Unmet Needs Assessments: FEMA & Alternative Data Sources for Wildfires

COSCDA Program Managers Meeting September 12, 2023





Agenda

- Gaps in FEMA data for property level wildfire impacts;
- California's alternative data sources and Unmet Needs Analysis methodology;
- 3. Household/individual level data;
- 4. Impacts on program design and prioritization





Property Level data for Unmet Needs Analysis



FEMA Property Level data for Wildfires

- FEMA considers fires insurable events;
- Does not conduct property inspections, without extensive appeal process
- Many survivors are not aware or do not complete appeals process during mandated timeframe
- This results in missing property level data in FEMA reports and eventually HUD allocations
- CalFire conducts verified property level inspections and collects data on all structures, including housing









FEMA & CalFire Property Level data

| Disaster Declaration | Total FEMA-IA Verified Loss | Total CalFire <u>Destroyed</u> Residential Structure | Number of homes not included in FEMA data |
|---------------------------|-----------------------------|---|--|
| 4558/4569 – (2020) | 1,573 | 5,356 | 3,783 |
| 4407 - (2018) | 10,475 | 18,211 | 7,736 |
| 4344/4353 – (2017) | 2,278 | 7,503 | 5,225 |
| Totals | 14,326 | 31,070 | 16,744 |





2021 Unmet Recovery Needs: HUD Methodology

| Туре | Data Source | Total Impact | Total Resources | Unmet Need | Percent of Total Allocation |
|----------------|--|-----------------|-----------------|-----------------|--------------------------------|
| Infrastructure | FEMA Public Assistance (Category C-G Only) | \$19,507,662.13 | \$17,556,896.02 | \$1,950,766.11 | 4.5% |
| Infrastructure | FEMA Hazard Mitigation Grant Program | \$39,232,862.09 | \$29,424,646.58 | \$9,808,215.53 | 23% |
| Housing | FEMA Individual Assistance | \$23,536,291.96 | \$4,230,945 | \$19,305,346.96 | 45.3% |
| Economic | SBA - Business | \$16,376,871.62 | \$4,778,300 | \$11,598,571.62 | 27.2% |
| TOTAL | | \$98,653,687.8 | \$55,990,787.60 | \$42,662,900.22 | 100% |



2021 Unmet Recovery Needs: California Methodology

| Туре | Data Source | Total Impact | Total Resources | Unmet Need | Percent of Total Allocation |
|----------------|--|---------------|-----------------|----------------|-----------------------------|
| Infrastructure | FEMA Public Assistance (Category C-G Only) | \$19,507,662 | \$17,556,896 | \$1,950,766 | .7% |
| Infrastructure | FEMA Hazard Mitigation Grant Program | \$39,232,862 | \$29,424,646.58 | \$9,808,215.53 | 3.3% |
| Housing | CalFire Assessment | \$266,963,869 | \$4,230,945 | \$262,732,924 | 92% |
| Economic | SBA - Business | \$16,376,871 | \$4,778,300 | \$11,598,571 | 4% |
| TOTAL | | \$342,081,265 | \$55,990,787 | \$286,090,478 | 100% |

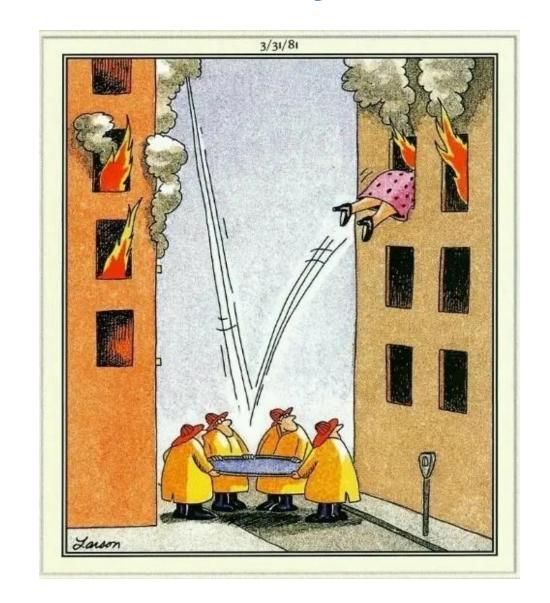


Household Level data for Program Design



Holistic Disaster Recovery

- Aligning state housing, transportation, hazard mitigation, climate change adaptation goals
- Building back better, more resilient, and more housing
- Addressing Equity





Owner vs. Renter Recovery

- More resources (FEMA IA, SBA, insurance) available for homeowners particularly challenging when more renters are affected.
- 2021 wildfires
 - CAL FIRE: 1,049 single family homes and 293 mobile homes destroyed
 - 139 homeowners & 226 renters with FEMA Verified Losses
 - FEMA IA wards: \$2,543,876 for homeowners and \$707,274 for renters





Disaster Case Manager Data

- DCMPs provide reports to FEMA
- These include aggregate and individual level data
- Captures key demographic data/protected classes information
- Especially important since they serve most vulnerable individuals with least resources





Program Design for Vulnerable Populations

- Allocated more CDBG-DR funds for housing recovery for LMI renters;
- Multifamily Housing Program's Universal Scoring Criteria awards points for projects with units serving:
 - 1. People with disabilities
 - 2. Older adults in need of supportive services
 - 3. People at risk of homelessness
 - 4. Frequent users of mental health services
- Prioritized Owner-occupied program for elderly, persons with disabilities, and Tribal applicants



THANK YOU

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Disaster Recovery & Mitigation | California Department of Housing and Community Development (https://www.hcd.ca.gov/disaster-recovery-and-mitigation)