

# Florida Must Have an Improved Disaster Recovery System

By: Gladys Cook



Florida's Sadowski State and Local Housing Trust funds were diverted from statewide housing programs to hurricane recovery in the Panhandle. Helping those suffering from the aftermath of a hurricane at a time when federal funds have not arrived made sense to everyone. But it is undeniable that diverting those funds from the rest of the state further exacerbates the desperate need for Sadowski funds to alleviate the housing crisis Florida faces unrelated to natural disasters.

Using past disasters as a guide, communities in Florida can reasonably expect to wait well over a year for federal hurricane recovery funding to reach homes and neighborhoods. To better respond to natural disasters and build new homes or repair damaged ones, and provide immediate rental assistance for sufficient duration, there must be systemic changes at the federal and state level. This article spotlights the pain points in the current system and offers concrete solutions for making game-changing improvements.

## The Long Wait for Federal Funds

Funds from the federal level are typically appropriated by Congress and passed through federal agencies to states. The U.S. Department of Housing and Urban Development (HUD) is the federal agency primarily responsible for passing through housing recovery funds to state agencies. HUD Community Development Block Grant Disaster Recovery

(CDBG-DR) funding must be appropriated by Congress when a presidential declaration of disaster is made. The amount of funding is based on FEMA damage assessments along with estimates of private insurance, Small Business Administration (SBA) loans, and charitable giving. CDBG-DR funds flow to Florida's Department of Economic Opportunity (DEO) and ultimately to homes in disaster impacted communities. The time it takes for HUD disaster recovery funds to be appropriated by Congress and ultimately disbursed for housing projects is long, typically taking 18 to 20 months.

As recovery continues for devastating hurricanes of 2017 and 2018, there is broad consensus that the prolonged approval and program design phases of the CDBG-DR program must be overhauled. A March 25, 2019 GAO (US Government Accountability Office) report addressed the need for expediting CDBG-DR funding by stating: "Congress should

## The Pathway for \$1.4 Billion in Disaster Recovery Funding for Hurricane Irma:



**Sept. 10, 2017**

Hurricane Irma  
Hits Florida



**Sept. 29, 2017**

Congress appropriates  
\$7.4 Billion CDBG-DR for  
Harvey, Irma and Maria



**Nov. 2017**

HUD allocates  
\$616 million CDBG-DR  
for Florida



**Feb. 2018**

Congress appropriates  
\$28 Billion more for unmet  
needs of 2017 disasters



**Apr. 2018**

HUD allocates \$791 million  
for Florida for unmet  
needs AND mitigation

consider legislation establishing permanent statutory authority for a disaster assistance program administered by HUD or another agency that responds to unmet needs in a timely manner and directing the applicable agency to issue implementing regulations.”

To read the GAO report, navigate to: <https://www.gao.gov/products/GAO-19-232>

### Recommendations for Reducing the Wait

Understanding funding from Congress is and will continue to be crucial to meeting the needs of disaster-impacted Florida communities, changes to the federal system would greatly benefit our state. These are the actions, in priority order, that are most critical:

1. Permanent statutory authority for CDBG-DR. This would give HUD the authority to allocate funds to states impacted by natural disasters without first waiting for Congressional appropriation. The House passed a bill permanently authorizing CDBG-Dr in July and a companion Senate bill has been proposed. HUD would still require DEO to prepare an Action Plan and conduct citizen participation procedures prior to its approval. The permanent authorization of CDBG-DR could save as much as four to five months in the overall approval process from disaster relief act to allocation.
2. Agreement with the State of Florida, pursuant to the 2018 Amendments to the Stafford Act, permitting Florida to be reimbursed from HUD CDBG-DR monies for any state funds that are expended on eligible activities after the President has declared an emergency and before the state has received its CDBG DR funds for that emergency. The impact of this one change would be enormous, as Florida could use funds from its coffers to immediately respond to its resident’s needs knowing those funds would be reimbursed by the federal government.

### Recommendations for Improving the Federal Response System

1. Full adoption of FEMA’s National Disaster Recovery Framework (NDRF), as supported by Congress’ 2018 Disaster Recovery Reform Act. The Disaster Recovery Reform Act authorizes a transition to a state managed housing recovery framework. This places a greater responsibility on state and local agencies to assist in preparation and recovery efforts at the local level.
2. FEMA should, in conjunction with HUD, deploy the Disaster Housing Assistance Program (DHAP), a 12-24-month rental assistance program. This alleviates the multi-faceted challenge of extended stay in temporary accommodations. FEMA disputes the effectiveness of the program, but the overall structure of long-term

The State of Florida could use its own funds and other reserves for disaster recovery in the short-term and receive reimbursement from federal funds once those resources are available. In pursuit of this common sense approach, Senator Montford (D-Tallahassee) proposed establishing a statewide Disaster Recovery Task Force in the 2019 legislative session. The proposal was not adopted by the Legislature. Senator Montford’s proposal was an important step toward a state-based operation to identify sources of recovery money that would be available in the short term and create a permanent disaster recovery authority to address ongoing needs.



**Apr. 2018**  
DEO circulates  
Action Plan Draft



**July 2018**  
DEO engages disaster  
recovery consultant -  
Rebuild Florida begins



**Aug. 2018**  
HUD approves  
Action Plan



**Jan. 2019**  
HUD approves  
substantial amendment  
to DEO Action Plan



**June 2019**  
FHFC holds workshop  
on CDBG-DR Workforce  
Housing RFAs



**June 2019**  
Rebuild Florida -  
some home repairs  
have started



rental assistance would serve lower income renter households.

### Recommendations for Improving the State Response System

Disaster recovery is exceedingly complex, and requires coordination across local, state, and federal agencies. In addition to changes at the federal and state level, Florida's disaster recovery system should make a concerted effort to improve coordination between state and federal agencies.

1. First and foremost, Florida should create a permanent, statewide housing disaster authority (Housing Disaster Authority) positioned within a state agency with the administrative framework that would coordinate "recovery preparedness" across the state including leveraging blue sky mitigation and resilience strategies along with the coordination of disaster recovery strategies starting with emergency response and throughout long term recovery. Housing recovery is a long-term endeavor requiring high levels of coordination, major public and private financial resources and human capital including volunteers, contractors, and grant managers. Long term recovery should start within 30 to 60 days after a disaster.
2. Bolster the mitigation and resilience programs that allow for strengthening homes to withstand future disasters. Low-income households are more likely to face increased danger from hurricanes because they may live in older mobile homes, substandard housing, or in locations with no flood prevention infrastructure. Mitigation dollars would be targeted to housing providers if the entity distributing the funds was a housing specialist, rather than the emergency management sector broadly.
3. Continue to use the Florida Housing Finance Corporation to administer the disaster recovery funding for the development or preservation of multifamily housing. Again, the source of the funding provided to the FHFC should be a source that will be reimbursed by federal funds, such as Florida's Budget Stabilization Fund. Using Sadowski Local and State Housing Trust funds places too great a burden on state housing programs when funds are diverted to disaster recovery.
4. The Governor can ask the President or FEMA to deploy certain repair or rental assistance programs. The STEP temporary repair program was requested for Hurricane Irma recovery but not for Hurricane Michael. The Disaster Housing Assistance Program (DHAP) which provides rental vouchers administered through HUD was not requested by the Governor during the Irma or Michael response period and was not made available.

This is a missed opportunity that could have helped displaced survivors move back home or have a suitable place to live during recovery.

5. FEMA and Florida DEM must better coordinate with local and regional housing assistance providers to better address the specific needs of low-income and vulnerable populations. Low-income households and Florida's most vulnerable populations – seniors, persons with a disability, people experiencing homelessness - are less likely to have the capacity to prepare for a disaster.
6. FEMA and Florida DEM should deploy a rapid repair program such as Sheltering and Temporary Essential Power (STEP) to allow homeowners to return to their damaged home while more extensive repairs are made. The program was used on a limited basis in Monroe and Collier Counties after Hurricane Irma. The RAPIDO model in use in Texas permits a modular core of a home to be placed on a cleared lot so the family can move home while they add to the core to complete their home.

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**Florida does a great deal right when it comes to hurricane recovery. Most notably, we have an existing infrastructure of SHIP offices that are perfectly positioned to deploy hurricane CDBG-DR funds at the local level. Having SHIP offices throughout Florida with trained staff has made Florida the success it has been in recovering from storms and improving housing resilience to avoid future storm damage.**

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## In Conclusion

Florida does a great deal right when it comes to hurricane recovery. Most notably, we have an existing infrastructure of SHIP offices that are perfectly positioned to deploy hurricane CDBG-DR funds at the local level. Having SHIP offices throughout Florida with trained staff has made Florida the success it has been in recovering from storms and improving housing resilience to avoid future storm damage. Our SHIP and SAIL programs are so excellent that they are the models that we use for deployment of disaster funds.

We also have an amazing network of volunteers and charities that come to the rescue first to save lives and property. The members of the Volunteer Organizations Assisting in Disasters (VOAD) is a powerful resource that relies on donations and contributions. Florida's Habitats for Humanity have been instrumental in making thousands of repairs to the homes of lower income households across Florida. They are well organized and proficient in deploying not only human capital but managing large public funding allocations.

The Florida Housing Coalition is committed to guiding and advocating for systemic changes in how we rebuild housing after a disaster and how we prepare by strengthening our existing housing stock to be more disaster resilient. First and foremost, we need a permanent authorization for CDBG-DR. Second, we need to be able to deploy state funds with the assurance those funds will be reimbursed from the HUD CDBG-DR funds when those funds finally arrive at the state level; and third, we need to create a Disaster Housing Authority within the DEM. The Coalition's weekly Hurricane Member Updates, sponsored by Fannie Mae, share the latest information on disaster recovery and is a forum for discussion on how to better respond and prepare. The

Coalition has published a Disaster Recovery Guidebook and offers housing disaster recovery training and technical assistance as part of the Catalyst program.

For more information contact Gladys Cook at [cook@flhousing.org](mailto:cook@flhousing.org) or visit our disaster recovery page on our website at [www.flhousing.org/disaster-recovery](http://www.flhousing.org/disaster-recovery). Registration for the weekly hurricane member updates is available at that link. **HNN**



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