

Disaster Housing Strategy

State of Delaware

This document serves to authorize the implementation and execution of the Delaware Disaster Housing Strategy. This authorization is granted by the Delaware State Housing Authority (DSHA) and endorsed by the Delaware Emergency Management Agency (DEMA) and thus will be referenced in the Delaware Emergency Operations Plan (DEOP). The undersigned parties hereby authorize the actions and decisions outlined in the Delaware Disaster Housing Strategy, including but not limited to disaster housing preparedness, interim housing deployment, and long-term housing recovery efforts.

DSHA (Delaware State Housing Authority)

Signature: _____

Name: _____

Title: _____

Date: _____



DEMA (Delaware Emergency Management Agency)

Signature: _____

Name: _____

Title: _____

Date: _____



Disaster Housing Strategy

State of Delaware

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Prepared for:

Delaware State Housing Authority



Prepared by:

Civix

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Executive Summary

The Delaware State Housing Authority (DSHA), with support from Delaware Emergency Management Agency (DEMA), has spearheaded the development of the Disaster Housing Strategy in collaboration with community organizations, local and county governments, and state agencies. This comprehensive Strategy provides a scalable and operational framework to guide Delaware's disaster housing preparedness and recovery efforts, ensuring that displaced residents can access secure housing promptly and equitably after a disaster.

Grounded in federal acts and state policies, the Strategy draws on resources including the Stafford Act, FEMA recommendations, the Delaware Emergency Operations Plan (DEOP), 20 Del. C. 3107, and the Disaster Recovery Reform Act of 2018 (DRRA). The DRRA, in particular, enhances state flexibility in managing post-disaster housing missions, encouraging equitable distribution of disaster assistance. By leveraging these provisions, the Strategy prioritizes a whole-community approach, ensuring that aid reaches all affected residents, including those most vulnerable to housing disparities.

The Strategy is anchored in six core goals:

1. **Strengthening Local and State Processes for Interim Housing Deployment.**
2. **Facilitating the Transition from Interim to Permanent Housing.**
3. **Enhancing Resilience and Sustainability in Housing Reconstruction.**
4. **Promoting Equity and Inclusion in Disaster Housing Solutions.**
5. **Strengthening Coordination and Communication Among Stakeholders.**
6. **Building Capacity for Long-Term Housing Recovery.**

As a living document, the Disaster Housing Strategy will evolve alongside Delaware's preparedness initiatives, incorporating new partnerships, resources, and innovations to continuously enhance the state's capacity to respond to housing needs in a post-disaster setting. This ongoing commitment solidifies Delaware's leadership in disaster housing resilience and equity.

1. Introduction

1.1 Purpose and Scope

The Delaware Emergency Operations Plan (DEOP), which is enabled by state legislation and managed by the Delaware Emergency Management Agency (DEMA), organizes disaster response and recovery roles and processes required in the aftermath of a disaster. To manage the different phases of disasters, the DEOP includes six Recovery Support Functions (RSFs) to coordinate key functional areas of assistance during the recovery phase.

Under the National Disaster Recovery Framework (NDRF) established by the Federal Emergency Management Agency (FEMA), RSFs comprise the coordinating structure for key functional areas of assistance.¹ The DEOP outlines that each RSF is led by a state agency with a corresponding mission. The lead agency mobilizes the authorities and expertise of multiple supporting agencies and ensures the delivery of State support to affected areas. RSFs support local governments by facilitating problem solving and improving access to resources and by fostering coordination among State and Federal agencies, nongovernmental partners, and stakeholders. The primary agency for each RSF reports to the recovery group and channels requests for other RSFs and/or external support through the RSF. The DEOP designates the Delaware State Housing Authority (DSHA) as the lead agency for RSF 4 – Housing. DSHA was identified as the lead agency because they are the state agency responsible for housing and will take on additional responsibility for disaster-related housing impacts.

1.1.1 AUDIENCE

The *Disaster Housing Strategy* is designed to assist state and local government agencies, non-profit organizations, and community groups in coordinating effective housing recovery efforts for Delawareans impacted by disasters. While it is not tailored for individual or household use, the *Disaster Housing Strategy* is intended to serve as a comprehensive framework for addressing housing challenges throughout the recovery process.

The *Disaster Housing Strategy* introduces and formalizes operations and a coordinating structure at the state level for long-term housing recovery in Delaware. It also establishes the role of a state-led Disaster Housing Task Force (DHTF), who were integral to the development of the *Strategy* and will be responsible for coordinating and implementing the *Strategy* after a disaster. While DSHA is the lead agency under RSF 4, the DHTF as a whole will be responsible for the coordination and implementation of the *Strategy* and related activities.

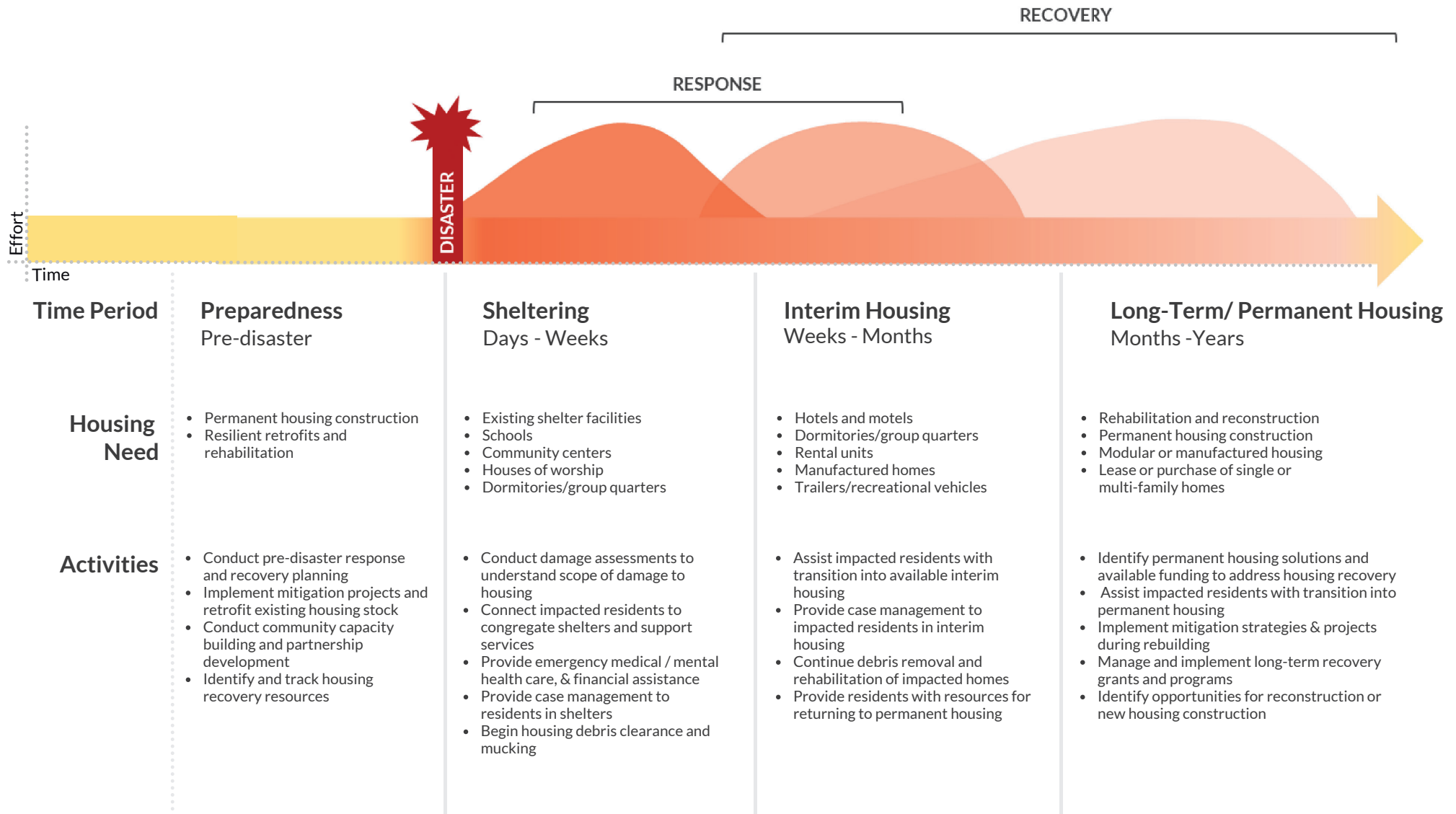
The *Strategy*, functioning as an annex to the DEOP, is intended to address disaster housing needs, management, and coordination during long-term recovery. It does not address emergency sheltering, which is covered in the DEOP by the Shelter Operations Group, or housing needs associated with licensed care facilities, prisons, and other licensed residential facilities, which are guided by emergency management plans for each individual facility.

¹ FEMA. (2024). National Disaster Recovery Framework. Available at: <https://www.fema.gov/emergency-managers/national-preparedness/frameworks/recovery>.

1.2 Housing Recovery Continuum

As shown in Figure 1, each phase of the housing recovery continuum supports and depends upon the others. Long-term disaster recovery ramps up as emergency response and short-term recovery wind down, but these phases often overlap. Long-term recovery then transitions back into preparedness and mitigation efforts as plans and strategies are updated to improve response and recovery from future disasters.

Housing Recovery Continuum



Generally, **preparedness** includes any pre-disaster activities that enable governments and communities to respond efficiently and effectively to a disaster event. Activities may include pre-disaster response and recovery planning activities, mitigation planning and implementation, community capacity building, and partnership development. Examples of these activities include developing and implementing pre-disaster hazard mitigation or evacuation plans before a disaster occurs. In the context of housing, preparedness may also include education or training for homeowners on floodproofing their home or the implementation of a housing retrofit program to make homes more resilient to future disasters.

Sheltering occurs in the days immediately before and after a disaster and provides residents whose homes were impacted with a safe place to receive shelter, food, and other supportive services.² After a disaster, shelters may be open for one day up to two weeks (14 days), depending on the size of the disaster, number of impacted residents, and availability of interim housing.

During the response period, other activities may include opening food distribution centers, search and rescue operations, clearing debris from roadways, and completing preliminary damage assessments.

Interim housing includes all intermediate housing between sheltering and the return of impacted residents to permanent housing.³ This period typically starts around 14 days post-disaster as residents are moving out of shelters and can last as long as 18 to 24 months. Interim housing may include hotels and motels, dormitories, rental units, manufactured homes, or temporary trailers that provide a level of privacy typically lacking in emergency shelters but may not be satisfactory permanently.

Long-term/permanent housing is the ultimate goal of the *Disaster Housing Strategy*, when impacted residents move back into repaired homes or attain another form of long-term housing, which includes relocation.⁴ This phase includes the rehabilitation and reconstruction of impacted homes as well as new construction to address housing supply loss as a result of the disaster.

Long-term recovery can begin months or years after a major disaster is declared and ramps up as response, relief, and short-term funding and activities taper off. Beyond housing, other long-term recovery activities may include:

- Rebuilding public infrastructure;
- Long-term financial assistance for households, businesses, and local governments;
- Economic and workforce development programs;
- Restoring natural and cultural resources;
- Redesign of local codes and ordinances to mitigate damage from future events; and
- Community development initiatives⁵

² FEMA (2020). Planning Considerations: Disaster Housing. Available at: <https://www.fema.gov/sites/default/files/2020-07/planning-considerations-disaster-housing.pdf>.

³ FEMA (2020). Planning Considerations: Disaster Housing. Available at: <https://www.fema.gov/sites/default/files/2020-07/planning-considerations-disaster-housing.pdf>.

⁴ FEMA (2020). Planning Considerations: Disaster Housing. Available at: <https://www.fema.gov/sites/default/files/2020-07/planning-considerations-disaster-housing.pdf>.

⁵ FEMA. (2011). National Disaster Recovery Framework. Available at: <https://www.fema.gov/pdf/recoveryframework/ndrf.pdf>.

While the *Disaster Housing Strategy* does not focus on immediate response and post-disaster sheltering, there will need to be coordination among those involved in the different phases of disaster management to ensure a thoughtful and organized transition from sheltering to interim housing to permanent housing.

1.3 Delaware Context and Housing Needs

Housing demand and availability impacts the ability of displaced residents to find safe, affordable housing quickly after a disaster. Further, residents experiencing housing instability prior to a disaster, either due to poor housing quality or cost burden⁶, which is the amount someone spends on housing relative to income, face challenges that can be compounded by a disaster. To effectively respond to the long-term housing recovery needs of residents after a disaster, it is necessary to understand the current context and housing needs of the state's residents.

In 2023, DSHA conducted a [Statewide Housing Needs Assessment](#) to identify trends and issues that will dictate housing policy over the next five years.⁷ Key housing challenges in Delaware include:

- A high level of renter cost burden;
- A shortage of 19,400, rental units that are affordable to households with income up to 50% of the area median income (AMI);
- Rising housing costs, including home sale prices that are out of reach to the majority of potential homebuyers;
- A lack of housing type diversity among the state's housing stock; and
- Shifting demographics with a need for more diverse housing types.

From 2010 to 2020, the number of households in the state increased 12 percent while the number of housing units only increased 8 percent.⁸ This is due in part to more residents living alone, creating a need for more housing units, particularly more one- and two-bedroom units. In 2021, 85 percent of the housing permits in the state were for single family detached units.⁹

According to United States Census Bureau 2023 data, Delaware experienced the sixth biggest per capita population increase in the country, with a 1.2 percent population rise from 2022 to 2023. The Delaware Population Consortium (DPC) forecasts continued growth, with a projected 1.5 percent increase from 2023 to 2025 and a 3.6 percent rise from 2025 to 2030.¹⁰ By 2050, Delaware's population is expected to

⁶ Cost burden occurs when a household spends more than 30% of its gross income on housing costs. When a household is cost-burdened, the housing is not considered affordable.

⁷ Delaware State Housing Authority. Delaware Housing Needs Assessments. Available at: <https://www.destatehousing.com/FormsAndInformation/needs.php>.

⁸ Delaware State Housing Authority. (2023). Statewide Housing Needs Assessment. Prepared by Root Policy Research. Available at: https://www.destatehousing.com/FormsAndInformation/Publications/2023_housing_needs_full_report.pdf.

⁹ Delaware State Housing Authority. (2023). Statewide Housing Needs Assessment Executive Summary. Prepared by Root Policy Research. Available at: https://www.destatehousing.com/FormsAndInformation/Publications/2023_housing_needs_executive.pdf.

¹⁰ Delaware Population Consortium. (2023). Annual Population Projections. Available at: <https://stateplanning.delaware.gov/demography/documents/dpc/DPC2023v0.pdf>.

grow by 11 percent, with households increasing by 6 percent. These projections highlight the pressing need for affordable housing.

In 2022, Delaware's median property value was \$305,200, about 1.08 times the national average, and it rose by 13.2 percent from 2021 and 2022.¹¹ Rising housing costs are particularly burdensome for low- and moderate-income renters. From 2010 to 2021, the percent of cost burdened renters—those spending over 30 percent of their income on housing—rose by 26 percent, adding nearly 11,000 more cost-burdened renters. Renter cost burden increased for every county. During this period, the percent of cost burdened homeowners declined by 22 percent.⁸ By 2021, 50 percent of renters were cost burden compared to 21 percent of homeowners.⁸

Demographic trends indicate a need for more diverse housing types. From 2000 to 2020, the greatest downward shift in population was among married couples with children, decreasing by seven percentage points.⁸ The greatest increases were among householders living alone and married couples without children.⁸ Age and ability can also influence a preference or need for certain housing types. Thirty percent of Delaware's population is under 25 years old, while those 65 and older made up 35 percent in 2020, with this age group projected to grow in the coming decades.⁸ Both of these populations are likely to seek smaller, affordable housing units with access to amenities.

Those who are facing housing challenges prior to a disaster will be disproportionately impacted after a disaster. Those facing housing instability, such as housing cost-burden, may face difficulty finding permanent housing after a disaster, given the existing shortage of affordable housing in Delaware.¹²

Further, households that have been deferring home maintenance because of cost or time may have those issues exacerbated because of a disaster. Preparedness efforts that address deferred maintenance can make residents better able to recover from a disaster. Beyond deferred maintenance, preparedness programs can also implement resilient design strategies, including floodproofing mechanical and electrical systems, implementing weatherization or energy efficiency strategies, or installing hurricane shutters. Training programs for homeowners that address resilient design, purchasing flood insurance, or other mitigation strategies offer a low-barrier approach to reaching residents.

1.4 Best Practices: Considerations for Special Populations

In the aftermath of a disaster, certain populations face unique challenges that require thoughtful consideration and tailored approaches. This section discusses best practices for addressing the housing needs of vulnerable populations and outlines strategies for providing support. These are not prescriptive actions designated to specific agencies or organizations; rather, they are a collection of national best practices around special populations to consider during housing recovery.

¹¹ Data USE: Delaware. (2023). Available at: <https://datausa.io/profile/geo/delaware/#housing>

¹² Delaware State Housing Authority. (2023). Statewide Housing Needs Assessment. Available at: https://www.destatehousing.com/FormsAndInformation/Publications/2023_housing_needs_full_report.pdf.

According to data from DHSS, one in five residents has Access or Functional Needs (AFN), a term for a temporary or permanent condition that limits a person's ability to take action in an emergency.¹³ While preparedness benefits everyone, focusing on AFN is key to effective disaster planning for the entire community. Populations that may have additional needs include:

- Children
- Veterans
- Tribal populations
- People living in institutional and congregate settings
- Older adults
- Pregnant women
- People with physical disabilities
- People with visual or hearing impairments
- People with mental health conditions
- People with cognitive, developmental, and intellectual disabilities
- People with chronic medical conditions
- People with pharmacological dependency
- Victims of domestic violence
- People with limited transportation access
- Non-English speakers or those with limited English proficiency
- Individuals of low socioeconomic status
- Renters
- Manufactured homeowners
- Individuals experiencing homelessness

Effective planning requires outreach to people with disabilities to identify their needs and make necessary arrangements before a disaster occurs.¹⁴ Disability is an umbrella term covering a wide range of needs. Each disability has unique needs, so engaging a diverse group of individuals, including advocacy organizations, is crucial. DHSS has developed a [Disaster Shelter Brochure](#) to help families, pet owners, and people with disabilities prepare for emergencies. The guide provides packing checklists and emphasizes individual preparedness, providing insights for shelter, interim housing, and permanent housing needs.

When considering recovery needs of different populations, it is important to consider both the availability and accessibility of services tailored to each group. For immigrant populations, this means access to culturally appropriate food, addressing language barriers, offering English as a Second Language (ESL) programs for children, and maintaining connections to religious institutions. Churches, as noted in Task Force interviews, are highly trusted by immigrant communities and play a key role in

¹³ U.S. Department of Health & Human Services, Office of the Assistance Secretary for Preparedness and Response. "HHS/ASPR Access and Functional Needs (AFN) Web-Based Training." <https://empowerprogram.hhs.gov/Access-Functional-Needs-WBT-Fact-Sheet.pdf>.

¹⁴ ADA Best Practices Tool Kit for State and Local Governments Chapter 7 Addendum 2. The ADA and Emergency Shelters: Access for All in Emergencies. Available at: <https://archive.ada.gov/pccatoolkit/chap7shelterprog.htm>.

information dissemination and trauma reduction during all phases of a disaster. In Sussex County, for example, there are over 700 members of the Nanticoke Tribe and four properties, including the Nanticoke Indian Center, which should be considered in post-disaster coordination to maintain access to community and resources.¹⁵

Delaware's growing older population, particularly retirees, also requires careful planning. Between 2017 and 2022, the number of people aged 65 years and older increased by 21.5 percent.¹⁶ Since many retirees live along the coast, which is more prone to hazards, it is essential to plan for their needs, as aging can compound risk. Older adults may not have support systems such as family nearby and may have cognitive processing difficulties that are exacerbated by the stress of a disaster event.

Those with mobility barriers—due to age, disability, or economic factors—face increased risk from disasters. For instance, post-Hurricane Katrina surveys showed that 38 percent of individuals who did not evacuate either physically could not leave or were caring for someone else who couldn't.¹⁷ Individuals with pre-existing physical or mental health conditions, as well as very young and very old people, are also at higher risk of additional health issues following a disaster.¹⁸

In 2022, over 13 percent of Delaware's noninstitutionalized population had a disability.¹⁹ Post-disaster sheltering and housing must address transportation and accessibility needs, including public transit access, mobility device accommodations, and compliance with the Americans with Disabilities Act (ADA). Features such as wheelchair-accessible doors, accessible routes, showers with grab bars, and ramps should be included in both interim and permanent housing. Housing for the hearing impaired and those with low vision should include special fire alarms and easy terrain. Accessibility also involves ensuring continued access to medical and support staff, as disruptions can increase trauma during a disaster.

Manufactured homes, especially those located on leased land, face specific challenges. Outdated maps in emergency systems like Smart 911, which allows users to create household safety profiles, can complicate response efforts. In Sussex County, which houses 60 percent of the state's manufactured homes, low population density and outdated maps can hinder emergency services. The Delaware Manufactured Homeowners Association (DMHOA) has established a task force to support older adults and disabled residents in these communities and advocate for insurance and replacement issues. Collaboration with DMHOA is important for addressing recovery needs.

¹⁵ Nanticoke Indian Tribe. (2023). History. Available at: <https://nanticokeindians.org/about/history/>.

¹⁶ American Community Survey 2017 and 2022: ACS 5-year Estimate demographic and housing tables. Available at: <https://data.census.gov/table?q=DP05>.

¹⁷ Stough, Laura M., Amy N. Sharp, J. Aaron Resch, Curt Decker and Nachama Wilker. 2015. Disasters: Barriers to the long-term recovery of individuals with disabilities following a disaster. Malden, MA. Overseas Development Institute. Available at: [https://oaktrust.library.tamu.edu/bitstream/handle/1969.1/156081/Barriers%20to%20the%20long-term%20recovery%20\(2015\).pdf?sequence=1](https://oaktrust.library.tamu.edu/bitstream/handle/1969.1/156081/Barriers%20to%20the%20long-term%20recovery%20(2015).pdf?sequence=1)

¹⁸ Reinhardt, J.D. et al. (2011) 'Disability and health-related rehabilitation in international disaster relief'. Global Health Action. 4. 2011 Aug 16. Available at : <https://www.tandfonline.com/doi/pdf/10.3402/gha.v4i0.7191>

¹⁹ American Community Survey 2022: ACS 1-Year Estimate Subject Tables. Available at: <https://data.census.gov/table?q=disability>.

Overall, disaster housing recovery needs to be adaptable and responsive, recognizing that not all needs can be anticipated in advance. Ongoing communication and flexibility are vital to address evolving requirements effectively. The table below provides additional best practices and considerations for a given population group during housing recovery.

Table 1: Considerations for Special Populations During Housing Recovery

Special Population Group	Housing Recovery Considerations
People with disabilities or special medical needs	<ul style="list-style-type: none"> Needs should be outlined in the planning stage to ensure that housing at any stage of recovery meets the needs of people with disabilities. For instance, access to adequate refrigeration to medicine, proximity to medical services, ramps and curb cuts for wheelchairs, etc. To meet the needs of persons with high medical needs, ambulatory needs, and behavioral or mental health needs, consider the need for trained staff or medical volunteers at shelters. Consider that regular caretakers may not be available during and after disaster events. Under ADA, emergency sheltering must not exclude persons with disabilities. Government facilities built since 1992 should be ADA compliant. For quickly adapted structures and facilities built before 1992, structures can be made physically accessible with temporary measures.²⁰ Ensure that transportation to get to housing is both available and physically accessible (e.g., buses with on-ramps, vans with equipment for wheelchairs, etc.) for persons with disabilities. Consider partnerships that provide post-disaster support (medical needs, ramps, assistive technology) to enable impacted residents with disabilities or older adults to remain in their homes.
People with visual or hearing impairments	<ul style="list-style-type: none"> Provide access to American Sign Language (ASL) Interpreters, voice to text, screen readers or support staff to communicate emergency shelter information to those who are deaf or blind.
Older adults	<ul style="list-style-type: none"> For older adults who receive home-based care, consider ways to ensure continuity of care in both sheltering and interim housing. Similarly, consider ways to ensure continuity in medicine, ensure that medical supplies have back-up power sources, and how to

²⁰ ADA Best Practices Tool Kit for State and Local Governments Chapter 7 Addendum 2. The ADA and Emergency Shelters: Access for All in Emergencies. Available at: <https://archive.ada.gov/pcatoolkit/chap7shelterprog.htm>.

Special Population Group	Housing Recovery Considerations
	<p>ensure that anyone dependent on life-sustaining medical equipment (ventilators, cardiac equipment, oxygen tanks, etc.) and interventions (dialysis, etc.) has emergency replacements or access to replacements and care in sheltering and interim housing situations.²¹</p> <ul style="list-style-type: none"> • Ensure that older adults have access to mental health services.
Families with children	<ul style="list-style-type: none"> • Ensure that families have access to diapering, feeding, and hygienic supplies for children. • Consider proximity to schools, daycares, and parks.
Needs of domestic violence victims	<ul style="list-style-type: none"> • Consider security and confidentiality when planning short-term sheltering options. • Engage with local domestic violence shelters in emergency planning efforts. • Be mindful of the increased prevalence of intimate partner violence following disaster events.²²
Pregnant women/individuals with special medical needs	<ul style="list-style-type: none"> • Ensure access to medical facilities and providers, and, if feasible, keep individuals within reach of their existing networks.
Individuals in healthcare and senior facilities	<ul style="list-style-type: none"> • Collaborate with hospitals and senior care facilities in emergency planning.
People experiencing homelessness	<ul style="list-style-type: none"> • Be aware of potential undercounts in the Point-in-Time (PIT) studies and plan for a possible higher demand for short-term sheltering than initially projected. • Develop strategies to reach and provide services to unhoused individuals who may not be captured in PIT counts, such as those staying in cars or motels, or in less visible locations.
Renters	<ul style="list-style-type: none"> • Recognize that affordable and accessible rental housing may be limited after a disaster. • Understand that repairs or rebuilding of rental properties may be delayed. • Note that different disaster recovery programs may be available to renters compared to homeowners.

²¹ NYC Emergency Management. Be Ready: Make Your Plan: Older Adults. Available at: Get Prepared | Emergency Preparedness Tips - Seniors/Older Adults - NYCEM.

²²First, Jennifer M., Nathan L. First, J. Brian Houston. 2017. Affilia: Journal of Women and Social Work Vol. 32(3). Intimate Partner Violence and Disasters: A Framework for Empowering Women Experiencing Violence in Disaster Settings. Available at: https://nncdv.org/wp-content/uploads/2019/09/First-2017-Intimate-partner-violence-and-disasters_-A-framework-for-empo....pdf.

Special Population Group	Housing Recovery Considerations
Manufactured Homeowners	<ul style="list-style-type: none"> During recovery, take into account the specific challenges associated with rebuilding or replacing homes on leased land. Be aware of the unique steps that manufactured homeowners may need to take to secure assistance from insurance companies and government agencies.
Veterans	<ul style="list-style-type: none"> Work with organizations like the U.S. Department of Veterans Affairs and leverage programs like HUD-Veterans Affairs Supportive Housing (HUD-VASH) to address the specific needs of veterans in the search for short-term housing.
Limited English Proficiency (LEP) populations	<ul style="list-style-type: none"> Provide access to translators and translated resources to effectively communicate emergency sheltering information to those with limited English proficiency (LEP). Plan for effective evacuation procedures for individuals who may not speak the language of emergency service providers.
Low- to Moderate-Income (LMI) populations	<ul style="list-style-type: none"> Acknowledge that low- and moderate- income (LMI) populations may face greater sheltering needs due to a higher likelihood of living residing in more vulnerable housing, such as older buildings or those near hazardous areas.²³

1.5 Disaster Housing Strategy Goals and Objectives

The primary aim of this Strategy is to provide a structured and coordinated approach to addressing both interim and permanent housing needs following a disaster. By establishing clear goals and objectives, the Strategy seeks to create a resilient, inclusive, and sustainable disaster housing process for a more resilient future.

The following table lists the primary goals and objectives of the *Disaster Housing Strategy*. While these are goals and objectives for disaster housing recovery in Delaware, they do not designate specific actions or responsibilities. These should be used to guide considerations and strategies during preparedness and disaster housing recovery. They can also be referenced in the formulation of metrics to evaluate the success of housing recovery.

²³ First, Jennifer M., Nathan L. First, J. Brian Houston. 2017. Affilia: Journal of Women and Social Work Vol. 32(3). Intimate Partner Violence and Disasters: A Framework for Empowering Women Experiencing Violence in Disaster Settings. Available at: https://nnedv.org/wp-content/uploads/2019/09/First-2017-Intimate-partner-violence-and-disasters_-A-framework-for-empo.....pdf.

Table 2: Disaster Housing Strategy Goals and Objectives

Goal 1: Strengthen Local and State Processes and Resources for the Deployment of Interim Housing Solutions
Objective 1.1: Develop a comprehensive inventory of available interim housing resources, including emergency shelters, temporary housing units, available land for interim housing solutions, and rental properties.
Objective 1.2: Facilitate partnerships with local governments, non-profit organizations, and private sector entities to coordinate the swift provision of interim housing.
Objective 1.3: Develop a streamlined process for assessing housing needs and matching displaced individuals and families with appropriate interim housing options.
Objective 1.4: Communicate the importance of interim housing solutions being accessible, safe, and meeting basic living standards, including access to utilities, sanitation, and healthcare.
Objective 1.5: Create a centralized communication system to inform affected populations about available interim housing options and how to access them.
Goal 2: Facilitate the Transition from Interim to Permanent Housing
Objective 2.1: Develop clear criteria and guidelines for transitioning from interim to permanent housing, prioritizing the most vulnerable populations.
Objective 2.2: Establish case management services to assist displaced individuals and families in navigating the transition process, including securing necessary documentation and accessing financial assistance.
Objective 2.3: Coordinate with local partners and developers to expedite the construction and rehabilitation of permanent housing units.
Objective 2.4: Promote and support land use and zoning regulations, policies, and incentives that enable effective recovery, including temporary emergency regulations and support for affordable housing development in areas impacted by disasters.
Objective 2.5: Monitor and evaluate the effectiveness of transition processes, adjusting as necessary to ensure smooth and efficient movement into permanent housing.
Goal 3: Enhance Resilience and Sustainability in Housing Reconstruction
Objective 3.1: Integrate resilience and sustainability standards into the planning and construction of new permanent housing to withstand future disasters.
Objective 3.2: Provide education and resources to homeowners and builders on resilient construction practices and materials.
Objective 3.3: Encourage community involvement in the rebuilding process to ensure housing solutions meet local needs and preferences.
Objective 3.4: Secure funding and financial mechanisms, including federal aid, state funds, and private investments, to support resilient and sustainable housing projects.
Objective 3.5: Implement long-term monitoring and maintenance programs to ensure the continued safety and resilience of rebuilt housing.

Goal 4: Promote Equity and Inclusion in Disaster Housing Solutions

Objective 4.1: Ensure that all interim and permanent housing solutions are equitable and accessible to all affected populations, regardless of race, ethnicity, socioeconomic status, or disability.

Objective 4.2: Involve community leaders and representatives from diverse groups in the planning and decision-making processes for disaster housing strategies.

Objective 4.3: Facilitate targeted support and resources to marginalized and underserved communities to address unique housing challenges and barriers they may face.

Objective 4.4: Develop outreach programs to ensure that all affected individuals and families are aware of and can access housing resources and assistance.

Objective 4.5: Regularly assess and address disparities in housing recovery outcomes to promote fairness and inclusivity.

Objective 4.6: Incentivize equitable housing development for the whole community, including incentivizing affordable housing and a diverse mix of housing types.

Goal 5: Strengthen Coordination and Communication Among Stakeholders

Objective 5.1: Establish a statewide Disaster Housing Task Force that includes representatives from government agencies, non-profits, the private sector, and community organizations.

Objective 5.2: Develop clear protocols for information sharing and coordination among all stakeholders involved in disaster housing efforts.

Objective 5.3: Conduct regular training and simulation exercises to prepare stakeholders for effective collaboration in disaster housing responses.

Objective 5.4: Create a centralized, accessible database to track housing needs, resources, and progress in real-time during disaster recovery efforts.

Objective 5.5: Foster ongoing communication and feedback loops with affected communities to ensure that housing strategies remain responsive and effective.

Goal 6: Build Capacity for Long-Term Housing Recovery

Objective 6.1: Invest in the training and development of local housing authorities and disaster response teams to enhance their capacity to manage housing recovery efforts.

Objective 6.2: Establish a reserve fund specifically for disaster housing recovery to ensure quick financial mobilization when needed.

Objective 6.3: Create partnerships with educational institutions to develop research and innovation in disaster-resistant housing technologies and strategies.

Objective 6.4: Promote community-based housing recovery plans that empower local communities to take an active role in rebuilding efforts.

Objective 6.5: Develop and implement a comprehensive housing recovery guide that outlines roles, responsibilities, and timelines for all stakeholders involved in the long-term recovery process.

By achieving these goals and objectives, the statewide *Disaster Housing Strategy* and implementing agencies will be well-equipped to support the long-term recovery and resilience of communities affected by disasters.

2. Concept of Operations

2.1 Overview

An effective and efficient recovery requires coordination and communication across federal, state, and local governments, community organizations, the private sector, and other recovery stakeholders. The DEOP organizes disaster response and recovery roles and processes required in the aftermath of a disaster. The DEOP establishes six Recovery Support Functions (RSFs) to coordinate key functional areas of assistance from response through recovery:

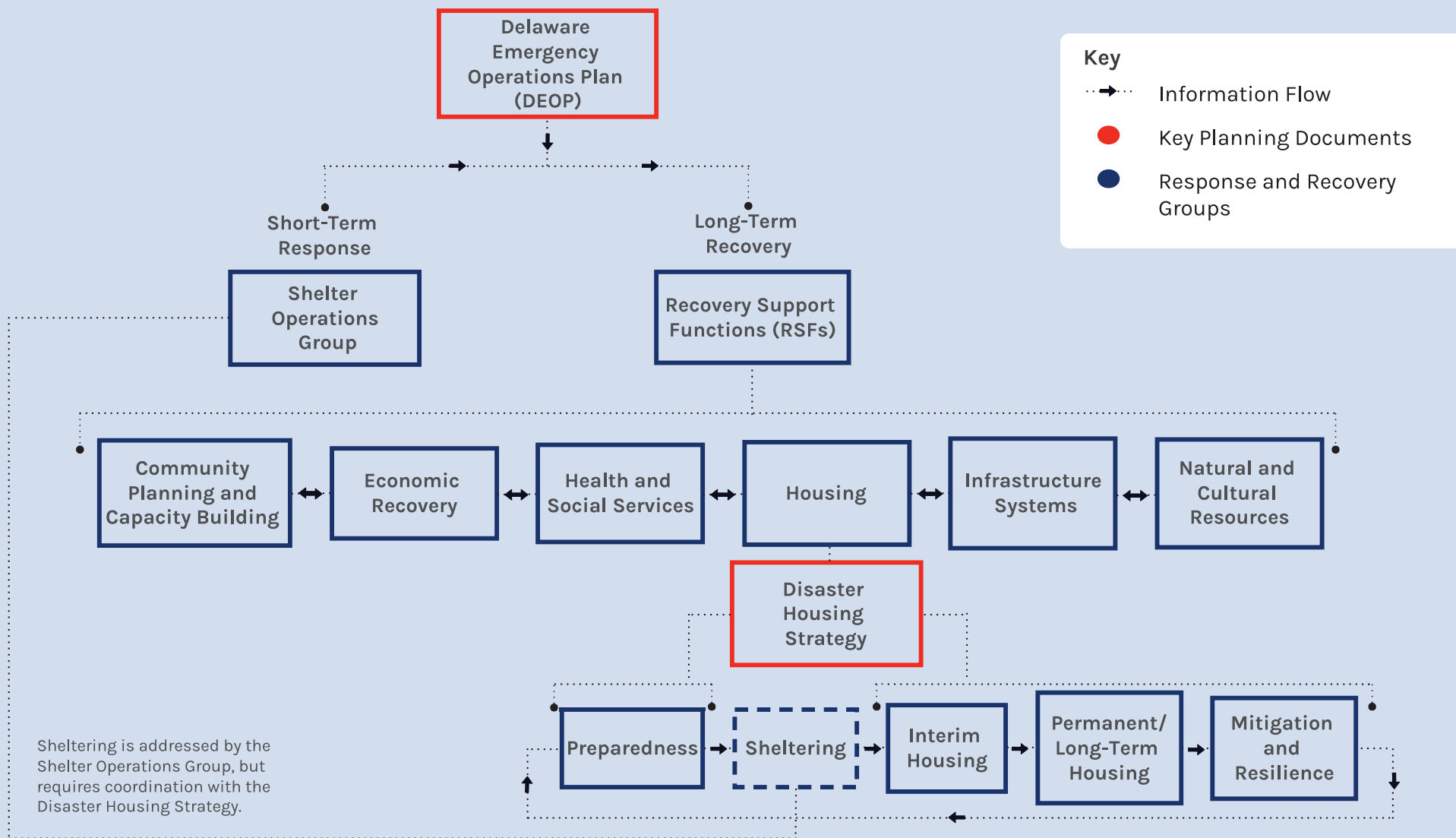
- Community Planning and Capacity Building,
- Economic Recovery,
- Health and Social Services,
- Housing,
- Infrastructure Systems, and
- Natural and Cultural Resources.

The Federal Emergency Management Agency (FEMA) establishes the RSF structure in its *National Disaster Recovery Framework*.²⁴ RSFs aim to support local, regional/metropolitan, state, tribal, territorial, and insular area governments by facilitating problem solving, improving access to resources, integrating principles of resilience, sustainability, and mitigation, and fostering coordination among stakeholders.²⁴

The *Disaster Housing Strategy* outlines the roles and responsibilities under RSF 4 – Housing. These housing roles and responsibilities are led and carried out by the Disaster Housing Task Force (DHTF). The graphic below illustrates how the Disaster Housing Task Force functions within the Delaware Recovery Task Force to carry out housing priorities before, during, and after a disaster.

²⁴ FEMA. National Disaster Recovery Framework. Available at: <https://www.fema.gov/emergency-managers/national-preparedness/frameworks/recovery>.

Delaware Disaster Housing Recovery Framework



2.2 Disaster Housing Task Force

To coordinate and operationalize the Disaster Housing Strategy, a designated Disaster Housing Task Force (DHTF) was formed during the development of the Strategy. To identify potential members and gain buy-in from various stakeholders, the process began with a series of interviews with state agencies, federal agencies, local and county governments, and community organizations and partners involved in disaster housing response and recovery. Additional members were identified through recommendations from partner agencies and organizations.

Although this is a statewide *Strategy*, local communities are critical in responding to and recovering from disasters. Successful implementation of this *Strategy* will depend upon leadership from and coordination with local and county jurisdictions to assess disaster impact and identify needs, resources, and gaps. FEMA’s National Disaster Recovery Framework (NDRF) refers to this as “local primacy”, which encourages local jurisdictions to lead and manage disaster recovery efforts while coordinating with partners.²⁵ Some DHTF members may have a more direct connection to housing recovery than others, but each member plays a role in establishing a coordinated disaster recovery effort across the state.

The DHTF was convened during the planning and development of the *Disaster Housing Strategy*. The DHTF met in the winter, spring, and fall of 2024 to help catalog existing state and local housing challenges and capacities, determine potential resource gaps, and identify collaborative opportunities for managing statewide housing recovery after a disaster. Goals of the task force meetings included:

- Build a common understanding between emergency management and housing partners through shared terminology and concepts to facilitate better coordination during disasters.
- Develop robust housing assistance strategies for both declared and non-declared disasters to provide aid.
- Identify gaps in existing housing assistance programs and capabilities through preparedness planning.
- Identify vulnerable or hard-to-reach populations and incorporate plans to increase their housing access and security.
- Identify short- and long-term housing solutions, from interim housing to permanent housing.
- Create an accessible *Disaster Housing Strategy* that is easy to understand for emergency managers, housing professionals, and other stakeholders across the state.

Concurrent with DHTF meetings, interviews were conducted with DHTF members to identify their roles and responsibilities in disaster housing recovery. Members of the DHTF include state partners, federal partners, local and county partners, non-profit, academic, and private entity partners.

The following list of agencies and organizations were instrumental in the development of the *Strategy* by providing input to define and refine the goals, recommendations, and resources outlined in the document.

²⁵ FEMA. (2011). National Disaster Recovery Framework. Available at: <https://www.fema.gov/pdf/recoveryframework/ndrf.pdf>.

Table 3: Members of the Disaster Housing Task Force

State Partners

- Delaware Department of Transportation (DelDOT)
- Delaware Emergency Management Agency (DEMA)
- Delaware State Housing Authority (DSHA)
- Department of Health and Social Services (DHSS)
- Department of Insurance (DOI)
- Department of Natural Resources and Environmental Control (DNREC)
- Office of State Planning Coordination (OSPC)

Federal Partners

- Federal Emergency Management Agency (FEMA)
- U.S. Department of Agriculture (USDA)
- U.S. Department of Housing and Urban Development (HUD)
- U.S. Small Business Administration (SBA)

Local and County Public Sector Partners

- City of Dover
- City of Wilmington
- Dover Housing Authority
- Kent County (KC)
- Newark Housing Authority
- New Castle County (NCC)

- New Castle County Housing Authority
- Sussex County (SC) Emergency Management
- Sussex County Community Development and Housing
- Wilmington Housing Authority (WHA)

Non-Profit, Academic, and Private Sector Partners

- Delaware Apartment Association
- Delaware League of Local Governments (DLLG)
- Delaware Manufactured Homeowners Association (DMHOA)
- Delaware Sea Grant
- Delaware Volunteer Organizations Active in Disaster (DEVOAD)
- Eleventh Street Bridge Long-Term Recovery Group (ESBLTRG)
- Energize Delaware
- First State Community Action Agency (FSCAA)
- Habitat for Humanity
- Housing Alliance Delaware
- Kent County Association of Realtors
- Milford Housing Development Corporation (MHDC)
- Red Cross (ARC)
- United Way
- University of Delaware (UDel)

The DHTF is responsible for executing the *Disaster Housing Strategy*, including strengthening existing capacity during non-disaster times and implementing housing recovery strategies and coordination after a disaster and into long-term recovery.

2.3 Activation of the Disaster Housing Strategy

Not every disaster event will require substantial housing recovery operations, and the community impact and needs may take time to clarify. The level of activation will be determined by the scale and

scope of the disaster, the immediate and long-term needs of the community, whether a presidential disaster declaration has been made, and the housing recovery priorities of the State and residents.

The DHTF will work with DEMA to determine the timing and methods for short-term and long-term housing recovery. According to the DEOP, a recovery group may be activated “if the impact is of sufficient magnitude, and the Governor deems it necessary.” Activating the Disaster Recovery Task Force will trigger the activation of the Disaster Housing Task Force and the *Disaster Housing Strategy*.

There are other instances in which the *Disaster Housing Strategy* may be activated without a formal emergency declaration or activation of the DEOP. For example, a small-scale disaster without an emergency declaration may still require coordination among DHTF members; although not all DHTF members will be activated during every disaster, members will be able to reference the *Disaster Housing Strategy* to operationalize their coordination and housing recovery activities.

At a minimum, the *Disaster Housing Strategy* may be activated under the following conditions:

- A disaster event escalates to a State of Emergency and/or presidentially declared disaster; or
- Response/recovery requires involvement and coordination of multiple State agencies or State and agencies and local jurisdictions; or
- Severity and/or complexity of disaster impact will require housing recovery activities that extend months or years after the disaster occurs; or
- At the request of a local municipality official.

Once the *Disaster Housing Strategy* is activated, the DHTF will carry out housing recovery operations under the direction of DSHA and DEMA, with collaboration from local officials from the affected areas. The DHTF is responsible for the following actions:

1. Review the *Strategy* and update, if necessary;
2. Assess internal staff and resource capacity to manage recovery based on disaster severity;
3. Identify the level of effort and activation needed for the DHTF;
4. Identify the need to reprioritize staff activities or augment internal staff, depending on scope of disaster and disaster impacts to staff; and
5. Identify gaps or challenges in communication for decision making.

After a disaster, local jurisdictions have the primary responsibility of identifying localized impacts to housing. Due to limited resources, local jurisdictions often depend on State assistance and coordination to address housing impacts and assist with rehousing displaced residents. Community organizations also play a significant role in housing recovery, aiding with housing repair and reconstruction. The amount of funding available for assistance will depend on whether there is a presidential disaster declaration as well as state resources available.

The sections that follow cover five phases of housing recovery: preparedness, sheltering, interim housing, long-term or permanent housing, and mitigation and resilience. Each housing phase will have different priorities and strategies for meeting housing needs and potential resources or tools to leverage. The full DHTF may not be needed in each phase of housing recovery; capacity should be adjusted based on the scope and scale of the disaster and recovery priorities.

3. Preparedness

Preparedness activities occur prior to a disaster and may include response and recovery planning activities, mitigation planning and implementation, community capacity building, and partnership development. Housing-related preparedness activities may include developing a public outreach strategy to coordinate communications around housing after a disaster, identifying resources for recovery, or offering training to homeowners on reducing risk to their property from hazards. These activities often occur outside of a formal activation of the *Disaster Housing Strategy*.

The Disaster Housing Task Force (DHTF) can organize and facilitate pre-disaster activities to prepare for and mitigate impacts from a potential future disaster. Prior to a disaster, the DHTF will convene regularly to ensure the team is familiar with the *Disaster Housing Strategy* and that the *Strategy* reflects any recent housing recovery processes or programs. The DHTF will ensure that a database of statewide housing resources is up-to-date and comprehensive. For more information, see Section 10.

In addition, the DHTF will use the preparedness phase to establish and/or strengthen relationships with appropriate State agencies, local jurisdictions, and non-profit organizations that may be involved in housing recovery. The DHTF will determine these partners' level of involvement and capacity to assist in housing recovery, as well as how they might be engaged after a disaster.

3.1 Timeline

In general, preparedness activities occur prior to a disaster. However, mitigation and resilience planning and activities undertaken after a disaster are elements of preparedness. Preparedness activities aim to mitigate impacts of a disaster and reduce the amount of time it takes for communities to recover. Preparedness activities in this realm should create more resilient housing, reduce the number of impacted homes, and enable residents to recover from disaster and get back into permanent housing quickly. Preparedness is an ongoing process of understanding housing needs, identifying funding and strategies to address those needs, and implementing and coordinating efforts to increase housing security and resilience.

3.2 Key Agencies

Preparedness activities involve all members of the DHTF with strategies to prepare for interim housing, permanent housing, and mitigation and resilience solutions.

Preparedness Roles and Responsibilities



LEAD AGENCY	Operations and Coordination	Housing Assistance and Support	Housing Identification and Development	Administration, Contracts, and Financing	Land Use, Planning, and Permitting	Data Tracking and Management	Public Information and Community Outreach
Delaware Emergency Management Agency (DEMA)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Delaware State Housing Authority (DSHA)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Department of Health and Social Services (DHSS)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Delaware Department of Transportation (DelDOT)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Office of State Planning Coordination (OSPC)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Department of Natural Resources and Environmental Control (DNREC)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Federal Emergency Management Agency (FEMA)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
U.S. Department of Housing and Urban Development (HUD)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Local Public Housing Agencies (PHAs)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Local and county planning and community development departments	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Local and county code enforcement departments	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Local and county emergency management agencies	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Delaware Volunteer Organizations Active in Disaster (DEVOAD)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Red Cross	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
United Way/DE 211	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Energize Delaware	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Milford Housing Development Corporation	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Community Emergency Response Team (CERT)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Habitat for Humanity	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Delaware Affordable Housing Group	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>

Organization Types

- State Partners
- Federal Partners
- Public Sector Partners
- Private/Non-Profit Partners

3.3 Key Activities of the Disaster Housing Task Force

Operations and coordination include the project management and oversight of the team during the preparedness phase. The lead agency will be responsible for general coordination of responsibilities, partners, and implementation of preparedness activities. This includes the maintenance and update of the Disaster Housing Strategy and coordination of regular meetings of the DHTF.

Housing assistance and support includes the management and implementation of specific housing assistance programs. Organizations may implement or expand existing housing assistance programs or implement new programs based on community need and available resources. Housing assistance programs in this phase may include preparedness training or education for homeowners and renters and property-level resilience or mitigation programs to reduce future risk from disasters.

Housing identification and development includes the identification, acquisition, or development of new housing to expand the existing housing stock to reduce shortages after a disaster. This includes the identification of existing housing supply and gaps, available land for development, development incentives or available funding, and building housing that addresses the unmet needs of the community. Partners in the preparedness phase will seek opportunities to advocate for equitable development, including prioritizing affordable housing, incentivizing development in low-risk areas, and incentivizing the development of a diverse mix of housing types to increase the state's housing supply, particularly for low- to moderate-income residents.

Administration, contracts, and financing includes the identification of potential grants and resources for housing recovery and the identification of partners and resources to coordinate and manage grants. This activity also includes the identification of pre-positioned contracts for vendors and contractors during the rebuilding process. Pre-positioned contracts can reduce the administrative burden after a disaster and can expedite the repair and rebuilding process. Capacity building and training should occur in the preparedness phase to prepare state agencies to receive and administer federal disaster funding.

Land use, planning, and permitting includes coordinating post-disaster rebuilding and housing construction. Partners are responsible for coordinating across local and county jurisdictions to streamline housing development and recovery. This includes sharing strategies, developing incentives for increased density, and understanding local land use regulations and zoning codes for potential temporary facilities. During the preparedness phase, state planning agencies assist local and county planning, zoning, and permitting departments with technical support to prepare for post-disaster land use, housing development, and resilient rebuilding.

Data tracking and management includes the identification and coordination of existing data resources, addressing data gaps, and recommending improvements. The preparedness phase should streamline these processes to enhance recovery coordination. Agencies and organizations will establish a process for collecting, managing, and sharing data with recovery partners. The preparedness phase also includes managing and updating a database of available housing resources, housing assistance, and potential locations for siting temporary trailers or manufactured housing.

Public information and community outreach organizations are responsible for distributing preparedness resources and information to the public and targeted communities. Community outreach must consider the audience and provide resources that are appropriate and accessible to the

community for which they are intended, which may require translation, interpretation, or support from partners to engage with or provide resources to hard-to-reach populations. In the preparedness phase, community outreach will involve communications to inform residents of preparedness and mitigation resources, as well as trainings to increase resilience among homeowners and renters.

3.4 Pre-Disaster Capacity Building Recommendations

Achieving the goals and objectives of the Disaster Housing Strategy will require actions at both the state and local levels to prepare communities for disasters. Before disaster is the best time to plan and prepare for the complexity of post-disaster situations. Focusing on pre-disaster capacity building activities can significantly mitigate the impacts of disasters and enhance a community's ability to respond and recover swiftly. For example, households that have been deferring home maintenance because of cost or time involved may have existing issues exacerbated because of a disaster. Preparedness efforts to address deferred maintenance can make residents better able to recover from a disaster.

Beyond deferred maintenance, preparedness programs can also implement resilient design strategies, including floodproofing mechanical and electrical systems, implementing weatherization or energy efficiency strategies, or installing other resilient features such as hurricane shutters. Training programs for homeowners that address resilient design, purchasing flood insurance, or other mitigation strategies offer a low-barrier approach to reaching residents. *See Section 8 for an overview of existing resources.*




Additionally, specific organizational and collaborative capacity can be built to enable more effective disaster management. Strong staff and organizational capacity such as grant writing and management or centralized communications platforms, such as those for tracking disaster-impacted housing, can help deliver more efficient and effective disaster recovery.




The DHTF has identified recommended preparedness measures that, due to momentum, urgency, or impact, may be initiated or continued as next steps. These recommendations will enable the Delaware disaster housing partners and the DHTF to work together to better prepare for and recover from housing impacts caused by disasters. Task Force members ranked the recommendations based on feasibility, urgency, and priority. The table below presents the recommendations and related objectives.



After determining priorities, the Task Force focused on two recommendations for further planning and discussion. Members participated in an exercise to complete a RACI matrix for these recommendations. RACI stands for Responsible (who does the work), Accountable (who oversees the work), Consulted (who assists the task with additional information and support), and Informed (who needs to be aware of task progress or completion). The DHTF RACI Matrix results are available in Appendix 11.3.



Table 4 below summarizes pre-disaster capacity building recommendations based on national best practices and input from DHTF members and partners. Each recommendation is named and described as well as categorized as a state-level or local action to be taken. In some cases, specific organizations and/or partners are described, while others might apply wider or would require further commitments. Each recommendation is paired with Disaster Housing Strategy objectives from Section 1.5 that could be addressed or enabled by the recommendation action, recognizing that there may be many steps to take to achieve the stated objectives.

Table 4: Recommendations for Pre-Disaster Capacity Building



KEY		
 State action  Local action		
Recommendation	Description	Strategy Objectives Addressed or Enabled (See Section 1.5)
 <div>1</div> <p>Provide technical assistance to local and county governments</p>	<p>Although this is a statewide plan, all disasters are local. DHTF members will work with local and county departments (e.g., planning and zoning, code enforcement, housing and community development, emergency management) to understand their resources and capacity to address housing after a disaster and identify strategies for expediting housing recovery. Strategies include trainings for non-profit social services and housing organizations to better assist in post-disaster operations, rental registries, processes for expedited permitting, post-disaster ordinances for temporary land use, tenant protections, and pre-positioned contracting.</p> <p><i>See RACI (Responsible, Accountable, Consulted, Informed) Matrix in Appendix 11.3 for details on stakeholder participation in this recommendation.</i></p>	<ul style="list-style-type: none"> Objective 2.3: Coordinate with local partners and developers to expedite the construction and rehabilitation of permanent housing units. Objective 2.4: Promote policies and incentives for affordable housing development in areas impacted by disasters. Objective 3.5: Implement long-term monitoring and maintenance programs to ensure the continued safety and resilience of rebuilt housing. Objective 4.6: Incentivize equitable housing development for the whole community, including incentivizing affordable housing and a diverse mix of housing types.
 <div>2</div> <p>Identify land use parameters and conduct</p>	<p>The Office of State Planning Coordination is developing a geospatial state-owned land inventory hosted on a Geographic Information System (GIS) platform (ArcGIS). This tool will be shared with state agencies and may</p>	<ul style="list-style-type: none"> Objective 1.1: Develop a comprehensive inventory of available interim housing resources, including emergency shelters, temporary housing units, and rental properties.

<p>analysis for the potential siting of temporary housing units</p>	<p>provide a pathway to identifying available state-owned land for temporary disaster housing.</p> <p>DHTF members should define parameters for identifying land that is appropriate for siting temporary housing units after a disaster (e.g., zoning, land use, proximity to services). Using GIS software, DHTF members can create a tool to conduct this suitability analysis immediately after a disaster.</p>	<ul style="list-style-type: none"> Objective 1.4: Ensure interim housing solutions are accessible, safe, and meet basic living standards, including access to utilities, sanitation, and healthcare.
 <div> <div>3</div> <p>Examine the potential to maintain a state fund for housing recovery</p> </div>	<p>Federal funding for recovery after a disaster is appropriated by Congress and not guaranteed for all disasters. With limited resources available for previous disasters in Delaware, a publicly funded mechanism to support disaster housing recovery can provide a stable and reliable source of funding for housing recovery activities as well as preparedness activities.</p> <p>The DHTF should examine the potential to develop a publicly funded mechanism for disaster housing recovery. This funding pool may be used to support or enhance the existing Delaware Resilience Fund (see Section 8).</p>	<ul style="list-style-type: none"> Objective 3.4: Secure funding and financial mechanisms, including federal aid, state funds, and private investments, to support resilient and sustainable housing projects. Objective 4.3: Facilitate targeted support and resources to marginalized and underserved communities to address unique housing challenges and barriers they may face. Objective 6.2: Establish a reserve fund specifically for disaster housing recovery to ensure quick financial mobilization when needed.
  <div> <div>4</div> <p>Coordinate damage assessment data processes and management across partners</p> </div>	<p>DHTF members involved in conducting or tracking damage assessments after a disaster will benefit from a coordinated, streamlined process for collecting and sharing data across partners, including state, local, and nonprofit partners.</p> <p>Currently, DEMA is working to develop GIS tools to manage damage assessment data that will allow for tracking of reported needs and ensure follow up. The project should be completed by 2025. The</p>	<ul style="list-style-type: none"> Objective 1.2: Establish partnerships with local governments, non-profit organizations, and private sector entities to facilitate the swift provision of interim housing. Objective 1.3: Implement a streamlined process for assessing housing needs and matching displaced individuals and families with appropriate interim housing options. Objective 5.2: Develop clear protocols for information sharing

	DHTF may be involved in the formalization of these tools and any relevant trainings.	and coordination among all stakeholders involved in disaster housing efforts.
 <div>5</div> <p>Introduce the <i>Disaster Housing Strategy</i> to partners across the state</p>	<p>The <i>Disaster Housing Strategy</i> is the first of its kind in the state and will inform the development of other RSF strategies during recovery. DHTF members should introduce the <i>Disaster Housing Strategy</i> to other state agencies, local and county departments, and community organizations. DHTF will ensure accessibility of the Disaster Housing Strategy by encouraging DHTF members to provide a link to the document on their websites, and referencing the work of the DHTF and the <i>Strategy</i> to potential partners and stakeholders.</p> <p><i>See Responsible, Accountable, Consulted, Informed (RACI) Matrix in Appendix 11.3 for details on stakeholder participation in this recommendation.</i></p>	<ul style="list-style-type: none"> • Objective 2.1: Develop clear criteria and guidelines for transitioning from interim to permanent housing, prioritizing the most vulnerable populations. • Objective 2.5: Monitor and evaluate the effectiveness of transition processes, adjusting as necessary to ensure smooth and efficient movement into permanent housing. • Objective 3.3: Encourage community involvement in the rebuilding process to ensure housing solutions meet local needs and preferences. • Objective 5.5: Foster ongoing communication and feedback loops with affected communities to ensure that housing strategies remain responsive and effective.
 <div>6</div> <p>Provide training to state agencies, local jurisdictions, and volunteers</p>	<p>State agencies will need to coordinate to provide comprehensive training for other state agencies, local jurisdictions, and resident volunteers like the Community Emergency Response Team (CERT) to ensure they are well-prepared to implement the <i>Disaster Housing Strategy</i> and efficiently manage federal disaster recovery funding. The DHTF should also provide trainings for non-profit social services and housing organizations with strong connections to provide fast and reliable post-disaster information with the community.</p>	<ul style="list-style-type: none"> • Objective 1.2: Establish partnerships with local governments, non-profit organizations, and private sector entities to facilitate the swift provision of interim housing. • Objective 3.2: Provide education and resources to homeowners and builders on resilient construction practices and materials. • Objective 4.1: Ensure that all interim and permanent housing solutions are equitable and accessible to all affected populations, regardless of race, ethnicity, socioeconomic status, or disability. • Objective 5.3: Conduct regular training and simulation exercises to prepare stakeholders for effective collaboration in disaster housing responses.

 <div data-bbox="310 281 423 394">7</div> <p>Examine potential to adopt a statewide building code</p>	<p>DEMA has received nearly \$1 million in funding in fiscal year 2023 from FEMA’s Building Resilient Infrastructure and Communities program (see Section 9.10) to conduct a feasibility study for statewide building codes. The project will begin in 2025 and will take up to three years to complete. Upon completion of the analysis, legislative action would be required to adopt a statewide building code.</p> <p>A statewide building code would standardize building standards, potentially increasing the number of building inspectors available to carry out important recovery activities such as damage assessments and final inspections across jurisdictions.</p>	<ul style="list-style-type: none"> • Objective 1.2: Establish partnerships with local governments, non-profit organizations, and private sector entities to facilitate the swift provision of interim housing. • Objective 2.3: Coordinate with local partners and developers to expedite the construction and rehabilitation of permanent housing units. • Objective 3.1: Integrate resilience and sustainability standards into the planning and construction of new permanent housing to withstand future disasters.
 <div data-bbox="310 1029 423 1142">8</div> <p>Assess capacity and prepare to manage and implement potential disaster funding</p>	<p>Within the DHTF, particularly among state agencies, coordination is needed to identify and map the potential state and federal funding available pre- and post-disaster.²⁶ Different state agencies might manage different federal disaster funding sources (e.g., FEMA and HUD). Coordination across State agencies will be required to ensure consistency across the planning and management of grant funds.</p> <p>State agencies will need to assess their capacity to receive and administer mitigation and/or disaster recovery grants and identify potential programs or strategies for implementation.</p>	<ul style="list-style-type: none"> • Objective 3.4: Secure funding and financial mechanisms, including federal aid, state funds, and private investments, to support resilient and sustainable housing projects. • Objective 3.5: Implement long-term monitoring and maintenance programs to ensure the continued safety and resilience of rebuilt housing. • Objective 4.3: Facilitate targeted support and resources to marginalized and underserved communities to address unique housing challenges and barriers they may face.

²⁶ FEMA. (2024). Federal Housing and Sheltering Resource Timeline and Compendium. Available at: https://www.fema.gov/sites/default/files/documents/fema_housing-compedium.pdf.

 <div data-bbox="310 281 423 394">9</div> <p>Coordinate with local jurisdictions to implement tracking of disaster-related building permits</p>	<p>DHTF members should work with local jurisdictions to examine the potential to track disaster-related permitting post-disaster. This may include the ability to flag relevant permits as related to a particular disaster to aid in tracking disaster-related impacts. This tracking will bolster the availability of disaster impact data needed to request certain federal funding post-disaster.</p>	<ul style="list-style-type: none"> • Objective 1.3: Implement a streamlined process for assessing housing needs and matching displaced individuals and families with appropriate interim housing options. • Objective 5.4: Create a centralized, accessible database to track housing needs, resources, and progress in real-time during disaster recovery efforts. • Objective 6.1: Invest in the training and development of local housing authorities and disaster response teams to enhance their capacity to manage housing recovery efforts.
 <div data-bbox="310 869 423 982">10</div> <p>Examine the potential to support mandated rental registration</p>	<p>The DHTF should work with local and county jurisdictions to examine the potential to adopt local ordinances requiring landlords to register their rental properties. These registries can potentially be integrated with DSHA’s Housing Locator tool.²⁷ While recognizing that rental registries would largely be managed locally, DSHA and other State agencies can demonstrate leadership by establishing standards for a rental registry to help enable future statewide registration integration opportunities.</p> <p>A rental registry would require owners to register their rental property before receiving rental income. Registries can support tracking of code enforcement activities, rent costs, rent increases, rental vacancies, and landlord contact information. Local and county jurisdictions can standardize the metrics collected to easily track data across time and jurisdictions. A</p>	<ul style="list-style-type: none"> • Objective 1.2: Establish partnerships with local governments, non-profit organizations, and private sector entities to facilitate the swift provision of interim housing. • Objective 1.3: Implement a streamlined process for assessing housing needs and matching displaced individuals and families with appropriate interim housing options. • Objective 1.4: Ensure interim housing solutions are accessible, safe, and meet basic living standards, including access to utilities, sanitation, and healthcare. • Objective 1.5: Create a centralized communication system to inform affected populations about available interim housing options and how to access them.

²⁷ Delaware State Housing Authority. Delaware Housing Search. Available at: <https://dehousingsearch.org/>.

	rental registry can also help identify potential vacant units after a disaster.	
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Below are additional recommendations for members of the DHTF to improve preparedness efforts or implement new preparedness strategies to reduce barriers to accessing safe and affordable housing, facilitate post-disaster housing recovery more efficiently and effectively, and increase community resilience to disasters. The *Strategy* will continue to be updated and refined as roles are defined and activities are successfully completed.

3.4.1 INTERIM HOUSING STRATEGIES

- Coordinate with FEMA and state agencies to identify and annually update a list of state-owned and/or private land potentially available for temporary trailers/manufactured housing units.
- Advocate for standardized building codes to build the capacity of local and county governments to carry out disaster response activities such as damage assessments and rebuilding.
- Coordinate with local and county governments to develop local disaster recovery ordinances to establish temporary authority, a framework for recovery operations, and establish temporary emergency regulations.
- Develop and build relationships with landlords and develop strategies to quickly identify available rental housing post-disaster.
- Develop and build relationships with manufactured home builders.
- Coordinate procedures and contracts with hotels and motels and related associations in the state for post-disaster interim housing.
- Expand and share resources for interstate coordination post-disaster, including interim housing, health and social services, and childcare.
- Build out [Statewide Emergency Repair Program](#) or develop a new program to provide for rapid repair programs for homeowners.
- Establish a coordinated process across the Shelter Operations Group and DHTF to transmit accessible information to the public on housing resources, tools, and funding.

3.4.2 PERMANENT HOUSING STRATEGIES

- Establish opportunities for local jurisdictions, state agencies, and community organizations to share successes and challenges related to land use and zoning regulations and/or incentives for affordable housing or temporary disaster housing.
- Coordinate with local jurisdictions to streamline recovery processes. This may include planning for expedited permitting for rebuilding after a disaster, developing model ordinances for post-disaster repair and rebuilding, or reducing barriers to housing development, including accessory dwelling units (ADUs).
- Provide technical assistance to local jurisdictions to incorporate recovery housing resources and considerations into local land use plans.
- Identify the potential to coordinate or expand existing housing repair programs.
- Work with local and county jurisdictions and nonprofits to identify the existing pool of building inspectors and permitting officials available for post-disaster repair and re-occupancy and create

a database of pre-qualified vendors or contractors for home repair. The adoption of a state-wide building code would grow this list, as all building inspectors would be trained under a single code.

- Develop a state clearinghouse of resources and funding for homeowners and renters after a disaster. Consider utilizing libraries for the distribution and information management of these resources to ensure accessibility.

3.4.3 MITIGATION AND RESILIENCE STRATEGIES

- Identify areas at high risk of natural hazard exposure and impact to prioritize mitigation efforts.
- Identify priority areas for development or redevelopment to reduce future exposure to hazards.
- Actively incorporate equity considerations into processes that identify priority areas for development or redevelopment.
- Develop or recommend strengthened building codes to increase resilience during the repair and rebuilding process. Consider opportunities to incentivize the adoption of higher standards.
- Develop mitigation training materials and/or educational programming for homeowners and renters and identify opportunities for delivery.
- Research potential pre-disaster mitigation funding opportunities and programs. This may include leveraging or expanding existing programs, including weatherization and energy programs to mitigate hazard risk and address climate change impacts.
- Implement pre-disaster property-level mitigation programs, such as green infrastructure, elevation, resilient retrofits, or floodproofing.
- Develop education and training for contractors/builders and homeowners for post-disaster construction rebuilding and efficiency standards.
- Actively involve representatives from marginalized and vulnerable communities in planning and decision-making processes to ensure that climate resilience standards and mitigation efforts are accessible.

3.5 Transition from Preparedness to Response

The transition from preparedness into response and sheltering occurs immediately after a disaster, or prior to a disaster if an impact is anticipated. The indicators below provide a way in which to consider the need to transition to the next phase of disaster management. The transitions will often overlap, and phases of recovery may be executed in parallel to help residents and return them to safe, permanent housing as efficiently as possible. Not all indicators need to be met in order to transition to the next phase; transition can occur at the discretion of the Disaster Housing Task Force leadership. Indicators include:

- The Governor and/or President issues an emergency declaration in anticipation of a disaster event;
- The Governor issues an emergency declaration after a disaster event;
- The President issues a major disaster declaration; or
- DEMA activates the Delaware Emergency Operations Plan (DEOP) and/or the Emergency Operations Center (EOC).

Depending on need, local jurisdictions can also directly request assistance from the Shelter Operations Group.

4. Sheltering

Sheltering occurs in the days immediately before and after a disaster to provide displaced residents with a place for shelter, food, and other support.²⁸ Under the DEOP, immediate response and sheltering needs are the responsibility of the Shelter Operations Group, led by Department of Health and Social Services (DHSS). In the recovery phase, the Shelter Operations Group is responsible for phasing down of shelter/facility operations, developing and implementing a plan to transition mass shelter residents into more suitable housing, case management of shelter residents, and coordinating with the Individual Assistance Group.

Although the Disaster Housing Task Force (DHTF) is not responsible for immediate sheltering needs, its role is to coordinate a transition from sheltering into interim and permanent housing after a disaster. The DHTF and Shelter Operations Group will coordinate to ensure open lines of communication regarding housing resources, community priorities, and providing linkages to housing assistance and other support services.

Further, the DHTF can carry out activities during sheltering to prepare for the transition to interim and permanent housing solutions. For example, after a disaster the DHTF will need to develop a Recovery Needs Assessment, or a summary of permanent housing challenges, needs, and findings to assess housing recovery options, and a Housing Impact Assessment, which provides a baseline evaluation of pre-incident housing conditions and post incident impacts.²⁹ These efforts should begin immediately after a disaster and continue throughout recovery to track the impact of the disaster and the community need as a result of it. After a disaster, the DHTF will be in regular communication with the Shelter Operations Group to stay up to date with housing needs and develop strategies to meet housing recovery priorities.

²⁸ FEMA. (2020). Planning Considerations: Disaster Housing, Guidance for State, Local, Tribal, and Territorial Partners. Available at: <https://www.fema.gov/sites/default/files/2020-07/planning-considerations-disaster-housing.pdf>.

²⁹ FEMA. (2023). Housing Recovery Support Function. Available at: <https://www.fema.gov/emergency-managers/national-preparedness/frameworks/recovery/recovery-support-functions/housing-rsf>.

5. Interim Housing

After a disaster incident has stabilized and shelter operations are in place, disaster housing activities will transition to interim and permanent housing solutions. The transition to interim housing typically takes place between 14 to 60 days post-disaster but can vary depending on the scale of the disaster and preparedness measures completed ahead of time. Although emergency shelters may be open for up to two weeks following a disaster, the process of transitioning shelter residents into interim or permanent housing may begin immediately if resources are available. Interim housing is defined as housing that disaster survivors can occupy in the time between leaving an emergency shelter and returning to their long-term (permanent) homes. Interim housing can include hotels and motels, rental units, manufactured homes or recreational vehicles, or staying with friends and family.³⁰ Interim housing can also include residents sheltering in place while repairs are happening to their dwelling. Interim housing should provide a level of privacy that is typically lacking in emergency shelters but may not be appropriate for permanent housing.

The State can assist displaced residents in finding interim housing and coordinating the transition from sheltering to interim housing or provide financial assistance for rent, hotel or motel reimbursement, or home repairs.

5.1 Timeline

One of the goals of a successful housing recovery is to reduce as much as possible the amount of time that displaced residents spend in shelters and the amount of time it takes to get residents back into safe, permanent housing after a disaster. Depending on the scope and scale of the disaster and the number of residents impacted, the number and size of shelters and the length of shelter operations may change. For example, in a small-scale disaster, sheltering may be needed for only a couple of days, whereas in a large-scale disaster that impacts a greater geographic area, shelter operations may continue for weeks. Damage assessments conducted after a disaster will contribute to an understanding of the extent of damage and resulting housing needs.

After a disaster, the DHTF works with the Sheltering Operations Group to facilitate and coordinate the transition from sheltering to interim or permanent housing. Depending on the scope and scale of the disaster, shelters may be open for days or weeks, and it may be necessary to transition shelter residents into interim housing before permanent housing is available. The goal of housing recovery is to get displaced residents back into safe, permanent housing as soon as possible after a disaster, so planning for interim and permanent housing should occur concurrently with sheltering.

Local jurisdictions (towns, counties, or other local entities) will lead interim housing operations, with a particular focus on land use, permitting, and other local planning issues. Agreements might be executed between local jurisdictions and other parties to enable interim housing siting and use; it is unlikely that the State, including DSHA, would be party to those agreements.

³⁰ FEMA. (2020). Planning Considerations: Disaster Housing, Guidance for State, Local, Tribal, and Territorial Partners. Available at: <https://www.fema.gov/sites/default/files/2020-07/planning-considerations-disaster-housing.pdf>.

Case management teams, primarily from DHSS and the Red Cross, are responsible for shelter resident intake and assessments to determine shelter resident needs for interim and permanent housing assistance. As available, permanent housing arrangements should be utilized before interim housing solutions.

Interim and permanent housing availability will need to be reassessed after a disaster. For example, any proposed disaster housing facilities or locations damaged by the disaster may no longer work as interim housing solutions. The DHTF will need to coordinate with its public and private sector partners to coordinate any immediate and minimal repairs of interim housing to ensure safety of the structure or area. While in interim housing, survivors may work with authorized contractors to make rapid repairs to dwellings. Rapid repairs do not return a dwelling to pre-disaster conditions, but rather make it possible for survivors to return to their homes quicker, and shelter in their own homes while permanent repairs are being made. Rapid repairs may include permanent or temporary restoration of heat, power, and hot water, and other limited repairs to roofs, doors and windows that will protect a home from incurring further significant damage.

In addition, the DHTF can work with State and community partners to provide supportive services at shelters or interim housing locations. Supportive services may include providing case management, assisting residents in applying for federal assistance, navigating insurance claims, providing crisis counseling or mental health services, or providing legal services or unemployment assistance. While the Shelter Operations Group currently coordinates case management for shelter residents, the DHTF may need to coordinate with the Shelter Operations Group to ensure continuity of services as needed.

Building local and State capacity to deploy and manage interim housing for disaster survivors is critical to closing resource gaps. Agencies like DSHA, in partnership with the DHTF, may offer technical assistance or support to local jurisdictions and interim housing subject matter experts to establish efficient and effective agreements and operational protocols to guide interim housing deployment and management. Roles and responsibilities related to interim housing will likely evolve with ongoing participation, knowledge sharing, and coordination among operational partners.

5.2 Key Agencies

The figure below identifies the key agencies involved in interim housing and the transition of shelter residents into interim and long-term or permanent housing solutions.

Interim Housing Roles and Responsibilities



LEAD AGENCY	Operations and Coordination	Housing Assistance and Support	Housing Identification and Development	Administration, Contracts, and Financing	Land Use, Planning, and Permitting	Data Tracking and Management	Public Information and Community Outreach
Department of Health and Social Services (DHSS)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Delaware Emergency Management Agency (DEMA)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Delaware State Housing Authority (DSHA)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Office of State Planning Coordination (OSPC)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Department of Natural Resources and Environmental Control (DNREC)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Federal Emergency Management Agency (FEMA)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
U.S. Department of Housing and Urban Development (HUD)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Local and county planning and community development departments	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Local and county code enforcement departments	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Delaware Volunteer Organizations Active in Disaster (DEVOAD)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Red Cross	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Milford Housing Development Corporation	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Housing Alliance Delaware	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
First State Community Action Agency	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
United Way/DE 211	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Habitat for Humanity	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Community Emergency Response Team (CERT)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Universities	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Property management companies	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Housing associations	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Delaware League of Local Governments (DLLG)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>

Organization Types

State Partners
 Federal Partners
 Public Sector Partners
 Private/Non-Profit Partners

5.3 Post-Disaster Activities of the Disaster Housing Task Force

Operations and coordination include the project management and oversight of interim housing. The lead agency will be responsible for state-level coordination of responsibilities, partners, and implementation of interim housing activities. Local jurisdictions (e.g., towns, counties) will take the lead for local coordination efforts related to interim housing siting and management of local partners. Relevant DHTF members will coordinate regularly with the Shelter Operations Group to understand the extent of housing damage, the number of residents impacted, and priority housing needs.

Housing assistance and support includes case management and support to assist shelter residents with the transition out of the shelter and into interim or permanent housing. Relevant DHTF members should work with the Shelter Operations Group to track the impact of the disaster and subsequent interim housing need to assist displaced residents.

This also includes the management and implementation of specific housing assistance programs. Organizations may implement or expand existing housing assistance programs or introduce new ones based on community need and available resources. Assistance may include financial support for displaced residents in their transition to interim housing or their return to permanent housing or assistance with the home repair or rebuilding process. This also includes the identification, acquisition, or development of interim or permanent housing to transition residents out of shelters. It also includes identifying, acquiring, or developing interim or permanent housing to move residents out of shelters, assessing impacted housing supply, and finding land for new construction or temporary trailers and manufactured housing.

Housing identification and development includes the identification of available housing units for displaced residents and planning new construction to replace lost housing because of a disaster. In the interim phase, the DHTF will be responsible for tracking and managing available temporary and permanent housing, including rental and vacant homes, hotels and motels, public housing, and group homes or dormitories, to transition shelter residents into interim or permanent housing.

Administration, contracts, and financing includes the identification, administration, and management of grants for housing recovery. This may include grants from local, state, or federal sources tied to housing recovery assistance and programs. Grants management also includes coordination and oversight of sub-recipients and partners involved in program implementation and reporting. Agencies will also be responsible for the identification, procurement, and management of vendors and contractors for repair and rebuilding during recovery.

Land use, planning, and permitting includes permitting for rebuilding and land use and planning decisions during the rebuilding process that allow for more resilient communities. This work can occur in the preparedness phase as well as during post-disaster rebuilding. Land use and planning decisions will be specific to each jurisdiction and may include identifying or relocating new development away from risky areas, identifying areas for conservation, strengthening building codes, and incorporating natural hazards into housing planning processes. Planning and permitting may involve identifying opportunities for temporary land use waivers or expedited regulations for permitting temporary trailers or manufactured housing sites. This team is also responsible for tracking potential locations for these temporary housing solutions.

Data tracking and management includes data sharing and tracking of sheltering transition and housing recovery measures. Data sharing and tracking will need to occur at the individual level and with case managers to help displaced residents find permanent housing and at the community level to track indicators of housing recovery progress. Partners in this phase will collect and organize housing recovery data to refine their recovery strategy (e.g., impacted housing count and types, demographics and needs of impacted residents, accessible housing availability, affordable housing availability, location and count of displaced homeowners and renters, rental stock availability, etc.). Agencies and organizations will establish a process for collecting, managing, and sharing data with recovery partners. Based on the data collected and anticipated resident needs, an inventory of potential interim housing options will be maintained and updated regularly.

Public information and community outreach organizations are responsible for distributing resources and information to the general public and targeted communities, including resources on interim housing, housing assistance programs or resources, rebuilding assistance, and outreach and messaging around community housing recovery. Community outreach must consider the audience and provide resources that are appropriate and accessible to the community for which they are intended, which may require translation, interpretation, or support from partners to engage with or provide resources to hard-to-reach populations.

5.4 Transition from Interim to Permanent Housing

In general, interim and permanent housing efforts are occurring concurrently. While the primary goal is to get residents into permanent housing, it may be necessary to use interim solutions before long-term housing is available. However, there is not a clean transition between interim and permanent housing and the DHTF should be addressing both interim and permanent housing needs as soon as possible after a disaster.

Planning and coordination for interim housing begins immediately after an incident and continues while residents are in shelters. Communication with local partners and jurisdictions is critical and information sharing between local coordinators and state-level coordinators will enable more effective case and site management. Some shelter residents may be able to transition directly back into permanent housing; however, if community damage is significant or there are severe impacts to the area's rental properties, interim housing solutions may be necessary. Depending upon the extent of the damage, the types of support available, and the existing housing stock pre-disaster, there may be significant challenges in transitioning displaced residents back into permanent housing, particularly for residents with few resources or limited support systems.

The transition requires robust coordination among federal, state, and local government agencies, non-profit organizations, and private sector partners. This collaboration is essential to streamline processes, avoid duplication of efforts, and ensure that residents are returned to permanent housing as quickly and safely as possible. Clear communication channels and defined roles and responsibilities will facilitate a smoother transition from interim to permanent housing.

6. Permanent Housing

The goal after a disaster is to return or relocate displaced residents into safe, permanent housing as quickly as possible. Often, this may take up to 18–24 months post-disaster. However, the availability of permanent housing depends on housing supply prior to a disaster, as discussed in Section 1.3, as well as the extent of damage after a disaster. Housing availability is also dependent upon the individual or household needs and access to financial supports. Permanent housing solutions include housing repair or rehabilitation, lease or purchase of housing, modular or manufactured housing, or permanent new construction.

6.1 Timeline

After a disaster, the Disaster Housing Task Force (DHTF) works with the Sheltering Operations Group to facilitate and coordinate the transition from sheltering to interim or permanent housing. Although permanent housing is always the preference, it may be necessary to transition some shelter residents into interim housing if permanent housing is not readily available. Renters displaced after a disaster may have difficulty finding available and affordable rental units, depending on the extent of damage and pre-disaster supply. Homeowners will need to make decisions about repair and rebuilding, or relocation.

6.2 Key Agencies

The figure below identifies the key agencies involved in managing the transition of displaced residents into permanent housing and the coordination of permanent housing stock available in the state post-disaster.

Permanent/Long-Term Housing Roles and Responsibilities



LEAD AGENCY	Operations and Coordination	Housing Assistance and Support	Housing Identification and Development	Administration, Contracts, and Financing	Land Use, Planning, and Permitting	Data Tracking and Management	Public Information and Community Outreach
Delaware State Housing Authority (DSHA)	State Partners	State Partners	State Partners	State Partners	State Partners	State Partners	State Partners
Office of State Planning Coordination (OSPC)					State Partners	State Partners	
Department of Natural Resources and Environmental Control (DNREC)					State Partners	State Partners	
Department of Health and Social Services (DHSS)		State Partners				State Partners	State Partners
Department of Insurance							State Partners
U.S. Department of Housing and Urban Development (HUD)		Federal Partners		Federal Partners			
U.S. Small Business Administration		Federal Partners		Federal Partners			
Local Public Housing Agencies (PHAs)		Public Sector Partners					Public Sector Partners
Local and county planning and community development departments					Public Sector Partners	Public Sector Partners	Public Sector Partners
Local and county code enforcement departments					Public Sector Partners	Public Sector Partners	Public Sector Partners
Energize Delaware		Private/Non-Profit Partners					Private/Non-Profit Partners
Milford Housing Development Corporation		Private/Non-Profit Partners					Private/Non-Profit Partners
Housing Alliance Delaware		Private/Non-Profit Partners					Private/Non-Profit Partners
First State Community Action Agency		Private/Non-Profit Partners					Private/Non-Profit Partners
United Way/DE 211						Private/Non-Profit Partners	Private/Non-Profit Partners
Delaware Affordable Housing Group			Private/Non-Profit Partners				
Housing associations			Private/Non-Profit Partners				
Property management companies			Private/Non-Profit Partners				
Resident-led long-term recovery groups/ resilience hubs							Private/Non-Profit Partners
Habitat for Humanity		Private/Non-Profit Partners	Private/Non-Profit Partners				Private/Non-Profit Partners
Red Cross							Private/Non-Profit Partners
Delaware League of Local Governments (DLLG)		Private/Non-Profit Partners					Private/Non-Profit Partners

Organization Types

- State Partners
- Federal Partners
- Public Sector Partners
- Private/Non-Profit Partners

6.3 Post-Disaster Activities of the Disaster Housing Task Force

Operations and coordination include the project management and oversight of the permanent housing phase and team. The lead agency will be responsible for general coordination of responsibilities, partners, and implementation of housing recovery activities. The lead agency is responsible for tracking and measuring recovery outcomes and developing post-disaster recommendations for the DHTF and housing recovery in the state.

Housing assistance and support includes the management and implementation of specific housing assistance programs. This may include recovery assistance through federal, state, or local funding sources. Organizations may expand existing housing assistance programs or implement new programs based on community need and available resources. Housing assistance programs may include financing for helping displaced residents get back into permanent housing, case management services, assistance finding permanent housing for displaced residents, and housing rehabilitation or reconstruction. Organizations will also coordinate with other community partners to provide and connect residents with wrap-around support services.

Housing identification and development includes the identification, acquisition, or development of new housing to address housing supply before and after a disaster. Damage or destruction of housing after a disaster will impact the overall housing supply in a community and the ability for displaced residents to find housing that meets their needs. Organizations will coordinate with the impacted jurisdiction(s) to identify housing needs, available land for development, development incentives or available funding, and build housing that addresses the unmet needs of the community.

Administration, contracts, and financing includes the identification, administration, and management of grants for housing recovery. This may include grants from local, state, or federal sources tied to housing recovery assistance and programs. Grant management also includes coordination and oversight of sub-recipients and partners involved in program implementation and reporting. Agencies will also be responsible for the identification, procurement, and management of vendors and contractors for repair and rebuilding during recovery.

Land use, planning, and permitting includes the land use and planning decisions that allow for more resilient communities. This work can occur in the preparedness phase as well as during post-disaster rebuilding. Land use and planning decisions will be specific to each community and jurisdiction and may include identifying or relocating new development away from high-risk areas, identifying areas for conservation, strengthening building codes, and incorporating natural hazards into housing planning processes. Planning and permitting may include identifying the potential for temporary land use waivers or regulations that allow for expedited permitting or waiving building permits for the restoration of pre-storm conditions. Although most of this work occurs at the local level, state agencies play a role in providing technical assistance to communities and reviewing project plans through the state's Preliminary Land Use Service (PLUS) process.³¹

³¹ Delaware Office of State Planning Coordination. PLUS: Preliminary Land Use Service. Available at: <https://plus.stateplanning.delaware.gov/>.

Data tracking and management includes data sharing and tracking of housing recovery and rebuilding measures. Data sharing and tracking will need to occur at both the individual level and with case managers to help displaced residents find permanent housing, as well as at the community level to track indicators of housing recovery progress. Agencies and organizations will establish a process for collecting, managing, and sharing data with recovery partners.

Public information and community outreach organizations are responsible for distributing recovery resources and information to the general public and impacted communities. Communication should be recovery-specific and consistent in frequency and messaging. Community outreach must consider the audience and provide resources that are appropriate and accessible to the community for which they are intended, which may require translation, interpretation, or support from partners to engage with or provide resources to hard-to-reach populations. The team will coordinate with recovery partners to disseminate information on available financing, resources, and other assistance for homeowners and renters.

6.4 Transition from Long-Term Recovery to Preparedness

The long-term recovery phase can extend for years after a disaster. For example, an analysis of CDBG-DR funding, which funds long-term recovery for housing, infrastructure, and economic impacts, found that on average, CDBG-DR housing programs do not start distributing funds until 20 months after a disaster and can take six years to grant completion.³² Although displaced residents may be back in housing by this point, long-term housing recovery programs can address remaining unmet needs from the disaster, including remaining housing rehabilitation, rebuilding, or new housing construction to address a decline in supply post-disaster.






Elements of long-term recovery are also preparedness strategies, as post-disaster rebuilding provides an opportunity to incorporate updated building and land use standards to increase future resilience. The permanent housing phase eventually cycles back into the preparedness phase to address strategies to reduce the impact from future disasters.

³² Teles, D., Martin, C. (2021). Why Does Disaster Recovery Take So Long? Five Facts about Federal Housing Aid after Disasters. Urban Institute. Available at: <https://www.urban.org/urban-wire/why-does-disaster-recovery-take-so-long-five-facts-about-federal-housing-aid-after-disasters>.

7. Mitigation and Resilience

Hazard mitigation planning is an opportunity to intentionally plan for reducing risk across the state. It is used to reduce the loss of life and property by minimizing the impact of disasters. In the context of climate change, hazard mitigation is increasingly crucial as the frequency, severity, and unpredictability of natural disasters rise. This importance stems from the need to protect communities, minimize economic losses, and ensure sustainable development in a changing climate. Investing in mitigation efforts can result in economic savings in the long-term; according to an analysis from the National Institute of Building Sciences, hazard mitigation saves, on average, \$6 for every \$1 spent on federal mitigation grants.³³

Figure 6: National Benefit-Cost Ratio Per Peril

National Benefit-Cost Ratio (BCR) Per Peril <i>*BCR numbers in this study have been rounded</i>		Beyond Code Requirements	Federally Funded
Overall Hazard Benefit-Cost Ratio		\$4:1	\$6:1
	Riverine Flood	\$5:1	\$7:1
	Hurricane Surge	\$7:1	Too few grants
	Wind	\$5:1	\$5:1
	Earthquake	\$4:1	\$3:1
	Wildland-Urban Interface Fire	\$4:1	\$3:1

Source: FEMA (2018)

Mitigation actions are highly variable depending on the hazard risk they are trying to reduce, but can include policies, programs, projects, and procedures that reduce future hazard risk or enable communities to increase resilience. Mitigation can include a range of efforts including the siting and design of infrastructure and structures, building code updates, green infrastructure, and policies with the aim of redressing higher risk development patterns and improving community resilience.

7.1 Timeline

Mitigation actions can be implemented before or after a disaster occurs. Before a disaster, hazard mitigation planning and mitigation actions can be implemented to reduce future risk. After a disaster, there is an opportunity to coordinate and integrate mitigation actions into the rebuilding, reconstruction, and future planning processes. While permanent housing needs are being addressed,

³³ FEMA. (2018). Fact Sheet: Natural Hazard Mitigation Saves Interim Report. Federal Insurance and Mitigation Administration. Available at: https://www.fema.gov/sites/default/files/2020-07/fema_mitsaves-factsheet_2018.pdf.

mitigation and resilience strategies can be incorporated into recovery. Further, some mitigation actions will need to be planned or studied pre-disaster so that they can be quickly implemented post-disaster.

For a discussion of pre-disaster mitigation and resilience activities, please see Section 3.4.3.

7.2 Post-Disaster Activities of the Disaster Housing Task Force

Mitigation and resilience activities occur before and after a disaster and may coincide with activities implemented during all other phases. Mitigation strategies may be implemented during the preparedness phase, or during post-disaster rebuilding and reconstruction. Post-disaster mitigation activities may include:

- Resilient rebuilding and reconstruction of disaster-impacted housing;
- Identification and administration of grant opportunities for resilient rebuilding;
- Identification of high-risk areas for rebuilding and/or relocating development away from risky areas;
- Identification of areas for conservation or preservation during rebuilding;
- Incorporation of natural hazard risk considerations into disaster housing planning processes;
- Communication with disaster impacted residents about available mitigation or resilience resources during rebuilding; and
- Coordination with contractors/builders and homeowners to increase awareness of post-disaster construction rebuilding and efficiency standards.

On the administrative side, mitigation and resilience efforts should be tracked in order to assess change over time and make improvements going forward. This requires coordination across members of the DHTF. The ability to implement mitigation and resilience measures will depend upon the available funding and given capacity or authority. The DHTF will coordinate with other federal, state, and local partners to implement feasible mitigation measures and direct the integration of resilient building standards into recovery efforts.

7.3 Transition to Next Phase

The mitigation and resilience phase does not require a transition, as mitigation and resilience efforts will be ongoing throughout all phases of recovery, from preparedness efforts to rebuilding and new construction. Although specific mitigation or resilience activities may differ based on funding availability, state and local priorities, and implementation readiness, mitigation and resilience will be considered and incorporated into all phases of housing recovery.

8. Current and Potential Resources

Resources for housing recovery will depend upon the extent of a disaster and if there is a federal disaster declaration, which will allow for the release of federal funding for response and recovery. Historically, Delaware has experienced smaller scale disasters that do not receive federal disaster declarations. It is likely that, in the event of a future disaster, the impacted region will need to rely heavily on State and local resources for recovery. Given this, the *Disaster Housing Strategy* and DHTF continue to identify local and state resources to support residents after a disaster.

In the case of a presidential disaster declaration and allocation of Community Development Block Grant-Disaster Recovery (CDBG-DR) funding from the U.S. Department of Housing and Urban Development (HUD), the State may have an opportunity to expand or update existing housing programs to address unmet housing needs and better prepare communities for future disaster.

The following sections provide an overview of existing potential resources and programs, at the local and state level, for each phase of housing recovery. Some of the resources are tailored to a public audience, while some resources are for those working in disaster housing response and recovery.

8.1 Preparedness, Mitigation & Resilience Resources

Resource Type	Resource	Resource Owner	Audience	Description
Data and Tools	PrepareDE.org	DEMA	Public	PrepareDE provides Delaware residents with disaster preparedness resources and information, such as how to make an emergency preparedness plan and how to build an emergency supply kit.
Data and Tools	I-ADAPT: A Flood Planning and Adaptation Tool	DNREC	Public	The I-ADAPT tool was developed for Delaware homeowners, renters, business property owners and business property renters and provides adaptation strategies to reduce property flood risk.
Data and Tools	DE-PLANs	DEMA, Delaware Sea Grant	Local, county, and state planning	DE-PLANs, compiles social vulnerability data, social services, infrastructure, and hazard information in one place to support state, county, and local planning efforts related to emergency management preparedness and aging in place.
Technical Assistance and Public Outreach	Resilient Communities Program	DNREC	Local government and communities	The Resilient Community Partnership program provides technical assistance and potential funding to plan for and

Resource Type	Resource	Resource Owner	Audience	Description
				reduce the impacts of coastal hazards related to flooding from sea level rise, coastal storms and climate change through the development of planning strategies at the local level.
Technical Assistance	Resilient and Sustainable Communities League (RASCL)	Delaware Resilient and Sustainable Communities League	Local government and communities	RASCL provides technical expertise and support to Delaware communities in order to increase their capacity to adapt, mitigate, and respond to environmental changes, including climate change.
Public Outreach	Delaware 211	United Way	Public	Delaware 211 is a free, confidential service that connects people in Delaware to resources throughout the state. It is available in multiple languages.
Weatherization Programs	Home Performance with Energy Star	Energize Delaware	Eligible homeowners	The Home Performance with ENERGY STAR® program provides homeowners with a home energy assessment and installation of energy-saving products. This program is a pre-requisite to be eligible for other program incentives.
Weatherization Programs	Weatherization Assistance Program	DNREC	Eligible homeowners	The program, run through the Division of Climate, Coastal and Energy, helps homeowners and renters cut their energy bills by weatherproofing and improving the energy efficiency of their homes.
Data and Tools	Delaware Homeowner's Handbook to Prepare for Natural Hazards	Delaware Sea Grant, DEMA, and DNREC	Public	This handbook, developed by Delaware Sea Grant, DEMA, and DNREC, presents homeowners with practical measures they can take to lower their property's risk from hazards.
Data and Tools	FirstMap	OSPC	State agencies, local and county government, public	FirstMap is Delaware's enterprise Geographic Information System (GIS). FirstMap is the realization of the vision of the Delaware GIS Community for a self-service GIS

Resource Type	Resource	Resource Owner	Audience	Description
				for sharing data among State organizations, academia, local governments and the general public.
Funding	University of Delaware Grant Assistance Program	University of Delaware	Local governments	The Grant Assistance Program (GAP) is a state-funded initiative that provides free technical grant assistance to local governments for infrastructure initiatives and other competitive and formula grant opportunities. Outreach and support are especially focused on local governments that typically lack the resources and capacity to compete for large-scale infrastructure funding opportunities including rural or underserved communities.

8.2 Sheltering and Interim Housing Resources

Resource Type	Resource	Resource Owner	Audience	Description
Data and Tools	Community Organization Preparedness Engagement (COPE) recovery resources database	DHSS	DHSS and partners	The COPE database provides an overview of non-profit resources available for post-disaster response and recovery.
Data and Tools	State-owned land mapping tool	OSPC	State agencies	The Office of State Planning Coordination is in the process of developing a geospatial state-owned land inventory hosted on an ArcGIS platform. This tool will be shared with state agencies and may provide a pathway to identifying available state-owned land for temporary disaster housing. The tool is expected to be available by early 2025.
Funding	Delaware Resilience Fund	DEMA	Disaster-impacted residents	The Delaware Resilience Fund, managed by DEMA, was created

Resource Type	Resource	Resource Owner	Audience	Description
				to assist individuals and households impacted by disasters in 2020. The fund may provide reimbursement to municipalities, DEVOAD member organizations, established non-profit 501(c)(3) organizations, and other partner organizations of DEMA that are assisting affected individuals and households. This fund can reimburse for minor home repairs, short-term lodging, tree and debris removal, equipment rentals, and support for volunteer initiatives.
Public Outreach	Delaware 211	United Way	Public	Delaware 211 is a free, confidential service that connects people in Delaware to resources throughout the state. It is available in multiple languages.
Housing Support	Client Care Casework	American Red Cross	Displaced residents	Disaster Caseworkers are support services that provide assistance to clients, including access to financial assistance and community resources. Every client is eligible for a caseworker, whether they qualify for financial assistance or not.
Housing Support	Shelter Resident Transition	American Red Cross	Shelter residents	Shelter Resident Transition is a service to support shelter residents transition from a disaster shelter to more sustainable living solutions.
Housing Support	Case Management	First State Community Action Agency	Eligible residents	First State handles a large volume of client calls, appointments, and intakes for emergency services every day. With the proper training, case managers and outreach people have the capacity to work remotely and complete intakes

Resource Type	Resource	Resource Owner	Audience	Description
				for needy people after a disaster.

8.3 Permanent Housing Resources

Resource Type	Resource	Resource Owner	Audience	Description
Funding	Homeownership Down Payment and Settlement Assistance Program	City of Dover	Low- and moderate-income households	The City of Dover Homeownership Program is intended to encourage homeownership in the City of Dover. The program assists low- and moderate-income families with down payment and settlement costs on eligible properties in the City of Dover.
Funding	Sussex County Housing Trust Fund	Sussex County	Developers and homebuyers	The Housing Trust Fund, funded through the County general fund and American Rescue Plan Act (ARPA) funding, provides funding for affordable housing development and homebuyer assistance.
Funding	Manufactured Housing Assistance Program	First State Manufactured Housing Association	Eligible residents	This statewide program provides owners of manufactured homes in Delaware with assistance in preventing eviction or repossession of their primary residence due to a loss of 15% or more of their income from a loss of employment, inability to work, or reduction in work hours.
Funding	Housing Stability Program	DSHA	Eligible renters	The Housing Stability Program (HSP) can provide up to \$1,800 per month for up to three months in financial assistance for rental arrears, late fees, and security deposits.
Housing Construction	Self-Help Housing	Milford Housing Development Corporation	Eligible residents	Households in the Self-Help Housing program contribute labor hours to home

Resource Type	Resource	Resource Owner	Audience	Description
				building, which are used for the down payment.
Housing Construction and Rehab	Habitat for Humanity	Habitat for Humanity of New Castle County, Central Delaware Habitat for Humanity, Sussex County Habitat for Humanity	Eligible residents	Habitat for Humanity organizations in Delaware create new affordable, self-help housing and run home repair programs for homeowners. In an emergency and with additional funding, Habitat for Humanity can pivot to serve those impacted.
Housing Rehab	Statewide Emergency Repair Program	DSHA, administered by Milford Housing Development Corporation	Low-income homeowners through local or non-profit subrecipients	The Statewide Emergency Repair Program provides funding for repairs to low-income, owner-occupied housing units that address an emergency condition.
Housing Rehab	New Castle County Emergency Home Repair Loan Program	New Castle County	Homeowners at 80% Area Median Income (AMI) or below	The Emergency Home Repair Loan Program is a 0% mortgage loan program providing assistance to eligible homeowners faced with a condition determined to be dangerous to the life, health, property, and safety of the occupants of the home.
Housing Rehab	Sussex County Home Rehabilitation Program	Sussex County	Low- and moderate-income households	The Sussex County Home Rehabilitation Program, with CDBG funding, aims to preserve the housing stock throughout the county by rehabilitating substandard homes.
Housing Rehab	Roofs from the Heart Foundation	Roofs from the Heart	Eligible residents	The Roofs from the Heart Foundation is designed to help families that are in need of roof repair or replacement.
Housing Support	Housing Counseling	First State Community Action Agency	Eligible residents	First State provides comprehensive training that financially empowers lower-income families including housing counseling, first-time homebuyers education,

Resource Type	Resource	Resource Owner	Audience	Description
				credit and budget counseling, and financial literacy.
Public Outreach	DelawareHousingSearch.org	DSHA	Renters and Property Managers	Delaware Housing Search is a free state resource for renters and property managers in Delaware. It allows user to search for available rental housing by needs and income.
Public Outreach	Delaware 211	United Way	Public	Delaware 211 is a free, confidential service that connects people in Delaware to resources throughout the state. It is available in multiple languages.
Housing Support	Subsidized Rental Programs	DSHA	Eligible residents	DSHA's public housing programs, offered in Kent and Sussex Counties, provides safe, decent affordable rental housing and access to supportive services for low-income families. A total of 518 units at ten public housing sites are managed by DHSa. DSHA's Housing Choice Voucher Administrative Plan allows for public housing residents in another jurisdiction that are impacted by a federally declared disaster to receive preference over all waiting list applicants.
Housing Support	Local PHA Subsidized Rental Programs	Wilmington Housing Authority (WHA)	Eligible residents	The Wilmington Housing Authority administers and manages public housing developments in Wilmington, Delaware. It also oversees the Section 8 Housing Choice Voucher program within the city of

Resource Type	Resource	Resource Owner	Audience	Description
				Wilmington. Additionally, the authority operates the VASH (Veterans Affairs Supportive Housing) voucher program in New Castle County.
Housing Support	Local PHA Subsidized Rental Programs	New Castle County Housing Authority (NCCHA)	Eligible residents	The New Castle County Housing Authority administers the Section 8 Housing Choice Vouchers in the county.
Housing Support	Local Subsidized Rental PHA Programs	Newark Housing Authority (NHA)	Eligible residents	The Newark Housing Authority administers the Section 8 Housing Choice Voucher program in Newark, Delaware. It also oversees and manages public housing developments within the city of Newark.
Housing Support	Local Subsidized Rental PHA Programs	Dover Housing Authority (DHA)	Eligible residents	The Dover Housing Authority administers and manages public housing developments in the city of Dover, Delaware. It also oversees the Section 8 Housing Choice Voucher program in Dover.
Housing Construction	Low-Income Housing Tax Credit (LIHTC)	DSHA	Developers	DSHA receives an annual tax credit amount and awards credits annually through a competitive process for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households. After a disaster LIHTCs can be leveraged to rebuild affordable housing.
Housing Support	Eviction Prevention	Delaware Legal Help Link, Delaware Community Legal Aid Society, Legal Services	Eligible renters	The Eviction Defense Project is the combined efforts of Delaware's three legal aid societies, community partners, and national experts to connect renters to the legal and financial

Resource Type	Resource	Resource Owner	Audience	Description
		Corporation of Delaware, DSHA		resources needed to stay housed.

For more on federal funding for response and recovery, see Section 9.

Prior to a disaster, the DHTF will review existing resources, ensure resources databases or tracking mechanisms are up-to-date, and/or expand or rework resources to be more accessible, useful, or timely. The DHTF will identify any gaps in existing local and State recovery resources and potential strategies to address them.

9. Federal Disaster Housing Assistance Programs

If a major disaster impacts the state of Delaware, the State will be required to make decisions, allocate resources, prioritize recovery objectives, and design, administer, and implement housing recovery activities – all while navigating the unfamiliar territory of disaster recovery funding and continuing everyday municipal operations. This section aims to provide an overview of the sources and types of federal disaster recovery assistance related to housing, the schedule and timing of funding distribution, and the benefits, challenges, and considerations associated with each type of aid.

There are federal housing and sheltering programs available at all phases of recovery, including response, short- and long-term recovery, and mitigation (Figure 7). This section provides an overview of key programs. For a complete list of federal housing and sheltering programs, please see [FEMA's Federal Housing and Sheltering Resource Timeline and Compendium](#).

Figure 7: Overview of Federal Housing and Sheltering Programs

	Steady State	Mitigation	Response	Short-Term Recovery	Long-Term Recovery	Total
U.S. Department of Housing and Urban Development (HUD)	32	1		2	5	40
Federal Emergency Management Agency (FEMA)	3	5	3	6	1	18
U.S. Department of Agriculture - Rural Development	7				6	13
U.S. Department of Health and Human Services (HHS)	10				2	12
U.S. Department of Veterans Affairs	3			1		4
U.S. Economic Development Administration (EDA)	2	1				3
U.S. Small Business Administration (SBA)					3	3
U.S. Department of Treasury	2					2
General Services Administration			2			2
U.S. Army Corps of Engineers (USACE)				1		1
TOTAL NUMBER OF PROGRAMS	59	7	5	10	17	98

Source: Federal Housing and Sheltering Resource Timeline and Compendium, FEMA, 2024³⁴

³⁴ FEMA (2024). Federal Housing and Sheltering Resource Timeline and Compendium. Available at: https://www.fema.gov/sites/default/files/documents/fema_housing-compedium.pdf.

9.1 FEMA Individual Assistance

Timing of Assistance	Immediately after a disaster, triggered by presidential disaster declaration
Eligible Recipients	Homeowners and renters affected by a presidentially declared disaster
Eligible Uses	Lodging expenses, home repair/replacement assistance, rental assistance, personal property assistance, transportation assistance, reimbursements for other critical expenses ³⁵
State Administrative Agency	Delaware Emergency Management Agency (DEMA)

The FEMA Individual Assistance (IA) program aims to alleviate the immediate hardships experienced by individuals and households impacted by disasters and to restore pre-disaster community resources and conditions.³⁶ FEMA IA includes:

- Direct financial aid to individuals and households;
- Temporary housing and relocation support;
- Home repairs and reconstruction;
- Coverage for medical expenses and funeral costs; and
- Support for other disaster-related expenses.

In 2024, FEMA announced reforms to its federal assistance policies and expanded benefits for disaster survivors.³⁷ This includes:

1. Establishing Serious Needs Assistance to help cover immediate expenses related to sheltering, evacuation, and basic household needs;
2. Establishing Displacement Assistance to provide up-front funds to assist with immediate housing costs for displaced survivors;
3. Streamlining insurance-related rules to help survivors who do not receive enough assistance from their insurance company to cover their rebuilding costs;
4. Broadening eligibility to include repairs to homes with pre-existing conditions; and
5. Broadening the ability of survivors with disabilities to use funds to make accessibility improvements to damaged homes.³⁸

³⁵ FEMA. FAQ: FEMA's Individual Assistance Program. Available at: <https://www.fema.gov/fact-sheet/faq-femas-individual-assistance-program#:~:text=To%20qualify%20for%20FEMA%20assistance,live%20in%20the%20same%20household.>

³⁶ FEMA. Individual Assistance. Available at: <https://www.fema.gov/assistance/individual>.

³⁷ FEMA. (2024). Biden-Harris Administration Reforms Disaster Assistance Program to Help Survivors Recover Faster. Available at: <https://www.fema.gov/press-release/20240119/biden-harris-administration-reforms-disaster-assistance-program-help>.

³⁸ FEMA. (2024). Biden-Harris Administration Reforms Disaster Assistance Program to Help Survivors Recover Faster. Available at: <https://www.fema.gov/press-release/20240119/biden-harris-administration-reforms-disaster-assistance-program-help>.

The maximum amount of FEMA IA for housing assistance for emergencies and major disasters declared on or after October 1, 2024 is \$43,600.³⁹ The maximum amount may change each fiscal year. Eligibility is based on disaster severity and specific criteria established by FEMA for a given disaster.

9.2 FEMA Transitional Sheltering Assistance

Timing of Assistance	Must be requested by a state, territorial, or tribal government; available with a presidential disaster declaration
Eligible Recipients	States, tribes, and territories
Eligible Uses	Temporary, short-term accommodations when other housing options are not available
State Administrative Agency	Delaware Emergency Management Agency (DEMA)

Transitional Shelter Assistance (TSA) from FEMA allows for temporary, short-term accommodations for eligible disaster survivors when other housing options are not available after a presidentially declared disaster. TSA availability varies depending on the disaster and must be requested by a state.⁴⁰

9.3 U.S. Small Business Administration Disaster Recovery Loans

Timing of Assistance	Immediately after a disaster, triggered by presidential disaster declaration
Eligible Recipients	Businesses, private nonprofit organizations, homeowners, and renters affected by declared disasters
Eligible Uses	Repair or reconstruction of real estate; repair or replacement of equipment, furniture, and other personal property damaged or destroyed by a disaster; relocation assistance for renters and homeowners; provision of working capital for businesses and organizations; or support for mitigation activities
State Administrative Agency	Delaware Emergency Management Agency (DEMA)

The Small Business Administration (SBA) Disaster Recovery Loan program is designed to help businesses, homeowners, renters, and local economies recover from natural or declared disasters.⁴¹ SBA assistance is primarily delivered via low-interest loans that aid in the repair, rebuilding, or replacement of damaged

³⁹ Federal Register Notice. (2024). FEMA Notice of Maximum Amount of Assistance Under the Individuals and Households Program. Available at: <https://www.federalregister.gov/documents/2024/10/24/2024-24700/notice-of-maximum-amount-of-assistance-under-the-individuals-and-households-program>.

⁴⁰ FEMA. Fact Sheet: Transitional Shelter Assistance. Available at: <https://www.fema.gov/fact-sheet/transitional-sheltering-assistance>.

⁴¹ U.S. Small Business Administration. Disaster Loan Assistance. Available at: <https://disasterloanassistance.sba.gov/ela/s/>.

property and assets. FEMA and SBA work together to speed applicant intake and disbursement of funding across similar beneficiaries.

SBA disaster loans are released alongside presidential disaster declarations that authorize FEMA Individual Assistance. For smaller scale disasters like building fires or localized flooding that displace residents and businesses, but do not meet FEMA's damage criteria or receive a presidential declaration, the state may request an SBA-only declaration. An SBA-only declaration makes disaster recovery loans available to impacted households and organizations. Physical damage loans assist businesses, homeowners, and renters located in disaster-impacted areas to restore or replace physical assets like real estate, equipment, and inventory.

9.4 Federal Housing Administration Mortgage Insurance for Disaster Victims Section 203(h) and Rehabilitation Mortgage Insurance Section 203(k)

Timing of Assistance:	If applying under Section 203(h), you must send your application to the lender within one year of the disaster declaration. ⁴² Section 203(k) does not have a disaster-related timing consideration but applies to homes at least a year old. ⁴³
Eligible Recipients:	Under Section 203(h), residence must be in a Presidentially Declared Major Disaster Area and was destroyed or damaged to the extent that reconstruction or replacement is necessary. ⁴⁴ The 203(k) program is available to homebuyers and homeowners, HUD-approved non-profit organizations, and government agencies. ⁴⁵
Eligible Uses:	Under Section 203(h), the property you purchase or reconstruct must be a single-family dwelling or a unit in an FHA-approved condominium project and it must be your primary residence. The 203(k) program insures mortgages covering the purchase or refinancing and rehabilitation of a home.

The Federal Housing Administration (FHA) offers mortgage insurance programs that can assist homeowners or homebuyers in rebuilding or relocating after a disaster. The Section 203(h) program

⁴² DisasterAssistance.gov. 203(h) Mortgage Insurance for Disaster Victims and 203(k) Rehabilitation Mortgage Insurance. Available at: <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4703>.

⁴³ HUD. 203(k) Rehabilitation Mortgage Insurance Program. Available at: https://www.hud.gov/program_offices/housing/sfh/203k/203k--df.

⁴⁴ Federal Housing Administration Office of Single Family Housing. Rebuilding or Replacing Your Home After a Major Disaster. Available at: https://www.hud.gov/sites/dfiles/SFH/documents/MO_203h_Program_Consumer_FS.pdf.

⁴⁵ Federal Housing Administration Office of Single Family Housing. Buying a Home That Needs Rehabilitation or Renovating Your Home? Available at: [https://www.hud.gov/sites/dfiles/SFH/documents/MO_FS_203\(k\)_Consumer.pdf](https://www.hud.gov/sites/dfiles/SFH/documents/MO_FS_203(k)_Consumer.pdf).

allows the FHA to insure mortgages made by qualified lenders to disaster victims in the process of rebuilding or buying another home.⁴⁶ Individuals are eligible for this program if their homes are located in a Presidentially-declared disaster area and if their homes were destroyed or damaged to such an extent that reconstruction or replacement is necessary. This program reduces the risk of lending to make it easier for disaster victims to rebuild or buy a new home.

The 203(k) program insures mortgages covering the purchase or refinancing and rehabilitation of a home that is at least a year old.⁴⁷ This program, while not specific to disaster victims, allows homeowners and homebuyers to finance improvements to their current home or finance the purchase of a home that needs rehabilitation.⁴⁸ Examples of eligible improvements include repair or replacement of plumbing, heating, air conditioning, and electrical systems; complete kitchen and bathroom remodeling; repair or installation of new roofing siding, and gutters; create additions, finish attics and basements; or repair structural damage.

9.5 HUD Community Development Block Grant Disaster Recovery (CDBG-DR)

Timing of Assistance:	Months to years after a disaster, requires Congressional appropriation
Eligible Recipients:	Jurisdictions impacted by a presidentially declared disaster with a congressional CDBG-DR allocation
Eligible Uses:	Expenses related to disaster relief, long-term recovery, restoration of infrastructure and housing, economic revitalization, and mitigation
Time to Grant Completion:	6 years, depending on Federal Register Notice ⁴⁹
State Administrative Agency:	Delaware State Housing Authority (DSHA)

To address long-term recovery needs, Congress may appropriate funding to the CDBG-DR program. Unlike other recovery assistance programs administered by FEMA and SBA, CDBG-DR assistance is not permanently authorized. CDBG-DR grant funds can support a wide range of recovery activities, especially in low-income areas which may otherwise have more difficulty recovering. A majority of CDBG-DR funds must be used for activities that benefit low- and moderate-income persons in the disaster-impacted area. CDBG-DR funds may be used for housing, infrastructure, economic

⁴⁶ HUD. Mortgage Insurance For Disaster Victims Section 203(h). Available at: https://www.hud.gov/program_offices/housing/sfh/ins/203h-dft.

⁴⁷ HUD. 203(k) Rehabilitation Mortgage Insurance Program. Available at: https://www.hud.gov/program_offices/housing/sfh/203k/203k--df.

⁴⁸ Federal Housing Administration Office of Single Family Housing. Buying a Home That Needs Rehabilitation or Renovating Your Home? Available at: [https://www.hud.gov/sites/dfiles/SFH/documents/MO_FS_203\(k\)_Consumer.pdf](https://www.hud.gov/sites/dfiles/SFH/documents/MO_FS_203(k)_Consumer.pdf).

⁴⁹ HUD. CDBG-DR Laws, Regulations, and Federal Register Notices. Available at: https://www.hud.gov/program_offices/comm_planning/cdbg-dr/regulations.

development, social services, and community planning recovery activities. Housing recovery activities may include:

- The acquisition and relocation of flood-damaged housing;
- Relocation payments for people and businesses displaced by a disaster;
- Debris removal not covered by FEMA;
- Rehabilitation of homes and buildings damaged by a disaster;
- Code enforcement;
- Homeownership activities such as down payment assistance, interest rate subsidies, and loan guarantees;
- Public services such as employment services, childcare, health services, fair housing counseling, or education programs; or
- Planning activities such as data gathering, planning studies and analyses.⁵⁰

9.5.1 HUD DISASTER HOUSING COUNSELING

After a disaster, HUD-approved housing counseling agencies can provide education and support regarding disaster-related home repair, mortgage relief, and other counseling support.⁵¹ HUD will contact area housing counseling agencies to notify them of any FEMA disaster or emergency declarations and help agencies assess their capacity to respond. Housing counseling agencies will then deploy to assist with disaster response and recovery.⁵²

9.6 U.S. Economic Development Administration Economic Adjustment Assistance

Timing of Assistance:	Post-disaster
Eligible Recipients:	State and local governments, federally recognized tribes, district planning organizations, institutions of higher education, public and private non-profits impacted by a presidentially declared major natural disaster
Eligible Uses:	Economic recovery strategies and economic or infrastructure activities
Time to Grant Completion:	12 – 48 months ⁵³
State Administrative Agency:	TBD

⁵⁰ Smith, G. (2014). Disaster Recovery Funding: Achieving a Resilient Future. Healthy, Resilient, and Sustainable Communities After Disasters: Strategies, Opportunities, and Planning for Recovery. Available at: <https://www.ncbi.nlm.nih.gov/books/NBK316517/>.

⁵¹ HUD. Recovering from a Disaster? Available at: https://www.hud.gov/program_offices/housing/sfh/hcc/disaster_assistance1.

⁵² HUD Exchange. Preparing to be on Site: Ready Yourself and Your Team for Deployment. Available at: <https://www.hudexchange.info/programs/housing-counseling/disaster-field-guide/preparing-to-be-on-site-readying-yourself-and-your-team-for-deployment/>

⁵³ International Economic Development Council. Applying for an EDA Grant: A How-To Guide. Available at: https://www.iedconline.org/clientuploads/Downloads/2021/2021-07-24_EDA_101.pdf.

The U.S. Economic Development Administration (EDA) coordinates with other federal partners after a disaster and provides funding to support economic recovery and long-term resilience.⁵⁴ Under its Economic Adjustment Assistance (EAA) program, EDA provides funding to those seeking assistance recovering from federally declared disasters.⁵⁵ EAA funds can be used to support a variety of economic development activities, including planning, workforce development, entrepreneurship, revolving loan funds, public works, and infrastructure projects.⁵⁶

9.7 USDA Section 504 Home Repair Loans & Grants in Presidentially Declared Disasters Pilot Program

Timing of Assistance:	Post-disaster
Eligible Recipients:	Eligible rural areas impacted by a presidentially declared disaster on or after July 18, 2023. ⁵⁷
Eligible Uses:	Repair disaster related damages caused by a presidentially declared disaster, or to pay for the cost to move a manufactured home to the property.
Time to Grant Completion:	Loans termed 20 years. Pilot concludes July 18, 2025.
State Administrative Agency:	TBD

The Section 504 Home Repair Loans & Grants in Presidentialy Declared Disasters Pilot program, administered by the U.S. Department of Agriculture (USDA), provides loans and grants to very-low-income homeowners to repair disaster related damage caused to their homes.⁵⁸ This opportunity is only available in eligible rural areas for low-income homeowners with disaster related damages caused by a presidentially declared disaster.

⁵⁴ U.S. EDA. EDA Disaster Support is Both Immediate and Long-Term. Available at: <https://www.eda.gov/news/blog/2023/09/06/eda-disaster-support-both-immediate-and-long-term>.

⁵⁵ U.S. EDA. Disaster Supplemental Funding. Available at: <https://www.eda.gov/strategic-initiatives/disaster-recovery/supplemental>.

⁵⁶ U.S. EDA. Presentation: 2023 Disaster Supplemental, May 2023. Available at: https://www.eda.gov/sites/default/files/2023-05/EDA_Disaster_PPT_May_2023_0.pdf.

⁵⁷ USDA Rural Development. Single Family Housing Repair Loans & Grants in Presidentialy Declared Disasters Pilot. Available at: <https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-presidentially-declared-disasters-pilot>.

⁵⁸ USDA Rural Development. Single Family Housing Repair Loans & Grants in Presidentialy Declared Disasters Pilot. Available at: <https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-presidentially-declared-disasters-pilot>.

9.8 FEMA Pre-Disaster Mitigation Congressionally Directed Spending Grant Program

Timing of Assistance:	Pre-disaster
Eligible Recipients:	State, local, tribal and territorial governments, depending on congressional appropriation ⁵⁹
Eligible Uses:	Sustainable, cost-effective measures to reduce risk to individuals and property and projects that reduce reliance on federal disaster funding
Time to Grant Completion:	36 months
State Administrative Agency:	Delaware Emergency Management Agency (DEMA)

The Pre-Disaster Mitigation (PDM) grant program provides funding to state, local, tribal, and territorial governments to plan and implement mitigation measures.⁶⁰ PDM funds are designed to reduce the risk to individuals and property from future natural hazards and reduce reliance on future federal disaster funding. To appropriate funding, Congress solicits project requests and selects projects, which are then identified in FEMA's Notice of Funding Opportunity (NOFO).⁶¹ All communities with projects identified for funding must complete and submit an application for their grant.

9.9 FEMA Flood Mitigation Assistance Grant Program

Timing of Assistance:	Pre- or post-disaster
Eligible Recipients:	States, tribes, and territories
Eligible Uses:	Projects that reduce or eliminate the risk of repetitive flood damage to buildings insured by the NFIP
Time to Grant Completion:	48 months for community flood mitigation projects and 36 months for all other activities ⁶²
State Administrative Agency:	Delaware Emergency Management Agency (DEMA)

The Flood Mitigation Assistance (FMA) Grant Program provides funding to states, local communities, federally recognized tribes and territories for projects that reduce or eliminate the risk of repetitive

⁵⁹ FEMA. Fiscal Year 2024 Pre-Disaster Mitigation Congressionally Directed Spending. Available at: <https://www.fema.gov/fact-sheet/fy2024-pdm-cds-fact-sheet>.

⁶⁰ FEMA. Pre-Disaster Mitigation (PDM) Grant Program. Available at: <https://www.fema.gov/grants/mitigation/pre-disaster>.

⁶¹ FEMA. Fact Sheet: FY 2022 Congressionally Directed Spending Information and Timelines. Available at: https://www.fema.gov/sites/default/files/documents/fema_fy22_pdm_cds-fact-sheet.pdf.

⁶² FEMA. After You Apply for Flood Mitigation Assistance Funds. Available at: <https://www.fema.gov/grants/mitigation/floods/after-you-apply>.

flood damage to buildings insured by the National Flood Insurance Program (NFIP).⁶³ The NFIP is managed by FEMA and provides flood insurance to property owners, renters, and businesses.⁶⁴ Project types include:

- Project scoping;
- Technical assistance;
- Community flood mitigation projects;
- Individual structure/property-level flood mitigation projects; and
- Management costs.⁶⁵

Localized community flood mitigation projects are local level drainage or flood control projects, including activities such as drainage pipes, pump stations, topographic grading, and marsh restoration. Individual structure/property-level flood mitigation projects are projects that mitigate flooding to individual NFIP-insured structures such as acquisition, relocation, elevation, reconstruction, and dry floodproofing of historic or commercial structures.

9.10 FEMA Hazard Mitigation Grant Program

Timing of Assistance:	After a presidentially declared disaster
Eligible Recipients:	States, local communities, tribes, territories and nonprofit organizations
Eligible Uses:	Mitigation activities and/or mitigation planning that address risks from future disasters
Time to Grant Completion:	48 months ⁶⁶
State Administrative Agency:	Delaware Emergency Management Agency (DEMA)

The FEMA Hazard Mitigation Grant Program (HMGP) aims to reduce the impact of future disasters. It provides funding to state, local, tribal, and territorial governments, and private nonprofit organizations to implement long-term hazard mitigation measures after a presidentially declared disaster. These measures focus on projects, planning, and policies that minimize the risks and vulnerabilities associated with natural hazards. HMGP-eligible activities include retrofitting buildings and critical infrastructure for increased resistance to earthquakes, floods, or hurricanes; acquiring and relocating properties out of flood-prone areas; constructing flood control structures like levees or flood walls; or mitigating wildfire

⁶³ FEMA. Flood Mitigation Assistance Grant Program. Available at: <https://www.fema.gov/grants/mitigation/floods>.

⁶⁴ FEMA. Flood Insurance. Available at: <https://www.fema.gov/flood-insurance>.

⁶⁵ FEMA. Before You Apply for Flood Mitigation Assistance Funds. Available at: <https://www.fema.gov/grants/mitigation/flood-mitigation-assistance/before-you-apply>.

⁶⁶ FEMA. Hazard Mitigation Assistance Program and Policy Guide: 2023 Updates to Period of Performance Guidance. Available at: <https://www.fema.gov/fact-sheet/hazard-mitigation-assistance-program-and-policy-guide-2023-updates-period-performance>.

risk by creating defensible spaces around homes and communities, establishing fuel breaks, or implementing vegetation management measures to reduce fire fuel loads.⁶⁷

9.11 FEMA Building Resilient Infrastructure and Communities Program

Timing of Assistance:	Pre- or post-disaster
Eligible Recipients:	States, tribes, and territories
Eligible Uses:	Capability and capacity building activities, mitigation projects, and management costs ⁶⁸
Time to Grant Completion:	36 months ⁶⁹
State Administrative Agency:	Delaware Emergency Management Agency (DEMA)

The Building Resilient Infrastructure and Communities (BRIC) grant program provides funding to states, local communities, tribes, and territories to address future risks from natural disasters.⁷⁰ The BRIC program also provides direct technical assistance to communities for hazard mitigation planning and project support. Common project types include flood control measures, utility/infrastructure protection, stabilization and restoration, generators, mitigation reconstruction, saferooms/shelters, and engineering, environmental, feasibility, and/or benefit-cost analyses.

⁶⁷ Smith, G. (2014). Disaster Recovery Funding: Achieving a Resilient Future. Healthy, Resilient, and Sustainable Communities After Disasters: Strategies, Opportunities, and Planning for Recovery. Available at: <https://www.ncbi.nlm.nih.gov/books/NBK316517/>.

⁶⁸ FEMA. Before You Apply for Building Resilient Infrastructure and Communities (BRIC). Available at: <https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities/before-apply>.

⁶⁹ FEMA. After You Apply for Building Resilient Infrastructure and Communities (BRIC). Available at: <https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities/after-apply>.

⁷⁰ FEMA. Building Resilient Infrastructure and Communities. Available at: <https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities>.

10. Strategy Maintenance and Continuous Improvement

The Disaster Housing Strategy is intended to be a living document regularly reviewed and updated to reflect current housing conditions, initiatives, programs, and disaster housing supply in the state.

The Disaster Housing Task Force (DHTF) membership, roles, and responsibilities will continue to be developed and refined through the rollout of the first version of the *Disaster Housing Strategy*. While existing members were instrumental in the development of the *Disaster Housing Strategy*, DHTF membership may be refined in future versions to include smaller subcommittees and/or leadership groups to manage and implement specific preparedness and post-disaster recovery activities.

The first version of the *Disaster Housing Strategy* identifies pre-disaster capacity building activities that DHTF members can implement or begin to implement in the preparedness phase to enable more effective or efficient recovery post-disaster. DSHA and the DHTF will continue to identify and coordinate priority preparedness activities with local and county governments, community-based organizations, and other state agencies. In future versions of the Strategy, these activities will be refined to include measurable actions, timelines, lead agencies, and progress to date.

10.1 Strategy Maintenance

DSHA is responsible for working with other members of the DHTF to review the Strategy on an annual basis and drafting a formal update every two years. Review and updates to the Disaster Housing Strategy will coincide with regular review and updates to the DEOP and other RSFs.

During annual Strategy review, the DHTF can revise or refine elements of the Strategy as needed to reflect the progress and priorities of the state over time. The goal of annual DHTF review meetings is to conduct targeted improvements and incremental revisions that strengthen the Strategy. Annual reviews will consider long-term efforts and initiatives to reinforce the supply of housing and increase resilience to future disasters.

A formal update to the Strategy should occur concurrently with DEOP updates to reflect the most up-to-date resources and processes for housing recovery in the state. Formal updates to the Strategy may also require alignment with other RSF planning documents.

10.2 Post-Disaster Evaluation

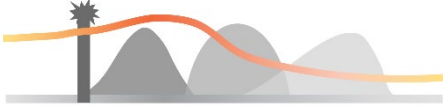
Following a disaster in which the Strategy is activated, the DHTF is responsible for evaluating the response and recovery process, measuring recovery indicators, and identifying challenges or gaps in the coordination and management of housing recovery. The post-disaster evaluation will include a review of Strategy components, DHTF roles and responsibilities, recovery assistance programs and sources, and recovery coordination and organization.

11. Appendices


11.1 Lead Agency Department Profiles

The following are department profiles of each of the three lead agencies for the phases of recovery relevant under this Strategy (i.e., preparedness, interim housing, permanent and long-term housing). These department profiles can be used as a reference to understand the mission and disaster-related activities carried out by these agencies during housing recovery.

11.1.1 DELAWARE EMERGENCY MANAGEMENT AGENCY


Department Name: DEMA	Level of Effort Across the Continuum:	
Department Mission	The Delaware Emergency Management Agency (DEMA) is the lead state agency for coordination of comprehensive emergency preparedness, training, response, recovery and mitigation services to save lives, protect Delaware's economic base and reduce the impact of emergencies.	
Primary Steady State Operations	<ul style="list-style-type: none"> • Enhance state preparedness • Coordinate statewide emergency management efforts • Provides resources and training for emergency response personnel • Implements programming and facilitates community resilience initiatives 	
Lead Agency Phase	Preparedness	
Primary Housing Recovery Operations	<ul style="list-style-type: none"> • Coordinate preparedness efforts • Direct damage assessments to determine housing need • Coordinate with DHSS on the transition of shelter residents into interim housing • Manage and implement grant funding, as applicable 	

11.1.2 DELAWARE DEPARTMENT OF HEALTH AND SOCIAL SERVICES

Department Name: DHSS	Level of Effort Across the Continuum:	
Department Mission	DHSS aims to improve the quality of life for Delaware's citizens by promoting health and well-being, fostering self-sufficiency, and protecting vulnerable populations.	
Primary Steady State Operations	<ul style="list-style-type: none"> • Provide services related to public health, Medicaid, social services, substance abuse and mental health, services for aging and individuals with disabilities, child support, and healthcare quality • Operate service centers • Manage social services and support programs 	

Lead Agency Phase	Interim Housing
Primary Housing Recovery Operations	<ul style="list-style-type: none"> • Manage and track the transition of shelter residents into interim housing • Provide case management for displaced residents • Coordinate with permanent housing partners to source housing for displaced residents

11.1.3 DELAWARE STATE HOUSING AUTHORITY

Department Name: DSHA	Level of Effort Across the Continuum:	
Department Mission	Our mission is to efficiently provide, and assist others to provide, quality, affordable housing opportunities and appropriate supportive services to low- and moderate-income Delawareans.	
Primary Steady State Operations	<ul style="list-style-type: none"> • Provide affordable housing opportunities and services for low- and moderate- income residents • Manage homeownership programs, rental assistance, foreclosure prevention, and housing stability services • Manage public housing and housing voucher programs 	
Programs – All Counties	<ul style="list-style-type: none"> • Housing Locator - Find housing to rent or to buy • Mixed Income Market Fund (MIMF) – designed to accelerate the production of affordable rental units to households with incomes at or below 65% AMI by providing favorable financing terms to create affordable units in planned market rate rental developments. • Catalyst Fund – designed to support efforts to address vacant property in communities disproportionately impacted by the COVID-19 pandemic. The Catalyst Fund will promote neighborhood revitalization and an equitable recovery by providing developers with gap funding to renovate vacant homes and/or build new homes on vacant land, for sale to homeowners. • Strong Neighborhoods Housing Fund (SNHF) – revolving funds for acquisition/rehab/redevelopment of vacant and dormant properties to create affordable homeownership • Low Income Housing Tax Credit (LIHTC) - encourages a private/public investment to preserve and construct new affordable rental housing • Special Pops Housing Fund – DSHA set aside funding to assist with projects including emergency homelessness shelters, permanent supportive housing for persons w disabilities, re-entry housing, substance abuse recovery housing, & youths aging out of foster care 	

	<ul style="list-style-type: none"> • Home4Good • Emergency Solutions Grant • Downtown Development Districts • Statewide Emergency Repair Program - Addresses emergency conditions threatening the health and safety of qualified Delaware owner occupants and household members • Eviction Prevention • Foreclosure Prevention • Neighborhood Assistance Act (NAA) – tax credits for any taxpayer (businesses/individuals) • Housing Counselors
Programs – Kent and Sussex Counties	<ul style="list-style-type: none"> • Subsidized Rental Programs (waitlist is closed in all 5 HAs) <ul style="list-style-type: none"> ○ Section 8 Housing Choice Voucher (HCV) - offered in Kent and Sussex Counties, offers housing subsidies to eligible low-income individuals and families to rent existing, privately-owned dwelling units from participating landlords. ○ Moving to Work - To be eligible for Moving to Work, applicants must apply to the DSHA Public Housing and Section 8/Housing Choice Voucher Waiting List. Most residents are eligible to receive subsidies under these programs for a maximum of seven years while they take part in a mandatory self-sufficiency program. ○ Section 811/Project Rental Assistance Program - project-based rental assistance program for individuals with extremely low incomes (less than 30% of Area Median Income) and disabilities for which they require long-term services ○ State Rental Assistance Program (SRAP) - helps low-income individuals who require affordable housing and supportive services to live safely and independently in the community • Housing Opportunities for Persons with AIDS (HOPWA) - addresses the extensive HIV/AIDS housing gap by providing long term housing/funding opportunities while utilizing those supportive services already funded by the Ryan White Care Act, Title II • CDBG – This program, operated in Kent and Sussex Counties only, provides funding for a variety of activities (rehabilitation, demolition and Housing Code enforcement) to maintain or improve existing housing, and for the provision of infrastructure in support of housing development for low- and moderate-income persons.

	<ul style="list-style-type: none"> Landlord Incentive Program is aimed at attracting and retaining landlords in Kent and Sussex, developing better relationships with landlords, and increasing the voucher utilization rate
Lead Agency Phase	Permanent Housing
Primary Housing Recovery Operations	<ul style="list-style-type: none"> Coordinate and refer eligible individuals to intra-agency programs to secure permanent housing Provide technical assistance to match the needs of disaster survivors with interagency capabilities Identify and/or manage federal funding for long-term recovery, including CDBG-DR, as applicable Maintain the Housing Locator tool and housing resources for displaced residents

11.2 Data Sharing Survey Responses

11.2.1 OVERVIEW

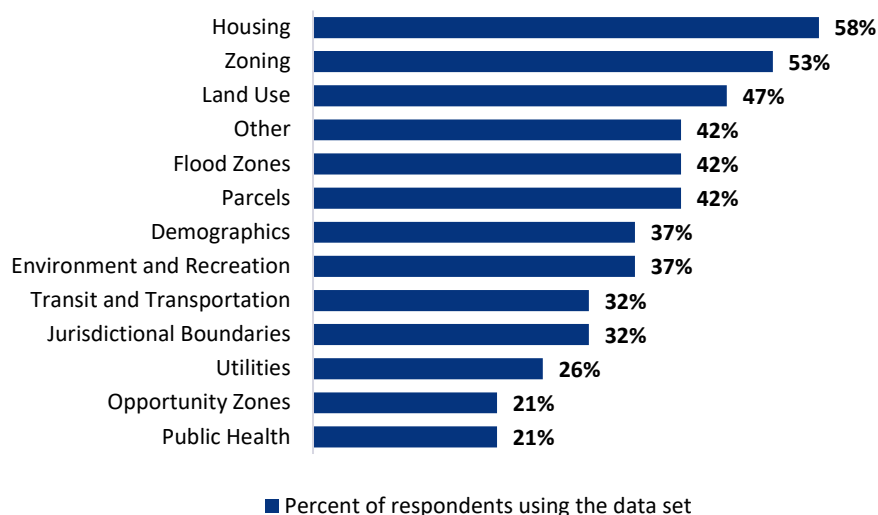
Data and information sharing is a critical component of a successful disaster housing recovery and coordination. Understanding what datasets Disaster Housing Task Force (DHTF) members own and utilize prior to a disaster will inform decisions made during and after a disaster. A survey of DHTF members was taken to help identify what types and sources of data, both spatial and non-spatial, member agencies and organizations are currently using. The survey also asked participants to consider what additional datasets would be helpful to their work. The survey was launched at the end of April 2024 and was available via Google Forms. The link was emailed to Task Force members, who were encouraged to share the link with colleagues.

11.2.2 SURVEY FINDINGS

Of the 19 respondents, 55 percent work with housing data, 50 percent work with zoning data, and 45 percent work with land use data. Other commonly used datasets include Flood Zones, Parcels, Environment and Recreation, Transit and Transportation, Jurisdictional boundaries, Utilities, Public Health, and Opportunity Zones.

The majority (65 percent) of respondents work with geospatial, or Geographic Information Services (GIS) data. Delaware Open Data, Sussex County and Federal data sources such as the U.S. Census are the most common data sources for GIS users. New Castle County, Kent County, Delaware Office of State Planning Coordination and Delaware Department of Natural Resources and Environmental Control were also frequently cited data sources. Most of the geospatial data that Task Force members use is publicly available data.

Figure 8: Data Sets Currently Used by Task Force Members, 2024



Respondents were asked to identify the data they would need to effectively support their agency's work, both in general and specifically in post-disaster situations. Generally, responses were housing specific. There were requests for information such as: age of housing stock, types of housing stock, second homes versus primary residence, and up-to-date property owner contact information. Respondents also would like access to data that can help in both emergency preparedness and response such as the percent of homeowners with flood insurance and the number of homes in need of weatherization. Answers about post-disaster data needs were largely for access to information such as where to find temporary housing or where available vacant land is. Several respondents stated that their agency does not have a role in post-disaster operations, which highlights why this strategy is useful. It is likely that much of the data that respondents would like already exists but is currently siloed within other agencies. Bringing to light what the data needs and resources are will improve access and coordination and help to define the roles that agencies take on during all phases of a disaster. Recognizing what the data needs are during blue skies can help identify who might already be tracking the data or will help develop a strategy for collecting the data on the wish list.

11.3 Capacity Building Recommendations: RACI Matrices

During Task Force Meeting #3 in September 2024, members of the Delaware Disaster Housing Task Force (DHTF) collaboratively developed a Responsible, Accountable, Consulted, and Informed (RACI) Matrix for two priority recommendations. DHTF members were asked in a survey prior to the meeting to rank in terms of priority the ten pre-disaster capacity building recommendations in the draft *Disaster Housing Strategy*. The meeting activity involved building out the top selected recommendations into discrete tasks and assigning the level of engagement for DHTF members. The results of the exercise are below.

Table 5: RACI Matrix for Recommendation 1: Provide technical assistance to local and county governments

Tasks	Responsible (Who does the work?)	Accountable (Who oversees the work?)	Consulted (Who assists with information/support)	Informed (Who needs to be aware of progress?)
Identify priority topics for technical assistance (e.g., temporary housing ordinance)	DEMA, DSHA, DNREC, Local EMAs, Local planning, local PHAs	Local code enforcement	DEMA, DHSS, Local code enforcement, Local PHAs, disaster response nonprofits, housing-related nonprofits, Disaster Research Center/universities, FEMA	Local EMAs, disaster response nonprofits, housing-related nonprofits, housing associations
Develop resources and/or materials for delivery of technical assistance	DSHA, Disaster Research Center/universities, HUD, SBA	Local planning, Local EMAs, FEMA, HUD	DEMA, DHSS, Local PHAs, nonprofits, Disaster Research Center/universities, disability partners, U.S. EPA - guidance on sustainable housing, USDA	Local code enforcement, housing-related nonprofits
Source resources and/or materials for technical assistance.	Local planning, Local PHAs	Local planning, Local EMAs, FEMA, HUD	DEMA, DHSS, Local PHAs, nonprofits, Disaster Research Center/universities, disability partners, U.S. EPA - guidance on sustainable housing, USDA	Local code enforcement, housing-related nonprofits
Provide support and guidance to state on strategies, resource guides, and/or templates	DEMA, Local planning, Local PHAs, Disaster Research Center/universities	DHSS, OSPC, FEMA, HUD	DHSS, DSHA, Local EMAs, Local code enforcement, Housing-related nonprofits, Disaster Research Center/universities	DEMA, disaster response nonprofits, housing associations, SBA
Identify and develop communications strategy for engagement	Local EMAs	DEMA, DHSS, FEMA, HUD, SBA	Local planning, Local PHAs, nonprofits, universities, FEMA	DEMA, DHSS, Local code enforcement, housing-related

Tasks	Responsible (Who does the work?)	Accountable (Who oversees the work?)	Consulted (Who assists with information/support)	Informed (Who needs to be aware of progress?)
				nonprofits, Disaster Research Center/universities, housing associations
Coordinate and deliver technical assistance to local and county governments	DEMA, DSHA	Local EMAs	Local planning, Local code enforcement, Local PHAs, Disaster Research Center/universities, FEMA	DEMA, Local PHAs
Implement housing recovery strategies, ordinances, resolutions	DEMA, OSPC, Local EMAs, Local planning, Local code enforcement, Housing-related nonprofits	Local planning, Local code enforcement	DHSS, Local PHAs, FEMA	DEMA, Local PHAs, housing associations
Communicate updates to residents, developers, and other impacted stakeholders	Local EMAs, Local planning	Local EMAs, Disaster Research Center/universities	DEMA, nonprofits, Disaster Research Center/universities, FEMA	DEMA, DHSS, DSHA, Local code enforcement, Local PHAs, disaster response nonprofits
Share information among partners	Local EMAs, Local planning, Local PHAs, nonprofits, FEMA, HUD	DSHA, Local PHAs, Housing-related nonprofits	Disaster Research Center/universities, FEMA	DEMA, DHSS, DSHA, OSPC, Local planning, FEMA, HUD, nonprofits
Monitor local implementation progress			Disaster Research Center/universities, FEMA	DEMA, DHSS

Table 6: RACI Matrix for Recommendation 2: Introduce the *Disaster Housing Strategy* to partners across the state

Tasks	Responsible	Accountable	Consulted	Informed
Identify all relevant partners who will be involved or impacted by the Disaster Housing Strategy	DEMA, DHSS, DSHA, Local EMAs, Local planning, Local PHAs, FEMA	DEMA, DSHA	DHSS, DSHA, Local code enforcement, disaster response nonprofits, disability partners, schools	DSHA, Local EMAs, Local PHAs, disaster response nonprofits

Tasks	Responsible	Accountable	Consulted	Informed
Develop a communications strategy to introduce the plan to partners	DEMA, DHSS, DSHA, Local EMAs	DEMA, DSHA, Local EMAs, Local code enforcement	DHSS, DSHA, Local planning	DSHA, Local planning, Local code enforcement, Local PHAs, nonprofits
Develop supporting materials such as fact sheets, FAQs, presentations, and summary briefs	DEMA, DHSS, DSHA, Local EMAs, Local planning, Local PHAs	DEMA, DSHA, Local EMAs	DHSS, DSHA, Local planning, Local PHAs, nonprofits, disability partners	DSHA, Local code enforcement, nonprofits, universities, HUD, SBA
Distribute plan and supplemental resources to partners, with a mechanism for engagement or feedback	DEMA, DHSS, DSHA, Local EMAs, Local planning, Local PHAs	DEMA, DSHA, Local EMAs	DHSS, DSHA	DSHA, Local code enforcement, Local PHAs, nonprofits, universities
Develop and implement a public awareness campaign to inform the community of the Strategy	DEMA, DHSS, DSHA, Local EMAs	DEMA, DSHA	DHSS, DSHA, nonprofits, universities	DSHA, Local planning, Local PHAs, nonprofits, HUD
Provide public education to manage public expectations for disaster response/recovery and help public understand risk	DEMA, DSHA	DEMA, DSHA	DSHA, nonprofits, universities	DSHA, nonprofits
Promote continuous improvement among partners to include regular review and update of the plan	DEMA, DHSS, DSHA, Local EMAs, Local planning, Local code enforcement, Local PHAs	DEMA, DSHA, Local EMAs	DHSS, DSHA, nonprofits	DSHA, nonprofits, FEMA, HUD

11.4 Acronyms

ADA Americans with Disabilities Act

ADU Accessory Dwelling Unit

AMI Area Median Income

AFN Access and Functional Needs

CDBG-DR Community Development Block Grant Disaster Recovery

CERT Community Emergency Response Team

COPE Community Organization Preparedness Engagement database

DeIDOT Delaware Department of Transportation

DEMA Delaware Emergency Management Agency

DEOP Delaware Emergency Operations Plan

DEVOAD Delaware Volunteer Organizations Active in Disaster

DHSS Department of Health and Social Services

DHTF Disaster Housing Task Force

DMHOA Delaware Manufactured Home Owners Association

DNREC Department of Natural Resources and Environmental Control

DOI Department of Insurance

DSHA Delaware State Housing Authority

EAA Economic Adjustment Assistance program

EDA U.S. Economic Development Administration

FEMA Federal Emergency Management Agency

FEMA BRIC Building Resilient Infrastructure and Communities grant program

FEMA FMA Flood Mitigation Assistance grant program

FEMA HMGP Hazard Mitigation Grant Program

FEMA IA Individual Assistance

FEMA PDM Pre-Disaster Mitigation grant program

FEMA TSA Transitional Shelter Assistance

GIS Geographic Information System

HUD U.S. Department of Housing and Urban Development

LEP Limited English Proficiency

LMI Low- and Moderate-Income

NDRF National Disaster Recovery Framework

NFIP National Flood Insurance Program

NOFO Notice of Funding Opportunity

OSPC Delaware Office of State Planning Coordination

RSF Recovery Support Function

SBA U.S. Small Business Administration

USDA U.S. Department of Agriculture

11.5 Definitions

Provided below are high-level definitions of critical terms used in housing recovery planning and brief explanations of their significance within the *Disaster Housing Strategy*.

Disaster: Hazard events become disasters when they have significant social, economic, or environmental impacts. The threshold for when a hazard becomes a disaster depends entirely on the scale and severity of the event; the unique characteristics, vulnerabilities, and resources of an impacted area; and the overall economic, social, and political context of the disaster.

Disaster Preparedness: Disaster preparedness refers to proactive, pre-disaster measures that mitigate the potential impact of a disaster event. Preparedness activities include creating emergency plans, distributing emergency kits, conducting drills and trainings, establishing channels of communication among government, organizations, and residents. Social preparedness can include having planning, training, financial, and community education or community involvement components.

Disaster Response and Relief: Disaster response and relief refers to the organized efforts and actions taken to address the immediate needs of individuals and communities affected by a catastrophic event or emergency. It involves a range of activities aimed at mitigating the impact of the disaster, providing immediate assistance to survivors, and facilitating the recovery process. Disaster response and relief efforts typically include search and rescue operations, emergency medical care, shelter and short-term housing provision, food and water distribution, and the restoration of essential services and infrastructure.⁷¹

Hazards: Hazards are physical conditions or events that have the potential to cause fatalities, injuries, property damage, infrastructure damage, agricultural loss, damage to the environment, interruption of business, or other types of losses. Hazards can include “natural” or environmental events like hurricanes, flash floods, rockslides, and earthquakes, as well as “man-made” events like chemical spills, infrastructure failures, and explosions.

Interim housing: Interim housing is housing that disaster survivors can occupy in the time between leaving an emergency shelter and returning to their long-term (permanent) homes.

Long-Term Disaster Recovery: Long-Term Disaster Recovery activities begin during and after initial response and include intermediate and long-term activities focused on restoring the built, economic, social, cultural and natural environment in ways that prevent or mitigate (reduce) impacts from future disasters.⁷²

⁷¹ FEMA. Emergency Management in the United States. Available at: https://training.fema.gov/emiweb/downloads/is111_unitpercent204.pdf.

⁷² A major disaster is defined by 42 U.S. Code § 5122 - Definitions as “any natural catastrophe...or regardless of cause any fire, flood or explosion...which in the determination of the President causes damage of sufficient severity and magnitude to warrant major disaster assistance...to supplement the efforts and available resources of States, local governments, and disaster relief organizations in alleviating the damage, loss, hardship or suffering caused thereby.” See Definitions section for the full definition.

Long-term recovery begins months or years after a major disaster is declared and ramps up as response, relief, and short-term funding and activities taper off. Long-term recovery activities may include:

- Rebuilding and redeveloping housing and public infrastructure;
- Long-term financial assistance for households, businesses, and local governments;
- Economic and workforce development programs;
- Restoring natural and cultural resources;
- Redesign of local codes and ordinances to mitigate damage from future events; and
- Community development initiatives⁷³

Major Disaster or Presidentially Declared Disaster: When the president declares a major disaster, that announcement triggers the immediate release of some types of federal emergency funding and makes it possible for Congress to allocate funds for long-term recovery related to that event in the future. What constitutes a major disaster may shift depending on a variety of factors, but for the purposes of releasing federal aid, the United States government defines a major disaster as:

“any natural catastrophe (including any hurricane, tornado, storm, high water, wind driven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, or drought), or, regardless of cause, any fire, flood, or explosion, in any part of the United States, which in the determination of the President causes damage of sufficient severity and magnitude to warrant major disaster assistance...to supplement the efforts and available resources of States, local governments, and disaster relief organizations in alleviating the damage, loss, hardship, or suffering caused thereby.”⁷⁴

In other words, a significant or severe disaster can become a major disaster when a jurisdiction (a City, County, Tribal Government, State, or Territory) is unable to respond to or recover from a disaster on its own.

Permanent housing: Long-term/permanent housing is the ultimate goal of the *Disaster Housing Strategy*, when impacted residents move back into repaired homes or attain another form of long-term housing.⁷⁵ This phase includes the rehabilitation and reconstruction of impacted homes and new construction to address housing supply loss from the disaster. Long-term recovery can begin months or years after a major disaster is declared and ramps up as response, relief, and short-term funding and activities taper off.

Sheltering: Sheltering occurs in the days immediately before and after a disaster and provides residents whose homes were impacted with a safe place to receive shelter, food, and other supportive services.⁷⁶

⁷³ FEMA. (2011). National Disaster Recovery Framework. Available at: <https://www.fema.gov/pdf/recoveryframework/ndrf.pdf>
Available at: <https://www.fema.gov/pdf/recoveryframework/ndrf.pdf>.

⁷⁴ 42 U.S. Code § 5122 - Definitions

⁷⁵ FEMA (2020). Planning Considerations: Disaster Housing. Available at: <https://www.fema.gov/sites/default/files/2020-07/planning-considerations-disaster-housing.pdf>.

⁷⁶ FEMA (2020). Planning Considerations: Disaster Housing. Available at: <https://www.fema.gov/sites/default/files/2020-07/planning-considerations-disaster-housing.pdf>.

After a disaster, shelters may be open for a day up to a couple of weeks, depending on the size of the disaster, number of impacted residents, and availability of interim housing.

Short-Term Disaster Recovery: Short-term recovery activities focus on stabilizing a post-disaster situation, ensuring the safety of survivors, and paving the way for long-term restoration and reconstruction. Short-term recovery activities might include debris removal, interim housing assistance, emergency repairs, establishing reliable sources of food, water, and medical care, and the restoration of critical services such as electricity, transportation, and communication networks.