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

Faith reflections and policy decisions

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

Vital support

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

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

Do you have a personal experience or impression that connects?

What are strengths of your congregation in this area?

How might you make a difference in your community?

Be part of the ELCA Advocacy network. Sign up for news and Action Alerts at impactful moments from elca.org/advocacy/signup.

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

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

**Individuals and Households**

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

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

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

**Further reading**

Ed Gramlich, “Disaster Housing Programs,” National Low Income Housing Coalition (of which the ELCA is a member)

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


Lutheran Disaster Response blog