



# Hurricanes and Housing Assistance



*Nancy Muller, Housing Policy Director, Florida Housing Finance Corporation*

The joint SHIP/PHA Breakfast Roundtable, sponsored by the Florida Housing Finance Corporation at the Florida Housing Coalition Conference on Sept. 22<sup>nd</sup>, began with a presentation from Nancy Muller, Policy Director at FHFC. She addressed a number of hurricane related issues, including funding and rule changes.



*Nancy was introduced by Florida Housing Coalition President, Jaimie Ross*



*Sue Early*

*The Florida Housing Coalition Board of Directors wants to express its gratitude to Sue Early. Sue has agreed to fill in as editor of the Housing News Network Journal for the next two issues, while Jaimie Ross enjoys her James A. Johnson Fannie Mae Foundation Community Fellowship. Sue Early provides the following information regarding the hurricanes and housing.*

In the aftermath of Hurricanes Charley, Frances, Ivan and Jeanne, numerous federal and state initiatives have been announced to address the urgent and aggravated need for housing in the most devastated areas of the state:

## FINANCIAL ASSISTANCE:

- \$40 million to fund vouchers that can be used to cover the difference between HUD fair market rents and actual post-hurricane rents;
- \$21 million in “Home Again” program funds for the repair, reconstruction or replacement of homes;
- \$15 million in vouchers for families displaced from HUD properties, including public housing units and multi-family projects;
- \$15 million in HOME funds available for tenant-based rental assistance and home repairs;
- \$10 million for senior facility emergency repair grants in amounts up to \$500,000 for HUD Section 202 facilities;
- \$5 million in State Housing Initiatives Partnership (SHIP) Program funds to Charlotte, DeSoto and Hardee Counties;
- \$4.5 million in Community Development Block Grant (CDBG) for housing repair for those impacted by Hurricane Charley, and \$150 million requested through a federal supplemental appropriation;
- \$100,000 in Emergency Community Services Block Grant (CSBG) funding for farmworker housing needs; and
- \$25,000 in cash grants per individual or household





Representative  
Leslie Waters

through the Federal Emergency Management Agency (FEMA) Individuals and Households Program (IHP).

**OTHER INITIATIVES:**

- State Representative Leslie Waters was appointed by Speaker-Designate Allan Bense to chair a Hurricane Preparedness Workgroup;



Representative  
Randy Johnson

- State Representatives Randy Johnson and Ed Jennings hosted a hurricane relief housing roundtable in Orlando following Hurricane Charley;

- The Internal Revenue Service temporarily suspended income restrictions on properties financed using Low-Income Housing Tax Credits (Housing Credits);

- The Florida Housing Finance Corporation (FHFC) compiled a statewide list of vacant units that could be available for rent to individuals displaced by the storms;

- FHFC published emergency rules for SHIP to provide for

greater flexibility and accelerated disbursement of funds to local governments;

- FHFC requested temporary relief from requirements related to Single-Family Mortgage Revenue Bonds to provide for greater flexibility;

- FHFC has proposed targeting of 2005 Housing Credits to applications for sites located in Charlotte, DeSoto, Hardee, St. Lucie, Martin, Escambia and Santa Rosa Counties;



Representative  
Ed Jennings

- HUD directed all Single-Family FHA-approved lenders to provide relief to families with FHA insured mortgages affected by Hurricane Charley;

- HUD made available its Section 203(h) single-family home mortgage insurance program and its 203(k) loan program for damaged or destroyed properties; and

- HUD is providing flexibility and Section 108 loan guarantees for its CDBG program.

- The Affordable Housing Study Commission was asked to make recommendations on long-term recovery strategies related to affordable housing;



## Affordable Housing Study Commission Recovery Recommendations

The Affordable Housing Study Commission was created by the legislature to make recommendations to improve public policy, stimulate community development and promote the production, preservation and maintenance of safe, decent and affordable housing for all Floridians. Each year the commission, which is comprised of 21 citizens appointed by the governor to represent various interests, prepares a report addressed to the governor and the legislature.

At the Oct. 1, 2004 meeting of the commission, Lieutenant Governor Toni Jennings requested that the commission provide recommendations related to hurricane recovery efforts for affordable housing in Florida. While Commission Chair Helen Hough Feinberg reports that the commission welcomes the opportunity to incorporate a full set of recommendations into its 2005 annual report, the commission has thus far released two sets of interim recommendations.