

## HUD RESPONSE TO HURRICANE KATRINA

### Hotline Number:

- HUD – 1-888-297-8685 (assistance available from 7 a.m. to 8 p.m., seven days a week)

### HUD is:

- Providing Temporary Housing and Shelter – HUD is identifying vacant multi-family housing and HUD-owned homes that could be used as temporary housing for those forced from their homes. For more information about temporary housing go to [www.fema.gov](http://www.fema.gov) or call 1-888-297-8685;
- Granting Immediate Foreclosure Relief – HUD has granted a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration-insured homes;
- Reprogramming and Accelerating Federal Block Grants – *Community Development Block Grant (CDBG)* and *HOME* grantees may reprogram previously awarded grants to redirect their focus to disaster recovery activities;
- Granting ESG and Conplan Public Comment Period waivers to facilitate assistance to people displaced by Katrina<sup>1</sup>;
- Providing Relief for Indian Housing – HUD will provide Indian Community Development Block Grant funding (up to \$300,000 per grantee) for disaster relief for Indian Housing and Tribal areas;
- Providing Emergency and Natural Disaster Funding – HUD is providing \$29 million to public housing authorities to help clean up and rehabilitate damaged properties;
- Making Available Programs for Damaged or Destroyed Properties – HUD's Section 203(k) loan program enables homebuyers and homeowners who have lost their homes 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. This program encourages lenders to make mortgages available to borrowers who would not otherwise qualify for conventional loans on affordable terms and to residents of disadvantaged neighborhoods;
- Mortgage Insurance for Disaster Victims – HUD has a special mortgage insurance program under Section 203(h) of the National Housing Act to assist disaster victims. Under this program, individuals or families whose residences were destroyed or damaged to such an extent that reconstruction or replacement is necessary are eligible for 100 percent financing; and
- Offering Assistance to Ginnie Mae Issuers in Disaster Areas - Ginnie Mae will provide assistance to Mortgage-Backed Securities (MBS) issuers with significant concentrations of loans within the affected areas. The assistance includes help in making payments to MBS investors where homeowners are unable to make payment, and eliminating delinquent loans from delinquency statistics used in risk monitoring.

---

<sup>1</sup> For more information on CDBG, HOME, ESG, and Conplan waivers, please visit <http://www.hud.gov/offices/cpd/library/katrina/>

## OTHER FEDERAL RESPONSES

- **The Department of Health and Human Services** has announced the availability of a toll-free hotline for people in crisis in the aftermath of Hurricane Katrina. By dialing **1/800-273-TALK (1/800-273-8255)**, callers will be connected to a network of local crisis centers across the country that are committed to crisis counseling. Callers to the hotline will receive counseling from trained staff at the closest certified crisis center in the network.

The network is run by HHS' Substance Abuse and Mental Health Services Administration and involves more than 110 certified crisis centers. People who are in emotional distress or suicidal can call at any time from anywhere in the nation to talk to a trained worker who will listen to and assist callers in getting the mental health help they need. People will be provided with immediate access to local resources, referrals and expertise.

- **FEMA Disaster Assistance Registration** is available at 800/621-3362. This number is for use by people in designated federal disaster areas. Callers will give Social Security number, a description of losses, provide some financial information, and give directions to the damaged property.

- **The Department of Veterans Affairs (VA)** has set up a toll-free number - 800/ 507-4571 - for veterans who normally receive health care at VA facilities in New Orleans, Gulfport, and Biloxi, Mississippi. The number can also be used by family members concerned about the location of veterans who were hospitalized at those facilities. The Gulfport facility has been closed, and the New Orleans medical center has been evacuated. The Biloxi facility is still operational.

The number will be staffed continuously for the duration of the emergency. By calling that number, people can find out about receiving health care for veterans evacuated from the storm area; receiving prescription drugs for veterans in the stricken area; locating evacuated VA patients; and any other health care questions for veterans in the area affected by the storm.

- **The Department of Labor** has established a National Contact Center 1/866-4-USA-DOL for inquiries about unemployment insurance, disaster unemployment insurance, and National Emergency Grants.
- **The Social Security Administration** is working to ensure that monthly payments get to beneficiaries affected by Hurricane Katrina. *For paper checks:* The United States Postal Service (USPS) has suspended mail service in some areas damaged by Hurricane Katrina. USPS is establishing temporary mail delivery stations so you can pick up your Social Security check. To help prevent identity fraud, USPS will ask you for a photo ID. If you are not able to go to a temporary mail delivery station, you can go to any open Social Security office and request an immediate payment. *For Direct Deposit:* If you receive your Social Security payment by direct deposit, your Social Security payment is scheduled to be deposited to your account as usual. However, if you experience any difficulty getting your payment, you can go to any open Social Security office and request an immediate payment. For more information on the nearest open Social Security office, you can call 1/800-772-1213.

## ROLES AND RESPONSES IN DISASTER PLANNING

### **FEDERAL**

**Source:** [http://www.dhs.gov/dhspublic/interapp/press\\_release/press\\_release\\_0581.xml](http://www.dhs.gov/dhspublic/interapp/press_release/press_release_0581.xml) (taken from the DHS/FEMA's National Response Plan)

#### **National Response Plan Incident Management Priorities**

- Save lives and protect the health and safety of the public, responders, and recovery workers.
- Ensure security of the homeland.
- Prevent an imminent incident, including acts of terrorism, from occurring.
- Protect and restore critical infrastructure and key resources.
- Conduct law enforcement investigations to resolve the incident, apprehend the perpetrators, and collect and preserve evidence for prosecution and/or attribution.
- Protect property and mitigate damages and impacts to individuals, communities, and the environment.
- Facilitate recovery of individuals, families, businesses, governments, and the environment.

#### **Emphasis on Local Response**

- The Plan identifies police, fire, public health and medical, emergency management, and other personnel as responsible for incident management at the local level.
- The Plan enables incident response to be handled at the lowest possible organizational and jurisdictional level.
- The Plan ensures the seamless integration of the federal government when an incident exceeds local or state capabilities.
- Timely Federal Response to Catastrophic Incidents
- The Plan identifies catastrophic incidents as high-impact, low-probability incidents, including natural disasters and terrorist attacks that result in extraordinary levels of mass casualties, damage, or disruption severely affecting the population, infrastructure, environment, economy, national morale, and/or government functions.
- The Plan provides the means to swiftly deliver federal support in response to catastrophic incidents.

#### **Multi-agency Coordination Structure**

- The Plan identifies police, fire, public health and medical, emergency management, and other personnel as responsible for incident management at the local level.
- The Plan enables incident response to be handled at the lowest possible organizational and jurisdictional level.
- The Plan ensures the seamless integration of the federal government when an incident exceeds local or state capabilities.

### **STATE**

**Source:**

<http://www.oes.ca.gov/operational/OESHome.nsf/LevelTwoWithNAV?OpenForm&Key=Plans+and+Publications> (taken from California's Emergency Plan)

## Scope of Plan

- The State Emergency Plan applies to all elements of the California Emergency Organization during all phases of emergency management.
- The primary audience is intended to be emergency management professionals from city, county, special district, operational area, State, and volunteer agencies.
- This plan is also a reference for managers from other states and the federal government, and interested members of the public.
- It is intended as an overview of emergency management in California and is not a detailed operational document. Specific operating procedures exist at each agency and jurisdiction in support of this plan.

## Assumptions

- Emergency management activities are accomplished using Standardized Emergency Management System (SEMS);
- Emergency response is best coordinated at the lowest level of government involved in the emergency;
- Local authorities maintain operational control and responsibility for emergency management activities within their jurisdictions, unless otherwise superseded by statute or agreement;
- Mutual Aid is requested when needed and provided as available;
- Mitigation activities conducted prior to the occurrence of a disaster result in a potential reduction in loss of life, injuries, and damage;
- Supporting plans and procedures are updated and maintained by responsible parties.

### **For discussion:**

- Does your County/City already have the requisite relationship with FEMA/California to ensure a timely and appropriate response in the event of disaster?
- If not, how can your CoC advocate for your County/City to do so?

## CITY

**Source:** [http://www.sfgov.org/site/oes\\_index.asp?id=27514](http://www.sfgov.org/site/oes_index.asp?id=27514) (taken from the San Francisco Office of Emergency Services and Homeland Security site)

**Preparedness Phase** – This phase involves activities that are undertaken in advance of an emergency or disaster. These actions might include emergency/disaster planning, training and exercises, and public education.

The City and County of San Francisco (CCSF) will place emphasis on the following activities during this phase:

- Training of full-time, auxiliary and emergency management personnel.
- Conducting exercises to ensure that all EOC participants are prepared to respond effectively in the event of an activation of the EOC.

- Emergency planning to ensure that operating plans and their associated support documentation are current and accurate. The CCSF OES&HS, in cooperation with other departments, is responsible for ensuring that these planning documents are kept up-to-date.
- Public awareness education to inform and train the public about personal, workplace, community preparedness and mitigation activities as well as CCSF preparedness efforts.
- Resource management to ensure the availability of sufficient resources to cope with emergencies.

**Response Phase** – The CCSF’s initial response activities are primarily structured to minimize the effects of the emergency or disaster. This includes protection of human life and property. Examples of initial responses include:

- Disseminating warnings, emergency public information and instructions to the citizens of the CCSF
- Coordinating evacuations and/or rescue operations
- Coordinating the care of displaced persons and treating the injured
- Clearing priority transportation routes
- Repairing critical facilities and structures
- Conducting initial damage assessments and surveys
- Assessing the need for mutual aid assistance
- Coordinating the restriction of traffic/people movement and unnecessary access to affected areas
- Developing and implementing action plans
- Making all necessary notifications, including CCSF departments and personnel and the State OES Coastal Region

**Recovery Phase** – Recovery activities involve the restoration of services to the public and returning the affected area(s) to pre-emergency conditions. Examples include:

- Coordinating restoration of utilities
- Debris management
- Providing long-term recovery housing to displaced victims
- Applying for State and Federal assistance programs
- Conducting hazard mitigation analyses
- Identifying residual hazards
- Determining and recovering costs associated with response and recovery
- Establishing emergency index codes for cost tracking purposes

**Mitigation Phase** – Mitigation efforts occur before, during and after emergencies or disasters. Examples include:

- Amending local ordinances and statutes such as zoning ordinances, building codes and other enforcement codes
- Initiating structural retrofitting measures
- Assessing tax levies
- Undertaking flood control projects
- Removing fuel in areas having a high potential for wildfires

## **YOUR AGENCY**

**Source:** <http://www.preparenow.org/voicedoc.html>

### **When creating an agency plan, keep in mind some basic assumptions:**

- After a catastrophic disaster, you may be isolated from emergency relief for three days.
- Telephones will not work. A pay phone may operate sooner than a normal home or business phone. If phones do work, it will be easier to place a call to someone outside of the Bay Area rather than to a local number. Plan to work without a telephone.
- The local Office of Emergency Services will be busy coordinating the operations of official responders such as police, fire, and paramedic services. The OES can answer coordinated requests for resources.
- The American Red Cross will provide help regardless of a victim's income, nationality, or physical ability.
- However, mass shelters and feeding sites are designed for the public at large. At the mass care site nearest to your clients, there may not be enough space or qualified help for people with special needs.
- Community-based organizations, whose daily mission is to help people with special needs, are the most qualified agencies to provide relief to vulnerable populations.
- The Office of Emergency Services and the American Red Cross will rely on the ability of community-based organizations to survive a disaster and continue serving vulnerable residents.

### **How to Write An Agency Disaster Plan in Six Weeks**

Write the answers to the following questions in a simple notebook. It should take only an hour or less to answer each week's list of items—that's just twelve minutes per day. Work on the questions with others to build the most complete plan possible.

#### **Week One: Can Your Agency Continue to Serve After a Disaster?**

- List the disasters that will interrupt the service you provide.
- What will happen to service?
- Realistically, how many staff will work after a disaster?
  - if it strikes during work?
  - if it occurs during a workweek, but before the day begins?
  - if it happens on a weekend?
- Of remaining staff, what skills will be available?
- What work can volunteers do?

#### **Week Two: The Emergency Team**

- Who will be on your emergency team?
- Incident command (who leads?)
- Operations (who does the work?)
- Logistics (who gets the resources?)
- Finance (who tracks all activity?)
- Information (who keeps everyone in the know?)
- Assign the people who are actually the most qualified to fill each role.

- What will be each team member's responsibilities?
- How will the team make decisions?

**Week Three:** What Resources are on Hand?

- How can power and water sources be checked and shut off if necessary?
- Will you need power? Where can you get a generator?
- Is there a phone that is not dependent on electricity? Where is the nearest pay phone? Are there coins or phone card in petty cash?
- Develop a source of water.
- Will you need food? Where can you get it?
- What data do you need to serve your clients? Are computers necessary?
- Are files backed up and stored off site? Regularly backup your files to paper.
- Take an inventory of transportation that will be accessible after a disaster. Is it enough? What can you do now?

**Week Four:** Your Neighborhood

- Where is the nearest public health clinic? Who is in charge? What is the phone number?
- Do the nearest police and fire stations know about you? Will they be able to respond in a major disaster?
- Where are potential sites for mass care? Look for central open spaces, a high school, someplace with showers and space.
- Are there neighboring agencies? Do you serve the same clientele? Can you share resources? How can neighboring businesses help the agency? Do the managers of supermarkets, pharmacies, and hardware stores know about you?

**Week Five:** Your Clients

- How many clients could be on in a disaster? Can they stay for three days?
- What will be needed? Where can you get sufficient quantities of food, water, medicine?
- How will you find out about clients who are off site?
- Who do you need to communicate with regarding clients? Off site staff? Families of clients? Are there others dependent on the information you hold about clients?
- How will you communicate? List the most critical contacts that need to be made.

**Week Six:** Collaboration

- If evacuated, what will your clients need that may not available in a mass shelter?
- What services can you offer to mass care providers to ensure that your clients receive equal treatment?
- How will your core services be impacted by evacuation or the sharing of services with relief providers?
- What agencies can you join with to ensure the care of your clients?
  - Are potential partner agencies as prepared for a disaster as you?

*For more information, please contact Laxmi Raman Rees, Staff Attorney, at (415) 788-7961 x. 320, or at [laxmi@homebaseccc.org](mailto:laxmi@homebaseccc.org).*