



SPRING 2005

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Recommendations of the Hurricane Housing Work Group

BY LT. GOVERNOR TONI JENNINGS

The four hurricanes that hit Florida in 2004 damaged more than 700,000 homes. For many of the affected Floridians, the markets will respond naturally to meet the housing needs that the storms created. Those families had appropriate levels of insurance and are able to pay for or finance the necessary repairs or rebuilding efforts, or they can find suitable and affordable replacement housing.



For many other Floridians, often the elderly, people with disabilities, and the poor, the markets will require additional incentives to respond. More than 15,000 Florida families are living in travel trailers and mobile homes that FEMA has provided, roughly 400,000 of those affected by the hurricanes have annual incomes below \$30,000, and the housing stock that served the state's elderly population suffered disproportionate levels of damage.

As part of Florida's response, Governor Jeb Bush and I have recommended that the Florida Legislature appropriate \$354.4 million in one-time hurricane housing recovery funds, above and beyond the \$192.9 million in recurring state affordable housing funds that we have recommended in the traditional Florida programs, and above and

beyond the supplemental \$100.9 million in disaster recovery CDBG funds that the Department of Community Affairs will start to distribute soon. To recommend the most effective ways to leverage these one-time hurricane housing funds to best help the markets respond, Governor Bush created the Hurricane Housing Work Group and asked me to serve as its chair.

The Work Group included seventeen others, representing state and local governments, those involved in the financing, production, and repair of



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The Florida Housing Coalition is a nonprofit, statewide membership organization whose mission is to act as a catalyst to bring together housing advocates and resources so that Floridians have a safe and affordable home and suitable living environment.

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Phone: (850) 878-4219, Fax: (850) 942-6312, Email: info@flhousing.org, Web site: www.flhousing.org

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housing, and various stakeholder and advocacy groups. Among our members was Florida Housing Coalition Board member Gus Dominguez. We also received a lot of information and input from many interested stakeholders throughout Florida.

The Work Group believes it is critical to provide funding quickly through existing delivery channels to stimulate the repair and replacement of affordable home owner and rental housing in the communities that were hardest hit by the hurricanes. The hurricane recovery resources should not merely be expansions of existing programs, but should be specially targeted to allow communities to more flexibly address their myriad housing recovery needs.

OUR RECOMMENDATIONS INCLUDE:

- A locally-administered Hurricane Housing Recovery Program (HHRP) that would accommodate the different housing needs of different communities. The HHRP, for which the Work Group recommended \$208 million, would provide special incentives and requirements to focus on home ownership, community collaborations and recovery plans, and helping those with extremely low incomes. Local governments that choose to assist residents in manufactured housing would have the ability to do so. The Work Group recommends an allocation formula that weighs both the extent and the intensity of housing damage in a county.
- A Rental Recovery Loan Program (RRLP) that would leverage available federal resources and private capital to build and rehabilitate affordable rental housing to help communities respond to their hurricane recovery needs. The Work Group recommended \$95.5 million to provide gap financing to help create rental communities that would be affordable for at least 50 years, and that would include a meaningful percentage of units that are set aside for those with extremely low incomes. Twenty-five percent of the program funds would be targeted to developments serving elders.
- A Farmworker Housing Recovery Program (FHRP) that would leverage other resources to finance quality housing options in the areas where farmworker housing was devastated by the storms. This program, for which the Work Group recommended \$20 million, would encourage creative partnerships among nonprofit providers and the agricultural community and the development of innovative housing models that recognize the unique housing needs of Florida's migrant farmworkers.
- A Special Housing Assistance and Development Program (SHADP) that would offer repair funds and development

financing for housing that serves some of Florida's most vulnerable residents, including frail elders, people with disabilities, and homeless families. The Work Group recommended \$20.5 million for this highly flexible, targeted program.

- An additional allocation to the Community Contribution Tax Credit program of \$10 million. These tax credits encourage contributions and volunteer labor from Florida businesses to support such community development and housing programs as Habitat for Humanity. This supplemental appropriation would be in addition to the \$10 million appropriation that is recommended in the executive budget recommendations.
- Additional Training and Technical Assistance for local governments, nonprofit and faith based organizations, and others on ways to effectively use the various tools available to respond to the housing needs that the hurricanes created. This training should include appropriate hazard mitigation strategies and techniques to reduce or eliminate the exposure of lives or property to harm from a disaster. The Work Group also recommended the creation of a clearinghouse to provide information on the various financial assistance and financial literacy programs that are available throughout Florida, with the goal to improve public outreach and the ability to reach end consumers. The Work Group recommended an additional \$400,000 to the state's Affordable Housing Catalyst Program for these purposes.

Other than the funding recommendations, the Work Group also called for further work on pre-disaster planning for data collection, distribution, and analysis in the aftermath of state disasters to remedy some of the information barriers that the Work Group found.

Finally, the Work Group made several recommendations to communities on local planning and development procedures to speed recovery efforts. Critical among these is a recommendation to local governments to evaluate local staffing levels for permitting and inspection functions to determine whether increases are necessary to expedite rebuilding. Shifting resources toward support of the rebuilding process over the next few years may help communities to better respond to their redevelopment needs. Over the coming months, the public and private sectors must sustain a sense of urgency to repair and rebuild the housing throughout our state.

The Work Group's recommendations are subject to legislative action. We look forward to working with the legislature and interested stakeholders throughout the session to make the resources available to help the markets respond to the housing needs that last summer's hurricanes created.

