

**Intro:**

In the Civil Rights Act of 1968, America does move forward. And the bell of freedom rings out a little louder

**Christina:**

Hi there. This is A Little Louder, a podcast for wonks, housers and rabble rousers where we talk about Fair Housing, Community Development, and how we can use these issues to build people power and work toward equity and justice. I'm Christina Rosales.

**John:**

And I'm John Henneberger.

**Christina:**

And that voice you hear at the beginning, if you didn't already know, is President Lyndon B. Johnson. This is right after he signed the 1968 Civil Rights Act, also known as the Fair Housing Act, which is our bread and butter over here.

**John:**

Yeah, I'm still trying to make it happen. Listening to President Johnson deliver that address in 1968 from the White House is really a little jarring considering what goes on in the country right now.

**Christina:**

Yeah, and that accent is great. That's when Texas got it done.

**John:**

Texans solved problems back then, Texans stood up and took on the big stuff.

**Christina:**

This is Episode Three of A Little Louder. If you've listened to the previous two episodes, and you're listening to this now, thanks for sticking with us. And if this is your first time with us, welcome. So the first section in our in our podcast episode is In the News and On Our Minds. I'll start. This morning I read some an article about the Prosperity Now 2019 scorecard. So this is a scorecard that has been released annually for some time. And it examines the financial well being of families in all 50 states and D.C. And in the past, they've done a really good job of describing how decisions of policymakers over the last century has impacted the economic prosperity of people. And it's not about the individual choices that people make that puts them in the situation they they're in.

It's not an accident that there is such great wealth and income inequality in our country. And particularly there's a racial disparity and what I like about the Prosperity Now scorecard normally is that they take into account how white households are doing far better in in financial wellbeing and savings and wealth compared to black and brown households. So this year what's different is that they took into account racial disparity in the rankings. So you know, all states like to be ranked to see where they are and there's that competitive nature, but this year in their score card, they took into account racial disparity, so Texas ranked in the bottom.

**John:**

It's almost inevitable that Texas always ranks right above Mississippi, the line is "thank God for Mississippi or else we would be really the worst."

**Christina:**

That's right and there are few others that are lower than Texas, and Texas is probably in the bottom 10. But what made their ranking a little lower was a significant racial disparity in wealth. So if people of color were on par with white households, Texas would rank better. And Texas would probably be doing better economically than we are now. It's a really interesting report, you can compare states. But that was just one thing that I thought was interesting is that if Texas did more to raise the economic wellbeing of people of color, the most vulnerable, we'd be better off.

**John:**

And if people had more wealth, people could consume more and businesses would thrive, the economy would grow.

**Christina:**

The other thing that I thought was interesting was in Texas, cities are not allowed to put in ordinances that prevent landlords from discriminating against about voucher holders. What was one of the solutions is providing protection so as to decrease segregation. Therefore, more families might be able to live in high opportunity areas and earn more and have a path forward for prosperity.

**John:**

Segregation is in essence attacks on home equity, because by restricting the market that people of color are able to play in, in the sale and rental of housing, we have, in essence, consigned them to a smaller market share, less competition for the housing. So it depresses, particularly the equity that homeowners can accumulate. So, you know, if we were to deal with this problem finally, once and for all, there's a true economic impact.

**Christina:**

So what have you read in the news lately that's on your mind?

**John:**

Well, I just can't stop with the disaster recovery problem. It's the big enchilada, so to speak, I guess in Texas. With billions of dollars, \$10-15 billion of federal funds coming to the state to deal with the Hurricane Harvey catastrophe. And I note that the Houston Chronicle had an article last month, which indicated that it was finally getting started with getting money to homeowners to repair their homes. Now, let's remember that Hurricane Harvey hit back in in the late summer of 2017. And here we set in on the cusp of February of 2019. And we're talking about, "Okay, the money is going to start to flow pretty soon." And this is one of the real systemic problems, in my opinion, with disaster recovery is how long it takes and Tom McCasland and who runs the city's housing program is quoted in the article saying, "We're at the point in disaster recovery where people have lost all hope of getting assistance. We are now in the moment of being able to help and people are losing hope because they've applied, applied and applied." The City of Houston was under Hurricane Ike program the slowest to get the money out to homeowners, and it was over a decade before they completed rebuilding single family homes that were destroyed by Hurricane Ike. Let's pray it doesn't take them this long.

**Christina:**

In that article, Tom McCasland said vulnerable people would be first on the list for aid. And when a disaster strikes, it's awful, and it damages people's lives for a long time. But it also

presents an opportunity for vulnerable people to get the investment that has long been denied. This is a chance to address inequality that a lot of households and families have experienced.

**John:**

With the severe cutbacks and funding for HUD and housing programs generally, and the stagnant nature of the Section 8 program and not providing rent vouchers to low income families in an increased number. And with the near catastrophe that we faced with the government shutdown where we could have literally had the government not making the payments and people being evicted. You know, the combination of those things basically means that for a long time, we've neglected funding housing programs significantly in this country. And these disaster recovery funds, which only go to particular places that are that are impacted by disaster, become hugely important because they are the only influx of resources to address affordable housing.

**Christina:**

Yeah, I think that's what we're going to talk about next, isn't it?

**John:**

I hope so.

**Christina:**

So, John, this Saturday is Groundhog Day. It's a good time to talk about disaster recovery, because, as you mentioned, it is seemingly an endless cycle. Every disaster recovery effort seems like we're reliving the same problems that we went through the last disaster.

**John:**

Well, those problems Christina sort of boil down to the fact that here in Texas, at least, we've never prepared to make minimize the impact of a natural disaster. And we're never prepared in advance to make the recovery work well for homeowners and renters, who get flooded and lose their homes.

**Christina:**

And it's not like Texas hasn't had its share of practice. We've had Hurricane Katrina in 2005, where Texas took in a lot of people from Louisiana. And then Hurricane Rita. Also in 2005, like Katrina, Dolly and Ike in 2008. And then Harvey, in 2017.

**John:**

Our staff sat in people's living rooms and listen to people cry over waiting for months and years and live in mold infested homes, or even worse in homeless shelters because renters lost their homes and couldn't find anything affordable.

**Christina:**

You want to recap what disaster recovery Groundhog Day looks like?

**John:**

Groundhog Day in that we relive this thing over and over after each disaster. We repeat the same mistakes and so it kind of boils down to

1) the rebuilding process leaves many of the people who are most in need with nothing, and often renters, often low income people, often households of more recent immigrants. But a whole mixture generally of the poor, the people who can't recover, it leaves them with basically nothing they get excluded from the program.

2) the inefficiency of providing assistance and the excessive costs associated with it are really maddening. There is a disaster recovery industrial complex of large corporations who go from disaster to disaster, contracting with state governments to run programs that the states don't see themselves as ready or capable to do. And they rake millions, 10s and hundreds of millions of dollars in administrative costs off the top. And then finally, this what we were just talking about, it takes too long to rebuild the homes of survivors.

**Christina:**

So this year is the 86th legislative session for Texas and Senator Lucio of the Rio Grande Valley is proposing Senate Bill 289. And that is to allow jurisdictions the resources and support to have a plan in place before a disaster hits. It's pre-planning, that's Senate Bill 289 this year. However, this was Senate Bill 1673 in 2017. And Senate Bill 1376 in 2015. So this bill has been in the legislature, ready to go, before Harvey hit, let that sink in. We could have had plans in place in the jurisdictions that were hit by Harvey and people wouldn't have had to wait this long for help.

**John:**

I think, Christina, it's reasonable to believe that we could have reduced what's now been 17 months of waiting to get the first money out the door to probably three to four months maximum. And that's a long time when you're sitting in a house with mold.

**Christina:**

That would make a world of difference for people like Deetra Harris who survived Hurricane Harvey in Houston.

**Deetra:**

Hurricane Harvey. I had seen some storms but I think that was the worst. The water stood in the bedroom, the bathroom, in the kitchen, but it was leaking all over the stoves and in the light fixtures, and the floor starts buckling, coming up. And sheet rock was falling, you know from the ceiling. And I had the opportunity to talk to Sheila Jackson Lee. And she was saying "Stay don't go nowhere. Help was on the way." It hadn't got there yet.

**Christina:**

What takes so long, right? And why is pre-planning important? So the phase one that we all know about: we see it in the news, the disaster hits, there's chaos. There's emergency aid from FEMA and nonprofits, people rescuing each other. And the main goal of our federal government is to make sure that people are safe, fed and dry.

Then there's the FEMA assessments. Then there's people counting on FEMA assistance to just get them to a place where they can keep living, but they're not whole. They're not recovered.

That's phase two. And this is the long term recovery phase, and it doesn't take a few weeks or a few months, history has shown that it's taken years. First of all, it takes Congress a few weeks to make a special appropriation, then they administer the funds to the agency that oversees long-term disaster recovery, and that's the US Department of Housing and Urban Development. It takes them a few months to write up those regulations to make sure that the funds are going to go to the places that need it most. The money has been allocated from HUD down to the states as block grants. And then, the state's make plans for how that money is going to be used and what the priority areas are. And then then it goes down to local governments who then create their own local plans for those housing programs that are just now after Harvey starting to be put into place. This requires a significant amount of planning.

**John:**

And we should point out that many of the local governments, counties, cities, they've never run a Housing Assistance Program before. And they're trying to set up and run a program in the wake of being devastated by a natural disaster. So if you haven't planned in advance, and you've never run a program like this before, then it's going to take you a long time to get it set up and running.

**Christina:**

And that is just what happened after Hurricanes Ike and Dolly, they hit in 2008. And then we're talking four or five years before people saw any help. So I'll let Nick Mitchell Bennett who is the executive director of the Community Development Corporation of Brownsville, explain.

**Nick:**

Nothing was happening and blame was thrown everywhere, but there was just no houses going up. And I guess, sometimes I thought that the federal government, the state government and the local government at least had this together. And from an organization that puts 100 new houses on the ground every year, I just couldn't figure out what in God's name was going on. It seems like nobody had a plan. I mean, what we found out later is they didn't have a plan.

**John:**

Well, a group of people came together and said, let's take a small place -- Brownsville, Cameron County -- and let's understand what goes on with the recovery process, and how it could be done to make it faster, less expensive, and more equitable.

**Nick:**

RAPIDO was the plan that the Community Development Corporation of Brownsville and BC Workshop together with Texas Low Income Housing Information Services and Arise and LUPE, two community organizing groups along with Texas A&M. We created RAPIDO when we were working parallel to the states and the local governments solutions. You know, they were to do 800 or 900 houses. Okay, let's deconstruct what they're doing to kind of build a better process.

**Christina:**

RAPIDO was a local pilot plan for disaster recovery. And while it happened well after Hurricane Dolly, it was a model for what could be a pre-recovery plan. I'll let Shannon Van Zandt a planning professor at the Texas A&M Hazard Reduction and Recovery Center explain what that means.

**Shannon:**

I became involved in the pilot project down in the lower Rio Grande Valley. And so a partnership including the Community Development Corporation of Brownsville, BC workshop, Texas Housers had already begun planning this program and they knew that they needed someone to kind of evaluate it and see how it went, so that we could learn lessons from it. What we found with the pilot program was that in order for it to work, the way it was planned that there had to be some planning ahead of time. I should say the pilot program that we did in the Brownsville area was not a true pre-recovery plan in the sense that it didn't happen before the disaster. But it was a way of demonstrating what could be done, if planning occurred before a disaster.

**Christina:**

It took care of two important things for people who were living in that local area, one it address the local need.

**Nick:**

Every community is different. And to put a uniform design of a program and lay it across the state. And they're not thinking through, you know, bigger issues like eligibility work and environmental. I mean, it needs to come from the community, because the community will own it.

**Christina:**

Second, it addressed issues of equity, there was money floating all over Texas in the impacted area at the time, but it wasn't going to where it needed to go. I'm going to let Shannon Van Zandt explain what an equitable recovery means.

**Shannon:**

An equitable and just recovery really means that all members of the community have an opportunity to be involved in determining how any funding that comes into a community is used. And I think more importantly, that the funding that does come into the community is used to address existing or pre-existing weaknesses. In my estimation, what makes the community resilient is making sure that the community as a whole has addressed all of its physical, social and economic weaknesses so that when the next disaster comes, it is able to resist as a whole community.

**John:**

So Christina, let's step back and talk about what the legislation would actually do. It would permit a local jurisdiction, governmental jurisdiction like a city or a county, to be able to work with the experts at Texas A&M Hazard Reduction and Recovery Center, and put in place a manual outlining exactly how long term recovery would take place. And then to submit that to the state of Texas, who would in turn, look at the plan evaluated in terms of the FEMA and the HUD regulations, and pre approve the plan. And then, the plan would be there and be able to be implemented immediately following any disaster. And that's what shortens the process a lot in this. It is knowing how you're going to run a program to get help the people who've lost their homes, pre-planning for what are the houses going to look like? Who's going to be the contractors to do this type of work?

What are the eligibility processes that are going to be used? We know that each of these things has to happen in order to get the money to flow to people to rebuild their homes. We've done it repeatedly. We did it in Rita. We did it in Ike. We did it in Dolly. We're doing it now in Harvey. But the problem is we reinvented after the disaster. If we had a plan that a local government had pre approved, they could not wait for bureaucrats in Austin and in Washington to review the plan and they could immediately begin implementing the solutions.

**Nick:**

If we were to start today and do all of the things that we suggested and RAPIDO to be ready, we can be ready for storm to hit and ready to go within six months. We work with low income families every day here to get them eligible to rent an apartment, get them eligible to buy a house using government funds and using bank funds. We know how to talk to them and explain things and help them understand a complicated thing like the mortgage process. We would

suggest and have suggested that local jurisdictions work with local groups like CDCB to help families navigate this whole process.

**Shannon:**

And what we learned from the demonstration project in the Valley is that communities must identify who these parties are that are going to need to be involved in recovery prior to a disaster. And they also need to identify the areas of their community that are most likely to be impacted, and particularly those that are going to have difficulty recovering. It's a way of maximizing the existing capacity and really building capacity before a disaster, so that communities are ready, and I think we all recognize that they need to be more ready than they have been.

**John:**

The state of Texas does plan in advance for how it's going to remove debris from areas, they set up agreements between counties and the state for who's going to go out with the chainsaws, and the big trucks, and the bulldozers, and clear the clear the roads and restore the power lines. All of those things are planned out, and they work pretty efficiently. What we don't plan is how the government is going to interact with the people to help them recover their homes. So it's just an extension of something that we've successfully done before in the public sector.

**Christina:**

Debris has an impact in people's lives, getting to work and stuff like that, but we're talking about where someone lives daily. That's what we're not planning for. We're not planning for how someone recovers after a storm.

**Shannon:**

By doing pre recovery, planning and integrating it with other planning documents and plans that are being made in a community, communities can really maximize those funds even before a disaster. And then they can greatly expedite the process of qualifying for those funds after a disaster. I would anticipate that with a pre-recovery plan in place that we would at least half, if not more, the time that it takes to get CDBG funding into a community and to put those homes back on the ground. Ideally, with a program like RAPIDO, where we would actually have materials staged and teams identified ahead of time, I think we could see homes back on the ground within three months. And that would be a fabulous improvement to where we are now.

**Christina:**

So we're watching out here for Senate Bill 289 this legislative session, and to reiterate, a planning bill that could have enabled people and jurisdictions to plan a locally sourced plan that would help them recover faster that could have already been in place. For now, we have people still waiting for help.

**Deetra:**

To get to the end and you're thinking that you have help, and everything is "no we can't help." I have faith but you know, faith is a grain of a mustard seed. I'll say all I have to do is believe I don't know when it's coming. But I know it's on the way.

**John:**

Last disaster, it took the city of Houston 10 years to finish building 200 and some odd single family homes in the wake of Hurricane Ike. Let's pray for everybody say that they get it better this time.

**Christina:**

So, now it's time for our fun little minute here with the millennial and with John. So we use Slack in our workplace a lot. I'm sure many of you out there use that same app for productivity and communication for your workplace. But our staff really likes to use emojis. And, John, what's your favorite emoji?

**John:**

Well, I don't understand a lot of the emojis that the staff put up. I mean, I understand the animated dancing banana is an indication that somebody is happy about something. But there are pictures of people who I assumed to be contemporary artists, music artists, that are indecipherable to me. There's a whole seem to be a whole set of Kim Kardashian emoji, which I have no idea what's the appropriate moment to use a Kim Kardashian emoji. And then my personal go to on emojis given my positive and sunny attitude toward things is the little pile of waste with the smiley face on it, which, to me offers a perfect statement of what it's like to be in Texas right now.

The one hand, you're a Texan and your you gotta believe it's going to get good. But in the meantime, you're in a pile of well...

**Christina:**

Well, that's our show, everybody. Thanks for joining us today and you'll hear our music at the end is played by houser JT Harechmak, and you can find our podcast on iTunes and Stitcher. Maybe he could tell us what those Kim Kardashian emojis mean.