

United States House of Representatives
Committee on Financial Services
2129 Rayburn House Office Building
Washington, D.C. 20515

February 14, 2024

The Honorable Deanne Criswell
Administrator
Federal Emergency Management Agency
500 C St SW
Washington, DC 20024

Dear Administrator Criswell:

As the Ranking Member of the U.S. House Financial Services Committee, which has jurisdiction over federal housing and homelessness issues, I write to express my concerns regarding the safety and well-being of people who are experiencing homelessness in the wake of deadly storms that recently hit Southern California with over 8 inches of rainfall.¹ On February 4, 2024, California Governor Newsom declared a state of emergency in eight counties, including my community of Los Angeles County, due to flooding, hurricane-force winds, and mudslides.² These conditions have affected nearly every community in the region, from exclusive wealthy subdivisions in Beverly Hills to impoverished homeless encampments on Skid Row. Indeed, our nation is at a critical juncture as communities are affected by more frequent and intense disaster events as well as rising levels of homelessness, showing the compounding harm caused when the climate and housing crises collide. That's why I am calling on the Federal Emergency Management Agency (FEMA) to ensure people who are experiencing homelessness pre- and post-disaster are prioritized to the greatest extent possible through the agency's programs, community outreach strategies, and interagency efforts.

While FEMA often works with individuals who are displaced and rendered homeless due to climate disasters, there has traditionally been less focus on reaching and assisting those who are experiencing homelessness when a disaster event strikes. Research has highlighted the effects of climate change and worsening disasters on our nation's housing stock, increased displacement and homelessness, social and racial inequities, as well as the ways in which renters and people who are experiencing homelessness are too often left behind or receive less assistance through disaster response and recovery efforts, as compared to homeowners.³

That's why I was pleased to see the Department of Housing and Urban Development (HUD) launch its Rapid Unsheltered Survivor Housing (RUSH) program—a set aside of \$56 million in Emergency Solutions Grants (ESG) funding intended to assist people experiencing or at risk of homelessness in areas affected by major disasters—to address gaps in FEMA's disaster assistance programs.⁴ I also commend the Biden Administration for launching the ALL INside initiative, which includes FEMA's participation to reduce unsheltered homelessness in six target communities.⁵ However, FEMA must continue to leverage its nearly \$30 billion disaster-focused budget⁶ and expert staff resources to ensure every individual is served in the wake of a disaster, including those who are experiencing homelessness due to our nation's worsening housing supply and affordability crisis.

¹ AP News, [Record rainfall, triple-digit winds, hundreds of mudslides. Here's California's storm by the numbers](#) (Feb. 7, 2024).

² Office of Governor Gavin Newsom, [Governor Newsom Proclaims State of Emergency in Southern California As Powerful Storm Makes Landfall](#) (Feb. 4, 2024).

³ Center for American Progress, [A Perfect Storm Extreme Weather as an Affordable Housing Crisis Multiplier](#) (Aug. 1, 2019); See also Brookings Institution, [Vulnerable families need a more responsive and reliable federal disaster safety net](#) (Nov. 13, 2023).

⁴ HUD, [FACT SHEET: HUD Deploys First Round of Funding through New Rapid Response Program to Address Homelessness in Areas Hit by Disasters](#) (Oct. 24, 2022).

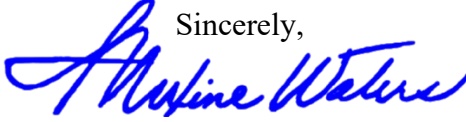
⁵ The White House, [FACT SHEET: Biden-Harris Administration Announces New Initiative to Tackle Unsheltered Homelessness](#) (May 18, 2023).

⁶ Department of Homeland Security, [FY 2024 Budget in Brief](#) (2023).

In response to these urgent and mounting concerns, please provide responses to the following:

- What specifically is FEMA doing, especially as part of the ALL INside initiative, to help Southern California protect and assist people who are experiencing homelessness following recent storms? In particular, what is FEMA doing to help those in Skid Row?
- How does FEMA typically coordinate with HUD, the U.S. Interagency Council on Homelessness (USICH), and local communities to address fair and affordable housing needs, especially those of low-income renters and people experiencing homelessness, in the wake of major disaster events and to tailor and inform its response and outreach efforts?
- How do FEMA's disaster response, recovery, and mitigation programs currently serve renters and people who are experiencing homelessness before and after disasters strike?
- Does FEMA have any recommendations to improve its programs and interagency coordination to better serve renters and people experiencing homelessness? For example, are there any statutory flexibilities or forms of assistance or services that FEMA finds are consistently not covered by federal disaster programs, but that are critical to the needs of low-income renters or people experiencing homelessness?
- Does FEMA collect data on the number of assisted individuals who are renters or are experiencing homelessness both pre- and post-disaster? If so, please provide data for the last five years, including what share of assisted individuals were assisted by housing tenure and assistance program.
- How has FEMA ensured renters are informed about flood risks where they live and are aware of the availability of affordable flood insurance coverage through the National Flood Insurance Program (NFIP)? What share of NFIP policyholders are currently renters, homeless shelters, or affordable housing projects, and how has this figure changed over the last five years?

I look forward to your responses to these questions by February 21, 2024, and I thank you for your attention to this urgent issue. Please contact Alia Fierro (alia.fierro@mail.house.gov), Director of Housing and Insurance Policy, with any questions.

Sincerely,

Maxine Waters
Ranking Member
Committee on Financial Services

CC: The Honorable Patrick McHenry, Chair, U.S. House Committee on Financial Services
The Honorable Marcia L. Fudge, Secretary, U.S. Department of Housing and Urban Development
The Honorable Jeff Olivet, Executive Director, U.S. Interagency Council on Homelessness