

Disaster Recovery in Florida: It's Time for Systemic Change

By: Gladys Cook



Policymakers, now is not the time for disaster fatigue. Now is the time to look closely at the lessons learned from emergency management experts and from the experiences of survivors to craft a new way for Florida to prepare for and recover from natural disasters. This is Part I of a two Part article to address the improvements Florida can make to help Floridians hard hit by hurricanes. This article focuses on the immediate FEMA response system. The focus of the next article is the HUD CDBG-DR response system. Both are focused on housing. FEMA's 2017 Hurricane Season "After Action Report" (AAR) provides data, observations and recommendations for future disaster response. The report presents FEMA's "lessons learned" all of which are applicable for Florida's housing providers. FEMA's After Action Report includes the following key findings.

Shelters and Transitional Housing Required Prolonged Duration

According to FEMA, the need for short-term sheltering lasted longer than the Temporary Shelter Assistance (TSA) program's "designed duration." In Florida, the shelter population peaked at 50,343 by September 17, 2017, but by October 15, the Temporary Shelter Assistance Program (TSA) that provides hotel vouchers, there was a population of 26,554 or 11,222 households residing in hotels. FEMA was required to extend the TSA deadline, normally a 30-day maximum, five times for Hurricane Irma survivors. The total cost of the TSA program for Irma survivors in Florida was \$110 million. The State of Florida's 25% share of the bill is \$27.5 million, a significant cost only worsened by Florida's continuing housing affordability crisis.

Hurricane Maria did not physically impact Florida, but evacuees from Puerto Rico and the U.S. Virgin Islands did. Many Hurricane Maria survivors who evacuated to Florida also used TSA vouchers tied to the Puerto Rican recovery. Various sources estimate the net

in-migration of households from Puerto Rico to Florida between 40,000 and 50,000. Under the TSA program, there were close to 15,000 individuals in Florida registered with FEMA and 4,100 sheltering in hotels under the TSA program. The transitioning of this population was also longer than expected and required five extensions to the TSA expiration date.

During the 2017 response, FEMA deployed fewer than 300 RV Trailers for temporary housing in Florida. Opting instead to directly lease homes for displaced survivors, FEMA was required to lease at 300 percent above the HUD fair market rent (FMR) due to the shortage of affordable rental units in the Florida Keys. Normally the cap for Direct Lease is 200 percent of FMR. RV's are in much greater use in response to Hurricane Michael. It is anticipated that over 1,000 RV's will be positioned in group sites and on individual home sites.

FEMA did not activate the Disaster Housing Assistance Program (DHAP) for the 2017 or 2018 disasters. This program

THE STAFFORD ACT

The federal Robert T. Stafford Disaster Relief and Emergency Assistance Act grants Congress broad authority to provide physical and financial assistance to state and local governments when a presidential declaration of disaster has been made. Assistance is provided by the Department of Homeland Security's Federal Emergency Management Agency (FEMA) along with 28 federal agencies and non-government organizations such as the Red Cross. Public Assistance aids local governments in restoring infrastructure and clearing debris while Individual Assistance helps registered applicants with financial aid, housing assistance, and case management. The 2018 Disaster Recovery Reform Act included amendments that authorize state administration of assistance for direct temporary housing and permanent housing construction.

was effective in the Hurricane Katrina response by providing rental assistance much like housing choice vouchers. The program is intended to be operated in partnership with HUD responsible for administration. It is likely that DHAP, had it been deployed, would have resulted in lower costs and more secure housing than TSA, RVs, and Direct Lease.

A Better Way: State Managed Housing Recovery Operation

In response to the protracted timeframe for temporary sheltering due to Hurricane Harvey, FEMA oversaw a first of its kind state managed sheltering solution in Texas. In this arrangement, the State of Texas acted as a subrecipient in the administration of FEMA programs for both temporary and permanent housing solutions. In its AAR, FEMA recommends this model be applied in future disasters to build a more fluid response continuum. This is supported by the Disaster Recovery Reform Act of 2018, signed into law October 5, 2018. The Act amends the Stafford Act (see sidebar), and authorizes FEMA to provide grants to state and tribal governments to directly administer temporary and permanent housing construction.

Even more impactful than the benefits of bringing temporary and permanent housing solutions closer to the local level, the revisions in the Act also permit, under certain conditions, the reimbursement of cost effective housing solutions. If this were to be implemented in Florida, the gap between transitional or temporary housing and the commencement of permanent repairs or reconstruction could be significantly reduced.

In Florida, creating a state managed housing recovery operation would require collaboration between FEMA, Florida's Division of Emergency Management (DEM), the Department of Economic Opportunity (DEO), the Florida Housing Finance Corporation (FHFC), and local governments to expedite permanent housing solutions. This is the topic addressed in Part 2 of this series which will be published in June.

Changing the Dynamic in Hurricane Michael Recovery

Another way that FEMA is supporting the State Managed Housing Operation is by deploying FEMA staff year-round to support the Recovery Support Function (RSF) process. In addition, and in conformance with the National Disaster Recovery Framework, FEMA activated the Interagency Recovery Coordination (IRC) group. The group is comprised of teams of experts from the public and private sectors and is expected to continue operations throughout the Hurricane Michael recovery. As a model program, the RSF has brought these and other organizations together to create housing solutions that will not only assist survivors, but help to rebuild communities that were devastated by the storm. The housing recovery focused groups are facilitated by FEMA and the Division of Emergency Management and include the following groups and others:

- County Housing Coordinators
- Florida Housing Coalition
- Florida Housing Finance Corporation

- Federal Deposit Insurance Corporation
- Federal Reserve Bank of Atlanta
- Office of the Comptroller of the Currency
- HUD- Jacksonville Community Planning and Development
- Rural LISC
- Tallahassee Lenders Consortium
- NeighborWorks America
- Bay County Long Term Recovery Task Force

The RSF is actively engaged in seeking more expeditious housing solutions not only for Hurricane Michael recovery, but to create a stronger housing recovery system overall.



Updates on Hurricane Irma and Hurricane Michael Recovery

Rebuild Florida is administered by Florida Department of Economic Opportunity in partnership with U.S. Department of Housing and Urban

Development with approximately \$1.4 billion to recover from the devastation of Hurricane Irma. The Housing Repair and Replacement Program (HRRP), the first phase of Rebuild Florida, launched in September 2018 with a budget of \$346,186,147. HRRP will rehabilitate or replace single family and rental housing for low- and moderate-income families impacted by Hurricane Irma. The program will repair and rebuild damaged homes across the hardest-hit communities of the state, with priority funding for those low-income residents who are most vulnerable, including the elderly, those with disabilities and families with children under the age of 18.

Residents have the ability to [register on the Rebuild Florida website](#) or by calling 844-833-1010 to begin the registration [process](#). Assistance is also provided at any of the nine Rebuild Florida Centers located throughout the state. Rebuild Florida Centers can be located [here](#). The registration period will remain open until March 29, 2019.

Once registered, eligible homeowners will be invited by priority to complete the application. The application can be completed online, over the phone or by scheduling an appointment with a case manager at one of the Rebuild Florida Centers. Currently, Rebuild Florida's Housing Repair and Replacement Program has 10,972 registrants from more

than 45 counties. The program has invited more than 5,400 registrants in the most vulnerable population to apply. A total of 2,180 registrants have started an application and 1,119 registrants have completed their portion of the application.

Rebuild Florida will also launch a Workforce Affordable Rental Construction program with \$100 million for construction and \$20 million for land acquisition to be administered by Florida Housing Finance Corporation. Applications for the program will be made by the Request for Application (RFA) process. The Florida Housing Finance Corporation is actively holding workshops to continue developing these programs. The awards cycle is anticipated to open in the next few months. More information is available [here](#).

Other forthcoming phases of Rebuild Florida will include Voluntary Home Buyout, Economic Development, Infrastructure Repair and Mitigation programs. More information is available in the state's action plan, which can be found [here](#).

Those who are interested in receiving program updates via the Rebuild Florida mailing list, please send an e-mail request to rebuildflorida@deo.myflorida.com.

Hurricane Michael Recovery

Recovery efforts in the Panhandle are ongoing from the devastation of Hurricane Michael. The debris volume has exceeded any past storms in Florida history due to the high number of mature trees that were toppled. This has hindered housing recovery but as of this writing about 90% of the debris has been moved or removed. The Red Cross estimates that in the hardest hit counties of Bay, Jackson, Gadsden, Gulf, Calhoun and Liberty that 40,654 homes were damaged with 10,535 sustaining major damage and 4,136 destroyed. In Bay County the 11,434 total damaged and destroyed homes represents 41% of the housing stock. Assisted housing in the region was particularly hard hit. Close to 20%, or 956 of the 4,926 assisted units were damaged or destroyed.

Volunteer groups are in the muck and gut process which will be followed by repair or reconstruction. FEMA trailers have been arriving for placement in group sites as well as in the driveways of single family homes. Florida Housing Finance Corporation has posted funding availability for \$30 million in HOME funds for multifamily construction that will be prioritized for Hurricane Michael recovery.



Governor's Hurricane Conference

The Coalition will facilitate the first ever Housing Recovery Track at the Florida Governor's Annual Hurricane Conference. The housing recovery sessions will be on May 14, 2019 at the Palm Beach Convention Center as part of the largest hurricane conference in the country. Everyone is invited to register for these sessions and to experience the full hurricane convention which takes place from May 12-17. The Registration link is <http://flghc.org/>. We will send alerts about the event as planning progresses.



Florida Housing Coalition Weekly Hurricane Recovery Webinar

The Florida Housing Coalition invites all who are interested to join its weekly Hurricane Recovery Member Update webinars, sponsored by Fannie Mae, held each Friday at 1:30 pm. The link to register for the webinars is here: <http://www.flhousing.org/disaster-recovery/>.

The Florida Housing Coalition's Disaster Recovery Team, Gladys Cook, Michael Chaney, and Aida Andujar, welcome your questions. For more information contact Gladys Cook at cook@flhousing.org. **HNN**



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Gladys Cook is the Disaster Housing Recovery Director for the Florida Housing Coalition. Gladys provides research and analysis in the formation of disaster recovery strategies for the equitable redevelopment of housing. She produces a weekly disaster recovery webinar for housing professionals and provides training and technical assistance to communities and organizations in the financing of housing development and rehabilitation. Gladys specializes in land banking and the use of surplus land for community land trusts. She offers capacity building and strategic planning for organizations including predevelopment, underwriting and compliance for homeownership, rental, and supportive housing.