



Recovering after hurricanes Florence and Michael

# Six-month update

# Habitat for Humanity responds to widespread need for help

Full recovery remains challenging six months after two powerful hurricanes laid waste to communities in North and South Carolina and devastated much of the Florida Panhandle, along with areas of Georgia and southern Virginia. Combined, hurricanes Florence and Michael harmed more than 5 million households and left nearly 100 people dead in September and October 2018.

Many of the affected communities lacked the government resources to mount a quick recovery. Local Habitat for Humanity organizations operating in the regions partnered with public and private agencies to assess the damage and develop short- and long-term recovery plans. In the immediate aftermath, Habitat for Humanity International deployed Disaster Corps volunteers and Mobile Response Units to complement and supplement skills and expertise on the ground.

Habitat's early recovery phase was guided by our Pathways to Permanence framework that works with families from the start to help them through the long-term process of moving into safe, affordable, permanent homes after a disaster, with priority given to supporting the most vulnerable. Three affiliates in Florida and eight in North and South Carolina responded to early recovery efforts, helping with cleanup and assisting families with insurance claims and other immediate services in the first three months. After the immediate response and cleanup, we moved into the next phase of our recovery strategies.

Five of the affiliates in North Carolina and two in Florida remain engaged in the long-term response with Habitat for Humanity International. In the first six months, Habitat aided 565 families directly with services ranging from debris removal to assistance with relocation, guidance with insurance claims, and repairs on their homes. Construction also has begun, with a goal of completing 57 new homes by June 2020, along with repairing 362 homes and rehabilitating 51 other residences

in the hurricane recovery areas in the months ahead, depending on additional funding.

Considering the scale and scope of these disasters and their effect on affordable housing, reconstruction will take many years and require significant funding. Habitat has outlined a plan to help communities build back over an 18-month time frame, from January 2019 to June 2020, in the first phase of long-term recovery. High-risk areas will require constructing stronger, more resilient homes to withstand the next disaster through the FORTIFIED Home™ Program of the Insurance Institute for Business and Home Safety.

## Numerous issues challenge rapid progress, including:

- Parts of North Carolina still suffer from standing water.
- Volunteer accommodations may be scarce.
- Most impacted areas suffer from delayed assistance from the Federal Emergency Management Agency and insurance determinations.
- Municipalities have yet to determine their plans and policies.
- Many Habitat affiliates are small to medium size, serving an average of two to six households per year. These affiliates need more internal capacity to undertake large-scale recovery operations.
- In October 2018, Congress approved \$1.68 billion in disaster recovery aid for Hurricane Florence through the Department of Housing and Urban Development's Community Development Block Grant for Disaster Recovery program. The funds have yet to be distributed to the devastated communities and disaster survivors in North and South Carolina. As of early May 2019, no public funding had been allocated for Hurricane Michael recovery efforts.

Despite the difficulties, Habitat and the communities served are seeing some success.

## Hurricanes Florence and Michael

### families served

**292** by three-month early recovery snapshot  
**273** additional families by first six months snapshot

**565** total families served in the first six months

### interventions by type in the first six months:

**3,484** nonfood items  
**3,825** instances of information assistance  
**432** damage/habitability assessments  
**250** debris removal sites  
**58** cleanup assistance requests filled  
**294** emergency repairs completed  
**314** technical expertise and assistance cases  
**70** cases of financial assistance

**8,727** total interventions performed in the first six months

**Goals that can be met**  
by June 2020 with  
increased funding:

**Serve 470 households**

- 57 new homes
- 362 repairs
- 51 rehabs

**Current funding gap  
combined: \$4,196,815**

**Habitat's long-term hurricane recovery plans include:**

- Building new homes that are more durable and resilient in weather-sensitive areas, applying FORTIFIED codes and building practices designed to strengthen homes, including using energy efficiency as a guide.
- Prioritizing vulnerable groups and displaced populations within recovery programs, including veterans, senior citizens, people with disabilities, and low-income families (especially those in damaged or destroyed public housing).
- Providing long-term recovery group leadership locally to ensure community collaboration and partnership to holistically serve survivors more effectively.
- Offering disaster preparedness training to help both affiliates and homeowners better withstand the next disaster.
- Advocating at the state and local levels to ensure low- to moderate-income homeowners are prioritized in the Disaster Response-Community Development Block Grant state action plan.

## Building strength in North Carolina after Hurricane Florence

Five Habitat organizations in North Carolina are in partnership with public and private organizations and donors committed to alleviating housing shortages and substandard housing. The level of hurricane damage and the timing of solutions vary from community to community, but all the communities have populations that include vulnerable people with limited resources, and they all share the need for quality, affordable housing. Residents in many of the hardest-hit areas include older people with low incomes, veterans, people with disabilities, and those who lived in public housing. Habitat affiliates are seeking to increase their capacity and, anticipating additional funding, have set the following realistic building goals in their service areas:

- **Cape Fear Habitat for Humanity**  
*13 new homes, 40 repairs, two rehabs*
- **Craven County Habitat for Humanity**  
*11 new homes, 75 repairs, one rehab*
- **Crystal Coast Habitat for Humanity**  
*Two new homes, 33 repairs, one rehab*
- **Fayetteville Area Habitat for Humanity**  
*15 new homes, 15 repairs*
- **Scotland County Habitat for Humanity**  
*Three new homes, 142 repairs, one rehab*



## Spotlight on Fayetteville and Spring Lake

Low-income residences in Cumberland County, North Carolina, including the city of Fayetteville and the town of Spring Lake, were most severely damaged by Hurricane Florence, especially those communities where families were washed out two years before by Hurricane Matthew. The flooding brought on by the 2018 storm dramatically increased the number of displaced households that have not yet recovered.

To assess community needs, Habitat leaders conducted town halls and door-to-door canvassing in hard-hit, low-income areas, and communicated with people via churches, grocery stores, etc.

In the first six months, Fayetteville Area Habitat completed 25 damage/habitability assessments and made

plans to make critical repairs on a minimum of 15 homes, with an average of three individuals per home for a total of 45 people. Five of the 15 homes in the Spring Lake area are finished, and Habitat expects to complete the remaining 11 by the end of July.

As part of its hurricane response, Fayetteville Area Habitat is building new homes and making repairs. In a planned 47-home neighborhood called Oakridge Estates, 15 homes have been designated for disaster survivors. Infrastructure already has been completed on those houses, and the rest of the work is underway.

Neighboring counties also are seeking Habitat's help. Fayetteville Area Habitat for Humanity is the only affordable housing provider in the area.



### Finally, a way back home

Casendia uses a wheelchair and had been unable to return to her home after Hurricane Florence's flooding destroyed much of the structure inside and outside, including her access ramps. Habitat replaced her HVAC system, made other interior and exterior repairs, and rebuilt entry points. In April 2019, Casendia went inside her house in her wheelchair up a new ramp for the first time since Sept. 17, 2018, when she was forced to evacuate. North Carolina Baptist Mission and Home Builder Institute of Fort Bragg partnered with Habitat to repair Casendia's home.



## A steady effort to regain ground in Florida

Bay County Habitat for Humanity and Chipola Area Habitat for Humanity are the two affiliates in Florida engaging in long-term response. In Bay County, new estimates show that Hurricane Michael destroyed 1 in 5 homes – 20 percent of the housing stock. In New Washington and Jackson counties, which are serviced by Chipola Area Habitat, communication providers estimated they would not be able to fully restore service before the end of April 2019, especially in rural areas.

Housing shortages are extreme throughout the areas, and both affiliates are focusing on new construction and rapid repairs in collaboration with public- and private-sector partners and other nonprofit organizations. Chipola sees

the potential for building single- and multifamily homes to increase the housing stock. With additional funding, the two affiliates expect to reach the following goals for rebuilding by June 2020 in the first phase of long-term recovery:

- **Bay County Habitat for Humanity**  
*Six new homes, 45 repairs, 45 rehabs*
- **Chipola Area Habitat for Humanity**  
*Seven new homes, 12 repairs, one rehab*

Disaster Corps volunteers help with cleanup after Hurricane Michael destroyed homes and neighborhoods in Bay County, Florida.



## Spotlight on Chipola Area Habitat for Humanity

Among the ripple effects of the storm's devastation are the decreases in the number of students enrolled in school and the number of workers employed in the area. Affordable housing is particularly critical to helping families return to rural communities of Jackson and New Washington counties. Chipola Area Habitat for Humanity is focusing on serving Habitat homeowners, seniors and uninsured residents of the devastated areas.

Using volunteers has not been as easy. The area has only a few RV parks, and all are full. One church is building a volunteer center, so volunteer housing is expected to improve soon. With volunteers, the affiliate can add to its capacity to serve more households.



### Retired senior moves from insecurity to stability

George had been renting a substandard dwelling, with little hope for improving his living conditions, for 10 years before he heard about Habitat. Things began to look up after he attended a Habitat homeownership program orientation. Then Hurricane Michael slammed into the Florida panhandle, destroying homes and disrupting thousands of people's lives.

On a fixed income, and with no insurance or homeownership papers, George had few options for financial assistance to make repairs on his rental. The home was nearly uninhabitable, with a damaged roof and interior. Members of George's church assisted him with tarping the roof and securing his personal items, but he did not have hot water and other amenities after the storm.

Chipola Area Habitat for Humanity quickly accepted George into Habitat's program and prioritized the rehab work on a vacant house that George could purchase.

Habitat staff members and volunteers have removed trees from the house and the yard and have reconstructed the back porch. Repairs are underway on the roof, the walls, and the flooring before George's expected move-in date of June 15.

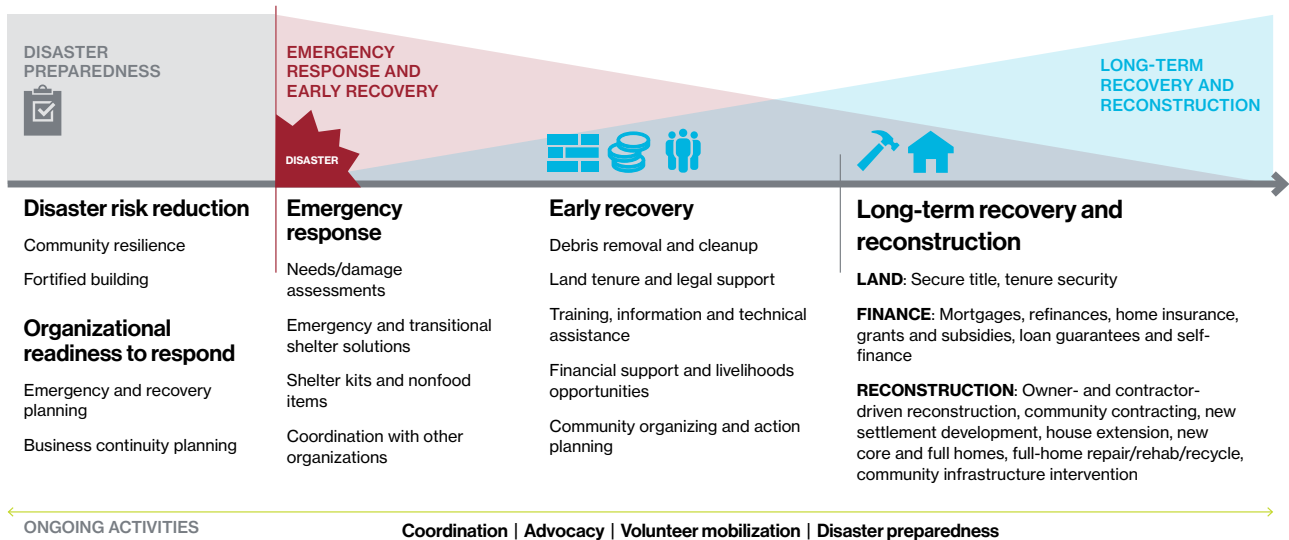
George expressed deep gratitude to Habitat and our partners Wells Fargo Team Member Volunteer Program and the AARP Foundation. Now he can look forward to living out his retirement years in a stable, secure home of his own.





Pathways to Permanence is Habitat’s framework for helping families move into safe, affordable and permanent homes after a disaster.

## Pathways to Permanence



# everyone

needs a place to call home



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