Natural disasters strike year-round, leaving homeowners and communities reeling from the damage. In fact, 2017 was the costliest year on record for natural disasters in the United States, with a price tag of at least $306 billion.

Natural disasters can strike overnight but the recovery process can last weeks, months, even years. Understanding how federal, state, and local legislators work in conjunction with community members after disaster strikes can help communities recover better and help prepare for the next one.

FEDERAL DISASTER RELIEF ACT

Fifty years later, we commemorate the federal program that began it all—helping federal, state, and local governments and disaster-impacted communities.

2000

SAFETY AND SURETY

A lack of financial planning and insurance that drove to Alabama and provided 150 families with funds to help them rebuild. The Homeownership Matters bus of REALTORS® Disaster Relief Fund and Alabama Disaster Relief fund worked in partnership to help victims. The Homeownership Matters bus was the first to provide 100 families with cash, but they then evolved.

2017

EXPEDIENT AND AGGRESSIVE FEDERAL RESPONSE

Hurricane Harvey slammed Texas. Homes and surrounding areas with record flooding, in some cases, a foot or more. Insurance fraud, and illegal rebuilding as well. FEMA worked with the Homefront and Texas Homeowner’s Support. Wanda Davis, FEMA’s chief of compassion, went to Texas in 2017, for temporary housing, and home improvement.

2018

COURTS ENSURE VICTIMS GET HELP

A lawsuit was filed alleging FEMA planned to abandon assistance to communities that didn’t apply for help.

Sources:
1) https://www.ncdc.noaa.gov/billions/time-series
2) https://training.fema.gov/emiweb/downloads/is7unit_3.pdf
5) https://www.cato.org/blog/hurricane-katrina-remembering-federal-failures
7) https://journals.ametsoc.org/doi/full/10.1175/2010WCAS1042.1
9) https://www.huduser.gov/portal/periodicals/em/winter15/highlight1_sidebar.html

GOVERNMENT LEARNS FROM MISTAKES

FEMA is now working to improve response and recovery efforts and developed model resilience policies for vulnerable communities.

2005

FEDERAL GOVERNMENT LEARNS FROM MISTAKES

The Post-Katrina Reform Act of 2006 created the National Disaster Recovery Framework. This framework outlined timelines for temporary and permanent housing, and re-established the Federal Emergency Management Agency. The creation of FEMA was a major milestone in the development of disaster response and recovery policies.

2008

DISASTER PREPAREDNESS FOR ALL TYPES OF HOMEOWNERS

A key to disaster readiness, homeowners often do not have plans in place for disaster and the resulting damage. These are affected to implement public health education programs to help prepare and reduce their impact on community-wide disasters.

2012

PULLING FEDERAL LEVERS TO REBUILD

It took Congress four weeks to pass a $50.7 billion Hurricane Sandy relief bill, which included four weeks to pass a $30.5 billion Sandy Rebuilding Task Force which coordinated local, state, and federal recovery efforts and developed model resilience policies for vulnerable communities.

2013

GOVERNMENT SHUTDOWN – NO DISASTER FUNDS

The federal government in October 2013 stopped federal aid going to recovery efforts in Colorado after floods decimated 24 counties and caused $4 billion in damage. The state began paying the National Guard for continuing relief efforts in Colorado.

2017

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