



# KATRINA, RITA, WILMA, GAMMA . . . and Saving Our Region's Affordable Housing

BY CHARLES ELSESSER, ESQ.

 In 2004, Florida suffered through four major hurricanes and one tropical storm, destroying or severely damaging more than 700,000 homes and causing more than \$21 billion in damage throughout the state. Hidden within those numbers was an incalculable loss of older, affordable market rate housing and the displacement of the tens of thousands of poor households for whom that housing was their home. This year Hurricane Katrina hit the Gulf states of Louisiana, Mississippi and Alabama, followed shortly thereafter by Rita. We all watched as the news brought the unbearable suffering of the New Orleans families into our homes. Those same scenes were repeated, less visibly, in hundreds of other cities throughout the three states. More recently, Hurricane Wilma crossed Florida from Collier County through Miami-Dade, Broward and Palm Beach Counties causing a massive prolonged power outage and extraordinary damage to older housing.

While the suffering in each of these storms was widespread, the poorest families suffered uniquely and most severely. It was their housing that was least likely to withstand the pressures of the storms. Elderly homeowners often had no insurance and little or no resources to rebuild. Many, poor homeowners and tenants alike, suffered again after the storm at the hands of FEMA. And as a final insult, they now have to watch as plans for their neighborhoods and communities proceed with little or no regard for their ability to return.

After each of these storms, affordable housing advocates have been at the forefront of efforts to direct rebuilding



dollars toward those most seriously affected by the storms. In Florida earlier this year, the Governor's Hurricane Housing Work Group acknowledged those efforts by directing significant resources toward the needs of the lowest income families. However, if meteorologists are to be believed, we are entering a phase of significantly heightened hurricane activity, with a decade or more of seasons similar to the past two years. These last two seasons certainly followed those predictions. It is time that hurricane related affordable housing advocacy moves from a reactive to a more proactive approach

## PROACTIVE ADVOCACY

Proactive advocacy must move beyond simply bashing FEMA. Poor families displaced by Hurricane Wilma in Florida, a much smaller storm, as well as their neighborhoods, continue to suffer from many of the same problems experienced by Katrina victims. Rather, the current disaster response system - designed to respond to time-limited "incidents" - and the totally unregulated, idiosyncratic rebuilding efforts are simply inadequate when forced to respond to regional and continuing phenomena that are influenced as much by societal factors such as poverty and racism as by natural phenomena. We, as affordable housing advocates, know better than anyone the degree to which we have failed to provide our poorest families with decent housing and infrastructure and too often isolated their communities. For whatever reason, it appears that nature will no longer tolerate substandard housing and inadequate infrastructure within 100 miles of the shoreline in the Gulf/Atlantic region. We are now on

notice. We cannot be “shocked” when hurricanes cause massive displacement and loss of affordable housing in our region. These storms and their “recovery” aftermath, particularly within this heightened period, are, and will continue to be, the most significant causes of our loss of affordable housing and the destruction of our poor communities.

## FEDERAL, REGIONAL, STATE AND LOCAL RESPONSE

With respect to Gulf/Atlantic hurricanes, it is time to reexamine the entire disaster recovery system - short term, long term, federal, state and local - for its impact on our poor communities. Any such reexamination should consider that FEMA’s current disaster response system, is essentially designed to assist middle class families through the short term difficulties imposed on them by a disaster. While it has not even served those families well, it has had disastrous effects on poorer families.

When hurricanes ravage multiple states, year after year, our response cannot depend on the geographical accident as to the location of a state’s border. There are now tens of thousands of poor displaced Louisiana and Mississippi residents living in Florida. The recovery of their communities and their ability to return to their homes is vital to the region - not just to the home state. Florida, with its significant development infrastructure and expertise, could have a significant role in any regionalization of the response by sharing expertise with their counterparts in less advantaged states. The less advantaged states, for their part, must be encouraged to create both the infrastructure and the dedicated resources to respond to the needs of their residents. The federal response could assist in that process. For example, a simple change in FEMA legislation could require each state threatened by major hurricanes to create a dedicated statewide Affordable Housing Trust Fund, just as

it now requires flood insurance, as a condition of continuing disaster relief. Florida has seen the enormous value of our dedicated housing revenue from the Sadowski Affordable Housing Act in both preparing for and recovering from hurricanes.

**Post Disaster Planning and the Right to Return** - We must establish as a fundamental regional principle that all post disaster planning be premised on the right of all pre-disaster residents to return to their post-disaster community. These storms can never be used as an excuse for redevelopment plans that exclude, or fail to rebuild for, the poorest elements of the community. Such a principle could be more explicitly incorporated in state comprehensive planning requirements or similar land use regulations but must be done before the disaster itself creates an enormous pressure to simply “begin anew” and to plan as if the poorest displaced families simply did not exist. We have all witnessed the drama of the Ninth Ward in New Orleans and heard the highly visible debates regarding rebuilding. We must internalize in our long term planning that there is a Ninth Ward in every community and ensure that each community’s rebuilding efforts ensure that they provide a place for all the pre-storm families.

The prediction of a long term period of severe hurricane seasons threatens much of the existing affordable housing in the entire Gulf/Atlantic region. However, it also provides an opportunity to plan, not only for the recovery from the hurricanes that occurred in the past two years, but also for those that will - not might - occur in the next. 

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The Florida Legislature appropriated \$242 million from the state and local housing trust funds (Hurricane Housing Recovery money) for the counties hardest hit by the 2004 hurricanes. Pursuant to the Catalyst Contract for Training and Technical Assistance, administered by the Florida Housing Finance Corporation, the Florida Housing Coalition has been working with all 28 Hurricane Housing Recovery money recipients. We are assisting local governments to design strategies to meet their hurricane housing recovery needs. The Coalition’s staff is working with these communities on implementation of effective rental strategies, with a special focus on housing for families with extremely low incomes, establishing community land trusts, and how best to handle administrative requirements.