



Hurricane Irma and Housing: What Happened & What's Happening

By: Gladys Cook

Hurricane Irma was huge and engulfed the Florida peninsula.

Hurricane Irma came ashore in the Florida Keys on September 10, 2017 as a Category 4 storm with 115 mph winds and a width of 400 miles. While it weakened somewhat to a Category 3 upon landfall in Collier County it progressed northward encompassing both coasts as it scoured Central Florida and exited Florida crossing the Georgia state line leaving the worst flooding in recent history in Clay and Duval Counties.

Hurricane Irma's vast 400-mile diameter and powerful eyewall required an emergency declaration by the Governor for all 67 counties and evacuation orders affecting over 6.5 million people. Because of the storm, 80 lives were lost. Seven percent of the state's housing was impacted as 569,108 homes were damaged and 6,465 homes were destroyed or suffered substantial damage. In a report to the Florida Senate Appropriations Committee on October 23, the Division of Emergency Management estimated the statewide damage to be over \$50 billion. After damage assessments were completed, 47 counties made the list to receive FEMA assistance. Among these, 10 counties and 4 zip codes were considered by HUD to be "most impacted

and distressed" and would qualify for at least 80% of the \$615,922,000 CDBG-DR allocation for Florida. HUD allocated an additional \$707 million in funding for mitigation

Response & Recovery Florida-style.

The State of Florida has weathered storms, floods, tornadoes and wildfires with a robust infrastructure of disaster specialists, field responders, and a huge, well organized volunteer base. Most importantly for long term recovery, Florida's affordable housing industry is strong because of SHIP, with at least one housing office in each county with SHIP staff having the capacity to process state and federal grants for rental assistance, rehabilitation or new construction.

Before the storm, Florida was challenged by a severe affordable housing crisis with close to one million low income households with severe cost burdens paying over 50% of their income for housing costs. The shortage was quickly apparent as shelters were closing and FEMA sought vacant rental units to house survivors who could not return to their homes. Most applicants for FEMA assistance were renters before the storm and many could not return to homes that were in poor condition before the storm.

Even while recovery from 2016 storms Hermine and Matthew is only now getting underway, Florida's housing providers must prepare for years of hard work to build, rebuild, elevate, mitigate, or buyout and relocate the homes and households affected by these disasters.

Shelters and hotels were filled to capacity.

Shelters were quickly overwhelmed in Southwest Florida requiring emergency managers to transform a sports and concert venue to house thousands of evacuees who were under expanded mandatory evacuation orders as the storm track wobbled to threaten low lying inland areas as well as the coast. The Red Cross reported that 443,000 people sought emergency shelter in 697 shelters. By October 10 when all shelters officially closed, FEMA reported that there were still 26,554 people (11,222 households) living in hotels using FEMA Temporary Shelter Assistance (TSA) vouchers. As replacement housing could not be found for many, the TSA voucher expiration date had to be extended twice, expiring on the final date of March 10, when there were still 3,418 people



(1,228 households) who had to find other temporary or permanent housing.

Hurricane Maria impacted Florida, but not due to wind or rain.

Florida was also impacted by Hurricane Maria, even though that storm didn't physically hit Florida. Evacuees from Puerto

Rico and the U.S. Virgin Island fled to Florida and many will not return home. Over 2,000 evacuee households had FEMA TSA vouchers for Florida hotels and motels. Most of the evacuees from Puerto Rico are living in Orange and Osceola Counties where local efforts to find housing are racing against time when these TSA vouchers expire May 14, 2018. The Coalition visited the Multi-Agency Recovery Center (MARC) near Orlando International airport and learned that the center receives over 300 visitors per week, about 50 coming directly from the airport. MARC is slated to close its doors on May 14th. Based upon information from Florida Division of Emergency Management, FEMA and local school districts, it is estimated that over 21,000 households from Puerto

Ricans will become Floridians with the majority permanently settling in Central Florida.

The following table shows the counties with the highest number of Hurricane Maria Survivors and their percentage in those counties as part of the state total.

	Estimated # of Hurricane Maria Survivor Households Settling in County	Hurricane Maria Households in County as % of State Total
State Total	21,371	100.0%
Orange	6,111	28.6%
Osceola	3,177	14.9%
Hillsborough	1,729	8.1%
Miami-Dade	1,710	8.0%
Polk	1,508	7.1%
Broward	1,356	6.3%

Source: Florida Housing Finance Corporation, compiled from other sources as of March 5, 2018.

FEMA Temporary Sheltering Assistance (TSA). TSA pays for hotel rooms on a temporary, emergency basis. FEMA pays hotels directly on behalf of survivors in participating hotels. In response to Hurricanes Irma, FEMA provided temporary housing in Florida hotels for 27,303 households. Initially TSA vouchers expired after 30 days. Due to the shortage of available housing, the deadline was extended five times since November 28, 2017. By March 10, 2018, the final extension deadline, there were 3,418 people (1,228 households) remaining that would have to find another place to live.

FEMA Rental Assistance. Eligible FEMA applicants may be provided financial assistance from FEMA that they may use to rent alternative housing. FEMA reports that households received \$497 million in rental assistance.

FEMA RV's. FEMA provided travel trailers to 259 households in Monroe, Collier, Lee and Hendry Counties. The travel trailers should be removed by June 1, 2018, the official date of the start of hurricane season, but FEMA will allow some to remain as other housing has not been available.

FEMA Direct Leasing. In situations where there is a dire shortage of rental housing that survivors may lease on their own, FEMA will provide direct assistance by leasing housing units on the private market. In Monroe, Collier and Lee Counties, FEMA has leased 52 units in Monroe and Collier Counties. Under this program, FEMA may pay up to 300% of the area fair market rent in Monroe County, and up to 200% in Collier County.

Disaster Housing Assistance Program (DHAP). In the aftermath of Hurricane Katrina, FEMA funded, and HUD administered this program for thousands of displaced survivors. This program was not available for Hurricane Irma survivors in Florida. The Florida Housing Coalition and the National Low Income Housing Coalition advocated for this program to be initiated for Florida and Puerto Rico, but it was not activated.

Florida's most vulnerable were the hardest hit by Hurricane Irma.

Florida was already facing a severe affordable housing crisis when Irma displaced thousands of people, many of whom would not be able to return to their homes for a long time. When FEMA scoured the listings in the Florida Housing Search platform, there were some vacancies, but nowhere close to the number needed for temporarily or permanent housing. Florida's public housing portfolio and Housing Choice vouchers were also over-subscribed with years long waiting lists. Some public housing properties were also damaged, leaving residents displaced and seeking shelter along with other evacuees.

According to the Florida Housing Coalition's 2018 Florida Home Matters Report, before the storm there were close to 1 million very low-income residents in Florida with a severe cost burden. Demand has continued to outstrip supply and in many Florida community's rents and land costs are going up quickly. For the past 15 years, Florida's SHIP administrators have seen dedicated revenue from the Sadowski State and Local Housing Trust Fund swept to other uses, adding to the overall shortage of affordable housing. This is important because HUD CDBG-DR funds must serve low-moderate income populations with at least 70% of the funding being directed to housing rehabilitation and the development or rehabilitation of multifamily housing.

Hurricane Irma was particularly destructive to mobile and substandard homes.

Statewide, FEMA reported that 202,957 applicants, or almost 8% of all applicants, were residents of mobile homes. Across the state there were 51,484 mobile homes with verified property damage. While building codes enacted in response to the devastation of Hurricane Andrew in 1992 substantially improved the resilience of residential construction, homes that do not meet those standards or that were built in low lying areas are most vulnerable. Hurricane Irma caused significant damage or destruction to this inventory, particularly in Monroe and Miami-Dade counties. Lower income residents living in older mobile homes in the Keys, poorly maintained buildings in Miami-Dade, and single wide trailers occupied by farmworkers and rural poor were hit especially hard.

The upside to this is the chance that housing will be rebuilt stronger and more resiliently. Another upside is that proper redevelopment with mitigation measures results in more resilient housing stock. Hernando County was hit hard by Hurricane Charley in 2004 with many homes redeveloped. When Hurricane Irma hit the county,

it was learned that the newly rebuilt inventory stood up well to Hurricane Irma.

Low Income and Vulnerable Households are particularly hard hit.

Low income residents are disproportionately represented in the damage figures. Statewide, households with income below \$40K made up 75% of the damaged units. The table below shows the percent of lower income households of all damaged units for the counties with the highest percentage.

County	# of Households with income <= \$40K w/ Damage	Lower Income Units as % of Units Damaged
State Total	426,951	75.0%
Miami-Dade	99,853	79.9%
Broward	44,650	74.0%
Orange	23,907	77.0%
Palm Beach	23,769	77.4%
Pinellas	22,078	69.0%
Lee	20,626	69.2%
Polk	19,466	73.6%
Duval	17,269	79.2%
Hillsborough	17,105	78.9%
Collier	11,268	67.5%
Monroe	8,149	62.5%

Source: Florida Housing Finance Corporation, compiled from other sources as of March 5, 2018.

This has significant policy implications for both long term recovery and the critical need to address the affordable housing shortage with not only funding but permanent affordability requirements. Vulnerable populations should be a priority of disaster recovery funding and the investment of public resources should result in housing that will remain affordable in perpetuity.

Temporary and Permanent Rental Assistance were insufficient to meet demand, and many who needed help were denied assistance.

After the shelters closed many still could not return home- we already had a growing housing shortage before the storm. Temporary and Permanent Rental Assistance were in high demand. Thousands of applicants for FEMA assistance were denied for a variety of reasons.

Many of the displaced families in shelters or motels could not immediately return to their homes, and some never would. The

SHIP for Rental Assistance. All SHIP jurisdictions have a disaster strategy as part of their Local Housing Assistance Plans that can be activated upon the President's or the Governor's declaration of a disaster. Some SHIP communities choose to allow disaster strategy funds to pay for displaced households to stay at hotels or rental units with month to month leases. This temporary relocation is only for applicants who cannot stay in their regular housing because it is disaster-damaged and uninhabitable. The amount available for temporary rental assistance is limited by the SHIP set-aside requirements. Typically, no more than 15 percent of the allocation to be spent on temporary rentals, although all program income may pay for this. Disaster-related rent assistance is not subject to the rent limits chart.

HOME Tenant Based Rental Assistance (TBRA). Participating jurisdictions (PJs) can use HOME funds for Tenant Based Rental Assistance but may not be used for hotels or other temporary shelter. HUD expects TBRA to be used for households that cannot receive FEMA assistance. TBRA can be an excellent program to assist survivors but a PJ must have the strategy defined in the Consolidated Plan or make a substantial amendment in the aftermath of a storm to utilize it.

Community Development Block Grants. While the general rule is that CDBG funds cannot be used to pay for rent and security deposits, CDBG funds may be used as a grant for up to three consecutive months to the provider of such housing on behalf of the survivor individual or family. All other CDBG rules would apply.

Housing Choice Vouchers. If available, vouchers can be provided to displaced residents for either temporary or permanent housing. Unfortunately, there are already extensive waiting lists for vouchers.

workforce in the Keys, many of whom evacuated from mobile homes, RV trailers, live-aboard boats and low elevation homes, had no place to go. For thousands, their applications for help from FEMA were denied. Out of close to two million FEMA referrals for housing assistance, 40% were deemed ineligible. Over 68% of the ineligible applications were due to insufficient damage, followed by 13% for no contact and 11% for duplicate requests at the same address. Survivors who were denied FEMA assistance could still apply for other rental assistance, which was in much shorter supply.

The key to providing a transition from shelter to temporary or permanent housing is the availability of units coupled with rental assistance. These options are included in the sidebar on the previous page.

Legal Aid Services were a lifeline for the most vulnerable.

People who are vulnerable before a storm are even more so afterward. Some landlords continued to demand rent even though the rental was uninhabitable. Some mobile home parks locked the gates and refused former residents to at least collect what was left of their belongings. FEMA denials for assistance can be appealed but the process takes time and can be convoluted. Appeals for denials of TSA are not permitted.

Legal aid services help low income people at little or no cost with housing and employment issues. In the immediate aftermath of a storm, as well as during recovery and redevelopment, they are essential advocates.

Even though their own offices had no power, Legal Services of Greater Miami was called upon within 24 hours of the storm with requests for help for elderly residents without power for air conditioning or elevators.

Redevelopment must be equitable.

The Florida Housing Coalition is working with the National Low Income Housing Coalition and legal aid groups to respond to inequitable redevelopment by ensuring residents have legal representation and the preservation of affordable housing is a key component in long term recovery. Redevelopment, if not properly planned, can result in displacement of lower income residents, gentrification, and escalating housing prices. In Monroe County it was reported that damaged or destroyed mobile home parks would close permanently in the expectation that the density could be transferred to market rate

redevelopment that would be far out of reach of the former residents. In one case the utilities were turned off and the site padlocked preventing displaced residents from returning for their belongings or to occupy their former home if habitable.

Homeowners with property title flaws can get legal help.

The Florida Bar Real Property, Probate and Trust Law Section has created the “No Place Like Home Program” to aid residents who cannot receive assistance due to imperfect title to residential real estate. This program will untangle complex title issues affecting housing repair assistance from FEMA as well as SHIP and other housing subsidy programs.

Volunteers are the engine of early response and recovery.

FEMA reported that as of March 6th 43,000 volunteers had contributed 1.5 million hours in “muck out and repair” for homes in Florida impacted by Hurricane Irma. In addition, 474 AmeriCorps volunteers contributed 115,000 hours. Over 140 organizations are part of this vital network that includes local, state and nationwide nonprofit and faith-based organizations. Nonprofit and faith-based organizations can rapidly deploy to a disaster zone with a prepared workforce, materials, and equipment. Large groups are flexible and can merge with other groups or spread out going door-to-door checking for people in need or assemble at one house for a blitz repair.

Florida’s volunteer framework spans two core organizations that coordinate the deployment of volunteers, raises funds for supplies and materials, and generally oversee and coordinate this diverse group of people with a purpose.

Volunteer Florida is quasi-governmental and is most closely linked to Florida’s Division of Emergency Management (DEM); its board of directors is appointed by the governor. Volunteer Florida oversees the Volunteer Foundation of Florida, a 501(c)4. The mission of Volunteer Florida is much broader than disasters with but both DEM and FEMA in its organizational lineage, is a powerful resource when disaster strikes and for the long-term recovery process. Volunteer Florida issues competitive solicitations for disaster case management as well as grants for volunteer organizations.

As highly structured as Volunteer Florida is, its counterweight, **Florida Volunteer Organizations Assisting Disaster (VOAD)**, is a more fluid association of numerous organizations ranging from the

American Red Cross, to Habitat for Humanity, United Way, World Renew and dozens of faith-based organizations including Catholic Charities, Jewish Federation, and the Mennonites. Florida VOAD works closely with DEM and FEMA's Volunteer Assistance Liaisons (VALs). FEMA VALs are responsible for coordinating volunteers along with FEMA actions in its shelter and individual assistance roles. Florida VOAD members remain active throughout the long-term recovery process, often assisting SHIP programs and other housing providers to complete the work already begun to stabilize homes.

One of the core activities of Florida VOAD is disaster mitigation. VOAD volunteers continuously work to strengthen homes so they are more resilient in future flooding or wind events. They go beyond code when rehabilitating homes to nail down the structural plate and install hurricane clips whenever possible.

Both Volunteer Florida and Florida VOAD use the www.crisiscleanup.org platform to recruit, direct and manage response to an individual or a neighborhood in need. The website is a valuable case management tool that allows individuals or groups to register and request help for specific situations, such as flooding, a tree on a roof, or debris removal. Volunteers continuously scan the website to identify the locations and specific needs for assistance. Volunteer groups then schedule and plan for their arrival with tools, materials and labor. Starting from the immediate aftermath of a storm through rescue, stabilization, repairs and rebuilding, the volunteers continue to adapt their efforts to

the work needed. This work takes place long before SHIP or CDBG-DR funding is available although volunteer groups are familiar with these programs and often work closely with local housing administrators.

After the initial clean up, long term recovery begins and can take years to accomplish.

As part of the FEMA and Disaster Management continuum, Long Term Recovery Organizations (LTRO's) are a local coalition formed to address unmet needs. The group is made up of local government staff as well as members of the business community, social service organizations, and housing providers. The LTRO is activated following a disaster to coordinate a collaboration of funders, housing providers, and volunteers. The best way to get in touch with your local long-term recovery organization is to contact your emergency management department. A map with contacts can be downloaded here: https://www.floridadisaster.org/contentassets/8b3873b2d2114fc48aec148ccea968c9/em_managers.pdf

CDBG-DR funding is designed to meet unmet housing needs after FEMA, private insurance, SBA, and charity are expended.

On September 8, 2017, two days before Hurricane Irma made landfall in Florida, Congress approved over \$7 billion to aid Texas, Florida, Puerto Rico and US Virgin Island to recovery from 2017 storms. In November, HUD announced that Florida would receive \$615,922,000 in CDBG-DR funding. In February HUD



published the Notice naming 10 counties and 4 zip codes as the areas deemed “most impacted and distressed,” where 80% of the grant must be expended. The state grantee is the Department of Economic Opportunity (DEO). To get the funds flowing, DEO must prepare a state Action Plan that uses an unmet needs analysis to determine what strategies would best result in long term recovery related to housing, infrastructure and economic revitalization. In the planning process communities may undertake these housing activities:

- Rehabilitate homes and rental units damaged by Hurricane Irma.
- Rehabilitate homes not damaged by the disaster when the home is in the area impacted by Hurricane Irma and clear disaster-related impact can be demonstrated.
- Construct new homes or rental units to address disaster-related impacts.
- Provide housing incentive payments to encourage relocation.

- Provide relocation assistance.
- Provide tenant-based rental assistance.
- Conduct property buyouts in high flood-risk areas.
- Acquire property for other purposes (i.e. development of affordable housing).

Community feedback on housing programs favored rehabilitation, new construction and buyout activities. The infusion of these funds will help Floridians address the housing needs of its most vulnerable residents who were also the most impacted by the storm. At the time of this writing the draft Action Plan is under citizen review and is expected to be completed and submitted to HUD by May. It is expected that by mid-summer, intake centers will open in the most impacted areas and the recovery process will officially be underway.

The table below has the list of most impacted and distressed communities and zip codes that will qualify for 80% of the CDBG-DR funding.

County	# Units Damaged by Hurricane Irma	# of Total Non-Seasonal Units in County	% of Units in the County Impacted by Hurricane Irma	Total Properties with High Damage	% of State Damaged HO & Rental Properties/ Units with High Damage Level
Counties Eligible for CDBG-DR Funding					
Monroe	13,028	36,727	35.5%	1,070	16.6%
Miami-Dade	124,947	933,048	13.4%	1,069	16.6%
Broward	60,359	737,063	8.2%	404	6.3%
Duval	21,814	390,624	5.6%	365	5.6%
Collier	16,689	148,059	11.3%	312	4.8%
Lee	29,803	289,116	10.3%	308	4.8%
Orange	31,067	489,345	6.3%	289	4.6%
Polk	26,459	251,852	10.5%	287	4.4%
Brevard	14,314	251,320	5.7%	234	3.6%
Volusia	14,392	227,231	6.3%	169	2.6%
Zip Code locations determined “most impacted and distressed”					
Bradford (32091)	1,125	10,506	10.7%	19	0.3%
Clay (32068)	3,643	75,893	4.8%	245	3.8%
DeSoto (34266)	1,577	12,938	12.2%	28	0.4%
Flagler (32136)	2,187	41,502	5.3%	30	0.5%

Source: Compiled from HUD Notice and Florida Housing Finance Corporation from various sources



Journal Cover and Image Above: Renderings by Richard Chenoweth, Courtesy of The Florida Keys Community Land Trust

Hazard Mitigation Grant Program (HMGP)

Funding for mitigation and resilience projects is available from Florida DEM. DEM administers HMGP which grants federal funds post-disaster for projects to protect public or private property from future disasters. After Irma, there were 52 counties determined by FEMA that would be eligible to apply for HMGP funds in the amount of \$929,880,399. There is a 25% non-federal match required to participate in HMGP, however, HUD funding is exempt from that requirement. HMGP can be a valuable resource that can further extend CDBG-DR funds. Eligible counties can apply for funds if they act by August 6, 2018. For more information on the Hazard Mitigation Grant Program solicitation visit <https://www.floridadisaster.org/dem/mitigation/hazard-mitigation-grant-program/>

SHIP Hurricane Housing Funding

Florida Housing Finance Corporation announced the availability of funding from the State Housing Initiatives Partnership (SHIP) program for homeowners in need of repairs to their home due to the hurricane, and for evacuees in Florida from Puerto Rico and the Virgin Islands who were impacted by Hurricanes Irma and Maria.

The SHIP program has \$5 million for disaster recovery from the current 2017-18 fiscal year to allocate to local governments most affected by the 2017 hurricanes. Based on damage estimates provided to Florida Housing by FEMA, the SHIP disaster funds are being allocated to the 12 hardest hit counties and 27 entitlement cities within those 12 counties. The funds will be used by these local governments to assist income qualified

households that experienced damage from hurricanes as well as evacuees in Florida from Puerto Rico and the Virgin Islands.

FHC Keeping You Up to Date

The Florida Housing Coalition will keep you informed and connected. The Florida Housing Coalition invites everyone to participate in weekly Hurricane Irma update webinars held each Friday at 1:30 p.m. The webinars are packed with information and feature reports from the National Low Income Housing Coalition, FEMA, DEM, Legal Aid staff, Volunteer organizations and DEO. The webinars have hosted panelists from numerous counties that were impacted by Irma with reports of response and recovery that informs our viewers of best practices and teamwork. Our thanks to Fannie Mae for supporting the series. To register for the webinars, visit the Coalition's disaster recovery page at http://www.flhousing.org/?page_id=9426

The Coalition will publish the 2018 Disaster Preparedness Guidebook for SHIP administrators and housing professionals on funding, rehabilitation and long-term recovery information and we will distribute these books in connection with our Disaster Preparedness and Response session at our statewide conference in August.

The National Low Income Housing Coalition has been a vital partner in connecting and information housing providers, advocates and responders with weekly conference calls and numerous briefings on Capitol Hill. For more information check out the disaster page on the NLIHC website: <http://nlihc.org/issues/disaster> **HNN**



GLADYS COOK

Gladys Cook is a Technical Advisor for the Florida Housing Coalition and has more than 20 years of experience assisting nonprofit housing and community development organizations and local governments. A disaster recovery expert, she has led Florida Housing Coalition's response to Florida hurricanes, as well as disasters in New York. Cook specializes in CDBG-DR, as well as in the design, finance, development, and management of single and multifamily affordable housing, and permanent supportive housing.