

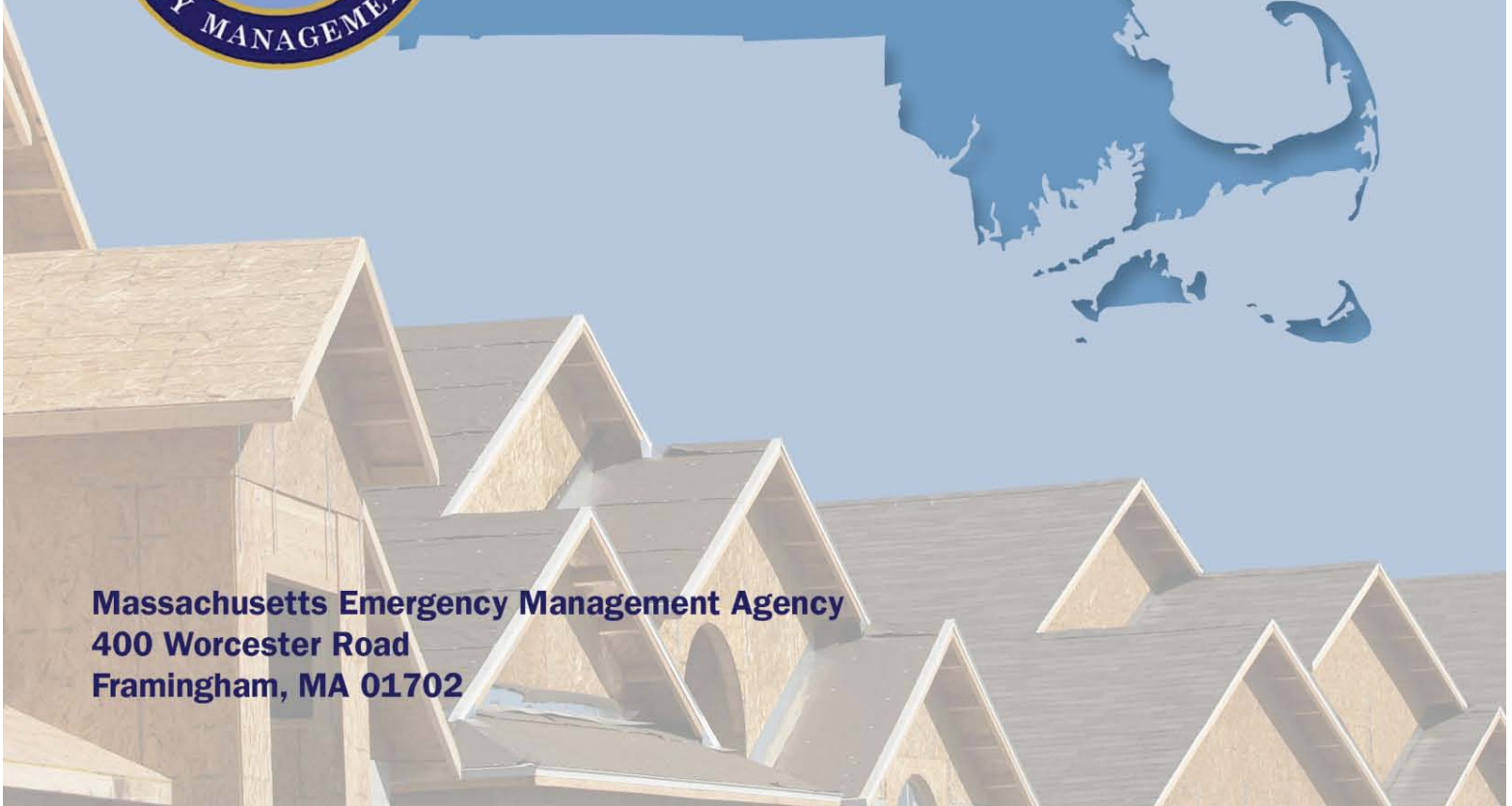


# Commonwealth of Massachusetts Disaster Housing Plan

Updated July 2015



Massachusetts Emergency Management Agency  
400 Worcester Road  
Framingham, MA 01702



# TABLE OF CONTENTS

---

EXECUTIVE SUMMARY .....	ES-1
SECTION ONE: INTRODUCTION .....	1-1
1.1 Purpose.....	1-1
1.2 Scope.....	1-1
1.3 Types of Declarations .....	1-3
1.3.1 Gubernatorial State of Emergency Declaration .....	1-3
1.3.2 Small Business Administration Declaration .....	1-3
1.3.3 Presidential Disaster Declaration.....	1-3
1.4 Planning Assumptions .....	1-3
SECTION TWO: COMMONWEALTH SITUATION AND CONSIDERATIONS .....	2-1
2.1 Situation .....	2-1
2.2 Assistance Prioritization .....	2-2
2.2.1 Access and Functional Needs Population .....	2-3
2.2.2 Affordable Housing .....	2-3
2.2.3 Urban and Rural Areas.....	2-3
2.2.4 Martha’s Vineyard and Nantucket .....	2-4
2.2.5 Tribal Governments .....	2-4
SECTION THREE: CONCEPT OF OPERATIONS .....	3-1
3.1 Overview .....	3-1
3.2 Activation of the Disaster Housing Plan.....	3-2
3.3 Disaster Housing Options and Sequence of Delivery .....	3-3
3.3.1 Interim Housing .....	3-3
3.3.2 Long-Term Housing.....	3-3
3.4 Massachusetts Disaster Housing Task Force.....	3-5
3.5 Commonwealth Housing Recovery Functions .....	3-7
SECTION FOUR: ROLES, RESPONSIBILITIES AND COORDINATION .....	4-1
4.1 MADHTF Members.....	4-1
4.2 Coordination Responsibilities of MADHTF.....	4-1
4.2.1 Preparedness Goals, Activities, and Coordination.....	4-2
4.2.2 Recovery Goals, Activities, and Coordination .....	4-3
SECTION FIVE: PLAN MAINTENANCE .....	5-1
SECTION SIX: AUTHORITIES.....	6-1
6.1 Commonwealth of Massachusetts Disaster Housing Authorities .....	6-1
6.2 Federal Disaster Housing Authorities .....	6-1
APPENDIX A: ACRONYMS AND ABBREVIATIONS .....	A-1
APPENDIX B: REFERENCES AND RESOURCES .....	B-1
APPENDIX C: MASSACHUSETTS HOUSING RECOVERY FUNCTIONS .....	C-1
C.1 MAHRF 1: Housing Damage and Needs Assessment.....	C-1
C.1.1 Functions of Primary and Supporting Agencies .....	C-2

## TABLE OF CONTENTS

---

C.1.2	Pre-Disaster Capacity Building Activities .....	C-3
C.1.3	Post-Disaster Actions .....	C-3
C.1.4	Resources .....	C-4
C.2	MAHRF 2: Debris Management .....	C-5
C.3	MAHRF 3: Critical Lifeline and Infrastructure Restoration .....	C-6
C.4	MAHRF 4: Temporary Housing .....	C-7
C.4.1	Functions of Primary and Supporting Agencies .....	C-7
C.4.2	Pre-Disaster Capacity Building Activities .....	C-9
C.4.3	Post-Disaster Actions .....	C-9
C.4.4	Resources .....	C-10
C.5	MAHRF 5: Volunteers and Donations .....	C-11
C.5.1	Functions of Primary and Supporting Agencies .....	C-11
C.5.2	Pre-Disaster Capacity Building Activities .....	C-11
C.5.3	Post-Disaster Actions .....	C-12
C.5.4	Resources .....	C-12
C.6	MAHRF 6: Environmental, Historic Preservation and Insurance .....	C-13
C.6.1	Functions of Primary and Supporting Agencies .....	C-13
C.6.2	Pre-Disaster Capacity Building Activities .....	C-15
C.6.3	Post-Disaster Actions .....	C-15
C.6.4	Resources .....	C-16
C.7	MAHRF 7: Hazard Mitigation and Redevelopment .....	C-17
C.7.1	Functions of Primary and Supporting Agencies .....	C-17
C.7.2	Pre-Disaster Capacity Building Activities .....	C-20
C.7.3	Post-Disaster Actions .....	C-21
C.7.4	Resources .....	C-22
C.8	MAHRF 8: Recovery Administration, Contracting, and Finance .....	C-24
C.8.1	Functions of Primary and Supporting Agencies .....	C-24
C.8.2	Pre-Disaster Capacity Building Activities .....	C-25
C.8.3	Post-Disaster Actions .....	C-25
C.8.4	Resources .....	C-25
C.9	MAHRF 9: Public Information and External Affairs .....	C-27
C.9.1	Functions of Primary and Supporting Agencies .....	C-27
C.9.2	Pre-Disaster Capacity Building Activities .....	C-28
C.9.3	Post-Disaster Actions .....	C-29
C.9.4	Resources .....	C-30

### Tables

Table 1: Massachusetts Disaster Housing Task Force Core Members .....	4-1
Table B-1: Affordable Housing Options for Massachusetts Residents .....	B-6
Table C-1: Nine Massachusetts Housing Recovery Functions .....	C-1

### Figures

Figure 1: Phases of Disaster Housing and Activities .....	1-2
Figure 2: Concept of Operations and Coordination .....	3-2

The Commonwealth of Massachusetts Disaster Housing Plan establishes a framework for the Commonwealth and other supporting agencies and organizations to successfully execute disaster housing recovery measures. The purpose of the Plan is to facilitate a shared vision for the rebuilding process, driven by cooperation among the Commonwealth, local communities, and the public. This shared vision and cooperation is critical for rebuilding sustainable and resilient communities.

The Plan will be initiated upon a state of emergency, presidential disaster declaration, or anytime housing recovery functions are identified as a need. It focuses on the Commonwealth's role in supporting the local housing recovery mission; local municipalities are the primary entities responsible for managing disasters. This Plan supports the interim and long-term housing recovery activities beyond shelter services included in the *Massachusetts Statewide Mass Care and Shelter Coordination Plan*.

This Plan describes the roles and responsibilities of Massachusetts Disaster Housing Task Force (MADHTF), the lead coordinating entity established by this Plan, and their pre- and post-disaster operational goals and activities. The MADHTF will be supported by nine Housing Recovery Functions: Housing Damage and Needs Assessment; Debris Management; Critical Lifeline and Infrastructure Restoration; Temporary Housing; Volunteers and Donations; Environmental, Historic Preservation and Insurance; Hazard Mitigation and Redevelopment; Recovery Administration, Contracting and Finance; and Public Information and External Affairs.

This Plan presents a flexible approach that can be applied to different types and magnitudes of disaster events, and adapted to the size of the affected town, city, or region. It is supported by other more detailed documents, briefly described as follows:

- State Emergency Operations Center Executive Level Playbook – contains more detailed definitions of roles, responsibilities, and action items
- Local Planning Guide – contains information on a disaster housing plan template applicable to the cities and towns in the Commonwealth
- Disaster Housing Recovery Barriers and Best Practices Report – identifies potential legal issues that could impede or enhance disaster housing in the Commonwealth, and then outlines approaches, considerations, and methods to choose actions and which partners to include in discussions and decision-making

The Plan is organized into six sections, including Introduction; Commonwealth Situation and Considerations; Concept of Operations; Roles, Responsibilities and Coordination, Plan Maintenance; and Authorities. The involvement of various Commonwealth agencies and their functions and action items (before and after a disaster) is detailed in the Appendix on Housing Recovery Functions. Finally, each Housing Recovery Function includes a Resources list, which will be useful when developing Memorandums of Agreement, GIS databases, damage assessments, and sample waiver requests.

## SECTION ONE: INTRODUCTION

### 1.1 PURPOSE

The Commonwealth of Massachusetts is vulnerable to a variety of man-made and natural hazards that can cause localized or widespread damage to housing and infrastructure. While many people may be able to return to their homes almost immediately after or within a short period of time (e.g., hours to days) of a disaster incident, a more serious and widespread disaster may result in the destruction and damage of hundreds or thousands of residences. Homes may be destroyed or uninhabitable for an unknown or extended period of time; during this time, many people will need housing, and interim and long-term housing options will be required.

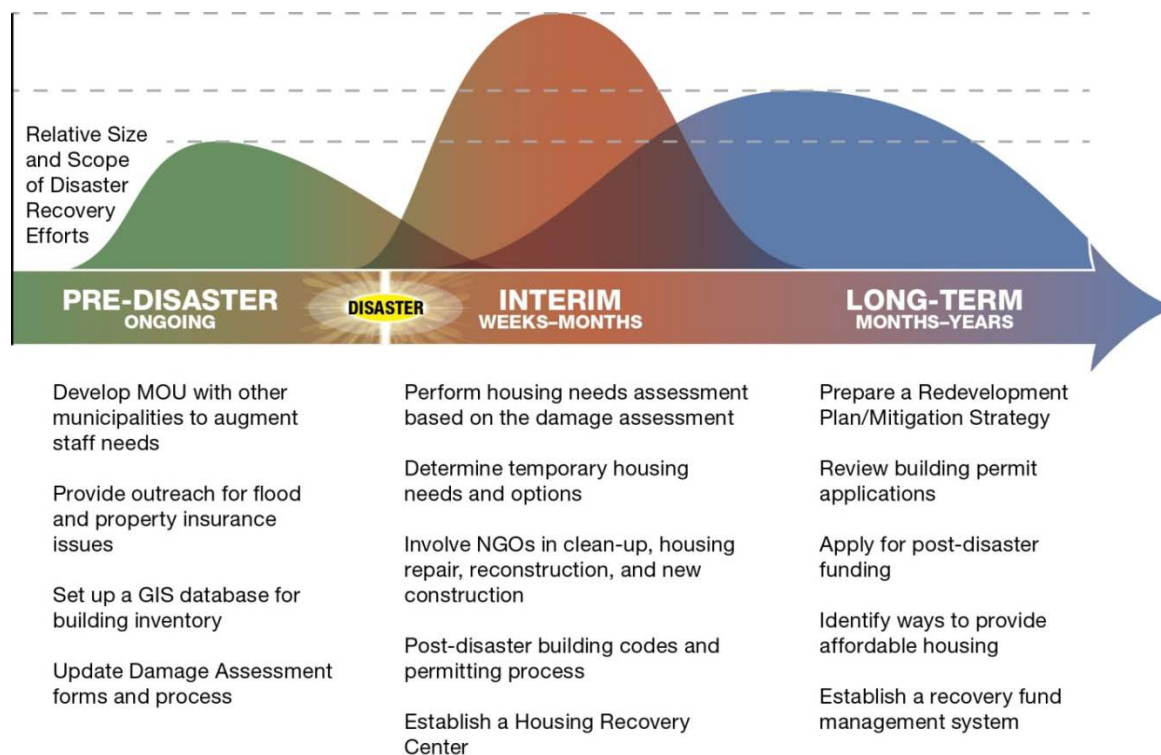
The *Commonwealth of Massachusetts Disaster Housing Plan* (Plan) provides a framework for coordinating and maximizing resources to support interim and long-term disaster housing recovery operations across the Commonwealth. The Plan has a three-part purpose:

1. To facilitate coordinated state and federal level support to local communities who have fully committed their local resources and require disaster housing assistance.
2. To guide communities in developing and improving local disaster housing plans.
3. To provide guidance to the Massachusetts Disaster Housing Task Force (MADHTF) on the key responsibilities of state agencies involved in the disaster housing recovery program.

### 1.2 SCOPE

The *Commonwealth of Massachusetts Disaster Housing Plan* builds on the best practices and procedures established by the New England Regional Catastrophic Planning Initiative and is consistent with the Commonwealth's existing incident command system as documented in the *Commonwealth of Massachusetts Comprehensive Emergency Management Plan* (CEMP) and two of its Annexes—the Massachusetts Emergency Support Function (MAESF) 6, Mass Care, Emergency Assistance, Housing and Human Services, Annex and MAESF 14, Recovery Annex—and the *Massachusetts Statewide Mass Care and Shelter Coordination Plan*.

The scope of this Plan is different from both the CEMP and the Massachusetts Statewide Mass Care and Shelter Coordination Plan in that they are about immediate response, coordination, and sheltering activities after a disaster. Conversely, this Plan focuses on solutions for interim housing that would be needed after an event and could be useful for months until permanent long-term housing is provided. See Figure 1 for the phases of disaster housing recovery, scope of this document, and examples of activities that may occur in each phase.



Source: Adapted from Figure 1 Recovery Continuum: Description of Activities by Phase, FEMA National Disaster Recovery Framework, 2011, p. 8)

**Figure 1: Phases of Disaster Housing and Activities**

This Plan applies to all entities with responsibilities in disaster housing recovery operations requiring state-level coordination, including local agencies and governments, state agencies, quasi-independent state authorities, non-governmental organizations, and private entities. The Plan is intended for use by MEMA, state agencies, and state-level organizations with a role in disaster housing recovery operations. This Plan will be applied following a disaster, after the initial response phase has passed and immediate threats to life and property have been stabilized.

It comprises six sections and three appendices. The six sections include:

1. Introduction
2. Commonwealth situation and considerations
3. Concept of operations
4. Roles, responsibilities and coordination
5. Plan maintenance
6. Authorities

The three appendices consist of:

- A. Acronyms and abbreviations
- B. References and resources
- C. Housing recovery functions

## 1.3 TYPES OF DECLARATIONS

Depending on the location, type, and magnitude of the disaster, the Commonwealth of Massachusetts may be called upon to assist local communities by providing coordination, logistical, and/or resource support for disaster housing in the following scenarios:

### 1.3.1 Gubernatorial State of Emergency Declaration

The declaration would be based on one of the following scenarios:

- The Commonwealth verifies a locally identified need: State level involvement may be triggered not necessarily by a pre-defined magnitude of housing damage and needs, as smaller communities may need support to deal with a small event. So when a need for Commonwealth involvement is identified at the local level, the Commonwealth may verify the need and decide to support the local jurisdiction.
- The Commonwealth identifies and determines need: The Commonwealth may proactively decide to conduct a damage assessment and decide that the situation warrants Commonwealth involvement, in coordination with local efforts. Generally, Commonwealth involvement may be triggered by any event that requires Red Cross involvement.

### 1.3.2 Small Business Administration Declaration

There are two types of disaster declarations that trigger Small Business Administration (SBA) programs for housing recovery: Presidential and SBA Physical. The first is when the President declares a Major Disaster or emergency and authorizes Federal Assistance, including Individual Assistance (Individuals and Households Program [IHP]). The second type of disaster that can cause SBA funds to become available is based on meeting a particular threshold of physical damage to buildings, machinery, equipment, inventory, homes, and other property. The following thresholds must be met before the Governor requests a declaration from the SBA: In any county or other small political subdivision of a state, at least 25 homes or 25 businesses, or a combination of at least 25 homes, businesses, or other eligible institutions, have each sustained uninsured losses of 40 percent or more of the estimated fair replacement value or pre-disaster fair market value of the damaged property, whichever is lower.

### 1.3.3 Presidential Disaster Declaration

Operational and financial recovery assistance may become available from the federal government following a disaster. The Governor's request to the President for declaring a major disaster or emergency is sent through the FEMA Region I Administrator. FEMA requires the Governor's activation of the Massachusetts CEMP.

## 1.4 PLANNING ASSUMPTIONS

The following assumptions apply to this Plan:

- An incident or event can occur with little or no warning, at any time, and in any area of Massachusetts, and can escalate more rapidly than any single local or Commonwealth response organization can address it.
- A large-scale emergency or disaster may be a prolonged event that requires an extended commitment of resources.
- Local governments have existing emergency management resources, plans, and procedures in place. When an incident or event occurs, local governments will use their own resources first, augmented as needed by resources from community-to-community mutual aid.
- Local governments will only request Commonwealth assistance if an incident exceeds or is expected to exceed local capabilities.
- Commonwealth officials, agencies, and partners understand their roles and responsibilities under the Disaster Housing Plan and maintain appropriate procedures and a state of readiness.
- The Commonwealth has resources and expertise that can be used to supplement local efforts. Federal assistance will be requested to support Commonwealth and local efforts if an incident exceeds Commonwealth and local capabilities.
- Coordination and communication among federal, Commonwealth, and local agencies and non-governmental organizations (NGOs) will be essential in implementing disaster recovery programs.
- Success of the disaster housing recovery operation will depend on the timely collection, confirmation, and circulation of critical information from local and state governments.



## SECTION TWO: COMMONWEALTH SITUATION AND CONSIDERATIONS

### 2.1 SITUATION

Natural, technological, and human-caused disasters can create a need for housing, whether they affect a small town or a big city. Local communities may become overwhelmed and unable to meet demand for housing. However, if they can consolidate resources they can serve more people and realize cost efficiencies. Depending on the location and magnitude of the disaster, the Commonwealth of Massachusetts may be called upon to assist local communities by providing coordination, logistical, and/or resource support for disaster housing.

As described in the *Commonwealth of Massachusetts 2013 State Hazard Mitigation Plan*, Massachusetts' geographic features present a variety of hazards despite being the 45th largest state in the U.S. (8,257 square miles of land and water area). The Commonwealth features the North Shore, Boston Harbor/Massachusetts Bay, South Shore, Cape Cod and Islands, and South Coast coastal zones, and various inland regions. Each area has characteristics that affect its susceptibility to hazards. The topography varies from rocky shores, sandy beaches, and salt marshes on the east coast, through rolling hills and fertile valleys, to wooded hills in the western part of the state. There are 4,230 miles of rivers in the Commonwealth of Massachusetts. The longest in-state river is the Charles, flowing 80 miles. The longest river in New England is the Connecticut, which flows from north to south for 67.5 miles in Massachusetts. Massachusetts has more than 3,000 lakes and ponds, 107 state parks, 20 national historical parks, seashores, and historic sites, 245,000 acres of municipal watershed lands, 3.2 million acres of privately owned forest land, and 43,500 acres of Cape Cod National Seashore. Lying off Cape Cod are Martha's Vineyard, Nantucket, and the Elizabeth Islands.

A wide spectrum of population densities and demographic characteristics across the Commonwealth also presents challenges for post-disaster housing. Massachusetts is the 14th most populated state in the nation (2010 population was 6,547,629). It is a relatively slow-growing, densely populated state. The state's population is concentrated in its eastern portion. According to Census figures reported in the *Commonwealth of Massachusetts 2013 State Hazard Mitigation Plan*, 99.6 percent of the state's population lives in a metropolitan area. As of July 1, 2011, population density was estimated to be 840.2 persons per square mile, compared to 88.1 for the United States as a whole. The state capital, Boston, is the largest city in New England, accounting for 9.5 percent of the Commonwealth's population. It is the hub of the Boston-Cambridge-Quincy Metropolitan Statistical Area, which is the most densely populated metropolitan area in the state, with a total population as of July 1, 2011 estimated at 4,591,112 (34.8 percent of the total New England population).

Urban and rural areas have different needs as well. There are nine urban areas in the Commonwealth, including the Providence, Rhode Island metropolitan area, and 15 urban centers. Massachusetts is predominately urban, with 90.3 percent of its population in urban areas,

1.67 percent of the population in urban centers, and the remaining 8.03 percent of the population residing in rural areas.<sup>1</sup>

The average household size is 2.5 persons, and the average family size is 3.1 persons. With a well-educated population, the state maintains a relatively high income level (\$51,304 average per capita income—ranked third in the nation) and a relatively diversified economy.

The very young and the senior citizen populations require special attention during preparedness and recovery activities. Their age could cause difficulty after a disaster, they may not qualify for loans, or they could become further disabled because of the disaster. The 65-and-over and 85-and-over age groups are expected to grow in the coming decades.

Disabilities, income levels, language differences, and housing tenure also play a role in the speed and nature of disaster recovery. This Plan complies with the Americans with Disabilities Act (ADA). People with disabilities and others with access and functional needs must have access to all services. The Plan considers the following recent demographic facts:

- Massachusetts has an estimated 752,323 people, or 11.5 percent of the population, with disabilities, and others with access and functional needs (all age groups of civilian non-institutionalized populations with a hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, or independent living difficulty).<sup>2</sup>
- An estimated 11 percent of the population in Massachusetts is living at or below the poverty line.<sup>3</sup>
- 8.8 percent of the population has limited English language proficiency.<sup>4</sup>
- Of the 2,547,075 occupied housing units in the Commonwealth, 1,587,158, or 62.3 percent, are owner-occupied units, and 959,917, or 37.7 percent, are renter-occupied units.<sup>5</sup>
- An estimated 52.8 percent of the occupied housing units are single-family, detached units.<sup>6</sup>

## 2.2 ASSISTANCE PRIORITIZATION

A combination of needs-based and assistance-based prioritization should be considered when assessing and determining how to allocate resources to support disaster housing preparedness,

---

<sup>1</sup> U.S. Census Bureau, 2000. *Census 2000 Urbanized Area and Urban Cluster Information*. <http://www.census.gov/geo/reference/ua/urban-rural-2000.html> Retrieved April 28, 2014.

<sup>2</sup> U.S. Census Bureau, 2012 American Community Survey, [http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_12\\_1YR\\_S1810&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_12_1YR_S1810&prodType=table).

<sup>3</sup> U.S. Census Bureau, 2008-2012 American Community Survey, [http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_12\\_5YR\\_DP03](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_12_5YR_DP03).

<sup>4</sup> U.S. Census Bureau, 2008-2012 American Community Survey, [http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_12\\_5YR\\_S0501](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_12_5YR_S0501).

<sup>5</sup> U.S. Census Bureau, 2010 Census, [http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC\\_10\\_DP\\_DPDP1](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC_10_DP_DPDP1).

<sup>6</sup> U.S. Census Bureau, 2008-2012 American Community Survey [http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_12\\_5YR\\_S2504](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_12_5YR_S2504).

response, and recovery. Needs-based prioritization provides the most resources to communities with the most housing damage and little or no housing alternatives available. Assistance-based prioritization provides the most resources to communities that do not have established disaster housing assistance programs of their own. A combination of needs-based and assistance-based prioritization considers differences between pre-disaster housing stock and a post-disaster assessment of housing damage to meet the interim and long-term housing needs of its residents and recover from the disaster. No matter how resource prioritization is identified, factors such as income, employment, access and functional needs, and locations should be considered and are discussed below.

### 2.2.1 Access and Functional Needs Population

When prioritizing housing needs, it is important to consider that access and functional needs populations may require assistance locating, securing, and moving to post-disaster housing. Housing needs to accommodate an individual's functional needs and be accessible to the individual; it also has to have space for durable medical equipment and additional bedrooms for care-takers. When feasible, housing should also be located near public transportation, medical providers, employment or educational facility and/or retail stores.<sup>7</sup>

### 2.2.2 Affordable Housing

Persons receiving rental assistance or residing in public housing are not well positioned for long-term housing options after a disaster. The availability of affordable housing should be considered as part of pre-disaster preparedness planning. Disaster housing recovery activities should consider rental and public housing needs by assessing the availability of housing units near public transportation, schools, and places of employment.

### 2.2.3 Urban and Rural Areas

Urban locations will have a greater number and variety of housing units and less open space or vacant land to accommodate temporary housing (e.g., FEMA manufactured housing units). High-density and high-rise buildings may increase the difficulty of finding enough temporary housing for residents and increasing disaster resiliency of multi-family buildings through mitigation measures. Public transportation routes should be considered when identifying interim housing, especially if vulnerable populations are relocated away from employment and social services locations.

In rural areas, single-family residences are the dominant housing type. The available open space is more accommodating for installing temporary housing units on or near a homeowner's property. Vulnerable populations are more isolated in rural areas, which generally lack or have a limited public transportation system and limited social services, including limited affordable housing. Rural communities tend to require more technical as well as financial support from the

---

<sup>7</sup> FEMA, *Guidance on Planning for Integration of Functional Needs Support Services in General Population Shelters*. November 2010.

Commonwealth, while large metropolitan municipalities tend to have administrative capacity to manage long-term disaster housing programs.

### 2.2.4 Martha's Vineyard and Nantucket

Martha's Vineyard and Nantucket populations that shelter in-place during an event will be isolated. Assistance during recovery for debris removal, temporary housing, restoration of utilities, and repair of infrastructure, and the construction supplies and labor for reconstruction/mitigation activities, may be severely delayed, as the islands may not be immediately accessible.

These communities face other challenges in addition to their isolation. Temporary housing cannot be placed in Special Flood Hazard Areas, and it could be hard to find vacant lots outside floodplains. Many of the damaged structures could be vacation homes. If it takes a long time to repair them, the local economy, which is based on tourism, would be negatively affected.

### 2.2.5 Tribal Governments

There are two federally recognized tribal governments in Massachusetts: the Mashpee Wampanoag Indian Tribal Council and the Wampanoag Tribe of Gay Head (Aquinnah) of Massachusetts, and one state-recognized tribal government, Nipmuc Nation, in Massachusetts. Federally recognized tribal governments can receive presidential disaster declarations independent of the Commonwealth and manage disaster response and recovery; however, tribal governments may not have adequate capacity to respond to a disaster and may need aid from the Commonwealth.

## SECTION THREE: CONCEPT OF OPERATIONS

### 3.1 OVERVIEW

The State Emergency Operations Center (SEOC) serves as the central point of coordination for state-level emergency management and response activities in the event of an emergency. There are three levels of SEOC activation and the Director of MEMA or his/her designee determines the appropriate activation level. The SEOC may be activated to coordinate state-level response to an emergency, where state resources must be mobilized to ensure health and safety of Commonwealth citizens. The SEOC is located at MEMA Headquarters, in Framingham, Massachusetts, and coordinates with the Governor's Office, FEMA Region I, and the MEMA Regional emergency operations centers when activated.

The definitions of the three emergency levels, ranging from lowest (Level 1) to catastrophic (Level 3), are:

- Level 1, Steady State / Monitoring: MEMA is operating with normal 24/7 staffing. MEMA Communications Center personnel are monitoring conditions and events throughout the state and region, and staff is available to assist municipalities and state agencies if the need arises.
- Level 2, Partial Activation: Additional staff is on duty in the SEOC. Some general and command staff positions have been filled, and some Emergency Support Functions have been activated. Enhanced operations and planning activities are taking place.
- Level 3, Full Activation: Emergency Support Functions have been activated. A FEMA State Liaison Officer or Incident Management Assistance Team may be present in the SEOC, and the FEMA Region I Regional Response Coordination Center may be activated. The Governor has declared or is likely to declare a state of emergency and has requested, or is likely to request, a federal emergency or major disaster declaration.

During an incident, the initial SEOC operational focus is centered on response activities; however, preliminary short-term recovery activities will begin under the Recovery Section almost as soon as the response begins. Initial recovery operations in the SEOC may include reviewing damage assessments, beginning the appropriate disaster declaration process, restoring critical infrastructure, clearing debris, offering health and welfare assistance, assisting with shelter and food, providing temporary/interim housing, and determining sites for Disaster Recovery Centers and Community Response Teams. Other activities might include calling preliminary damage assessment teams together and providing sufficient personnel to operate within the Recovery Section before any deployment begins.

As response activities taper off, non-life-safety issues will need to be addressed, and the volume of recovery-oriented requests will start to be the primary focus of SEOC operations, and the SEOC Manager will decide whether to activate the State Recovery Plan. Upon activation of the State Recovery Plan, operational focus will begin to shift from response and short-term recovery to interim and long-term recovery; this transition will be accomplished in two steps: (1) The

Recovery Section Chief will oversee all recovery operations and activities within the SEOC, and (2) SEOC operational focus shifts to recovery,. Figure 2 illustrates the concept of operations.

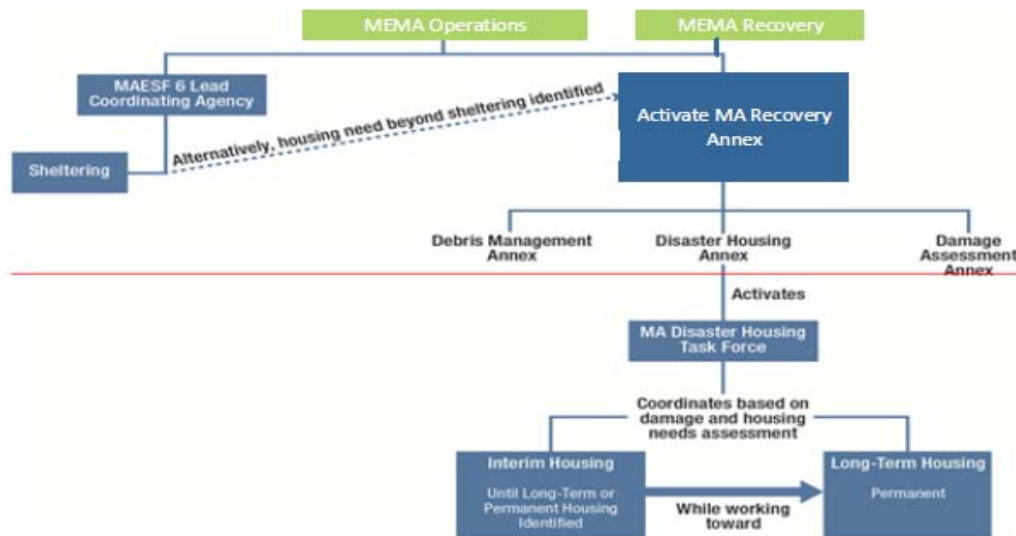


Figure 2: Concept of Operations and Coordination

### 3.2 ACTIVATION OF THE DISASTER HOUSING PLAN

Within the existing SEOC structure, Recovery Operations will be coordinated under the Recovery Section and MEMA will be the lead coordination agency for all support functions assigned to recovery operations.

If situational awareness information, including damage assessments conducted during the response and short-term recovery phase, indicate wide spread destruction of businesses, community housing, and displacement of individuals and families the SEOC Manager and Recovery Section Chief in collaboration with the MA Disaster Housing Task Force will determine activation of this plan in an effort to support housing needs across impacted areas in the Commonwealth.

If this plan is activated, the MADHTF will work under the direction of MEMA within the existing SEOC organizational structure to operationalize the Disaster Housing Plan. Figure 2 depicts the transition from response operations to recovery operations as it relates specifically to Disaster Housing.

If a Presidential Declaration is received, coordination may shift from the SEOC to a FEMA/MEMA Joint Field Office once established. In this case, the MADHTF will work closely with Federal Housing Recovery Function within National Disaster Recovery Framework and provide support to impacted communities. Joint disaster recovery centers will also be operational in the declared counties, and housing specialists may be present at the disaster recovery centers to provide technical and programmatic support to the survivors for interim and long-term housing solutions.

### 3.3 DISASTER HOUSING OPTIONS AND SEQUENCE OF DELIVERY

Following a disaster, local and state governments have the primary responsibility for housing recovery. NGOs typically provide a great deal of assistance with housing repair and reconstruction.

Post-disaster housing solutions will be determined through a collaborative effort of MADHTF members, state and local governments, and NGOs. Housing solutions may involve a regional approach or multiple jurisdictions, in which case the MADHTF will coordinate communication and delivery of solutions.

#### 3.3.1 Interim Housing

Interim housing is designed to assist survivors whose homes have been rendered uninhabitable. It may be necessary to move survivors out of a shelter or other temporary housing and into interim housing before long-term housing is available. Interim housing needs can be met through the use of existing rental and vacant homes, hotels and motels, and quick repair of damaged houses. Homeowners and renters, especially if they have insurance, can rent a space while their home is being repaired. For expedited recovery, insurance and nongovernmental organizations are the first line of assistance prior to receiving funding from the government.

Without a Presidential declaration, limited federal assistance would be available for the affected population. MADHTF may identify vacant public housing, group homes, assisted living, and nursing facilities to place survivors. Vacant offices or dormitories can be converted into temporary housing. The Massachusetts Voluntary Organization Active in Disaster (MA VOAD) can provide volunteers for cleanup and repairs as well.

If there is a Presidential declaration, other federal assistances would be available: impacted homeowners can request National Flood Insurance Program (NFIP) damage assessment and payment, and the FEMA Rental Assistance Program becomes available for up to 18 months. If rental units are not available, the FEMA Direct Housing Assistance Program (which furnishes manufactured housing units) can be considered. FEMA IHP assistance and SBA low interest loans are available for repair work, as well as the FEMA Sheltering and Temporary Essential Power (STEP<sup>8</sup>) program may be applicable. Finally, Internal Revenue Service (IRS) tax credit may be available to reimburse repairs costs to the damaged houses.

#### 3.3.2 Long-Term Housing

Long-term housing should meet the needs of survivors and provides reasonable levels of safety and privacy. This phase of housing involves rebuilding units that were destroyed and construction of new housing. Some homeowners will choose permanent housing based on availability of land for new construction and pay out of their own insurance claims. Some may

---

<sup>8</sup> STEP is an example of interim housing implemented during Hurricane Sandy recovery, and it may not be available for future disasters.

receive help from non-profit or faith-based volunteer groups. Some survivors may obtain a mortgage to address housing needs. However, some survivors will have few choices for permanent housing and may have no way to repair or rebuild without assistance from the federal government. In addition to homeowners, there may be renters who will need additional assistance finding permanent housing options.

Similar to the process for obtaining interim housing without a declaration, individuals and households can contact private insurance or NFIP for damage assessment and payment. MA VOAD may be contacted to find volunteers for cleanup and repairs. MADHTF may be able to identify local rental housing units and place survivors. In the context of long-term reconstruction, if a house suffered substantial damages and was insured by NFIP, the homeowner can apply for Increased Cost of Compliance (ICC) in addition to flood insurance claims. It will pay the property owner costs to comply with State or community floodplain management ordinances after a direct physical loss caused by a flood. The payment must be used toward flood mitigation measures that will substantially reduce or eliminate the flood. Other Hazard Mitigation Assistance (HMA) funds, such as FEMA Pre-Disaster Mitigation (PDM) or Flood Mitigation Assistance (FMA) are available to mitigate disaster impacts and build resilience. However, the HMA funds cannot be used for an individual's disaster recovery or mitigation needs that have been met through other assistance.

As discussed in Section 1.4.2, there are two types of SBA disaster declarations: Presidential and SBA Physical. When the SBA disaster declaration is issued, low-interest home and personal property loans become available to qualifying homeowners and renters for repair or replacement of destroyed or damaged property. These applicants may also be eligible for additional mitigation loans to cover the cost of improvements that will protect their property from future damage. The mitigation loan may not exceed 20 percent of the total amount of disaster damage to real estate improvements, as verified by SBA, to a maximum of \$200,000 for home loans.

When the President declares a disaster, substantial federal funding and technical assistance become available to the affected state. Federal funding can be used for rental assistance, repair and reconstruction, and hazard mitigation. Community Development Block Grant–Disaster Recovery (CDBG-DR) funding can be very flexible and useful for meeting different forms of long-term housing recovery needs. Other programs available for long-term housing in a declaration are:

- FEMA Permanent or Semi-Permanent Housing Construction
- U.S. Department of Agriculture (USDA) Rural Housing programs
- FEMA Hazard Mitigation Assistance programs (Hazard Mitigation Grant Program [HMGP], PDM, FMA)
- HUD Mortgage Insurance for Disaster Victims
- National Housing Trust Fund for Affordable Housing

Only a few sources of long-term assistance are similar to the ones noted for interim housing when a disaster has been declared, i.e., requesting NFIP damage assessment and payment, FEMA IHP replacement program, and IRS tax credit for repair work.



### 3.4 MASSACHUSETTS DISASTER HOUSING TASK FORCE

The MADHTF is composed of key stakeholders from federal, Commonwealth, and local government agencies, and private and non-profit organizations. Members of the MADHTF will support the implementation of preparedness and post-disaster housing strategies and actions. This sub-section outlines the MADHTF members, and their roles and responsibilities are covered in the next section.

The MADHTF will include federal, local, and private and nonprofit sector representatives, in addition to Commonwealth of Massachusetts agencies, for their critical role and support in implementing housing recovery programs (Figure 3). MEMA will be the primary coordinating agency, but the MADHTF as a whole is responsible for making progress toward goals and performing and tracking activities.

#### Core Housing Task Force Members:

- Massachusetts Emergency Management Agency
- Department of Housing and Community Development
- Department of Public Safety
- Division of Insurance
- Executive Office of Administration and Finance
- Mass Development
- MA Voluntary Organizations Active in Disasters

#### Associate Housing Task Force Members:

- U.S. Housing and Urban Development
- Federal Emergency Management Agency
- Massachusetts Housing Finance Agency
- Office of Geographic and Environmental Information (MassGIS)
- Massachusetts National Guard
- Massachusetts Office on Disability
- Executive Office of Elder Affairs
- Department of Environmental Protection (DEP)
- Regional Planning Agencies
- Local Housing Recovery Representative (i.e., Mass Municipal Association, Boston Center for Sustainable Rebuilding)
- Private Sector (i.e., homebuilders association, building supply, insurance)
- Other State Agency Representative (legislative)

The MADHTF will be active both pre-disaster and post-disaster. MADHTF activities will facilitate preparation for the potential need to provide housing to a large number of residents in the region, as well as a regional response to post-disaster housing needs and the restoration of permanent housing stock.

After a disaster, the MADHTF will remain as the core leadership team and may deploy some or all Massachusetts Disaster Housing Recovery Functions, depending on the magnitude of impacts, to successfully meet technical, financial, and material needs of affected people and communities.

The Task Force will lead the disaster housing process to:

- Build and strengthen relationships among stakeholders and improve the response and recovery process
- Maintain transparency in regard to important housing decisions
- Conduct and coordinate recovery activities
- Focus on the goals and milestones of the housing recovery process
- Make informed decisions about the rebuilding process
- Encourage and implement existing Disaster Housing Recovery Plans
- Work collaboratively to solve problems
- Enforce accountability
- Coordinate communication and information sharing among stakeholders
- Maintain lines of authority

The pre-disaster role of the MADHTF will be primarily one of education, coalition building, and dissemination of information. By discussing potential post-disaster housing issues and becoming better informed about prevailing best practices used in the country, MADHTF members will gain expertise that will facilitate the implementation of housing programs in the state as well as establish working relationships that will enhance the opportunity for developing regional solutions if region-specific problems are encountered post-disaster.

### *Preparedness Actions*

- Identify potential threats and vulnerabilities to the provision of interim and long-term post-disaster housing
- Identify strategies that may facilitate the implementation of post-disaster housing programs
- Identify resources that may be needed and might be shared among jurisdictions
- Update contact information and establish channels of communication that will enable the Task Force to function in a post-disaster environment
- Identify obstacles to expedited housing recovery and how to eliminate them
- Focus on one or more specific issues that may require a regional response post-disaster

The post-disaster role of the MADHTF will be one of sharing information, facilitating discussions about potential solutions to housing problems, and developing recommendations for regional approaches that will facilitate post-disaster housing. The MADHTF may consider issues of housing finance, construction and reconstruction, volunteers and donations, host communities, transportation, regulations, and land use planning.

### *Recovery Actions*

- Participate in after action meetings and/or draft recommendations for after action reports and other reports as appropriate
- Coordinate resources to support the consolidation and/or closing of shelters, mass feeding sites, when appropriate to do so
- Coordinate the demobilization of MAESFs when appropriate to do so
- Coordinate with local governments, American Red Cross, local emergency management agencies, and applicable federal agencies to assist in determining long-term sheltering and emergency housing needs, mass feeding, and human services needs for affected populations
- Coordinate to identify long-term housing needs of disaster victims who cannot return to their normal living arrangements because of disaster damage and impacts
- Develop plans to mitigate identified shortfalls of housing resources

The major functions and activities of each primary and supporting agency/organization are presented in the Housing Recovery Function Appendix of this Plan.

The Disaster Housing Preparedness and Recovery Goals and Coordination are presented in Section 4 – Roles, Responsibilities, and Coordination.

## **3.5 COMMONWEALTH HOUSING RECOVERY FUNCTIONS**

Appendix C of this Plan identifies specific capabilities that can facilitate the implementation of each housing recovery function that would require the leadership and/or involvement of local jurisdictions. The Task Force will facilitate communication among Commonwealth Housing Recovery Functions and facilitate information sharing to ensure transparency and to improve recovery efficiency by aligning complementary recovery activities.

Each Housing Recovery Function has a variety of support capabilities. Support capabilities include policies, procedures, regulations, or other features of a local jurisdiction that may facilitate a successful post-disaster housing recovery program. The Housing Recovery Functions addressed in Appendix C of this Plan are:

- Housing Recovery Function 1: Housing Damage and Needs Assessment
- Housing Recovery Function 2: Debris Management
- Housing Recovery Function 3: Critical Lifeline and Infrastructure Restoration
- Housing Recovery Function 4: Temporary Housing
- Housing Recovery Function 5: Volunteers and Donations
- Housing Recovery Function 6: Environmental, Historic Preservation, and Insurance
- Housing Recovery Function 7: Hazard Mitigation and Redevelopment
- Housing Recovery Function 8: Recovery Administration, Contracting, and Finance
- Housing Recovery Function 9: Public Information and External Affairs

## SECTION FOUR: ROLES, RESPONSIBILITIES AND COORDINATION

### 4.1 MADHTF MEMBERS

Table 1 shows the agency roles/responsibilities for the core members of MADHTF, as they pertain to disaster housing.

**Table 1: Massachusetts Disaster Housing Task Force Core Members**

Agency/Organization	Roles and Responsibilities
Massachusetts Emergency Management Agency	Responsible for coordinating emergency response during major disasters including the management and direction of Commonwealth resources. MEMA will be responsible for housing coordination with DHCD, HUD, and FEMA.
Department of Housing and Community Development	Serves as liaison to HUD on affordable housing initiatives; explores and assesses post-disaster housing options including repairs, loan assistance, replacement, factory-built housing, rental assistance, and semi-permanent and permanent construction options.
Division of Insurance	Coordinates statewide efforts related to post-disaster insurance matters with consumers and the insurance industry. Provides support to communities on navigating the claims process and provides assessments of damage and claim totals. Provides MEMA with data related to the financial and physical impacts of an event.
Department of Public Safety	Ensures the safety of the public through enforcing safety laws, rules, and regulations. Building code enforcement and inspection are important functions of redevelopment.
Executive Office of Administration and Finance	Supports expedited administration of post-disaster recovery contracts and finance management.
MassDevelopment	Coordinates with businesses, NGOs, and federal, state, and local governments to strengthen economy.
MA Voluntary Organizations Active in Disasters	Coordinate deployment of volunteers and resources in housing clean up and repair, temporary housing management and permanent housing reconstruction with affected municipalities.

### 4.2 COORDINATION RESPONSIBILITIES OF MADHTF

MEMA is the lead agency for coordinating the MADHTF; however, it is the MADHTF's responsibility to coordinate the disaster housing activities. MADHTF follows the multi-agency coordination method of bringing together multidisciplinary, policy-level decision makers to support incident level operations. This organizational concept is recommended at the state and

federal levels, where organizational leadership is brought together to identify resources to support needs in the affected jurisdiction.<sup>9</sup>

The types of assistance that individuals and communities can seek with or without disaster declaration are described in Section 3.2. Long-term housing recovery is more efficient when private insurance, NGOs, and other sources of support are pursued before applying for government assistances, which generally requires meeting income, and/or damage thresholds to be eligible. Also, government assistance may not be immediately available after a disaster declaration. State government assistance would be coordinated by MADHTF when it is not a Presidential declaration.

When there is a Presidential declaration, the MADHTF would coordinate with FEMA and other federal agencies to obtain information on how to apply for federal assistance and provide that information to affected individuals and communities. For example, survivors can apply online through <http://www.disasterassistance.gov/> or visit the Disaster Recovery Center (DRC) for SBA or FEMA IHP program application. For NFIP insurance claims and ICC, affected individuals and families would contact their insurance agent. For FEMA mitigation funding under HMA, e.g., HMGP, homeowners apply through their local government once the state establishes mitigation priorities; the state then reviews eligibility, and if appropriate, recommends the subapplications to FEMA.

The next two sub-sections describe the activities that will be conducted in pre-disaster and post-disaster situations (post-disaster activities include both response and mitigation).

### 4.2.1 Preparedness Goals, Activities, and Coordination

Pre-disaster goals are intended to improve housing resiliency and the response and recovery capabilities among housing disaster stakeholders. Goals include:

- Facilitate the implementation of disaster housing programs
- Collaborate with local jurisdictions to create a vision of how communities should look after recovery
- Encourage communities to create a housing profile, i.e., collect housing stock information comprising number and types of occupied units, vacant units, etc.
- Compile a funding and resource matrix to identify existing capabilities at the Commonwealth level
- Promote preparedness strategies for housing disaster resiliency through comprehensive planning updates

MADHTF will facilitate Commonwealth and local collaboration, enhancing the ability of the Commonwealth and local jurisdictions to provide temporary housing for affected residents and redevelop permanent housing.

---

<sup>9</sup> FEMA Region V, *Non-Stafford Act Recovery Guide: Developing and Coordinating Resources*.

Pre-disaster communication will be either by email or at annual MADHTF meetings. Communication may include storing and updating guidance documents and templates for documents that will be used post-disaster.

Regular communication through email will:

- Establish familiarity among Task Force members
- Provide opportunities to learn about the capabilities and strengths of Task Force members
- Provide opportunities to share documents prepared by other jurisdictions or by federal agencies relative to post-disaster housing

The annual pre-disaster meetings will provide opportunities to:

- Re-establish the membership of the Task Force
- Update contact information
- Discuss best practices for post-disaster housing as revealed in the practice of another region or in federal publications
- Describe local damage assessment methodologies and other established or emerging housing recovery capabilities

### 4.2.2 Recovery Goals, Activities, and Coordination

Post-disaster recovery is often driven by a desire on the part of residents to return to their normal routines as quickly as possible. Often this is expressed through a desire to rebuild housing and infrastructure exactly as it was before. The Task Force will help guide local decision-making about rebuilding strategies and funding programs that will improve the resiliency of the housing stock against future disasters.

Recovery goals involve activities that will expedite the repair/reconstruction of housing to meet long-term housing needs. Goals include:

- Provide safe, sanitary, equitable housing
- Coordinate communication between stakeholders
- Collaborate to create housing solutions to meet identified housing needs
- Rebuild in a way that increases resiliency of housing to future similar disasters
- Seize the opportunity to incorporate lessons learned and update building codes and ordinances to improve community resiliency

Members of the Task Force will report information and make recommendations to improve preparedness and recovery.

Post-disaster communication among members of MADHTF will provide opportunities to:

- Evaluate disaster impacts and housing needs in the affected communities
- Share information from investigations such as damage assessments
- Compare housing programs regionally and provide situational awareness on a regional basis

- Share potential solutions to housing problems and identify issues that may require a regional approach
- Examine technical details associated with the implementation of housing programs and use of federal housing funds
- Facilitate implementation of mutual aid agreements or the Emergency Management Assistance Compact
- Support Commonwealth and local government requests for federal aid
- Set up a regional information clearing house regarding housing recovery

MEMA will be primarily responsible for triggering communication among members of the Task Force, but all members will be encouraged to communicate with one another on post-disaster housing topics. Depending on the needs of the affected communities, the Task Force may develop and share situation reports describing regional-level strategies to address issues such as:

- Extent and geographic location of housing damage
- Extent and types of housing needs
- FEMA registrations for individual and household assistance
- Availability of hotel or motel rooms or vacant housing units
- Availability of temporary housing at military facilities or in commercial facilities
- Opportunities for relocation outside of the region or in unaffected parts of the region
- Progress made on housing repair and restoration
- Approaches used or programs established to facilitate rapid repair of damaged housing
- Developing regional housing recovery strategies
- Supplemental disaster recovery funding request and distribution

## SECTION FIVE: PLAN MAINTENANCE

The Disaster Housing Plan is intended to be a living document, subject to updates as needed. At a minimum, MEMA's Recovery Section Chief will convene an annual meeting in coordination with the annual Recovery Annex review, to discuss the status of capabilities, recent changes, and progress of pre-disaster actions. Detailed notes of the meeting would be appended to the Plan until the Plan could be formally updated.

The Plan would be updated taking the following elements into consideration:

- Formal updates of CEMP or other important planning guidance or standards
- Change in elected/appointed officials
- Changes in response resources (e.g., policies, personnel, organizational structures, leadership/ management processes, facilities, or equipment)
- After-action reports (AARs) and improvement plans from exercises or actual events
- Enactment of new or amended laws or Executive Orders
- Changes in demographics

When an event happens, an AAR will be prepared. Then, similar to the process in the CEMP, MEMA will convene an AAR conference to discuss recommendations, and then incorporate them into the next update of the Disaster Housing Plan.



## SECTION SIX: AUTHORITIES

This section includes an overview of state-level and federal policies relevant for disaster housing. Though there are few specific state-level policies it is important to be aware of and understand policies that are indirectly relevant, as they warrant this Plan to cover certain topics, like considerations for low-income populations. More details on state authorities and resources relevant for disaster housing are presented in Appendix B. Commonwealth-specific resources are also identified in Appendix C, organized by each Housing Recovery Function.

### 6.1 COMMONWEALTH OF MASSACHUSETTS DISASTER HOUSING AUTHORITIES

The *Massachusetts Comprehensive Emergency Management Plan* broadly mentions the Massachusetts Statewide Mass Care and Shelter Coordination Plan, which guides management and coordination of sheltering, feeding, first aid, and human services for disaster survivors. The policies for interim and long-term housing solutions are not specifically addressed in the CEMP or this Plan. State policies for disaster housing are governed by the following legislation and details are provided in Appendix B.

- Title II of the Americans with Disabilities Act (ADA) of 1990
- Architectural Access Board Regulations (521 Code of Massachusetts Regulations (C.M.R.) 1.00)
- Massachusetts General Law (M.G.L.) Non-Discrimination Statutes, M.G.L. Chapter 151B
- M.G.L. Public Accommodation Law, Chapter 272, § 98
- Department of Housing and Community Development (DHCD) Regulations (760 C.M.R. 67.00)
- Executive Order No. 526, Nondiscrimination, Diversity, Equal Opportunity and Affirmative Actions
- Article CXIV of the Massachusetts Constitution
- Massachusetts Civil Defense Act, Chapter 639 of the Acts of 1950
- Management Assistance Compact, Chapter 339 of the Acts of 2000

### 6.2 FEDERAL DISASTER HOUSING AUTHORITIES

Federal legislation relevant to disaster housing is as follows (details in Appendix B):

- Fair Housing Act of 1968
- Rehabilitation Act of 1973 (Section 504)
- Architectural Barriers Act (ABA) of 1968, Accessibility Guidelines
- Section 408, Robert T. Stafford Disaster Relief and Emergency Assistance Act (Public Law [P.L.] 93-288)
- P.L. 106-290, Disaster Mitigation Act of 2000, which amends the Stafford Act
- Section 203, National Housing Act (12 U.S. Code [U.S.C.] 1709, 1715(b)).
- P.L. 89-665 (16 U.S.C. 470 et seq.), National Historic Preservation Act.

- National Flood Insurance Act of 1968, 42 U.S.C. 4001 et seq., 44 Code of Federal Regulations (CFR) Parts 59 – 76, and Biggert-Waters Flood Insurance Reform Act of 2012.

The Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended, is the authority for FEMA funding to support state and local governments and private citizens after a disaster. The Stafford Act enables the federal government to assist states affected by a disaster to expedite the delivery of aid and emergency services, as well as the reconstruction of devastated areas. It provides statutory authority for most federal disaster response activities, especially as they pertain to FEMA programs including disaster housing. FEMA's Disaster Housing Assistance for those displaced by disasters is based on the following priorities:<sup>10</sup>

1. Maximize the use of available local housing resources
2. Use manufactured temporary housing
3. Employ innovative alternative forms of temporary housing
4. Authorize semi-permanent or permanent construction

---

<sup>10</sup> FEMA, *Draft Disaster Temporary Housing Operational Guide*, 2010.

**APPENDIX A: ACRONYMS AND ABBREVIATIONS**

AAR	After Action Report
ADA	Americans with Disabilities Act
AHI	Affordable Housing Institute
AHPP	Alternative Housing Pilot Program
BBRS	Board of Building Regulations and Standards
CDBG-DR	Community Development Block Grant–Disaster Recovery
CEMP	Comprehensive Emergency Management Plan
CFR	Code of Federal Regulations
C.M.R.	Code of Massachusetts Regulations
DCR	Department of Conservation and Recreation
DEP	Department of Environmental Protection
DHAP	Disaster Housing Assistance Program
DHCD	Department of Housing and Community Development
DOI	Division of Insurance
DOR	Department of Revenue
DRC	Disaster Recovery Center
EHP	Environmental and Historic Preservation
FEMA	Federal Emergency Management Agency
FHMP	Flood Hazard Management Program
FMA	Flood Mitigation Assistance
FMR	Fair Market Rental Rate
GIS	Geographic Information System
HMA	Hazard Mitigation Assistance
HMGP	Hazard Mitigation Grant Program
HUD	Housing and Urban Development
IA	Individual Assistance
IBC	International Building Code
ICC	Increased Cost of Compliance
IEBC	International Existing Building Code
IECC	International Energy Conservation Code
IFC	International Fire Code
IHP	Individuals and Households Program

## Appendix A: Acronyms and Abbreviations

---

IMC	International Mechanical Code
IRS	Internal Revenue Service
JIC	Joint Information Center
MA VOAD	Massachusetts Voluntary Organizations Active in Disaster
MADHTF	Massachusetts Disaster Housing Task Force
MAESF	Massachusetts Emergency Support Function
MAHRF	Massachusetts Housing Recovery Function
MassGIS	Office of Geographic Information
MCIA	Massachusetts Commission on Indian Affairs
MEMA	Massachusetts Emergency Management Agency
M.G.L.	Massachusetts General Law
MHC	Massachusetts Historical Commission
MHP	Massachusetts Housing Partnership
MOA	Memorandum of Agreement
MOD	Massachusetts Office on Disability
MOU	Memorandum of Understanding
NEPA	National Environmental Protection Act
NFIP	National Flood Insurance Program
NGO	Non-Government Organization
NHPA	National Historic Preservation Act
Oliver	The MassGIS Online Data Viewer and Editor
PDM	Pre-Disaster Mitigation
PIO	Public Information Officer
P.L.	Public Law
PMT	Project Management Team
RPC	Regional Planning Council
RTR	Rapid Temporary Repairs
SBA	Small Business Administration
SEOC	State Emergency Operations Center
SHMO	State Hazard Mitigation Officer
STEP	Sheltering and Temporary Essential Power
U.S.C.	U.S. Code
USDA	U.S. Department of Agriculture

## APPENDIX B: REFERENCES AND RESOURCES

### *Commonwealth of Massachusetts Disaster Housing Authorities*

State policies for disaster housing (both interim and long-term) are governed by the following legislation:

- Title II of the Americans with Disabilities Act of 1990 (ADA)
  - This part of the law covers state and local government programs and services and prohibits disability discrimination by all public entities at the local (i.e., school district, municipal, city, and county) and state levels. The law applies to local public housing, housing assistance, and housing referrals.
- Architectural Access Board Regulations (521 Code of Massachusetts Regulations (C.M.R.) 1.00) – These state regulations were created for the purpose of making all public buildings and facilities accessible to, functional, and safe for individuals with disabilities. The applicable provisions set forth criteria for ensuring compliance with state accessibility requirements, triggered based on when the building was constructed and/or when certain improvements were made to trigger compliance. The regulations are divided into five parts:
  - Part A: Administration (Section 1-6)
  - Part B: Building Types (Sections 7-19)
  - Part C: Exterior (Sections 20-23)
  - Part D: Interior (Sections 24-41)
  - Part E: Dwelling Units (Sections 42-47)
- Massachusetts General Law (M.G.L.) Non-Discrimination Statutes, M.G.L. Chapter 151B – This state law makes it an unlawful practice to discriminate against an individual because of a disability. This law operates as an analogous state law to Title I and II of the ADA, but the provisions relevant to housing are below.
  - Housing Subject to M.G.L. 151B (804 C.M.R. § 2.01) – Properties covered under c. 151B include “all land and housing accommodations,” i.e., residential homes, multi-family dwellings, apartments, public housing, and all commercial space.
  - Acquisition of Services, Accommodations (M.G.L. c. 151B, § 4, ¶ 6) – makes it unlawful for an individual with a disability to be discriminated against in the terms, conditions, or privileges of the acquisition of housing or accommodations, as well as, the furnishings of facilities and services in connection with the housing or accommodations.
  - Reasonable Modifications in Housing (M.G.L. c. 151B, § 4, ¶ 7(1)) – Housing providers must make reasonable modifications to existing premises occupied by an individual with a disability if the modification is necessary to afford the individual full enjoyment of the premises. State law, which differs from federal law, requires the owners of publicly assisted housing to incur the cost of making modifications to the

- premises if reasonable. See also 804 C.M.R. §2.03(4)(a)-(c) (examples of reasonable modifications and accommodations to premises).
- Reasonable Accommodations in Housing (M.G.L. c. 151B, § 4, ¶ 7(2)) – A housing provider (short or long-term) has the obligation to grant reasonable accommodations to individuals with disabilities. A reasonable accommodation in the housing context is to change rules, policies, practices, procedures, or services so that an individual with a disability has an equal opportunity to participate in the use and enjoyment of the dwelling.
  - Massachusetts General Law (M.G.L.) Public Accommodation Law, M.G.L. Chapter 272, § 98 – This state law makes it unlawful for any place of public accommodation, “a place which is open to and accepts or solicits the patronage of the general public,” to discriminate against an individual with a disability. This law also operates as analogous state law to Title II of the ADA. Similarly to c. 151B, reasonable accommodations and modifications must be provided under this law as well.
  - Department of Housing and Community Development (DHCD) Regulations (760 C.M.R. 67.00) – These state regulations address emergency assistance eligibility, criteria, and services. An individual with a disability also has the right to request reasonable accommodations (and in some circumstances, modifications) in this context as well.
    - Temporary Emergency Shelter (760 C.M.R. 67.06) – This regulation sets forth (1) eligibility and (2) ineligibility for emergency shelter, (3) temporary shelter placements, (4) conditions for shelter benefits, (5) noncompliance while in temporary shelter, and (6) termination of temporary emergency shelter benefits.
      - Within the DHCD requirements, both M.G.L. c. 151B and c. 272, § 98 operate to ensure equal use, treatment, and enjoyment of emergency shelters for individuals with disabilities.
      - For people with disabilities, a written statement by a competent medical professional may be sufficient to satisfy certain provisions within the eligibility requirements for emergency temporary shelter.
  - Executive Order No. 526, Nondiscrimination, Diversity, Equal Opportunity and Affirmative Actions
    - The Order says that the Commonwealth of Massachusetts must ensure that non-discrimination, diversity, and equal opportunity are safeguarded and promoted in Commonwealth decisions and programs, which include the construction or development or housing.
  - Article CXIV of the Massachusetts Constitution
    - The article specifies that no otherwise qualified handicapped individual shall, solely by reason of his handicap, be excluded from the participation in, denied the benefits

of, or be subject to discrimination under any program or activity within the Commonwealth.

Therefore, post-disaster recovery efforts must address housing for displaced individuals that may be handicapped.

- Massachusetts Civil Defense Act, Chapter 639 of the Acts of 1950
  - This law specifies that the Governor may exercise authority relative to, among other things, housing authorities when there is a declaration of a state of emergency.
- Management Assistance Compact, Chapter 339 of the Acts of 2000
  - This law established entry of the Commonwealth into the Interstate Emergency Management Assistance Compact for, among other things, the orderly evacuation and/or reception of a population as the result of a disaster.

### *Federal Disaster Housing Authorities*

Federal legislation relevant to disaster housing is as follows:

- Fair Housing Act of 1968 – Prohibits discrimination in housing and housing-related services based on a person's race, color, national origin, religion, sex, familial status, or disability. The Fair Housing Act ensures that all persons receive equal housing opportunity. The Act covers all types of housing intended as a short- or long-term residence, including the following types that are often used to house persons who are displaced by disasters: shelters that house persons for more than a few days, transitional housing facilities, nursing homes, and manufactured housing.
- Rehabilitation Act of 1973 (Section 504) – Prohibits disability discrimination in programs receiving U.S. Department of Housing and Urban Development (HUD) funds or financial assistance.
- Architectural Barriers Act (ABA) of 1968, Accessibility Guidelines – Specifically address emergency transportable housing units provided to disaster survivors by entities subject to the ADA or ABA. The final rule ensures that the emergency transportable housing units are readily accessible to and usable by disaster survivors with disabilities. The U.S. Department of Justice is required to update its accessibility standards for the design, construction, and alteration of facilities (other than certain transportation facilities) by entities subject to the ADA to be consistent with the final rule. HUD is required to update its accessibility standards for the design, construction, and alteration of residential facilities by entities subject to the ABA to be consistent with the final rule.
- Section 408, Robert T. Stafford Disaster Relief and Emergency Assistance Act (Public Law [P.L.] 93-288). Section 408 of the Act enables financial assistance and direct assistance to be provided to eligible individuals and households after a disaster. Assistance may include temporary housing, repair, replacement, and semi-permanent or permanent housing construction.

- P.L. 106-290, Disaster Mitigation Act of 2000, amends the Stafford Act and provides the legal basis for FEMA's mitigation plan requirements for local, state, and tribal mitigation plans as a condition of mitigation grant assistance.
- Section 203, National Housing Act (12 U.S. Code [U.S.C.] 1709, 1715(b)). The Section 203(h) program allows the Federal Housing Administration to insure mortgages made by qualified lenders to victims of a major disaster who have lost their homes and are in the process of rebuilding or buying another home.
- P.L. 89-665 (16 U.S.C. 470 et seq.), National Historic Preservation Act, relates to the preservation of historic resources damaged as a result of disasters.
- National Flood Insurance Act of 1968, 42 U.S.C. 4001 et seq., 44 Code of Federal Regulations (CFR) Parts 59 – 76, National Flood Insurance Program and related programs, and Biggert-Waters Flood Insurance Reform Act of 2012, that extends the NFIP for 5 years, while requiring significant program reform. Biggert-Waters requires changes to all major components of the NFIP, including flood insurance, flood hazard mapping, grants, and the management of floodplains.

As a result of recent catastrophic disasters, the federal government has developed policies for federal response to a disaster. These can be very informative to a state or local government. Policies are articulated in the:

- Department of Homeland Security, National Response Framework, January 2008, <http://www.fema.gov/pdf/emergency/nrf/nrf-core.pdf>
  - The Framework is a guide for responding to the effects of all hazards that links all levels of government, NGOs, and the private sector; links response to recovery; and acknowledges that recovery from an incident depends on a large number of factors and that what is applicable to one community or one disaster will not necessarily apply to another. The Emergency Support Function # 6 annex of the National Response Framework, titled Mass Care, Emergency Assistance, Temporary Housing, is the authority under which the FEMA temporary housing programs reside. <http://www.fema.gov/media-library/assets/documents/32186?id=7355>
- FEMA, National Disaster Housing Strategy, January 2009, <http://www.fema.gov/library/viewRecord.do?id=4412>
  - The strategy describes the sheltering and housing efforts that have been effective in the past and identifies a broad array of organizations that have contributed to post-disaster housing programs that move survivors from shelters and temporary housing to permanent housing.
- FEMA, National Disaster Housing Strategy Annexes, January 2009, <http://www.fema.gov/pdf/emergency/disasterhousing/AnnexesAll.pdf>
  - The annexes provide an overview of disaster housing programs, recommend locating housing for survivors where employment and other needed resources are available,



- and address the challenges of providing housing for individuals with special needs and low incomes.
- FEMA, National Disaster Housing Strategy Implementation Plan, March 2010, [http://www.fema.gov/pdf/emergency/disasterhousing/ndhs\\_implementation\\_plan.pdf](http://www.fema.gov/pdf/emergency/disasterhousing/ndhs_implementation_plan.pdf)
    - The plan calls for the establishment of a National Disaster Housing Task Force to focus on disaster housing issues, elevate the significance of disaster housing preparedness, and leverage existing resources and new technologies to provide an array of housing options that comply with nondiscrimination and accessibility requirements.
  - FEMA, National Disaster Recovery Framework, September 2011, <http://www.fema.gov/pdf/recoveryframework/ndrf.pdf>
    - The framework addresses recovery from incidents that are large-scale and/or catastrophic. It outlines a structure that enables emergency managers to operate collaboratively and to do pre- and post-disaster recovery planning.
  - FEMA, Catastrophic Housing Annex to the 2012 Federal Interagency Operation Plan, August 2012, <http://www.fema.gov/library/viewRecord.do?id=6506>
    - The annex provides information on pre- and post-disaster planning, recommends increasing capacity and being flexible in providing transitional and permanent housing, and identifies considerations that will affect the efficient and effective operation of a post-disaster housing program.
  - The National Disaster Housing Strategy Resource Center at <http://www.fema.gov/national-disaster-housing-strategy-resource-center>
    - The Resource Center has links to additional resources for sheltering and housing as well as links to briefings and training.
  - The Code of Federal Regulations (CFR) Title 44, Part 9 – Floodplain Management contains provisions for limitations of temporary housing siting in floodplains/floodways, and an 8-step process for placing structures in the floodplain.

### *Commonwealth of Massachusetts Disaster Housing Resources*

- **The Department of Housing and Community Development (DHCD)** strengthens cities, towns, and neighborhoods to enhance the quality of life of Massachusetts residents. DHCD provides leadership, professional assistance, and financial resources to promote safe, decent, affordable housing opportunities, economic vitality of communities, and sound municipal management. There are several programs to promote affordable housing for the Massachusetts residents and can be used after a disaster. These are summarized in Table B-1.

**Table B-1: Affordable Housing Options for Massachusetts Residents**

Category	Program	Purpose
Housing Stabilization	Continuum of Care	Provides homeless assistance services and support housing programs primarily for long-term homeless individuals and families with one or more disabilities
Housing Stabilization	Emergency Assistance	Provides shelter to homeless families and individuals
Housing Stabilization	Emergency Solutions Grant	Assists homeless households and households at risk of homelessness by helping them quickly regain stable housing after experiencing a housing crisis and/or homelessness
Public Housing	Family Low-Income Housing	Provides housing for low-income families in neighborhoods throughout the state
Public Housing	Elderly and Handicapped Low-Income Housing	Provides housing for qualified low-income elderly and handicapped persons
Public Housing	Special Needs Housing	Provides housing with specialized services for persons with mental illness, mental retardation, or physical disabilities
Rental Assistance Programs	Alternative Housing Voucher Program	Provides rental vouchers to disabled applicants who are not elderly and who have been determined eligible for Chapter 667 (elderly and disabled) housing
Rental Assistance Programs	Massachusetts Rental Voucher Program	Provides a permanent improvement in the lives of low-income families and individuals by offering both tenant- and project-based rental subsidies

- **Community Development Block Grant – Disaster Recovery (CDBG-DR)** funds must be used for specific disaster recovery-related purposes. Recovery efforts may involve housing, economic development, infrastructure repair, and prevention of further damage to affected areas.  
<http://www.mass.gov/hed/community/funding/community-development-block-grant-disaster-recovery-.html>
- **The Commonwealth of Massachusetts Commission on Indian Affairs (MCIA)** assists Native American individuals, tribes, and organizations with their relationships with state and local government agencies. MCIA assists tribal councils, organizations, and individuals with services including housing, economic development, employment, and others.  
<http://www.mass.gov/hed/economic/eohed/dhcd/indian-affairs.html>
- **Office of Consumer Affairs & Business Regulation** works to protect and empower consumers through advocacy and education, and to ensure a fair playing field for all Massachusetts businesses. The Office regulates contractors performing improvements or renovations on detached one- and two-family homes. It can protect repair and

improvement work after a disaster if the homeowner registers.

<http://www.mass.gov/ocabr/>

- **Health and Human Services Department**

- The Home Modification Loan Program provides no- and low-interest loans to modify the homes of adults and children with disabilities and the elderly.

<http://www.mass.gov/eohhs/consumer/disability-services/housing-disability/home-mod-loan/>

- Massachusetts Accessible Housing Registry program helps people with disabilities find rental housing in Massachusetts, primarily accessible and barrier-free housing.

<http://www.massaccesshousingregistry.org/>

- **The Center for Rebuilding Sustainable Communities after Disasters** at the University of Massachusetts Boston is dedicated to raising awareness and possessing the expertise necessary for long-term sustainable reconstruction. The Center offers courses on post-disaster studies, produces educational publications, and organizes conferences and workshops for the field. <http://www.umb.edu/>

- **The Affordable Housing Institute (AHI)** was founded with the belief that the public-private model produces better affordable housing outcomes than either a purely private or public approach. Housing finance and development entities expand their business activity to low-income families to improve their customers' lives and change their country's housing ecosystem. Key initiatives for the AHI include building social enterprise, developing financial programs, designing policy solutions, and solving delivery blockage. <http://www.affordablehousinginstitute.org>

- **Mass Housing** provides home ownership and rental housing opportunities for Massachusetts residents with low and moderate incomes who are under-served by conventional housing markets. Mass Housing is a quasi-public state agency that provides below market-rate mortgage financing for first-time home buyers, and other products (such as lead paint abatement and home improvement loans) for homeowners with moderate incomes. <https://www.masshousing.com>

- **Massachusetts Housing Partnership (MHP)** pushes beyond “business as usual” to find creative new solutions that are responsive to community needs and the ever-changing marketplace. MHP helps communities increase their supply of affordable housing, provides long-term financing for the development and preservation of affordable rental housing, and administers a first-time homebuyer program for low- and moderate-income borrowers. <http://www.mhp.net>

### *Federal Resources*

Several housing programs are available through HUD and NGOs for low- to moderate-income households as well as functional needs populations during normal times. Following a disaster, other state and federal programs are available to repair damaged housing units as well as to build new houses. These programs are only available if determined to be appropriate. The housing recovery resources can be financial and technical, such as no- or low-interest loans, grants,

insurance payments, direct housing assistance, rental assistance, repair or reconstruction grants and training.

HUD's CDBG-DR program was created to help vulnerable populations to transition back to their residences. It is a requirement for CDBG-DR funding that at least 70 percent of a grantee's funds over a particular period of time be used for activities that benefit low- and moderate-income persons.<sup>11</sup> It is a common requirement for CDBG-DR funding that the project must benefit a certain percentage of low-income population.

### *Federal Resources – Financial Assistance*

FEMA can provide **Financial Rental Assistance** to eligible applicants for up to 18 months after the disaster. The rental amount is usually limited to a maximum of the pre-disaster fair market rental rate (FMR) established by HUD. HUD FMR rates are estimates that include the cost of occupancy and other tenant utilities except telephone, cable television, and internet services. HUD calculates FMR levels to be high enough to attract owners of a variety of available properties into the program. The intent of the program is place as many low-income survivors as necessary into rental housing units. If the cost of available rental units is in excess of the FMR, FEMA may authorize funds to increase it. The advantage of the Financial Rental Assistance program is that survivors can choose a rental unit that meets program guidelines. The disadvantage of the program is that if rental resources are limited in the disaster area, survivors may choose to relocate to another area.

FEMA and HUD provide a program of Rental Assistance under the **Disaster Housing Assistance Program (DHAP)**, which involves direct payments to landlords on behalf of survivors who have been displaced by the disaster.

The DHAP is funded by FEMA and administered by HUD utilizing their existing infrastructure of Public Housing Agencies. Temporary rental assistance is provided to survivors meeting eligibility guidelines through DHAP vouchers. As with other rental assistance programs, the advantage is that survivors can choose a rental unit subject to program guidelines. A disadvantage of the DHAP program is that participation precludes survivors from applying for assistance under other FEMA programs. The DHAP program may not be appropriate if rental housing in the disaster area is very limited. More details on the DHAP are available at [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/publications/dhap](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/publications/dhap).

---

<sup>11</sup> U.S. Department of Housing and Urban Development, Office of Community Planning and Development. *Guide to National Objectives and eligible Activities for State CDBG Program*. 2002.  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/communitydevelopment/library/stateguide](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/library/stateguide)  
Retrieved April 24, 2014.

### *Federal Resources – Repair Assistance*

Depending on the nature of the damage caused by a hazard, FEMA may implement a “**blue roof**” program upon State request. “Blue roofs” are blue tarps used to cover damaged roofs to prevent further deterioration until a roof is fully repaired.

FEMA may implement a **Rapid Temporary Repairs (RTR) program** so that temporary repairs are made to structures that have not been substantially damaged to make them habitable. Under the RTR program, private contractors and/or volunteers associated with various NGOs repair roofs, doors, and windows, and clear access routes so that survivors can quickly return home. The advantage of the RTR program is that temporary housing is typically not necessary for more than a month. The disadvantage of the RTR program is that there is an upper limit established for the cost of rapid repairs for a dwelling unit, and this limit may be lower than the actual cost of repair.

The FEMA **Sheltering and Temporary Essential Power (STEP) program** includes an assessment of damage to individual housing units. If a unit is deemed to be safe, STEP is used to restore electricity and make basic repairs so that the housing units can be inhabited. Basic repairs may include securing broken windows, covering damaged exterior walls and roofs, and patching and securing damaged exterior doors. The advantage of STEP is that it enables survivors to return to their own home and live normally, and permanent repairs can be performed later. STEP may be best suited for densely populated urban areas where there is no land to install manufactured housing units. Disadvantages are that participation in STEP precludes survivors from applying for certain other types of FEMA assistance, the need for a sufficient number of licensed contractors to make repairs necessary to allow provision of power, and difficulties in making repairs to units that were not in compliance with prevailing building codes prior to the disaster.

FEMA has provided other financial assistance programs when the need for post-disaster housing assistance was particularly widespread. After Hurricane Katrina, FEMA developed the **Alternative Housing Pilot Program (AHPP)** to provide housing for disaster survivors as they rebuilt damaged homes. The housing developed through the AHPP was intended to be used as permanent housing for others after survivors returned home. FEMA awarded \$400 million for funding five AHPP projects in the four Gulf coast states following Hurricane Katrina.

Information on the AHPP is available at <http://www.fema.gov/alternative-housing-pilot-program>.

The **Multi-Family Repair Program** is a relatively new program which has demonstrated success in post-disaster housing options. This program was developed following Hurricane Irene to assist the disaster survivors in Vermont. This program uses FEMA-awarded funds to renovate unoccupied multi-family rental housing units in order to bring the units to habitable standards. The owners of these properties then agree to make the repaired units available only to FEMA-identified disaster survivors for up to 18 months following the disaster.

### *Federal Resources - Reconstruction Assistance*

Depending on the damages experienced following a disaster, rebuilding, reconstruction, or new construction may be necessary to meet the demand for housing. FEMA, HUD, Department of Defense, and the SBA administer programs that may provide reconstruction assistance.

**FEMA programs** for reconstruction are:

- **Multi-Family Unit Construction** program to provide assistance for construction of new multi-family housing units after a disaster. The program requires that a local housing authority be willing to take responsibility for maintenance of the units after construction.
- **Single-Family Unit Construction** program to construct new single-family housing units following a disaster. This program is implemented only if other forms of direct housing assistance have been exhausted or are unavailable.
- **Hazard Mitigation Assistance (HMA)** program to provide grants to fund eligible mitigation activities that will protect life and property from disaster-related losses in the future. Among eligible activities for housing units are acquisition of a detached home and relocation of the structure to a safer site, and elevation of a structure prone to flooding. HMA programs include the Hazard Mitigation Grant Program (HMGP), Pre-Disaster Mitigation (PDM), and Flood Mitigation Assistance (FMA). The MADHTF composed of Commonwealth and local officials would be convened post-incident to address community housing requirements. If federal funds will be used for property acquisition and relocation projects, the state Hazard Mitigation Officer, State Historic Preservation Officer, Planning, Building and Zoning Code officials, and others would determine how to implement and communicate this complex and time-consuming program to the community.
- **National Flood Insurance Program (NFIP)** can facilitate housing repair when flooding causes damage. Homeowners and renters can purchase flood insurance to cover damage to a structure as well as to contents. The Increased Cost of Compliance (ICC) coverage is part of NFIP policies and can provide policyholder in Special Flood Hazards Areas with up to an additional \$30,000 if damage from flooding fits the local definition of “substantial damage.” Further details on ICC coverage are available at <http://www.fema.gov/national-flood-insurance-program-2/increased-cost-compliance-coverage>.
- **Department of Housing and Urban Development (HUD)** programs that may support housing reconstruction are:
  - The **Community Development Block Grant – Disaster Recovery (CDBG-DR)** program provides communities with resources to address a wide range of community development and housing needs. Grantees may use the CDBG-DR funds to pay for not only housing but also economic development, infrastructure development, and prevention of further damage to affected areas. CDBG housing-related disaster assistance grant programs have been used in the past to:
    - Buy damaged properties in a flood plain and relocating residents to safer areas;

- Relocate businesses displaced by the disaster;
  - Remove debris that was not covered by FEMA;
  - Rehabilitate homes and buildings damaged by the disaster;
  - Buy, construct, or rehabilitate public facilities such as streets, neighborhood centers, and water, sewer and drainage systems;
  - Enforce building and zoning codes; and
  - Facilitate homeownership through down payment assistance, interest rate subsidies, and loan guarantees.
- The **Mortgage Insurance for Disaster Victims**, through which HUD insures lenders against loss on mortgage loans. These loans may be used to finance the purchase or reconstruction of a single-family home that will be the principal residence of a borrower who is a victim of a major disaster. In order to qualify for assistance, the formerly occupied home must have been in an area designated by the President as a disaster area, and it must have been destroyed or damaged to such an extent that reconstruction or replacement is necessary.
  - The **National Housing Trust Fund** was established as a provision of the Housing and Economic Recovery Act of 2008 to increase and preserve the supply of affordable housing for extremely low- and very low-income households. Funding under the program is available to state level agencies. At least 90 percent of the funds must be designated to increase the rental housing stock in a given area; the remaining 10 percent toward assistance for home buyers.

Another federal program that supports post-disaster housing reconstruction is:

- The U.S. Small Business Administration (SBA) loans provide low interest loans to homeowners and renters to repair or replace damaged or destroyed real property and/or personal property. Information on the types of loans along with eligibility and program guidelines are available at <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>.



### APPENDIX C: MASSACHUSETTS HOUSING RECOVERY FUNCTIONS

Functions, prior to and after a disaster, are organized into nine distinct Massachusetts Housing Recovery Functions (MAHRFs) as shown on Table C-1. These MAHRFs are based on the post-disaster housing recovery program functions listed in the National Disaster Recovery Framework.<sup>12</sup>

**Table C-1: Nine Massachusetts Housing Recovery Functions**

Housing Recovery Functions	
Housing Damage and Needs Assessment	Environmental, Historic Preservation, and Insurance
Debris Management	Redevelopment and Hazard Mitigation
Critical Lifeline and Infrastructure Restoration	Recovery Administration, Contracting, and Finance
Temporary Housing	Public Information and External Affairs
Volunteers and Donations	

Housing recovery programs beyond sheltering may be necessary, as seen in recent disasters where the recovery timeframe was extended from months to years. Housing recovery programs have two distinct phases:

- Depending on land use in the area, interim housing may include rental properties and manufactured housing units until a long-term, permanent housing solution is provided. Displaced people would start occupying interim housing after they moved out of emergency shelters and hotels and stay there up to 18 months.
- To provide long-term or permanent housing, a sufficient number of affordable housing units must be available for residents whose homes were destroyed. Activities during this phase of housing recovery include rebuilding and new construction, and may entail relocation.

#### C.1 MAHRF 1: HOUSING DAMAGE AND NEEDS ASSESSMENT

The primary goal of MAHRF 1 is conducting housing damage assessment and estimate needs in the affected communities in collaboration with local and federal agencies. Based on the results of the damage assessment, the local jurisdiction will estimate the need for housing. Some residents will need housing for a short time until their housing units are repaired; other residents will need housing for a longer period of time until extensive repairs are completed or new housing units are constructed. Further, the Commonwealth and other federal agencies will need the housing damage assessment for disaster declaration and estimating overall needs, financial as well as

---

<sup>12</sup> FEMA, National Disaster Recovery Framework, September 2011. Washington, DC.



other resources in reconstruction. The Commonwealth may mobilize additional resource to accommodate temporary or interim housing needs along with federal agencies assistance.

### C.1.1 Functions of Primary and Supporting Agencies

#### *Primary Agencies*

##### Massachusetts Emergency Management Agency

- Lead housing damage assessment effort working with state agencies and appropriate locals
- Cross check damage assessment with FEMA Individual Assistance (IA) registration information
- Estimate Hazard Mitigation Assistance funding needs

##### Department of Housing and Community Development

- Lead needs assessment based on damage assessments using MEMA damage assessment, U.S. Census data or local property information
- Provide overall housing needs to Governor and Commonwealth Legislature for funding allocation if necessary
- Develop an Action Plan and apply HUD CDBG-DR funding
- Assessing damage at Housing Authority properties

#### *Supporting Agencies*

##### Office of Geographic and Environmental Information (MassGIS)

- Develop GIS data base with tax assessment, entering relevant housing data and damage information
- Support needs assessment

##### Massachusetts National Guard

- Assist damage assessment activities for heavily impacted areas with limited access

##### Division of Insurance

- Provide statistics of insurance properties and coverage in needs assessment
- Cost projection for unmet needs
- Assist consumers in resolving insurance issues and/or complaints

##### Executive Office of Elder Affairs

- Provide statistics of elderly people that can be factored in needs assessments

##### Massachusetts Office on Disability

- Provide statistics of persons with disabilities that can be factored in needs assessments

### Regional Planning Agencies

- Working with local communities to collect damage and needs information for MEMA

### Federal Emergency Management Agency

- Support MEMA by sharing IA damage assessment information upon MEMA's request
- Provide training on damage assessment

### Housing and Urban Development

- Support MEMA on needs assessments after a disaster
- Provide training on needs assessments

### Small Business Administration

- Support MEMA by sharing SBA loan application and distribution information upon MEMA's request

### C.1.2 Pre-Disaster Capacity Building Activities

- Develop mapping products and data that shows both location and value of each residential structure
- Develop procedures and forms for doing a damage assessment
- Develop and deliver standardized training for local building inspectors to use the damage assessment form so that evaluation criteria are consistent
- Establish Intergovernmental Agreements, which include Memorandums of Understanding (MOUs), Memorandums of Agreement (MOAs), or Mutual Aid Agreements, with other jurisdictions to provide a number of building inspectors on a short-term basis in the event of a disaster
- If necessary, secure contractors to assist damage assessment activities for a catastrophic event
- Having the necessary equipment available for assessing damages
  - Laptop computers that can be brought in the field to complete Damage Assessment Forms
  - Digital cameras to record damage
- Develop inventories of public housing, rental units, offices, and public land that would be utilized for temporary housing

### C.1.3 Post-Disaster Actions

- Conduct a preliminary assessment of damage to housing stock
- Use the results of the preliminary assessment of damage to estimate the temporary and permanent housing needs of the population by
  - Estimating the number of housing units that can be made habitable with rapid or limited repairs

- Estimating the number of housing units that require substantial repair or reconstruction before they are habitable
- Estimating the number of housing units that have been or must be demolished
- Coordinate with leadership of MAHRF 4: Temporary Housing and Rapid Repairs to meet the estimated need for temporary housing units, rapid repairs
- Coordinate with leadership of MAHRF 7: Redevelopment and Hazard Mitigation to estimate the need for redevelopment, reconstruction, or new construction of housing units
- Establish policies or procedures for safe re-entry into areas where damage to structures and/or infrastructure is extensive
- On a routine basis, revisit and examine the housing problem to update information about needs for redevelopment or new construction. This routine update will be informed by:
  - Number of housing units repaired
  - Number of housing units rebuilt or replaced
  - Number of housing units demolished
- Coordinate with leadership of MAHRF 5: Volunteers and Donations to identify continuing or unmet needs for housing

### C.1.4 Resources

- The Massachusetts Office of Geographic Information (MassGIS) Online Data Viewer and Editor. Data layers distributed by MassGIS include: Image Data, Census/Demographic Data, Coastal and Marine Features, Conservation/Recreation, Cultural Resources, Environmental Monitoring, Indexes, Infrastructure, Physical Resources, Political/Administrative Boundaries, and Regulated Areas:  
<http://www.mass.gov/anf/research-and-tech/it-serv-and-support/application-serv/office-of-geographic-information-massgis/>
- Massachusetts legislation governing inter-municipal/inter-governmental agreements:  
<http://www.mapc.org/resources/intermunicipal-agreements>
- The Substantial Damage Estimator, a tool developed by FEMA and used by local officials to assess the magnitude of damage caused to residential or non-residential structures by hazards

### C.2 MAHRF 2: DEBRIS MANAGEMENT

After a disaster occurs, debris poses a threat to life, health, and public safety. Debris must be responsibly removed from the disaster area before housing repair, rebuilding, and reconstruction can begin. Local government is primarily responsible for developing a debris management plan and management, including collecting debris and establishing debris management sites. Many municipalities secure contractors or mutual aids to augment its jurisdiction's personnel, equipment, and resources. The Commonwealth will get involved with debris management when local governments exhaust their resources and request direct support.

There is a statewide plan that discusses debris management in detail. The 2010 Commonwealth of Massachusetts All Hazard Disaster Debris Management Plan (Annex to the CEMP) is available on MEMA's website.

This plan also includes the procedures for safe handling of infectious waste and hazardous materials. Appendices of this plan were last updated in 2014 (Revision # 5).

### C.3 MAHRF 3: CRITICAL LIFELINE AND INFRASTRUCTURE RESTORATION

The primary goal of MAHRF 3 is to provide assistance to local municipalities in support of protection and/or restoration of critical infrastructure and lifelines that are necessary for rebuilding a community. Post-disaster, even housing units that have suffered little or no damage are not necessarily habitable because critical lifelines (e.g., power, fuel, sanitation, water, or sewer) are not functioning or infrastructure (e.g., roads, bridges, or public transportation) is not serviceable. Due to a lack of critical lifelines and infrastructure, hospitals, schools, and centers for employment and retail trade, child care, mental health and other social services may not be operational. In the event of a disaster, Massachusetts Emergency Support Function (MAESF) 3, *Public Works and Engineering*, will be activated to provide a framework for coordination and cooperation across state agencies and MAHRF 3 should work closely with MAESF 3.

### C.4 MAHRF 4: TEMPORARY HOUSING

The primary goal of MAHRF 4 is to provide transitional housing during housing reconstruction when survivors moved out of emergency shelters. Post-disaster, the state and FEMA typically manage provision of temporary housing units, which does not refer to emergency shelters but rather to the use of hotels, motels, manufactured housing units, and previously vacant apartments that provide a level of privacy that is typically lacking in emergency shelters but may not be satisfactory on a permanent basis. HUD, the U.S. Department of Agriculture (USDA), Department of Defense, or Veterans' Affairs may also have resources that can be used for temporary housing.

While in temporary housing or shelter, survivors can work with authorized contractors to make rapid repairs to housing units; rapid repairs will not necessarily restore housing units to pre-disaster conditions, but will make it possible for survivors to return to their homes. Rapid repairs may include permanent or temporary restoration of heat, power, and hot water, and other limited repairs to roofs, doors, and windows that will protect a home from incurring further significant damage.

#### C.4.1 Functions of Primary and Supporting Agencies

##### *Primary Agency*

Massachusetts Emergency Management Agency (MEMA)

- Determine overall needs for temporary housing and request to FEMA
- Coordinate temporary housing site selection, installation, management and close-out
- Determine if rapid repair program is an effective alternative for affected homeowners based on level and types of damages
- Coordinate rapid repairs program with FEMA Region I on reimbursement and support
- Coordinate with other state agencies in permitting and licensing contractors
- Prioritize temporary housing and rapid repairs for needs population

##### *Supporting Agencies*

Department of Housing and Community Development (DHCD)

- Serves as liaison to HUD on affordable housing initiatives; explores and assesses post-disaster housing options including repairs, loan assistance, replacement, factory built housing, rental assistance, and semi-permanent and permanent construction options.
- Works in partnership with Executive Office of Housing and Economic Development to identify/provide temporary housing for disaster impacted individuals and families.
- Provides emergency housing relief, to low- to moderate-income individuals and families. Also coordinates general and SSI assistance for the elderly, disabled and children.
- Coordinates with other supporting agencies such as the Massachusetts Office on Disability and Executive Office of Elder Affairs to assist in emergency housing efforts for target and at-risk populations.

---

## Appendix C: Massachusetts Housing Recovery Functions

---

- Coordinates disaster housing operations and programs with other partner agencies and organizations. Provides housing expertise and support to lead agency as necessary.

### Permit Regulatory Office

- The Permit Regulatory Office works in partnership with Massachusetts Development, regional planning agencies and Massachusetts alliance for economic development assisting with permitting, licensing and regulatory processes.

### Office of Geographic Information (MassGIS)

- MassGIS is the Commonwealth's Office of Geographic Information, and is the official state agency assigned to collecting, storing, and disseminating Commonwealth geographical data.

### Department of Environmental Protection (DEP)

- DEP is the state agency that issues environmental permits, and regulates/maintains community health and safety.
- Water quality and water supply, hazardous waste, solid waste, and pollution control are among the DEP bureaus that would ensure the prevention of mass contamination during the post-disaster recovery process.

### Executive Office of Elder Affairs

- The Office of Elder Affairs provides communication and outreach services to seniors and their caregivers. This office offers assistance with safety/securing help, accessing meals, and identifying prescription drug plans for impacted senior populations.
- Elder Affairs will provide outreach and communication to impacted senior populations, and coordinate with state and local agencies to locate temporary housing for disaster affected seniors.
- Elder Affairs will also assist the elderly with initial application and follow up processes for state and federal assistance programs.

### Massachusetts Office on Disability (MOD)

- MOD will work with other agencies to identify/convey needs and solutions to assisting disabled Massachusetts residents affected by the disaster. MOD will also work with the Information Technology Division to effectively communicate with disabled residents impacted by the disaster.

### Regional Planning

- Regional planning agencies will assist in determining the severity and level(s) of damage and temporary housing needs within their jurisdictions.

### Federal Emergency Management Agency

- FEMA will assist in establishing priorities and coordinating the transition of mass care operations with recovery activities based on disaster situation information and the availability of resources that can be appropriately applied.
- FEMA will provide temporary housing and support rapid repair program per a state's request.

### Massachusetts Voluntary Organization Active in Disaster (MA VOAD)

- MA VOAD assists with the provision of shelter, feeding, bulk distribution of relief supplies, assembly, and coordination of volunteers to assist during and after the disaster.
- MA VOAD works to establish a united voice for advocacy, and partners with emergency management at local, state, and federal levels.
- May provide case management service for survivors in financing housing reconstruction.

### C.4.2 Pre-Disaster Capacity Building Activities

- Identify locations that can accommodate several temporary housing units or Emergency Group sites such as public parks and mobile home parks
- Have an ordinance in place that allows temporary housing units such as manufactured housing units on private property
- Have an ordinance in place that allows or temporarily removes restrictions on auxiliary housing units in single-family neighborhoods
- Have a system for permitting electrical connection in the absence of a building permit so that repair work can begin; the electrical connection permit might indicate that all work must be brought into compliance with existing codes
- Create a database of pre-qualifying roofing, building, electrical, plumbing, and HVAC contractors
- Have an ordinance in place that specifies how environmental and historic resources will be protected when temporary housing is placed on private property
- Develop a contract template that can be used should emergency repairs be needed to public facilities
- Establish a limited building permit that will allow limited repairs to prevent further damage to a structure
- Plan to make accommodations for individuals with disabilities and other access and functional needs

### C.4.3 Post-Disaster Actions

- Determine the most appropriate types of temporary housing
  - The best way to meet the need for temporary housing depends on land use in, and accessibility to the disaster area. In densely populated cities and towns, hotels and motels would likely be the best option for housing large numbers of people. Manufactured housing units may be appropriate in sparsely populated areas.



- Estimate the need for temporary housing that meets the needs of residents with various disabilities and other access and functional needs
- Determine the best locations for Emergency Group Sites, if these are necessary, to provide an adequate number of temporary housing units
- Review plans for development of Emergency Group Sites, to ensure compliance with Environmental, Building and Historic Preservation requirements
- Review applications for permits to restore electric service and assess levels of safety
- Review applications for permits for making necessary repairs
- Review applications for development of auxiliary housing units such as garage or basement apartments
- Coordinate with Public Information Officer to communicate the process for qualifying for temporary housing or rapid repair assistance
- Coordinate with the Department of Housing and Community Development, Department of Elder Affairs, Department of Public Health as well as local health, and planning departments to regularly updating data on occupancy of temporary housing units and rates of return to permanent housing

### C.4.4 Resources

- Information about the Sheltering and Temporary Essential Power (STEP) Program, which was established by FEMA in the aftermath of Hurricane Sandy in 2012 to provide essential power to residential properties to reduce the demand for shelter and to make it possible for people to remain in their own homes while repairs were underway.
- The FEMA Grants and Assistance Programs for Individuals, which may provide financial or direct assistance to individuals and families whose property has been damaged or destroyed as a result of a federally declared disaster.
- The Catastrophic Disaster Housing Annex to the 2012 Federal Interagency Operations Plan, which describes how the federal government will work to provide temporary housing and help disaster survivors to transition into sustainable or permanent housing
- The National Disaster Housing Strategy, which summarizes many of the sheltering and housing programs that have been used after disasters. The strategies depend on the involvement of a wide range of federal, state, and nongovernmental organizations.
- General Laws, Part I, Title VII, Chapter 41, Section 125 Temporary housing assistance plans: The city manager in cities having a plan D or E charter, the mayor in all other cities, and the board of selectmen in towns shall co-ordinate a plan in conjunction with the housing authority, if any, to assist persons who have been deprived of living quarters because of fire or other disaster to obtain temporary living quarters:  
<https://malegislature.gov/Laws/GeneralLaws/PartI/TitleVII/Chapter41/Section125>.
- MA Short-Term Housing Transition Program. While this is specific to homeless population, it may impact post-disaster temporary housing:  
<http://www.lawlib.state.ma.us/source/mass/cmr/cmrtxt/760CMR65.pdf>.

### C.5 MAHRF 5: VOLUNTEERS AND DONATIONS

Post-disaster and throughout long-term recovery, volunteers are frequently available to assist with clean up, repair, and reconstruction of damaged houses. Also there will be donated building materials as well as financial resources. The primary goal of MAHRF 5 is to efficiently support the jurisdictions suffering from a disaster through effective management of various forms of offers, including financial, goods and services to the states, tribes, local governments, voluntary agencies, and other entities.

#### C.5.1 Functions of Primary and Supporting Agencies

##### *Primary Agency*

###### MA VOAD

- Responsible for accepting, handling, and distributing donated goods and managing volunteers
- Establish system to manage and coordinate offers of unaffiliated volunteer services and unsolicited donated goods
- Coordinate deployment of volunteers and resources in housing clean up and repair, temporary housing management and permanent housing reconstruction with affected municipalities

##### *Supporting Agencies*

Massachusetts Emergency Management Agency/Department of Housing and Community Development /Executive Office of Elder Affairs/Massachusetts Office on Disability

- Identifying unmet needs regarding housing recovery throughout the disaster area
- Coordinate with MA VOAD for deploying resources and volunteers for cleanup, repair and reconstruction of damaged housing

###### Federal Emergency Management Agency

- Set up a Volunteer and Donations Coordination Center and obtain information about significant needs for donations
- Coordinates with the Commonwealth on specific needs and requests
- Assists the State Volunteer and Donations Coordinator

Non-governmental organizations (Salvation Army, Red Cross, United Way, Habitat for Humanity)

- Set up Volunteer and Donations account
- Coordinate deployment of volunteers and donations with MA VOAD

#### C.5.2 Pre-Disaster Capacity Building Activities

- Developing a volunteer management plan or policy

- Developing a donations management plan or policy
- Developing a plan or specifying criteria that will guide the use of volunteers and distribution of donations and determine top priority needs
- Providing information about the volunteer and/or donations management plans or policies to the public information officer

### C.5.3 Post-Disaster Actions

- Establish a volunteer and donations management center
- Receive requests for housing for volunteers
- Receive monetary donations
- Receive donations of equipment or supplies
- Store and distribute donated equipment or supplies
- Determine priorities that are used to allocate volunteers and donations
- Work with Nongovernmental Organizations that manage volunteers in the area to help with various aspects of post-disaster recovery including clean-up and debris removal as well as housing repair, reconstruction, and new construction
- Provide unaffiliated volunteers with information about nongovernmental agencies that are active in the community
- Assign with volunteers to particular post-disaster recovery activities
- Track volunteer hours to document local contribution or match for federal funds
- Track donations to document local contribution or match for federal funds

### C.5.4 Resources

- Massachusetts VOAD Resource Guide 2011  
[http://massvoad.org/news/wp-content/uploads/2011/05/MASTER\\_MA\\_VOAD\\_Disaster\\_Resource\\_Guide\\_2011.pdf](http://massvoad.org/news/wp-content/uploads/2011/05/MASTER_MA_VOAD_Disaster_Resource_Guide_2011.pdf)
- Statewide volunteer web portal administered by the Massachusetts Service Alliance that connects citizens with volunteer opportunities in their communities:  
<http://volunteer.truist.com/mass-service/volunteer/>
- State donation guidelines and resources: <http://www.mass.gov/portal/government-taxes/participate/volunteer/donate.html>
- Guide developed by the National Voluntary Organizations Active in Disaster that describes the challenges and opportunities presented by volunteers during post-disaster recovery.

### C.6 MAHRF 6: ENVIRONMENTAL, HISTORIC PRESERVATION AND INSURANCE

Post-disaster, not all housing units will have been destroyed; many can once again be made habitable with only repair work. Property owners will apply for permits to begin reconstruction or new construction projects, and each completed project will be inspected before a Certificate of Occupancy is granted. Primary goal of MAHRF 6 is supporting local housing recovery activities through streamlining permitting and environmental compliance process while making sure housing reconstruction will be safe and sustainable.

#### C.6.1 Functions of Primary and Supporting Agencies

##### *Primary Agency*

##### Department of Environmental Protection (DEP)

- DEP is the Commonwealth agency responsible for ensuring safe management of toxics and hazards often found in post-disaster environments (lead and asbestos), clean water as it pertains to housing (septic tanks, etc.), and the preservation of wetlands and coastal resources
- Lead Environmental and Historic Preservation (EHP) compliance effort working with federal, Commonwealth, and appropriate local agencies
- Develop overarching EHP compliance approach, including development of MOAs/MOUs with federal and Commonwealth agencies; streamlined process for post-event permitting process; and of Tier I and Tier II EHP Reviews for housing recovery activities

##### Division of Insurance (DOI)

- DOI is part of the U.S. insurance regulatory framework which is a highly coordinated state-based national system designed to protect policyholders and to serve the greater public interest through the effective regulation of the U.S. insurance marketplace
- Responds to inquiries and assists consumers in resolving insurance complaints against insurers, producers and other licensees

##### *Supporting Agencies*

##### Massachusetts Historical Commission

- Support the identification, evaluation, and protection of important historical and archaeological assets of the Commonwealth
- Provide the expertise of the State Historic Preservation Officer and the State Archaeologist for advisory support in any National Environmental Protection Act (NEPA) and National Historic Preservation Act (NHPA) strategy and documentation development

## Appendix C: Massachusetts Housing Recovery Functions

---

- Participate in MOUs/MOAs as needed to facilitate a streamlined approach to EHP compliance using FEMA, Massachusetts Historical Commission (MHC), MEMA programmatic agreements

### Massachusetts Emergency Management Agency

- Support DEP and DOI by providing data known on structure damage such as age of structures, location in the floodplain, and NFIP policy holder
- Participate in MOUs/MOAs as needed to facilitate a streamlined approach to EHP compliance

### Office of Geographic and Environmental Information

- Develop GIS data base with available insurance policy information, entering relevant housing data and damage information
- Support EHP compliance

### Department of Housing and Community Development

- Serve as a liaison between the MADHTF and HUD on existing affordable housing initiatives within the Commonwealth
- Provide DEP data on affordable housing as it relates to Social Justice considerations during EHP compliance

### Department of Conservation and Recreation

- Provide statistics and data for the Commonwealth's forests, parks, and reservations
- Consult on required permits needed for construction and/or associated access to Department of Conservation and Recreation (DCR) park lands and roadways as part of the NEPA compliance process

### Executive Office of Labor and Workforce Development – Department of Labor Standards

- Manage the licensure of recovery workers, specifically pertaining to lead and asbestos based materials

### Federal Emergency Management Agency

- Serve as a consulting agency to any NEPA strategy and documentation preparation for a housing recovery program
- Participate in MOUs/MOAs as needed to facilitate a streamlined approach to EHP compliance
- Provide DOI statistics on number of damaged structures insured under the NFIP

### Housing and Urban Development

- Establish disaster specific EHP requirements, including identification of green building requirements, Energy STAR certifications, etc., that are necessary for inclusion in HUD funded housing recovery programs

- Serve as a consulting agency to any NEPA strategy and documentation preparation for a housing recovery program
- Participate in MOUs/MOAs as needed to facilitate a streamlined approach to EHP compliance

### Army Corps of Engineers

- Provide input into the NEPA and NHPA consultation process related to any proposed housing recovery program
- Issue 404 permits on an applicant by applicant basis, as required to support individual structure recovery efforts

### C.6.2 Pre-Disaster Capacity Building Activities

- Post environmental and development regulations online for easy public access
- Maintain a list of qualified and licensed lead and asbestos remediation contractors, for the state and publishing this information electronically
- Train additional staff to review applications for permits and handle calls about permit procedures
- Develop Memoranda of Understanding for licensure reciprocity post-disaster to augment the number of qualified lead and asbestos inspectors that can be activated following a disaster
- Establish an expedited procedure for issuing environmental permits, such as regionalized permit reviews
- Review and, as necessary update, permit applications so that information provided is as complete as needed for making a decision and asks if location is in an identified flood hazard area
- Coordinate with the Better Business Bureau and other community partners to develop informational materials that can be distributed post-event on the use of contractors in a post-disaster environment

### C.6.3 Post-Disaster Actions

- Coordinate with leadership of MAHRF 1: Housing Damage and Needs Assessment so that information about needs can be updated regularly
  - This will indicate the number of applications for permits for repair and reconstruction or new construction that will likely be submitted
- Coordinate with leadership of MAHRF 4: Temporary Housing and Rapid Repairs and MAHRF: Redevelopment
  - Information about these MAHRFs can be used to estimate the number of permit application reviews
  - Assist EHP review for emergency group sites

- Coordinate with leadership of MAHRF 7: Redevelopment and Hazard Mitigation so that permits issued are consistent with hazard mitigation decisions or updates of the hazard mitigation plan. For large scale disasters, employ a two-tiered approach for NEPA and NHPA compliance related to implementing the housing recovery program. The Tier 1 consists of the broad, programmatic review and the Tier 2 reviews consist of reviews of individual projects built upon the Tier 1 review. The DEP may be supported in this function post-disaster by:
  - Facilitating various aspects of the NEPA and NHPA broad review and the environmental permit process such as by convening workshops to provide information to residents
- Provide the public with information about the environmental permit process
- Respond to requests for information about insurance requirements for housing recovery programs
- Respond to questions and complaints related to insurance policies in affect at the time of the disaster

### C.6.4 Resources

- Building permit application forms: <http://www.mass.gov/eopss/consumer-prot-and-bus-lic/license-type/buildings/building-permit-application-forms.html>
- Building Permit FAQ: <http://www.mass.gov/eopss/consumer-prot-and-bus-lic/license-type/csl/building-permits-faqs.html>
- Environmental laws and regulations: <http://www.mass.gov/eea/agencies/massdep/toxics/regulations/>
- Board of Building Regulations and Standards: <http://www.mass.gov/eopss/consumer-prot-and-bus-lic/license-type/csl/bbrs.html>

### C.7 MAHRF 7: HAZARD MITIGATION AND REDEVELOPMENT

Redevelopment includes rebuilding damaged housing stock as well as developing new single and multi-family housing units along with new infrastructures. Redevelopment efforts might be threatened if property owners and renters do not have insurance or if their policies for replacement do not provide adequate funds. Redevelopment must be consistent with established zoning and land use policies and provides an opportunity to reduce the likelihood that a disaster will occur as a result of a hazard in the future.

The Commonwealth has developed a State hazard mitigation plan that identifies potential hazards and vulnerabilities and proposes actions that will be implemented to reduce damage due to hazards. Post-disaster, the Commonwealth and local communities have a unique opportunity to implement some of the proposed hazard mitigation actions as structures and infrastructure are rebuilt, as new construction occurs, and redevelopment takes hold.

The Massachusetts Base Code is comprised of the 2009 International Building Code (IBC); the International Existing Building Code (IEBC); the International Energy Conservation Code (IECC); the International Mechanical Code (IMC); the International Fire Code (IFC); and amendments the Commonwealth has made to those codes. The Base Code requires mandatory enforcement, and jurisdictions are not allowed to amend the code. Lessons learned from mitigation successes documented during the post-disaster assessment can be incorporated into the building code to improve the resiliency of existing and new construction. During Hurricane Sandy, houses elevated two feet above the Base Flood Elevation suffered minor or no damage, whereas many non-elevated or low elevation houses were damaged by inundation. A possible amendment to the Base Code could address this performance issue by requiring new construction and substantially damaged/improved buildings in Special Flood Hazard Areas be elevated to at least two feet above the base flood elevation. The Task Force Regulations Lead should ensure incorporation of Zone V (coastal) regulations, and identify areas where the Base Code could be improved to incorporate lessons learned and provide suggested language for code updates to increase the resiliency of housing to future similar disasters.

#### C.7.1 Functions of Primary and Supporting Agencies

##### *Primary Agency*

Department of Housing and Community Development (DHCD)

- The DHCD will be the lead entity at the state level for ensuring that redevelopment occurs in a manner that is consistent with development ordinances and with land use and other planning mechanisms.
- Building upon DHCD's mission to strengthen cities, towns and neighborhoods to enhance the quality of life of Massachusetts residents, the Department will support local plan development.



- The strategy and plan should incorporate safe, decent affordable housing opportunities, economic vitality of communities, mitigation measures to build increase community resiliency and sound municipal management
- Identify available funding streams to support redevelopment strategy.

### MEMA and Department of Conservation and Recreation (DCR)

- As joint administrators of Massachusetts' statewide Hazard Mitigation Program, inform DHCD of pre-identified mitigation actions for incorporation into redevelopment projects.
- Advise DHCD of available mitigation funds from FEMA that can be incorporated into the redevelopment plan.
- The State Hazard Mitigation Officer (SHMO) from the Department of Conservation and Recreation may provide technical services to DHCD on mitigation projects and potential funding sources.
- The State NFIP Coordinator, from the DCR may also provide technical services to DHCD on floodplain management issues within the redevelopment area. This includes, but is not limited to mapping, insurance requirements, and outreach.
- The NFIP Coordinator will coordinate with local Floodplain Managers and local building officials for enforcing NFIP requirements in state building codes, enforcing local flood damage prevention ordinance and providing information about flood insurance coverage.

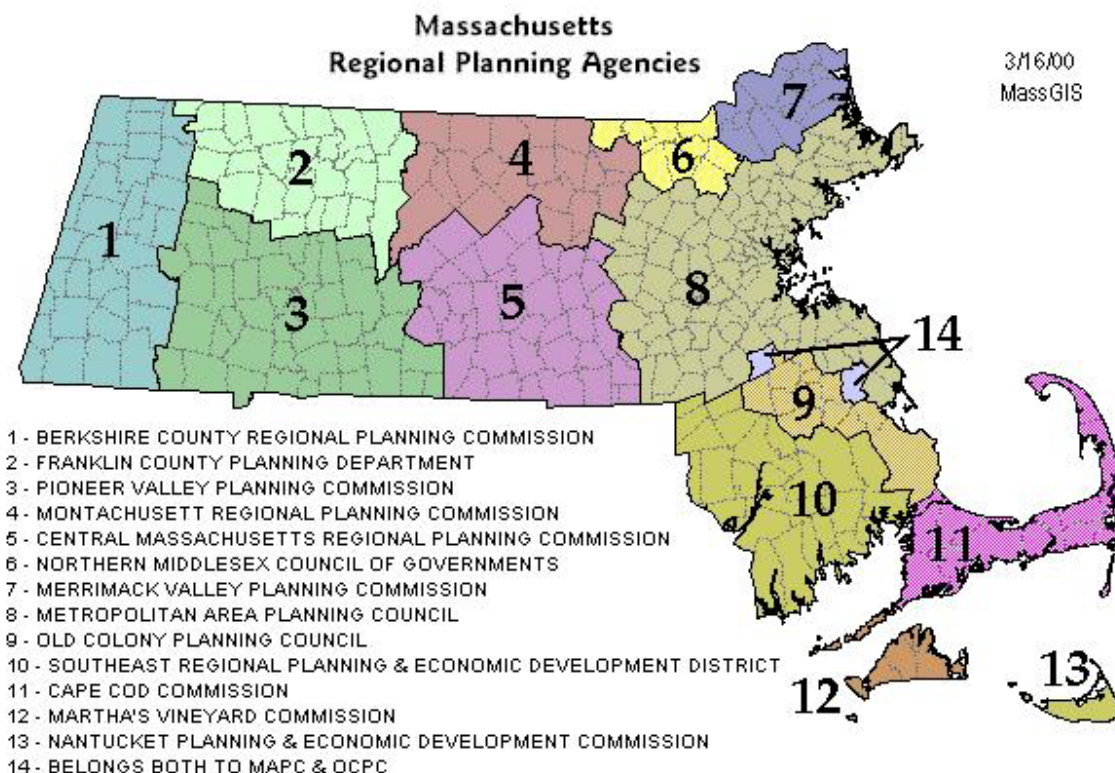
### *Supporting Agencies*

#### Office of Geographic and Environmental Information

- Maintain GIS data layers to support redevelopment including but not limited to:
  - Census / Demographic data
  - Damaged Structure data
  - Infrastructure data – airports, roadways, transit systems, etc.
  - Critical Infrastructure data – Hospitals, Police and Fire Stations, schools, etc.
  - Environmental data – inland water features (watersheds), coastal features, archaeology
  - Political boundary data

#### Regional Planning Agencies

- There are 14 regional planning agencies as shown in the following figure:
  - Assist disaster impacted communities within their jurisdictions plan and implement short- and long-range redevelopment improvements consistent with the State level redevelopment plan
  - Serve as a liaison for the DHCD to the impacted jurisdictions
  - Provide community data relative to transportation, economic development, environmental, land use, and community development projects and needs



### Board of Building Regulations and Standards (BBRS)

- The BBRS is an 11-member board that derives its authority to adopt regulations, administer provisions of the Commonwealth's building code, and operate various programs from Massachusetts General Laws, chapter 143, sections 93 through 100.
- Lead redevelopment issues pertaining to State Building Code (International Building Code 2009 (IBC), the IEBC, the IECC, IMC, the IFC, plus the Massachusetts amendments to the I-codes).
- Coordinate with Municipal Building Departments and Inspectors for building code enforcement during redevelopment.

### Massachusetts Historical Commission (MHC)

- Provide technical preservation assistance to Department of Housing and Community Development (DHCD) and the MADHTF related to structures of historical significance within the redevelopment plan.
- Serve as a liaison for the DHCD and the MADHTF with local preservation groups to gather input and enable buy-in to the redevelopment strategy.

### MassDevelopment

- Assist disaster-impacted communities with long-term redevelopment assistance, such as site and district planning, feasibility analysis, demolition and construction oversight, infrastructure design and brownfields oversight, and project management.

- Help determine eligibility for brownfields, infrastructure, and other financing.
- Provide consulting services and procure contracts for rebuilding housing and infrastructure that incorporates mitigation and resilience features.

### C.7.2 Pre-Disaster Capacity Building Activities

Prior to the occurrence of a disaster, the DHCD with support from the MADHTF can prepare for post-disaster redevelopment by: Engaging legal counsel for development of model ordinances

- Coordinating with the SHMO and NFIP coordinator for the implementation of model ordinances
- Web developer for making development regulations easily accessible by the public and building contractors
- Coordinating with Regional Planning Councils (RPCs) to support the posting of local zoning and subdivision ordinances on a website for the public and building contractors to find
- Updating building codes and development regulations regularly so that redevelopment occurs in compliance with current national standards
- Preparing to publish a website with information about mitigation, assistance opportunities, funding programs, licensed contractors, and links to FEMA, HUD, and other post-disaster housing programs
- Preparing to issue a moratorium on building construction until a redevelopment strategy is developed
- Including language about post-disaster redevelopment priorities in a State Hazard Mitigation Plan and/or Capital Improvement Plan
- Identifying ways to meet the needs of homeless and very low-income residents
- Estimating the need for affordable housing for residents of the area
- Providing outreach to the public about the value of insuring property and contents; the availability of renter's insurance; and the need to update insurance policies occasionally so that replacement values of structures and contents reflect current prices
- Adopting a Redevelopment Plan

Prior to the occurrence of a disaster, the MEMA and DCR with leadership by the MADHTF can prepare to mitigate future damages by:

- Updating the Commonwealth's hazard mitigation plan that provides specific information about potential damage caused by a variety of natural hazards and includes recommendations for preventing or reducing the damage
- Integrating the recommendations of the Hazard Mitigation Plan into other planning mechanisms
- Working with BBRS to integrate the recommendations of the Hazard Mitigation Plan into the building code
- Working with the RPCs to integrate the recommendations of the State and local hazard mitigation plans into local zoning codes

- Publicizing the Commonwealth's and local hazard mitigation plans and the goal of hazard mitigation to build public understanding of and support for mitigation projects
- Holding workshops for state and local government staff to review the recommendations of the hazard mitigation plans and determine the status of the recommendations of the plan
- Participating in the NFIP and CRS
- Identifying highly vulnerable areas and repetitive loss properties
- Identifying areas vulnerable to sea level rise
- Updating a building code or local flood damage prevention ordinance
- Sending staff to training workshops regarding NFIP minimum and higher standards
- Conducting drills or exercises to educate the public about safety procedures such as the Great Shake Out drill to prepare for earthquakes

### C.7.3 Post-Disaster Actions

- Prepare a Redevelopment Plan in coordination with affected municipalities
- Ensure that rebuilding and redevelopment occur in compliance with established State building and zoning codes
  - If flooding has been a previous cause of damage, the impacted local jurisdiction may be required to provide information about updated elevation requirements in Special Flood Hazard Areas and for updating and adopting the flood damage prevention ordinance
  - Based on outputs from post-disaster analyses like FEMA Mitigation Assessment Teams, DHCD, MEMA, the SHMO, and BBRS will work with federal agencies to identify mitigation measures that can be incorporated into the state building code
- Ensure that rebuilding and redevelopment occur in compliance with environmental and historic preservation laws and executive orders
- Coordinate with leadership of Hazard Mitigation so that redevelopment is consistent with plans to mitigate or reduce the effects of hazards in the future
- Work with BBRS to ensure local municipalities have sufficient Building Inspectors for enforcing development ordinances
- Work with MHC to establish compliance with historic preservation aspects of local ordinances
- Provide information to the public about redevelopment plans and priorities as well as about sources of financial assistance for redevelopment of housing
- Ensure that the Public Information Officer provides information about accessing local redevelopment requirements
- Review and update the State Hazard Mitigation Plan
  - The updated plan will account for the findings of the housing damage assessment and will recommend ways to avoid similar damages from occurring in the future

- The updated plan will incorporate citizen on-line comments and comments from conducting citizen forums
- Work with FEMA to review existing flood maps to determine the accuracy of the estimated elevation of flooding
  - If FEMA determines that estimates of the base flood elevation will be updated or that new estimates should be used until new base flood elevations are estimated (also known as Advisory Base Flood Elevations), the local jurisdiction will be involved in communicating any new requirements to the public before redevelopment begins.
- Apply for funding to implement mitigation strategies and projects
- Coordinate hazard mitigation with Redevelopment so that redevelopment projects are designed to mitigate the potential effects of hazards
- Have Office of Geographic and Environmental Information and the RPCs verify high hazard areas
- Initiating Hazard Mitigation Assistance grant applications
- Coordinate with BBRs to confirm that local Building Inspectors and Floodplain Managers have sufficient resources to meet their mission of ensuring that rebuilding complies with regulations designed to reduce the likelihood of damage in the future
- Monitor mitigation actions or evaluate the impact of the current hazard mitigation plan based on the disaster

### C.7.4 Resources

- Major Environmental and historic preservation laws
  - National Environmental Policy Act
  - National Historic Preservation Act
  - Executive Order 11988 on Floodplain Management
  - Section 7 of the Endangered Species Act
  - Executive Order 12898 on Environmental Justice
- Current Massachusetts Building Code: 2009 ICC with separate amendment packages published by the state: <http://www.mass.gov/eopss/consumer-prot-and-bus-lic/license-type/csl/building-codebbrs.html>
- MassDevelopment provides consulting services to cities and towns for community and site planning, site development feasibility, and other economic development planning needs: <http://www.massdevelopment.com/real-estate-development/real-estate-services/planning/>
- Mass Development Brownfields: <http://www.massdevelopment.com/about/industry/brownfields-redevelopment/>
- Links to a few sample flood damage prevention ordinances for coastal and non-coastal areas
- Link to a Redevelopment Plan designed for coastal Beaufort County, South Carolina.

- The purpose of a Redevelopment Plan is to establish policies and procedures that will facilitate rebuilding after a disaster. A Redevelopment Plan outlines strategies and priorities for redevelopment of the local jurisdiction and should be developed by providing opportunities for public input and adopted by a governing body.
- IS-318: Mitigation Planning for Local and Tribal Communities (FEMA/Emergency Management Institute's free, online, independent study course about developing a mitigation plan) <http://training.fema.gov/EMIWeb/IS/courseOverview.aspx?code=is-318>
- FEMA webpage that provides links to current regulations and guidance documents <http://www.fema.gov/mitigation-planning-laws-regulations-guidance>
- FEMA, Mitigation Ideas: A Resource for Reducing Risk to Natural Hazards <http://www.fema.gov/media-library/assets/documents/30627>
- FEMA P-804, Wind Retrofit Guide for Residential Buildings <http://www.fema.gov/media-library/assets/documents/21082>
- Catalog of FEMA Earthquake Resources <http://www.fema.gov/media-library/assets/documents/15092>
- FEMA Coastal Construction Manual <http://www.fema.gov/residential-coastal-construction>
- Minimum NFIP standards are included in the State Building Code, Wetlands Act, and Title V. Flood Hazard Management Program (FHMP) has created a model bylaw (ordinance) for floodplain districts in an effort to ensure that local bylaws are compliant with NFIP minimum requirements (available on request): <http://www.mass.gov/eopss/agencies/mema/hazard-mitigation/floodplain-mgmt/information-for-local-officials-and-developers.html>
- The DCR FHMP is the State Coordinating Office for the National Flood Insurance Program (NFIP): <http://www.mass.gov/eopss/agencies/mema/hazard-mitigation/floodplain-mgmt/>
- State Hazard Mitigation Plan: <http://www.mass.gov/eopss/agencies/mema/hazard-mitigation/state-hazard-mitigation-plan/>

### C.8 MAHRF 8: RECOVERY ADMINISTRATION, CONTRACTING, AND FINANCE

Post-disaster, various funding streams may become available to a local jurisdiction for rebuilding and recovery activities through State Agencies. Grants and other monies must be carefully managed and accounted for following rules established by the funding agencies. Primary goal of MAHRF 8 is to manage housing recovery funding and contracts in a way balancing efficiency and accountability of public fund and needs.

#### C.8.1 Functions of Primary and Supporting Agencies

##### *Primary Agency*

- **Massachusetts Emergency Management Agency (Finance Section)** Coordinate collection, analysis and presentation of data with Massachusetts Executive Office for Administration and Finance, and other agencies with financial involvement in recovery effort.
- Provide financial guidance to support timeliness of emergency/disaster related payment procedures with sound financial management practices and accountability.
- May secure contractors to provide direct reconstruction assistance to the survivors if the State chooses to manage housing recovery.
- Draw down, reporting, auditing and close out of federal funding (also a function of other entities directly receiving federal recovery funding).
- Provide recommendations and expertise to Massachusetts Executive Office for Administration and Finance, Legislators, EOPSS, and Governor's Office.

##### *Supporting Agencies*

###### Massachusetts Emergency Management Agency

- Provide an assessment of overall damage to homes and businesses, and determine whether damages are sufficient to warrant supplemental federal disaster assistance.

###### Department of Housing and Community Development

- Assist in the administration of recovery efforts, and serve as liaison to HUD on affordable housing and economic development initiatives; explore and assess post-storm damage, and assist in estimate of recovery costs.

###### Department of Revenue (DOR)

- DOR will provide technical assistance, training, and oversight for Massachusetts cities and towns.
- DOR will ensure accuracy and quality of local accounting, treasury management, and distribution of local aid for post-disaster recovery efforts.
- Ensure prevention of fraud, waste, and abuse of disaster recovery funds and compliance with all federal grants requirements.

### C.8.2 Pre-Disaster Capacity Building Activities

- Sending staff to training workshops about preparing recovery grant applications, implementing recovery programs, and managing HMGP, CDBG, and other funds when offered in the state.
- Identifying streams of funding that will most likely be available to support housing recovery actions.
- Developing templates for contracts or procurement of bids.
- Developing system for tracking expenditure of funds.
- Developing system for tracking work completed by contractors.
- Reviewing current system used for tracking expenditures and update as necessary to handle the requirements of multiple post-disaster grants.
- Identifying and training additional staff that can be brought into the finance department to support the additional post-disaster work.
- Auditor for advising on capacity of current financial tracking systems for handling the requirements of the department in a post-disaster setting.

### C.8.3 Post-Disaster Actions

In case of a disaster, Massachusetts Executive Office of Administration and Finance will have primary responsibility for administration of post-disaster recovery contracts and managing finances, and may be supported in this function pre-disaster by:

- Purchasing Department for soliciting and evaluating bids
- Commonwealth Attorney's office for reviewing contracts and grant agreements and for settling disputes.
- Treasurer for developing reports on finances.
- Auditor for ensuring compliance with requirements for management of federal and Commonwealth funds.
- Developing or update a list of available sources of funding.
- Determining the best use of such funds.
- Applying for post-disaster funding.
- Managing post-disaster grants and funding.
- Tracking hours of time donated to the recovery by volunteers to account for the local match to federal grant funds.
- Hiring additional staff if necessary to both manage the post-disaster recovery contracts and carry out usual administrative functions.

### C.8.4 Resources

- State procurement information center: <http://www.mass.gov/anf/budget-taxes-and-procurement/procurement-info-and-res/conduct-a-procurement/procurement-information-center.html>



## Appendix C: Massachusetts Housing Recovery Functions

---

- Web pages for the FEMA, HUD, the Small Business Administration, and USDA funds that may be available post-disaster.
- Information about the Davis-Bacon Act, which governs the payment of contractors and subcontractors working on federally funded projects.

### C.9 MAHRF 9: PUBLIC INFORMATION AND EXTERNAL AFFAIRS

In the days, weeks, and months following a disaster, it will be important for residents to have current, accurate information about the procedures for returning to damaged areas, public meeting about sources of assistance for repairing, and the decisions of the local jurisdiction and the state regarding all aspects of disaster recovery. One or more spokespersons for the Commonwealth will be required to provide information about post-disaster recovery to the public, to property owners, and to the press. Further, staff will be required to coordinate and disseminate information to members of local and state government on the disaster and the status of the state supported housing recovery operations. Public information will be coordinated through the Joint Information Center (JIC).

Housing Recovery Centers are recommended to be established for long-term housing, to continue the work of the Disaster Recovery Center (DRC). A Housing Recovery Center is proposed to be a one stop resource center for disaster survivors to obtain technical and financial resources for housing recovery. There would be multiple centers in heavily impacted areas. Each center would have full time staff specialized in financial management, design/architecture, and construction management to assist in housing recovery. These resource centers will provide technical assistances not only to homeowners but also to renters and homeless in search of potential resources to become a homeowner.

#### C.9.1 Functions of Primary and Supporting Agencies

##### *Primary Agency*

###### MEMA

- Public Information: Provide housing recovery information through the media and other sources to individuals, families, businesses, and industries directly or indirectly affected by the disaster.
  - Develop a comprehensive public information strategy related to the housing recovery mission and program
  - The Public Information Officer (PIO) serves as the official spokesperson and primary news media point of contact for inquiries relating to the housing recovery activities.
- External Affairs: Provide housing recovery information to members of local and state government on the disaster and the status of the state support housing recovery operations.

##### *Supporting Agencies*

###### Department of Housing and Community Development

- Provide continual information on status of housing recovery including information on:
  - Grant Programs
  - Available Affordable Housing

### MA Governor's Press Office

- Craft the Administration's message related to Housing Recovery and the specifics of the disaster.
- Provide an official vehicle for release of information at the Administration level
- Coordinate with MEMA to provide resources to support public information needs.

### Mass 2-1-1

- Functions as the Commonwealth's primary telephone information call center during an emergency. Mass 2-1-1 will direct callers to the services most appropriate for their needs.

### Division of Insurance

- Provide education on insurance policies
- Ensure insurance industry's prompt response and payment
- Resolve disputes on damage claims payments

### C.9.2 Pre-Disaster Capacity Building Activities

- Establishing the position of Public Information Officer
- Establishing the position of External Affairs Liaison
- Preparing templates for announcements such as announcements about the status of housing problems, rules for temporary re-entry to private homes to retrieve belongings, and protocol for permanent return
- Reviewing existing policies about posting public information
- Preparing ahead of time to publish a website containing current information about obtaining assistance
- Explore use of social networking sites for quick distribution of information to a broad audience
  - Determine which sites would provide the broadest reach across multiple community groups
- Preparing ahead of time to distribute notices through social and electronic media
- Attending training workshops about the role of the Public Information Officer during an emergency (e.g., IS-702a National Incident Management System Public Information) or about other needed skills such as writing, on-camera interview techniques, and photography
- Developing materials and training staff for delivery of information in other languages used by residents and to hearing impaired residents
- Develop videos that can be delivered via the web on standard housing recovery messages:
  - Sheltering
  - Debris Management
  - Insurance

### ➤ Fraud

- Develop strategy for communicating with community members that have functional and access needs, including consideration of use of Short Message Service and social media platforms to communicate with the deaf community
- Enact check-list to establish Housing Recovery Centers after a disaster that provides a one-stop resource center for survivors to obtain information about technical and financial resources for housing recovery.
- Working with Mass 2-1-1 to establish list of appropriate resources (federal, state, and local) to refer callers to when inquiring about housing recovery issues.
- Establish protocol for answering questions from other local and State government officials (external affairs).

### C.9.3 Post-Disaster Actions

- Public information will be coordinated through the JIC.
- Contact officials of public and private agencies such as utility companies to gather accurate information about the status of recovery efforts.
- Clearly transmit precise and timely information to the public and the press
  - The information may relate to the other Housing Recovery Functions, to the FEMA Individual Assistance Program, or to other FEMA or State programs.
  - A Public Information Officer can be very effective in limiting the spread of rumors and false information, allaying fears, and in expediting each aspect of a post-disaster housing program.
  - Coordinate with media outlets, including multilingual, to disseminate housing recovery information to the public.
- Monitor social media activity and coverage related to the housing recovery. They will verify accuracy of information that is being disseminated and develop corrective action plan if it is determined that the Administration's/Program's message is not being picked up.
- Maintain communications and information/data feeds with all supporting agencies and departments.

MEMA or their designated PIO may have primary responsibility for providing information to the public. The PIO may be supported in this function post-disaster by:

- DHCD and MEMA departments for provision of regular updates on the status of housing programs including temporary housing, rapid repairs, restoration of critical lifelines and infrastructure, and hazard mitigation goals and projects.
- MAESF 3 for providing regular updates on debris management programs.
- MEMA departments and RPCs for providing regular updates on housing damage and needs assessment.
- DHCD and RPCs for providing regular updates on housing redevelopment plans.

- MAESF 5 and United Way or other voluntary agency for providing regular updates on the need for volunteers and/or specific donations.
- Web developer for posting information about each MAHRF as it becomes available.
- The MADHTF for establishing and managing a Housing Recovery Center.

### C.9.4 Resources

- The Emergency Management Institute provides one free, online, independent study course about the role of a Public Information Officer during a recovery process
- MEMA Public information officer/office:  
<http://www.mass.gov/eopss/agencies/mema/staff-directory.html>
- Social media usage and policies: <http://www.mass.gov/eopss/social-media-usage-andpolicies.html>