



Hurricane Ian: Massive Systemic Improvement for a Massive Storm

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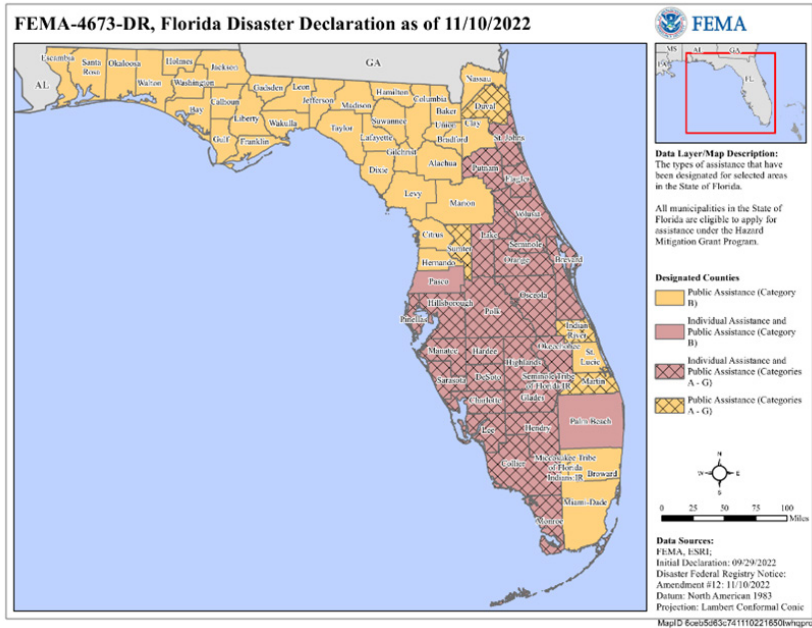
Following a harrowing week of wobbling storm track projections, Hurricane Ian made landfall as a Category 5 storm on Lee County's barrier islands on September 28th and moved northeast, engulfing Collier and Charlotte Counties with its 500-mile-wide swath, finally making an exit through St. Lucie County on September 29th. As the hurricane made its way along Florida's northeastern shores, counties from Brevard to Duval were flooded and shaken. Ian was so large, slow, and wet that if the storm surge didn't cause flooding, riverbanks and wetlands

overflowed, swamping rural DeSoto County and urban Orange and Osceola Counties. Hurricane Ian was one of the deadliest hurricanes to hit Florida, resulting in a death toll estimated at 148, with an estimated 45 deaths attributed directly to the hurricane. Over half of those who died of causes related to Hurricane Ian drowned, and most were seniors. Hurricane Ian was particularly devastating to mobile homes and travel trailers, many having provided affordable housing to low-income and senior households.

(Death toll source: <https://www.nbcnews.com/news/us-news/hurricane-ian-florida-death-toll-rcna54069>)

Hurricane Ian FEMA DR-4673-FL

- Residents of 26 counties were declared eligible for **FEMA Individual Assistance** and all 67 Florida counties were deemed eligible for some level of **FEMA Public Assistance**.
- As of 11/21/22, there were 924,958 registrations for FEMA.
- Among those registered there were 136,578 with access or functional needs, a broad category to indicate any kind of special need.
- FEMA approved over \$837 million in **Individuals and Households Program Assistance**.
- Over \$510 million was approved for Housing Assistance which includes temporary repairs, lodging reimbursements, and rental assistance for 27,619 homeowners and 14,746 renters.
- FEMA approved over \$327 million in **Other Needs Assistance** which is a catchall category such as child-care, medical and dental expenses, fuel, clean-up items and other sundry needs.
- The **U.S. Small Business Administration** received 40,841 applications for home repair loans and approved 17,332 with over \$1.2 billion in loans made.
- FEMA's **Temporary Shelter Assistance (TSA)** program has paid for just under 4,000 households to stay in 417 participating hotels and motels for a cumulative room nights of 148,248.
- As of 12/21/22 there were 1,622 households checked into TSA hotel rooms.
- Just under 30% of the TSA users are homeowners and the remaining 70% are renters.



Hurricane Ian was a record-breaker in its size, intensity, and damage but the rate of response and recovery has been noticeably more rapid than for Hurricanes Irma or Michael. Ian's extraordinary storm surge necessitated an intensive search and rescue period. Thousands of homes required muck and gut cleanups creating massive debris piles lining streets in Lee, Collier and Charlotte Counties. Along with homes in the coastal areas, mobile home parks were particularly hard hit with catastrophic damages and tragic loss of life.

Early damage assessments to housing vary by source and definition. The data in the table above is FEMA -verified by inspections. These numbers will grow considerably as inspections and assessments continue.

Damage assessments of the state's inventory of assisted multifamily properties is ongoing. In a report to the Board of Directors of the Florida Housing Finance Corporation included an analysis of 494 damage reports from multifamily properties located in the 26 disaster declared counties. According to the report, there were

326 properties reporting no damage, 128 with limited damage to 258 buildings and 233 units, 32 developments with moderate damage to 159 buildings and 935 units. There were 6 developments reporting extensive damage to 89 buildings and 328 units. One unit reported catastrophic damage to 1 building and 16 units causing the displacement of 15 households. The report is preliminary, and more impacts are likely to be received.

While clean up and damage assessments got underway, home and flood insurance disparities quickly emerged. Very early estimates of insured damages exceed \$10.5 billion and will definitely rise. In the shadow of this monumental insured loss, is the disproportionate number of FEMA registrants who reported having no flood or no home insurance. Only 36% of homeowners had home insurance and less than 10 percent had flood insurance.

A Speedy Response

While shelters across the state filled with thousands of survivors, FEMA stood up its Temporary Shelter Assistance hotel voucher program within days of the storm's passing. By mid-November FEMA estimated that there remained 19,675 households with "emergent" housing situations such as residing in shelters, vehicles, tents, place of employment, place of worship or homeless. FEMA estimated that 232,949 households were in short-term housing including staying with friends or family, hotels and motels, RV's or campers, a secondary residence, or new temporary rental housing. FEMA estimated there were 622,468 "housed," having returned home, or moved to a new permanent rental, a FEMA provided unit, or purchased a new home.

FEMA and Florida's Division of Emergency Management (FDEM) have quickly rolled out a number of programs, some for the first time. FEMA's Direct Housing Programs



FEMA-Verified Damage Type	Owners	Renters
Destroyed	2,864	324
Major Damage	17,665	1,503
Mobile Homes Destroyed	975	124
Mobile Homes Major Damage	6,410	280
TOTALS	27,914	2,231

Source: Damage Concentration: Owners & Renters with Major/Destroyed Damages, 11/15/22. FEMA Recovery Reporting and Analytics Division



In this photograph taken in North Fort Myers, the red line shows the high-water line and the impact on homes built prior to flood elevation requirements. In a preliminary analysis by FEMA less than 10 percent of registrants had flood insurance. As flood maps are revised to reflect expanding flood hazard areas, flood insurance - for both homeowners and renters - will be essential.

This teapot was on the ledge of a damaged RV and survived Hurricane Ian unscathed.



In this North Fort Myers community debris piles obscure the former dwellings, many pre-1970 recreational vehicles and mobile homes that have over the years been extended with porches and sheds. These parks are prime for redevelopment even considering that over two feet of storm surge inundated the neighborhood. The risk of displacement is extreme as housing providers and planners grapple with land use and zoning issues, upgraded wind load requirements for manufactured housing, and fair housing protections for the residents.

include Direct Lease, the Multifamily Lease and Repair Program, and Temporary Transportable Housing Units otherwise known as RV's and mobile homes. Temporary housing programs assist both homeowners and renters find a place to live during their homes repair or replacement. FDEM rolled out its flagship Non-Congregate Sheltering Program (NCS) that will deliver RV's to homesites or commercial RV parks. These units are staged for up to 6 months by pre-selected vendors, and occupants will receive case management services to develop their housing recovery plans. Survivors with remaining unmet needs of any kind can register with Governor DeSantis' highly anticipated Florida Unite online dashboard to apply for NCS, the State-run RV program, as well as many other services.

While there is concern for prioritizing temporary housing for the emergent population and permanent housing for those in short term housing situations, housing providers are also concerned with those who have returned to homes that remain unsafe or uninhabitable. Volunteer Florida has unveiled Sheltering in Home for Recovery Continuation (SHRC), a grant program open to nonprofit aid organizations using volunteers to repair damaged

housing. SHRC will focus on making homes habitable as shelters close and other temporary programs end. The fund is seeded with \$25 million from the Florida Disaster Fund and will be disbursed through a Request for Proposal process. SHIP Administrators in the impacted counties quickly pivoted to allocate any unencumbered funds to emergency assistance and repairs. Disaster Strategies were activated and advertisements for help were published. The statewide SHIP Disaster Holdback of \$5 million was earmarked by Governor DeSantis for insurance deductibles for the 7 hardest hit counties and was quickly implemented. SHIP administrators along with their community partners are well-rehearsed to deploy funding to back up FEMA assistance and insurance claims to allow lower income residents to clean up debris and repair their storm damaged homes.



Gladys Cook is a member of the Board of Directors and is the former Resilience and Recovery Director for the Florida Housing Coalition. As a planner, Gladys provides research and analysis skills in the formation of disaster recovery strategies for the equitable redevelopment of housing.