



Florida's Hurricane Housing Recovery Program (HHRP) Successes

HURRICANE IVAN devastated Escambia County in 2004. The county used \$23.8 million from the state's Hurricane Housing Recovery Program (HHRP) to help over 500 households with repairs and 60 households with home purchases; to build 849 units of affordable rental housing, including 24 units for people with special needs; and to help 224 households pay rent and utility deposits for new housing.

HURRICANE CHARLEY swept through Hardee County, damaging a large proportion of the county's homes. The county received nearly \$8 million in HHRP aid. Although Hardee is a small county, with just over 27,000 residents, county housing staff was able to work with temporary staff and non-profits to help over 100 households rehabilitate their homes, to provide home purchase assistance to almost 80 people, and to provide utility and rent deposits to 87 households.

HURRICANES FRANCES AND JEANNE both struck south Florida in 2004, when affordable housing was already scarce in Palm Beach County. The storms damaged thousands of housing units, half of them occupied by households with incomes of \$30,000 or less. "The county used a portion of its \$4.5 million in HHRP funds to finance 50 units of affordable rental housing in a larger affordable housing project and to help more than 120 homeowners pay for home rehabilitation."

By Anne Ray and Bill O'Dell

These are examples of successes from Florida's Hurricane Housing Recovery Program (HHRP). Florida's Housing Trust Fund and SHIP program are vital to building long-term affordable housing opportunities in local communities. When four hurricanes struck Florida in 2004, we found out they are also vital to our ability to rebuild our state's housing after a disaster. The SHIP network of local agencies and knowledgeable staff enabled the hardest hit communities to disburse millions of dollars in state housing aid quickly and effectively.

Rebuilding and replacing hurricane-damaged housing presented a tremendous affordable housing

challenge for the state. The 2004 hurricanes damaged more than 700,000 homes in Florida. The state's Hurricane Housing Work Group found that about 400,000 households living in damaged units had incomes of \$30,000 or below.

In response, in 2005 the state allocated \$208 million in trust fund money to the HHRP and \$139 million for a sister program, the Rental Recovery Loan Program. HHRP funds could be used for a wide variety of housing activities, including repairs and rehabilitation of damaged units, replacement housing, rent payment assistance, and foreclosure prevention.

The Florida Housing Coalition, under the Catalyst Program for Training and Technical Assistance funded from the Sadowski Housing Trust Funds, provided telephone and on site technical assistance to all of the hurricane affected communities. Disaster Mitigation workshops were held along with ongoing assistance focusing on project planning and financing. Initial responders assisted with life and safety measures while the Florida Housing Coalition was able to assist communities design and implement their long term plans to rebuild homes and supportive housing facilities.

Twenty-eight counties received rebuilding funds. These were the counties with the most units damaged, the highest proportion of their housing stock damaged, the most households displaced by the storms, and the highest proportion of damage experienced by families with incomes of \$30,000 or less. Sixteen cities within these counties also received assistance.

Because of SHIP, all of these cities and counties already had staff with experience administering housing programs. The SHIP network enabled counties and cities to get the money out fast. Plans for using HHRP funds were due just four months after the Legislature approved the funding, and most cities and counties had encumbered all funds within two years after the money became available. (As of September 30, 2008, \$164 million, or 79%, of HHRP funds had been spent; most of the remaining \$43.6 million is expected to be spent before a June 30, 2009 deadline.)

The capacity built by the SHIP program was particularly important in rural counties, which otherwise might not have had staffed affordable housing programs. For example, DeSoto County ordinarily receives little housing funding other than SHIP, but it received nearly \$11 million in HHRP funds. The county used this funding to help buyers build new

homes or purchase existing homes. It is unlikely that the county would have had the staff capacity to administer such a program without the SHIP program already in place. The SHIP program also provides a level of protection from future disasters. All communities are now required to include a disaster strategy as part of their SHIP Local Housing Assistance Plans (LHAPs).

None of this would have been possible without the Housing Trust Fund. The Trust Fund provides Florida with an extraordinary opportunity to create an effective and flexible affordable housing delivery system in communities across the state. This system delivers affordable housing in its many forms, day after day, year after year, across the state's varied housing markets. But it is also capable of responding quickly and effectively to catastrophes as devastating as the 2004 hurricanes.



Even without a major natural disaster in recent years, Florida's communities are facing a new housing challenge—the steep drop in housing values and the foreclosure crisis. HUD's Neighborhood Stabilization Program will provide millions of dollars to counties and cities in Florida to acquire, rehabilitate, sell, and redevelop foreclosed homes. Again, the statewide network of expertise created by the SHIP program will be critical in ensuring that our local communities gear up quickly to implement housing solutions.

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