

How can Baldwin County repair and rebuild homes after disasters to support youth and families?

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Increasing frequency and severity of natural disasters emphasizes the need for effective post-disaster solutions that address both physical reconstruction, as well as the social well-being of youth and families.¹ Baldwin County's September 2026 [Homeownership Assistance Program](#) launch shows that recovery from the 2020 hurricanes remains a local priority.

This brief highlights commonly identified barriers to post-disaster recovery and repair, as well as potential strategies for addressing these barriers and promoting greater resilience.

Barriers to post-disaster recovery and repair are multifaceted.

Two large reviews of scientific literature^{2,3} highlight seven overarching categories of barriers:

Management and coordination	Inadequate planning, leadership, communication, coordination, or collaboration among different entities (e.g., government agencies, contractors).
Financial and economic	Insufficient funding, limited financial assistance, economic losses, unemployment, reduced business activity, and other financial constraints.
Social and cultural conditions	Community characteristics, social relationships, cultural values, demographic differences, and community participation that influence access to or acceptance of assistance.
Location or environment	Community's geographic location, physical characteristics, environmental conditions, hazards that complicate access, recovery, or reconstruction.
Resources	Limited availability, accessibility, allocation, or distribution of the personnel, materials, equipment, supplies, and other resources needed for recovery
Infrastructure	Structural damages and effects on physical infrastructure, such as disruptions to transportation, electricity, water, and sanitation services or difficulties removing debris and accessing certain areas.
Legal issues	Laws, regulations, policies, permitting and approval processes, land ownership or property rights, and other legal or administrative requirements that may delay or constrain recovery and reconstruction efforts.

Barriers can be addressed across phases of recovery.

Research² has identified strategies for addressing barriers to post-disaster recovery, which can be organized by phase of recovery:

Pre-disaster



- Train workers
- Improve building codes and standards
- Prepare for reconstruction needs in advance

Emergency



- Encourage community participation, including provision of temporary shelter
- Make use of available housing to accommodate displaced residents

Restoration



- Conduct accurate damage assessments
- Estimate required time and resources
- Use cost and time management techniques to monitor progress

Reconstruction



- Select qualified contractors
- Conduct frequent on-site inspections
- Use project scheduling software
- Apply building codes and standards during construction

Resilience plans can support reconstruction efforts.

“Resilience” refers to building and infrastructure being robust and resistant to future disaster-related damages. A 2020 systematic review⁴ identified resilience factors for disaster reconstruction projects, across five broader categories:

Stakeholder expectations	<ul style="list-style-type: none"> • Meaningful community participation and engagement and multi-sector collaboration • Disaster risk reduction plans for different sectors including fair and transparent decision-making that prioritizes community needs
Governance	<ul style="list-style-type: none"> • Supportive laws and policies with clear short-, medium-, and long-term goals for rebuilding and strengthening the construction sector • Clear communication that respects local culture, traditions, and values • Land-use and development plans that address the needs of both urban and rural communities, as well as both private and public sectors
Reconstruction approach	<ul style="list-style-type: none"> • Applying lessons learned from previous experiences • Planning for future demographic or development changes, possible future hazards, and actions to mitigate effects of climate change • Equal focus on structural and non-structural components • Promoting environmental protection, social well-being, and economic recovery via involving residents in decision-making.
Resource Management	<ul style="list-style-type: none"> • Allocating funding and labor as appropriate and salvaging and reusing materials when safe and practical • Selecting qualified contractors, project managers, and other partners, and ensuring they have the necessary skills and training using appropriate, durable, and disaster-resistant building materials
Innovation	<ul style="list-style-type: none"> • Improving building designs and retrofitting existing structures to better withstand disasters, followed by tracking the condition and performance of critical infrastructure to identify maintenance and repair needs • Conducting regular maintenance to identify and address problems before they become serious, along with preventing structural failures that could cause a building or other structures to collapse • Designing buildings and infrastructure with backup systems or alternative ways to maintain essential functions when components fail

Key Takeaways:

- **Strengthen cross-sector collaboration.** Coordinate efforts among government agencies, private businesses, nonprofits, and community organizations to pool resources, address recovery challenges, and support effective rebuilding.
- **Prioritize community involvement and engagement.** Include residents, families, and other local stakeholders in recovery planning and decision-making to ensure rebuilding efforts reflect community needs, priorities, and local traditions.
- **Invest in prevention and ongoing maintenance.** Incorporate disaster risk reduction into rebuilding plans and maintain homes, infrastructure, and essential services to reduce future damage and avoid costly repairs.
- **Look beyond physical structures.** Effective recovery requires more than repairing homes and infrastructure. It also involves supporting families' well-being, restoring essential services and community connections, protecting livelihoods, and helping residents regain stability after a disaster.



Example programs and approaches from Mobile County

State repair assistance with county outreach

The Alabama Department of Economic and Community Affairs (ADECA) administers the [Home Recovery Alabama Program \(HRAP\)](#) for eligible storm-affected single-family owner-occupants and owners of rental properties. Mobile County's [2024 draft recovery plan](#) documents county assistance with HRAP community meetings and continuing unmet repair needs.

Application: Baldwin County can pair referrals with help completing applications and follow-up when families cannot reach assistance. HRAP eligibility and current intake should be confirmed directly.

Home purchase assistance with counseling

Mobile County opened applications for its [Homeownership Down Payment Assistance Program](#) on August 4, 2025, after state approval. This Community Development Block Grant-Disaster Recovery Program was designed to increase the supply of affordable housing for low- to moderate-income households in response to the Hurricane Sally & Zeta recovery efforts. It offered up to \$50,000 in assistance to qualified individuals/households, and required eight hours of homebuyer education.

Application: Baldwin County can consider the value of combining financial assistance with navigation and review of ongoing ownership costs, while maintaining alternatives for families who need repairs or rentals.

Voluntary relocation from repeatedly flooded sites

Mobile County's [buyout guide](#) targets the Mardanne Drive to Thomas Drive area in Theodore. It describes voluntary acquisition, demolition, land restrictions for uses such as open space and stormwater management, and case management and relocation provisions. This is a documented project design, not evidence of completed buyouts.

Application: This offers a potential model for households in Baldwin County whose sites remain hazardous, with attention to replacement housing and access to schools, work, and family networks.

Baldwin County already has a foundation for this work.

Baldwin County announced its [Homeownership Assistance Program](#) opening on September 21, 2026, with Family Promise of Baldwin County. Announced assistance includes a down payment contribution up to 20%, certain purchase costs, and counseling and case management. Households must meet income and storm-related eligibility requirements; the income threshold is at or below 80% of area median income. This existing pathway can be connected with repair, rental, and school referrals.

Additional Considerations for Baldwin County

1

Coordinate access to assistance

Designate a lead navigator across grants staff, emergency management, housing partners, and schools. Provide help with damage, ownership, insurance, and income documentation, as well as language assistance and in-person access. Track referrals through to a decision or service.^{2,3,5,6}

2

Match the pathway to the household and property

Use qualified inspections to distinguish repair, reconstruction or replacement, and sites needing flood-risk review. Include renters and households unable to qualify for mortgages in the needs assessment. Consider supported referrals for ownership documentation and affordable rental rehabilitation alongside ownership programs.^{2,5,6,7,8}

3

Rebuild with future hazards in mind

Consider FORTIFIED standards where appropriate, alongside separate flood-risk assessment. In a 2025 Alabama report's simple comparison, about 26 of every 100 conventional-home policies had a Sally claim, versus 12 of 100 FORTIFIED Roof policies and 8 of 100 FORTIFIED Gold policies. This comparison included 32,510 policies drawn from a 40,195-policy dataset. It is observational and does not measure youth outcomes.⁹

4

Connect housing decisions with children's daily needs

With family consent, coordinate with school homeless education liaisons when displacement may meet [McKinney-Vento eligibility](#). Consider school transportation, enrollment, child care, disability-related access, and continuity of care. Invite caregiver and age-appropriate youth input. Guidance covers school continuity and transportation for eligible students.¹⁰

5

Measure stability as well as completed work

Track application waiting times, reasons for incomplete or denied applications, work completion, and safe occupancy. With consent and privacy protections, also monitor temporary moves, school changes, and housing stability at 6 and 12 months. Compare access across owners, renters, rural areas, and households facing language or disability barriers.

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Methods

Findings presented in this brief come from a literature review of academic peer-reviewed studies, as well as reports from non-partisan think tanks. Given the rapid nature of this search, other relevant studies may exist. In addition, please note that we did not use formal statistical methods for summarizing results and exploring reasons for differences in findings across studies.

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