



# Managing Disaster in Affordable Housing Communities



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## INTRODUCTION

*Affordable housing providers are accustomed to crises- a boiler fails and the necessary part is out of stock, or a violent crime takes place in front of traumatized witnesses. They are generally equipped with policies, contingency plans and supports to effectively manage these situations. Far less common or expected is a crisis that rises to the level of disaster, potentially endangering and/or displacing numerous residents for an extended period of time. Regular policies or crisis management measures may be inadequate to effectively address the numerous issues and needs that rapidly arise during a large-scale event, making the mobilization of emergency, relief and other external resources vital. The entire team's capacity to respond in an organized, decisive and flexible manner is tested.*

*Disasters can occur anywhere at any time, which means every affordable housing organization should be ready to respond. This brief examines three recent Canadian disasters that significantly affected affordable housing properties and tenants. It presents lessons from the teams that rose with remarkable dedication and effectiveness to meet the immense challenges that confronted them. These are stories of determination and ingenuity that illustrate the complexity common to disaster responses, and illuminate the importance of thorough disaster planning and preparation.*

*These cases were presented at the 2014 CHRA Congress in Edmonton, during a session titled When Disaster Strikes: Housing Issues and Responses.*

## HOWIE WONG, TORONTO COMMUNITY HOUSING CORPORATION: THE 200 WELLESLEY AVENUE FIRE

### **An Accident Waiting to Happen**

On September 24, 2010, a fire in a single unit at the Toronto Community Housing Corporation's (TCHC) 200 Wellesley property triggered a massive emergency response that would see over 700 units in the concrete block structure evacuated and remain empty for up to six months. Howie Wong, now the CEO of Ontario's Housing Services Corporation, was at the time TCHC's General Counsel and Co-manager of its Onsite Response Centre, which coalesced around any crises unfolding within or in connection to its housing portfolio. At the time of the incident, TCHC did not have a comprehensive disaster management plan in place.

TCHC is Canada's largest social housing provider, housing 150,000 tenants in over 50,000 units across more than 2000 buildings. 200 Wellesley is a 29-story, two-tower apartment complex built on a large podium containing more than 700 rental units and a multi-level

underground parking garage. The building, managed at the time by Greenwood Management, offers mostly one, two and three-bedroom units, and houses many immigrants new to Canada in a very diverse part of the downtown. About half of the tenants experience physical or mental vulnerabilities. Rapid gentrification is underway, contributing to significant neighbourhood upheaval.

The fire was ignited by a cigarette tossed carelessly by a 25th-floor tenant. Strong wind blew it onto the newspaper-filled balcony directly below. The fire quickly spread from the balcony into the apartment, triggering a response that saw more than 200 firefighters converge on the site. Not only was the balcony full of old newspaper, but due to the tenant's hoarding disorder the entire apartment was so full of collected material that the ashes left behind were chest-deep.

While the firefighters succeeded in containing the fire to a single apartment, every floor below the 24th was flooded by their unleashing a volume of water equivalent to five Olympic-size swimming pools. The water, and the mold that quickly followed, caused almost all of the damage to the affected apartments. The vintage lathe and plaster wall construction made remediation quite challenging and costly, requiring the hiring of specialized plaster restorers.

#### **Tenant-Focused Response**

The incident's large scale, and the broad scope of its impact, were immediately evident. TCHC responded by establishing a command centre that operated non-stop for the crisis's duration. The City of Toronto's Office of Emergency Management and the Red Cross lent their considerable resources to the response, quickly establishing dedicated phone lines, a web page and two emergency shelters. 400 tenants required housing support while displaced from their homes, but stable shelter options were too few to meet the demand. Some had to be moved from one shelter or short-term housing location to another as spaces became, and ceased to be, available. This continued for up to six months, when the final tenant returned to 200 Wellesley.

An emergency financial support program for tenants was quickly put in place. Of course tenants were not required to pay rent while displaced, and a compensation plan was developed and approved by TCHC's board of directors. Approximately 60 per cent of the tenants participated in the voluntary program, while the remainder elected to participate in a class action lawsuit.

The program provided \$2 million in compensation so tenants could meet immediate needs, and buy furniture and clothes on their return. Individual payment amounts were based on a tenant-by-tenant assessment of what a court would likely award should it be asked to rule on a settlement. A condition of the tenants receiving the compensation was their signing their rights to sue over to TCHC, and TCHC did subsequently sue the property manager in an attempt to recover the costs of the compensation program. To ensure fairness and transparency, the settlement process was reviewed by a retired judge, and each

participating tenant was provided with independent legal advice on their agreement before signing, all of which was paid for by TCHC.

Because the disaster displaced hundreds of tenants for between three weeks (for those in units not directly impacted by fire or water) and six months, third-party services delivered to tenants by private suppliers, including cable and utility connections, were significantly interrupted. Delivery of income cheques from government social service providers, on which many tenants relied, was also disrupted. TCHC negotiated with the service providers to secure agreements that tenants would not be charged during their displacement period, and arranged with income providers to have cheques sent to alternate locations where the recipients could access them. The tenants could not have achieved the same results on their own.

### **Managing Complexity**

Responding to a disaster of this scale without having a comprehensive disaster management plan in place meant that learning and problem-solving took place on the fly. More than a dozen doctors were brought into the emergency shelters within 24 hours to address the tenants' immediate medical and prescription needs, some of which were urgent since the rapid evacuation meant that essential medications were left behind. TCHC's legal team took the initiative to purchase underwear and socks for the displaced, and a scooter recharging centre for the many tenants who used them was rapidly constructed at one of the shelters. As tenants returned to 200 Wellesley the electronic security and fire systems were not yet replaced, so a security and fire watchperson was placed on every floor.

Managing the kindness of strangers was another unanticipated challenge. Many people donated clothing and supplies, bringing them to emergency shelter locations, but neither TCHC nor the City were equipped to manage the influx. People were encouraged to send cheques instead of supplies, and the Goodwill was brought in to manage the remaining donated goods.

A disaster does not just affect people, it affects their pets, too. TCHC management did not realize prior to this incident how many pets lived at 200 Wellesley, but as the size of the issue became evident it was decided to have animal services go through every unit to identify pets that could be saved, and to remove deceased animals. Considerable effort was dedicated to reuniting surviving pets with their owners.

### **The Team**

As the disaster response and recovery period extended, it became clear that stress was taking its toll on TCHC staff. Burnout became widespread as some did not adequately attend to their own health needs. TCHC now limits the number of consecutive weeks a staff person may participate in a disaster response before they must return to regular duties. Emergency response partners, like the Red Cross for example, play a large role in relieving the stress placed on housing staff, and today TCHC is able to more quickly determine how and when to engage these partners.

The importance of reserving some organizational capacity to manage the remainder of TCHC's housing portfolio was also highlighted by this experience. The senior management team was fully focused on dealing with the fire and its aftermath for several months, which meant that the needs of the 2000 other buildings and their tenants were under-served. TCHC now has an emergency response team responsible for harnessing the resources required to respond to a crisis or disaster, leaving some senior managers and staff team members free to manage the rest of the portfolio. It also has business continuity plans in place should its offices become unusable for a period of time.

### **Readiness**

The new TCHC disaster response plan draws on all the experiences and lessons detailed above, and includes a wide range of potential disaster scenarios, including a plan to manage a pandemic outbreak. It also identifies and acts on opportunities to mitigate disaster risk, including implementing clear and consistently-enforced building management policies. Fire evacuation drills at TCHC multi-unit properties, for example, are now more frequent and rigorous than they were, with Toronto Fire Services engaged to ensure they are carried out properly. The benefits of this preparation were seen and appreciated by tenants and the disaster response team during the 2013 Toronto ice storm, which displaced numerous people from their homes. Everyone knew their role and the emergency protocols, and the operation went very smoothly.

TCHC has also taken a more hands-on management role in many of its buildings, particularly those housing large numbers of tenants with high support needs. This allows the organization to ensure that its policies are followed, and that building standards are properly maintained. As the 200 Wellesley fire demonstrated, the combination of high-risk behaviours like hoarding, and inadequate building management, can be dangerous. Partners who provide tenant supports in TCHC buildings also make important contributions to identifying housing health and safety issues, and bringing them to the attention of the appropriate parties.

As a result of the role that hoarding played in the 200 Wellesley disaster, TCHC developed and began using a simple hoarding identification chart that facilitates rapid identification and remediation of risk zones. This works in conjunction with better engagement and communication with tenants, which TCHC identified as critical to managing risk and responding to incidents of all sizes.

### **MIKE LEATHWOOD, HOUSING DIVISION, ALBERTA MUNICIPAL AFFAIRS: THE SLAVE LAKE FIRE**

On May 14, 2011, the Town of Slave Lake was devastatingly impacted by a massive wildfire. In total over 500 properties were impacted, including the complete loss of 433 properties and damage to another 84. The wildfire ripped through the heavily wooded

region, located in Northern Alberta, reaching the town despite the determined efforts of firefighting crews. All 7,000 residents were safely evacuated, but property loss resulted in over 2,000 people being impacted and requiring emergency and interim housing.

### **Multiple Assistance Sources and Options**

The scale of both the disaster and the response was unprecedented in Alberta. The disaster response team, including staff from the Town of Slave Lake, the Municipal District of Lesser Slave River, the Government of Alberta and staff of the local public housing authority, quickly connected with the people whose homes were destroyed or rendered uninhabitable to determine whether they required housing assistance, as well as to inventory and address their immediate needs. Those requiring assistance, many of them renters on low incomes, received support under a provincial Emergency Accommodation Program (EAP).

Residents willing and able to relocate outside Slave Lake were offered rent support for at least 90 days, and in some cases limited support was provided over an extended period. The program also covered housing-related costs, including utilities and damage deposits. At least 120 households participated in the EAP, supported by the region's public housing management bodies. People with long-term support needs who qualified for social housing eventually transitioned to the Province's Rental Assistance Program.

Over 300 of the families impacted found alternate accommodations on their own through assistance provided by the Red Cross, family and friends, so did not require government shelter assistance. Most of the homeowners' losses were insured, and insurance companies rapidly deployed to evacuation shelters to distribute cheques to their clients. The insurance companies' quick action was an important element of the overall emergency response.

### **Rural Context Complicates Response**

It took one week to develop a map of the community that indicated the condition of each property, and residents whose homes were cleared because they were unaffected or minimally affected by the fire were returned three weeks after the incident. Initially the emergency and stabilization responses were complicated by the displacement of many essential workers, including RCMP officers, doctors and municipal workers who operated the wastewater plant and other critical services. Rapidly re-housing them was a top priority.

Over 100 mobile homes were acquired by the Province and supplied within 60 days of the fire, placed on acreages and scarce available serviced land. While Slave Lake is a regional hub, it has limited private sector capacity to address the rebuilding needs that result from a large disaster. Therefore, the provincial government proceeded to also develop two temporary sub-divisions and supply another 170 modular homes. This undertaking, which would normally take 12-14 months to complete, was accomplished within 150 days after the fire, to ensure all remaining impacted households were housed before winter set in.

To support the long-term recovery, the provincial government also bought a vacant 34-unit apartment building to house displaced families, developed a permanent subdivision for the



town, and provided a grant to a private developer to construct 70 new affordable housing units.

In total the Province responded with emergency and interim housing for over 450 households under the EAP, the Essential Workers Housing Program, the Interim Housing Program and long-term housing investments .

The Slave Lake fire amplifies the lesson that governments are often uniquely equipped to deliver the resources required in an emergency and rebuilding response, particularly in rural areas where local business communities may lack the capacity required to meet large and sudden spikes in demand for products and services. Conversely, the quick action of insurance companies was critical to supporting affected residents during the disaster response period, relieving some of the need for government financial support.

### **RICK FARRELL, CALGARY HOUSING COMPANY: THE 2013 CALGARY FLOOD**

On June 20th, 2013, an unprecedented flood became the most costly disaster in Canadian history. It impacted communities across Southern Alberta, including the City of Calgary. High river levels in June, typically Southern Alberta's wettest month, are normal, but having over 300mm of rainfall in 72 hours, adding its volume to the snowmelt coming from the mountains, was extraordinary. Approximately 325 mm of rain normally falls in the region annually, and typical water flow levels peak at about 350-400 cubic metres per second. In 2013 they peaked at 1750 cubic metres per second, equivalent to water flow levels common to Niagara Falls.

#### **Linking to a Wider Response**

The City of Calgary quickly declared a State of Emergency, and the Calgary Emergency Management Agency (CEMA) was called into action, along with the City's Emergency Social Services (ESS) team and its Emergency Operations Centre (EOC). The majority of downtown Calgary was submerged, and thousands of Calgarians were displaced from their homes, including approximately 1100 households in 23 of the Calgary Housing Company's (CHC) affordable housing buildings. CHC did not have a disaster response plan, so the support of the city's wider emergency response system was crucial.

CHC first identified which of its properties were in evacuation zones. Three-person teams comprised of a property manager, a maintenance person and a tenant support worker were then assigned sets of buildings for which they were responsible. They regularly checked and monitored the buildings, with the dual mandate of caring for the residents and the assets. Significantly, the majority of the affected buildings were concrete high-rise structures with underground garages. This meant that the residential units, and even the main-floor common spaces, were minimally impacted by the flooding.

The state of emergency was accompanied by an evacuation order for the flood zones, but unlike in a fire situation, residents did not have to leave their homes, and some did not. CHC brought in police to encourage tenants to leave, with limited success. Some, due to phobias or mental health issues, had been homebound for years.

### **Limited Shelter, Shelter Limitations**

Most tenants did evacuate, and the tenant support workers were critical to getting the residents safely into evacuation centres. Once there, the tenant support workers met with residents one-on-one to determine where they might stay and how they would get there, and to identify any other needs they might have. Many were able to stay with friends or family in non-affected parts of the city, but for those requiring emergency shelter there were not enough spaces. A coordinated effort secured college and university dormitories unoccupied during the summer break, as well as gymnasium space, in order to immediately accommodate displaced people. Unfortunately the CHC-managed locations that would normally serve as emergency shelters were unavailable because they were impacted by the flood. The EOC and ESS were critical to getting tenants into the city's evacuation centres, again illustrating the critical importance of strong partnerships and collaboration when managing disasters.

One important realization was that some people cannot go to emergency shelters. The reasons vary, and include difficulty coping with large groups, and legal restrictions on certain residents' movements. CHC has now purchased cots and other equipment necessary to rapidly set up an emergency shelter that holds up to 50 of these high-needs residents. This discovery also illuminated perhaps the most significant lesson from the 2013 flood response; that it is vital for a housing provider to know as much as possible about its tenants, their household composition, special needs, and the buildings it operates.

### **Preparing for Re-housing**

About three days into the emergency, the response teams went through the buildings specifically to empty fridges before rotting food became a serious health issue. This was appreciated by residents, as was the CHC board's subsequent decision to provide all returning tenants with food vouchers with which to refill their fridges.

Because the impacted CHC units were untouched by the floodwater, tenants began to return within three days of evacuation, following the lifting of the local state of emergency. All tenants were re-housed within eight days. To accomplish this, utility providers, structural engineers, fire services and health inspectors had to clear the buildings as safe, healthy and functioning. They worked very long hours to accelerate the process.

### **Scaling the Response**

CHC is currently developing a detailed disaster response plan, at a cost of approximately \$20,000. The plan is designed to facilitate quick assessment of and response to a wide variety of crisis situations, and to allow for rapid scoping of the problem and the appropriate solutions. In some cases it might be determined that CHC can handle a response



itself, and when outside resources are required they can be more rapidly and accurately tailored to fit the specific situation. A key part of the plan is delegating leadership responsibility during a crisis to a senior team member who will assume responsibility for managing the response. This allows CHC's general manager to continue to address the needs of CHC's entire portfolio and operation.

## CONCLUSION

For the displaced, a housing disaster is certainly disruptive and stressful, and may be traumatic and dangerous. For a housing provider, too, a disaster is certain to bring stress, disruption, and potentially trauma, but in the face of these challenges it must rally the most effective possible response for its tenants. Achieving this requires, above all, a disaster readiness plan that is comprehensive in its consideration of disaster types and scenarios. It also requires practicing the measures contained in the plan, so when a disaster does unfold the response team is ready to mobilize.

Here are some other key lessons shared by or gleaned from the presenters:

1. At least two copies of the emergency readiness plan should be kept in different locations unlikely to be affected by a single disaster event;
2. Dedicate resources to developing and periodically updating the plan, contracting expertise from outside the organization as required;
3. Municipal, provincial and federal governments all possess emergency response assets, and housing providers' emergency readiness plans should map them, note key contact people, and determine how and when they might be engaged;
4. Know your tenants in as much detail as possible, including their vulnerabilities (eg. medications, mental and physical challenges, pet status). The move-in process is the ideal opportunity to gather this information, with periodic updating as resources permit;
5. Have a tenant tracking system in place so no one falls through the cracks during a disaster response, and so families remain informed as to a loved one's location;
6. Have all information about buildings, from where the critical systems are housed and controlled to who lives in each unit, readily at hand and up to date;
7. Consider disaster vulnerability when developing or updating buildings. CHC's concrete buildings, with underground parking garages, for example, survived the floods with minimal damage. Having as few critical systems below grade where they are most vulnerable to flooding reduces risk of system failure;
8. Careful documentation of meetings, conversations, decisions and actions during a disaster response is critical to ensuring that the response is thorough, and that it can be reviewed later to identify areas for improvement. Information comes in and goes out very rapidly during a crisis, and it must be carefully tracked and managed;
9. Include an effective communications protocol in the disaster readiness plan, including an emergency response team fan-out contact list, with main and alternate

- contact information and clear role assignments. Back-up communication systems are helpful in the event that primary systems are compromised;
10. Plan for transportation system failures (eg. motorboats were utilized during the Calgary flood response where roads were submerged);
  11. Have an evacuation checklist for residents to use in instances, like most floods, where they have time to prepare. Medication is a critical item that should be universal to such lists; and
  12. Other housing providers in your community may not have disaster response plans, so be prepared to assist them where possible.

Doing all of the above will not only ready a housing provider for a disaster, but will provide valuable information and tools that help to optimize operational effectiveness every day.



*The **Canadian Housing and Renewal Association (CHRA)** is the national voice for the full range of affordable housing and homelessness issues and solutions across Canada. We have over 275 members who collectively house and shelter hundreds of thousands of Canadians, and provide housing support to many more. CHRA provides a home for the housing sector and for all who believe that every Canadian should have a decent, adequate and affordable place to call home.*

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