

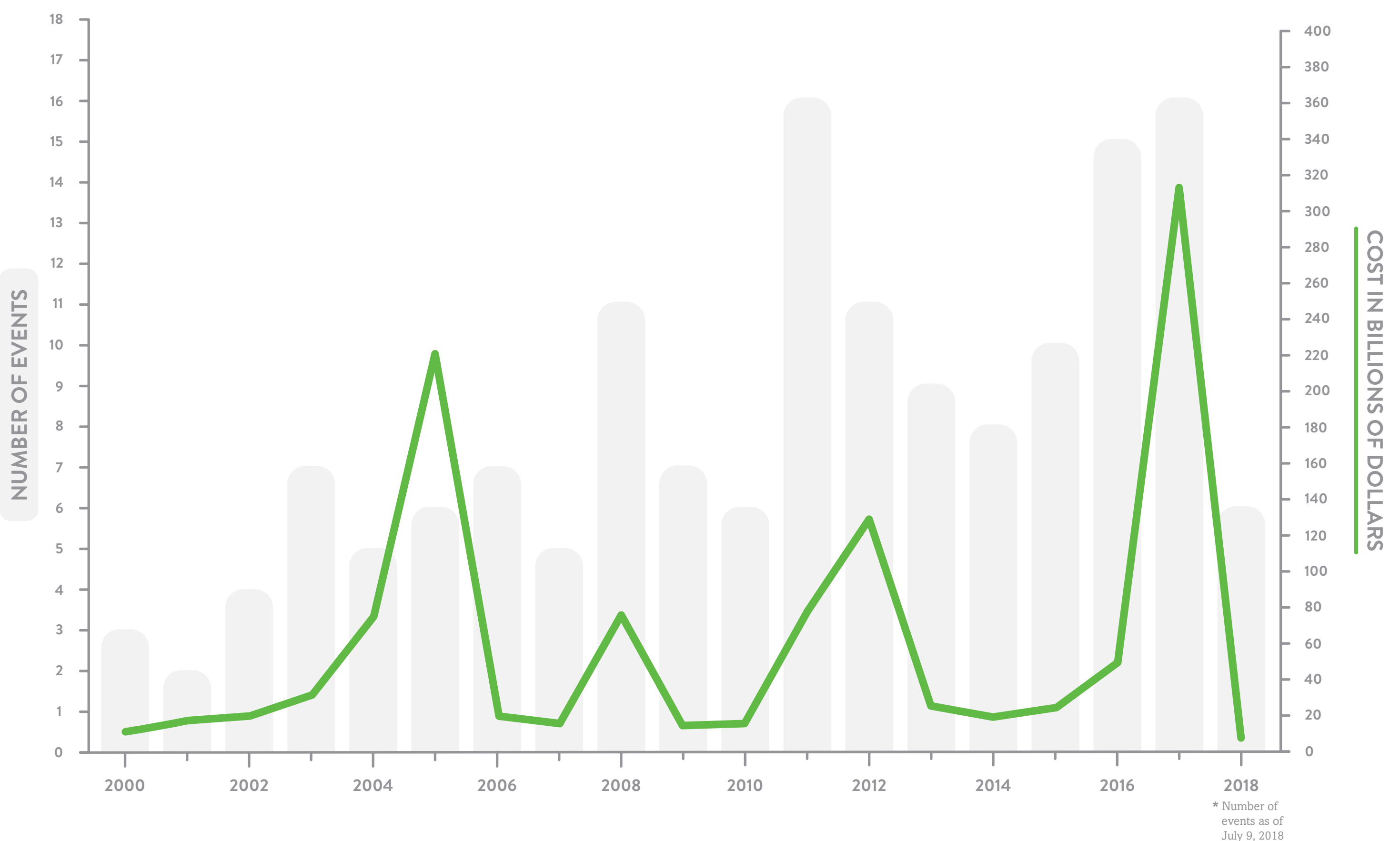
THE COST TO RECOVER

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.



BILLION-DOLLAR DISASTER EVENTS BY YEAR (CPI Adjusted)



2000

50TH ANNIVERSARY OF THE FEDERAL DISASTER RELIEF ACT

Fifty years later, we celebrated the federal program that helps (to this day) bring better coordinated relief efforts to state and local governments post-disaster. ⁽²⁾



2003

A NEW WAY TO COORDINATE DISASTER RESPONSE

Following the September 11th terrorist attacks, FEMA created the National Incident Management System (NIMS) to provide a common, nationwide approach to enable the whole community to work together to manage all threats and hazards on American soil, no matter the scale or cost. ⁽³⁾

2005

FEDERAL GOVERNMENT LEARNS FROM MISTAKES

The federal government's failures in response to Hurricane Katrina spurred an overhaul of their approach to handling disasters. The Post-Katrina Reform Act gave FEMA clear guidance on its mission and provided legislative authorities with what they needed to partner with state, local, tribal, and territorial governments before, during, and after disasters. ^{(4) (5)}

2008

DISASTER PREPAREDNESS FOR ALL TYPES OF HOMEOWNERS

A study in Macon County, Tennessee following the Super Tuesday tornado outbreaks found that mobile home residents were less prepared than permanent home residents in all six tornado preparedness categories. There are continued efforts to implement public health education programs to help people develop an emergency response plan for all living situations. ⁽⁷⁾



2007

LOBBYING FOR DISASTER PROTECTION REGULATIONS

California wildfires that destroyed 1,738 homes and caused \$1.6 billion in property damage in San Diego spurred new building standards for homes and communities. Residents and community groups continue to lobby developers and planners to include additional safety measures in new communities that protect from future disasters. ⁽⁶⁾

2011

REALTORS® LEND A HAND TO DISASTER VICTIMS

Communities don't solely rely on the government to help rebuild after a disaster. When tornadoes broke out across Alabama, the National Association of REALTORS® Disaster Relief Fund and Alabama Disaster Relief fund worked in partnership to help victims. The Homeownership Matters bus drove to Alabama and provided 150 families with funds to help them rebuild.

2012

PULLING FEDERAL LEVERS TO REBUILD

It took Congress four weeks to pass a \$50.7 billion Hurricane Sandy relief bill, stemming from a vote delay that did not bring the bill to the House floor before the end of the 112th Congress. In the meantime, an executive order created the Hurricane Sandy Rebuilding Task Force which coordinated local, state, and federal recovery efforts and developed model resilience policies for vulnerable communities. ^{(8) (9)}



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 until FEMA could reimburse the state government at the end of the shutdown.

2017

EXPEDIENT AND AGGRESSIVE FEDERAL RESPONSE

Hurricane Harvey devastated Houston, Texas and surrounding areas with record flooding. In only three days, a \$15 billion disaster relief package moved through both the House and Senate with bi-partisan support. Within 30 days, FEMA gave 270,916 households \$571.8 million for temporary housing and basic home repairs. ^{(10) (11)}

2018

COURTS ENSURE VICTIMS GET HELP

A lawsuit was filed alleging FEMA planned to abandon assistance to thousands of Puerto Ricans displaced by Hurricane Maria when it ended the Transitional Shelter Assistance. Storm victims in the program were granted an extension of assistance by the courts and the Housing and Urban Development department approved a \$1.5 billion disaster recovery plan. ⁽¹²⁾



Sources:
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 (4) <https://www.fema.gov/news-release/2013/07/26/fema-outlines-decade-progress-after-hurricane-katrina>
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