



Montana Recovery Support Function #4 – Housing

Primary Agency:

Montana Department of Commerce



COMMERCE

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Disaster and Emergency Services Division

*This Annex is considered operational and serves as a guide for rendering assistance whenever the **Montana Disaster Recovery Framework (MDRF)** is activated. It supersedes all previous editions.*

Record of Changes

All changes to this Annex are to be dated on the master copy kept by the Montana Disaster & Emergency Services (DES).

Date Posted	Change	Recommending Agency/Individual
9/26/2025	Updated Commerce Logo	MT Dept. of Commerce / Melissa Herrera

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Section I: Agencies

State Coordinating Agency:

Montana Disaster & Emergency Services

State Primary Agency:

Department of Commerce

State Supporting Agencies:

Department of Administration

Department of Environmental Quality

Department of Labor and Industry

Department of Military Affairs

Department of Public Health and Human Services

Department of Transportation

Montana Commissioner of Securities and Insurance

Montana Secretary of State

Montana University System

Section II: Purpose & Scope

Purpose:

Recovery Support Function (RSF) 4 – Housing coordinates state agency program delivery and technical assistance to local and Tribal jurisdictions. Many state agencies, departments and organizations manage programs that can be prioritized for, or applied to, disaster recovery scenarios. Once activated, the Housing RSF can become an information and program clearing house for federal, state and local resources and needs. RSF 4 addresses pre- and post-disaster housing issues; coordinates and facilitates the delivery of state resources to assist local and Tribal governments in helping their residents in the recovery, repair, and replacement of their homes in a decent, safe, sanitary, timely, and resilient manner.

Scope:

The core recovery capability for housing is the ability to implement housing solutions that effectively support the needs of the whole community and contribute to its sustainability and resilience. Local economies cannot recover from devastating disasters without adequate housing, especially affordable housing. It is challenging because many years' worth of housing repair, rehabilitation, reconstruction and new construction often need to occur at an accelerated pace as a result of a disaster. These conditions create design, construction, labor, materials, logistics, inspection, and financing issues.

RSF 4, through its primary and supporting agencies, works toward addressing disaster housing issues pre-disaster, focusing on solutions that are implementable, sustainable, and resilient. RSF 4 coordinates and effectively integrates available housing-related resources, addresses conflicting policy and program issues, and identifies gaps in service and assistance delivery. RSF 4 involves intermediate and long-term housing for people displaced by a disaster, with a goal of long-term solutions in their own communities.

- Transitional Housing: is needed to remove survivors from the disaster site for an extended period of time to ensure their safety.
- Temporary Housing: is defined by the length of stay. 30 days up to two years is a general timeframe for temporary housing. Apartments, condos, and rental homes are common housing options.

- **Permanent Housing:** is defined as a long-lasting housing option. A permanent renter is one who may live in a rental home or apartment and that may be determined to be their “permanent” housing option. Other applicants may own a home, condo, or mobile unit.

Note: Emergency Sheltering, which is the immediate housing option for survivors following a disaster to ensure a safe and sanitary environment, is addressed by Emergency Support Function (ESF) 6 in the Montana Emergency Response Framework (MERF).

RSF 4 is designed to provide guidance to state departments in aiding local and Tribal partners in addressing housing of individuals and families impacted from disasters. The following are potential activities included within the scope of RSF 4 are (this list is comprehensive but not all-inclusive):

- Identify strategies and options that address a broad range of disaster housing issues, such as those dealing with planning, zoning, design, production, logistics, codes, and financing.
- Build accessibility, resiliency, sustainability, and mitigation measures into identified housing recovery strategies.
- Facilitate coordination between State, local, and Tribal governments, as well as involved private sector and non-profit organizations.
- Coordinate transition to disaster housing recovery activities from response support activities.
- Coordinate and leverage state and federal resources to assist local and Tribal governments in addressing housing-related recovery needs.
- Encourage rapid and appropriate decisions regarding land use and housing location in the recovering communities or regions.
- Support or provide technical assistance for housing assessments and emergency needs (e.g., emergency permitting for needed repairs, damage assessments of private homes).
- Identify gaps and coordinate resolution of issues involving conflicting policies and programs.
- Promote communications and information-sharing throughout the recovery process between all involved partners.
- Support local jurisdictions in rehousing the impacted individuals and families as quickly and safely as possible so that people can remain in the area. This will be completed by coordinating and delivering applicable agency programs and technical assistance.
- Implement mitigation actions, as part of the recovery process, when possible, to reduce future risk.
- Convene necessary state resources, achieving broad representation on the RSF to establish situational awareness, obtain a common operating picture and provide efficient service delivery.
- Support the development of a local long-term recovery organization through technical assistance, best-practice identification and continued agency liaison involvement.

Section III: Assumptions & Relationships

Assumptions:

The following assumptions guide RSF 4 activities:

- Local and Tribal governments are the primary decision makers driving community recovery.

- A number of factors or obstacles may affect the ability of renters, homeowners, or landlords to retain, obtain, or create permanent housing, including:
 - Financial ability to secure, repair, and/or rebuild permanent housing. For renters, this includes the ability to find and afford post-disaster rental housing; for homeowners and landlords, this includes whether they had adequate insurance and/or the ability to finance the cost of repairs or rebuilding.
 - Timeliness and effect of local land use decisions, environmental and historic preservation laws, including the implications for where, how, and whether homes can be rebuilt.
 - Timeliness and expense of building codes plan review, permitting, and inspections to support resilient communities.
 - Availability and cost of labor and building materials
 - Ability to obtain and afford adequate hazard and flood insurance in the future.
 - Decisions by neighboring property owners to rebuild or abandon damaged structures; a large number of owners deciding not to rebuild can create substantial problems for the neighbors that do rebuild.
- Assistance provided by RSF agencies are intended to supplement not supplant local resources.
- Local and Tribal officials will coordinate with their emergency managers prior to seeking assistance through the mechanisms of this RSF.
- The county emergency management agencies will coordinate initial contact with impacted local governments.
- Following a natural or human-caused disaster, there will not always be financial assistance provided to disaster survivors.
- All efforts will be made to coordinate available resources to avoid duplication of benefits.
- Primary and support agencies have procedures in place or will develop them to implement their roles and capabilities and will inform agency field staff that this strategy exists so as not to duplicate efforts.
- Primary and support agencies will have dual roles in the RSFs and may also have a role in response actions.
- The number of substantially damaged structures will add longevity to the need for temporary housing, while owners obtain permits and rebuild.
- Structures that are deemed substantially damaged per the National Flood Insurance Program (NFIP) require additional coordination with the local floodplain manager prior to rebuilding/repairing structures.

Relationships:

This document does not relieve tasked agencies of the responsibility for planning. The following section outlines the relationships between state agencies and local, Tribal, private, and non-governmental organization partners in supporting RSF 4 housing activities:

Local & Tribal Governments

After a disaster, local and Tribal elected leadership has the authority to appoint individuals to lead the recovery efforts or approve/disapprove leadership nominations to a recovery organizational body. Elected leaders may also have the responsible for approving and adopting a post-disaster recovery plan and setting the tone for the community's overall recovery. Elected officials advocate for their communities and can draft and support initiatives to aid their community's recovery. Elected officials can speed up the recovery timeline by swiftly making emergency or disaster declarations, when

necessary. Other actions may include enacting housing-specific or utility moratoria, waiving permits or permit fees, temporarily permitting non-traditional housing options in locations which would, under normal circumstances be prohibited.

Local and Tribal emergency or disaster proclamations or declarations are usually prepared by the local or Tribal emergency manager and implemented by the executive head of the political subdivision or Tribal government. The exact process will depend upon specific local and Tribal requirements. Local and Tribal emergency or disaster proclamations or declarations are an important step in the recovery process. The proclamation/declaration often triggers specific local, state and/or federal assistance programs and procedures.

In addition to local and Tribal emergency management, the local and Tribal government plays an important role in leading the overall community recovery process. Local and Tribal elected officials often take on a leadership role after a disaster in directing, overseeing, and/or supporting the community recovery planning efforts. Additionally, local, and Tribal government functions including planning, public works, parks and recreation, education departments, etc. all play an integral part in supporting the collaborative and deliberate community recovery and revitalization planning efforts following a disaster.

Private Sector/Non-Governmental Organizations

The private sector plays a critical role in supporting disaster recovery efforts because the private sector owns or operates a large proportion of the resources that would be needed for rapid restoration of the infrastructure. Developing relationships with private sector stakeholders and establishing public-private partnerships is important for all levels of government. Businesses and jobs can be saved, and a viable recovery can be accomplished when private sector needs are coordinated. Public-private partnerships can support government needs by providing technical assistance, donations, subject matter expertise and non-traditional financial resources.

Logistics relies heavily on the private sector to procure items in support of recovery efforts. The private sector contributes substantially by providing much-needed donations or providing goods and services through contractual arrangement or government purchases to assist in recovery. The private sector also supports recovery activities through advisory and supportive roles. They may participate in policy groups when requested and provide other unique technological support when requested. The private sector may be represented in state and local recovery organizations.

Private sector associations and trade groups can help provide recovery leadership with information on the resources and of their membership and coordinate connections to key stakeholders. Examples of private-sector associations include business associations, professional associations, and local, state, and national chambers of commerce.

Nongovernmental, volunteer-based, and other community organizations provide essential resources to state and local jurisdictions to assist in the recovery phase of disaster operations. Working with the impacted jurisdiction, they identify disaster recovery related capabilities needed to meet organizational roles and responsibilities. They may provide trained support staff to the State Emergency Coordination Center (SECC), Joint Field Office (JFO), or the requesting jurisdiction to assist in disaster recovery operations. Assistance may include providing personnel, organizational support of long-term recovery groups, financial assistance and management, disaster case management and recovery trainings and agency/department recovery program delivery.

State Government

State departments and agencies are responsible, within their statutory authorities, for providing assistance to local and Tribal jurisdictions when local capabilities are overwhelmed by a disaster. The State Emergency Coordination Center (SECC) serves as the principal point for state, local, Tribal, and federal resources in the coordination of emergency assistance to affected jurisdiction(s).

The SECC will coordinate with the primary agency and support agencies in the use of state resources to support RSF 4 housing activities. State resources will supplement, not supplant, local resources. When mobilized to assist local and Tribal jurisdictions, the primary agency and support agencies will develop work priorities in cooperation with local and Tribal governments and in coordination with the SECC. If the Governor has declared an emergency, resources may be requested through the Emergency Management Assistance Compact (EMAC), the nation's state-to-state mutual aid system that is processed through the SECC.

Section IV: Core Capability and Target Outcomes

The following table lists the core capability key activities that the coordinating, primary, and supporting agencies collectively support. Though not listed in the table, all RSF's, including RSF 2, support the core capabilities of planning, operational coordination, and public information and warning.

<u>CORE CAPABILITY</u>	Key Activities – The SECC coordinates with the primary agency and supporting agencies to coordinate resources in support and response for the following key activities during actual or potential incidents:
Housing	Pre-Disaster • Works with federal, local, and Tribal governments, organizations and others. • Identifies strategies and options that address a broad range of disaster housing issues such as those dealing with planning, zoning, design, production, logistics, codes and financing. • Builds accessibility, resilience, sustainability and mitigation measures into identified housing recovery strategies. Post Disaster • When activated by the SECC, the primary and supporting departments and agencies deploy in support of the Housing RSF mission. • Coordinates and leverages State housing-related resources to assist local and Tribal governments to address housing-related disaster recovery needs. • Encourages rapid and appropriate decisions regarding land use and housing location in the community or region. • Identifies gaps and coordinates a resolution of conflicting policy and program issues. • Maintains robust and accessible communications throughout the recovery process between the State Government and all other partners to ensure ongoing dialogue and information sharing.

Target Outcomes
Departments and agencies with expertise in long-term housing solutions work through this RSF so that: • Housing resources that address local and Tribal disaster recovery housing needs are coordinated. • Planning for current and post-disaster requirements are integrated into the organizations at the local and State level that perform land and community planning and building code administration. • Local, State, Tribal and Federal programs, industry and construction options for addressing post-disaster housing needs are in place. • Research results related to the disaster recovery housing area are shared. • Interagency knowledge and expertise are shared with State-led housing task forces to address disaster housing issues. • Pre- and post-disaster interaction and problem solving among Federal agencies and stakeholders with a focus on reconstructing permanent housing, including affordable and accessible housing that incorporates resilience, sustainability and mitigation concepts are facilitated. • Timely construction of housing that complies with local, State and national model building codes, including accessibility standards, is facilitated. • Loss of historic buildings and resources is minimized.

Section V: Operational Capabilities

The following table lists the capabilities that both the primary agency and supporting agencies may provide to support recovery activities for RSF 4 – Housing:

PRIMARY AGENCY	Operational Capabilities – Montana Department of Commerce serves as the primary agency. The operational capability for the primary agency includes:
Montana Department of Commerce	Community MT Division • Assist with facilitating or enabling planning efforts to identify local government redevelopment or disaster recovery priorities and needs. • Provide technical assistance in a local government redevelopment process. • Can administer new federal or state disaster money/funding/grants to local governments for a rebuilding program in the case of an extraordinary state or community disaster and with ‘special’ Presidential/Gubernatorial declarations and ‘special’ congressional/legislative authorizations. • Administers the Montana Coal Endowment Program (MCEP) which helps local governments and other eligible entities with infrastructure planning as well as constructing or upgrading infrastructure, including but not limited to drinking water systems, wastewater treatment facilities, sanitary or storm sewer systems, solid waste disposal and separation systems, and bridges. • Administers the Community Development Block Grant Program used for community planning activities, housing, public and

	community facilities, and economic development which is intended to benefit low to moderate income Montanans. • Administers the Montana Community Reinvestment Plan Act (MCR) Planning Grant Program which provides planning grants to local governments and Tribal governments for planning and zoning reforms to increase housing supply. • Provides professional planning assistance to communities across Montana in support of sound land use and development decisions, economic revitalization, and overall community resilience through the Community Technical Assistance Program (CTAP). • Developed the Montana’s Resilience Framework which provides a step-by-step process for communities to identify, assess, and adapt to social, economic, and ecological disruptions. Housing Division • Handle the distribution of emergency rental assistance that are issued as a result of disaster declaration.
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<u>SUPPORTING ORGANIZATIONS</u>	Operational Capabilities – The operational capability for the supporting agencies includes:
Department of Administration	Architecture and Engineering Division • Coordinates with Building Officials to expedite building inspections. • Assist with or coordinate building damage assessment at the local, Tribal, or state level. • Coordinates with DOJ State Fire Marshall’s Office and Fire Prevention to support expedited building inspections.
Department of Environmental Quality	Energy Bureau • Energy codes for buildings. • Energy planning, finance, and technical assistance. • Indoor air program for naturally occurring radon gas. Engineering Bureau • Provides subdivision review on divisions of land comprising less than 20 acres, as well as condominiums and recreational camping vehicles, and mobile home parks, regardless of the size of the parcel where they are located. Review is limited to sanitation facilities, including the water supply, sewage disposal, solid waste disposal, and storm drainage systems. • Reviews and approves water systems for subdivisions (Sanitation Act). Reviews certain subdivision applications for lot size, topography, geology, hydrology, etc. (Subdivision and Platting Act). • Provides engineering personnel to assist in damage assessment, structural inspections of drinking water, wastewater, and/or solid waste facility, design estimation, in determining the operating

	status of drinking water and wastewater systems, and construction for repair, reconstruction, and restoration of eligible facilities.
Department of Labor and Industry	Business Standards Division • Issue and expedite building permits and performs inspections to ensure compliance with Building Codes (building, plumbing, electrical, and mechanical). • Issue and expedite permits for building, mechanical, plumbing, and electrical as listed in the Department rules. • Provide regulatory and professional licensing waivers and exemptions following a disaster. • Provide technical assistance related to worker safety and health issues. • Provide advise and assistance to disaster victims.
Department of Military Affairs	Army and Air National Guard Divisions <i>With approval from the Governor:</i> • Provide personnel and equipment to transport supplies and equipment. Disaster and Emergency Services Division • Coordinates with the Federal Emergency Management Agency (FEMA) to provide assistance in the wake of disaster. • Assists with reimbursement of repairs to damaged eligible facilities, including roads, bridges, water control facilities, buildings, equipment, utilities, parks, and recreational facilities. • Assists with reimbursement of emergency functions such as debris removal and emergency protective actions. • Coordinates the Individual and Households and Other Needs Assistance Program (IA), which provides funding assistance up to predetermined limits for home damage repair, transportation repair or replacement, funeral expenses, including limited funding for crisis counseling, unemployment assistance, and loans from the Small Business Administration. Veterans Affairs Division • Assist Montana Veterans, surviving spouses, and dependents in obtaining state and federal veterans' benefits.
Department of Natural Resources and Conservation	• Support pre-planning for preserving, protecting, and conserving natural resources. • Provide assistance with managing and protecting land and water resources following a disaster.
Department of Public Health and Human Services	Human and Community Services Division • Administers the Low-Income Home Energy Assistance Program (LIHEAP) pays part of winter energy bills and may be able to assist with furnace emergencies for eligible people. • Administers the Weatherization Assistance Program helps participants to improve the heating efficiency of their homes and thus reduce their energy consumption. Public Health and Safety Division

	- Issues licenses and reviews and approves plans for operations of trailer courts. - Works with VOAD partners to track unmet needs and assists in collaboration efforts with additional agencies to provide strategies, resources, and programs to address them.
Department of Transportation	Maintenance Division - Provide the use of facilities located throughout the state for sheltering locations if necessary. Motor Carrier Services Division - Issues permits to commercial motor carriers who are transporting a load or have equipment that exceeds the legal width, length, height, or weight. - Implement the appropriate waiver of licensing, permitting, and registration of commercial and agricultural vehicles to promote the rapid movement of goods.
Montana Commissioner of Securities and Insurance	- Provides outreach and education to consumers on insurance relative to disasters (e.g., flood insurance). - Provide advice to the SECC regarding insurance issues. - Provide field representatives to work with the public in designated incident, emergency, or disaster areas regarding insurance related issues. - Provide trained criminal investigators to assist with disaster fraud investigations. - Provide consumer protection services and investigate complaints against insurance companies doing business in the State of Montana.
Montana Secretary of State	- Identify private and non-profit organizations for eligibility for federal disaster relief programs pursuant to Public Law 93-288. - Responsible for securing and maintaining the integrity of recorded business registrations and Uniform Commercial Code (UCC) liens.
Montana University System	Bozeman, Billings, Butte, Dillon, Havre, and Missoula Campuses Provide temporary housing facilities.