
Disaster Impact and Unmet Needs Assessment Kit

Overview of the Kit

The Disaster Impact and Unmet Needs Assessment Kit guides Community Development Block Grant-Disaster Recovery (CDBG-DR) grantees through a process for identifying and prioritizing critical unmet needs for long-term community recovery. It is designed to be used by grantees at any time following a disaster. However, the quality of the assessment is directly tied to the quality and completeness of the impact data available. Thus, an accurate assessment is typically not possible for months following a disaster. If during this time, the necessary information is gathered from various entities, the assessment should take into account work already accomplished, community goals, and the grantee's capacity to plan for, manage, and implement a coordinated long-term recovery process. The ultimate goal is to enable the grantee to better design recovery programs that are responsive to the types and locations of actual needs on the ground. The kit includes several appendices with resources and tools that support the assessment process.

When to Use this Kit

This Kit covers the first phase in a three phase process that the CDBG-DR grantee will undertake in the implementation of their long-term recovery efforts. The three phases are essentially: define the problem, develop a solution, and implement the solution. In this kit, we define them as:

- Phase 1: Disaster Impact and Unmet Needs Assessment,
- Phase 2: Preparing the Action Plan and Structuring the Disaster Recovery Program, and
- Phase 3: Implementation and Strategies

In addition to this document, HUD has released four Program Design and Implementation Kits to support a grantee with Phases 2 and 3. These Kits detail program design considerations and implementation strategies for the following disaster recovery programs: Buyout, Homeowner Rehabilitation, Small Rental Rehabilitation and Small Business Loan and Grant. Additionally, each program has a range of Implementation Tools that may be adapted for a grantee's own policies and procedures to help kick start their own disaster recovery programs.

Organization of the Kit

Part 1: Assessing the Current Situation

- Collecting and Updating Pre-Disaster Baseline Data, Post-Disaster Market Data, and Data on Assistance Provided
 - Pre-Disaster Baseline
 - Assistance Provided
 - Current Market Conditions
- Analyzing Data Collected in Light of the Impact of Short-Term Recovery Efforts
- Identifying Existing, Anticipated, and Potentially Available Funding Sources

Part 2: Estimating Unmet Needs

- Understand CDBG-DR definition of unmet needs
 - Addresses broad disaster impacts, not just damages

- Covers needs not identified in other programs
- Issues disaster recovery-specific waivers

Part 3: Determining Capacity

- Identify organizations and agencies that can provide capacity
- Consider their organizational ability to ramp up and contribute to disaster recovery efforts
- Identify the critical skills and knowledge necessary for the recovery efforts
- Consider a range of options for building capacity – hiring, partnering, contracting

Part 4: Prioritizing Needs.

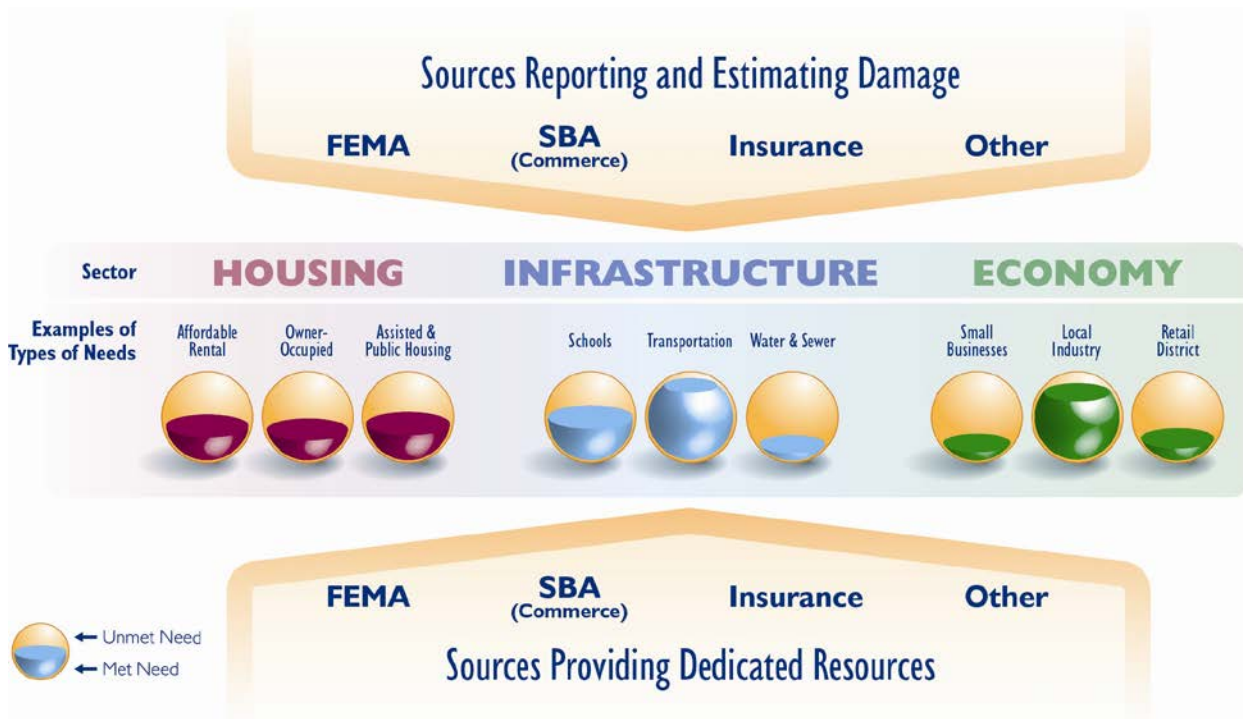
- Use [Valuation Tool \(Appendix E\)](#) to rank priorities by housing, infrastructure & economic sectors

Figure 1. CDBG-DR Funds the Unmet Need

The figure depicts an example of one grantee’s analysis of their unmet needs per sector, based on key information collected from a variety of sources.

A grantee must strategically use CDBG-DR grants to fund their unmet needs and, to this end, must collect two basic information sets: 1) damage estimates, and 2) dedicated resources (funding as well as staffing, systems, and other resources). This information can be compiled by sector – housing, infrastructure, and economy – and then by type of need (e.g. affordable rental housing, schools, small business).

In the example below, the grantee demonstrates a substantial unmet need for Water & Sewer, Small Business, and Retail District and very little unmet need for Transportation or Local Industry. CDBG-DR funds are available to fund those unmet needs, if the grantee chooses to utilize its resources in that manner.



Part 1. Assessing the Current Situation

Prior to estimating their unmet needs and, ultimately, prioritizing these needs based on capacity and funding availability, grantees must assess critical components of their current, post-disaster setting. The unique flexibility of CDBG-DR funding permits the grantee to **measure the disaster impact**. Impact includes the direct damages sustained in addition to indirect damages and secondary impacts. Direct and indirect damages to the Presidentially-declared location include damages to fixed assets, capital and inventory of goods, and/or raw materials and services. Indirect damages and secondary impacts to the wider community include increased expenditures due to the effect on the flow of goods and services, alternative provision of services needed, loss of tax revenue, housing market shifts from owner to renter, and/or new infrastructure for relocated populations. To this end, CDBG-DR funds provide the opportunity to rebuild in a way that addresses pre-existing weaknesses and supports long-term growth.

To measure the disaster impact, the grantee will conduct an assessment focusing on the following three critical components, described in the sections below.

- Collecting and Updating Pre-Disaster Baseline Data, Post-Disaster Market Data, and Data on Assistance Provided
- Analyzing Data Collected in light of the Impact of Short-Term Recovery Efforts
- Identifying Existing, Anticipated, and Potentially Available Funding Sources

Grantees will need to move quickly to begin this assessment. The sections below provide a high level overview of the steps a grantee must take to measure the disaster impact. For additional information, consult:

- [Appendix A: Chronological Checklist](#) provides a list of critical actions that the grantee must take immediately upon receipt of the award to meet CDBG-DR deadlines and move their recovery efforts forward.
- [Appendix B: Existing Resources and Tools](#) provides descriptions of and links to case studies, tools, and resources used by other grantees.

Collecting and Updating Pre-Disaster Baseline Data, Post-Disaster Market Data, and Data on Assistance Provided

Disasters can disrupt or destroy many different functions and institutions at once. It may bring society-wide or systemic crisis that markedly shifts a community's landscape. In order to gain a full picture of the impact the disaster had on a community, grantees will collect data in three categories: pre-disaster baseline data, post-disaster market data, and data on assistance that is being provided from other agencies and organizations.

Pre-Disaster Baseline Data

Pre-disaster baseline data provides information on the conditions of a community before the disaster and key insights for recovery and improvement in the housing, infrastructure and economy sectors. This data can serve to identify past trends that negatively impacted the community and/or left it vulnerable to disasters and provide a picture for desired changes during the recovery. For instance, a town that is dependent on tourism will probably face broader challenges following a disaster than one with a more diversified economy. Data on local industries can help identify opportunities to create diversification and engage in recovery activities that support strong resilience for

Periodic Data Updates

It is important to note that following a disaster, data is in a constant state of improvement, moving from estimated to actual. Shortly following a disaster, data is very preliminary, involving greater degrees of estimation. As conditions become more accurately accounted for at a detailed level, damage estimates become increasingly more accurate. Grantees will need to collect data periodically and evaluate any changes to confirm that their initial assumptions remain relevant. However, it is understood that jurisdictions must make decisions at various points throughout the recovery process, using the best data available at that time.

future disasters. A grantee can find data for the pre-disaster baseline in common planning tools such as the Consolidated Plan, Comprehensive Economic Development Strategy, or Metropolitan Transportation Plan.

Post-Disaster Market Data

Multiple entities collect significant amounts of data after a disaster from direct damages to indirect damages and secondary effects. Assistance may have come from federal sources (e.g., “FEMA trailers” or hotel vouchers) or informal actors (e.g., family and friends). State and federal agencies (FEMA, SBA, Army Corps of Engineers), national and local aid organizations (Red Cross, Salvation Army), as well as insurance companies can provide some data on damage estimates, large-scale demographic changes, future environmental risks, and pay-outs. Data from US Postal Service and local electric utility companies may provide information on the speed to which areas repopulate through analysis of raw data these entities collect when conducting their normal business practices post-disaster. Other information, such as socioeconomic indicators or small-scale demographic changes, may require more active networking through local, informal networks such as religious organizations, community centers, and schools. Additionally, several Bureaus at the Department of Commerce can provide key market indices such as employment figures and labor statistics.

Post-Disaster Continuum

There are typically three overlapping stages to post-disaster efforts: immediate response, short-term recovery and long-term recovery. Response efforts include the initial efforts accurately focused on the health and safety of individuals and the environment in the days and weeks following an incident. Short-term recovery begins to move a community from crisis to transitional support by repairing infrastructure or providing transitional housing. Long-term recovery refers to the efforts undertaken to re-establish a health, functioning community that will sustain itself over time.

Data on Assistance Provided

The Robert T. Stafford Disaster Relief and Emergency Assistance Act prohibits federal disaster recovery assistance from providing a duplication of benefits (DOB) to a beneficiary. To ensure CDBG-DR funds are only used for recovery needs that have not already been funded by another source, grantees must work with all entities that provided assistance to affected homeowners and businesses following the disaster. This includes insurance companies, FEMA, SBA, Army Corps of Engineers, the American Red Cross and any other sources of assistance such as local charities and nonprofits. Unfortunately, there is not one repository for this data; each entity collects and manages its own data set.

[Appendix C](#) includes a list of commonly available data and where to find it. Please use this as a tool for locating useful data sets.

To collect all necessary data, grantees will need to establish data exchanges with all entities that provided post-disaster assistance to homeowners and businesses. This can be a cumbersome and time-intensive process when setting up programs, but it is critical to determining the necessary and reasonable amount of assistance that has already been, and potentially will be, provided. Without these exchanges, the grantee will not be able to demonstrate compliance with the duplication of benefit prohibition. To facilitate this process, consider the following recommendations:

Federal Notice on Duplication of Benefits
HUD issued [a Notice on the Clarification of Duplication of Benefits \(DOB\)](#) requirements for CDBG-DR grantees. Remember the principal rule of DOB is that no one can be paid twice for the same loss.

- Involve leaders in the process. Work with the Mayor’s office, Governor, and/or Congressional representatives to establish communication with all involved entities.
- Ask for data in automated fashion that can easily be downloaded into the grantee’s data system.

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- Following negotiations with identified officials at the key agencies (i.e. FEMA, SBA, insurance companies), a grantee should execute an MOU or MOA with each entity that explains the purpose of the data exchange, how data can be used, how such use will be in accordance with the Privacy Act, how often data will be updated, and in what format data will be provided (see sample [MOU/MOA](#)).
 - To the extent possible, use existing data management systems to collect, store, and protect data. Use this same system to store applications for funding assistance. Development of new data management systems may take a long time and require extensive additional work and training of staff who are already working at full capacity.

Analyzing Data Collected in Light of the Impact of Short-Term Recovery Efforts

As grantees begin to analyze the data collected to inform their estimation of unmet needs, they must simultaneously take stock of the current status of recovery. Grantees must understand six key elements:

- Activities and results of emergency and short-term recovery efforts (e.g. FEMA-funded activities),
- Among the existing and anticipated emergency and short term efforts, which ones only provide interim solutions (such as FEMA temporary housing) versus those that will result in permanent solutions (such as repairing a water pump facility),
- Key parties involved in relief and recovery efforts, to date, at the federal, state, and local level
- Estimated duration of the emergency and short-term recovery efforts,
- The condition of the most vulnerable populations, and
- Initial planning initiatives at the neighborhood, city, county or regional level.

To address these six elements, grantees should consider the following critical questions.

What are the ancillary impacts of the needs that have been met through response and initial recovery efforts? As typical emergency efforts – clearing and removing debris, establishing safety, ensuring shelter, and restoring utilities – give way to short-term recovery, the grantee should begin to understand how those activities have affected the housing, infrastructure, and economic sectors of a community. Are their new economic opportunities arising? Is a new type of housing required to meet changing demographic trends (i.e. 3+ bedroom units)?

Who are the stakeholders in long term recovery efforts and what will be their roles and contributions be? Although emergency responders rarely play critical roles in long-term recovery efforts, key actors in short-term recovery efforts often continue their efforts beyond the first four-to-six months post-disaster. These stakeholders can be important assets in developing networks and links to the public, building capacity, and creating a foundation for longer term recovery efforts. Grantees must also be aware of how long each stakeholder has been involved in the process to avoid overtaxing and burn-out of key actors.

What is the engagement of the citizenry? Grantees need to determine if the broader public has been engaged in planning and recovery efforts to date. Are needs being communicated by the public that have not been heard or captured by the entities gathering impact data? A grantee with a deep and comprehensive understanding of the public’s perspective and level of engagement will be better able to define and prioritize unmet needs.

Has any planning taken place and has the community established initial priorities? Time is of the essence in the recovery planning process because delays in long term recovery efforts can cause additional economic harm to the community. Planning efforts must not exceed the time that the community can sustain its short-term recovery efforts. However, coordination of various planning efforts is also paramount. Planning at the neighborhood level often evolves ad hoc following disasters. If the grantee finds that no planning, community involvement, or prioritization of need has begun yet, they must move forward with planning efforts immediately.

Mapping: An Essential Tool
A preferred end-product of the assessment is a series of comprehensive maps. Technologies such as GIS can serve as a spatial inventory and analysis to engage and educate the public in order to prioritize needs and stage recovery efforts. Damage estimates, socioeconomic indicators, and structure assessments can be overlaid with pre-existing data to provide analysis from neighborhood to regional. Shortly after 2011 flooding impacted Broome County, NY, the County produced an [Initial Assessment Map](#) compiling impact data from federal and local sources with overlays from their local GIS inventory.

Identifying Existing, Anticipated, and Potentially Available Funding Sources

Federal funds will not cover the full cost of recovery so leveraging state, local, and private funds is critical. Attracting additional funds to the effort will create more opportunities for recovery and reconstruction and help the community identify more creative solutions to a range of problems exposed by the impacts and effects of a disaster.

CDBG-DR is typically deemed a funding source of “last resort.” It is, therefore, critical to identify all other existing, available or potentially available resources first, and use CDBG-DR funds to finance the gap that exists between the total costs to recover and the available funding from other sources.

As no one community is alike in its access to funding resources, each grantee should walk through the following six overarching questions. Each question should be analyzed through the lens of housing, infrastructure, transportation, and economic factors.

- What are the estimates of insurance payouts (including uninsured and underinsured) among homeowners, renters, rental property owners, and commercial businesses?
- What public funding sources are available and for what purpose? (FEMA, SBA, consider eligibility and caps for assistance)
- What portion of impacted individuals and businesses are estimated ineligible for FEMA or SBA assistance?

- Typical Sources of Disaster Recovery Funding**
- Insurance proceeds
 - FEMA individual assistance
 - FEMA public assistance
 - FEMA Hazard mitigation grant program
 - FEMA community disaster loans
 - USDA rural development (special appropriation)
 - EDA competitive grants (special appropriation)
 - HUD Section 108 Loan Guarantee Program
 - State funding
 - Local funding and capacity (i.e. local bonding capacity)
 - National foundations (i.e. Rockefeller Foundation and Ford Foundation)
 - Regional community foundations
 - Grants, donations of individual or non-profit entities
 - Volunteer labor

- What other disaster and non-disaster public funding sources are anticipated or potentially available? Have there been additional special appropriations from other agencies (EDA, USDA)?
- What local and state government resources are or may be available (such as local bonding capacity)? Is local bond capacity viable? Is the tax base stable?
- What potential nonprofit and private sources of funding may be available? Can you leverage response efforts for long-term recovery funding?

FEMA's Public Assistance Program

FEMA provides funding for response and short-term recovery efforts through its compensation, grants and loan programs. An often used tool, the FEMA Public Assistance (PA) grants, used to provide assistance for the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain nonprofit organizations, requires a 25% match. Critical to a grantee's success in long-term disaster recovery is identifying that match source.

Boone, NC: A Case Study of Leveraging Disaster Assistance

Boone, North Carolina, a town with recurrent flood problems, provides an example of a community with a particularly thoughtful and flexible plan for using disaster-related assistance to achieve several outcomes and to use a "soft match" to generate more resources. Part of the town's mitigation program entails a three-phase project within one neighborhood. Phase One of the project is the acquisition and relocation of 15 houses on 17 lots, all of which are located within the floodway and 12 feet below the base flood elevation. The town conducted appraisals and offered the building owners fair-market value. For those owners who wanted to retain and move their structures, relocation assistance was envisioned in lieu of purchase—but only if the cost of relocation was less expensive than outright purchase. To accomplish this effort, the town assembled a package of funding consisting of FEMA Hazard Mitigation Grant Program (HMGP) funds, state division of emergency management funding, state CDBG funds, and town resources. In many communities, that might have been the whole story. Boone, however, is planning to eliminate the demolition and removal costs for the remaining structures by bringing other strategies into play. It turned out to be more manageable for the town to plan to relocate the majority of the affected structures to a new low and moderate-income housing development elsewhere within Boone, rather than allow the few interested owners to relocate their structures themselves. Owners who want to reoccupy their homes and meet the income eligibility requirements will be provided the highest priority to purchase land within the development. In addition, several structures are being donated to Habitat for Humanity and to a women's domestic violence organization. The organizations taking possession of the structures will be responsible for their relocation, but the town has lined up additional low-interest funding that is available to help defray the costs. Finally, if a structure will not be moved, it will be donated to the town fire department and burned for training purposes. Thus, a variety of housing and other community goals are being served by identifying stakeholders and funding partners with an interest in using the affected homes.

Part 2. Estimating Unmet Needs

The analysis from Part 1: Assessing the Current Situation gives the grantee a picture of the community, its broad needs and the resources available across programs. As the grantee moves into Part 2: Estimating Unmet Needs, they begin to evaluate their efforts from a CDBG-DR perspective – specifically how can CDBG-DR funds be used to support long-term recovery? This requires defining the community’s “unmet needs”. Unmet needs are needs that are not covered by other sources and can be covered by CDBG-DR funds. When defining the community’s unmet needs, the grantee must keep the following key concepts in mind.

[Appendix D](#) provides examples of CDBG-DR grantees have estimated their unmet needs.

CDBG-DR addresses the wider impact of the disaster and not just specific damages. As a long-term recovery program, CDBG-DR looks beyond the specific damages of the disaster to its broader impacts. These impacts may include shocks to the community’s housing, infrastructure, and economy, such as dramatic population gains or losses, shifts in demand from owner-occupied housing to rental, or decreases in the tourist industry. The grantee must take these impacts into account when planning for long-term recovery and estimating unmet needs.

Estimating Unmet Needs is Not a One-time Exercise: Mississippi Housing Recovery Data Project

Recognizing the need for ongoing data collection, the State of Mississippi commissioned a series of reports to evaluate the remaining unmet needs mid-way through the long-term recovery progress post-Katrina to predict how in-progress housing recovery efforts and anticipated publication recovery rates balanced, or not. The analytical conclusion yielded that certain segments of the housing market were at a risk of overbuilding the recovery and unmet needs were likely in other sectors besides housing.

CDBG-DR allows the grantee to identify needs that were not recognized by other programs and funding sources. CDBG-DR has flexibility that allows the community to identify new needs that may not have been identified under other programs. Some needs may not have been previously identified because there was no funding available to cover them. For example, the FEMA Public Assistance program limits funding to rebuilding only to the pre-disaster state, while CDBG-DR allows for more expansive reconstruction that may include the incorporation of green measures into rebuilding codes and increasing the number of rental units above what were available pre-disaster. These enhancements, not covered by FEMA, qualify as unmet needs under CDBG-DR. Grantees should also remember that CDBG-DR provides waivers allowing for even more activities to be classified as unmet needs and be funded.

CDBG-DR looks at needs at a community wide and an individual level. Thus far in the process, the grantee has been looking at community-wide needs, but as the grantee begins to determine the activities that can be funded in this community (and thus the program types and designs), they will also look at unmet needs on an individual basis. For each household or business that receives CDBG funding, the grantee will look at what needs are funded by other sources and then, define the remainder as the individual unmet needs.

Unmet needs are a moving target. Grantees will collect information on needs and funding sources to identify the unmet needs to be covered by CDBG-DR. However, as homeowners and businesses receive insurance payments and other funding, or if original funding amounts are altered, their unmet needs may change. Grantees must continuously collect and analyze data to define the individual and community-wide unmet needs.

Part 3. Determining Capacity

Determining capacity in a post-disaster environment is quite complex as it depends on the size and scope the disaster, the remaining functionality of essential partners, and the overall health of key industries and businesses (e.g., real estate, fishing, tourism). The purpose of determining capacity is to analyze the grantee and its key partners' current, post-disaster ability to carry out long-term recovery programs through effective projects and policies.

There are a number of key organizations that can contribute to rebuilding the community and whose capacity should be assessed:

- The CDBG-DR grantee itself
- Other public agencies such as housing authorities, redevelopment authorities, housing finance agencies, health departments, etc.
- Nonprofit partners such as nonprofit developers (including community housing development organizations known as CHDOs), social service providers, or educational institutions
- Business and industry such as local business leaders, firms and business associations
- Other potential partners such as foundations, neighborhood or civic groups, or Chambers of Commerce

When conducting an assessment of capacity the key is to look at the organization's depth, breadth, skills and availability and answer the following key questions:

- Does the organization have the **organizational flexibility** to deal with the special demands of disaster recovery? These include solid, clear lines of communication for information sharing, a flexible staffing structure with cross training, consistent leadership and succession planning, media and political savvy, and a general willingness to be flexible.
- Does the organization have staff with significant **experience** in conducting or managing similar tasks or projects, specifically at the size and scope of the disaster-related projects?
- Does the organization have a sufficient **number of staff** to undertake the task at hand? Do they need to hire? Are they able to **ramp up quickly** to meet the capacity needs?
- Does the organization's staff bring strong and demonstrated **technical skills** in critical areas such as large-scale relocation, structuring development deals, project selection and underwriting, complex financial analysis, grants management, public relations, etc?
- Does the organization have the **willingness to assist** with the CDBG-DR grantee's recovery program or are they overwhelmed with other responsibilities?

Some of the capabilities needed in order to undertake effective disaster recovery programs are similar regardless of the community's needs and existing resources, such as environmental review, financial management, and reporting and recordkeeping. However, some of the capabilities needed for successful disaster recovery programs will vary significantly depending on the local community needs and the nature of the disaster, such as:

- Commercial underwriting skills if business loans are needed
- Knowledge of hazard mitigation techniques if significant environmental contamination occurred as a result of the disaster
- Social services to address the mental health aspects of the recovery

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- Residential relocation intake and processing for buyouts

It is important to remember that even if a grantee and its partners do not currently have capacity in a specific skill area, this does not negate the need for that activity. Rather, the grantee may choose to fund the activity but build capacity by:

- Hiring additional, experienced staff
- Partnering with other organizations
- Contracting for expert services
- Training existing staff

The valuation tool found in [Appendix E](#) can be used to collect information about the capacity of organizations.

Part 4. Prioritizing Needs

Given finite dollars to address disaster impacts and build a sustainable, resilient community, a grantee must prioritize the needs for long-term recovery and, in turn, the investment of CDBG-DR funds. Key to prioritizing needs is developing dynamic processes and instruments that will enable the grantee to adapt to changing conditions and updated data, and refine and enhance its activities as recovery work is underway. Key questions a grantee may consider when prioritizing needs include:

[Appendix E](#) is a valuation tool to help CDBG-DR grantees rank the strength of their community's key sectors – housing, infrastructure and economy. The tool provides a series of worksheets that allow grantees to rank items and determine overall priorities.

- Does the project meet a post-disaster unmet need?
- Is the project sustainable?
- Is the project feasible?
- Can the project be executed in a timely manner? Does that time frame further the long-term recovery vision?
- Does the project/program trigger additional investment by other parties in the project itself (thus decreasing the funding gap that CDBG-DR dollars are filling)?
- Will the project trigger further reinvestment in the surrounding neighborhood? In the community at large?
- Does the project/program exacerbate pre-disaster market vulnerabilities? For example, if the community had a soft housing market prior to the disaster and the community is choosing to rebuild an overabundance of housing projects, the recovery efforts could recreate the original pre-disaster market vulnerability.

Louisiana Speaks: Case Study

The State of Louisiana, through the Louisiana Speaks planning process post-Hurricane Katrina, used a Recovery Planning Tool to assist local entities (e.g., parishes) trim their lists of needs to focus their resources on those that would allow a quicker and more complete recovery in the shortest amount of time. To assist the communities in providing a transparent ranking of “recovery value” by project, each project received the following ranking as detailed on their [website](#):

- High value recovery projects are directly related to storm effects; address multiple affected areas/sectors; have likely funding sources and high local support; and hence provide the most storm recovery benefit.
- Moderate value recovery projects are more limited in scope, span, impact or benefits. They have limited

support or benefits and less definable outcomes.

- Low value recovery projects are more indirectly linked to the disaster or damages, and have little community support.
- Community Interest recovery projects have a low recovery value, but significant local support.

Coupled with the recovery value ranking, the final summary report lists projects by funding needs as well as provides a mapping component.

Looking Ahead to Phase 2 & 3. Structuring the Disaster Recovery Program and Preparing the Action Plan, & Implementation and Strategies

As Phase 1: Disaster Impact and Unmet Needs Assessment comes to a close, a grantee will begin to structure their disaster recovery program and prepare their initial Action Plan in addition to building the capacity and preparing strategies to implement the programs. The process and outcomes of the needs assessment phase will help the grantee to design a recovery program that leverages funds, optimizes priority needs, and adheres to the community's vision for long-term recovery.

In tandem with this Disaster Impact and Unmet Needs Assessment Kit, HUD has released four Program Design and Implementation Kits to support a grantee with the subsequent phases of work required for long-term disaster recovery efforts. These Kits detail program design considerations and implementation strategies for the following disaster recovery programs: Buyout, Homeowner Rehabilitation, Small Rental Rehabilitation and Small Business Loan and Grant. Each program has a range of Implementation Tools that may be adapted for a grantee's own policies and procedures to help kick start their own disaster recovery programs.

Appendices

- [Appendix A: Chronological Checklist for CDBG-DR Grantees](#)
- [Appendix B: Existing Resources and Tools](#)
- [Appendix C: List of Places to Look for Available Data Sets](#)
- [Appendix D: Sample Methodologies for Determining and Prioritizing Unmet Needs](#)
- [Appendix E: Valuation Tool for Prioritizing Needs by Sector, Funding and Capacity](#)