

The Evolving Use of Disaster Housing Assistance and the Roles of the Disaster Housing Assistance Program (DHAP) and the Individuals and Households Program (IHP)

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For nearly one year following [Hurricane Maria](#) in 2017, some disaster survivors from Puerto Rico were housed in hotels/motels through the Federal Emergency Management Agency’s (FEMA’s) [Transitional Sheltering Assistance \(TSA\)](#) program. This was due to [multiple program extensions \(including by court order\)](#), although TSA was intended to provide short-term (i.e., 5-14 days, extendable for up to 6 months) accommodations. As TSA was ending, some disaster survivors still lacked longer-term housing, causing [housing advocacy organizations](#) and [Members of Congress](#) (also [here](#) and [here](#)) to call upon FEMA to work with the Department of Housing and Urban Development (HUD) to implement the Disaster Housing Assistance Program (DHAP), as was done following past catastrophic incidents.

Although identified in the [National Disaster Housing Strategy \(Strategy\)](#) as a [promising interim housing strategy](#) and [potential solution](#) to the challenge of meeting long-term housing needs, FEMA [stated](#) that DHAP would not be implemented, in response to the Governor of Puerto Rico’s request. The justification was that FEMA and HUD “offered multiple housing solutions...better able to meet the current housing needs....” Despite recent [legislative changes](#) that may also resolve some gaps addressed by previous DHAP implementations, the push for DHAP has [persisted](#).

This Insight provides a brief overview of DHAP and other FEMA temporary housing assistance programs in the context of FEMA’s authority to provide such assistance, as well as potential considerations for Congress.

Program Comparison

After the President issues an emergency or major disaster declaration under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act; P.L. 93-288, as amended; [42 U.S.C. §§5121 et seq.](#)), various housing assistance programs may be available to disaster survivors, including programs provided by FEMA. FEMA-provided housing assistance may include [short-term, emergency sheltering accommodations](#) under Section 403—Essential Assistance—of the Stafford Act ([42 U.S.C. §5170b](#)) (e.g., the TSA program). [Interim housing](#) needs may be met through FEMA’s [Individuals and Households Program \(IHP\)](#) under Section 408—Federal Assistance to Individuals and Households—of the Stafford Act ([42 U.S.C. §5174](#)), which provides financial (e.g., assistance to [rent alternate housing accommodations](#)) and/or direct assistance (e.g., [Multi-Family Lease and Repair](#), [Transportable Temporary Housing Units](#), or [Direct Lease](#)) to [eligible](#) individuals and households. Although IHP provides various assistance options, limitations exist on their receipt and use. For example, there is a cap on the [maximum](#)

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[amount of financial assistance](#) an individual or household is eligible to receive, and IHP assistance is generally limited to a period of [18 months following the date of the declaration](#).

In 2007, to address such limitations and the need for prolonged assistance to support the transition of disaster survivors from temporary to long-term housing after Hurricanes Katrina and Rita (2005), FEMA executed an Interagency Agreement (IAA) with HUD to administer rental assistance and case management services, as authorized under Section 408 of the Stafford Act. This was known as [DHAP-Katrina](#). DHAP was also implemented through IAAs in 2008 following Hurricanes Ike and Gustav (2008)—[DHAP-Ike](#)—and 2013 following Hurricane Sandy (2012)—[DHAP-Sandy](#).

Although DHAP was authorized under Section 408 of the Stafford Act and funded through the Disaster Relief Fund, it was not subject to some of IHP's standard limitations. This may have allowed families to receive more assistance for longer time periods than they may have received under IHP. For instance, DHAP assistance was not subject to the IHP [funding cap](#), which totaled [\\$26,200](#) per individual/household at the time of Hurricane Katrina, [\\$28,800](#) at the time of Hurricane Ike, and [\\$31,900](#) at the time of Hurricane Sandy.

Also, the timing of DHAP implementation varied and the provision of assistance extended beyond the standard IHP assistance period of 18 months following the declaration. [DHAP-Katrina](#) was implemented nearly two years after the disaster and terminated more than two years later; [DHAP-Ike](#) was implemented within two months of the disaster and continued for more than three years; and [DHAP-Sandy](#) was implemented within approximately five months of, and terminated just over two years following, the disaster. Additional distinguishing features included that:

- DHAP was modeled after HUD's [Housing Choice Voucher program](#), and HUD administered DHAP through its network of local Public Housing Agencies, which was intended to bolster FEMA's traditional temporary housing assistance programs and "[help FEMA facilitate the transition of disaster survivors to non-disaster housing](#)";
- families were expected to [incrementally increase contributions to their monthly rent](#), which, coupled with the mandatory [case management program](#), was intended to help participants attain greater self-sufficiency; and
- each DHAP iteration differed somewhat in its administration, the operating requirements for which were issued through [HUD Notices](#).

Recent Changes

Since DHAP was last implemented, the Disaster Recovery Reform Act of 2018 (DRRA; Division D of P.L. 115-254) amended the Stafford Act to [separate the cap](#) on the maximum amount of financial assistance eligible individuals and households may receive for [housing assistance](#) and [other needs assistance](#). Also, financial assistance to rent alternate housing accommodations is [no longer subject to the cap](#). Additionally, following Hurricane Sandy, the [Sandy Recovery Improvement Act of 2013](#) (Division B of P.L. 113-2) formalized FEMA's [Multi-family Lease and Repair](#) program, and FEMA developed its [Direct Lease](#) program, which FEMA claims "[provides the same housing option...as DHAP in a more](#)

efficient and cost-effective manner.” Still, not all of DHAP’s unique characteristics are duplicated by the IHP housing assistance programs.

Potential Considerations

Congress may wish to evaluate DHAP to:

- determine if DHAP is still needed given the IHP legislative changes and program additions;
- assess whether IAA implementation is sufficient or if DHAP should be permanently authorized in legislation (e.g., the 115th Congress [introduced DHAP-authorizing bills](#)—also [here](#), [here](#), and [here](#));
- determine if DHAP is [cost-effective](#) and accomplishes its goal of participant [self-sufficiency](#);
- address inconsistencies between the *Strategy* and FEMA’s *Individual Assistance Program and Policy Guidance (IAPPG)*, including related to changes post-DRRA (e.g., the *IAPPG* [states rental assistance counts towards the cap](#)), and FEMA’s policy decisions regarding program administration (e.g., extending TSA beyond six months, and not implementing DHAP/other interim solution); and
- consider whether FEMA should update the *Strategy/IAPPG*, given the outcome of any DHAP evaluation/potential legislative developments.

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