, 2018).

Reference: [Helping Older Adults After Disaster: A Guide to Providing Support](#)



## ISSUE BRIEF

### 2C Identifying and Assisting Key Populations Serving Seniors



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### ISSUE BRIEF



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## 2D Identifying and Assisting Key Populations Supporting Limited English Proficiency (LEP) Populations

This resource includes recommendations about how grantees can support populations with Limited English Proficiency (LEP) by making information about recovery and resilience activities more accessible. In addition to translating critical documents, grantees should also adopt outreach strategies that target LEP individuals and their needs after a disaster.

### The Issue

Federal and state agencies are required by law to ensure that everyone, including those who are members of a protected class, receives equal access to federal financial assistance after a disaster. The [National Disaster Recovery Framework](#) notes that federal agencies, in accordance with [federal fair housing law](#), must take care “to assure that actions, both intentional and unintentional, do not exclude groups of people based on race, color, ethnicity, national origin (including limited English proficiency), religion, sex, sexual orientation, gender identity, age, or disability.” Furthermore, [Title VI](#) of the Civil Rights Act of 1964 (CRA) requires recipients of federal financial assistance to take reasonable steps to make programs, services, and activities accessible by protected population. While compliance with federal fair housing laws and the CRA is a sufficient reason to invest in targeted outreach and support, having effective communication with LEP individuals also increases the safety of the entire community, saves lives, and is consistent with HUD’s mission and the law.

Residents with LEP compose a significant portion of the nation. According to data from the United States Census Bureau, the LEP population in the U.S. accounts for approximately 27.9 million individuals, or about 9.3% of the population. It’s often these populations that may have been the most impacted, are most in need of resources, and are the hardest to reach. While it is difficult to make generalizations about the experiences of communities that speak languages other than English, some [studies](#) have found that these communities may be more vulnerable to the effects of natural disasters due language barriers, poor access to information, lack of resources, and socioeconomic marginalization.

Grantees should also take measures to include LEP members in impacted communities in the recovery planning and implementation process.



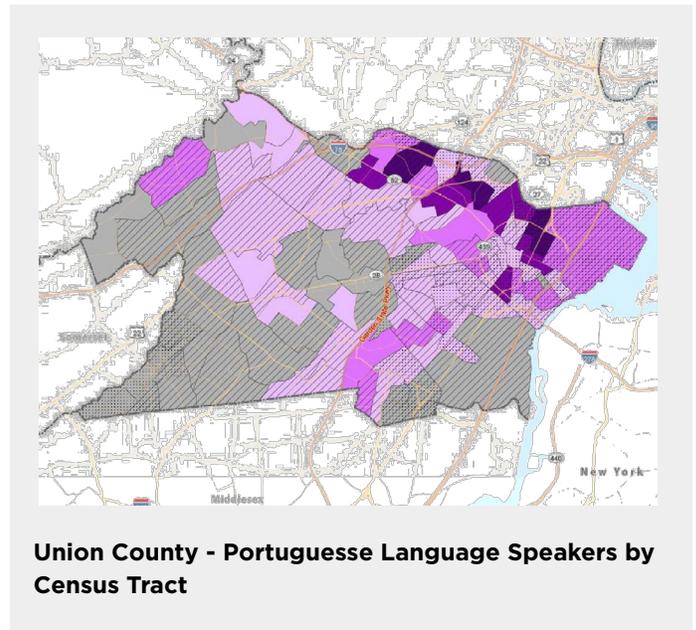
Photo courtesy of peoplecreations on Freepik.

## What Grantees Can Do

- **Identify and understand the needs of LEP populations.**

Grantees often have difficulty providing LEP communities access to program resources. To aid grantees, there are several strategies that can provide a better understanding of the impacted communities, including how to forge strong partnerships with local providers to help with outreach.

- **Mapping.** [Create GIS maps](#) that overlay damage estimates with the locations of LEP communities and persons with low- and moderate-incomes from the American Community Survey. By overlaying these data sets, grantees can see where there are high concentrations of damage and where certain populations are located. This will help identify which areas may require more focused outreach, including support from local service providers to assist those affected. For example, officials in Union County, New Jersey created maps of LEP Portuguese-speaking households to help identify where translated information on recovery programs and translation professionals might be needed to equitably administer aid to the LEP population in the area.



**Union County - Portuguese Language Speakers by Census Tract**

- **Validate data through consultation with community-based service providers.**  
To best support impacted communities during a disaster, it is important to engage with groups that have been working with these communities since the beginning of the disaster. These groups may include organizations that provide permanent supportive housing and homeless shelters, immigrant advocacy groups, long-term recovery groups, the Red Cross, and houses of worship. By connecting with these organizations, grantees can gain valuable insights into the needs of each community and its vulnerable populations. If the quantitative data does not align with the qualitative input shared by community providers, this may indicate a problem with the data collection process, a flawed analysis of the data, or the need for further investigation into the conditions revealed by the data.



The U.S. Department of Justice offers **tips and tools** to assist in creating comprehensive strategies that incorporate language access considerations for LEP communities within the various stages of emergency management, including policies and procedures, preparedness, response, and recovery.

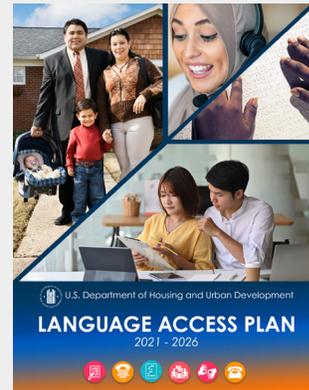


Photo courtesy of Kampus Production on Pexels.

- Ongoing Needs Assessment.** In addition to using data for the initial needs assessment and planning, ongoing assessment of the needs of vulnerable and LEP populations is indispensable for ensuring Title VI compliance and equitable disaster recovery activities. Collecting and analyzing data about applicants is vital to addressing potential barriers that may have an unlawful discriminatory impact on LEP populations. Grantees should consider and reassess the ongoing needs of LEP populations as a part of any updating or amendments made to their CDBG-DR Action Plans or other relevant agencies' Annual Action Plans or 5-year Consolidated Plans Annual Action Plans.

Advice from a public official in New Jersey

*“We discovered one area where there were mobile home parks with a significant percentage of the resident population who speak a language other than English. We conducted outreach specifically to those mobile home parks, and in our action plan we set aside of \$50 million for mobile homes.”*



Providing language access for persons with LEP is critical to HUD’s commitment to advancing equity. The HUD [2021-2026 Language Access Plan](#) (LAP) outlines the agency’s commitment to providing meaningful access for people with LEP, including immigrants, across all programs, services, and activities. The plan defines actions steps for HUD and its grantees across the following 11 elements:

- 1. Assessment: Needs and Capacity**
- 2. Delivery of Services**
- 3. Oral Language Assistance Services**
- 4. Written Translations**
- 5. Notification of the Availability of Language Assistance**
- 6. Staff Training**
- 7. Assessment: Access and Quality**
- 8. Stakeholder Consultation**
- 9. Digital Information**
- 10. Grant Assurance and Compliance**
- 11. Acquisition Planning Compliance**

Each state, county, or city should adopt a LAP to meet the needs of its particular LEP populations. For example, the [LAP](#) that the State of Oregon developed for its CDBG-DR programs in 2022.

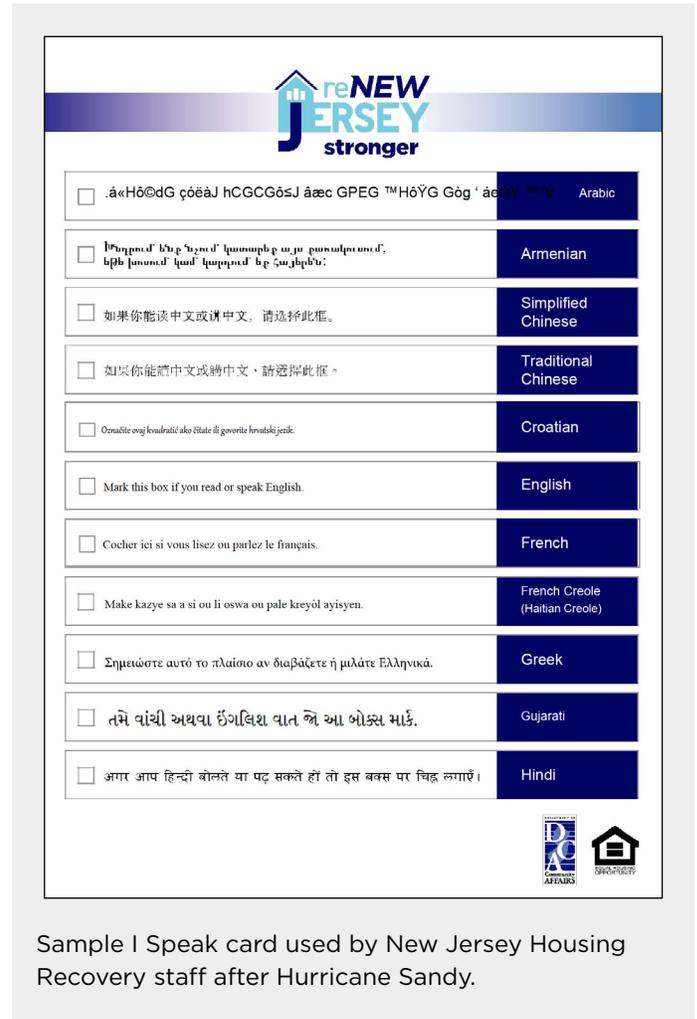
• **Commit to equitable outreach strategies.**

Effective outreach should be tailored to specific LEP communities. Outreach should involve regular engagement through accessible materials and public events such as meetings, forums, town halls, webinars, and teleconferences. Language assistance that a grantee might provide to LEP individuals includes, but is not limited to, oral interpretation services, bilingual staff, telephone service lines interpreters, written translation services, notices to staff and subrecipients of the availability of LEP services, referrals to community liaisons proficient in the language of LEP persons, use of printable resources available in multiple languages on the [HUD website](#), and **“I Speak” cards**, which are used by grantees and subrecipients to support a person’s right to interpreter services. The cards signal that the bearer does not speak English well and is requesting a qualified interpreter.

Grantees should post information about recovery programs, planned actions, and public meetings, as well as data collection efforts and findings, on public websites and make it accessible to LEP populations in various venues, including local ethnic markets and businesses. Grantees can also share translated information about eligibility requirements, including to what extent, if any, immigration restrictions may affect eligibility of some family members. For example, the Puerto Rico Department of Housing (PRDOH) developed a [bilingual CDBG-DR website](#) featuring content in English and Spanish to ensure that monolingual Spanish-speaking residents had access to important information. The website also hosted translated HUD documents for Spanish-speaking subrecipients and households. They also have various channels using social media, YouTube, and local media to communicate the available CDBG-DR programs.

Advice from a public official in New Jersey

*“We opened housing assistance centers across the state in the impacted areas. We provided information in all of the non-English languages, based on HUD standards of how you evaluate which languages are needed.”*



Sample I Speak card used by New Jersey Housing Recovery staff after Hurricane Sandy.

Additionally, grantees can work with legal aid and community-based organizations to both provide information to affected communities and gather information about the needs and challenges faced by diverse racial, ethnic, and LEP populations. By conducting brief surveys about how LEP individuals learn about disaster recovery program resources and outreach events, grantees can learn ways to refine their outreach. HUD’s Citizen Participation and Equitable Engagement ([CPEE](#)) [Toolkit](#), which offers insights to implementing equitable engagement in citizen participation, notes, “If data from the survey reveals that a limited English proficiency population was underrepresented at an event, the grantee can evaluate which mediums informed those who attended (e.g., relevant newspapers, radio stations, community partners, social media, etc.) and assess whether these strategies need to be better refined.”



## ISSUE BRIEF

### 2D Identifying and Assisting Key Populations Supporting Limited English Proficiency (LEP) Populations



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## ISSUE BRIEF



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### 3A Reaching Impacted Residents Identifying and Building Relationships with Community Partners

This resource provides information on how grantees can find and connect with key local leaders and organizations. Grantees are encouraged to start building these relationships early as a part of their resilience planning efforts, so that after a disaster strikes, a grantee knows exactly who to call and where to step into the recovery. A collaborative partnership with local stakeholders is one of the best ways to expedite recovery quickly because grantees can leverage existing services and resources and gain a better understanding of the remaining unmet needs.

#### The Issue

When a natural disaster strikes a community, the ability to rapidly mobilize organizations to provide support influences the speed of recovery, especially for low to moderate income (LMI) and vulnerable populations. Building relationships and joining local networks in advance of an event is the most effective way to hit the ground running after a disaster. Grantees may also seek to identify and engage partners early in the disaster recovery process to deal with issues specific to a particular event.



Photo courtesy of YWEN ZHU under the Pexels 'free to use' license.

### 3A Reaching Impacted Residents Identifying and Building Relationships with Community Partners



Photo courtesy of Mathews Bertelli under the Pexels 'free to use' license.

Partnering with local organizations in the aftermath of a disaster offers many benefits, including:

- **Awareness building:**

Partnering with local organizations that have established relationships and networks within the community can help to increase awareness and engagement in the CDBG-DR process among residents.

- **Local knowledge and expertise:**

Local organizations have a deep understanding of the community and its needs before and after a disaster takes place. This knowledge is valuable in identifying and addressing issues related to disaster recovery. They can also provide insight into the unique challenges and opportunities in the community, which can help to inform program design, implementation, and outreach messaging.

- **Access to resources:**

Local organizations often have access to resources such as volunteers, equipment, and facilities that can be leveraged to support disaster-impacted residents. Leveraging local resources can help to expand the reach and impact of recovery assistance, as well as reduce program costs. Active involvement early on in a community is also an invaluable way for grantees to plan for CDBG-DR funding and communicate with potential beneficiaries early, which may be able to expedite the process, reduce barriers, and prevent duplications of benefits down the road.

- **Networking and collaboration:**

Partnering with local organizations can help to establish new connections and collaborations, which can be beneficial for both the grantee and the community. A collaborative partnership between a grantee and local organization can help to build stronger relationships between the community, connecting residents to various types of disaster assistance available more easily.

- **Increased community engagement:**

Partnering with local organizations can help to increase the reach and effectiveness of community engagement with the CDBG-DR funds. Local organizations can help to identify and mobilize community members, as well as ensure that the disaster assistance is inclusive and responsive to the needs of all residents.

Creating partnerships with organizations that are trusted in their communities is important to a strong recovery. Developing a broad and inclusive community partner network helps connect grantees to LMI and vulnerable residents, ensuring that they have a voice in the CDBG-DR housing and infrastructure recovery planning process and the assistance that they need for recovery.

This resource focuses on strategies used by CDBG-DR grantees to identify and build partnerships with those who can effectively help support LMI and vulnerable populations.

## What Grantees Can Do

- **Identify well-established organizations in the community and find opportunities to partner in advance of a disaster.**

Get to know local organizations currently supporting underserved populations. Meet with their leaders and learn more about the community such as residents' unique needs, effective ways to communicate with their constituency, and how information is shared within the community. Grantees should also contact any Voluntary Organizations Active in Disaster (VOADs), such as the American Red Cross, United Way, or the Salvation Army operating in the grantees area. Before a disaster is the ideal time to establish these connections, when there is time to work together on initiatives and test the effectiveness of communications, a social media strategy, and working out administrative logistics and protocols. For more information on building partnerships, see the Citizen Participation and Equitable Engagement ([CPEE](#)) [Toolkit](#).



**In May 2010, Nashville experienced the highest amount of rainfall in more than 140 years of recorded history. In the aftermath of the storm, the city's CDBG-DR grantee, the Metropolitan Development and Housing Agency (MDHA), alerted residents about the availability of funds and recovery clinics using partnerships already established from their regular CDBG work. This network of community and non-profit partners helped MDHA get out the word about disaster assistance resources to the most vulnerable members of their community. In particular, MDHA relied on their longstanding partnership with the Tennessee Fair Housing Council to communicate with and provide assistance to mobility impaired residents impacted by the storm.**

### Advice from a public official in Nashville

*"We had an agreement with Hands-On Nashville [a local non-profit] that probably existed for two or three years before the flood, but no one thought a whole lot about it. Because we had the agreement and the structure set up, we were able to deploy 20,000 volunteers to do meaningful work immediately and over the following months."*

- **Partner with organizations to help implement the program.**

It can be challenging for a grantee to disburse large sums of money effectively on its own, which can result in funding delays, especially to LMI and other vulnerable populations who are most impacted after a disaster. Partnering with organizations already embedded in the community can help grantees with program implementation and funds disbursement to expedite the recovery. In this scenario, the grantee continues to make all key decisions but delegates aspects of program management or projects that are not considered "inherently governmental responsibilities" to its partners, such as delegating case management to a local nonprofit or the development of resource guides to relevant state agencies with existing materials or relevant subject matter expertise. Partners can include state agencies, local governments, nonprofits, developers, and contractors. To learn more about partnering for implementation see [Potential Partners for Partnership Model](#) in the [CDBG-DR Toolkit](#).

### 3A Reaching Impacted Residents Identifying and Building Relationships with Community Partners



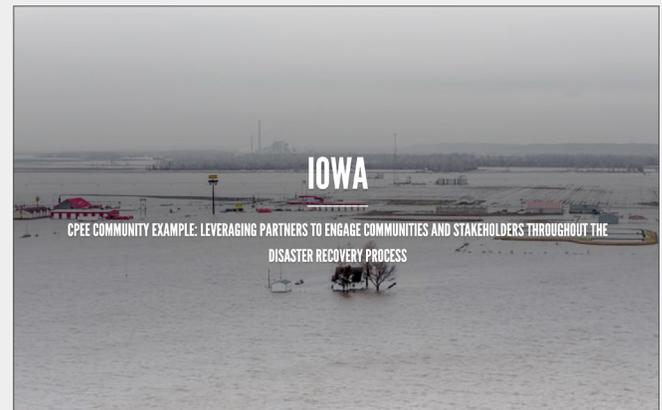
Photo courtesy of jim gadeon Unsplash.



In 2013, flooding in Chicago impacted some of the poorest residents in the city’s southside. City agencies and community groups worked together in the immediate aftermath of the flooding and in the disaster recovery response, building a coalition of over 20 voluntary and community organizations, including over a dozen churches, the Salvation Army, and Catholic Charities that together formed the Long-Term Recovery Committee. Catholic Charities and the Red Cross also formed an Unmet Needs Committee that monitored cases to provide support to individuals and households in the months after the disaster.

- **Identify partners that can share data and/or insights on program design**

CDBG-DR grantees can benefit from coordinating with other government agencies, municipalities, and nonprofits that can provide data about unmet needs. For example, a state’s Housing Finance Agency can help identify areas of need for affordable rental housing development. Nonprofits and community-based organizations can also use their databases to identify vulnerable residents, conduct outreach, and provide case management services. When partnering with another state agency or organization on data collection, grantees should create and execute agreements to ensure coordination of efforts, timelines, and resources. For more information on partnerships and subrecipient agreements see the [Capacity module in the CDBG-DR Toolkit](#).



After massive flooding in 2008 in Iowa, the CDBG-DR grantee, the Iowa Economic Development Authority (IEDA), leveraged an existing network of community partners to facilitate outreach and community engagement. This partnership included working with local organizations to analyze and validate data on unmet needs, including critical data on protected classes and vulnerable populations. To learn more about Iowa’s efforts to incorporate equity in recovery through partnerships see the [CPEE Toolkit Iowa Case Study](#).

- **Create community-based projects with local partners to support recovery and resiliency efforts.**

Community-based organizations are often the most knowledgeable about what the community needs. They can also identify local champions who are respected in the community to build support and help sustain projects. Grantees should talk to partners about where they see recovery opportunities that may have long-term benefits for specific neighborhoods and ways to build buy-in and involvement among community residents.

### 3A Reaching Impacted Residents Identifying and Building Relationships with Community Partners



Photo courtesy of master1305 on Freepik.



#### Building Stormwater Management Projects in the Community

##### Chicago's Resiliency Revitalization Program

worked with residents and local organizations to establish stormwater management projects in multiple neighborhoods. The projects included neighborhood enhancements such as upgrades to vacant and commercial lots, greenspace and tree planting, and conversion of former industrial property. While the projects addressed stormwater management, they also created co-benefits including reducing the effect of urban heat islands, adding recreational opportunities, improving social cohesion, creating jobs in green landscaping and construction, and promoting economic revitalization. Public officials and community members described that these projects were not just about stormwater management but also about encouraging people to get out of the house, become more active, enjoy healthier places, and strengthen community bonds.

- **Partner specifically with organizations that work closely with Limited English Proficiency (LEP) populations and communities.**

Outreach and messaging that may work for one community might not be effective for another. It is important to tailor outreach efforts and reduce barriers, especially for populations with LEP so beneficiaries can get information about recovery assistance that is available. Grantees should identify organizations in the community that have strong relationships with LEP communities, such as faith-based organizations, refugee/immigrant services groups, and community institutions. These groups can provide services and answer their constituents' questions. To learn more about engaging LEP populations see the brief on [Supporting Limited English Proficiency Populations](#).

- **Create a communication network with partners.**

Grantees should work with partners to establish a communication strategy and [system](#) to notify hard to reach populations about support services. Developing a [communication strategy](#) in conjunction with partners to get agreement and clarity on how every partner will leverage their communication vehicles for outreach efforts is an important step in developing a strong network. For example, facing challenges in reaching a rural population in the US Virgin Islands (USVI) after two 2017 hurricanes, the USVI disaster recovery team partnered with the local PBS station to produce a program aimed at sharing recovery progress and challenges.



## ISSUE BRIEF

### 3A Reaching Impacted Residents Identifying and Building Relationships with Community Partners



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### ISSUE BRIEF



Photo courtesy of Getty Images.

## 3B Reaching Impacted Residents Setting up Local One-Stop-Shops for Post-Disaster Resilience Needs

This resource provides information on how a grantee can provide a central location and/or single point-of-contact for residents to access information, fill out applications, and receive expert guidance throughout the recovery process.

### The Issue

Quickly and continuously helping disaster-affected residents access supportive resources and stable housing minimizes the likelihood of extending negative outcomes caused by the disaster. It can also help households build their long-term resilience. One-stop-shop centers, sometimes known as resilience hubs, help fill this need for routine access to a broad range of resources.



Photo courtesy of Joel Muniz on Unsplash.



Photo courtesy of Getty Images.

These hubs can be especially helpful to low-income and vulnerable populations and those with limited English proficiency (LEP) for a variety reasons, including:

- **Accessibility:**

Resilience hubs provide a central location where people can access a wide range of information and services (e.g., housing, financial aid, legal services, and other critical resources). By making a variety of resources available in one place, vulnerable residents can more easily navigate the recovery process.

- **Coordination:**

Resilience hubs help coordinate services and resources from different state and federal agencies and organizations, which can be particularly beneficial for low- and moderate-income residents who may not have the resources or connections to access these services on their own.

- **Navigation:**

Low- and moderate-income (LMI) households and LEP populations may have difficulties navigating complex bureaucracies that can last for years after natural disasters. These groups often benefit from additional guidance and help to navigate different application processes for different types of aid. Trained staff at resilience hubs can help residents with complex paperwork, such as an application for housing or legal assistance, which can be particularly useful in the months and years following a disaster.

- **Language and cultural barriers:**

Resilience hubs often provide language support for non-English speaking residents, which can help them to better understand the information and resources available, which is critical for making informed decisions about their recovery. They also can help bridge barriers by collecting and communicating information in a culturally sensitive manner.

- **Technology barriers:**

LMI households, seniors, and other vulnerable populations may face a digital divide in their ability to access the internet. This barrier can make it difficult for these groups to learn if they are eligible to participate in recovery programs or to complete online applications. Resilience hubs can fill this gap by offering applicants access to computers and providing on-site assistance to help them use the technology.

CDBG-DR funding can be used to support the establishment of resilience hubs, which provide critical services and resources to communities affected by natural disasters in the long-term. Resilience hubs are a benefit to a disaster-impacted community because of its comprehensive and coordinated approach to address the needs of disaster survivors. In addition, resilience hubs can provide more hands-on support to LMI households and other vulnerable populations who are usually the most impacted by a disaster. Providing an additional layer of support that targets vulnerable populations can also help to mitigate the ongoing effects of natural disasters in the entire community.



Photo courtesy of Getty Images.

## What Grantees Can Do

Establishing resilience hubs requires familiarity with a community, careful considerations around location selection, and engagement with local leaders trusted by the community to help promote the resource.

To operationalize a resilience hub, complete the following steps:

1. Identify a central location that is easily accessible for residents affected by the natural disaster. This location should have adequate space to accommodate a large number of people, as well as necessary amenities such as restrooms, electricity, and internet connectivity.
2. Gather a team of experts to manage the center, including representatives from various relevant departments within local government, housing counseling agencies, disaster relief organizations, and other relevant groups.
3. If setting up resilience hubs immediately after the disaster, establish partnerships with local organizations and businesses to provide resources such as food, water, clothing, and medical assistance.
4. Set up a system for registering individuals who have been displaced by the disaster, including their specific needs and any existing vulnerabilities, as well as cataloguing the needs of people who visit the resilience hub and how they were assisted.
5. Develop a comprehensive information and referral system to connect individuals with the resources they need, including housing, financial assistance, and legal services. This information should meet accessibility standards and should be distributed in any languages relevant to LEP populations.
6. Provide training to staff and volunteers on how to assist individuals with registering, connect them with resources, communicate with citizens in a way that acknowledges the trauma of living through a disaster, and navigate the overall recovery process. See Step 5 of the [CPEE toolkit](#) for tips on how to engage residents equitably.
7. Continuously monitor the effectiveness of the resilience hub and make adjustments as needed to improve the service and support provided, especially in the transition from addressing immediate post-disaster needs to providing longer-term assistance.
8. Communicate and coordinate with the relevant authorities and organizations to ensure the necessary resources are available and the center is well-staffed.
9. Continuously evaluate and improve the resilience hub's operations and services to ensure it meets the needs of disaster survivors and the community as a whole.

### Advice from a public official in Chicago

*“In the days after the flood, we set up community response centers in different neighborhoods in churches, parks, even in garages... We put all the information [they needed to recover] there: housing, legal, or financial. We brought in representatives from FEMA, SBA, legal aid, housing industry. We made sure we had staff who could help people get all their documents in order. That’s how people learned where they [could] ask questions.”*



## Case Study

After Superstorm Sandy in 2012, New Jersey received CDBG-DR funding to establish resilience hubs for housing resources in multiple locations in the state. A center was set up not far from a mobile home park to assist residents, many of whom did not speak English. Some residents said they lived in a mobile home, others said a trailer, and others said a manufactured home. Depending on the term they used, they were denied. The rules were strict: manufactured housing was eligible; others were not.

Because of the collaboration the resilience hubs provide, the recovery center staff discovered that specific terms used by residents to describe their housing had led to application denials. This collaboration identified a barrier in the application process that wasn't previously considered allowing the grantee to improve its processes and support more beneficiaries.



## ISSUE BRIEF

### 3B Reaching Impacted Residents Setting up Local One-Stop-Shops for Post-Disaster Resilience Needs



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## About Enterprise Community Partners

Enterprise is a national nonprofit that exists to make a good home possible for the millions of families without one. We support community development organizations on the ground, aggregate and invest capital for impact, advance housing policy at every level of government, and build and manage communities ourselves. Since 1982, we have invested \$64 billion and created 951,000 homes across all 50 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands – all to make home and community places of pride, power and belonging. Join us at [enterprisecommunity.org](http://enterprisecommunity.org).



### ISSUE BRIEF



Photo courtesy of Enterprise Community Partners.

## 3C Reaching Impacted Residents Anticipating and Adjusting to Changes in Needs Over Time

This resource highlights how and why unmet recovery needs of residents evolve throughout the recovery process. Anticipating these changes and preparing to pivot resources and activities quickly can prevent gaps in service delivery and provide continuous support throughout the process.

### The Issue

“This is not a one and done guys,” **noted** a past grantee about the CDBG-DR process. Each community’s priorities are going to change throughout the recovery process, and these changes will necessitate amendments to a grantee’s CDBG-DR action plan. All grantees in the course of their CDBG DR-programs could be in the position to request at least one, if not many, substantial amendments. This resource brief shares strategies that can empower grantees to advance equitable outcomes by anticipating community needs in advance of a CDBG-DR program and by adjusting

recovery programs as new needs arise. Grantees should develop systems, including during the initial stages of the CDBG-DR grant, to track and understand how unmet needs are evolving over time. Then, a grantee can be ready to reallocate program funds and provide continuous service throughout the recovery process. For example, a grantee may realize that more funding is needed for a housing program and could submit an amendment to its action plan to move money from an economic development program into housing.

### Advice from a public official in Pennsylvania

*“We have two counties that were intending to do a number of elevations, but they have found that it is just not panning out. They’ve requested to shift strategies to buyouts, and so we are currently in the process of amending our plan.”*



Photo courtesy of FEMA, this image is in the public domain.

## What Grantees Can Do

- **In the early months after the disaster, grantees should encourage all disaster-affected persons in vulnerable communities to apply for FEMA Individual Assistance.**

Since the CDBG-DR funding award level is based in part on unmet needs identified using FEMA data, grantees can target communications to historically underrepresented groups to spread awareness about FEMA’s assistance. Households that are eligible for FEMA’s Individuals and Households Program (IHP) assistance but don’t apply reduce the unmet need count that HUD uses to determine award levels. Partnering with FEMA or the state emergency management team early in the disaster, even before the award of CDBG-DR funding, allows grantees to understand where the most impacted and distressed (MID) areas are located.

When analyzing data, grantees should be aware of data limitations and strengths. For instance, the data used for estimating loss by FEMA is collected through its Individual Assistance program, which can provide valuable insight into disaster impact and recovery needs. This data is also utilized as a part of a grantee’s unmet needs assessment. However, it is important to note that FEMA’s model is based on inspections and insurance status at the time of the disaster, which may lead to an exaggeration

of real property losses while underrepresenting indirect losses and losses faced by renters, such as displacement. CDBG-DR grantees should keep these limitations in mind when interpreting the data.

HUD’s Citizen Participation & Equitable Engagement ([CPEE](#)) toolkit provides helpful insights about the need to validate data and approaches for doing this by engaging community partners.

### Advice from a public official in Chicago

*“The CDBG-DR money came in with stringent guidelines and a tight timeframe. By 2016 we no longer had as many homeowners and tenants interested in housing recovery. Feedback from the needs assessment was that most people moved on or they didn’t have records that the damage was due to that flood. So, we looked at the flood map and identified areas where we knew there were problems with flooding. We quickly shifted housing funds to infrastructure projects that would lessen the impacts of future heavy rain events.”*

- **Have a pulse on the unmet need.**

Even before the CDBG-DR allocation is made, grantees can educate communities and partners about the role of CDBG-DR funds in long-term recovery. By making this connection early on, a grantee will be able to work with residents and organizations to understand the immediate needs after the disaster and continue the conversation during the recovery process to learn how those needs are evolving. Establishing these relationships early promotes valuable input and engagement from residents to inform a grantee’s design of programs, processes, and procedures to incorporate into the action plan. Then, the grantee can work with stakeholders to develop a system to track how the initial needs identified in the action plan are evolving and make corresponding updates to the action plan through amendments.

Again, the [CPEE toolkit](#) is a resource that includes inspired approaches used by past grantees to engage with people with disabilities, older adults, single parents, people in rural areas, people of color, and those who have limited English proficiency as their needs evolve, and to develop and adapt strategies specifically targeting them for inclusion.

[Feedback from residents](#) in communities affected by disasters indicates that past CDBG-DR engagement processes have resulted in feelings of disrespect, mistreatment, or neglect due to factors such as race, age, class, education, disability, location, or other characteristics. Grantees should consider including individuals with personal experience of recovering from a disaster, as well as people with expertise in fair housing, civil rights, social services, and community development on the team that documents unmet needs.

*“Effective engagement cannot be achieved simply by hosting public meetings and posting documents for public comment...This engagement should take place across the lifecycle of the grant.”*

– HUD’s (CPEE) Toolkit

Advice from a community representative in Pennsylvania

*“Let the local communities determine what their needs are because they are all different and they know what’s best.”*

Grantees can also track the long-term effects of programmatic decisions by following up with disaster victims and monitoring key indicators that signal unmet needs. These might include the number and percentage of households that remained in the same community or were potentially displaced and the geographic distribution of affected individuals (including vulnerable groups and protected classes). While this top-line number is important, it is also important to consider this data point for each subgroup, with a particular focus on the most vulnerable populations in the community.



**Survey Residents in Months After the Disaster**

Following a 2019 disaster, the State of Iowa’s Economic Development Authority [said](#) responses from low-tech, online surveys helped focus their CDBG-DR program. They first distributed a survey before they knew for certain they would have a HUD allocation. The survey was distributed through social media to survivor-oriented Facebook pages that had popped up after the disaster. The survey was also shared with contacts at community-based organizations serving vulnerable populations. It asked simple questions such as: “Were you a homeowner or a renter?”; “Have you been able to return to your home?”; and “Do you want to return to your location?” The responses were anonymous but provided useful data that complemented the robust demographic data from FEMA and other reports. Together, this information helped the grantee get a sense of unmet needs in different phases of disaster recovery.

• **Make program adjustments based on what is and is not working**

Grantees commonly adapt and amend program activities and processes as needs change and as information about the effectiveness of activities is learned. Below are several examples that reflect past grantees' efforts to provide continuous support throughout the CDBG-DR process.

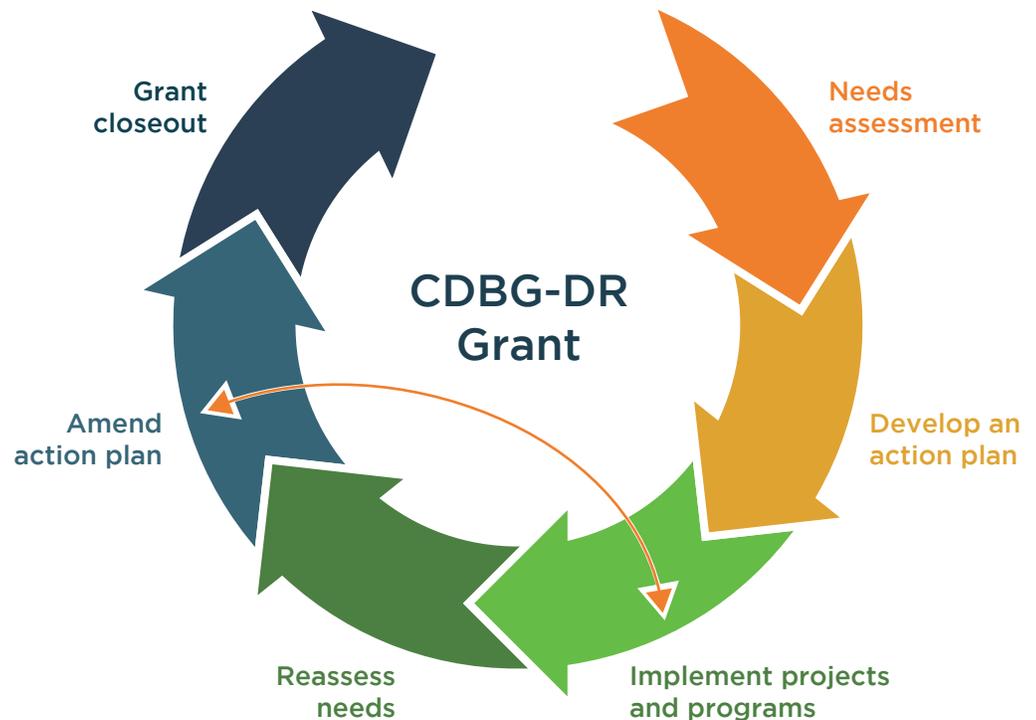
- Following floods in 2011, Pennsylvania set aside funds for home elevations. Several years later, only five home elevations had been completed. The grantee learned from local representatives that elevations were not an ideal strategy for a number of reasons, including the issue that elderly residents - who made up more than half of the impacted households - were concerned about having additional stairs into their homes. The grantee reallocated funds to buyouts and construction of a flood wall in one of the impacted communities.
- Nashville initially allocated \$1 million for a rental assistance program following their 2010 flood, but after one year they reduced the fund

to \$22,000 due to lack of interest. Officials learned that landlords, reacting to a newly thriving housing market, were reluctant to refurbish their rentals with CDBG-DR funding because of the requirement to rent to low-income tenants. The grantee reallocated the funds to other programs such as rehabilitation and new construction of multifamily homes that also served LMI residents.

- To facilitate the tracking of requests for language assistance received for all CDBG-DR programs, New Jersey developed a database to document if an applicant was Limited English Proficient and if so, the language with which the applicant required assistance. Reporting on this field was mandatory for all the housing programs. Data for all programs was assessed on a monthly basis to ensure that all programs were in compliance as well as to identify trends or high occurrence of needs within different programs and/or geographic areas or communities that they were not engaging.

## The Big Picture

These basic steps of the CDBG-DR process show the importance of periodically reassessing unmet needs and the effectiveness of programs in addressing unmet needs.





## ISSUE BRIEF

### 3C Reaching Impacted Residents Anticipating and Adjusting to Changes in Needs Over Time



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