



Department of Commerce
Innovation is in our nature.

Long-Term Disaster Housing Plan

*Appendix 2a to
Washington State Emergency Support Function 6 for Mass Care,
Emergency Assistance, Housing, and Human Services*

November 2013
Brian Bonlender, Director

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Washington State Emergency Contact Numbers

If you are experiencing a life-threatening emergency, please call 911 for assistance.

If immediate state emergency or disaster assistance is required, contact the Washington State Military Department, Emergency Management Division:

24-Hour Emergency Telephone: (253) 912-4901 or 1-800-258-5990

E-mail: dutyofficer@emd.wa.gov

CEMNET: Channel 1 – 45.20 MHz
Channel 2 – 45.36 MHz
Channel 3 – 45.48 MHz

ACCESS: OLYEM

NAWAS: Washington Warning Point

Satellite Phone: 1-888-862-8459

If local/community emergency or disaster assistance is required, contact the following numbers for direction and assistance.

Local Disaster Assistance Councils: (253) 512-7402

Community Organizations Active in Disasters: (253) 512-7028

This document was prepared by staff at the Washington State Department of Commerce and serves as the housing element for Washington State's Emergency Support Function 6, (ESF 6).

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Record of Changes

Date	Section/Page	Description of Change	Changed By
Summer 2010	NA	New Report	Doug Hunter and Lea Mitchell
8/2012	NA	Revision Started	Bill Cole
10/2013	NA	Added Contact, Revision, Approval sections and Executive Summary and Disaster Housing Locator Services pages. Created Figures 1, 2 and 3. Moved DHTF information from Appendix into body of plan. Added Appendix IV information to Appendix III. Renamed new Appendix IV to name of old Appendix V. Verified hyperlinks and footnotes. Reworked format of text to improve readability. Updated contacts for referral sheets.	Tanya Mercier

Approval for the Department of Commerce

Executive Sponsor	Signature	Date
Brain Bonlender Director	Signature on File	10/31/2013
Diane Klontz Assistant Director, CSHD	Signature on File	10/31/2013
Janet Masella Managing Director, HFU	Signature on File	10/31/2013

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Executive Summary

In Washington State, disaster response and recovery is first and primarily the responsibility of the city, county, or tribal jurisdiction in which the disaster occurs. Across the response and recovery provider spectrum, many local jurisdictions have limited funding to meet the needs for planning, preparedness, or recovery housing assistance. To this end, the Washington State Department of Commerce (Commerce), working with the Department of Social and Health Services (DSHS) and the Emergency Management Division (EMD) of the Washington Military Department, supports Emergency Support Function Six (ESF 6) in the event that an emergency or disaster exceeds the capabilities of the local jurisdiction. In practical terms, this means Commerce will administer a long-term housing and financial assistance plan for persons displaced by a disaster or emergency.¹

The state does not have dedicated funding that can directly support the needs of local jurisdictions, so the purpose of the Commerce *Long-Term Disaster Housing Plan* is to provide a framework that directs the state in providing coordination and cooperation that supports the response and recovery of local jurisdictions during times of emergency and disaster.

Emergency Support Function Six coordinates the mass care, emergency assistance, housing and human services response by state agencies and non-governmental organizations when these issues exceed local capabilities and resources. Commerce could also be called on to support Emergency Support Function Fourteen (ESF 14) that provides a mechanism for coordinating federal support to state, tribal, regional and local governments, nongovernmental organizations, and the private sector to enable community recovery from the long-term consequences of extraordinary disasters. Long-term community recovery efforts aim to rebuild infrastructure, housing, agricultural industry, natural resources, community well-being, and the local economy with an eye to resiliency and mitigation. Both ESF 6 and ESF 14 focus on providing housing assistance related to post-shelter needs, such as finding and securing interim and long-term recovery housing, rental assistance, repair and rehabilitation of housing stock, and the long-term process of replacing lost housing.

To help address the disaster-related needs of our communities, Commerce is currently working with an organization to provide disaster housing locator and case management services and will work with the disaster-impacted jurisdiction or tribe, the state ESF 6 and ESF 14 coordinators, EMD, the state led Disaster Housing Task Force (DHTF), Washington Voluntary Organization Active in Disasters, and other lead entities to help create a plan of action tailored to the situation and the characteristics of the community or region(s) needing housing assistance. This plan is consistent with the Washington State Comprehensive Emergency Management Plan and the National Incident Management System and incorporates concepts from the National Disaster Recovery Framework and the National Disaster Housing Strategy.

¹ Per a 10/8/2013 email from Sheryl Jardine, Washington State Military Department EMD, as referenced in the Washington State Comprehensive Emergency Management Plan (CEMP).

Introduction

Goals and Objectives

The Department of Commerce (Commerce) supports local jurisdictions in responding to the post-sheltering interim and long-term housing of residents displaced by emergencies and disasters. The goal of the *Long-Term Disaster Housing Plan* is to act as a framework that directs the state in providing coordination and cooperation that supports the response and recovery of local jurisdictions during times of emergency and disaster.

Relationship to Other Plans

This plan serves as the post-sheltering housing element for Washington State's Emergency Support Function Six (ESF 6) that addresses mass care, emergency assistance, housing, and human services. In addition, it incorporates the concepts of the National Disaster Housing Strategy, the National Disaster Recovery Framework, and associated technical guidance.

The housing plan recognizes local governments as the lead entities responsible for emergency management and does not prescribe additional local government duties beyond those required by existing emergency management regulations as implemented by the Emergency Management Division of the Washington State Military Department (EMD).² Potential housing needs associated with licensed care facilities, prisons, and other licensed residential facilities are beyond the scope of this plan. Instead, they are guided by the emergency management plans for each individual facility.

The plan is applicable to the emergencies and disasters considered likely to occur as identified in the Washington State Hazard Identification and Vulnerability Assessment (HIVA) as these relate to housing (Figure 1, page 7).³ It also addresses the Commerce Concept of Operations (page 13) in the event an emergency or disaster occurs and Commerce must respond to the long-term recovery of housing. It is outside the scope of this plan to address all possible situations or related responses. Instead, if there is an emergency or a disaster where the EMD determines housing assistance is needed, Commerce will work with the disaster-impacted jurisdiction or tribe, the state ESF 6 coordinator, EMD, partners in the Washington State Disaster Housing Task Force (DHTF), Washington Voluntary Organization Active in Disasters, and other lead entities to help create a plan of action tailored to the situation and the characteristics of the community or region(s) needing interim or long-term post-sheltering housing assistance.

² [RCW 38.52](#) defines Washington State's authorities and framework for emergency management. See Appendix II for a listing of the primary federal, state, and local emergency management regulations.

³ Washington State's Hazard Identification and Vulnerability Assessment (September 2009) provides a county-by-county hazard assessment (www.emd.wa.gov/plans/documents/HIVA_2009_FINALformattingNOV09.pdf).

Existing Conditions and Associated Assumptions

Washington, and specifically the densely populated Puget Sound region, has a history of frequent earthquakes. According to a Federal Emergency Management Agency (FEMA) study, Washington ranks second in the nation after California among states that are susceptible to economic loss caused by earthquakes. It is estimated that any one earthquake could affect 10,000 or more people. The 2001 Nisqually earthquake is estimated to have caused over \$1 billion in property damage, with 24 counties receiving disaster declarations for Stafford Act assistance.

Flooding occurs throughout Washington on an annual basis, with an extremely high occurrence in winter and early spring due to melting snow and rainy weather. Floodplains make up an estimated 7.5 percent of the state's total land area and contain an estimated 100,000 households, with the number growing every year. Further, there is a dam failure in Washington once every two years, according to EMD. Disaster assistance for one of the last major floods reached an estimated \$72.5 million dollars. If an event related to a dam failure or levee break occurred, particularly in a high population area, damages could be expected in the range of \$100 to \$500 million dollars or higher.⁴

Urban fires occur throughout the year across the state. EMD estimates an urban fire affecting 1,000 people or more at one time is highly unlikely, but that does not mean the displacement people experience or the costs are insignificant. In 2008, one structure fire was reported every 1.1 hours and a total property and content loss due to urban fire was estimated to be approximately \$227 million dollars. Wild land fire also has a high property damage cost with estimates exceeding \$100 million per fire. Washington has been fortunate not to have had a catastrophic wildfire in recent history but large fires have recently occurred in neighboring states due to changing weather conditions that could impact our state in the future. According to the EMD, wild land fire activity in our state has significantly increased over the past 10 years, with not only more fires, but larger fires that destroy more area.

Volcanic incidents do not occur frequently in the state but, due to the size of the communities in potential hazard zones, a large number of people may be affected and there is potential for property damage to exceed \$1 billion. The Cascade Range has five potentially active volcanoes within Washington State – Glacier Peak, Mount Baker, Mount Rainier, Mount Adams, and Mt. St. Helens – and these volcanoes have shown a varied history of activity.

⁴ Pursuant to [Chapter 86.16 RCW](#), new construction or substantial improvement of residential buildings located in a floodway is prohibited. As a result, in some cases residents may not be able to return to their homes.

Figure 1. – HIVA Risk Matrix

FREQUENCY	>50 Years	Radiological Incident	Columbia Generating Station Dam Failure Levee Break Tsunami		Umatilla Chemical Depot
	10 - 50 Years	Terrorism	Epidemic Pandemic Chemical Incident Volcano		
	1 - 10 Years		Drought		Pipelines
	Annually	Earthquake	Floods	Urban Fire Wild Land Fire	Avalanche Infestation Landslide Severe Storm
		Catastrophic	Critical	Marginal	Negligible
IMPACT					
		Minimal Risk			
		Low Risk			
		Medium Risk			
		High Risk			

Community characteristics vary throughout the state and will require a local housing recovery strategy specific to the disaster and the conditions it generates for residents.

- In Washington State, disaster response is first and primarily the responsibility of the city, county, or tribal jurisdiction in which the disaster occurs. However, many jurisdictions have limited funding for planning, preparedness, or housing assistance.
- The degree of emergency management planning and preparedness varies from community to community. Not all jurisdictions are required to have an emergency management organization but, according to EMD, all counties do have one.⁵
- Although land use planning and emergency preparedness can help minimize the impacts of disasters, it is not always possible to mitigate damage to housing.
- A local jurisdiction’s land use plans, building codes, and associated housing goals will influence recovery efforts and associated priorities regarding rebuilding or relocating housing stock.

⁵ Per a 10/3/2013 email from Sheryl Jardine, Washington State Military Department, EMD.

- According to the 2010 Commerce *Affordable Housing Inventory Report* there are 250,000 households statewide “severely rent burdened,” paying more than 50 percent of their income toward housing. The Washington State Office of Financial Management (OFM) estimates that approximately 13.9 percent of Washington residents lived below the poverty line in 2011. These numbers indicate that in a disaster a significant percentage of Washington residents would experience an economic hardship.

There are limited resources for planning and providing disaster housing assistance.

- Washington State does not have dedicated funding for planning or recovery relating to interim or long-term disaster housing. The funding for housing that is now available often has discreet and distinctive uses and eligibility criteria. These sources could potentially be reassigned to address housing needs during a disaster, but most are already oversubscribed so, and unless funding is supplemented, addressing emergency needs will reduce services to existing beneficiaries.⁶
- Article VIII Section 5 and 7 of the state Constitution specifies that Washington State and associated cities, towns, and counties may not lend their credit, except for the poor and infirm. This requirement often results in targeting of most rentals, rehabilitation, and related housing assistance to low-income residents. However, in a disaster there are residents who are not low-income and who may seek housing assistance for repair or rehabilitation, relocation, mortgage relief, and other related assistance for which state resources may not be made available due to legal requirements.
- Even with federal resources, requests and expectations for post-disaster housing assistance could exceed what government and non-profit agencies are able to provide. This is especially true for catastrophic disasters and multi-jurisdictional situations.

⁶ See Appendix III Resource Fact Sheet.

Washington State Disaster Housing Task Force

In accordance with the National Disaster Housing Strategy, and as resources permit, Commerce will facilitate a Disaster Housing Task Force (DHTF) that will work with Commerce to strengthen the state's strategic preparedness and help address post-sheltering interim and long-term housing needs generated by a disaster or emergency.⁷ The DHTF participants will include representatives from across the state with expertise in the housing market, programmatic housing assistance, emergency management, and special needs populations. In the event an emergency or disaster exceeds the capacity of the local jurisdiction, the DHTF will convene to develop a concept of operations to address the situation and define assistance priorities; help resolve policy disputes and service challenges; and ensure that housing assistance is provided in an efficient and effective manner that reflects the goals and objectives of this plan.

Commerce will convene the DHTF at the request of the ESF 6 coordinator or may initiate activation of the DHTF and invite the ESF 6 coordinator.

Commerce Roles and Responsibilities

- Provide a forum for defining and addressing interim and long-term disaster housing issues, needs, and resources.
- Help expedite delivery of state and federal resources for housing assistance.
- Promote the state's role in decision-making and setting priorities regarding interim and long-term disaster housing assistance.

Commerce and DHTF Strategic Preparedness Actions

- Define methods to improve state disaster housing capabilities.
- Pre-identify disaster housing resources, waiver options, agreements, and other mechanisms to have in place prior to a disaster.
- Pre-identify vulnerable populations and define populations for priority assistance.
- Seek technical assistance and materials from the National Disaster Housing Task Force.

DHTF Disaster-Specific Actions

- Utilize subject matter expertise about legal authorities related to the provision of housing (i.e., for children and adults with disabilities).
- Develop a concept of operations that defines and addresses housing needs, prioritizes assistance, and provides a framework for service delivery that is tailored to the characteristics of the local communities seeking assistance from the state. In accordance with the National Disaster Housing Strategy ensure the housing response:

⁷ The Task Force will be in alignment with the Federal Emergency Management Agency's National Disaster Housing Strategy, which recommends that each state develop a standing state-led disaster housing task force.

- Includes the housing and community access needs of people with access, functional, or other related needs essential to health and safety.
- Explores a range of options and associated service delivery.
- Maximizes available rental resources.
- Uses traditional forms of interim housing.
- Employs innovative forms of interim housing.
- Helps seek policy adjustments, such as waivers or time extensions, relating to permit fees, mortgage payments, utility bills, and other housing related costs.

The following groups will be represented on the DHTF. In the event of a disaster or emergency, representatives from affected community organizations will be added as needed to ensure that local needs are fully represented.

Government Representatives

State

Commerce	Developmental Disability Council
General Administration	Military Department, EMD
Social and Health and Services	Washington State Housing Finance Commission
Labor and Industries	Neighboring states (if applicable)
Independent Living Council	

Local

Emergency management	Homeland Security Regions 1-9 representatives
Housing authorities	
Housing and community service	

Federal

Federal Emergency Management Agency, Region X	Small Business Administration
Housing and Urban Development	Tribal governments
Health and Human Services, Region X	Department of Agriculture
	Veterans Administration

Nongovernmental Organizations with a Housing Mission

TBD – dependent on the area affected

Volunteer Organizations

American Red Cross	Voluntary Organizations Active in Disaster
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Private Sector with a Housing Mission

Manufactured Housing Association	Property managers and rental associations
Northwest Housing Association	Washington Landlord Association
Washington Multifamily Housing Association	Building Industry Association of Washington

Disaster Housing Locator Service and Case Management

In 2012, Commerce partnered with DSHS to expand and manage King County’s HousingSearchNW website.⁸ The website is now accessible to and inclusive of all Washington landlords and residents, but is restricted to the affordable-market that has been defined for the purpose of this resource to include rent up to 120 percent of fair market.⁹ In the event of an emergency or disaster, the rent restrictions will be removed so that all landlords and residents regardless of income and rent restrictions have access to the locator services.

In addition to the housing locator web-site, Commerce has contracted with Non-Profit Industries (also known as SocialServe.com) to provide disaster housing relocation case management. These services are intended to help the state prepare for and efficiently respond to emergency and disaster housing needs.¹⁰ By maintaining an up-to-date database of housing vacancies that are available in real time on the HousingSearchNW website, residents affected by a disaster have a resource to turn to when they need interim and long-term housing, and housing providers have an effective way to match their housing with people in need.

SocialServe.com operates a toll-free call center for residents without Web access or if the Internet is disabled during a disaster, which provides one-on-one intake and referral services for disaster victims to assist them in finding interim and long-term housing options. As well, SocialServe.com will update the HousingSearchNW website with pertinent disaster recovery information so the public can stay informed about disaster housing related issues and they will also prepare news releases to alert the community to this central housing resource.

Figure 2. Disaster Event Type and Definition

Type of Event	Definition of Event Type
Small Event	<ul style="list-style-type: none"> • Fewer than 100 households displaced • 1 to 7 day timeframe to locate sufficient units • No direct housing options required (trainer pads) • Less than 500 outreach calls
Moderate Event	<ul style="list-style-type: none"> • Between 100 and 250 households displaced • Up to 30 days to located sufficient units • Possibly includes direct housing options (trailer pads) • Between 500 and 1250 outreach calls
Large Event	<ul style="list-style-type: none"> • Between 250 and 500 households displaced

⁸ The housing locator is used by DSHS to track real-time availability of rental options for clients. For the Department of Commerce, the locator service fulfills the requirements set by [House Bill 2048](#), which directs local governments to maintain and update a list of interested landlords.

⁹ See <http://www.housingsearchnw.org/>.

¹⁰ See <http://www.socialserve.com/About.html> .

	<ul style="list-style-type: none"> • Includes adjacent counties • Up to 90 days to locate sufficient units • May include direct housing options (trailer pads) • Intensive research and between 1250 – 2500 outreach calls
Catastrophic Event	<ul style="list-style-type: none"> • Over 500 households displaced • Includes adjacent counties and may cross state lines • Greater than 90 days to locate sufficient units • Includes direct housing options (trainer pads) • Intensive research and more than 2500 outreach calls

Commerce is working with DSHS and other jurisdictions that have an interest in disaster housing services to develop a protocol and communication plan for how jurisdictions will access the SocialServe.com disaster housing services. SocialServe.com defines disasters by event type and those are defined in Figure 2.

Concept of Operations

Core Roles and Responsibilities

In Washington State, disaster response is first and primarily the responsibility of the city, county, or tribal jurisdiction in which the disaster occurs. When the disaster exceeds the capabilities and resources of a local jurisdiction, the jurisdiction may request support from the state, and the state may request support from the federal government.

Local

- Local first responders will assess and make notifications.
- Local jurisdictions will implement their emergency management plans.

Other

- Assistance from Washington Voluntary Organizations Active in Disaster, the American Red Cross, and other non-profit partners are described in general terms in the Concept of Operations. The local jurisdictions will define specific roles and responsibilities depending on the location and magnitude of the disaster and the resources that local organizations and volunteers are able to provide following the disaster.

Federal

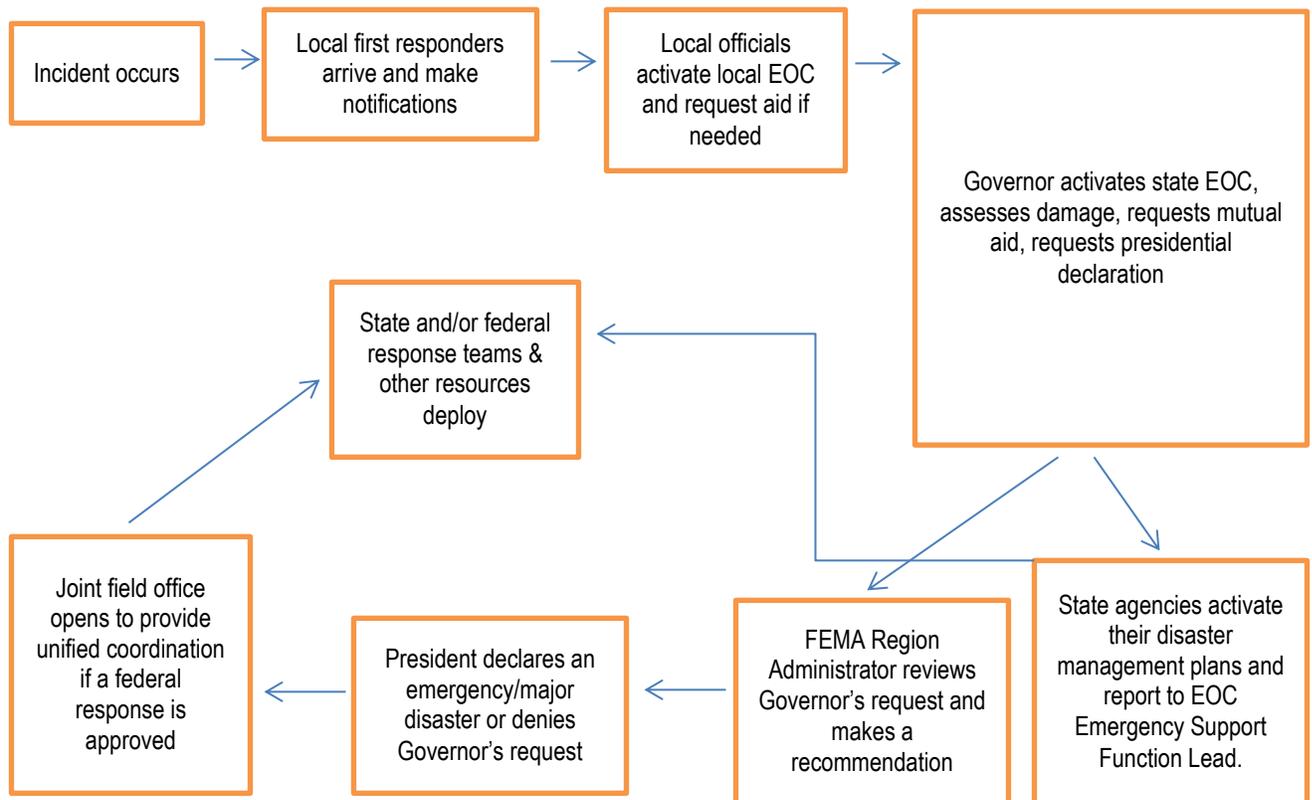
- FEMA provides assistance in accordance with the National Disaster Housing Strategy, the National Disaster Recovery Framework, and associated annexes.

State

- EMD works to minimize the impact of emergencies and disasters on the people, property, environment, and economy of Washington State. Through the State Emergency Operation Center (SEOC), EMD coordinates response and recovery in accordance with the *State Comprehensive Emergency Management Plan*. Recovery operations transition to a Joint Field Office (JFO) if a Presidential Emergency or Major Presidential Disaster Declaration occurs. Pursuant to [RCW 38.52](#), EMD assists local governments with emergency planning and related efforts to help residents anticipate and prepare for potential emergencies or disasters that could impact their home.
- If ESF 6 is activated by the SEOC, all state agencies carry out their roles and responsibilities as defined by ESF 6.
- DSHS provides the state's ESF 6 coordinator who facilitates implementation of the ESF 6 response. DSHS is prepared to support a disaster response by processing applications for basic cash, food, and medical assistance, including the Disaster Supplemental Nutrition Assistance Program (D-SNAP); administer the Crisis Counseling Grant Program during federally declared disasters; implement with Commerce a Web-based disaster housing module; and continue to serve one in three of the residents of Washington through its array of vital services.

- Commerce will implement this plan and help identify the resources needed to provide interim and long-term housing assistance. If needed, the state-led DHTF will be convened to provide a forum for defining and addressing housing assistance needs, expediting delivery of housing assistance, and defining a concept of operations to address specific disasters.
- The Department of Labor and Industries and the Department of Enterprise Services will assist with inspections, damage assessments, and related needs by implementing their Annex C (Disaster Response Manual, Electrical Program) and Annex D (Factory Assembled Structures Natural Disaster Manual), and related plans and policies applicable to a housing mission.
- The Office of Financial Management (OFM) will provide policy guidance to all of the agencies involved and identify potential funding sources.

Figure 3. Disaster Response Sequence



Three Primary Actions Covered by the Concept of Operations

The actions described below provide a base Concept of Operations that defines the agency's responsibilities for three different types of declarations as related to housing.

I. Governor Emergency Proclamation

A Governor Emergency Proclamation allows for the waiver or suspension of certain statutory obligations and can help bring state resources to an emergency. It does not trigger federal assistance from FEMA or other federal agencies. It is possible to have an incident determined to be a state emergency but not a presidentially declared emergency. In these cases, state and local governments would have to take the lead on defining and addressing interim and permanent housing needs without significant federal assistance.

Primary Agency

Commerce

- Convene the DHTF at the request of the ESF 6 coordinator or initiate activation of the DHTF and invite the ESF 6 coordinator. Convene the DHTF at regular intervals in response to emergency or disaster.
- Work with supporting state agencies, local jurisdictions, and other stakeholders to help secure additional funding that may be needed to transition residents from shelters into housing.
- Work with SocialServe.com to ensure that the WashingtonSearchNW website is updated with accurate housing options and that disaster housing case management services are handled effectively.
- Provide information, as requested, regarding interim and long-term housing options.
- Help define and request, as appropriate, regulatory waivers for housing programs administered by Commerce and the federal government.

Support Agencies

Affected Local Governments

- Implement local emergency management plans.
- If needed, make a resource request to the SEOC for inspectors to help assess damage to housing.
- Estimate and prioritize housing assistance needs.
- Consolidate reports of initial damage assessment for personal and real property and forward the assessment to the EMD.
- Participate as a member of the DHTF.

State Government

Washington Military Department, Emergency Management Division

- Execute, as needed, Washington State's Comprehensive Emergency Management Plan.
- Activate the SEOC as needed.
- Draft, as needed, a Governor Emergency Proclamation.
- Coordinate, as needed, the damage assessment process.
- Through ESF 6, assist with identifying and securing housing assistance resources as requested by Commerce and local governments.
- Develop a decision package and submit a request for federal disaster declaration.
- Participate as a member of the DHTF.

Department of Social and Health Services

- Coordinate implementation of ESF 6 in accordance with the state Comprehensive Emergency Management Plan.
- Process applications for basic cash, food, and medical assistance.
- Participate as a member of the DHTF.

Department of Enterprise Services

- Provide access to state negotiated contracts for supplies and resources.
- As requested by EMD, assist with damage assessments and housing inspections.
- Participate as a member of the DHTF.

Department of Labor and Industries

- As requested by EMD, assist with damage assessments and housing inspections.
- Participate as a member of the DHTF.

Federal Government

Federal Emergency Management Agency

- Provide general technical assistance for planning and coordination.
- Participate as a member of the DHTF.

U.S. Department of Housing and Urban Development

- Provide technical assistance to state agencies and local housing authorities and assess availability of additional rental assistance through Section 8 vouchers and other sources.
- Participate as a member of the DHTF.

U.S. Department of Agriculture, Rural Development

- Provide funding to very low- to moderate-income applicants for home acquisition under the 502 Direct and Guaranteed Programs.
- Assist very low-income applicants with home repairs under the 504 Repair Program.

- Assist with rental property acquisition through Multi-Family Housing programs.
- Provide funding for community facilities and individual businesses, as available.
- Participate as a member of the DHTF.

Volunteer and Non-Profit Organizations

- Washington Voluntary Organizations Active in Disaster and the American Red Cross provide, as resources permit, aid in the form of clothing, emergency food, medical assistance, emergency shelter, clean-up help, transportation help, and furniture.
- Organizations with a housing mission that serve communities in recovering from disasters will be invited to participate in the DHTF.

II. Presidential Emergency Declaration

If the federal government does not declare an emergency, the Governor can request the President do so and denials can be appealed. In addition, the requirement of a Governor's request can be waived if an emergency exists that is determined to be the primary responsibility of the federal government.

If a Presidential Emergency Declaration is made, additional federal resources may become available. For example, FEMA's Individuals and Households Program (IHP), including Housing Assistance and Other Needs Assistance, may become available if requested by the Governor and authorized by the President as part of an emergency declaration. FEMA's programs are designed to meet essential needs and it is possible that all aid programs combined will not return residents to a pre-disaster condition.¹¹ Availability of federal resources is determined after all required data submittals have been completed and evaluated by the federal government.

The following actions assume the President declares an emergency. If an emergency is not declared, the Concept of Operations would revert to the process for a Governor Emergency Declaration with the added action of assisting with the housing element of an appeal if the Governor determines that an appeal is warranted. Assistance under a Presidential Emergency Declaration is limited to not more than \$5 million of federal funding without specific congressional approval. Presidential Emergency Declarations may escalate to a Presidential Major Disaster Declaration.

Primary Agency

Federal Emergency Management Agency
Washington Military Department, Emergency Management Division

¹¹ Through the state ESF 14 (Long-Term Community Recovery), additional details on recovery programs are being developed.

A FEMA Federal Coordinating Officer and EMD State Coordinating Officer are appointed for a Presidential Emergency Declaration and a Major Disaster Declaration.

Working through FEMA, these officers will:

- Evaluate Governor's request for emergency declaration.
- Assist with a preliminary damage assessment as requested by the state EMD.
- Verify that a catastrophic incident is immediately imminent.
- Coordinate the assignment of housing for federal disaster assistance workers.
- Provide training and assistance regarding federal reimbursement policies, forms, and associated requirements.
- Participate as a member of the DHTF.

Federal Emergency Management Agency

- If authorized, establish joint field office with disaster recovery programs to include the following individual assistance programs as determined appropriate and available:
 - FEMA registration, inspection, eligibility determination, and appeal processes.
 - Disaster Recovery Center/Applicant Services/FEMA Helpline.
 - Individuals and Households Program-Housing/Other Needs Assistance.
 - Crisis Counseling Programs (if requested by state).
 - Disaster Unemployment Assistance.
 - Disaster Legal Services
 - Provide training and assistance to the state regarding federal reimbursement policies, forms, and associated requirements.

Once a major disaster has been declared by the President, a FEMA registration line will be announced or applications may be obtained online at www.disasterassistance.gov.

Homeowners and renters with damages in the declared area may be eligible for assistance.

- Public Assistance programs may be authorized to local jurisdictions for:
 - Evacuation and shelter costs.
 - Debris removal from private property.

Support Agencies

Affected Local Governments

- Implement local emergency management plans.
- Estimate and prioritize housing assistance needs. If needed, make a resource request to EMD Operations Section for inspectors to help assess damage to housing.
- Submit initial damage assessment information to EMD for incorporation into the Governor's emergency request and other related assessments relating to damage to housing.
- Coordinate the setup, operation, and demobilization of shelters as defined by local emergency plans.

State Government

Commerce

- Convene the DHTF at the request of the ESF 6 coordinator or initiate activation of the DHTF and invite the ESF 6 coordinator. Convene the DHTF at regular intervals in response to emergency or disaster.
- Work with supporting state agencies, local jurisdictions, and other stakeholders to help secure additional funding that may be needed to transition residents from shelters into housing.
- Work with SocialServe.com to ensure that the WashingtonSearchNW website is updated with accurate housing options and that disaster housing case management services are handled effectively.
- Provide information, as requested, regarding interim and long-term housing options.
- Help define and request, as appropriate, regulatory waivers for housing programs administered by Commerce and the federal government.

Washington Military Department, Emergency Management Division

- Execute, as needed, Washington State's Comprehensive Emergency Management Plan.
- Activate the SEOC as needed.
- Draft, as needed, a Governor Emergency Proclamation.
- Through the ESF 6, assist with identifying and securing housing assistance resources as requested by Commerce and local governments. The SEOC staff will address needs based on priorities established by the disaster manager.
- Develop a decision package to request federal disaster declaration.
- Submit necessary documentation to help the Governor's office seek and obtain a Presidential Emergency Declaration
- Compile and analyze initial damage assessments, and supplemental justifications to help document and support the state's requests for federal assistance.
- Coordinate a multi-organizational local disaster assistance center to provide residents information about programs and resources that can assist them.
- Respond to requests for assistance from local jurisdictions.
- Partner with FEMA disaster recovery programs when declaration is made by President.
- Participate as a member of the DHTF.

Department of Social and Health Services

- Coordinate implementation of ESF 6 in accordance with the state Comprehensive Emergency Management Plan.
- Process applications for basic cash, food, and medical assistance.
- Participate as a member of the DHTF.

Federal Government

U.S. Department of Housing and Urban Development

- Provide technical assistance to state agencies and local housing authorities and assess the availability of additional rental assistance through Section 8 vouchers, waivers, and other sources.
- Participate as a member of the DHTF.

U.S. Department of Agriculture, Rural Development

- Provide funding to very low- to moderate-income applicants for home acquisition under the 502 Direct and Guaranteed Programs.
- Assist very low-income applicants with home repairs under the 504 Repair Program.
- Assist with rental property acquisition through Multi-Family Housing programs.
- Provide funding for community facilities and individual businesses, as available.
- Participate as a member of the DHTF.

III. Presidential Major Disaster Declaration

The assertions in the earlier Presidential Emergency Declaration apply to a Presidential Major Disaster Declaration. Presidential Major Emergency Declarations typically result in excess of \$5 million of federal funding and require specific congressional approval.

Primary Agency

Federal Emergency Management Agency

Washington Military Department, Emergency Management Division

A FEMA Federal Coordinating Officer and EMD State Coordinating Officer are appointed for a Presidential Emergency Declaration and a Major Disaster Declaration. Working through FEMA, these officers will:

- Evaluate governor's request for emergency declaration.
- Assist with a preliminary damage assessment as requested by the state EMD.
- Verify that a catastrophic incident is immediately imminent.
- Coordinate the assignment of housing for federal disaster assistance workers.
- Provide training and assistance regarding federal reimbursement policies, forms, and associated requirements.
- Participate as a member of the DHTF.

Federal Emergency Management Agency

- If authorized, establish joint field office with disaster recovery programs to include the following individual assistance programs as determined appropriate and available:
 - FEMA registration, inspection, eligibility determination, and appeal processes.

- Disaster Recovery Center/Applicant Services/FEMA Helpline.
- Individuals and Households Program-Housing/Other Needs Assistance.
- Crisis Counseling Programs (if requested by state).
- Disaster Unemployment Assistance.
- Disaster Legal Services.
- Provide training and assistance to the state regarding federal reimbursement policies, forms, and associated requirements.

Once a major disaster has been declared by the President, a FEMA registration line will be announced or applications may be taken online at www.disasterassistance.gov. Homeowners and renters with damages in the declared area may be eligible for assistance.

- Public Assistance programs may be authorized to local jurisdictions for:
 - Evacuation and shelter costs.
 - Debris removal from private property.

Support Agencies

Affected Local Governments

- All actions as listed under a Presidential Emergency Declaration modified as needed to help provide support and state policy guidance prior to and during FEMA/state operations.

State Government

Emergency Management Division of the Washington State Military Department

- All actions as listed under a Presidential Emergency Declaration modified as needed to help provide support and state policy guidance prior to and during FEMA/state operations.

Commerce

- All actions as listed under a Presidential Emergency Declaration modified as needed to help provide support and state policy guidance prior to and during FEMA/state operations.

Department of Social and Health Services

- All actions as listed under a Presidential Emergency Declaration modified as needed to help provide support and state policy guidance prior to and during FEMA/state operations.

Federal Government

U.S. Department of Housing and Urban Development

- All actions as listed under a Presidential Emergency Declaration modified as needed to help provide support and state policy guidance prior to and during FEMA/state operations.

U.S. Department of Agriculture, Rural Development

- All actions as listed under a Presidential Emergency Declaration modified as needed to help provide support and state policy guidance prior to and during FEMA/state operations.

Constraints and Strategies

The Constraints

Commerce is challenged in meeting the expectations of emergency and disaster related needs in the following ways:

- There are limited dedicated federal funds and no state funding for planning, preparedness, or recovery related to ESF 6 or ESF 14 functions.
- State programs for housing assistance are statutorily required to focus on helping low- and very low-income households and are not specified for disaster recovery.
- Commerce has never managed a FEMA defined housing mission and does not have full-time emergency planning staff able to fully implement this plan or advance related planning and recovery efforts.

Overcoming the Constraints

Prior to, during and following an emergency or disaster, Commerce will:

- Enact this plan and follow guidance from EMD, the ESF coordinators, and FEMA.
- Research and apply for funding that supports Commerce’s emergency and disaster planning efforts so that a disaster housing mission can be effectively carried out by the agency.
- Ensure that staff is trained on the National Incident Management System and other relevant emergency management protocols.
- Partner with DSHS to provide the HousingSearchNW locator website and the SocialServe.com disaster housing case management services. Commerce will also work with the local jurisdictions to ensure that they are aware of this service prior to an emergency or disaster and how to access it in the event of an emergency or disaster.
- We will assess the ability of existing state housing assistance programs to assist victims of emergencies and disasters.
 - Community Services Block Grant – These funds are used to provide assistance related to Low Income Energy Assistance, Weatherization, Home Repair, and Transitional Housing.
 - Single-family home repair and rehabilitation funding from the State Housing Trust Fund.
 - Acquisition, rehabilitation and construction of multi-family rental housing from the State Housing Trust Fund.
 - Weatherization of single/multi-family housing – Department of Energy weatherization funds may be available for state or federally-declared disaster assistance.
 - Community Development Block Grant /HOME Program funding.¹²

¹² State-administered Community Development Block Grant funds cannot be used in counties that receive a direct allocation from the federal government; these six counties are Clark, King, Kitsap, Pierce, Snohomish, and Spokane.

- We will coordinate with Washington Voluntary Organizations Active in Disaster and other non-profit organizations to explore possible avenues of disaster housing assistance.
- We will work with EMD to ensure that housing assistance is addressed in the local government plans and associated emergency management activities that EMD oversees as part of their emergency management responsibilities. For example, Commerce could:
 - Work with local governments to coordinate with city/county housing authorities to determine whether they can provide rental advice and/or referrals to impacted residents, whether low-income or not.
 - Coordinate with HUD and city/county housing authorities to identify vulnerable subsidized housing units and determine whether plans have been developed to quickly restore habitability to any that may be damaged.
 - Coordinate with HUD to determine the feasibility of requesting additional housing subsidy units for impacted low-income residents, if needed.
 - Coordinate with local building officials regarding inspection capabilities and methods for expediting repair and rehabilitation of housing.

Appendix I: Resource Documents

Congressional Research Service, **FEMA Disaster Housing: From Sheltering to Permanent Housing**. Francis X. McCarthy, Analyst in Emergency Management Policy. September 16, 2009.

Emergency Management Division of the Washington State Military Department, **Comprehensive Emergency Management Plan** (March 2003) and associated **Emergency Support Functions (ESF)** as posted at http://www.emd.wa.gov/plans/plans_index.shtml.

Emergency Management Division of the Washington State Military Department, **Hazard Identification and Vulnerability Assessment (HIVA)** (September 2009) as posted at http://www.emd.wa.gov/plans/documents/HIVA_2009_FINALformattingNOV09.pdf.

Federal Emergency Management, **Developing and Maintaining State, Territorial, Tribal, and Local Government Emergency Management Plans** (March 2009) as posted at http://icma.org/en/icma/knowledge_network/documents/kn/Document/3047/Developing_and_Maintaining_State_Territorial_Tribal_and_Local_Government_Emergency_Plans.

Federal Emergency Management Agency, **2009 Disaster Housing Plan** as posted at <http://www.fema.gov/pdf/emergency/disasterhousing/FEMA2009HousingPlan.pdf>

Federal Emergency Management Agency, **Emergency Support Function #6** as posted at <http://www.fema.gov/pdf/emergency/nrf/nrf-esf-06.pdf>

Federal Emergency Management Agency, **Emergency Support Function #14** as posted at <http://www.fema.gov/pdf/emergency/nrf/nrf-esf-14.pdf>

Federal Emergency Management Agency, **National Disaster Housing Strategy and Associated Annexes** as posted at <http://www.fema.gov/national-disaster-housing-strategy-resource-center>

Federal Emergency Management Agency, **National Disaster Recovery Framework** as posted at <http://www.fema.gov/national-disaster-recovery-framework>

Federal Emergency Management Agency, **Partnerships in Preparedness, A Compendium of Exemplary Practices in Emergency Management**. Volumes I, III, and IV published 1995, 1998, and 2009 respectively.

Government Accountability Office, **Disaster Housing**. GAO-09-796. August, 2009.

Institute for Global and Community Resilience, Huxley College of the Environment, Western Washington University, **Post-Disaster Temporary Housing Needs following a Major Disaster in Washington State**. IGCR Policy Brief 2008-2.

United Way of King County, **A Region at Risk: Improving Our Readiness to Respond to Disaster**. Report and Recommendations of the United Way of King County Task Force on Emergency Preparedness. March 20, 2007

U.S. Department of Housing and Urban Development, Office of Policy Development and Research. 2007 Metropolitan Disaster Planning. **Analytical Support of the American Housing Survey**. November, 2009.

U.S. Department of Housing and Urban Development, Region 10. **Disaster Brochure**. Updated December, 2007.

Washington Department of Commerce, **Affordable Housing Inventory Report**. Lisa Vatske, Managing Director of the Housing Trust Fund. May 2010.

Appendix II: Summary of Emergency Management Regulations

Federal Government

Code of Federal Regulations, Title 44, Chapter 1, Federal Emergency Management Agency, October 1, 2008. Subpart B, Defines the process for presidential declarations. *Code of Federal Regulation, Title 13*, defines the process for U.S. Small Business Administration Declarations.

Disaster Mitigation Act of 2000, Public Law 106-390

Homeland Security Act of 2002, 6 U.S.C. 101, et seq., as amended

Homeland Security Presidential Directive 5, Management of Domestic Incidents, 2/28/03

Homeland Security Presidential Directive 7, Critical Infrastructure Identification, Prioritization, and Protection, 12/17/2003

Homeland Security Presidential Directive 8, National Preparedness, 12/17/2003

Homeland Security Presidential Directive 8, Annex I, Planning, February 2008

Post-Katrina Emergency Management Reform Act of 2006, Public Law 109-295

Pets Evacuation and Transportation Standards Act of 2006, Public Law 109-308

Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1988, 42 U.S.C. 5121

Superfund Amendments and Reauthorization Act of 1986, Public Law 99-149

State Government

[RCW 38.52](#), Emergency Management, defines Washington State's emergency management authorities and framework for planning and responding to emergencies.

Governor's authorities relating to Emergencies

- Governor's general powers and duties – [RCW 38.52.050](#)
- State of emergency - powers of governor pursuant to proclamation – [RCW 43.06.220](#)
- Use of existing services and facilities - impressment of citizenry – [RCW 38.52.110](#)

Local Government

Emergency Planning Requirements – [WAC 118-30](#)

Emergency Proclamations

Counties – [RCW 36.40.180](#)

Cities and Towns of 300,000 or less – [RCW 35.33.081](#)

Cities with a population of 300,000 or more – [RCW 35.32A.060](#)

Appendix III: Resource Fact Sheets

The following fact sheets summarize some of the housing assistance resources potentially available from state, local, and federal government agencies. However, none of the resources are dedicated to disaster recovery and most are already over allocated. Depending on the magnitude of the event, these programs may not be able to provide sufficient resources to address the long-term disaster housing needs of residents.

Resource and Referral Center Fact Sheet 1

Organization: State of Washington, Department of Commerce, Community Services and Housing Division						
Address: PO Box 42525, Olympia, WA 98504-2525						
Phone: (360) 951-6010		Fax: (360) 586-0489		Email: Tanya.Mercier@commerce.wa.gov		
Programs and Services: Single family (SF) housing – repair, rehabilitation and weatherization Multi-family (MF) housing – acquisition, rehabilitation, construction, and weatherization						
Program Name/ Organization	Services Provided	Program Eligibility Requirements	Location of Services	Program Limitations/ \$	Average Waiting Time for Receiving Assistance	Service Category
Department of Energy (DOE) Weatherization	Grants for weatherization and related minor repairs to SF and MF housing	Low-income households	Statewide	Up to \$6,500	Variable	Home repair Home rehabilitation Home weatherization Home accessibility
Housing Trust Fund (HTF)	Grants and loans to non-profit, local and tribal governments for acquisition, rehabilitation, construction of SF and MF housing	Low-income households	Statewide	Up to \$3 million/ project for MF & up to \$500k for SF	Variable	Acquisition Rehabilitation New construction
HOME Program	Grants and Loans to non-profit, local and tribal governments for acquisition, rehabilitation and new construction of MF housing Grants to non-profits, local governments and housing authorities to provide rental assistance to low-income families	Low-income households	Statewide		Variable	Acquisition Rehabilitation New construction Rental assistance
Housing and Essential Needs	Grants to non-profits	Low-income, homeless or at risk of homelessness	Statewide		Variable	Rental assistance Utility assistance Other essential needs
HTF Operating and Maintenance Fund	Grants to non-profits	Low-income	Statewide		Variable	Operating and Maintenance
Community Services Block Grant	Grants to Community Action Agencies	Low-income	Statewide		Variable	Utility assistance Emergency shelter Rental assistance
Community Development Block Grant	Grants to low-income rural communities	Rural Low-income	Statewide		Variable	Infrastructure assistance

Resource and Referral Center Fact Sheet 2

Organization: State of Washington, Labor and Industries, Factory Assembled Structures and Electrical Program						
Address: 7273 Linderson Way SW, Tumwater, WA 98501 Factory Assembled Structures Mailing Address: PO Box 44430 Olympia, WA 98504-4420 Electrical Program Mailing Address: Electrical Chief, PO Box 44460, Olympia, WA 98504-4460						
Phone: (360) 902-5218 (360) 902-5249		Fax: (360) 902-5229 (360) 902-5595		Email: hajo235@lni.wa.gov Electrical Program@lni.wa.gov		
Programs and Services:						
Program Name/ Organization	Services Provided	Program Eligibility Requirements	Location of Services	Program Limitations/ \$	Average Waiting Time for Receiving Assistance	Service Category
Factory Assembled Structures	Manufactured/ Mobile home inspections and initial assessments of damage	N/A	Tumwater and other local land locations	N/A	As requested	Home inspections
Electrical Program	Electrical Inspections	N/A	Tumwater and other local land locations	N/A	As requested	Home inspections

Resource and Referral Center Fact Sheet 3

Organization: King County Housing and Community Development Housing Repair Programs						
Address: 401 5 th Avenue, Suite 510, Seattle, WA 98104						
Phone: (206) 263-9095		Fax: (206) 296-0156		Email: CSD@kingcounty.gov		
Programs and Services: Housing repair services for owner occupied residence of King County outside Seattle city limits, limited access in the cities of Kent and Auburn. Please call for specific details and program offerings						
Program Name/ Organization	Services Provided	Program Eligibility Requirements	Location of Services	Program Limitations/ \$	Average Waiting Time for Receiving Assistance	Service Category
King County Housing and Community Development Housing Repair Programs	Home repair financial assistance by way of deferred payment loans, emergency grants, mobile home grants. These Programs are for owner occupied housing. Home Access Modification Program for the special needs population in a lease or landlord tenant relationship.	Deferred payments loans and special needs home access modifications for residents with income at or below 80% of King County median income. Mobile home grants on leased land for incomes at or below 50% of King County median income. Other program requirements may apply, please call for additional details.	King County, outside the city limits of Seattle, Bellevue and Normandy Park. Limited access to Kent and Auburn, on referral basis only.	Deferred payments loans up to \$25,000. Emergency grants for home owners up to \$3,000. Home access modifications and mobile home grants to \$5,000. The King County Housing Repair program will be available during states of emergency and will proceed behind FEMA, other special government assistance, such as Disaster CDBG and private insurance coverage.	Immediate application process. Home repairs dependent on severity of the request. Repairs prioritized in order of 1) health and safety; 2) building preservation; and 3) energy conservation.	Home repair, home accessibility

Resource and Referral Center Fact Sheet 4

Organization: Federal Emergency Management Agency, Region X						
Address: Region X Office - 130-228 th St SW, Bothell, WA 98021						
Phone: 1-800-621-FEMA			Fax: NA		Email: NA	
Programs and Services						
Program Name/ Organization	Services Provided	Program Eligibility Requirements	Location of Services	Program Limitations/ \$	Average Waiting Time for Receiving Assistance	Service Category
FEMA Individuals and Households Program (IHP)	<p>FEMA's IHP program provides financial help or direct services to those who have necessary expenses and serious needs that they are unable to meet through other means</p> <p><u>Housing assistance</u> is financial and/or direct assistance for temporary housing and/or home repair or home replacement</p> <p><u>Other needs assistance</u> is financial assistance for repair/ replacement of personal property, transportation, medical/dental/ funeral, and other disaster related serious needs or necessary expenses.</p> <p>Grants and loans: http://www.disastercontractingassistance.gov SBA Disaster Contracting Assistance Center for Businesses (note: rental owners are businesses)</p>	<p><u>Housing assistance:</u> Primary residence, home unlivable due to disaster related damage, residency status, no duplication of benefits</p> <p><u>Other needs assistance:</u> Income criteria, primary residence, losses disaster related, residency status, no duplication of benefits</p>	Designated counties included in an Emergency or Major Disaster Declaration	<p>NOTE: Only available during a Presidential Disaster Declaration</p> <p>Housing assistance available up to 18 months, based on continued eligibility</p> <p>Maximum award amount inclusive of both IHP provisions-\$29,900 for Fiscal Year 2010</p>	5-10 days following initial registration	Grant funds to individuals and families

Resource and Referral Center Fact Sheet 5

Organization: U. S. Department of Housing and Urban Development (HUD)						
Address: Seattle Regional Office – Seattle Federal Office Building Regional Administrator, 909 First Ave., Ste. 200, Seattle WA 98104						
Phone: 1-800-CALL-FHA		Fax: NA		Email: Answers@hud.gov		
Programs and Services						
Program Name/ Organization	Services Provided	Program Eligibility Requirements	Location of Services	Program Limitations/ \$	Average Waiting Time for Receiving Assistance	Service Category
HUD	Immediate foreclosure relief by granting a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration (FHA) insured home mortgages.	Homeowners	Statewide	NOTE: Only available during a presidential disaster declaration	N/A	Housing repair
	Programs for damaged or destroyed properties by utilizing the Section 203(k) loan program. The 203(k) program enables homebuyers and homeowners to finance both the purchase and/or refinancing of a house and the cost of its rehabilitation through a single mortgage. It also allows homeowners who have damaged houses to finance the rehabilitation of their existing single-family home.	Generally available to homeowners/homebuyers		Housing rehabilitation		
	HUD has a special mortgage insurance program under Section 203(h) of the National Housing Act to assist disaster victims. Under this program, individuals or families whose residence were destroyed or damaged to such an extent that reconstruction or replacement is necessary are eligible for 100 % financing.	Homeowners		NOTE: Only available during a presidential disaster declaration		Mortgage assistance

Resource and Referral Center Fact Sheet 6

Organization: U. S. Small Business Administration (SBA) Office of Disaster Assistance						
Address: Field Operations Center West, P.O. Box 419004, Sacramento, CA 95841-9004						
Phone: 1-800-659-2955		Fax: NA		Email: disastercustomerservice@sba.gov		
Programs and Services						
Program Name/ Organization	Services Provided	Program Eligibility Requirements	Location of Services	Program Limitations/ \$	Average Waiting Time for Receiving Assistance	Service Category
SBA Disaster Loan Program	<p>SBA's disaster loans are the primary form of federal assistance for nonfarm, private sector disaster losses.</p> <p><u>Physical Disaster Loans</u> Home disaster loans to homeowners or renters to repair or replace disaster damaged real estate or personal property owned by the victim. Renters are eligible for their personal property losses, including automobiles.</p> <p><u>Business Physical Disaster Loans</u> to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities are also eligible.</p> <p><u>Economic Injury Disaster Loans</u> Provide working capital loans to help small businesses, small agricultural cooperatives and private and non-profit organizations meet their ordinary and necessary financial obligations that can't be met as a direct result of the disaster. Loans are intended to assist through the disaster recovery.</p>	<p>Homeowners and renters with an economic ability to repay loan</p> <p>Businesses of all sizes and private, non-profit organizations with an economic ability to repay loan</p> <p>Small businesses and most private, non-profit organizations of all sizes with an economic ability to repay loan</p>	Designated counties included in a presidential or agency declaration	<p><u>Homeowners</u> Up to \$200k to rebuild or replace disaster damaged property. <u>Homeowners and Renters</u> Up to \$40,000 to replace personal property</p> <p><u>Businesses</u> Up to \$2 million for any combination of property damage or economic injury</p>	<p>Applications are usually processed in 7-21 days</p> <p>Disbursement on approved loans is usually made within 5 days</p>	Low-interest disaster loans

Resource and Referral Center Fact Sheet 6

Organization: U.S. Department of Agriculture – Rural Development						
Website: http://www.rurdev.usda.gov/Home.html						
Address: Washington State Office – 1835 Black Lake Blvd. SW, Suite B, Olympia, WA 98512						
Phone: (360) 704-7731			Fax: NA		Email: andria.hively@wa.usda.gov	
Programs and Services						
Program Name/ Organization	Services Provided	Program Eligibility Requirements	Location of Services	Program Limitations/ \$	Average Waiting Time for Receiving Assistance	Service Category
502 Direct Home Loan Program/ USDA, Rural Development	Subsidized Home Loans	Applicants must be low to very-low income and meet all other eligibility criteria. Home must be in rural eligible area.	Rural designated areas only.	Area loan limits by county apply.	Varies by county. Applicants that can verify displacement due to disaster are prioritized	Home purchase
502 Guaranteed Home Loans/ USDA, Rural Development in conjunction with approved lenders	Guaranteed Home Loans	Applicants must be moderate income and meet all other eligibility criteria. Home purchased must be in a rural eligible area	Rural designated areas only.	None	Varies by lender and current processing times	Home purchase
504 Home Repair Loans/Grants	Loans and Grants	Must be very low income and meet all other eligibility criteria. Grants are only available for those 62 and older. Homes must be in a rural eligible area.	Rural designated areas only.	\$20,000 max loan at 1% interest. \$7500 life time grant assistance for those 62 and older.	Varies by county. Applicants that can verify displacement due to disaster are prioritized	Home repair
Community Facilities Programs/USDA, Rural Development	Loans and Grants	Varies by program please contact state office.	Varies by program please contact state office.	Varies by program please contact state office.	Varies by program please contact state office.	Varies by program
Business Programs/USDA, Rural Development	Loans and Grants	Varies by program.	Varies by program.	Varies by county.	Varies by program.	Varies by program please contact state office.
Emergency Community Water Assistance Grants/ USDA, Rural Development	Replacement of facility or existing water system	Grants for rural communities with a significant decline in quantity or quality of water.	Pop. must not exceed 10,000. Median household incomes must not exceed 100% of a state's non-metro. median household income.	Maximum grant is \$500,000 when a significant decline in water quality, imminent source shortage, or quality of water declines within 2 years of the disaster. Up to \$75,000 is available for repair and replacement of existing systems.	Time to assistance is based on date all required documentation is received	Community facilities

Appendix IV: Resources to Locate Rental Housing

If a federal disaster is not declared and there is limited federal assistance, Commerce, local governments, and nonprofit service providers will work together to ensure that displaced residents have access to information about available rentals.

Local Housing Authorities – <http://www.hud.gov/offices/pih/pha/contacts/states/wa.cfm>

HousingSearchNW – <http://www.housingsearchnw.org>

AptFinder.Org – <http://www.apartmentfinder.com>

HUD's searchable listing of subsidized housing

<http://www.hud.gov/local/index.cfm?state=waandtopic=renting>

If a federal disaster is declared, FEMA will populate its data portal regarding housing availability and ensure that displaced residents have access to information regarding available rental properties. The FEMA data portal is at <http://www.fema.gov/rebuild/recover/place.shtm>.