



# HURRICANE IAN'S HARDEST HIT: SUPPORTING OLDER ADULT HOUSING

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Rent and housing price increases have made it difficult for seniors, many on fixed incomes, to live in Florida. The destruction of affordable homes caused by major disasters like Hurricane Ian only exacerbates this stress. As seniors are increasingly vulnerable due to inflation and the housing shortage in Florida, they should be prioritized for disaster planning, preparation, and recovery.

Southwest Florida, which bore most of Hurricane Ian's impacts, is known as Florida's "retirement belt." These counties have a higher overall makeup of elderly individuals than the state's average county. On average, Florida's seniors comprise 27% of the population. Of the 26 declared counties, 18 have populations with an even higher percentage of seniors (Brevard, Charlotte, Collier, Desoto, Flagler, Glades, Highlands, Lake, Lee, Manatee, Monroe, Palm Beach, Pasco, Pinellas, Putnam, Sarasota, St. Johns, and Volusia).

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The State's Disaster Housing Task Force (DHTF), led by the Florida Department of Emergency Management (FDEM) and the Florida Housing Coalition, has observed and received reports on the housing challenges seniors face for both preparation and recovery.

Below are some of those challenges and some recommended responses:

**Challenge: Communication. Seniors often did not receive information on disaster response steps. The individuals and entities that seniors rely on for information and assistance, such as Property Managers, nurses, and caretakers, must have the correct information to communicate to them. Post-storm, they are also more likely to be taken advantage of by scams.**

Response: The key to preparing seniors for disasters is to prepare their caretakers. Providing ongoing training and thorough communication to organizations representing caretakers, nurses, and assisted living facilities would better prepare these valuable partners to prepare their clients sufficiently. Outside of caretaking facilities, many seniors live in affordable rental properties. Fortifying those properties and ensuring that property managers have strong, equitable plans and accurate information about the emergency management phases is critical.

**Challenge: Temporary Housing. Seniors needed help finding affordable and available temporary housing. Financial constraints also kept many from sufficiently stocking up on food and supplies. Several cases were reported post-Ian where elderly renters had to relocate so that the landlord could perform renovations. Reports also found that these**

### seniors often did not apply for a FEMA registration number to receive assistance.

Response: All survivors who experience disaster impacts should register with FEMA. This is a basic yet critical message that all disaster survivors should receive and an example of an improvement that could be made to ensure seniors can quickly recover from a disaster. Without a FEMA registration number, disaster survivors cannot access most FEMA and FDEM housing assistance programs, such as rental assistance and unmet needs immediate cash assistance.

**Challenge: Uninsured homes. Older adults are more likely to own homes that are not insured. Many have paid off their mortgages which require homeowner's insurance. Released from that requirement, many no longer carry insurance due to its high cost. Physical limitations can increase the difficulty of bagging sand or boarding windows before a storm.**

Response: The issues underlying high insurance costs are complex. While this private resource may be difficult to access, many public resources are available pre- and post-disaster, including federal programs from HUD and

USDA, state funding through Florida Housing Finance Corporation, and local SHIP funds. Communicating information on the availability of rehabilitation, purchase, repair, mitigation, and other home and rental funding, especially those prioritizing low-income seniors, would ensure these resources are quickly mobilized and fully expended.

With an understanding of these challenges, emergency management offices can apply these recommended responses and other best practices to enhance pre- and post-disaster engagement with seniors. Partnerships with social services organizations and agencies that work with older adults and seniors, such as local Centers for Independent Living (CIL) and Area Agencies on Aging (AAA), can offer ongoing opportunities to engage with seniors to learn about their needs and use that knowledge in disaster preparation and recovery.



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