

# Housing and Disaster Response

PREPARED TO CARE



Evangelical Lutheran Church in America  
God's work. Our hands.

In the aftermath of a disaster, federal housing assistance programs provide resources to survivors and help affected communities rebuild. Implemented by several federal agencies, housing assistance comes in a variety of forms, including monetary assistance (to help survivors rent available housing), direct assistance (such as providing temporary housing units) and housing repairs/replacement. Many of these programs coordinate their services with those of faith-based providers, local governments, community entities and first responders, and their combined assistance is essential to communities facing both immediate and long-term recovery needs.

## Faith reflections and policy decisions

As we love and serve our neighbor, our ministries are dedicated to meeting the needs of those of us affected by disasters. Because climate change is increasing the number of natural disasters, we must ensure that our disaster recovery programs are well financed and prepared to face these expanding challenges, and that our advocacy supports those essential services. Perhaps most significantly, faith voices are needed to ensure that post-disaster resources reach all affected households — especially those with lower incomes, which often have the fewest resources after a disaster. Too often, public officials are tempted to waive minimum low-income rules that prioritize public aid for the survivors who need it most. As a church committed to racial and economic justice, we must make sure that marginalized neighborhoods in recent disasters are not denied the assistance they deserve. Lawmakers need to hear that, in times of crisis, they must protect and emphasize low-income requirements in any disaster relief plan.

## Vital support

After the U.S. president declares a disaster, the federal government offers a number of housing programs to states — sometimes depending on which have been requested by

*Mindful of the health and wellbeing of creation in a time of disasters intensified by climate change, this ELCA Advocacy resource series invites reflection on being #PreparedToCare.*

*Do you have a personal experience or impression that connects?*

*What are strengths of your congregation in this area?*

*How might you make a difference in your community?*



*Be part of the ELCA Advocacy network. Sign up for news and Action Alerts at impactful moments from [elca.org/advocacy/signup](http://elca.org/advocacy/signup).*

*“The principle of solidarity means that we stand together as God’s creation. We are called to acknowledge this interdependence with other creatures and to act locally and globally on behalf of all creation. Furthermore, solidarity also asks us to stand with the victims of fire, floods, earthquakes, storms, and other natural disasters.”*

*ELCA Social Statement: “Caring for Creation: Vision, Hope and Justice,” 1993*

## PRAYER IN TIME OF CONFLICT, CRISIS, DISASTER

"O God, where hearts are fearful and constricted, grant courage and hope. Where anxiety is infectious and widening, grant peace and reassurance. Where impossibilities close every door and window, grant imagination and resistance. Where distrust twists our thinking, grant healing and illumination. Where spirits are daunted and weakened, grant soaring wings and strengthened dreams. All these things we ask in the name of Jesus Christ, our Savior and Lord. Amen."

Evangelical Lutheran Worship, page 76

local governments. We must support regular funding for these essential programs to ensure that they remain efficient and well prepared. Among the many federal disaster-housing programs, some of the larger vital forms of aid include:

### Individuals and Households

Programs of the Federal Emergency Management Agency (FEMA) are often the first federal programs to be activated immediately after a disaster. Following a federal emergency declaration, programs such as IHP help provide temporary housing assistance for those displaced by the disaster. Afterward, IHP provides home-repair and -replacement grants for uninsured structures.

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

Since disasters often pose unique challenges, Congress will often provide funding to states and other parties through programs such as CDBG-DR, administered by the U.S. Department of Housing and Urban Development. State governments often find CDBG-DR funds to be essential in disaster relief because of their flexibility; they can be used for such projects as rebuilding and future disaster mitigation. Generally, at least 70% of the funds must be used for activities that benefit low- and moderate-income households, but in certain disasters, officials request permission to waive this requirement.

### National Flood Insurance Program (NFIP)

Also managed by HUD, NFIP helps coordinate and provide housing insurance for flood survivors with no access to affordable insurance in the private market. In recent years, Congress has routinely reauthorized the program in increments of several months so policies don't lapse, but it has failed to formally update the program with modern improvements such as long-term financing.

**SITUATION REPORT**  
**HURRICANE MICHAEL**  
OCTOBER 11, 2018 FLORIDA

**SITUATION**  
Hurricane Michael, with sustained winds of nearly 155 mph, made landfall on the Florida coast early yesterday afternoon as a Category 4 storm, the strongest to hit the Florida Panhandle since record-keeping began.  
Widespread devastation is being reported and so far, two deaths have been confirmed and more than 900,000 homes and businesses have lost power across multiple states.

**RESPONSE**  
Lutheran Disaster Response is monitoring Hurricane Michael as it develops and is coordinating with the Florida-Bahamas synod and other local affiliates and partners to prepare to respond.  
Your gifts designated for "Hurricane Response" will be used entirely (100 percent) for direct response until it is complete. Together, we can help provide immediate and long-lasting support for those whose lives have been impacted by hurricanes.

Photo: NOAA

Follow us and stay updated on the latest with Lutheran Disaster Response

Churches collect money to help feed survivors of natural disasters, but more broadly, faith-based groups are critical partners in the federal government's disaster relief efforts. Many times, faith partners are not only the first responders but also the last to leave after wildfires, floods and more. To learn about the ministry of Lutheran Disaster Response and find out how you can get involved, visit [elca.org/disaster](http://elca.org/disaster).

### Further reading

Ed Gramlich, "[Disaster Housing Programs](#)," National Low Income Housing Coalition (of which the ELCA is a member)

"[FEMA Disaster Housing: The Individuals and Households Program — Implementation and Potential Issues for Congress](#)," Congressional Research Service (8/31/17)

"[How Federal Disaster Money Favors the Rich](#)," "All Things Considered," National Public Radio (3/5/19)

[Lutheran Disaster Response blog](#)