

A photograph showing the lower legs and feet of several people wading through shallow floodwaters. They are wearing bright, disposable plastic boots in various colors like yellow, orange, and white. The water is murky and reflects the light. The background is slightly blurred, showing more people and what appears to be a flooded street or park area.

Identifying a Missed Opportunity in State Disaster Response: An Analysis of State Housing Finance Agencies' Response to Hurricanes Through the Low-Income Housing Tax Credit

Identifv
A thesis presented by Valerie Weiner

Outline

Hurricanes are an affordable housing problem



States do not adequately address long-term affordable housing safety



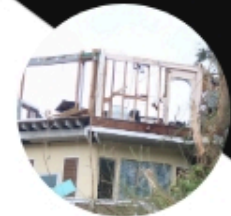
The LIHTC and QAP provide an opportunity for states to do so



States rely too often on federal guidance or support to make policy change



The QAP is not currently being used to its full potential





The Impact of Hurricanes on Housing

2008

Hurricane Ike

- \$3.4 Billion in housing damage
- 8,000 homes lost, many in low-income areas



2012

Hurricane Sandy

- 24,500 damaged affordable units
- 65% of renters needed FEMA assistance



2017

Hurricane Harvey

- Damage concentrated in low-income areas
- Over 300,000 structures flooded, many remain uninhabitable



2011

Hurricane Irene

- In Vermont alone: 800 homes lost, 1,500 families displaced



2016

Hurricane Matthew

- 80,000 residential claims to FEMA
- 3,000 families forced to live in hotels in North Carolina



2017

Hurricane Irma

- 443,000 people sought emergency shelter
- Only 26,554 were able to be placed in temporary hotel housing

“

No one inside of the government has taken the time to really sit down long-term and say what is the permanent solution to the challenges we are facing...

”

- Marion McFadden, vice president for policy at Enterprise Community Partners, an affordable-housing nonprofit on the current disaster relief system



Inadequate State Housing Disaster Response

Short-Term Responses to a Long-Term Problem

State Communication of Disaster Priorities and Risk



State Disaster Relief Programs and Resources



FEMA



HUD EXCHANGE

CDBG-DR Toolkit



Disaster Housing
Assistance Program

The Opportunity within the Low- Income Housing Tax Credit (LIHTC) and Qualified Allocation Plan (QAP):



The LIHTC is
administered by a State
Housing Finance Agency
(SHFA)



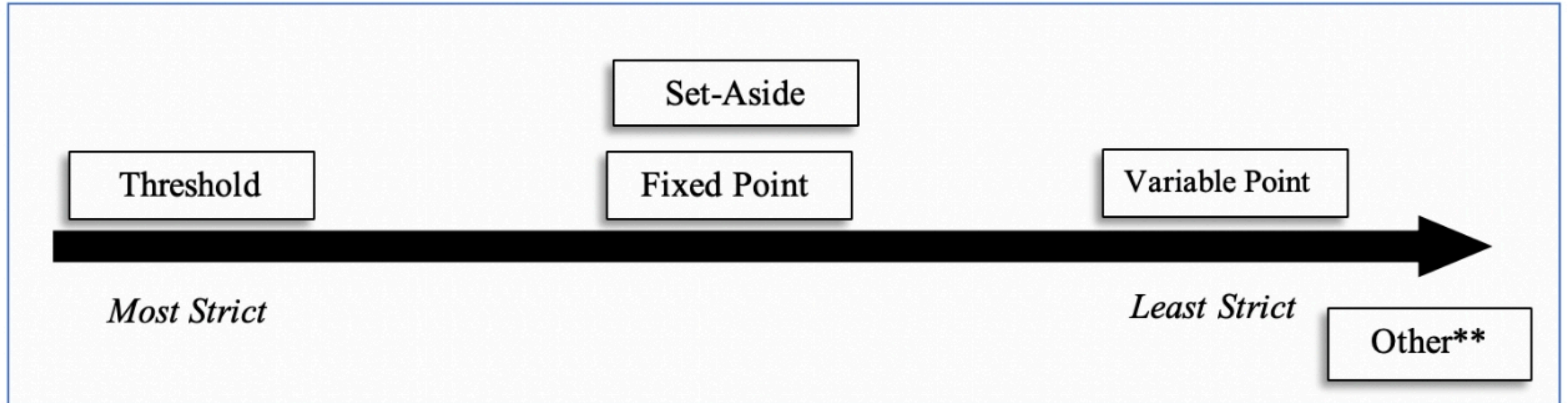
The program finances the
most affordable housing
of any public program in
the country



The credits are very
competitive, so the
language in the QAP (the
guiding document for the
distribution of LIHTCs)
can have significant
influence over affordable
housing development

The Opportunity within the Low-Income Housing Tax Credit (LIHTC) and Qualified Allocation Plan (QAP):

The QAP Scoring Structure: Establishes Priorities and Advocacy Levels



A photograph of a modern, multi-story building with large glass windows, viewed from a low angle at dusk or dawn. The sky is dark, and the building's lights are visible through the windows.

Research Questions

1

How does the language, and therefore the priorities of state policy makers, change in the Qualified Allocation Plans for Low-income Housing Tax Credits before and after the major hurricanes of the last 10 years?

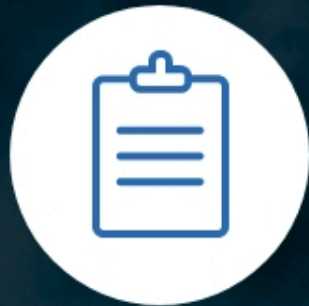
2

Based on the different categories and incentive strategies within the QAP, how strict are the changes and why?

Methodology



Identified the 6 hurricanes based on cost and QAP document availability



Identified the terms 'flood', 'storm', 'disaster', 'hurricane', and the name of the relevant hurricane for simplified content analysis



Content analysis of 68 QAPs, 2 per state for 34 states



Analysis of strictness and advocacy of changes



Case studies to characterize a change, lack thereof, or level of strictness



Analysis

35% Of the QAPs had language changes

05 of the changes were 'Disaster'

04 Of the changes referred directly to the name of the hurricane

05 Of the changes were within the Threshold category

0 Changes made to 25 state QAPs, none after Hurricane Matthew

Findings

1

The Same Mechanisms---public comment, state priority, and federal influence--can influence states to either make a change or not

2

States supported by federal funding or policy efforts made stricter changes than those with public or developer support or those that made disaster relief a state priority

Policy Implications

1

Individual state contexts make a significant difference when crafting disaster policies.

2

Federal support might be considered a more secure investment compared to state or developer support.

Findings

3

SHFAs engage often with those who attend public meetings, though they are primarily developers.

4

States defer to federal priorities and guidelines rather than inventing their own.

Policy Implications

3

Public meetings present a great opportunity for states to hear more from housing advocates or residents

4

This approach makes it seem as though hurricane response is more of a federal issue than a SHFA state-affordable housing issue. Federal priorities may not be appropriate for state affordable housing safety needs

**Hurricanes are an
affordable housing problem**



**States do not adequately address
long-term affordable housing
safety**



**The LIHTC and QAP provide an
opportunity for states to do so**



**States rely too often on federal guidance
or support to make policy change**



**The QAP is not currently being
used to its full potential**



Conclusion

THANK YOU FOR LISTENING

Any questions?



QAP Analysis

State	Pre-Existing Language	Language Change	Search Terms Prior	Search or Modified Terms Post
Hurricane Ike				
Texas	Y	Y	Flood, Disaster	Hurricane Ike
Louisiana	Y	Y	Flood	Hurricane Ike, Flood
Arkansas	Y	Y	Flood, Disaster	Disaster
Florida	Y	N	Hurricane, Disaster	N/A
Ohio	Y	N	Disaster	N/A
Mississippi	Y	N	Disaster	N/A
Hurricane Irene				
Massachusetts	Y	N	Flood, Storm	N/A
New York	N	N	N/A	N/A
New Jersey	N	N	N/A	N/A
Vermont	Y	Y	Disaster	Disaster
North Carolina	Y	Y	Flood	Disaster, Flood
Pennsylvania	Y	N	Disaster	N/A
State	Pre-Existing Language	Language Change	Search Terms Prior	Search or Modified Terms Post
Hurricane Sandy				
New York	N	Y	N/A	Disaster
New Jersey	N	N	N/A	N/A
Connecticut	Y	Y	Storm, Disaster	Hurricane Sandy
Massachusetts	Y	N	Flood, Storm	N/A
Rhode Island	Y	N	Disaster, Flood	N/A
Hurricane Matthew				
Georgia	Y	N	Flood, Disaster	N/A
South Carolina	Y	N	Flood, Storm	N/A
North Carolina	Y	N	Disaster, Flood	N/A
Florida	Y	N	Disaster	N/A
Virginia	N	N	N/A	N/A

State	Pre-Existing Language	Language Change	Search Terms Prior	Search or Modified Terms Post
Hurricane Harvey				
Texas	Y	Y	Disaster, Flood	Hurricane Harvey, Flood
Louisiana	Y	N	Flood, Storm	N/A
Mississippi	Y	N	Disaster, Hurricane, Storm	N/A
Alabama	Y	N	Flood, Storm	N/A
Tennessee	Y	N	Flood	N/A
Hurricane Irma				
Florida	Y	N	Disaster, Flood, Storm	N/A
Georgia	Y	N	Flood, Storm	N/A
South Carolina	Y	Y	Disaster, Hurricane, Storm	Disaster
North Carolina	Y	N	Disaster, Storm	N/A
Alabama	Y	N	Flood, Storm	N/A

Strictness Assessment

State	Threshold	Fixed-Point	Set-Aside	Variable-Point	Other
HURRICANE IKE					
Texas			X		
Louisiana	X		X		
Arkansas	X		X		
HURRICANE IRENE					
Vermont	X				
North Carolina			X		X
HURRICANE SANDY					
Connecticut		X			
New York	X				
HURRICANE HARVEY					
Texas	X			X	
Louisiana			X		
HURRICANE IRMA					
South Carolina					X