



Department of Local Affairs




Colorado Disaster Housing Plan

October 2011

Foreword


The Colorado Department of Local Affairs (DOLA) is responsible for coordinating State and Federal assistance to communities that have experienced a major disaster event. When disasters displace citizens and create a need for interim housing units that is beyond the capabilities of local housing authorities, the State may be asked by officials from affected local jurisdictions to assist in the process of locating, publicizing and leasing rental resources for displaced residents. DOLA's Division of Housing (DOH) is the lead state agency for coordinating technical and financial housing assistance to affected communities, supported by the Division of Local Government (DLG) and the Division of Emergency Management (DEM). This document provides an operational framework for supporting local disaster housing efforts and is also an Annex to the State Emergency Operations Plan (SEOP), which is maintained by DEM. Responsibility for regular updates and maintenance of this plan is the shared responsibility of DOH and DEM, with technical support to be provided by the Colorado Disaster Housing Task Force.



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INTRODUCTION

The goal of the Colorado Disaster Housing Plan (“the Plan”) is to provide an integrated framework to help the State of Colorado (“the State”) support post-sheltering housing needs generated by State and/or Presidentially-declared disasters. These needs span the disaster housing continuum, from sheltering through temporary, or interim, housing and then ultimately to repairs, rehabilitation and reconstruction of permanent housing. The focus of this Plan, however, is to provide guidance for supporting local efforts to provide interim housing solutions to displaced residents.

The Plan serves as the housing element for Emergency Support Function (ESF) # 6 which addresses mass care, housing, and human services. ESF # 6 roles and responsibilities are outlined in the State Emergency Operations Plan. In addition, this Plan incorporates the concepts of the National Disaster Housing Strategy and associated technical guidance, including the establishment of a State-Led Disaster Housing Task Force, which is tasked with providing technical assistance in the planning process and, when needed, during recovery operations in support of the State. As the lead agency in the operational housing assistance mission, the Division of Housing (DOH) will follow the protocols and priorities as outlined in its in-house operations plan. As these are living documents, these plans will be routinely updated.

The Plan:

- Assesses existing conditions that will influence the housing mission
- Defines a set of core principles that will help guide the state’s actions
- Provides a sequence of actions that will be taken to address post-shelter housing needs, and
- Identifies other resources potentially available to assist disaster housing victims beyond what DOH is able to provide

Relationship to Other Plans

The Plan recognizes local governments as the lead entities responsible for emergency management and does not prescribe additional duties beyond those required by existing local emergency management regulations.

Potential housing needs associated with licensed care facilities, prisons, and other licensed residential facilities are beyond the scope of this Plan. Instead, they should be guided by the emergency management plans for each individual facility.

The Plan is scaled to various disaster scenarios and addresses the core populations that are most likely eligible for various types of housing assistance. However, it is outside the scope of this Plan to address all possible situations or related responses. Instead, if there is a state level declaration of emergency or disaster, the Division of Emergency Management (DEM) will work closely with the Division of Housing (DOH) to identify financial resources and tailor technical assistance to the situation and the characteristics of the community or region(s) needing housing assistance. Each response will require a housing mission specific to the conditions it generates for residents, including children and people with disability access and functional needs.

FACTORS INFLUENCEING DISASTER HOUSING OPERATIONS

This plan is intended to provide a broad, flexible and scalable framework for the implementation of interim housing assistance following disaster events. The National Disaster Housing Strategy identifies the following four overarching factors that influence disaster housing planning and operations:

- **Nature and Magnitude of Disaster:** The type of hazard and the degree to which it impacts people, property and infrastructure drives the size and scope of needs from individuals and families, the resources required, and the duration those resources are required from the local, state and potentially the federal government. According to the Rocky Mountain Insurance Information Association, Colorado's costliest catastrophes in recent years have included hail and wind storms, tornados and wildfires. Other potential hazards include flooding, severe weather and other natural and man-made incidents that can harm residents and cause damage to real property and infrastructure.
- **Complexity of Individual and Household Needs:** Post- disaster needs will differ based on individual and family circumstances. This could include anything from the individual or family's income and insurance coverage to family size, pet needs, functional and/or access needs, medical care needs, and emotional support needs. Furthermore, when evaluating housing options, displaced individuals and families may need to identify alternate housing in proximity to employment, schools, friends, family and other support networks, and public transportation.
- **Community or Regional Characteristics:** The magnitude of the disaster will be influenced by the size, composition and distribution of populations, land use practices and patterns, the location of critical facilities and infrastructure, the location of businesses, the staffing resources of the local government and other factors. Some urban communities may have available housing stock to quickly move displaced populations into interim housing, while more rural communities may need to explore other options.
- **Available Housing Options:** The ability to provide interim rental assistance will depend upon the availability of rental housing. In addition, operations will be influenced by the ability of funding options at the local, state and federal level. Most forms of housing assistance come with accompanying income eligibility requirements. As such, not all displaced residents may be eligible for direct financial assistance from state or federal sources. Other resources, such as technical assistance to local housing authorities and the housing locator services of www.Coloradohousingsearch.com may be utilized to assist all disaster victims.

Disaster Housing Task Force

The Disaster Housing Task Force (DHTF) first met in May of 2010 to establish a framework for disaster housing operations in Colorado. The DHTF, coordinated by DOH, serves primarily as a pre-disaster planning and post-disaster evaluation body. DHTF participants include representatives from diverse regions of the state with expertise in housing assistance, emergency management, and special needs populations. Stakeholders include members from the following agencies:

- Colorado Department of Local Affairs (DOLA)
- Division of Housing (DOH)
- Division of Emergency Management (DEM)
- Division of Local Government (DLG)
- Colorado Department of Human Services (CDHS)
- Colorado Housing Finance Authority (CHFA)
- Colorado Coalition for the Homeless (CCH)
- Colorado Cross Disability Coalition (CCDC)
- Mile High Chapter, American Red Cross
- Mile High United Way/Colorado 211
- Federal Emergency Management Agency (FEMA)
- U.S. Department of Housing and Urban Development (HUD)
- U.S. Department of Agriculture/Rural Development (USDA/ RD)
- DRCOG Area Council on Aging
- Rocky Mountain Manufactured Housing Association

During disaster housing operations, members of the DHTF play key roles in their respective organizations. Organizations such as the Red Cross and Salvation Army provide sheltering and feeding operations and conduct an intake process to determine what assistance may be needed. While confidential information regarding specific individuals cannot easily be shared between nonprofit and government agencies, the DHTF will serve as an essential information sharing forum through interagency coordination related to housing.

The Division of Housing will serve as the chair of the Disaster Housing Task Force. In this role DOH will schedule and facilitate DHTF meetings, lead discussions to identify unmet housing needs and other informational needs pertaining to housing operations, and serve as the disaster housing liaison to State Long Term Recovery and Mitigation Task Force. Members of the DHTF involved in response and recovery efforts will brief the DHTF on their individual agency operations throughout the response and recovery period, including providing unique damage assessment and needs assessment information they may have collected or analyzed, describing resources deployed, identifying continuing resource needs, and providing any other analysis that could help to assess how best to maximize both interim and long-term housing operations. The Chair of the DHTF will then brief the Colorado Recovery and Mitigation Task Force about identified housing unmet needs and ongoing operations.

Phases of Disaster Housing Operations

Following a disaster event, housing operations can be divided into three phases:

	Sheltering (Immediate- First 72 hours)	Interim (Up to 3 months for a state decl, up to 18 months for a federal decl.)	Permanent (Long term- (After 3 months)
Stakeholders	American Red Cross- (shelter), Salvation Army- (food), United Way 2-1-1 (communications) Local Building Inspectors (Housing Damage Assessments)	PHAs, DOH (state decl.) HUD, FEMA, SBA(federal decl.)	PHAs, DOH (state decl.) HUD, FEMA, USDA/ RD, SBA (federal decl.) VOADS Unmet Needs Committee
Funds	Private donations, local funds	Private donations, local funds state funds SBA assistance (if an SBA decl)	Private donations, Federal funds (FEMA, HUD, USDA/ RD, SBA)
Housing Needs	Shelters, motels	s/t rental	l/t rental, rebuild homes
Transition to Next Stage	Close down shelter, start evaluating whether a Unmet Needs Committee is necessary	If a Presidential Declaration, continue providing housing assistance with federal resources	Disaster victims returning to new or rebuilt permanent housing

Sheltering

Sheltering takes place during and immediately following a disaster event that results in evacuations or displacement. In Colorado, the American Red Cross is the primary agency that manages shelter operations, in coordination with local and state emergency management and other community organizations. According to the Red Cross, shelter operations are usually triggered when more than twenty-five people are impacted by an event. Common shelter locations include schools, churches, the local YMCA or other facilities that are ADA accessible and can support a large number of people. Services provided at shelters typically include:

- shelter
- food
- toiletries
- clothing, shoes and coats
- medical support, including medication replacement
- mental health support, if available
- limited monetary support to meet immediate needs, and
- referrals to other community organizations that may provide assistance

In addition, the Colorado Veterinary Medical Foundation Animal Emergency Management Program is responsible for supporting community-level efforts to establish and manage small and large animal shelters. Depending on circumstances, these shelters can be co-located with Red Cross shelters, or at a facility more suitable for animal shelter and care. Shelters are intended to stay open only long enough until residents can either return home when an evacuation is lifted, or find transitional housing.

Populations Likely to Use Shelters

According to the American Red Cross, about 10% of displaced residents seek access to shelters. Many residents will find an alternative to shelters and then seek housing assistance independent of any shelter services. Residents likely to use shelters may include the following populations:

- homeowners who are uninsured or under-insured
- renters
- persons who were homeless previous to the disaster
- persons with access or functional needs that limit their housing choices
- persons displaced from federally-declared disasters in another state, where Colorado is functioning as a host state
- U.S. citizens displaced from international disasters, where Colorado is functioning as a host state for repatriation

Interim Housing

Interim housing operations take place in the period between the closure of emergency shelters and the time that displaced populations are able to return to permanent housing. These housing operations can range from up to three months for a state declaration to up to 18 months for a federal declaration depending on the size and scope of the event, and whether or not the President declares a major disaster.

The state's role is to provide support to local housing authorities, to assist in the evaluation of potential solutions for housing displaced populations in secure accommodations and, when requested, to provide short-term rental assistance to eligible households. Financial assistance provided by the State without a Presidential declaration typically includes three months worth of rental assistance.

If the President declares a major disaster and makes Individual Assistance available, then the duration of assistance may exceed the initial three months. If the available rental housing stock is limited, then other options may be considered as a matter of last resort such as relocation or temporary housing in mobile homes, college dormitories, military barracks or other facilities.

Permanent Housing

The Primary responsibility for permanent housing falls on individual homeowners, multifamily property owners, local communities and private entities such as insurance companies. However, DOH, CHFA, HUD and other housing and human services organizations play instrumental roles in helping local communities make decisions regarding long-term recovery and rebuilding, as well as helping displaced residents find permanent housing and recover from disasters.

Permanent housing efforts involve the application of existing programs plus available disaster assistance in disaster affected communities.

This could include but not be limited to the following:

- Community education related to issues such as insurance, foreclosure, purchasing new homes and building codes
- Financial assistance to local public housing agencies, businesses, homeowners and renters
- Technical assistance to local public housing agencies

State continued engagement in both local and recovery task forces and unmet needs committees will provide valuable insight into housing related issues to help guide the actions of existing programs in disaster areas. Members would likely include citizen groups along with members of the DHTF.

SEQUENCE OF ACTIONS for INTERIM HOUSING

DOH will consider a local request for assistance from DEM based on the following factors:

- Impacted community has received a state level declaration
- Existence of a shelter to indicate substantial displacement where residents have no other resources
- Damage assessment to determine the number of uninsured damaged /destroyed homes based on emergency management and building reports
- Evaluation of existing resources available, such as single family owner-occupied rehab programs
- Analysis of income, level of insurance coverage and other factors to determine residents' eligibility for DOH assistance, based on market conditions and affordability guidelines
- Identification of potentially available interim housing

Upon analysis of these factors, DOH will identify resources that may be made available to provide direct program services, such as interim housing assistance, typically in the form of Section 8 type rental assistance for up to three months. Some other potential programs to assist may be found in Resource Fact Sheet 1. In the Section 8 program, the tenant pays 30 % of their income toward housing and utilities, and the housing assistance payment pays the difference between the contract rent (up to the fair market rent, whichever is less) and the tenant portion.

tenant monthly income	\$ 2,000
30% adjusted = tenant share	\$ 600
Fair Market Rent or contract rent (whichever is less)	\$ 900
Housing assistance payment	\$ 300

DOH will directly support the Public Housing Authority (PHA) with these tools:

- Contract with local PHA. The PHA will be the fiscal agent for distributing financial assistance to eligible households. In some instances this may also be a division of the local government (i.e. Human Services), or it may also be an outside nonprofit agency (i.e. Catholic Charities) that has the capacity to administer financial assistance.
- Activate the Disaster Housing function on www.Coloradohousingsearch.com
 - Press Releases/ Public Service Announcements
 - Housing Locator Search
- Provide Technical Assistance as needed. If demand for services exceeds what the PHA can provide (such as in a rural area) DOH may provide more supportive staffing at discretion of director of DOH and local PHA. Technical Assistance may include:
 - Streamlining the intake process with the Disaster Recovery Center
 - Locating available properties on www.Coloradohousingsearch.com
 - Determining eligibility for rental assistance, including rent reasonableness
 - Ensuring Fair housing and reasonable accommodations

- Referrals with landlord-tenant issues including rescinding leases on damaged/ destroyed units and security deposits with Community Housing Services at www.chsico.org or 303-831-1935 or 1-866-452-8922
- Coordinate daily communication with PHA staff and Social Serve to ensure message is current (listing properties, locating housing).
- Coordinate daily communication with PHA staff and other housing providers and funders to communicate scenarios where DOH is not able to provide rental assistance, but may be an opportunity for private funding.

DOH will also support the PHA through the following actions:

- Coordinate with HUD, CHFA, other property owners and PHAs to identify vulnerable subsidized housing units and determine whether plans have been developed to quickly restore habitability to any that may be damaged.
- Work with other State agencies, local jurisdictions, and other stakeholders to help secure additional funding that may be needed to transition residents from shelters into housing.
- Make linkages for case management or other services, including the American Red Cross if disaster victims need assistance with a security deposit.
- Coordinate with DORA/ Division of Insurance to ensure homeowners and insured renters understand what resources are available for rebuilding/ and temporary relocation based on their insurance policies.
- Coordinate with DEM and FEMA staff serving as Individual Assistance Officers in Presidentially-declared disasters.
- Coordinate with Unmet Needs Committee(s) to ensure that case managers are informed about housing needs and available resources.
- Evaluation of this assistance mission with the Disaster Housing Task Force

Below is a matrix of various situations identifying DOH's priorities

tenure	Home-owners/renters insurance	30% of income is less than the fair market rent	next action for disaster victim	potential DOH resources	gaps identified	potential other resources	DOH priority
owner/renter	Y/N	Y/N					
owners	Y	N	use ins. settlement to rebuild house	www.Coloradohousingsearch.com – housing locator	Food, clothing, furniture, case management housing search	insurance proceeds SBA loans case management VOADs reconstruction (Mennonites, etc.) Unmet Needs Committee	N/A
	Y	Y	find s/t place to live, use ins. to rebuild house	www.Coloradohousingsearch.com – housing locator			N/A
	N	N	rebuild with own funds or sell property	www.Coloradohousingsearch.com – housing locator			N/A
	N	Y	rebuild with own funds or sell property	www.Coloradohousingsearch.com – housing locator s/t rental assistance			low
renters	N	N	find comparable unit to lease	www.Coloradohousingsearch.com – housing locator	Food, clothing, furniture, case management housing search	CDHS, VOADs, unmet needs committee (LTRC) SBA loans (personal property) case management	N/A
	N	Y	find comparable unit to lease	www.Coloradohousingsearch.com – housing locator s/t rental assistance			high
	Y	Y	find comparable unit to lease	www.Coloradohousingsearch.com – housing locator s/t rental assistance if replacement unit not covered in renters ins. policy			med
	Y	Y	find comparable unit to lease	www.Coloradohousingsearch.com – housing locator s/t rental assistance			high
Renters with Section 8 voucher	N	Y	Find a comparable unit to lease or port to another city	www.Coloradohousingsearch.com – housing locator Section 8 rental assistance			high

DOH POLICIES

- **Priorities:** Because resources are scarce, DOH's will prioritize assistance for those eligible populations that have the fewest means to return to self-sufficiency.
- **Residency Status in the United States and Its Territories:** While immediate shelter is provided to all individuals regardless of lawful presence in the United States, DOH-funded assistance requires that a recipient must provide proof of identity and sign a declaration stating that s/he is a citizen or otherwise lawfully present in the U.S.
- **Supplemental Assistance:** Disaster housing assistance is not intended to be a substitute for private recovery efforts, but to complement those efforts when needed. Disaster housing assistance cannot ensure that applicants are returned to their pre-disaster living conditions.
- **Household Composition and Size:** Assistance is provided to people living together in one unit of residence in the same manner as their pre-disaster household. Housing assistance would be provided for the same number of sleeping rooms as the pre-disaster unit. Assistance is not provided for room shares in another residence.
- **Proper Use of Assistance:** All financial assistance provided by DOH should be used as specified in writing in a lease agreement. All money provided by DOH is tax-free.
- **Documentation:** Beneficiaries are responsible for providing all documentation necessary to evaluate their eligibility for DOH assistance. This may include provide proof of identification, occupancy, ownership, income loss, employment, income and assets and/or information concerning their housing situation prior to the disaster.
- **Duration of Assistance:** DOH typically provides rental assistance for an initial period of up to three months.
- **Conflict of Interest:** Recipients of DOH assistance must disclose if they are renting a unit from an immediate family member.
- **Appeal Rights:** If applicants disagree with DOH's determination of eligibility, they have the right to appeal within 60 days of the date of their notification letter. Appeal letters may be sent to:

Division of Housing
Attn: Disaster Response
1313 Sherman St, Rm. 500
Denver, CO 80203

DISASTER HOUSING CASE MANAGEMENT

Disaster case managers rely on housing agencies to help locate rental resources for clients. Housing providers can also more effectively address housing needs through a coordinated case management process. Disaster case management services are usually provided by more than one source, so information about housing programs and resources will need to be communicated to case managers representing voluntary agency, faith-based and government organizations.

The capacity within Colorado to provide disaster case management services depends on a number of factors, including disaster scope, surge capacity of volunteers and auxiliary personnel, ability to access national-level resources, availability of funds, and whether the area has a Presidentially declared disaster that includes Individual Assistance.

Disaster Case Management Resources in Colorado

Colorado Voluntary Organizations Active in Disasters (COVOAD) maintains a directory of organizations that provide disaster case management services and can help to coordinate the assistance available from COVOAD member agencies. Organizations that have a tradition of providing case management services to disaster survivors include:

- American Red Cross (ARC)
- Christian Reformed World Relief Committee (CRWRC)
- Colorado Organization of Victim Advocates (COVA)
- The Salvation Army (TSA)
- United Methodist Committee on Relief (UMCOR)
- Volunteers of America (VOA)

The following organizations provide ongoing case management services to clients specifically related to housing:

- Colorado Coalition for the Homeless (CCH)
- FEMA Disaster Case Management Program

In the event of a Presidentially declared disaster that includes Individual Assistance, the Governor may request the Disaster Case Management Program (DCMP) through direct federal services and/or a federal grant.

- Phase 1 of the DCMP involves deployment of a national team to begin immediate outreach and assessment and delivery of full range of services, including intake, assessment, information and referral, recovery plan development, and resource monitoring. This may last up to six months.
- Phase 2 of the DCMP involves a federal grant award to the State for disaster case managers to work directly with clients and covers salaries/fringe benefits, supplies and equipment, training costs, and transportation and mileage for case managers. This may last an additional 18 months.
- DCMP services are 100% FEMA funded and may last up to 24 months following the date of the declaration.

Unmet Needs Committee(s)

- The State, in coordination with local, federal, nonprofit and faith-based partners, may facilitate the formation of a Long-Term Recovery Committee (LTRC) to continue to address the needs of survivors that could not be met by insurance, governmental assistance and immediately available emergency assistance from voluntary agencies. LTRC assistance targets those who have unmet needs after assistance from all other sources has been provided.
- LTRC efforts are intended to complement, but not duplicate, assistance provided by FEMA, voluntary agencies, faith-based organizations, civic groups and citizens. Through a coordinated disaster case management process, LTRCs will help disaster victims understand their available benefits, assist them if necessary in making application, and make referrals to relevant agencies. State and federal government agencies support the LTRC by helping to identify and coordinate available recovery resources, but leadership and management of the coalition are assumed by representatives of the faith-based, nonprofit and voluntary organizations that comprise its membership.

Points of Agreement on Disaster Case Management

- The State-Led Disaster Housing Task Force has adopted the Disaster Case Management Points of Consensus prepared by the National Voluntary Organizations Active in Disasters (NVOAD) to reflect the values and guiding principles for disaster housing case management in Colorado.
- NVOAD Points of Consensus outline standards of care and underlying values of disaster case management, including respect for privacy and human dignity, an emphasis on comprehensive or holistic recovery, collaboration with community partners, and advocacy for the recovery needs of vulnerable populations.

CONCEPT OF OPERATIONS

The concept of operations of this plan is based on the premise that the capabilities and resources (including those of mutual aid) of affected local jurisdictions are exceeded by an emergency or disaster event, thereby requiring the assistance of State government. Such assistance, when authorized, will be provided by State agencies operating as part of an effort coordinated by the Division of Emergency Management (DEM), operating on behalf of the Governor. The Governor may request assistance from the federal government if the capabilities and resources of both local and State governments are exceeded.

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

The Concept of Operations described below addresses the actions of the State of Colorado and its partner agencies following both a Governor's Executive Order declaring a State Disaster/Emergency and the President's declaration of a Major Disaster.

State Disaster/Emergency Declaration (Governor's Executive Order)

Executive orders are the primary mechanism for issuing a state emergency or disaster declaration. Within the executive order, conditions or circumstances that exist or are imminent are outlined and actions and funding for response and recovery activities may be authorized. The Governor may provide for direction or redirection of State resources for recovery purposes, including personnel, equipment, technical support and financial assistance. In State-declared disasters, only those response and recovery costs specified by Governor's Executive Order will be authorized and, in most cases, financial assistance from the Governor's Disaster Emergency Fund will only cover the emergency-related costs of deploying State resources, not local disaster-related costs.

A Governor's Executive Order does not trigger federal assistance from FEMA or other federal agencies. In Colorado it is common to have an incident determined to be a State emergency but not a Presidentially-declared disaster. As a result, state and local governments should be prepared to take the lead on defining and addressing interim and permanent housing needs without significant federal assistance.

State Government Departments and Agencies

State recovery actions are generally initiated at the State Emergency Operations Center (SEOC) in Centennial as Emergency Support Functions (ESFs) are stood up to support emergency response operations. The focal point at the SEOC for initial recovery activities is ESF 14, Long-Term Community Recovery and Mitigation. When individuals, households and families are significantly impacted by a State level disaster, DEM will activate ESF 6 to support the government, private and nonprofit efforts to address the needs for mass care, housing and human services. ESF 6 will provide state level coordination and support of sheltering, mass feeding, bulk distribution of supplies, reunification of families, and interim disaster housing.

During interim and long-term recovery, ESFs may transition to Recovery Support Functions (RSFs), which have a longer duration than ESFs and are focused on more specialized tasks requiring technical expertise, such as economic redevelopment, environmental rehabilitation and housing development. Where the need exists for long-term State support for community disaster housing efforts, the Housing RSF team will be convened by DOLA's Division of Housing. The State Disaster Housing Task Force will make up the core membership of the Housing RSF team.

As the lead state agency for supporting local disaster housing strategies, DOH is responsible for the following:

- Leadership and coordination of State Disaster Housing Task Force
- Development of interim and long-term strategies for supporting local efforts to provide transitional and long-term affordable housing to displaced residents, including residents of subsidized housing
- Technical assistance to assist formation of local housing recovery task force(s)
- Technical assistance to local housing authorities concerning programs and resources potentially available to support local housing goals
- Coordination with FEMA, HUD and other federal agencies with disaster housing authorities and collaboration with nonprofit and private sector housing interests to meet the needs of displaced residents and to rebuild the community's housing stock
- Identification of volunteer and community-based organizations that have resources and labor available to contribute to the rebuilding process.

State Long-Term Recovery and Mitigation Task Force

Upon declaration of a disaster by the Governor, DEM will convene a **State Long-Term Recovery and Mitigation Task Force to guide and coordinate State-level recovery actions**, including:

- Establishment of a communication process with recovery officials from affected jurisdictions to ensure Task Force members remain informed about community impacts and needs for State assistance
- Preparation of a State-level strategy for applying technical and financial assistance to support local/tribal recovery goals and priorities, using a collaborative, consensus-based process
- Coordination of federal and other funding streams for recovery efforts and facilitation of solutions to identified gaps and overlaps in assistance
- Establishment of State recovery goals, priorities and milestones, including relevant recovery progress measures, and a process for communicating needed adjustments and improvements to State leadership and stakeholders.

Affected Local and Tribal Governments

This plan respects the principles of local primacy and tribal sovereignty, recognizing that local and tribal governments have authority and primary responsibility for directing and managing all aspects of community recovery. State and federal officials look to local and tribal government leaders to clearly articulate recovery priorities to optimize the effectiveness of supplemental

assistance.

The elected officials of each political subdivision (counties and municipalities) have responsibility for developing and implementing recovery strategies that address the effects of emergencies and disasters within their jurisdictions. Elected tribal leaders are responsible for directing and managing recovery efforts affecting their residents and tribal lands, including coordination with local, state and federal government partners to provide mutual support.

Initial local/tribal recovery actions related to disaster housing include inspections and damage assessments of impacted neighborhoods, determining the scope of housing needs that will exist following closure of public shelters, and development of a strategy for meeting the disaster-related housing needs of citizens. The Colorado Chapter of the International Code Council can arrange when needed for the deployment of building officials and permit technicians to supplement local/tribal building inspection resources.

Federal Government Departments and Agencies

The federal government has responsibilities to respond to national emergencies and to provide assistance to states when an emergency or disaster is beyond their capability to manage. The Department of Homeland Security, Federal Emergency Management Agency (FEMA) has the overall responsibility for the coordination of federal emergency/disaster relief programs and supporting local and State government capabilities with resources. FEMA and other federal agencies are available to provide general Technical Assistance for planning and coordination regardless of whether or not a federal disaster declaration has been made. The primary federal agencies that support local-tribal-state disaster housing efforts are: FEMA (see Appendix VI. F), U.S. Housing and Urban Development (see Appendix VI. C), USDA, Rural Development (see Appendix VI. E), and the Small Business Administration (see Appendix VI. E).

Presidential Major Disaster Declaration

The Governor may determine, after consulting with local government officials, that the recovery is beyond the combined resources of both the state and local governments and that federal assistance is needed, as authorized by the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. §§ 5121-5206 (Stafford Act). In evaluating a Governor's request for a major disaster declaration a number of factors are considered, including overall severity and scope of the event, the number of homes destroyed or with major damage, and the level of insurance coverage in place.

To seek federal disaster assistance in support of state and local recovery efforts, the Governor formally requests a Presidential disaster or emergency declaration or an SBA declaration. State departments and agencies provide documentation and recommendations to the Governor in support of this process.

FEMA Individual Assistance Program

Housing impacts are primarily addressed through FEMA's Individual Assistance (IA) Program. When a Presidential declaration authorizes IA Program assistance, affected individuals and businesses can apply for assistance through a telephone registration process using the FEMA Helpline at 1-800-621-FEMA (3362) (TTY 1-800-462-7585 for the hearing impaired). The Individuals and Households Program (IHP) under IA provides a grant (up to \$30,200 per household) and services to individuals in the disaster area when losses are not covered by their insurance and property has been damaged or destroyed. IHP grant funds may be used for temporary housing, home repairs (to make the home safe, sanitary and functional), home replacement, or for other serious needs. For more information, see Appendix V and Resource Fact Sheet 10.

SBA Disaster Loan Program

Low-interest disaster loans from the U.S. Small Business Administration (SBA) may also be available to cover residential and business losses not fully compensated by insurance. SBA can make federally subsidized loans for the following purposes:

- Home disaster loans to homeowners and renters to repair or replace homes and to replace personal property
- Business physical disaster loans to repair or replace disaster-damaged property, including inventory and supplies
- Economic injury disaster loans to provide capital to small businesses that suffered losses due to the disaster but did not experience physical damages.

For many individuals the SBA disaster loan program is the primary form of disaster assistance.

DEM is the lead state agency for administering federal disaster assistance programs. DEM will assign staff to support delivery of each of the major programs (FEMA Public Assistance, FEMA Individual Assistance, FEMA Hazard Mitigation, SBA Disaster Loans) and will maintain ongoing liaison with federal agencies involved in recovery efforts. In IA declarations, the Colorado Department of Human Services is the lead state agency for administration of the Other Needs Assistance (ONA) element of IHP assistance. For more information, see Resource Fact Sheet # 8.

State Support of National-Level Events

All states could potentially be asked to support temporary emergency housing for non-residents as a result of national-level events such as a catastrophic natural disaster in the U.S. or the evacuation of U.S. citizens from other countries. Although many of the costs to states for these operations would ultimately be reimbursed from federal sources, the upfront costs of these operations and the responsibility for planning for these scenarios are shouldered at the state-government level.

Host State Shelter Operations

In 2005, Colorado and most other states received evacuees from the Gulf Coast following Hurricane Katrina and committed resources to their emergency care and recovery, including sheltering and interim housing assistance. The concept of moving residents temporarily to other states following catastrophic disasters is a model that FEMA has adopted and may again employ for events that result in large numbers of displaced residents, such as earthquakes and hurricanes. After the 2005 experience, state agencies and the American Red Cross initiated cooperative efforts to improve plans for possible future host-state shelter operations. The Governor's Office is the lead state agency for host-state shelter operations and will coordinate the efforts of state agencies with affected local governments, the American Red Cross, and private sector and nonprofit partners. DEM is the lead state agency for coordinating the development and maintenance of a Host State Shelter Operations Annex to the State Emergency Operations Plan.

Repatriation Operations

The term repatriation refers to the official processing of U.S. citizens that have been evacuated from other countries back into the U.S. homeland. When implemented on a mass scale, the federal repatriation plan calls for state and local governments to assist in providing temporary assistance to repatriates in their transition and reestablishment. The lead state agency for repatriation operations is the Colorado Department of Human Services (CDHS). CDHS will coordinate support for repatriates through ESF 6, which is the state-level coordination point for support of sheltering, mass feeding, bulk distribution of supplies, reunification of families, and interim disaster housing. The American Red Cross is the lead non-governmental agency for repatriation operations.

RECOVERY ROLES AND RESPONSIBILITIES

Local-Tribal Governments

Complete Damage Assessment

- Determine need for additional building inspectors (ICC, Colorado Chapter)
- Assess damages to residences and businesses (number destroyed, number with major damage, number with minor damage)
- Assess damages to public infrastructure (government facilities, schools, hospitals, roads and bridges, utilities, water control facilities, parks and other infrastructure)

Determine Need for Disaster Declaration

- Request state and or federal disaster assistance (as needed, based on damage assessment and levels of insurance coverage)

Develop Debris Management Strategy

- Identify environmental and public health risks and communicate to responders, residents and relief workers (asbestos, hazardous materials, etc.)
- Develop debris management strategy, to include guidelines for sorting, recycling, reducing, monitoring and disposing and deliver corresponding public messaging

Establish Disaster-Related Policies

- Modify codes and regulations as needed to facilitate recovery for residents, businesses and public entities

Provide Coordinated and Timely Public Information

- Prepare and release coordinated public messaging regarding health and safety risks, debris removal, donations/volunteers, availability of assistance, and other recovery issues
- Establish web page and utilize social media to create interactive, culturally-competent dialogue with residents on recovery matters

Support Mass Care Activities

- Ensure coordination between Human Services and nonprofit/voluntary agencies providing mass care (American Red Cross, Salvation Army, Colorado Baptists, etc.)
- Establish call center or request assistance from Colorado 2-1-1 to provide call center, information and referral services

Provide Behavioral Health Services to Survivors

- Identify resources to meet immediate needs for crisis counseling (victim advocates, behavioral health specialists) and determine need for long-term behavioral health services

Develop Disaster Housing Strategy

- Assess interim housing needs and availability of rental resources
- Establish process for referring residents to available interim housing on www.Coloradohousingsearch.com

- Obtain technical assistance from DOH or request supplemental rental assistance when resources available to local Public Housing Authorities (PHAs) are exhausted

Establish System for Managing Donations and Volunteers

- Determine adequacy of local resources and whether outside resources are needed to assist in the management of spontaneous unaffiliated volunteers (i.e. establishment of a volunteer reception center) and/or the management of undesignated unsolicited donations (i.e. management of donations facilities)

Provide Case Management Services

- Ensure trained case managers are available to support unmet needs of individuals and families (application completion, housing, employment, business support, legal services, clothing, furniture, transportation, medical and behavioral health services, and referral/transition to other public services)

Conduct Community Outreach

- Determine need for Disaster Recovery Center(s) in order to provide one-stop hub for governmental and nonprofit assistance and information
- Develop resource guide and directory for survivors
- Convene community meetings to obtain public input on recovery needs

Establish Long-Term (Unmet Needs) Recovery Committee

- Coordinate with local community-based organizations to establish process for addressing remaining needs of residents after all available insurance and government assistance is exhausted (in cooperation with COVOAD)

Identify Sources of Outside Assistance

- Identify assistance programs available from federal government, state government, nonprofit organizations and the private sector to assist individuals and families
- Support delivery of FEMA Individual Assistance grants and loans in federally-declared disasters

Repair/Replace/Restore Public Infrastructure and Services

- Develop strategy and priorities for emergency and permanent restoration of utilities, health and medical facilities, transportation systems, communications, and water/wastewater systems
- Administer FEMA Public Assistance grants in federally-declared disasters

Identify Hazard Mitigation Opportunities

- Develop hazard mitigation strategy and seek funding to support mitigation projects and initiatives
- Evaluate adequacy of building and zoning codes and land use plans based on disaster impacts

Appoint Recovery Manager to provide central coordination point for all recovery support functions, facilitate community and neighborhood meetings, seek support from philanthropic

community and provide liaison with state and federal agencies and coordinate administration of Stafford Act (when available) and other assistance programs

Establish Long-Term Recovery Committee to establish vision for long-term recovery, set goals and priorities, develop and support long-term recovery strategy, enlist support of community leaders, and engage business community/private

Nonprofit, Voluntary And Faith-Based Organizations

Most disaster relief to individuals and families is provided by non-governmental sources, principally the volunteer, nonprofit and faith-based organizations in Colorado that have a recovery mission. Some organizations with existing Memorandums of Understanding/Agreements with the State have been assigned supporting roles in the State EOP and in this recovery plan.

State Government Departments And Agencies

State departments and agencies are responsible, within their statutory authorities, for providing assistance to local jurisdictions when local capabilities are overwhelmed by a disaster. Upon implementation of this plan, State departments and agencies are responsible for carrying out their assigned Emergency Support Function (ESF) and Recovery Support Function (following standing down of relevant ESFs). State agencies will coordinate with outside sources of help (federal government, private sector, community-based organizations) to target and leverage support from programs that can meet recovery needs.

Governor's Office

The Governor has the statutory authority to commit State and local resources necessary to protect citizens. The Governor can also make a request to the President for a Federal Declaration should the event warrant federal assistance. The Governor, as the executive head of State, has the inherent responsibility, and the constitutional and statutory authority, to commit State resources (personnel, equipment, and financial) for the purpose of facilitating community recovery. This responsibility is exercised through the Department of Local Affairs (DOLA), Division of Emergency Management (DEM).

- The Governor's Office of Economic Development and International Trade will provide technical assistance to business owners and operators impacted by a disaster concerning economic redevelopment plans, investment strategies, small business development, and available resources and assistance to facilitate economic recovery.

Department of Labor and Employment

Assist employees in solving special employment problems brought about by the disaster.

- In federally-declared disasters, administer the federal program for Disaster Unemployment Assistance (DUA) pursuant to the Stafford Act.

- Establish temporary unemployment compensation and employment offices as required in disaster impacted areas.
- Provide employment information regarding labor, unemployment and migrant workers.

Department of Local Affairs (DOLA)

Division of Emergency Management (DEM)

Coordination of overall State recovery efforts

- Implementation of SEOP and direction of State agencies and ESFs (by delegation of authority of the Governor to DEM Director)

Preparation of Governor's Executive Orders

- In cooperation with the Governor's Office, estimate funds needed from the Governor's Emergency Fund for State response/recovery activities, and prepare appropriate Executive Orders
- Management of local expectations for State financial assistance

Support of local government recovery efforts

- Liaison with local government/local EOC officials
- Support for local building inspection and damage assessment efforts
- Public messaging/information (health and safety, debris removal, volunteer and donations management, etc.)
- Coordination with and support for COVOAD member agencies and other community-based groups providing relief to individuals and families
- Coordination with providers of essential services (utilities, communications, transportation, water/wastewater) to facilitate restoration and repairs
- Facilitation of state and federal assistance available to implement local hazard mitigation plans and projects

Preparation of requests for federal disaster assistance

- Coordination with recovery staff at FEMA Region VIII
- Facilitation of timely delivery of Stafford Act assistance when available

Establishment/leadership of State Long-Term Mitigation and Recovery Task Force

- Development of long-term strategy for state support of local recovery efforts and establishment of uniform policies for delivery of state assistance
- Coordination of state and federal programs and resources in support of local efforts to (1) restore lifelines, utilities, infrastructure and government services, and (2) address the unmet disaster-related needs of citizens

Division of Housing (DOH)

Leadership and coordination of State Housing Recovery Task Force

- Development of interim and long-term strategies for supporting local efforts to provide transitional and long-term affordable housing to displaced residents, including residents of subsidized housing
- Facilitate formation of local housing recovery task force(s) and provide technical assistance to local housing authorities concerning programs and resources potentially available to support local housing goals
- Coordination with FEMA, HUD and other federal agencies with disaster housing authorities and collaboration with nonprofit and private sector housing interests to meet the needs of displaced residents and to rebuild the community's housing stock
- Identification of volunteer and community-based organizations that have resources and labor available to contribute to the rebuilding process

Division of Local Government (DLG)

Technical assistance to local government leadership

- Identification of TABOR Emergency Reserve Funds
- Evaluation of local government financial ability to pay for disaster expenses
- Maintenance of financial records of disaster-related costs
- Management of local expectations for state and/or federal assistance
- Debris management strategies, plans and contracts
- Identification of possible sources of financial assistance to support local recovery
- Development of long-term community redevelopment strategies

Establishment of State-Local or FEMA-State Disaster Recovery Centers (DRCs)

- Coordination with local officials to ensure DRCs are staffed with representatives of agencies/organizations having programs or resources to assist individuals, families or businesses
- Management of DRC operations, including space acquisition, staffing, access, security, communications, logistics and public messaging

Support of local government economic redevelopment efforts

- Mobilization of state government resources in support of local economic recovery goals
- Identification of possible sources of financial assistance to support long-term reconstruction and redevelopment efforts
- Technical assistance with development of economic recovery priorities, objectives, plans and strategies, including restoring and sustaining the community's pre-disaster tax base
- Assistance with development of strategies for preserving the business community (short-term survival of business sector is essential to long-term economic recovery), including engaging Chamber of Commerce, economic development agencies and other stakeholders

Department of Human Services (CDHS)

Assess the impacts of disasters to social systems in general with particular attention to the elderly, veterans, persons with disabilities, youth, institutions, welfare recipients, refugees, and repatriates from outside the U.S.

- Coordinate with county human services departments for the implementation of a comprehensive program of emergency assistance to families following a disaster, including the continued delivery of public assistance and other human services program assistance.
- Coordinate with Colorado Voluntary Organizations Active in Disasters (COVOAD) and nonprofit organizations to ensure that the immediate, mass care and long-term recovery needs of disaster victims are addressed.
- Provide trained personnel to assist with food distribution, emergency housing, coordination with volunteer agencies, and outreach activities to determine unmet needs.
- Coordinate State-level support to agencies responsible for sheltering, mass feeding, food distribution, emergency housing, coordination with volunteer agencies, and community outreach activities.
- Monitor and/or assist in the administration of FEMA's Individual and Households Program (IHP) following federal Individual Assistance declarations.

Department of Public Health and Environment/Emergency Preparedness and Response Division/Disaster Behavioral Health Program

Provide support and services to the lead local responding behavioral health agency, survivors, responders, responder families and the public following any large-scale event.

Department of Public Health and Environment/Hazardous Materials and Waste Management Division

- Assess risks related to asbestos and other hazardous materials in disaster-caused debris, issue handling guidelines and requirements, develop information for public messaging, and provide technical assistance on managing hazardous debris to officials from affected communities.

Department of Regulatory Agencies (DORA)/ Division of Insurance

- Provide representative as needed to give advice and assistance to disaster victims. Provide consumer protection services and investigate complaints against insurance companies doing business in the State of Colorado.

APPENDIX I. REFERENCE DOCUMENTS

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

Colorado Division of Emergency Management, State Emergency Operations Plan (as posted at www.Coemergency.com)

Federal Emergency Management, **Developing and Maintaining State, Territorial, Tribal, and Local Government Emergency Management Plans**. March 2009.

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

Federal Emergency Management, **National Disaster Housing Strategy and Associated Annexes** as posted at <http://www.fema.gov/emergency/disasterhousing/>

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

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

Colorado Hazard Mitigation Plan
<http://www.coemergency.com/p/mitigation.html>

APPENDIX II.

Summary of Emergency Management Regulations

Federal Government

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

- Disaster Mitigation Act of 2000, Public Law 106-390.
- Homeland Security Act of 2002, 6 U.S.C. 101, et seq., as amended.
- Homeland Security Presidential Directive 5, *Management of Domestic Incidents*, 2/28/03.
- Homeland Security Presidential Directive 7, *Critical Infrastructure Identification, Prioritization, and Protection*, 12/17/2003.
- Homeland Security Presidential Directive 8, *National Preparedness*, 12/17/2003.
- Homeland Security Presidential Directive 8, Annex I. *Planning*, February 2008.
- Post-Katrina Emergency Management Reform Act of 2006, Public Law 109-295.
- Pets Evacuation and Transportation Standards Act of 2006, Public Law 109-308.
- Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1988, 42 U.S.C. 5121
- Superfund Amendments and Reauthorization Act of 1986, Public Law 99-149
- Presidential Policy Directive / PPD-8: National Preparedness

State and Local Government

The emergency management responsibilities of state and local governments in Colorado are defined in the Colorado Disaster Emergency Act of 1992 (Title 24, Article 32, Part 2101 et. seq., Colorado Revised Statutes).

APPENDIX III.

Disaster Housing Task Force

The Disaster Housing Task Force, coordinated by DOH, serves primarily as a pre-disaster planning and post-disaster evaluation body. Disaster Housing Task Force participants includes representatives from diverse regions of the state with expertise in housing assistance, emergency management, and special needs populations.

Mission Statement “The State Led Disaster Housing Task force will prepare our team of stakeholders to respond to housing needs following a disaster.”

Vision Statement “The vision of the State Led Disaster Housing Task Force it to ensure that all persons impacted by disaster in Colorado obtain both the temporary and permanent housing needed to stabilize following a disaster.”

Guiding Principles/ Strategies (6 key approaches used to accomplish the mission)

- Network: identify stakeholders, create platform for sharing information; and
- Communicate: send clear, accurate messages to the public, provide easy access to information;
- Prepare: identify State’s priorities and vulnerabilities, design appropriate resources for most likely types of incidents to ensure that everyone has access to the resources; and
- Respond: activate stakeholders within their respective agencies to connect housing resources with families in need and implement the mechanisms (financial, legal and logistical) to deliver housing resources to those who have been displaced by a disaster within 48 hours; and
- Recover: stabilize families with safe, secure and accessible housing; and
- Evaluate: review and test plans to identify gaps in delivery, and make recommendations to improve delivery of services

Roles and Responsibilities

- Provide a forum for defining and addressing housing assistance needs and issues
- Pre-identify vulnerable populations for priority assistance
- Pre-identify disaster housing resources, waiver options, agreements, and other mechanisms to have in place prior to a disaster.
- Provide subject matter expertise related to the provision of housing (i.e. for persons who are elderly or disabled)
- Promote the State’s role in decision-making and setting priorities regarding long term disaster housing assistance
- Help expedite delivery of State and Federal resources for housing assistance
- Define methods to improve state disaster housing capabilities
- Work with DEM to ensure that their oversight of local government emergency planning addresses preparedness and assistance relating to housing.

- Identify all housing options available in the local and surrounding communities. Using tools such as www.coloradohousingsearch.com reach out to all affordable and market rate potential landlords/ property owners to identify interim housing available for displaced residents.

Meeting Schedule

- DHTF shall meet quarterly to prepare, plan, evaluate discuss and strategize. An agenda shall be posted prior to the meeting. Teleconferencing shall be available for stakeholders unable to be physically present.
- Guests are invited to participate and share technical knowledge

History of the Disaster Housing Task Force

Stakeholders from the DHTF participated in working groups to identify and analyze specific issues that are critical to successful disaster housing operations. The working groups produced the following outcomes:





- **Logistics:** The logistics team identified internal policies and procedures to guide the delivery of assistance. This includes the identification of funding mechanisms, contracting procedures, Disaster Recovery Center operations and inter-agency coordination.
- **Communications:** The communications team developed talking points to ensure a complete and coordinated message to the public from all agencies and organizations involved in housing assistance. Talking points include encouraging property owners to add new listings to the www.Coloradohousingsearch.com ensuring survivors know how to access the website, and information on how to register for housing assistance.
- **Intake:** The intake group developed an intake process for disaster survivors. Members designed a housing assistance intake form and documentation to determine eligibility for financial assistance and drafted procedures for release of information between public and private nonprofit organizations. By statute, funds from government sources have eligibility requirements targeting low and moderate-income residents. Typically this is \leq 80% of Area Median Income (AMI), as indexed for family size and by county.
- **Case Management:** The case management team drafted guidelines to coordinate the process for registering for and receiving disaster assistance, as well as developing an individual or family recovery plan. Assistance includes but is not limited to housing, food and clothing, medical care, emotional care and spiritual care. While the case management process is typically coordinated by various nonprofits, such as members of COVOAD, it is essential that disaster case managers have information about housing resources in order to make appropriate referrals and to ensure that displaced residents seeking rental housing are able to use available tools.

- **Colorado Housing Search:** All members of the Disaster Housing Task Force provided input and consultation to Social Serve, manager of www.Coloradohousingsearch.com, a web-based housing locator service. The website allows registered landlords to list rental properties free of charge. Listings included information about each property, ranging from price, size and location to characteristics that cater to access and functional needs populations.

Social Serve has also developed a disaster housing toolkit that includes a range of housing resources for local and state government, as well as the public, including:

- A ready-to-publish disaster specific website
- Pre-established public service announcements and press releases encouraging landlords to list properties and survivors to use the website
- Standard operating procedures and timelines for coordination between local governments, Social Serve's 24-hour call center, and
- Contact list for public housing agencies, key nonprofit agencies and emergency operations centers throughout the State

APPENDIX IV: SOCIAL SERVE – TASK LIST AND TIMELINE

Socialserve.com® Disaster Housing Intervention Plan Task List and Timeline			
  			
Colorado Disaster Housing Task Force	Date Completed	Socialserve.com	Date Completed
		Complete Disaster Housing Intervention Plan and submit prepared manual to Colorado Disaster Housing Task Force for feedback and approval.	
		Conduct marketing and outreach to continue to generate robust housing listings before the event of a disaster.	Ongoing
Inform Socialserve.com about location and impact of disaster, housing focus, and pertinent relocation information.		Develop crisis-specific scripts and call center schedule to prepare for rapid response to increased call and listing volume.	
Distribute media releases urging the listing of available housing and announcing ColoradoHousingSearch.com as a centralized, statewide housing locator and resource for disaster-related relocation.		Activate <i>ad hoc</i> webpages, e.g., home page alerts and specialized links, disaster-specific resource page and landlord/tenant instruction pages.	
Continue to supply updated disaster resource information and links to Socialserve.com.	Ongoing	Develop and provide training and supportive materials to service agencies working to relocate clients.	
Alert service agencies (e.g., 2-1-1, Red Cross, Traveler's Aid, etc.) that this service is in place. Furnish agencies with instructional materials (provided by Socialserve.com) about service usage as needed.		Receive, handle, record calls. Provide detailed listing information by phone to aid in quick placement of evacuees.	
Disseminate release about progress of the service with a focus on relocation, searching, and safe housing placement. Publish eblasts, newsletters, PSAs, etc. as needed.		Document feedback and details of services provided throughout event. Conduct calls as needed with Colorado Disaster Housing Task Force.	
Continued communication with Socialserve.com daily or as needed.	Ongoing	Communicate with Colorado Disaster Housing Task Force daily or as needed to ensure all service needs are met.	Ongoing

APPENDIX V

FEMA- INDIVIDUALS AND HOUSEHOLDS PROGRAM

FEMA's Individuals and Households Program (IHP) provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means. In federal fiscal year 2011, a maximum of up to \$30,200 is potentially available (based on annual adjustments made according to the Consumer Price Index). However, average assistance is significantly less. Real property awards are based on the repair of the damaged property considered essential living area. Essential living means areas of the residence essential to the normal living such as the kitchen, one bathroom, dining area, living room entrance and exits and the essential sleeping area. Essential living does not include family rooms, guest rooms, garages or other nonessential areas, unless hazards exist in these areas which impact the safety of the essential living area. Flood insurance may be required as indicated below. These forms of help are available: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Housing Assistance

Temporary Housing: Money to rent a different place to live or a temporary housing unit (when rental properties are not available).

Repair: This assistance is intended to help repair the home to a safe and sanitary living or functioning condition. FEMA will not pay to return a home to its original condition before the disaster and flood insurance may be required as a condition of approval if the home is in a Special Flood Hazard Area. Up to \$30,200 is available in financial help for home repair. The assistance cap is adjusted each year according to the Consumer Price Index. In addition, residents may be able to get loans from the Small Business Administration (SBA). The SBA loans are based on a number of factors including what has been provided through FEMA and other sources, insurance that would or has been paid, and the credit worthiness of the applicant.

Repair and replacement items include:

- Structural parts of a home (foundation, outside walls, roof)
- Windows, doors, floors, walls, ceilings, cabinetry
- Septic or sewage system
- Well or other water system
- Heating, ventilating, and air conditioning system
- Utilities (electrical, plumbing, and gas systems)
- Entrance and exit ways from the home, including privately owned access roads
- Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks

Replacement: Money to replace a disaster-damaged home, under rare conditions, if this can be done with limited funds. Replacement assistance is based on the verified disaster-related level of damage to the dwelling, or the statutory maximum, whichever is less. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements for the existence of the address and local flood codes and requirements.

Semi-Permanent or Permanent Housing Construction: Direct assistance or money for the construction of a home. This type of assistance occurs only in very unusual situations, in locations specified by FEMA, where no other type of housing assistance is possible. Construction shall follow current minimal local building codes and standards where they exist, or minimal acceptable construction industry standards in the area. Construction will aim toward average quality, size, and capacity, taking into consideration the needs of the occupant. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements related to site and local flood codes and associated requirements.

Other Needs Assistance

Other Needs Assistance provision of the Individuals and Households Program (IHP) provides awards for uninsured or under-insured disaster-related necessary expenses and serious needs. Flood insurance may be required on insurable items (personal property) if they are to be located in a Special Flood Hazard Area. Assistance includes:

- Medical and dental expenses
- Funeral and burial costs
- Repair, cleaning, or replacement of:
 - Clothing
 - Household items (room furnishings, appliances)
 - Specialized tools or protective clothing and equipment required for their job
 - Necessary educational materials (computers, school books, supplies)
- Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
- Fuel (fuel, chain saw, firewood)
- Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs
- Moving and storage expenses related to the disaster (including evacuation, storage, or the return of property to a home)
- Other necessary expenses or serious needs (for example, towing, or setup or connecting essential utilities for a housing unit not provided by FEMA)
- The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements.

Conditions and Limitations of IHP Assistance

- **Non-discrimination:** All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No Federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.
- **Residency status in the United States and its territories:** To be considered for disaster housing assistance, you or a household member must provide proof of identity and sign a declaration stating that they are a United States citizen, a non-citizen national, or a qualified alien.
- **Supplemental Assistance:** Disaster housing assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing damage or the need for short-term shelter to be addressed by homeowners or tenants. Furthermore, the Disaster Housing Program is not a loss indemnification

program and does not ensure that applicants are returned to their pre-disaster living conditions.

- **Household Composition:** People living together in one residence before the disaster are expected to continue to live together after the disaster. Generally, assistance is provided to the pre-disaster household as a unit. If, however, the assistance provided to the household is not shared with them, or if the new residence is too small or causes you undue hardship, you may request assistance separate from your pre-disaster household.
- **Type of Assistance:** Generally, more than one type of IHP assistance may be provided to the household. Only FEMA has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.
- **Proper Use of Assistance:** All financial assistance provided by FEMA should be used as specified in writing: to rent another place to live, to make the home repairs identified by FEMA, or to prevent eviction or foreclosure, or to replace or repair personal property. Failure to use the money as specified may make the resident ineligible for additional assistance. All money provided by FEMA is tax-free.
- **Documentation:** IHP applicants are responsible for providing all documentation necessary for FEMA to evaluate their eligibility for IHP assistance. They may need to provide proof of occupancy, ownership, income loss, and/or information concerning their housing situation prior to the disaster. Applicants should keep all receipts and records for any housing expenses incurred as a result of the disaster. This includes receipts for repair supplies, labor, and rent payments.
- **Insurance:** If IHP applicants have insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA when they receive their insurance settlement payment. If their settlement is less than FEMA's estimated cost to make their home habitable, they may qualify for funds to supplement their insurance settlement, but only for repairs relating to the home's habitability. FEMA does not provide replacement value amounts or assistance with non-essential items.
- **Duration of Assistance:** Repair and Replacement Assistance is provided as a one-time payment. Temporary Housing Assistance (or a mobile home/travel trailer) is provided for an initial period of one, two, or three months. To be considered for additional assistance, IHP recipients must demonstrate that they have spent any previous rental assistance funds from FEMA as instructed, and they must demonstrate their efforts to re-establish permanent housing. Additional assistance is generally provided for one, two, or three months at a time. The maximum period for IHP assistance is 18 months, unless extended by the President, or until the maximum award amount has been spent.
- **Appeal Rights:** If IHP applicants disagree with FEMA's determination of eligibility or the form of assistance provided, they have the right to appeal within 60 days of the date of their notification letter. Send appeal letters to:

Appeals Officer, FEMA – Individuals and Households Program,
National Processing Service Center,
P.O. Box 10055,
Hyattsville, MD 20782-7055

Telephone: 1-800-621-FEMA or TTY 1-800-462-7585

RESOURCE FACT SHEETS

The following fact sheets summarize some of the housing assistance resources potentially available from local, state, nonprofit, industry and federal agencies.

Fact Sheet 1



Organization: State of Colorado, Department of Local Affairs (DOLA), Division of Housing			
Address: 1313 Sherman St, Rm. 500, Denver, CO 80203			
Phone: 303-866-4033		Fax: 303-866-4077	Email: Meghen.duggins@state.co.us
Programs and Services triggered by: DOH assistance is triggered by a Governor's declaration.			
Services Provided	Program Name/ Organization	Program Eligibility	Location of Services
rental assistance, motel vouchers,	CDBG	< 80% AMI	Non-entitlement (rural) areas
Rental assistance	Section 8 Vouchers	< 50% AMI	statewide
rental assistance	TBRA (HOME)	< 50% AMI	statewide
Construction of multifamily units, rental assistance	HOME, HDG	< 80% AMI (HOME) < 50% AMI (HDG)	statewide

Fact Sheet 2



Colorado Department of Human Services
people who help people

Organization: Colorado Department of Human Services			
Address: 1525 Sherman St, Ground Floor, Denver, CO 80203,			
Phone: 303-866-		Fax: 303-866	Email: deb.robinson@state.co.us
Programs and Services triggered by: Governor's declaration			
Program Name/ Organization	Services Provided	Program Eligibility	Location of Services
Food Assistance, Cash Assistance General Assistance, and Temporary Assistance for Needy Families (TANF), basic food	Authorize financial benefits under the General Assistance, Basic Food, and Temporary Assistance for Needy Families programs	Limitations max \$75,000 per household, depending on circumstance (loss of employment)	Available through county human services

Fact Sheet 3



<p>Organization: Rocky Mountain Home Association http://www.coloradohome.org/ Represents manufactured and modular housing in Colorado</p>			
<p>Address: 1410 Grant St., Denver, CO 80203</p>			
<p>Phone: 303-832-2022</p>		<p>Fax: 303-830-0826</p>	<p>Email: Meghan Pfanstiel Meghan@coloradohome.org</p>
<p>Programs and Services: New or existing factory built housing for rent or sale, located in mobile home parks or scattered site</p>			
Program Name/ Organization	Services Provided	Program Eligibility	Location of Services
Short Term Rental Housing available (at Mobile Home Parks)	RMHA work with mobile home parks for rental discounts	to be determined	statewide
Vacancy survey of mobile home parks	RMHA contacts mobile home park owners about lot/ unit availability	N/A	statewide
Long Term: permanent replacement housing could be built at a mobile home park or in subdivision or scattered site.	RMHA work with manufacturer for pricing based on needs.,	N/A	statewide

Fact Sheet 4



<p>Organization: Colorado Association of Realtors Housing Opportunity Fund (CARHOF) http://coloradorealtors.com/car_carhof_main.asp</p>				
<p>Phone: 303.790.7099 (Metro Denver) 800.944.6550 (Toll Free)</p>			<p>Email: Julie Bramer jbramer@ColoradoREALTORS.com</p>	
<p>Programs and Services: CARHOF provides grants to nonprofit and public housing agencies that serve low to moderate income households</p>				
<p>Program Name/ Organization</p>	<p>Services Provided</p>	<p>Program Eligibility</p>	<p>Location of Services</p>	<p>Program Limitations/ \$</p>
<p>CARHOF makes raised funds available for local charities and/ or PHAs to distribute</p>	<p>Disaster assistance for individuals</p>	<p>to be determined</p>	<p>statewide</p>	<p>Very flexible- recommended to be used for rental assistance when DOH funds are not allowable</p>

Fact Sheet 5



Organization: Colorado VOAD:

Address:

Phone: 20-COLO-VOAD (202-656-8623) **Email:** coloradovoad@gmail.com

Programs and Services: COVOAD consists of organizations active in disaster response throughout the state of Colorado. COVOAD's role is to bring organizations together, enable them to understand each other and work together in a cohesive manner. To accomplish these goals, COVOAD meets with its member organizations several times each year to share information and training opportunities. These meetings also provide the opportunity to conduct business, plan, network, and provide updates on current disaster relief efforts.

Services Provided	Program Eligibility	Location of Services	Program Limitations/ \$
Cleanup, debris removal	Determined on a case-by-case basis	Statewide	N/A
Home reconstruction	Determined on a case-by-case basis	Statewide	
Donations: food, clothing, Appliances, furniture, etc.	As needed	Statewide	

Fact Sheet 6



Organization: Colorado Housing and Finance Authority (CHFA)			
Address: 1981 Blake St., Denver, CO 80202-1272			
Phone: 303-297-chfa (2432), 800-877-chfa (2432)		TDD: 800.659.2656	Email: rbasye@chfainfo.com
Programs and Services: Increase the availability of affordable, decent, and accessible housing for lower income Coloradans; Strengthen the state’s economy by providing financial assistance to businesses.			
Program Name/ Organization	Services Provided	Program Eligibility	Program Limitations/ \$
CHFA-held mortgage loans	As required by mortgage loan insurers/guarantors, such as FHA, will provide assistance or other forbearance. In addition, will consider other options. res of Federal Housing Administration (FHA) insured home mortgages.	Homeowners – Mortgage Loans held by CHFA	
Colorado Housing Search	Online database listing affordable rental and for sale units throughout the state.	Web-based Housing Locator Service	
Rental Assistance-LIHTC and Section 8	Be source of information about potentially available units.	Multifamily-Rentals	
Rental Assistance-CHFA-owned properties	Will determine feasibility of offering vacant housing units to impacted lower residents, if needed.	Multifamily-Rentals	

Fact Sheet 7



Organization: U.S. Housing and Urban Development (HUD)			
Address: 1625 Broadway St, 25 th Floor St, Denver, CO 80202			
Phone: 303-675-1662		Fax:	Email: Susan.r.lyons@hud.g
Programs and Services Triggered by: a Presidential declaration and a mission assignment from FEMA			
Program Name/ Organization	Services Provided	Program Eligibility	Program Limitations/ \$
FHA-insured mortgages	Immediate foreclosure relief by granting a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration (FHA) insured home mortgages.	Homeowners – Mortgage	Only available with Presidential Disaster Declaration
203(k) mortgage and rehabilitation loan program	The 203(k) program enables homebuyers and homeowners to finance both the purchase and/or refinancing of a house and the cost of its rehabilitation through a single mortgage. It also allows homeowners who have damaged houses to finance the rehabilitation of their existing single-family home.	Homeowners- Housing Purchase and/ or Rehabilitation	Only available with Presidential Disaster Declaration
203(h) Mortgage Insurance	Under this program, individuals or families whose residence were destroyed or damaged to such an extent that reconstruction or replacement is necessary are eligible for 100 % financing.	Homeowners- Mortgage	Only available with Presidential Disaster Declaration

Rental Assistance	Determine the feasibility of requesting additional housing subsidy units (DHAP) for impacted low-income residents, if needed .	Public Housing and Section 8	Only available with Presidential Disaster Declaration
CPD Programs (HOME, CDBG, ESG)	Help define and request, and as appropriate request regulatory waivers (for good cause) for housing programs administered by PHA and/ or DOH. Provide Technical Assistance to amend Con Plan to redirect funds to Disaster Assistance	DOH and PHAs	Only available with Presidential Disaster Declaration
Provide Technical Assistance in non-federally declared	Provide technical assistance to state agencies and local housing authorities.	DOH and PHAs	Available with a State Declaration

Fact Sheet 8



<p>Organization: U. S. Small Business Administration (SBA) Office of Disaster Assistance http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans</p>			
<p>Address: Field Operations Center West, P.O. Box 419004, Sacramento, CA 95841-9004</p>			
<p>Phone: 916-735-1500</p>		<p>Fax: 916-735-1681</p>	<p>Email: carl.gaspari@sba.gov</p>
<p>Programs and Services triggered by: Presidential declaration that includes FEMA Individual Assistance. An SBA declaration for assistance can also be pronounced apart from a Presidential declaration upon state request if there are over 25 homes (primary residences) and/or businesses in a county have uninsured losses of 40% or more of their estimated fair replacement value (Secondary homes, condominium units, cabins, camps, lake homes, etc., used for recreational purposes are not included in the count).</p>			
<p>Program Name/ Organization</p>	<p>Services Provided</p>	<p>Program Limitations/ \$</p>	<p>Average Waiting Time for Receiving Assistance</p>
<p>Home Disaster Loans</p>	<p>Low-interest loans available to homeowners or renters to repair or replace disaster damaged real estate or personal property owned by the victim. Renters are eligible for their personal property losses, including automobiles.</p>	<p>Homeowners Up to \$200,000 to Homeowners and Renters Up to \$40,000 to replace personal property</p>	<p>Applications are usually processed in 7-21 days. Disbursement on approved loans is usually made within 5 days</p>
<p>Business Physical Disaster Loans</p>	<p>Available to businesses of all sizes, private and nonprofit organizations to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, nonprofit organizations such as charities, churches, private universities are also eligible.</p>	<p>Businesses up to \$2 million for any combination of property damage or economic injury</p>	
<p>Economic Injury Disaster Loans (EIDL):</p>	<p>Working capital loans to help small businesses, small agricultural cooperatives and private and nonprofit organizations meet their ordinary and necessary financial obligations that can't be met as a direct result of the disaster. Loans are intended to assist through the disaster recovery period.</p>	<p>Small businesses and most private, nonprofit organizations of all sizes</p>	

Fact Sheet 9



Organization: U.S. Department of Agriculture – Rural Development Website: http://www.rurdev.usda.gov/rd/disasters/disassistance.html www.rurdev.usda.gov/co				
Address: DFC, Bldg # 56, Rm. 2300, P.O. Box 25426, Denver, CO 80225-0426				
Phone: 720-544-2919		Fax:		Email: bernice.williams@co.usda.gov
Programs and Services triggered by: a USDA/ RD declaration for assistance can be pronounced apart from a Presidential declaration in designated rural areas only				
Program Name/ Organization	Services Provided	Program Eligibility	Program Limitations/ \$	Average Waiting Time for Receiving Assistance
502 Direct Home Loan Program/ USDA, Rural Development	Subsidized Home Loans	Applicants must be low ($\leq 80\%$ AMI) to very-low ($\leq 50\%$ AMI) income and meet all other eligibility criteria. Home must be in rural eligible area	Area loan limits by county apply.	Varies by county. Applicants that can verify displacement due to disaster are prioritized
502 Guaranteed Home Loans/ USDA, Rural Development in conjunction with approved lenders	Guaranteed Home Loans	Applicants must be moderate ($\leq 115\%$ AMI) income and meet all other eligibility criteria. Home purchased must be in a rural eligible area	None	Varies by lender and current processing times
504 Home Repair Loans/Grants	Loans and Grants	Must be very low to very-low ($\leq 50\%$ AMI) income and meet all other eligibility criteria. Grants are only available for those 62 and older	\$20,000 max loan at 1% interest. \$7,500 life time grant assistance	Varies by county. Applicants that can verify displacement due to disaster are prioritized
Business Programs	Varies by program			

Fact Sheet 10



FEMA

Organization: Federal Emergency Management Agency, Region 8
<http://www.fema.gov>

Address: DHS/ FEMA, DFC, Bldg # 710, P.O. Box 25267, Denver, CO 80225-0267

Phone: 303-235-4623	Contact 1: Jennifer Voorhies, Individual Assistance Emergency Program Specialist: 303-235-4623, Jennifer.voorhies@dhs.gov	Contact 2: Scott Chamberlain, Individual Assistance Emergency Program Specialist: 303-235-4927, scott.chamberlain@dhs.gov
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Programs and Services triggered by: an FEMA declaration for assistance is pronounced upon a Presidential declaration. In a non-Presidential declaration, FEMA will provide general technical assistance for planning and coordination, including donations management and outreach to national VOADs

Program Name/ Organization	Services Provided	Program Eligibility	Location of Services	Program Limitations/ \$	Average Waiting Time for Receiving Assistance
Individuals and Households Program (IHP)	Housing Assistance: Financial and/or direct assistance for Temporary Housing and/or Home Repair or Home Replacement	Housing Assistance: Primary residence, home unlivable due to disaster related damage, residency status, no duplication of benefits.	Designated Counties included in an Emergency or Major Disaster Declaration	Note: Only available during a Presidential Disaster Declaration Available up to 18 months, based on continued eligibility Maximum Award Amount inclusive of both IHP provisions- \$30,200 for FY 2011	5-10 days following initial registration
	Other Needs Assistance: Financial assistance for repair/ replacement of personal property, transportation, medical/dental/ funeral, and other disaster related	Other Needs Assistance: Income criteria, primary residence, losses disaster related, residency status,		no duplication of benefits	

	serious needs or necessary expenses.			
	Grants and loans: http://www.disastercontractingassistance.gov/ SBA Disaster Contracting Assistance Center for Businesses (note: rental owners are businesses)			

Fact Sheet 11



Organization: Colorado Department of Regulatory Agencies/ Division of Insurance

Website: <http://www.dora.state.co.us/insurance/>

Address: 1560 Broadway, Suite 850, Denver, CO 80202

Phone: 303-894-7499

(303) 894-7490 – Consumer Information

(800) 930-3745 - Toll Free Outside Denver

Fax: 303-894-7455

Email:

insurance@dora.state.co.us

The Colorado Division of Insurance regulates the insurance industry and assists consumers and other stakeholders with insurance issues. DORA is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment

Frequently Asked Questions

Disaster Recovery Centers

Q: Will Division of Insurance continue to staff Disaster Recovery Centers (DRCs) following future disasters?

A: Yes, although the consumers' need for assistance may be several days or weeks following a disaster. The Division would evaluate the needs on a case by case basis.

Q: What assistance can Division of Insurance offer to disaster survivors?

A: DORA/ DOI does not provide financial assistance, but provides technical assistance, such as helping consumers to understand the coverage offered in their policy and procedural questions, such as filling out inventory forms and submitting receipts for reimbursement. The Division ensures the insurer treats its insured in a fair manner and complies with Colorado insurance law and its policy contract.

Q: What assistance can insurance companies offer to disaster survivors?

A: Most of the larger insurance carriers will be on site to provide general insurance information, answer homeowners/renters specific questions about their policy coverage and will participate in community meetings as part of the recovery process. A list of company emergency claim numbers will be compiled and provided to the DRC. The industry will work with government partners in coordinating a location and other logistics at or near the DRC.

Q: Is it a good idea to co-locate insurance adjusters at or near the DRC?

A: Yes, this has been helpful in previous disasters for victims to have easy access to their insurance companies. It is recommended that DRCs not be opened up to for-profit vendors, such as public adjusters.

Q: Do staffing needs change for flood events versus fires or tornadoes?

A: Not for DORA/ DOI, because they do not regulate flood insurance. However, they can offer to assist by answering any insurance related questions. All NFIP questions should be directed to the FEMA DRC representatives.

NFIP Coverage

Q: What is covered in an NFIP policy?

A: The Standard Flood Insurance Policy covers losses only from the peril of flood, and can be purchased for both structures and/or contents.

Additional Living Expenses (ALE)

Q: Do most homeowners policies provide for additional living expenses (ALEs)?

A: Yes, all owner-occupied homeowners policies provide for ALEs. ALEs cover reasonable additional living expenses until the original unit is repaired or rebuilt. This is typically up to 30% of the dwelling coverage (i.e. \$60,000 for a \$200,000 policy) or for a specified period of time, such as 12-24 months until the original unit is repaired or rebuilt. The homeowner continues to pay the mortgage on the original damaged unit, but the ALE covers the expenses of renting an interim unit. If a landlord has insurance on a rental property, the ALE would include the fair rental value while the home is uninhabitable.

NFIP: ALEs are not included in NFIP.

Loss of Use/ Prohibited Use

Q: What does a standard policy provide and for how long?

A: Most standard policies cover 2 weeks to cover out-of-pocket for mandatory evacuation expenses.

Deductibles

Q: What is the common amount of the deductible on a homeowner's policy?

A: Typically, this is \$500-1,000, but could be lower or higher. Insurance companies offer different deductible options to policyholders when they purchase insurance.

NFIP: NFIP policies typically have deductibles of \$1,000- \$2,000

Renter's Insurance

Q: What does the standard renter's policy cover?

A: Renter's insurance typically covers personal possessions (subject to limits and deductibles), additional living expenses and liability. Renter's insurance excludes flood insurance. A separate renter's policy for flood can be obtained through the NFIP.

Q: Is there a standard deductible?

A: An average deductible would be \$250-500. Insurance companies offer different deductible options to policyholders when they purchase insurance.

For additional information please see the following brochures:

Understanding Insurance

<http://www.rmia.org/index.asp>

DORA/ Division of Insurance, Consumer Brochures

<http://www.dora.state.co.us/insurance/consumer/ConsumerBrochures.htm>

Flood Outreach Toolkit

<http://www.floodsmart.gov/toolkits/flood/index.htm>

Flood Insurance Q & A

http://www.rmia.org/Catastrophes_and_Statistics/Flood.asp

FEMA: The Benefits of Flood Insurance versus Disaster Assistance

<http://www.fema.gov/library/viewRecord.do?id=3519>

