Coming Home after Disaster
Multiple Dimensions of Housing Recovery

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18 Pre- and Post-Disaster Conditions, Their Implications, and the Role of Planning for Housing Recovery

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18.1 INTRODUCTION

Housing-related issues are among the most complex, intertwined, and impactful aspects of disaster recovery (Bates and Peacock 1987; Bolin 1986; Bolin and Stanford 1991; Quarantelli 1982; Welsh and Esnard 2009). While early research suggests that the larger process of recovery follows an orderly sequencing of activities (Haas et al. 1977), this chapter recognizes that housing recovery is fraught with uncertainty and conflict and differential outcomes are based on a number of pre- and post-disaster conditions (Peacock and Ragsdale 2000; Smith 2011). Pre-disaster conditions include the type (e.g., permanent, rental, and public housing) and condition (e.g., quality of construction, maintenance, adherence to codes and standards) of housing (Bolin 1994; Comerio 1998; Comerio et al. 1994); its location relative to hazards (Bolin and Stanford 1988); the financial standing of residents (Berke et al. 1993; Bolin and Stanford 1988; Rubin 1985); local government experience dealing with past disaster recovery housing issues (Anderson and Woodrow 1989; Phillips 1993); as well as numerous demographic factors (e.g., race, gender, and education)
that influence the nature of disaster recovery assistance received (Bolin and Bolton 1983; Morrow and Peacock 2000; Peacock et al. 2014).

Post-disaster conditions include the level, type, and distribution of disaster impacts at the household level (Cutter et al. 2014; Peacock et al. 1987); the quality of formal resource delivery frameworks (e.g., grants, loans, and insurance) (Comerio 1998; Lubell 2006; Peacock et al. 1987; Wu and Lindell 2004); the degree to which plans reflect locally based housing needs (Comerio 2014; Iuchi 2014; Oliver-Smith 1990; Smith 2011); the presence of autonomous and kinship-related assistance (Bolin and Trainer 1978); and the individual and collective capacity of federal, state, and local government officials to address housing issues within the larger sphere of disaster recovery (Berke et al. 1993; May 1989; Oliver-Smith 1990).

The brief description of pre- and post-disaster conditions provides an instructive lens that guides the remainder of this chapter. First, I focus on unpacking the complexities of pre- and post-disaster conditions through planning-based housing policies within the United States to highlight the currently unrealized potential of pre-disaster recovery planning (see also Smith and Wenger 2006). Efforts to plan in the aftermath of a disaster, while common in practice, can result in a return to prevent conditions that further vulnerable, inequitable, and economically unsustainable development (Geipel 1982; Peacock and Ragsdale 2000; Smith 2011; Smith and Wenger 2006). Plans developed in the aftermath of disasters can succeed under the right conditions and should support spontaneity, improvisation, and adaptation to the conditions that emerge, including a window of opportunity to affect change (Kendra and Wachtendorf 2006, pp. 325–326; Smith 2010, p. 7, 2011). Case studies provide examples of ways to better catalyze the latent and unrealized value of recovery planning and inform a concluding set of recommendations, including proposed changes to national disaster recovery policy in the United States.

### 18.2 DISASTER RECOVERY PLANS AND HOUSING POLICIES

Planning for disaster recovery remains an important, albeit underutilized process (Smith 2010, 2011; Smith and Wenger 2006), including its application to housing-related problems (Welsh and Esnard 2009). This is gradually changing in the United States with the advent of the National Disaster Recovery Framework, which encourages local governments to develop pre-disaster recovery plans and the National Disaster Housing Strategy (NDHS), which encourages states to develop Housing Solutions Task Forces to aid local governments address housing issues. As this process begins in earnest, it is useful to discuss housing policies that should be included in recovery plans in the United States and in other countries.

It is important for good plans, including those addressing disaster recovery, to include a set of interrelated components, referred to in the literature as plan quality principles (Baer 1997; Berke and Godschalk 2009). Internal principles include: (1) a clear vision that defines the themes and intent of the plan; (2) a set of goal statements that reflect future desired conditions and are closely linked to the plan’s vision; (3) a fact base describing current and future conditions in the study area; (4) a set of policies intended to guide public and private decisions and designed to achieve associated goals; (5) a process to carry out or implement the plan; (6) a clear monitoring
and evaluation process; (7) a strong participatory component spanning the planning process; (8) a means to ensure inter-organizational coordination; and (9) mutually reinforcing linkages between the plans vision, goals, and policies. External principles include: (1) organizational clarity and plan legibility and (2) a description of how the plan complies with existing local regulations as well as state and national laws and programs (Berke and Godschalk 2009).

For the purpose of this chapter, I focus on housing-related fact bases and policies in recovery plans. A fact base should include a pre-event housing inventory and assessment and draw from the findings of damage assessments conducted after an event occurs. Specific policies should address emergency sheltering and temporary housing and long-term and permanent housing, drawing on a housing typology originally developed by Quarantelli (1982).

### 18.2.1 Pre-Event Housing Inventory and Assessment

A housing inventory and assessment describes the condition and location of the study area’s current and future housing stock. Characteristics described in this assessment should include the age (in order to determine the codes and standards in place when the structure was built); condition (e.g., quality of construction and maintenance); and type of housing (e.g., permanent, rental, seasonal, and multifamily, including public housing and special needs facilities). In addition to understanding how structures are built, it is important to understand where current and proposed housing stock is located, in particular, relative to natural hazards.

The housing assessment helps to establish a baseline from which a local government can begin to understand hazard risk and vulnerability (in concert with a community’s hazard identification and risk assessment found in their local hazard mitigation plan) as well as guide pre-event outreach and help to predict the differing needs that may occur after a disaster strikes. For instance, the presence of rental units suggests reaching out to property owners and tenants, to inform both parties about grants or loans that may be available to them before or after a disaster. In the case of landlords, most assistance comes in the form of loans, whereas tenants may be eligible for relocation assistance should they be displaced. The process should also assess other multifamily units, including public housing. Findings should inform the involvement of organizations such as Community Development Corporations, other quasi-governmental housing agencies, nonprofits, and private developers. Given the difficulties of identifying firms that are willing to engage in the financing or repair and reconstruction of low income housing, and the potentially compounding effects of increased rents in some affected areas following disasters, policies and associated financial strategies should be developed to ensure that an adequate number of these units are repaired or rebuilt.

### 18.2.2 Post-Event Damage Assessments

Damage assessments should also undergird good recovery plans and associated policies. They help to capture the deleterious effects of events on individual structures, their spatial distribution, and help to determine whether damages are sufficient to merit state and federal assistance. The effective, timely, and equitable distribution of
housing assistance should be informed, in part, by the results of the damage assessment, including the collection of time sensitive or “perishable” data such as high-water marks and debris fields associated with floods and forensic information tied to building performance relative to hazard forces such as high winds, storm surge, ground motion, and fire. The development of sound processes should be developed beforehand, accounting for the difficulties of accurately assessing the number and severity of damages and accurately conveying these findings. The development of defensible procedures can counter the influence of political interests and those who stand to gain from exaggerated losses through additional federal assistance and insurance claims or underestimated losses as a means to assure potential businesses and investors (Comerio 1998, pp. 37–38).

The accurate assessment of damages across differing housing types and household characteristics can help to pinpoint local needs relative to post-disaster recovery programs and their associated eligibility requirements. If gaps are identified between the type of damages and local needs, states, local governments, and other stakeholders, like nonprofits, foundations, community groups, and quasi-governmental organizations can use this information to provide targeted assistance. The effective use of this information benefits from the development of strong inter-organizational relationships which facilitate the sharing of information regarding the types of damages, the nature of assistance available across these groups, and the development of coordinated resource distribution strategies (Berke et al. 1993; Smith 2011). It is also incumbent on local governments to foster relationships with nongovernmental aid providers as the majority of damages sustained at the local level do not merit federal assistance (National Emergency Management Association 1998; Smith 2011, p. 12).

Another way in which the results of the assessment can help to inform recovery is through the identification of the personnel/staffing needs required to deliver information to applicants, including the possible deployment of housing counselors who can decipher and explain how differing programs work across the larger assistance network and who is eligible to apply for them. If needs exceed available resources at the local level, state and federal disaster assistance cadres may be deployed to assist. Prior studies have shown, however, that damage assessments often fail to account for local capacity, including the use of indigenous knowledge of local housing needs to inform recovery policy in the United States and abroad (Ganapati and Ganapati 2009, p. 51; Oliver-Smith 1990, 1991; Smith 2011, pp. 244–245).

The damage assessment process also involves conducting substantial damage determinations, which are used to ascertain whether pre-established damage thresholds have been exceeded. If this occurs, property owners must comply with current codes and standards during the repair and reconstruction process. Complying with codes can result in a significant cost to the property owner. Informing affected parties of these requirements beforehand may encourage the individual to undertake risk reduction initiatives on their own if they can afford the additional costs and they clearly understand how the benefits of taking action may be realized over time (Milet 1999, pp. 137–143). The assessment of code compliance and permitting after a major disaster can also prove daunting to local building officials, and as such, recovery plans should identify the means to quickly increase staff after a disaster to assist with the additional workload.
An important, but often overlooked part of the damage assessment process is to evaluate the performance of hazard mitigation measures relative to “non-mitigated” structures. Often referred to as losses avoided studies, these initiatives monetarily tabulate expected damages and associated costs for events of differing magnitudes and compare it to the damages that were “avoided” due to the implementation of hazard mitigation measures beforehand (Smith 2015, pp. 294–295). In practice, damage assessment protocols rarely include procedures to calculate losses avoided. Instead, the process tends to be focused on determining whether a jurisdiction is eligible to receive an emergency or major disaster declaration and the associated relief the declarations entail, including that which is tied to a range of emergency, temporary, long-term, and permanent housing programs.

18.2.3 Emergency and Temporary Housing Policies

Emergency and temporary housing policies should be flexible; account for local capabilities and factors that are subject to change over time; and span a variety of housing types available such as emergency shelters, hotels, apartments, friends’ and relatives’ homes, and Federal Emergency Management Agency (FEMA)-provided campers and mobile homes. Emergency and temporary housing policies should also recognize both informal and formal housing solutions provided by individual families, nonprofits, federal, state, and local governments, and others as identified.

The transition from temporary to permanent housing can take years to achieve following major disasters (Peacock et al. 1987) and housing trajectories are shaped by the type of housing sought and the demographic characteristics of those seeking it. Significant temporary housing needs may also exist for contractors tasked with debris management, housing repair and reconstruction, grants management, insurance settlements, environmental restoration, or other activities following major disasters. The development of temporary housing policies to address these and other issues is often unplanned for at the local level, which can lead to significant challenges in not only housing displaced individuals but also those tasked with rebuilding replacement housing after a disaster strikes.

Policies should also address the identification of temporary housing sites (including supporting water, sewer, electrical, and transportation infrastructure). Care should be taken during the assessment of potential sites to consider the distance from places of employment and schools, the ability to provide public transit to and from the area if needed, and its location relative to known hazards. Policies may include the construction of multifamily housing for those initially dislocated by a disaster, temporary workers, or units that can transition to permanent housing over time (see Figure 18.1).

The construction and management of larger group sites, small sites, and siting units on private property all require addressing differing, sometimes contentious issues in the immediate aftermath of a disaster. The failure to discuss and plan for these issues beforehand can cause further conflict (Erikson 1978; Smith 2011, pp. 266–268). For instance, placing group sites in a neighborhood can raise concerns among local residents, and tenants of these group sites tend to be stigmatized. The identification of larger group sites (particularly in post-disaster settings) can
be difficult to identify due to available land (some of which may be used as debris staging areas), suitable supporting infrastructure, and public opposition. Locating group sites in places like vacant industrial or public parks can create transportation challenges for those living there, raise environmental justice issues, or engender conflict among those who seek to protect the use of parks as a place for recreation or contemplation after disasters.

Group sites are often identified and constructed quickly in the aftermath of major disasters that render a significant number of homes uninhabitable. The process typically includes identifying a location that requires minimal preparatory work, and has access to power, water, and sewer hook ups. Units are placed on pads in close proximity to one another (as seen in Figure 18.2). The individual placement of units on a property owner’s land represents an alternative approach and can help to facilitate recovery as this allows the owner to be adjacent to the site while home repairs, insurance-based assessments, and post-disaster permitting procedures are undertaken. This approach can prove difficult for FEMA, state, and local government officials to manage as units may be scattered throughout a jurisdiction, thereby affecting maintenance and monitoring efforts (see Figure 18.3).

18.2.4 Long-Term and Permanent Housing Policies

Like many complex recovery issues, housing policy necessitates working with members of the larger assistance network, including federal and state agencies, nonprofit
FIGURE 18.2 Post-disaster Temporary Housing Group Site following the 2011 Joplin Tornado (top left), including bus stop (bottom left) and tornado shelter (top right). Image of destroyed home, including notes thanking volunteers (bottom right). (Photos: Gavin Smith.)

FIGURE 18.3 Temporary housing unit placed on a homeowner’s lot as they rebuild their coastal Mississippi home following Hurricane Katrina. (Photo: Gavin Smith.)
BOX 18.1 MISSISSIPPI ALTERNATIVE HOUSING PROGRAM

Following Hurricane Katrina, the State of Mississippi was awarded $246,000,000 to design, construct, and deploy three temporary housing types: the Mississippi Cottage, the Mississippi Park Model, and the Green Mobile (ultimately called the Eco-Cottage), collectively known as the Mississippi Alternative Housing Program (MAHP). The modular units were intended to offer alternatives to mobile homes and campers typically used by FEMA to temporarily house disaster survivors. Improvements included the use of International Residential Code construction standards, a more efficient use of interior space, the use of materials that did not emit formaldehyde, a covered front porch, the ability to affix the larger Mississippi Cottage and Green Mobile units to a permanent foundation once the steel transportation undercarriage was removed (see Figure 18.4), and the ability to reuse the units in future disasters (Smith 2014, p. 349).

Following a housing design workshop and a competitive selection process, modular home builders were selected. Once the units were constructed they were delivered to a staging area. The MAHP units were then deployed to group sites and individual lots where they replaced FEMA-provided temporary housing. Over time, the units were sold to individuals, nonprofits, and developers, some of which have become permanent housing on the Mississippi coast, while others were purchased for use as accessory dwelling units or hunting camps. While widely recognized by tenants as a significant improvement over FEMA-provided temporary housing (Maly and Kondo 2013, p. 502), two

![Mississippi Cottage, purchased post-Katrina and elevated on an individual's lot.](image)

FIGURE 18.4 Mississippi Cottage, purchased post-Katrina and elevated on an individual's lot. (Photo: Gavin Smith.)
issues unique to the alternative housing program were identified. Some local official noted that they might actually be “too nice” and this could serve as a disincentive for those living in the units to “move on with their lives” and seek permanent housing (Smith, G. 2007. Personal communication with mayors in coastal Mississippi). The two and three bedroom Mississippi Cottage units, which were designed to replace the use of FEMA-provided mobile homes (and could become permanent housing once the wheeled undercarriage was removed) were slightly smaller than 1000 square feet, which was the minimum size requirement for permanent housing in many Mississippi coastal communities (Maly and Kondo 2013, p. 506).

The physical design of the MAHP units served to address a number of important issues including improved tenant satisfaction and livability, enhanced durability, and the flexibility to adapt the units based on individual preferences, needs, and local standards. Yet, the total number of units that ultimately served as a bridge to permanent housing were small relative to demands as expressed by tenants (Maly and Kondo, 506–507). Nor did FEMA adopt this approach on a permanent basis, instead reverting to the use of campers and mobile homes following subsequent disasters (Smith 2014, p. 359) (see Figure 18.2, top left). The unwillingness of FEMA to adopt a new approach to temporary housing may be due to a number of factors including: (1) the agency and staff are reluctant to change long-standing methods as evidenced by their common refrain that FEMA is “not in the business of providing permanent housing,” (2) the large inventory of temporary housing units already purchased and warehoused for future use, (3) concerns expressed by manufactured housing industry lobbyists about altering the status quo, and (4) the agency was not involved in the design and deployment of the units and as such did not have ownership of the process (Smith 2011, pp. 359–360).

aid organizations, community development corporations, and private sector organizations. Planners need to address broader community issues that may be present before a disaster, like poverty and access to decision-making efforts (Geipel 1982), and go beyond a “project-based approach” to housing reconstruction that embraces local involvement (Ganapati and Ganapati 2009, p. 42). For instance, some hazard scholars have lamented an approach to disaster recovery driven by private sector interests (Freudenberg et al. 2009; Klein 2007; Peacock et al. 2000). In many cases, these arguments fail to recognize the important roles the private sector plays in repairing and reconstructing housing (Smith 2011, pp. 175–176). They also pick up debris, design and rebuild damaged infrastructure, finance reconstruction, and administer grants for local governments (Comerio 1998; Smith 2011, pp. 157–159, 165; Sylves 2008, pp. 163–168). Yet, the private sector is rarely invited to participate as stakeholders in the pre- and post-disaster recovery planning process, even in those cases in when they are hired to write such plans (Smith 2011, pp. 187–191). The failure to develop inclusive recovery plans, to include groups like the private sector, can hinder innovation, like that shown in Figures 18.5 and 18.6.
**FIGURE 18.5** Neighborhood development using Mississippi Cottages purchased after Katrina for adaptive reuse. Mississippi Cottages, the largest experimental designs created by the State of Mississippi, were purchased by a private developer after they were used to house disaster survivors following Hurricane Katrina. In this case, they have been stacked on top of one another, creating multistory housing. (Photo: Gavin Smith.)

**FIGURE 18.6** Adaptive expansion and elevation of Mississippi Alternative Housing Project home. This image is representative of the power of multi-institutional collaboration. The original unit (Mississippi Cottage) was funded by a Congressional appropriation, designed and deployed by the state working in concert with the private sector, and its expansion and siting on an elevated foundation was undertaken by Habitat for Humanity and other nonprofit organizations. (Photo: Gavin Smith.)
BOX 18.2  STATE OF NORTH CAROLINA DISASTER RECOVERY HOUSING PROGRAMS

Following Hurricane Floyd, which struck in 1999, the State of North Carolina created 22 state recovery programs to address gaps in federal assistance, including several that sought to further hazard mitigation objectives targeting housing. The programs were developed as a result of extensive conversations with local communities following what proved to be the worst disaster in the state's history. One of these programs, the State Acquisition and Relocation Fund (SARF), provided up to $75,000 in addition to federal funding used to purchase flood-damaged structures at their pre-disaster fair market value. Once acquired, the home was demolished and the land returned to open space, thereby reducing future losses. In many cases, the homes slated for acquisition had been flooded repeatedly and were in poor condition. The additional funding provided by the state further incentivized participation in this voluntary program and significantly increased the likelihood that these residents had the means to move out of the floodplain and into a home that was of comparable size but in good condition (Smith 2011, pp. 56–58; 2014, pp. 206–207).

Since Hurricane Floyd and Hurricane Fran, which had struck the same area just 3 years before, over 5000 homes have been acquired in one of the largest single-state acquisition programs in the United States. While the program decreased flood risk, it further reduced the limited amount of low income housing in the area, a long-standing pre-event condition facing much of Eastern North Carolina. In an effort to alleviate this problem, the state also developed a program that sought to build new low income housing subdivisions to replace many of the units that were lost, but due to limited funding and a lack of interest at the local level, the program proved less successful than SARF and was unable to significantly address the deficit of affordable housing (Smith 2014, p. 207).

Kinston, North Carolina was one of the hardest hit communities following both Hurricanes Fran and Floyd and the city’s actions highlight the merits of pre-event planning for post-disaster recovery. Following Hurricane Fran, the city developed an application to acquire over 360 flood-prone homes, including a mobile home park. Given the complexities of the grant program and inexperienced federal, state, and local officials, it took 1 year to approve the application (Smith 2011, p. 65). Kinston was in the process of implementing the acquisition program when Floyd struck 3 years later. In the interim, however, the city had developed a pre-disaster recovery plan, which included an assessment of other flood-prone homes that ultimately served as the basis for a grant application containing more than 600 structures proposed for acquisition should future funding become available. The plan also sought to guide future development away from hazardous areas, encourage housing reinvestment in the town center (Call Kinston Home), train those displaced by the flood in housing repair skills in partnership with the local community college (Housing
and Employment Leading People to Success), and identify open space options for land that was slated for acquisition. When Floyd struck, the city submitted an application to the state and FEMA which was approved 1 week after the disaster, thereby substantially speeding up the housing recovery process, while at the same time incorporating hazard mitigation, and implementing several pre-identified goals (Smith 2011, p. 65).

The complexities of these and other examples provided throughout this chapter highlight the importance of planning for post-disaster housing recovery at the federal, state, and local levels. The true power of planning is achieved when planning principles work in tandem, mutually reinforcing one another as part of a coordinated whole. In the case of North Carolina, the 22 state programs remain one of the most comprehensive set of recovery policies and programs developed to address gaps in federal assistance (Smith 2011, p. 57). Yet, the state did not develop an associated state recovery plan to systematically coordinate these initiatives or account for some key local conditions. As a result, the vision of the governor, the extensive outreach conducted by state officials to identify local needs, and the development of state programs to address them, fell short of its intended target. Important factors hindering desired outcomes included: (1) the lack of a pre- or post-disaster state recovery plan, (2) varied levels of coordination across state agencies tasked with the administration of new recovery programs, (3) conflicting state program objectives, and (4) further overwhelming local officials who were already struggling to administer federal disaster recovery programs (Smith 2011, p. 57).

### 18.3 CONCLUDING THOUGHTS AND RECOMMENDATIONS

A community’s vision of recovery is often to return to what was in place before the disaster rather than explore alternative futures, even if the past is characterized by high risk, inequity, and degraded environmental and economic systems. The choices made by communities directly impact a range of housing-related issues and outcomes. One of the values of pre-event planning for post-disaster recovery involves providing a process-oriented approach that allows stakeholder groups to take the time required to contemplate policy options. Plans also provide a procedural and legally enforceable mechanism to implement policies derived from thoughtful and inclusive deliberation.

This means investing more in pre-disaster recovery capacity building initiatives through enhanced training efforts, providing funds to help local governments develop pre-disaster recovery plans, and engaging states and local governments (Smith 2011). Key aims should be to create flexible national policies that foster pre-event collaboration across broad networks while accounting for the realities of post-disaster spontaneity and adaptation. In the United States, this would mean strategies such as operationalizing the NDHS (FEMA 2009). For instance, while FEMA discusses the use of “innovative forms of interim housing,” the agency has returned
to the use of campers and mobile homes after the US Congress invested more than $400,000,000 in the development of improved alternative housing. Operationalizing this element within the larger national housing strategy should include working with architects to improve the design of temporary units, drawing on lessons derived from experimental approaches developed in Mississippi, Louisiana, and Alabama following Hurricane Katrina. An additional consideration should include exploring new design-related approaches to group sites, including those that may transition to permanent neighborhoods. Involving national, as well as state and local officials, nonprofits, and the private sector are vitally important to develop a coherent and actionable housing strategy.

At the state level, recommendations include increasing the role of states as local government capacity builders, and developing state recovery housing policies and programs to address gaps in federal housing assistance. This may include developing pre-disaster cadres of building officials that can deploy to hard hit areas to assist local officials conduct damage assessments, substantiate damage determinations, and review permit requests. Other examples include the development of state-level recovery planning guidance to include checklists intended to assess the degree to which local plans address emergency, temporary, long-term, and permanent housing. These actions should coincide with the creation of a state Housing Solutions Task Force, as suggested in the NDHS (FEMA 2009). A review of state recovery plans have found, however, that they focus on the administration of federal programs and policies that do not necessarily reflect local housing needs and conditions (Sandler and Smith 2013; Smith and Flatt 2011). These findings suggest the need to foster a greater commitment to state recovery planning, in part, by federal support as well as a willingness to solicit and act on state input before and after disasters. As shown in the North Carolina and Mississippi examples, states can push for changes in federal housing policy or adopt new state policies to address gaps in post-disaster federal housing assistance. Yet, the lack of a state recovery plan can limit the overall effectiveness of new programs.

Local governments are key players in housing recovery as they possess unique tools, capabilities, and an in-depth awareness of local conditions as evidenced by Kinston, North Carolina. In that case, the development of a disaster recovery plan was used to accomplish multiple aims. These included relocating flood-prone housing, adopting green infrastructure strategies, and guiding future development away from flood hazard areas. Additional examples worthy of emulation at the local level include the utilization of pre-event housing assessment data and post-disaster damage assessment information to inform local policies and plans and applying land use tools and planning procedures to emergency, temporary, and long-term housing policy and programs.

The complexities of housing recovery require developing a vertically integrated national strategy that allows collaboration and innovation to thrive across the broad network of stakeholders and to develop a set of cohesive policies addressing local conditions, needs, and capabilities (Smith 2011). This also means building and sustaining the collective capacity of networks identified during the recovery planning process as well as developing actionable pre-disaster recovery plans that proactively tackle the myriad housing conditions identified in this chapter.
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