

# Hurricane Harvey Relief Fund

Needs Assessment Phase One



**November 2017.**

**Produced on Behalf of the Greater Houston Community Foundation and the Hurricane  
Harvey Relief Fund**

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## Contents

Executive Summary	4
FEMA Individual Assistance Data with 211 and 311	5
211 Calls	5
FEMA Individual Disaster Assistance (IA)	9
FEMA Individuals and Households Program (IHP) -- Housing Assistance	12
311 Service	14
Relief and Recovery Funding Primer	16
Vulnerable Populations	22

## Executive Summary

The following document represents the first phase of the Kinder Institute for Urban Research's needs assessment work on behalf of the Greater Houston Community Foundation and the Hurricane Harvey Relief Fund. This fund was jointly created by Harris County Judge Ed Emmett and Houston Mayor Sylvester Turner to accept private donations to aid in hurricane relief and recovery.

This document includes an analysis of 211, 311, and Federal Emergency Management Agency (FEMA) Individual Assistance (IA) data. These three datasets begin the process of identifying key needs post-Harvey and areas that were hardest hit. This analysis is the first step in what will be a much deeper damage assessment intended for phase two.

Also contained here is a relief and recovery funding primer and discussion of post-storm vulnerable populations rounds out this document. These pieces intend to inform the Advisory Board of what needs federal, state, and local funding have provided and will provide going forward. Knowing this should allow for more direct decision-making about the most effective use of philanthropic funds. The vulnerable populations section discusses some of the challenges certain populations face in trying to access relief and recovery resources.

## Key Findings:

- 211/311/FEMA data show a definite impact in the west part of Harris County toward the reservoirs, to the northeast of downtown Houston, and to the southeast of downtown Houston.
- Concentrated areas with the most 211 calls are similar to those with high numbers of FEMA registrants. However, no such pattern exists with 311 when it is compared to either 211 or FEMA registrants.
- FEMA data also shows that the approval rate for renters is much lower than for homeowners. Renters, especially those without proof of residency such as a lease, have a far more difficult time securing FEMA assistance.
- Food aid and Disaster Supplemental Nutrition Assistance Program (DSNAP) assistance, shelter needs, and direct housing assistance are consistent needs across 211, FEMA data, and the completed needs assessments from other organizations. These needs have remained at the top of requested needs since the beginning of the storm.
- At the same time, the process for allocating DSNAP (food assistance), Red Cross assistance (direct aid), and FEMA individual assistance have all received criticism locally. There are gaps in ensuring that affected populations are aware of and have access to these forms of assistance.
- No comprehensive door-to-door surveys have been conducted to identify impacted individuals or to ensure that all impacted understand the relief and recovery options available to them.
- Numerous residents, especially the elderly or immigrants, living in smaller pockets of the city have not registered for FEMA or other forms of assistance. Many continue to live in damaged homes.
- The deadline to apply for FEMA and Small Business Administration (SBA) assistance has been extended until November 24, 2017. Efforts intended to aid vulnerable populations in the navigation of the registration system could help bring resources to affected groups.
- Few large scope needs assessments are underway. Many data collection efforts are either focused on smaller areas or populations or on tracking the services individual non-profits or organizations are providing to clients.
- Federal funding mechanisms paid for through the pending supplemental allocation from Congress such as the bulk of funding for Community Development Block Grant Disaster Recovery Funds (CDBG-DR), will not bring major recovery dollars to the region for upwards of 12-18 months. This will likely put major strains on the regional housing supply.
- Some near-term funding, such as FEMA direct housing aid and smaller amounts of HUD dollars, will begin to flow in the coming weeks and provide access to manufactured homes and home repairs. However, FEMA funding is only available to FEMA registrants, leaving undocumented populations who cannot qualify for FEMA aid and those populations likely to be under-registered for FEMA (elderly, people with disabilities, low-income populations, renters, and immigrants) without many options.

## FEMA Individual Assistance Data with 211 and 311

The Kinder Institute for Urban Research has analyzed three major data sets that begin to paint a picture of needs throughout Harris County and the City of Houston. 211 is a social service referral hotline run by the United Way of Greater Houston. 311 is a City of Houston-operated hotline focused mainly on responding to resident calls about city services. Because the 311 and 911 systems were jammed during the hurricane, many people called 211 for assistance. FEMA Individual Assistance (IA) registrations record the number of residents seeking direct aid after the storm.

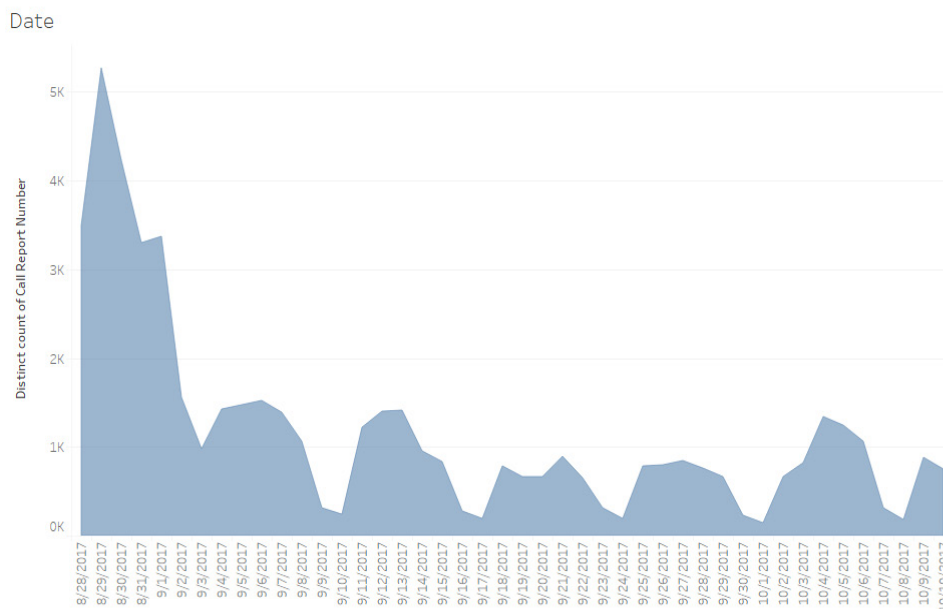
### 211 Calls

Between August 28 and October 10, 2017, 136,077 residents placed 211 calls. Of those, 51,596 unique callers requested service referrals due to the effects of Hurricane Harvey. The number of calls per week has dropped from a peak of 21,233 during the week of the storm to 1,801 by the week of October 8. (See Figure 1 and Figure 2)

Figure 1: Number of 211 calls by week

Week	Date	Number of 211 Calls
Week 1	8/28-9/2	21,233
Week 2	9/3-9/9	8,159
Week 3	9/10-9/16	6,350
Week 4	9/17-9/23	4,162
Week 5	9/24-9/30	4,281
Week 6	10/1-10/7	5,610
Week 7	10/8-10/10	1,801
Total		51,596

Figure 2: 211 calls by date



Distinct count of Call Report Number for each Date of Call Start1. The data is filtered on Date of Call Start1, Harvey-related1, Action (Need Category 1), Action (Week) and Action (Need Category 11). The Date of Call Start1 filter ranges from 8/28/2017 to 10/10/2017. The Harvey-related1 filter keeps Harvey. The Action (Need Category 1) filter keeps 22 members. The Action (Week) filter keeps 7 members. The Action (Need Category 11) filter keeps 22 members.

Figure 3: Zip codes and 211 calls

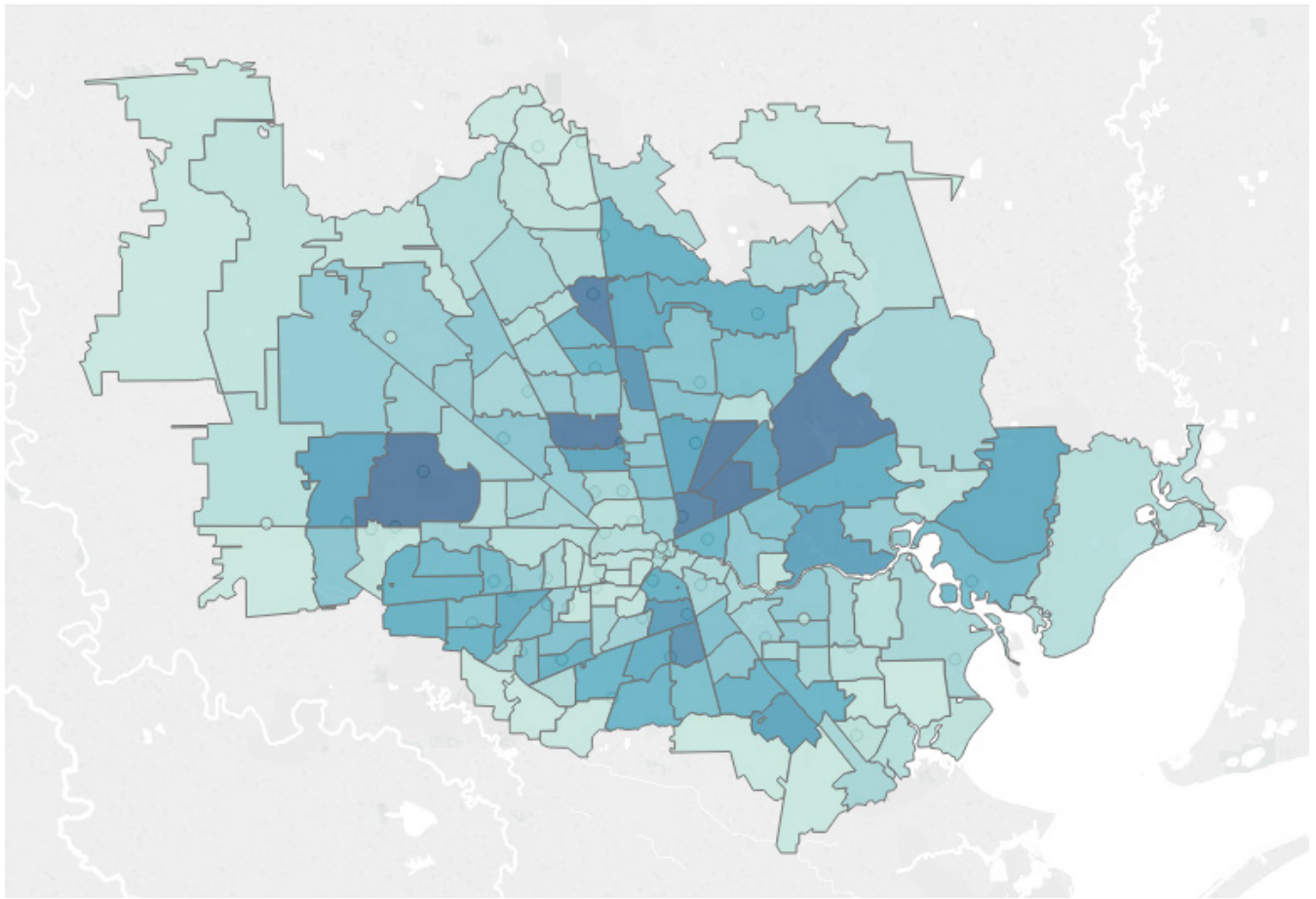


Figure 3 shows the distribution of 211 calls across the service area. Heavy concentrations of calls came near Addicks Reservoir and on the Northeast side of Houston. Figure 4 compares the number of 211 calls by zip code to both FEMA IA registrants and 311 calls. There is clear overlap between 211 call volume and FEMA IA registrants.

Figure 4: Zip codes with greatest number of 211 calls (with FEMA and 311)

Zip code	Name of the Neighborhood	Number of 211 Calls	Number of FEMA IA registrants	Number of 311 Calls
<b>77028</b>	Trinity/Houston Gardens, East Houston	1,207	5,939	1,168
<b>77084</b>	Bear Creek, Cullen Park near Addicks Reservoir	1,202	12,538	249
<b>77016</b>	East Little York/Homestead	1,176	6,798	1,231
<b>77088</b>	Inwood Pines, Acres Homes	1,167	7,307	990
<b>77044</b>	Area near Lake Houston and Sheldon Lake	1,156	8,204	43
<b>77090</b>	Cypress Station	1,120	8,031	18
<b>77026</b>	Kashmere Gardens	1,105	6,212	1,210

#### 211 Needs by week

- Overall, most calls have requested referrals for DSNAP, other food needs, temporary financial aid, shelter, and unemployment assistance. Needs changed week-to-week, however, and reflect the process of recovery.

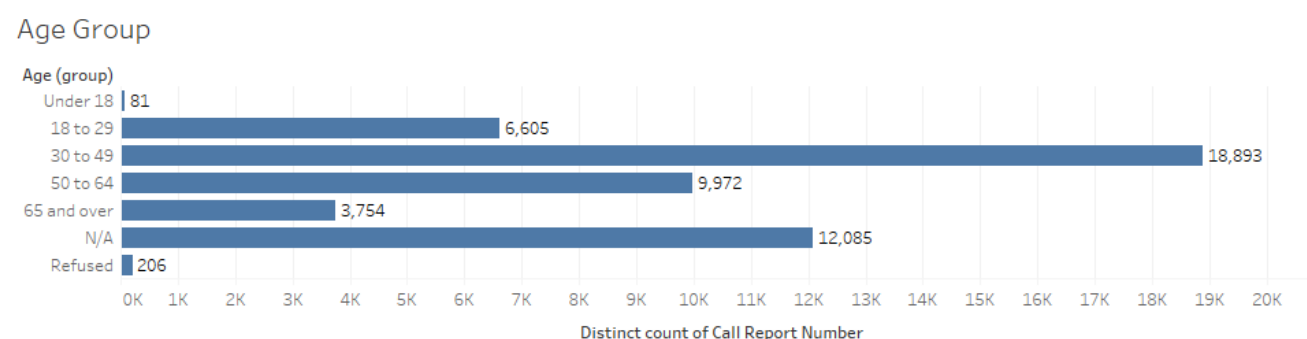
- Week 1 and Week 2: callers asked for DSNAP, shelter and DRC information, and FEMA disaster assistance registration information.
- Week 3 through Week 5: callers requested temporary financial aid, DSNAP, FEMA registration and DRC information, unemployment assistance, and post disaster cleanup supplies.
- Week 6 through Week 7: callers continued to seek DSNAP information, but temporary housing and utility assistance rose as well.

Figure 5. 211 calls by week and needs category

Week	Needs category	Number of 211 Calls
<b>Week 1</b>	Disaster food stamps	11,500
	Food	2,768
	Mass Care Shelters	2,795
	FEMA Disaster Assistance Registration	2,494
	Disaster Unemployment Assistance	2,354
	311/911	757/669
<b>Week 2</b>	Food	2,586
	Disaster food stamps	1,682
	FEMA Disaster Assistance Registration	1,861
	Disaster Unemployment Assistance	1,521
	Post Disaster Points of Distribution/Recovery Centers	787
	Mass Care Shelters	733
<b>Week 3</b>	Temporary Financial Aid	1,520
	Food	1,433
	Post Disaster Points of Distribution/Recovery Centers	1,034
	FEMA Disaster Assistance Registration	1,009
	Disaster food stamps	925
	Disaster Relief Organization	719
	Disaster Unemployment Assistance	600
<b>Week 4</b>	Disaster food stamps	992
	Temporary Financial Aid	941
	Food	654
	Post Disaster Points of Distribution/Recovery Centers	588
	FEMA Disaster Assistance Registration	620
	Disaster Relief Organization	344
	Disaster Unemployment Assistance	293
<b>Week 5</b>	Disaster food stamps	1,767
	Temporary Financial Aid	652
	Food	384
	Post Disaster Points of Distribution/Recovery Centers	523
	Disaster Relief Organization	303
	FEMA Disaster Assistance Registration	495
	Disaster Unemployment Assistance	235
	Disaster related case management	198
<b>Week 6</b>	Disaster food stamps	1,977
	Disaster related case management	1,462
	Temporary Financial Aid	913
	Housing Assistance	276

	Food	264
	Utility	249
	FEMA Disaster Assistance Registration	453
	Post Disaster Points of Distribution/Recovery Centers	346
<b>Week 7 (3 days)</b>	Disaster food stamps	414
	Disaster related case management	400
	Temporary Financial Aid	337
	Utility	228
	Housing Assistance	210
	FEMA Disaster Assistance Registration	137
	Food	121

Figure 6: 211 calls by age group



Distinct count of Call Report Number for each Age (group). The data is filtered on Date of Call Start1, Action (Need Category 11) and Harvey-related1. The Date of Call Start1 filter ranges from 8/28/2017 to 10/10/2017. The Action (Need Category 11) filter keeps 22 members. The Harvey-related1 filter keeps Harvey.

Figure 6 shows the breakdown of 211 calls by caller age. Figure 7 shows how the requested referrals broke down by age group. Again, food needs, FEMA assistance, and temporary financial aid were consistent needs.

Figure 7: 211 needs by age group

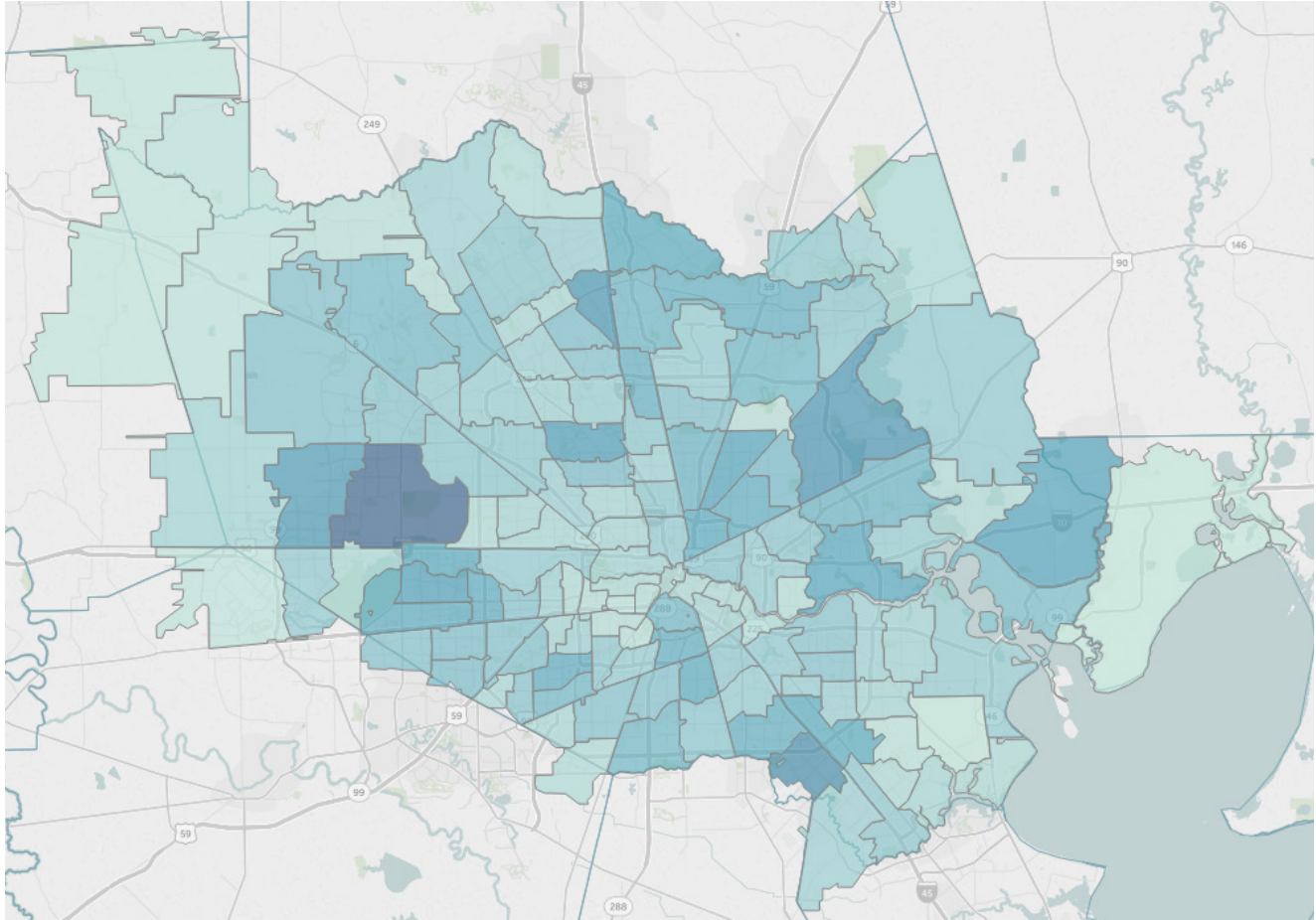
Age (Group)	Number of 211 Calls	Top Needs Categories
<b>Under 18</b>	81	DSNAP, Food, Mass Care Shelters, FEMA Disaster Assistance
<b>18 to 29</b>	6,605	DSNAP, Food, Disaster Unemployment Assistance, Mass Care Shelters
<b>30 to 49</b>	18,893	DSNAP, Food, Disaster Unemployment Assistance, FEMA Disaster Assistance, Temporary Financial Aid
<b>50 to 64</b>	9,972	DSNAP, Food, Temporary Financial Aid, FEMA Disaster Assistance
<b>65 and over</b>	3,754	DSNAP, Food, Temporary Financial Aid, FEMA Disaster Assistance
<b>N/A</b>	12,085	
<b>Refused</b>	206	
<b>Total</b>	51,596	



## FEMA Individual Disaster Assistance (IA)<sup>1</sup>

Individual Assistance (IA) is provided by FEMA to individuals and families who have sustained losses due to disasters. Homeowners, renters and business owners in designated counties who sustained damage to their homes, vehicles, personal property, businesses or inventory as a result of a federally declared disaster may apply for disaster assistance.

Figure 8: FEMA IA valid registrations by zip code



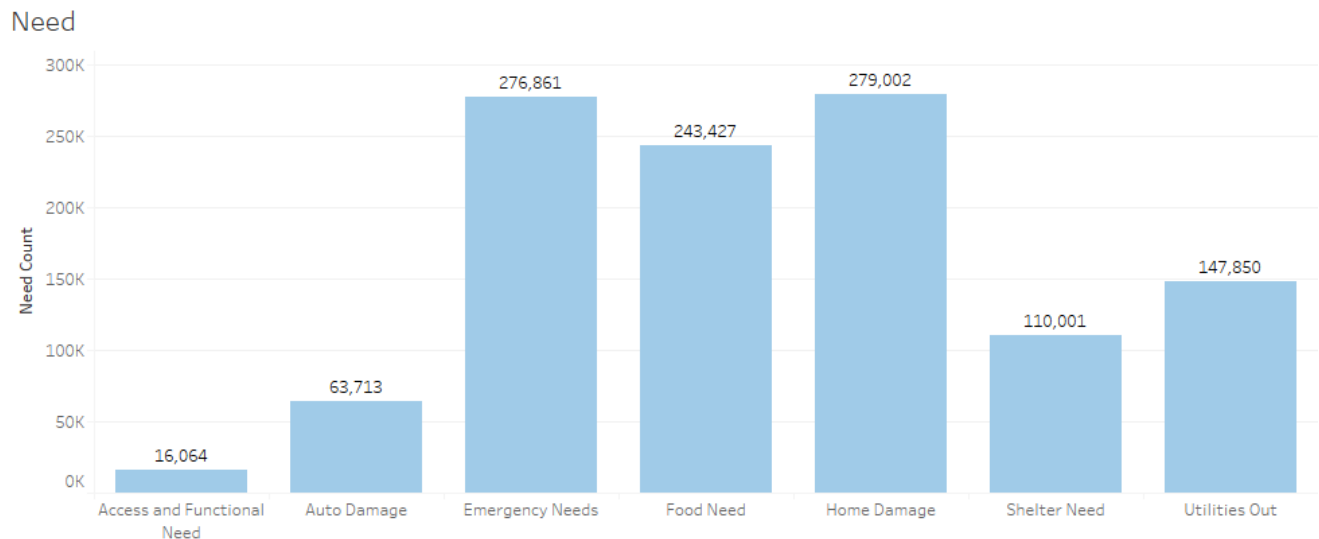
There were 436,307 valid FEMA IA registrants for 136 zip codes that cover some part of Harris County as of October 11, 2017. FEMA aggregated these numbers by zip code. Figure 8 shows the density of these requests at the zip code level. Residents of 78 zip codes, roughly 57% of all zip codes in Harris County, submitted at least 2,500 completed applications, showing the reach of the storm. Four zip codes had more than 8,000 applications. (See Figure 9)

Figure 9: Zip codes with highest FEMA IA registration (with 211 and 311)

Zip code	Name of the Neighborhood	Number of FEMA IA registrants	Number of 211 Calls	Number of 311 Calls
<b>77084</b>	Bear Creek, Cullen Park near Addicks Reservoir	12,538	1,202	249
<b>77089</b>	Southbelt/Ellington (Brio Superfund Site)	8,928	786	890
<b>77044</b>	Area near Lake Houston and Sheldon Lake	8,204	1,156	43
<b>77090</b>	Cypress Station	8,031	1,120	18
<b>77449</b>	Katy (North of I-10 near Grand Pkwy)	7,715	774	16
<b>77088</b>	Inwood Pines, Acres Homes	7,307	1,167	990
<b>77077</b>	Briarforest east to Barker Reservoir	7,260	548	1,471

In addition to showing the overall registrations, the IA process also allows registrants to identify major needs that go beyond home damage. Figure 10 displays the distribution of identified needs across several categories. Access and functional needs usually relates to people with disabilities. As with 211, food needs, housing, and emergency needs are at the top of the list.

Figure 10: FEMA IA Distribution of Needs



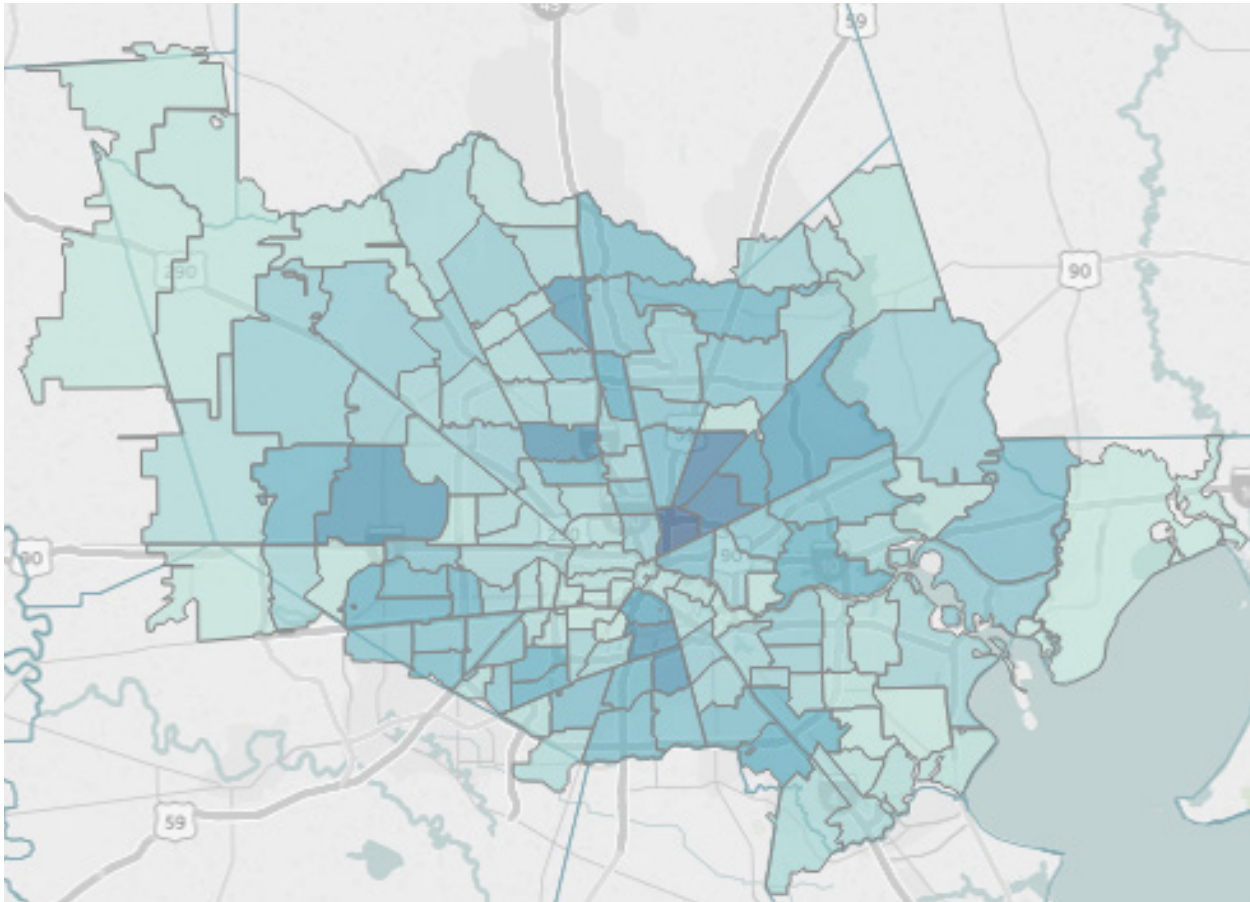
Sum of Need Count for each Need Category. The data is filtered on Action (Zip) and Action (Valid Regs, Zip). The Action (Zip) filter keeps 136 members. The Action (Valid Regs, Zip) filter keeps 136 members. The view is filtered on Need Category, which excludes Total Valid Registrations.

Figure 11: Zip codes with greatest number of FEMA IA registrations and additional needs

Zip code	Name of the Neighborhood	Number of FEMA IA registrants	Home Damage	Access / Functional Need	Utility outage	Auto Damage	Emergency Need	Food Need	Shelter Need
77084	Bear Creek, Cullen Park near Addicks Reservoir	12,538	8,047	315	4,654	1,665	8,179	6,801	4,237
77089	Southbelt/ Ellington (Brio Superfund Site)	8,928	6,816	234	2,972	1,542	5,084	4,266	2,469
77044	Area near Lake Houston and Sheldon Lake	8,204	6,230	288	4,127	1,731	5,882	5,179	3,301
77090	Cypress Station	8,031	4,055	319	3,379	1,283	6,265	5,678	2,370
77449	Katy (North of I-10 near Grand Pkwy)	7,715	4,294	213	1,792	760	4,475	4,173	1,250
77088	Inwood Pines, Acres Homes	7,307	4,630	336	2,459	1,105	5,059	4,576	1,623
77077	Briarforest east to Barker Reservoir	7,260	3,601	204	3,187	997	4,798	4,177	2,002

Heat maps can be created for each needs category. For example, Figure 12 shows those IA registrants who also reported an Access and Functional Need (AFN). The top three zip codes with most registrants who have AFN are 77026, 77016 and 77028.

Figure 12: FEMA IA applications and access and functional needs by zip code



## FEMA Individuals and Households Program (IHP) -- Housing Assistance<sup>2</sup>

Another way to break down the IA Assistance is to look at the Individuals and Households Program (IHP). This program provides money for necessary housing-related expenses and serious needs that cannot be met through other means. FEMA has provided more detailed breakdowns of those who registered and were approved for IHP funds. This includes breaking it down by renters and owners.

Figure 13 shows that 44% of owners who applied for FEMA housing assistance received some financial assistance. At the same time, only 32% of the larger pool of renter registrants received any funds.

Figure 13: FEMA IHP registrants and approval

	Number of Valid Registrants	Approved for FEMA Assistance	Total Approved IHP Amount
<b>Owner</b>	178,951	79,389	\$478,179,880.70
<b>Renter</b>	260,286	83,324	\$128,793,230.00

The average number of valid homeowner registrants for FEMA assistance per zip code was 1,316. The zip codes with the lowest approval rates for housing assistance among homeowners were 77072 (20%), 77014 (22%), 77082 (23%), 77083 (23%), and 77066 (23%).

Figure 14: FEMA IHP valid registrants (owners) by zip code

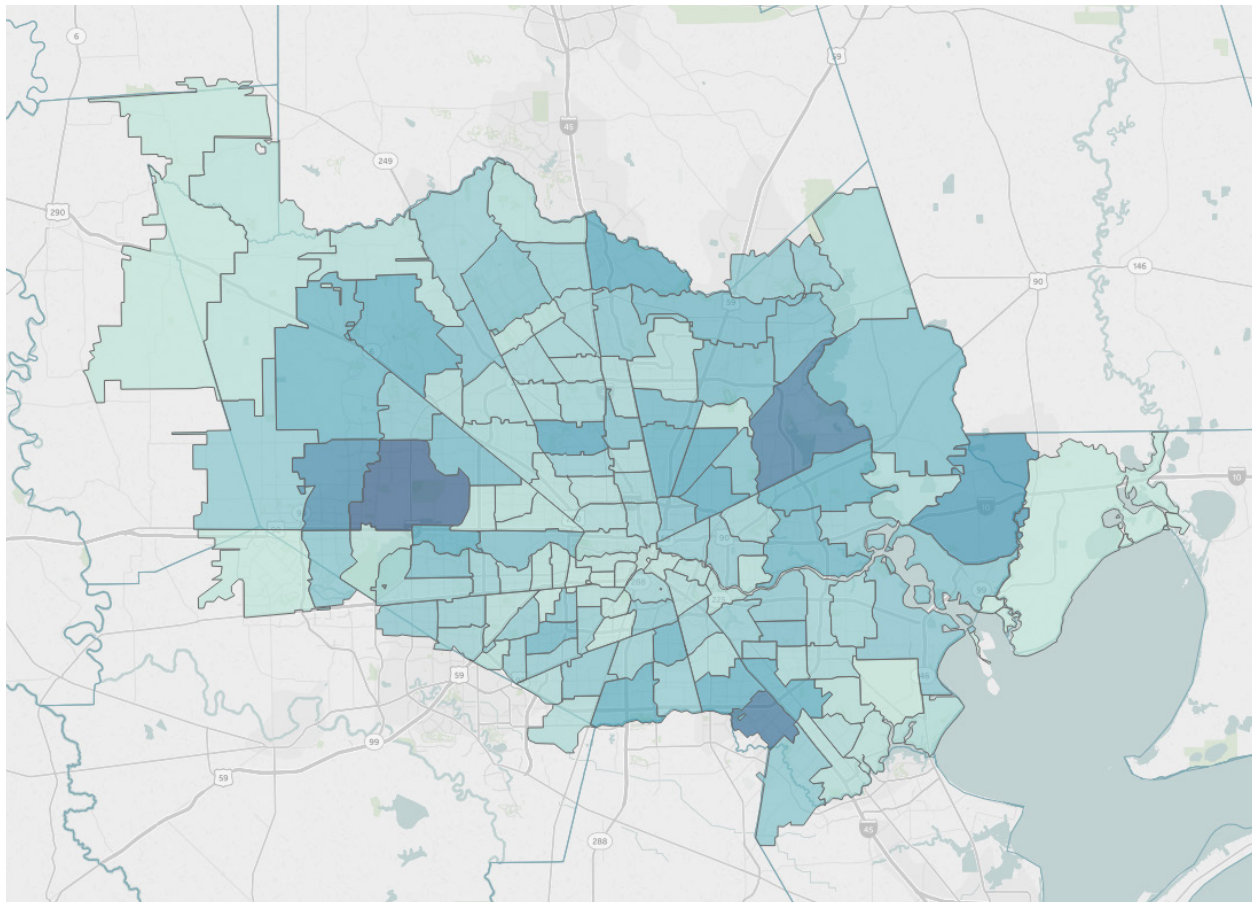




Figure 14 displays the zip codes with the highest number of valid owner registrants. This map mirrors the overall breakdown of the IA registrations shown in Figure 8.

Figure 15: Zip codes with greatest number of FEMA IHP homeowner registrants (and 211)

Zip code	Name of the Neighborhood	Number of FEMA IHP registrants (Owners)	Number of 211 Calls
<b>77084</b>	Bear Creek, Cullen Park near Addicks Reservoir	5,631	1,202
<b>77089</b>	Southbelt/Ellington (Brio Superfund Site)	4,869	786
<b>77044</b>	Area near Lake Houston and Sheldon Lake	4,774	1,156
<b>77449</b>	Katy (North of I-10 near Grand Pkwy)	4,018	774
<b>77521</b>	East to Lynchburg	3,449	718
<b>77099</b>	Alief/Belknap Acres	3,098	625

The average number of valid renter registrants for FEMA assistance per zip code was 1,913. The zip codes with the lowest approval rates for FEMA assistance among renters were 77055 (22%), 77040 (23%), 77081 (24%), 77031 (25%), and 77058 (25%).

Figure 16: FEMA IHP valid registrants (Renters) by zip code

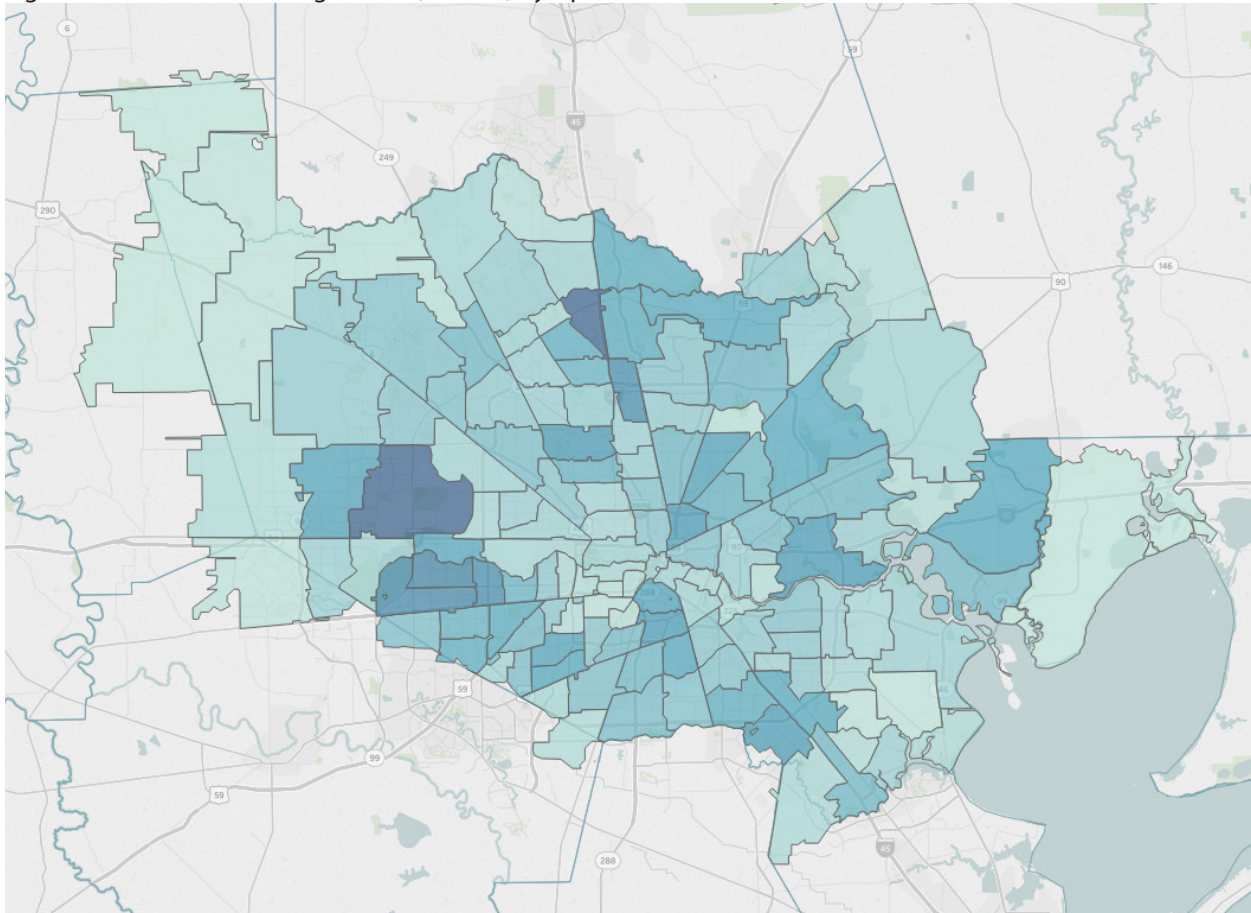


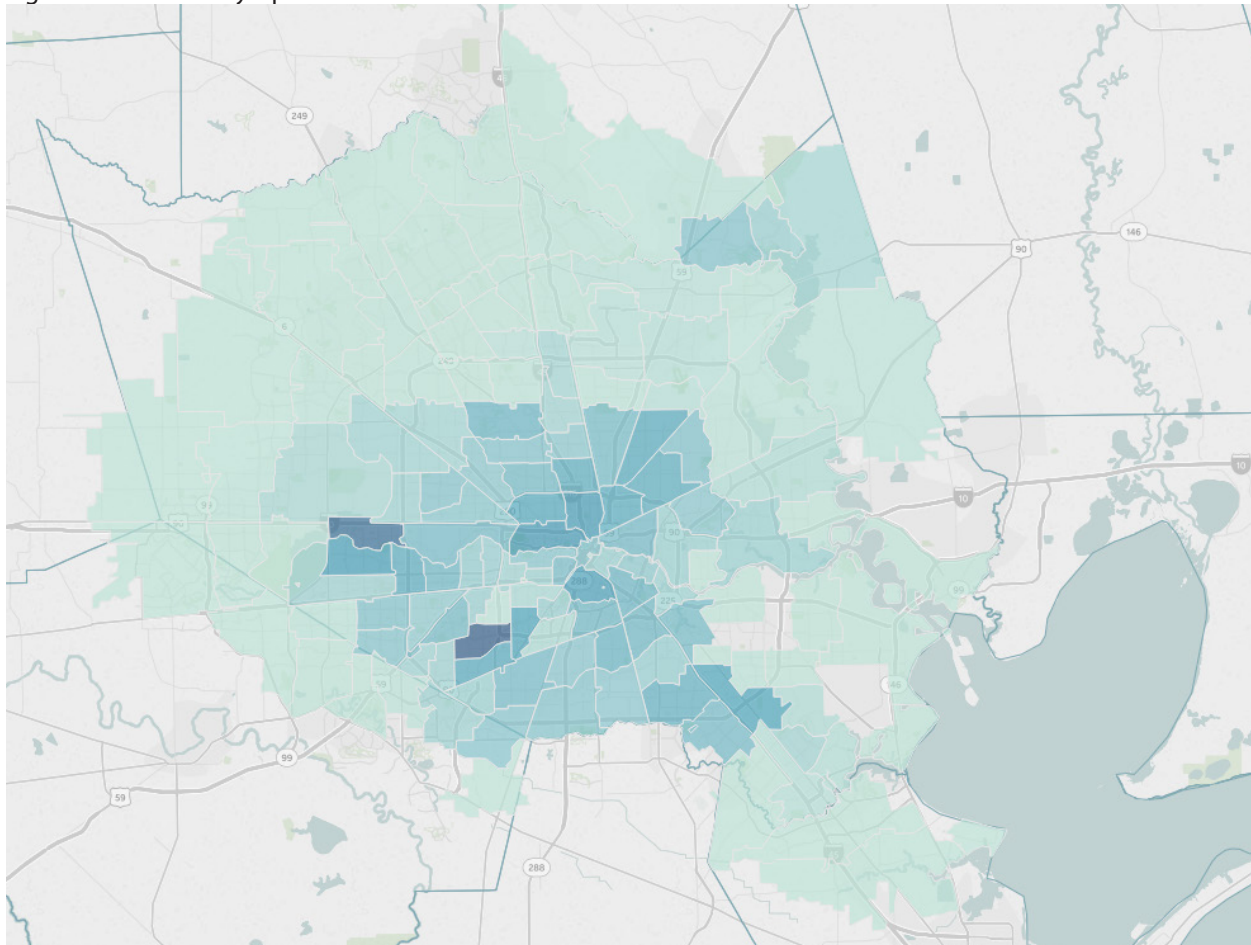
Figure 17. Zip codes with greatest number of FEMA IHP valid renter registrants (and 211)

Zip code	Name of the Neighborhood	Number of FEMA IHP registrants (Renters)	Number of 211 Calls
<b>77084</b>	Bear Creek, Cullen Park near Addicks Reservoir	6,953	1,202
<b>77090</b>	Cypress Station	6,936	1,120
<b>77077</b>	Briarforest east to Barker Reservoir	5,297	548
<b>77082</b>	Oakpark Place, Oak Park Ridge next to Baker Reservoir	5,087	626
<b>77042</b>	Briarforest/Westchase area	4,857	556
<b>77060</b>	Greater Greenspoint	4,796	910

## 311

Between August 25 and October 10, 2017, the city received 31,556 calls through the 311 system reporting Harvey-related issues or requesting city services due to the hurricane. Most of the phone calls reported flooding incidents and requested storm debris collection. Drainage issues were also a big component.

Figure 18: 311 calls by zip code



The concentrated areas with the most 311 calls are very different from the areas with the most FEMA IA registrants. As Figure 19 shows, the areas with the most 311 calls are not as tightly connected to the areas with most 211 calls or FEMA registrants.

Figure 19: Zip codes with greatest number of 311 calls (with FEMA IA registrants and 211 calls)

Zip code	Name of the Neighborhood	Number of 311 Calls	Number of FEMA IA registrants	Number of 211 Calls
<b>77096</b>	Meyerland & Westbury	2,669	6,077	468
<b>77079</b>	Memorial	2,334	6,360	307
<b>77007</b>	Washington Avenue/Memorial Park, Rice Military	1,549	1,815	135
<b>77009</b>	Near Northside	1,512	2,822	358
<b>77077</b>	Briarforest east to Barker Reservoir	1,471	7,260	548

Figure 20: Number of 311 calls by date

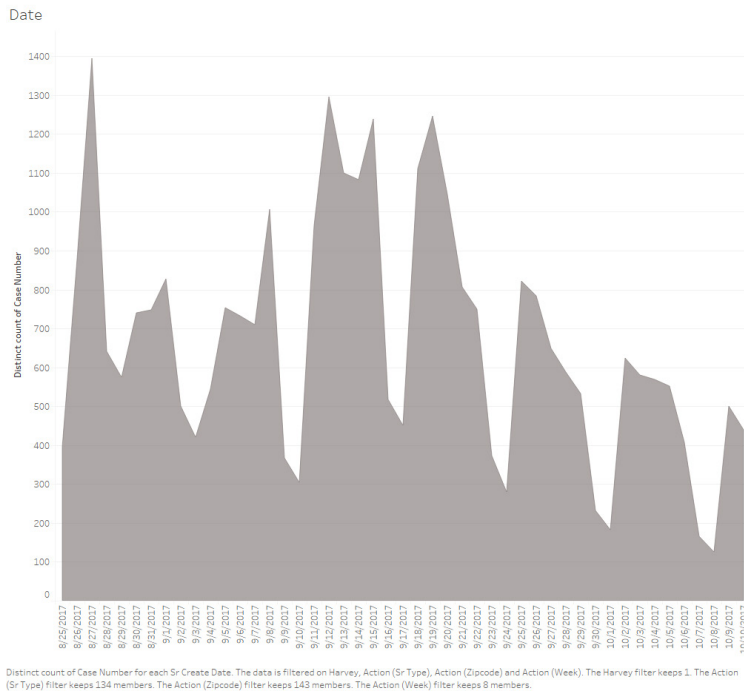


Figure 20 shows a similar declining pattern with the number of overall 311 calls as was seen with 211. The lulls in the numbers are weekends. Figure 21 breaks down call types by week and shows a clear focus during week zero on flooding issues. Through October 27, 2017, debris cleanup topped the list of flooding-related issues.

Figure 21: Number of 311 calls by week by service category

Week	Date	Number of 311 Calls	Flooding	Drainage	Storm Debris Collection	Street Hazard	Crisis Cleanup	Sewer Wastewater	Water Leak
<b>Week 0</b>	8/25-8/27	2,669	795	345	159	306	296	210	167
<b>Week 1</b>	8/28-9/2	4,033	593	265	781	476	355	564	324
<b>Week 2</b>	9/3-9/9	4,535	839	204	1,126	258	249	594	538
<b>Week 3</b>	9/10-9/16	6,505	1,369	184	2,504	261	343	504	467
<b>Week 4</b>	9/17-9/23	5,782	659	265	2,579	297	207	468	489
<b>Week 5</b>	9/24-9/30	3,884	81	166	1,485	250	55	410	537
<b>Week 6</b>	10/1-10/7	3,083	28	156	980	271	17	372	435
<b>Week 7 (3 days)</b>	10/8-10/10	1,065	5	49	172	114	1	173	225

# Relief and Recovery Funding Primer

The funding of disaster relief and recovery is a complicated endeavor. It involves federal, state, and local dollars. The use of those dollars requires the coordination of each unit of government. This primer explains some of the key programs that will be in play during the immediate relief and recovery process for Hurricane Harvey.

## Disaster Declaration

Initiated from a request by Governor Abbott, on August 25, 2017 the Trump Administration approved a Major Disaster Declaration for Texas, which triggered allocation of the emergency Disaster Relief Fund (DRF), administered by the Federal Emergency Management Agency (FEMA).

## Harvey-Related Federal Funding Allocations

**\$15.25 billion. September 7, 2017.**

- The bill allocated \$7.4 billion to the DRF; \$450 million for the Small Business Administration's (SBA) Disaster Loan Program; and \$7.4 billion in Community Development Block Grant (CDBG) funding, administered through the Department of Housing and Urban Development (HUD) for rebuilding and recovery.

- None of this funding was directly earmarked for Texas, but funded programs that did address immediate needs in Texas.

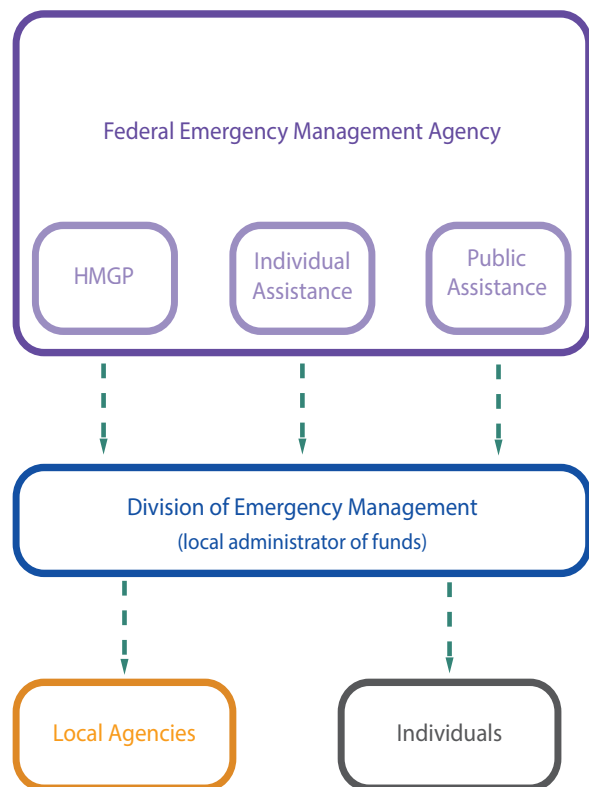
**\$36.5 billion. October 24, 2017.**

- Also, not Texas specific. Does not address the \$18 billion in aid requested by Texas Congressional leaders on October 5, 2017.<sup>3</sup>
- \$18.7 billion for the DRF; \$4.9 billion earmarked for loans to Puerto Rico.
- \$576.5 million to respond to wildfires.
- \$16 billion to erase debt owed by National Flood Insurance Program, which is facing an influx of claims from the recent hurricanes.

## Future Supplemental Funding (Long-term Recovery Funding)

- Pending, likely December 2017. Amount and timing are complicated by other storms, the California wildfires, and political challenges.
- The supplemental request is formulated by Congress based on the damage assessments and needs assessments submitted by relevant federal agencies. The federal estimates are likewise informed by state and local assessments.
- On October 31, 2017, Texas Governor Greg Abbott submitted a formal \$61 billion request to the federal government. This request is intended to influence the final numbers of the supplemental bill.<sup>4</sup>
- This request will provide the bulk of long-term recovery funding from the federal government.
- The timeline for distribution of this funding is not immediate. For example, any Community Development Block Grant Disaster Relief (CDBG-DR) money distributed through the Housing and Urban Development Department (HUD) will not likely be available to localities for 12 to 18 months after allocation.

### Immediate Relief



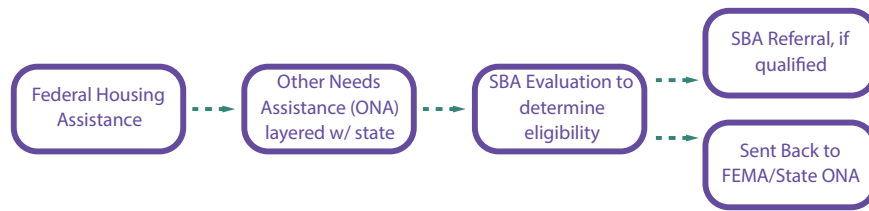
## Federal Relief and Recovery Programs

### The Disaster Recovery Fund

- The DRF is the major source of funding in relief and recovery. Congress appropriates money each year to this fund to ensure assistance is available to impacted communities. However, the amount appropriated does not usually meet disaster relief and recovery needs, so Congress adds appropriations to the fund on a case-by-case basis. The initial September 7, 2017 allocation included a \$7.4 billion allocation for this purpose.



## Individual Assistance



- The DRF for Harvey will continue to pay years into the future. For example, DRF obligations are still being paid out for Hurricane Ike recovery.<sup>5</sup>

### Federal Emergency Management Administration (FEMA)

FEMA is the federal government's first responder to disasters, relying on DRF funds to provide for immediate individual and public needs. It is important to emphasize that grants for Texas residents and business owners for FEMA aid continue to be available until November 24, 2017.<sup>6</sup> The aid is concentrated into three main programs.

*Individual Assistance (IA).* Disaster housing, grants for needs not covered by insurance, crisis counseling, and disaster-related unemployment assistance.

- Administered through the Individuals and Households Program (IHP). Capped at \$33,000 per grantee (though most people receive much less), the IHP is composed of two different types of assistance: Housing Assistance (HA) and Other Needs Assistance (ONA). The most commonly used forms of HA and ONA include home repair, rental assistance and replacement of essential personal property.
- Also used to provide federal housing assistance both in short-term transitional housing assistance (shelters or hotels) and in direct housing assistance programs that place people in longer-term housing options such as manufactured homes or multi-family units.
- As of October 26, 2017, 882,935 individual assistance claims had been filed across Texas.<sup>7</sup>
- As of October 26, 2017, 51,416 individuals were in housing units provided by FEMA's Transitional Sheltering Assistance.<sup>8</sup>

*Public Assistance (PA).* Helps communities absorb the costs of emergency recovery measures such as debris removal or infrastructure repair. There is a 75% federal cost

share minimum, with the remaining cost borne by the subgrantee.

- FEMA and the state partner deliver PA, which is awarded through grants administered by the state. The state is accountable for the use of the funds and is responsible for disbursing funds to subgrantees.
- Typical awards support spending on debris cleanup, emergency measurements and public services, repair of damaged public property and infrastructure, community loans for essential government functions, and public school grants.
- As of October 26, 2017, \$472.6 million in Public Assistance funding from FEMA for state and local governments has been obligated. Overall, FEMA has received 745 Requests for Public Assistance from jurisdictions.<sup>9</sup>

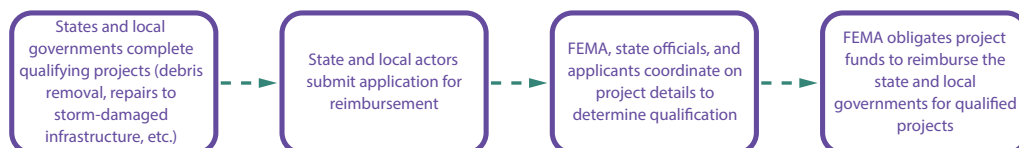
*Hazard Mitigation Grant Program (HMGP).* Funds used for post-disaster mitigation measures to prevent or lessen the effects of future disasters. Grants have a cost share of 75% federal and 25% non-federal.

- The goal is to ensure that the opportunity to install critical mitigation measures that can reduce the risk of loss of life and property in future disasters is not lost during the reconstruction process.
- In Texas, this work is coordinated with the Texas Division of Emergency Management (TDEM). The state agency works with local governments that have FEMA-approved hazard mitigation plans.
- Funding can include property acquisition and structure demolition, structure elevation, generators, dry flood proofing of non-residential structures, and other flood risk reduction projects.

### U.S. Small Business Administration (SBA)

The SBA Disaster Loan Program offers low interest loans to homeowners and renters to restore or replace damaged,

## Public Assistance Reimbursement Spending



uninsured real and personal property at homes and businesses.

- Individuals can take a loan of up to \$200,000 at 1.6 percent interest for 30 years. Businesses can take a loan of up to \$2 million. Applicants are assessed based on income and ability to repay. If they do not qualify, they are referred back to FEMA for ONA.
- Specific to Hurricane Harvey, the SBA has approved \$367 million in low-interest disaster loans to more than 4,340 Texas businesses, homeowners and renters.
- Deadline to apply extended to November 24, 2017

### Community Development Block Grant Disaster Recovery (CDBG-DR)

The Housing and Urban Development Department (HUD) runs the CDBG-DR program to support rebuilding efforts. These funds provide flexible funding to localities to spend on housing, infrastructure, and planning efforts after a disaster.

- Critical funding that is intended to pay for both individual and public needs not covered by insurance, the DRF or SBA.
- These funds typically require that 70 percent of spending be allocated to low-income households or areas. However, this requirement can be altered through a waiver as has been done in some recent disaster recoveries. And the initial bill replenishing the CDBG-DR fund does not require a specific split. The Texas delegation to Congress has requested that HUD shift post-Harvey CDBG-DR to a 50-50 breakdown, which would mean more money could be spent in higher-income areas.<sup>10</sup>
- HUD recently allocated \$58 million in CDBG-DR funding specifically for Harvey recovery. While this flexible funding can support varied recovery activities to meet community needs, given the magnitude of the problem, it is likely the state will target the funding to address housing damages.<sup>11</sup>
- No major allocation directly to Texas. Would be a key component of the supplemental allocation. This allocation would take between 12-18 months to be distributed.
- The allocation of CDBG-DR funds can either go directly to the state and then is distributed by the Texas General Land Office (GLO) (as was done in for Hurricane Ike recovery) or it can go directly to a municipality or county (as was done in the 2015 Memorial Day flood with Houston.)

### National Flood Insurance Program (NFIP)

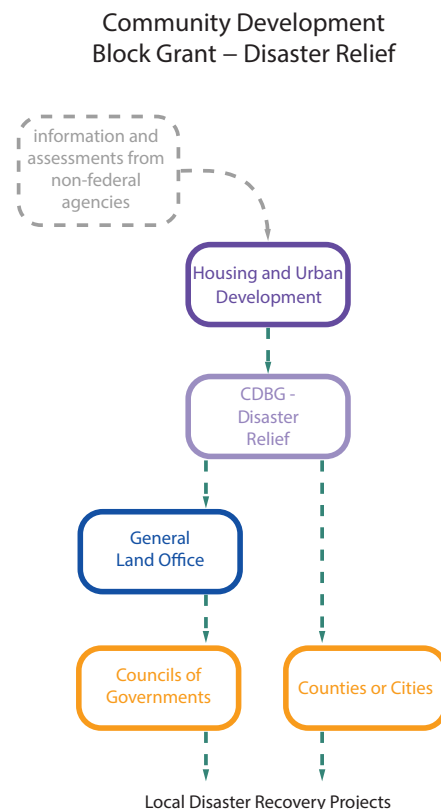
Created in 1968 and managed by FEMA, the NFIP makes flood insurance available to any homeowner, renter, or business within a participating jurisdiction. Policies are

usually purchased through private insurers and backed by the NFIP. Homes and buildings cannot be built in flood-prone areas without flood insurance and even those outside of floodplains are encouraged to purchase policies.

- Since Harvey, more than 87,000 flood insurance claims have been supported with \$608 million in expedited claims payments through NFIP.<sup>12</sup>
- Only 17% percent of homes in the most affected eight counties have flood insurance.<sup>13</sup>
- Today, NFIP does not capture the real risk of living in disaster prone areas, leading to significant program debt as well as a host of other challenges. Even before this year's storms, the program was deeply in debt to the U.S. Treasury, reaching its \$30.4 billion borrowing limit.

### State Relief and Recovery Programs

The state serves as an extension of FEMA to provide relief in disaster-impacted areas. The Texas Division of Emergency Management (TDEM) coordinates with FEMA to distribute the initial PA and IA programs.<sup>14</sup> Others operate as pass-through agencies for federal funding and coordinate on-ground delivery. For example, the Texas Health and Human Services Commission receives USDA funding (via the DRF) for expanding the Supplemental Nutrition Assistance Program (SNAP) into Disaster-SNAP (DSNAP) and coordinates its dispersal. The state also has



several available approaches to funding and responding to a disaster.

### State of Texas Disaster Relief Fund

Governor Abbott has approved the spending of \$103 million from the state disaster relief fund. Of this spending, \$50 million has already gone to the City of Houston to pay for debris removal, \$43 million for the National Guard, and \$10 million for public safety expenses.

### Rainy Day Fund

Texas also has a budget stabilization fund, commonly known as the “Rainy Day Fund” with broad potential application. Governments typically use such funds to respond to emergencies and avert interruptions to normal services and activities. The State of Texas closed FY2016 with \$9.7 billion in its rainy day account.<sup>15</sup>

- This fund has not been used for recovery to this date (November 3, 2017). To do so, the Governor would need to call a special session of the legislature or take up the matter in the next regular session scheduled for 2019.

### FEMA Public Assistance Reimbursement Spending

State and local agencies coordinate requests of PA and then pay those costs up front looking for reimbursement. In Houston, debris removal was an example of this, with the state providing some funding to augment the City’s spending. FEMA PA reimbursement should compensate both. FEMA pays 75%, local 25%.

### Disaster Unemployment Assistance (DUA)

The Texas Workforce Commission provides DUA. It is paid for through state collected employer’s taxes. Enrollment in DUA is open during the formal Disaster Assistance Period. Weekly payments are made to recipients throughout the assistance period based on previous wages.

- To be eligible, applicants must be:
  - Unemployed as a result of the disaster (injury or closed place of work)
  - Legally authorized to work in the United States.
- Deadline to apply was October 31, 2017.

### State Agencies as Pass-Through or Coordinator.

- CDBG-DR. When the supplemental recovery bill is passed, HUD will allot the funds via the Federal Register and designate their management to either the state or directly to local jurisdictions. If the state is designated, the GLO will likely be the responsible agency as it was in both stages of recovery funding after Hurricane Ike. If GLO is designated, it will create

an action plan for CDBG-DR money and distribute the funds to localities via local councils of government.

- Texas Rebuilds Direct Housing. Funded by FEMA and administered by the GLO. This program provides longer-term housing to those who applied for FEMA assistance. Though run by the state it is locally administered by the Houston-Galveston Area Council in Harris County and by the Housing and Community Development Department in the City of Houston.
- This program provides support to eligible applicants in the form of direct leasing of homes, leasing of multi-family housing units, the provision of manufactured homes, and partial repair programs.<sup>16</sup>
  - Funding for this program is being released now, but full distribution will likely take 3-6 months.
  - Restricted to accepted FEMA applicants
- Disaster Supplemental Nutritional Assistance Program (DSNAP). The Texas Health and Human Services Commission oversees the application process and dispersal of the U.S. Department of Agriculture’s DSNAP program. The program provides direct monetary assistance for the purchase of food.
  - To qualify, applicants must not already be receiving SNAP, live in a declared disaster zone, and have been negatively impacted by the storm – home damage, loss of income, temporary shelter expenses, clean-up expenses, personal injury.<sup>17</sup>
  - Initial estimates are that nearly 932,000 individuals applied for DSNAP in Harris County.<sup>18</sup> As reference, the existing number of SNAP recipients in Harris County is 197,818 according to the American Community Survey
  - Deadline to apply was October 20, 2017.

### Local Government Funding and Programs

Local governments have immediate methods to respond to disaster such as tax rate increases and contingency funds but they also rely on state and federal programs during recovery.

### Tax Rate Increase

In wake of Hurricane Harvey, Houston Mayor Turner proposed a tax increase of nine percent, which would have generated approximately \$113 million to cover expenses for debris removal and to ensure the City had adequate matching funds for PA funds from FEMA. Mayor Turner rolled back this proposal after Governor Abbott allocated \$50 million from the state’s Disaster Relief Fund to cover debris cleanup efforts.

### Local Contingency Funds

Similar to the state’s Rainy Day Fund, local municipalities can set aside money in a budget stabilization fund

to preserve operations of government in the event of a disaster.

- Harris County has a Public Improvement Contingency Fund to assist with capital projects and unforeseen catastrophic events.
- The City of Houston sets aside \$20 million (approximately one percent of the operating budget) in the event of an emergency.
  - This funding was appropriated by the City Council immediately after Harvey to help pay for debris cleanup.

## Philanthropy

A significant component to filling the holes left by public funding will be the efforts of philanthropy. Several major relief funds were set up in the wake of the storm and those funds have been actively providing funding to non-profits and individuals.

### United Way of Greater Houston – \$49.54 million

- *Basic Needs Grants: \$2,381,340*
  - Utilized to provide assistance in rent/mortgage, temporary housing, assistance, utilities, food, health care, and transportation
  - Approximately 20,000 households will be served.
- *System Support Grants: \$375,000*
  - Designed for organizations serving the overall system of care. Support the system of food, Spanish translators for traveling doctors, registered nurses and medical assistants.
- *Case Management: \$2,920,000*
  - Disaster Case Management funding to assess client needs, organize and coordinate client resources, develop goal-oriented plans to achieve recovery, and monitor client progress toward reaching recovery plan goals.
  - Approximately 6,000 households will be served.
- *Minor Home Repair Program: Pending Amount Announcement*
  - United Way will be making a large pool of funds available for minor home repairs through its relief fund. This work will be directed by local non-profits and United Way will help support staffing needs.
- *Total Disaster Response to date: \$5,676,340*

### JJ Watt Foundation – \$37 million

- SBP – To rebuild homes
- Save the Children – For child care and afterschool programs
- Feeding America – To distribute food
- Americares – To address health needs
- Total Disaster Response to date: \$30 million

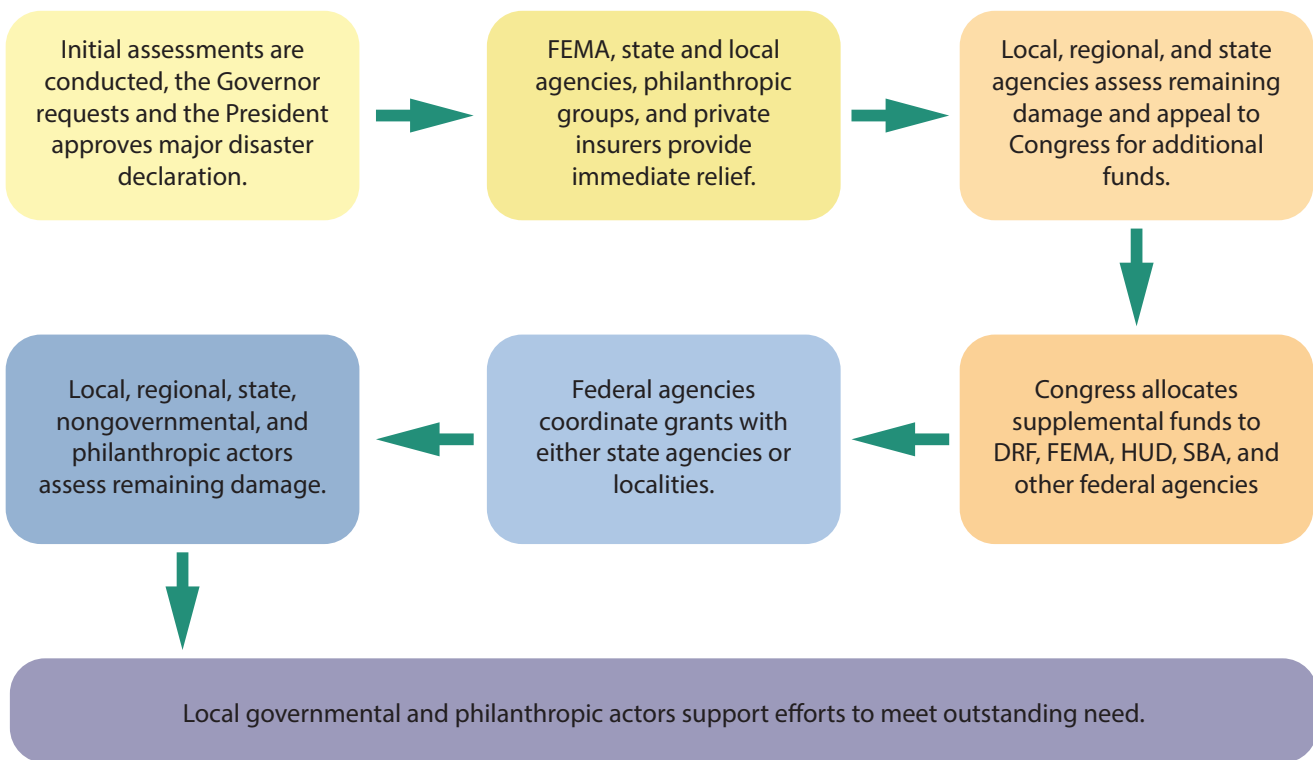
### Greater Houston Community Foundation Hurricane Harvey Relief Fund \$90 million

- Fund jointly created by Harris County Judge Ed Emmett and Houston Mayor Sylvester Turner to accept private donations to aid in hurricane relief and recovery
- Funding to nonprofit organizations working with traditionally vulnerable and underserved populations.
- Funding has been concentrated on focus areas related to basic needs, emergency financial assistance, home repair, temporary housing, case management, and counseling services.
- Total Disaster Response to date: \$7,551,825

### Rebuild Texas – \$78.3 million

- Focused on the long-term recovery and rebuilding of Texas. Working with local communities for immediate needs, emerging gaps, and to support community-led priorities during recovery.
- Focus area for project funding includes health and housing, schools and childcare, and workforce and transportation.
- Total Disaster Response to Harris, Montgomery, and Waller Counties: \$729,000
- Total Disaster Response to date: \$2,154,000

## Disaster Recovery Process





## VULNERABLE POPULATIONS

The following is a discussion of the most vulnerable populations after the storm. A number of populations cannot qualify for or have trouble accessing relief and recovery programs. Identifying those gaps can help direct philanthropic dollars where they are most needed.

Vulnerable populations, according to the National Response Framework, are

*“Populations whose members may have additional needs before, during, and after an incident in functional areas, including but not limited to: maintaining independence, communication, transportation, supervision, and medical care. Individuals in need of additional response assistance may include those who have disabilities; who live in institutionalized settings; who are elderly; who are children; who are from diverse cultures; who have limited English proficiency; or who are non-English speaking; or who are transportation disadvantaged.”*

Using that definition, this report identifies the following populations as those most vulnerable to the impacts of Hurricane Harvey.<sup>19</sup> These populations are by no means an exclusive list of populations in need of help or are currently under-served by recovery efforts, but rather a list of populations traditionally under-served during natural emergency disasters and recovery.

Vulnerable populations face information gaps and disproportionate responses largely from a lack of cultural competence in traditional emergency management protocols. Cultural competence is the ability to effectively communicate with heterogeneous populations. These groups face physical or social conditions that render them vulnerable to natural disasters and they are often rarely integrated into preparation, rescue, recovery, resilience, and mitigation efforts.

These populations are excluded from recovery both in explicit – by law or bureaucratic guidelines – and implicit – under-registration for aid, lacking legal assistance – ways.

### Economically Disadvantaged Populations

- The quality and speed of one’s recovery is driven by the resources a population can access.
- During recovery for Hurricane Katrina, economically disadvantaged populations held a high rate of distrust of the government, leading to less engagement with services. At the same time, government engagement throughout the disaster neglected these same groups. The combination led to major under-service issues.<sup>20</sup>
- Economically disadvantaged populations are more likely to rent than own homes, making them less likely

to benefit from insurance and resources available to homeowners.<sup>21</sup>

### Ethnic and Racial Populations

- Although race and ethnicity by themselves do not establish vulnerability, barriers to obtaining and understanding information can be amplified by language or cultural practices. A lack of cultural competence on behalf of public entities worsens these barriers.
- Subpopulations can suffer from a lack of ties to their surrounding community and decision-makers, making accessing services more difficult.
- A large underserved population in the Houston region are undocumented individuals. The Houston Immigration Legal Services Collaborative identifies the following populations not eligible for FEMA assistance:
  - Undocumented Immigrants
  - Those with work, student, or travel visas
  - Those with temporary protected status
  - Those with Deferred Action for Childhood Arrivals status
  - Individuals with temporary social security numbers pending asylum petitions.
- Children with legal status can qualify for FEMA aid, even if the remainder of their household is undocumented. However, the U.S. Department of Homeland Security does not guarantee that applying will not jeopardize the position of an undocumented family member. This leads many undocumented families with legal family members to be fearful of seeking assistance.
- Migrant workers are also more likely to move into a disaster area to seek work opportunities during recovery; these individuals are vulnerable to being taken advantage of. During Hurricane Katrina, these individuals were lodged in deplorable conditions and hazardous work conditions and then were denied pay.<sup>22</sup>

### Disabled Populations

- This population generally faces shortfalls in pre-emergency organization, including obtaining adequate medication and resources, having a reliable community network, receiving information about disasters and evacuation via traditional communications strategies, reaching family or caregiver professionals, and transportation issues to shelters.
- People with disabilities, including mental disabilities, often have trouble accessing shelters or other resources. In the aftermath of Hurricanes Katrina and Rita, many were turned away from shelters and those in shelters were kept in debilitating conditions.<sup>23</sup>

### Elderly Populations

<b>Vulnerable Population</b>	<b>Sub-Category</b>	<b>Harris County Estimates of Population Size[i]</b>
<b>Economically Disadvantaged Populations</b>	Low to Moderate Income Renters/Owners	N/A
	Renter-occupied housing units (households)	675,882
	Population below poverty level	774,568
	Household receiving food stamps/SNAP	197,818
	Unemployed	168,689
	Without health insurance coverage	1,020,251
	Homeless, sheltered	2,287[ii]
	Homeless, unsheltered	1,078[iii]
<b>Ethnic and Racial populations (transitional or temporary populations)</b>	Undocumented	376,000[iv]
	Undocumented ages 15 and older who reside with at least one U.S.-citizen child under 18	125,000[v]
	Refugees	N/A
	Limited English-speaking households	178,157
<b>Disabled Population</b>	Population with a disability	402,965
	Number of FEMA valid registrations where an applicant reported they have Access and Functional Need (AFN)	63,713
<b>Elderly Population</b>	65 years and over (26.1% living alone)	389,431
<b>Pediatric Population (children)</b>	Pregnant Women	N/A
	Population under 18 years	1,190,283
	Children in households (under 3 years)	195,967
	Children in households (3-11 years)	617,094
	Adolescents (12-17 years)	375,725
<b>Population residing in unincorporated area</b>		1,942,000[vi]
<b>Total County Population</b>		4,356,362
[i] Source: 2011-2015 American Community Survey 5-Year Estimates.		
[ii] Source: The 2017 Homeless Count organized and led by the Coalition for the Homeless in consultation with the University of Texas School of Public Health and the Houston Department of Health and Human Services.		
[iii] Ibid.		
[iv] Source: Migration Policy Institute (MPI) analysis of U.S. Census Bureau data from the 2014 American Community Survey (ACS), 2010-2014 ACS pooled, and the 2008 Survey of Income and Program Participation (SIPP) by James Bachmeier of Temple University and Jennifer Van Hook of The Pennsylvania State University, Population Research Institute.		
[v] Ibid.		
[vi] Harris County Office of Budget Management, Population Report, February 2016.		

- Elderly populations generally have a plethora of resources in emergency management protocol, however, they are also some of the first victims of a natural disaster. Issues related to preparedness with this population persist and creating action steps in times of disaster are lacking.<sup>24</sup>
- For nearly 6 months after Katrina, elderly populations continued to experience higher levels of aggravated health, strain and psychological stress.<sup>25</sup>
- Older adults often suffer from a profusion of chronic disease and financial constraints. Elderly individuals need added attention because of these vulnerabilities.

### Pediatric Populations

- The root of children's vulnerability is their inability to provide for their own basic needs. Generally, resources made available for children are an extension of resources given to adult populations.
- Improved collaboration with organizations and programs working with children can help monitor and evaluate the needs of this population.
- Pregnant women and infants need the attention of immediate medical care throughout their gestation period. Natural disasters disrupt the continued public health and medical infrastructure necessary for prenatal, intrapartum, and postpartum health.<sup>26</sup>
- The impact of natural disasters is long-standing; estimates of a study five-years post-Katrina estimate displaced children were 4.5 times more likely to have symptoms consistent with Serious Emotional Disturbance (SED) than comparable peers.<sup>27</sup>

### Rural and Unincorporated Populations

- Populations living in rural and unincorporated areas generally face socioeconomic and geographical challenges tied to lack of basic city services. These areas are often on septic systems and individual water treatment systems.
- Jurisdictional control of these areas is often a mix of county and special district government (such as municipal electricity or water districts) control. Some cities such as Houston have a modicum of control over areas within their extra-territorial jurisdiction. This overlapping situation can make identifying which jurisdiction is responsible for response unclear, slowing relief and recovery.
- A primary challenge of addressing needs of residents living in rural and unincorporated areas is physical distance to relief and recovery resources.

### Limited English Proficiency

- As an example, Spanish-speaking populations are generally lumped together when resources are disseminated in their native language. However,

decision makers must consider heterogeneity in national origin, vocabulary, and experience.

### Observed Shortfalls

- Red Cross's Hurricane Harvey Immediate Assistance Program has received a lot of public criticism because people are being denied assistance without a clear explanation for denial. Despite fitting all of the criteria for approval for cash assistance, applicants are being denied because Red Cross uses a private damage assessment to determine eligibility.
- For example, renters and individuals that have lived in the area for less than a year may be denied if their current address cannot be confirmed.
- Disaster Supplemental Nutrition Assistance (DSNAP), is a short-term food assistance program to benefit the families impacted by a recent disaster. During the Harris County dissemination of DSNAP, there were complaints of long lines and about the relatively short amount of time the program was available to Harvey victims.
- Numerous door-to-door canvassing actions have found several people who fall into the list of vulnerable populations who have not sought assistance or registered the damage of their homes with FEMA.

The true impact of Hurricane Harvey on Houston's vulnerable populations may not be well known until a comprehensive damage assessment is carried out. Although time and resource intensive, a door-to-door damage assessment is necessary to ensure all populations are reached and damage is documented. Further, there needs to be a greater push for legal assistance throughout this process. A lot of under-registration and misinformation could be resolved through case management and legal aid. The vulnerable populations are also those most likely to be detrimentally impacted by the slow pace of federal aid for housing.



## Endnotes

- 1 See Disaster Grants available through Texas Health and Human Services: <https://hhs.texas.gov/about-hhs/communications-events/news/2017/08/disaster-grants-now-available> and through the SBA <https://www.sba.gov/funding-programs/disaster-assistance>
- 2 The dataset used for this analysis is primarily composed of data from Housing Assistance Program reporting authority from FEMA registration renters and property owners within the zip code where the registration is valid. Data was retrieved from [fema.gov](http://fema.gov) on October 31, 2017. FEMA and the Federal Government cannot vouch for the data or analyses derived from these data after the data have been retrieved from the Agency's website(s).
- 3 <https://www.cornyn.senate.gov/sites/default/files/Texas%20Delegation%20Joint%20Letter%20to%20Appropriations.pdf>
- 4 Commission to Rebuild Texas, October 31, 2017. <https://www.rebuildtexas.today/texas-seeks-61-billion-for-harvey-damages-to-public-infrastructure/>
- 5 Disaster Relief Fund: Monthly Report as of September 30, 2017. Final Report to Congress for Fiscal Year 2017.
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- 7 Commission To Rebuild Texas Update: Issue 7, <https://gov.texas.gov/news/post/commission-to-rebuild-texas-update-issue-7>
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- 9 Ibid.
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- 16 [www.texasrebuilds.org](http://www.texasrebuilds.org)
- 17 <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5778/0/d05>
- 18 Straw, B. "D-SNAP Program Extended In Harris County," *Houston Public Media*, October 16, 2017.
- 19 The list builds from vulnerable populations identified by the Association of Schools of Public Health during Hurricane Katrina (Wingate et al., 2007), as identified through normative distributive justice arguments by legal scholar Sharona Hoffman (2008), the joint human

vulnerability assessment by the Center for Disease Control (CDC) and the Agency for Toxic Substances and Disease Registry, and the CDC Social Vulnerability Index (SVI).

- 20 Hoffmann, S. (2008). Preparing for disaster: Protecting the most vulnerable in emergencies. *UC Davis L. Rev.*, 42, 1491.
- 21 Ibid.
- 22 Ibid.
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- 24 Wingate, M. S., Perry, E. C., Campbell, P. H., David, P., & Weist, E. M. (2007). Identifying and Protecting Vulnerable Populations in Public Health Emergencies: Addressing Gaps in Education and Training. *Public Health Reports*, 122(3), 422–426.
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- 27 Redlener, I. E., DeRosa, C., & Parisi, K. (2010). Legacy of Katrina: The Impact of a Flawed Recovery on Vulnerable Children of the Gulf Coast.