



Habitat
for Humanity®



Hurricanes Florence and Michael

Progress and challenges one year after the storms

Edna and her family are now safe and dry again in their home in Bay County, Florida.

September 2019



Wilmington, N.C.

In September 2018, Hurricane Florence became the wettest tropical cyclone recorded in the Carolinas, and a month later Hurricane Michael swept in as the first Category 5 storm on record to hit the Florida panhandle. Combined, the two hurricanes left more than 100 people dead and caused an estimated \$29.4 billion in damage. Even though the devastation crippled hard-hit communities in North Carolina and Florida, competition for attention from a number of high-profile disasters over the past two years limited national attention and charitable donations.

Many jurisdictions lacked the government resources to mount a quick recovery, but local communities pulled together with organizations including Habitat for Humanity and did their best to help their most vulnerable neighbors. Recovery has been slowed significantly because the hardest-hit areas already suffered from a lack of decent, affordable housing. For example:

NORTH CAROLINA

Eastern North Carolina had an affordable housing shortage even before Hurricane Florence came through. After Hurricane Matthew in 2016 and Florence in 2018, the area faced an overwhelming loss. Thousands of residents continue to live in damaged structures or have had to make do with other unsuitable living arrangements while waiting to be able to pay for repairs.

- The deficit of affordable housing units rose from 190,000 to 300,000.¹ The remaining units, those that were either undamaged or that have been repaired, may no longer be affordable because of the shortage.
- Hurricane Florence also caused approximately \$12 million in crop losses, which contributes to economic challenges and displacement.²

FLORIDA

Many residents are still living in damaged homes, trailers or tents because they cannot afford to repair their homes. Even when they have the money for repairs, they face a shortage of construction workers to carry out the recovery. Residents in these areas are not only competing against each other for the remaining housing but also competing against construction workers looking for places to live.

- In Panama City, Florida, 90% of the homes and buildings were damaged.³
- 43% of the city's subsidized housing was damaged.⁴
- Housing competition has led the cost of a one-bedroom apartment to rise from \$600 to \$1,500 a month. Ten months after Michael, Bay County has only half the number of apartments that are needed to house its population.⁵

Habitat had a presence in these communities before the storms and continues to work with families to help them recover. Six months after the storms, local Habitat organizations had completed 294 emergency repairs so that families could stay in their homes while permanent repairs were underway. As of September 2019, Habitat had helped 897 families directly with services including debris removal, relocation assistance, guidance with insurance claims, repairs on their home, and new construction. Together, Habitat local organizations and their long-term recovery groups also aided thousands more with additional disaster and shelter interventions such as financial assistance, cleanup, emergency repairs, technical expertise, damage assessments, and nonfood items including the basic goods and supplies required to enable families to meet personal hygiene needs; prepare and eat food; provide thermal comfort; and build, maintain or repair shelters.

1. "As North Carolina Focuses on Getting Ahead of Hurricanes, Some Residents Are Hesitant to Move," *The Washington Post*, Sept. 4, 2019. Retrieved from: https://www.washingtonpost.com/national/as-north-carolina-focuses-on-getting-ahead-of-hurricanes-some-residents-are-hesitant-to-move/2019/09/04/f7bd88b6-cb36-11e9-a1fe-ca46e8d573c0_story.html.

2. "Florence Damage up to 1,950 Buildings in Cumberland County, N.C.," *Government Technology*. Retrieved from: <https://www.govtech.com/em/disaster/Florence-Damage-up-to-1950-Buildings-in-Cumberland-County-NC.html>.

3. "Nearly 8 Months After Hurricane Michael, Florida Panhandle Feels Left Behind," NPR, May 31, 2019. Retrieved from: <https://www.npr.org/2019/05/31/727905462/nearly-8-months-after-hurricane-michael-florida-panhandle-feels-left-behind>.

4. Ibid.

5. "Returning to Panama City After Hurricane Michael," CBS42.com, Aug. 1, 2019. Retrieved from: <https://www.cbs42.com/weather/returning-to-panama-city/>.

By the numbers

	NORTH CAROLINA (five affiliates)	FLORIDA (two affiliates)
repairs	118	26
rehab	1	0
new homes completed	1	1
disaster and shelter interventions	7,560	2,345

The road to recovery

In each of the affected areas, Habitat is helping communities build back stronger to be more resilient in future storms and to prevent the scale of displacement caused by past hurricanes. Our primary goal is to contribute to the community's affordable housing stock so that it is strengthened and sustained for the long term. When residents are forced to leave their small towns because affordable housing and employment opportunities have been wiped out, the exodus has a ripple effect on the town itself. With the loss of tax revenue and development opportunities, schools close, and the viability of these towns comes into question.

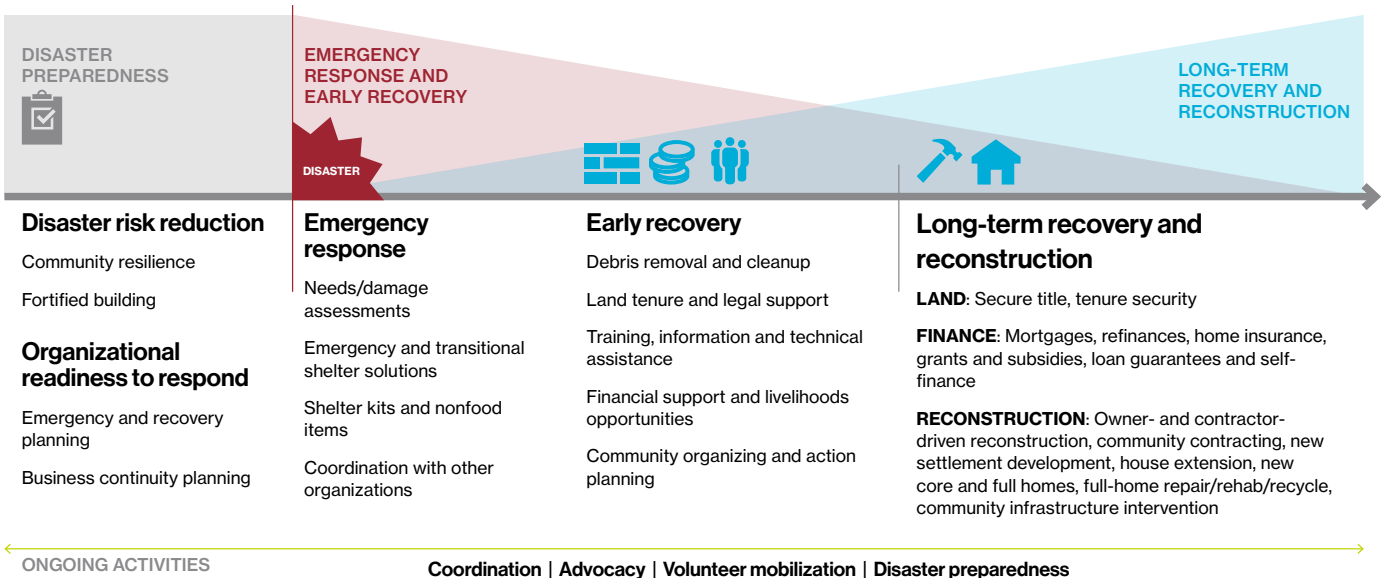
With help from Habitat for Humanity International, two Habitat organizations in Florida and five in North Carolina

have set aspirational goals to build new houses and repair those that can be salvaged. A funding gap of \$1.5 million must be met to allow Habitat to reach its combined goals in these communities where the devastation outweighed the capacity of local jurisdictions and recovery organizations to quickly meet the needs of the affected populations, and where thousands of families still are waiting for help:

- **In North Carolina:** Cape Fear Habitat for Humanity, Craven County Habitat for Humanity, Crystal Coast Habitat for Humanity, Fayetteville Area Habitat for Humanity, and Scotland County Habitat for Humanity.
- **In Florida:** Bay County Habitat for Humanity and Chipola Area Habitat for Humanity.

Pathways to Permanence

Habitat's work is guided by our Pathways to Permanence framework, which helps families through the long-term process of moving into safe, affordable, permanent homes after a disaster, with priority given to supporting the most vulnerable households. Reconstruction in Florida and North Carolina will take many years and will require significant funding. We have established a plan through June 2020 in the first phase of long-term recovery for communities affected by Michael and Florence. Your donations will help Habitat work alongside more families as they recover and seek to move into safe, decent, affordable places to live.



florida

Gratitude replaces a grandmother's fear

With inadequate resources to move out of harm's way as Hurricane Michael blasted toward Florida's Gulf Coast on Oct. 10, 2018, Edna and her family decided to ride out the storm in her home. Edna and her daughter, granddaughter and four great-grandchildren were spared injury, but Edna's house was not so lucky. The powerful storm sent a telephone pole crashing onto the roof, terrifying the family and opening the house to water and debris that caused significant damage throughout the home.

Living on a fixed income with no insurance, Edna feared that she would not be able to repair her home. Then she found out about Habitat for Humanity. Edna applied for help, and Habitat approved her application for a new roof. In addition, Habitat for Humanity of Bay County partnered with another nonprofit organization, All Hands and Hearts, to repair the water-damaged interior of Edna's home.

One year after the storm, Edna says she is grateful for the organizations that helped her restore her home and prayerful that her community never has to face such destruction again.



north carolina

Rebuilding her home and paying it forward

Dorothy thought she had no choice but to make do in a damaged home after a limb tore a 3-foot hole into her roof as Hurricane Florence pummeled Scotland County, North Carolina, a year ago. With no insurance coverage and a rejection from the Federal Emergency Management Agency, Dorothy was stuck with a hole over the back corner of her bedroom and water damage inside the house.

In December 2018, Dorothy found that she could apply to Habitat for Humanity to help her repair her roof. She got the call accepting her application two days later, on her birthday. Filled with gratitude for the partnership and hope for the future, Dorothy started volunteering to work with Habitat in every way she could. She became such an asset that she was offered a part-time job to replace someone who was leaving the nearby Habitat for Humanity ReStore. Dorothy received help from Habitat, and she is paying it forward.

With the help of Habitat volunteers, Dorothy got her roof and ceiling replaced, and other organizations joined with Habitat to do more. A Baptist Men's Group put in new drywall, and volunteers from United Way's Day of Caring worked alongside Dorothy to paint three rooms.

The roof would have cost \$5,000, but local contractors have given Habitat for Humanity of Scotland County a discount. The \$3,000 cost of Dorothy's new roof was covered by grant money Habitat has received to help repair 130 storm-damaged roofs in the county.

A local broadcast media outlet featured Dorothy in its coverage of the hurricane recovery efforts in 2019. Standing in her yard, wearing her Habitat shirt, Dorothy looked into the camera and recalled her experience: "I had nowhere to go" when the hurricane damaged her home, she said. "Habitat has been a blessing to me."



everyone

needs a place to call home



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