Affordable Housing and Equitable Recovery Post-Disaster

• Equity is a fundamental concern of disaster recovery, and critical to sustainable recovery (Bolin 1985; Berke, Kartz & Wenger 1993; Olshansky 2009)

• For a recovery to be equitable, it must attend to both fair distribution of resources and framework that allows full, effective participation in decision-making (Young 1990)

• Housing is a critical element of recovery around which concerns over equity often arise

• With regards to housing outcomes, do some households or groups recover better than other, and if so, is it due to unfair access to resources or unequal treatment under recovery plans or policies?
September 2013 Colorado Flash Floods

- From September 9-12\textsuperscript{th}, more than 17 inches of rain fell along the Front Range

- Widespread impacts:
  - 1,852 homes destroyed
  - 18,000+ people displaced
  - 200+ businesses destroyed
  - 287,000 acres of farmland damaged

- Economic losses are estimated at more than $3 billion

- Federal disaster recovery aid expected to top $500 million (IA, PA, NFIP, CDBG-R)
FEMA IA Grants by Census Tract
Housing Affordability at time of flood

- Regional growth has pushed housing prices in Colorado to historic high
- Population growth from 2000-2010 was high in all three counties: Boulder (8%), Larimer (21%) and Weld (40%)
- Boulder County rental vacancies at 12-year low, median home price over $350,000
- Weld County has some of lowest rental vacancy rates in U.S. because of oil/gas industry
- In Larimer County, rental vacancies are under 4% and more than 50% of households renting are living in unaffordable housing (costs exceed 30% of gross income)
Study Methodology

• 97 interviews in Boulder, Larimer and Weld counties
  • Sample is focused on households who suffered “significant damage to home and/or property” during the 2013 floods
  • Households were recruited through multiple avenues
  • Includes both English and Spanish speaking households
  • Instrument is 75+ questions, many open-ended questions
  • Interviews average 1 hour and 15 minutes (min=30 minutes, max=3 hours)

• 22 interviews with local, state, and federal officials working on recovery plans, policies or programs

• Review of state and local hazard mitigation plans, housing plans, comprehensive plans

• Hundreds of hours of public meetings, presentations, and meetings/workshops related to the recovery
Floods had Significant Impact on Affordable Housing

- Significant impact on affordable housing in Boulder/Larimer/Weld counties
- Recovery in the context of regional growth and enormous pressure on housing market
  - Regional population growth, booming oil and gas industry, regional agriculture and industrial meat processing
- Loss of mobile homes in Evans (208), Lyons (42), Milliken (35) and elsewhere
- Significant impact on single-family homes and rental properties, including garden-level apartments
Key Findings

• Affordable housing serve wide range of socially vulnerable groups, particularly low-income families, elderly, and the disabled
  • Household recovery varies significantly across households, with socially vulnerable households struggling to stabilize and, ultimately, to recover
  • Households who rely on affordable housing have struggled to find comparable housing post-disaster, and many are drawing on short-term resources to fill cost gap (with significant long-term implications)
    • Uncertainty about housing key hurdle to feelings of recovery
• Spanish-speaking households face significant challenges locally as well as when accessing state/federal recovery aid
• Flood seems poised to have significant long-term impacts on affordable housing stocks, across multiple communities
Key Findings

• Temporary housing options were inadequate for needs of many respondents
  • Rental markets analyzed at county level
  • Did not take into account travel time, school districts, etc.

• Recovery programs not designed/prepared for a fast-growing and “hot” housing market

• Recovery policies and programs are poorly timed and miss major recovery windows
  • Deadlines and requirements overwhelm local staff
  • “Byzantine” HMGP and CDBG process has aggravated many residents and local staff

• Unclear how mobile homes fit into recovery
Future Study Activities

• Complete Wave I surveys (N=120)
• Follow-up Wave II semi-structured interviews with sub-sample of households (N=40)
• Wave III interviews with additional resources
• Observation of housing recovery processes in 3 communities, with attention towards horizontal and vertical connectivity
• Comparative analysis with housing recovery in similar disaster events
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