



Hurricane Ian Update

01.02.2024



Volunteers across Florida are helping Habitat serve their neighbors who were affected by Hurricane Ian in the fall of 2022.

On Sept. 28, 2022,

Hurricane Ian struck Florida's Gulf Coast as a Category 4 hurricane, causing extensive flooding and wind damage across the state. It was the fifth strongest hurricane to make landfall in the United States, and it battered cities for eight hours with heavy rain and relentless winds that reached 150 miles per hour. Even as it weakened to a Category 1 hurricane, it continued to cause power outages, more flooding and high storm surges as it traveled along the East Coast. The National Oceanic and Atmospheric Administration estimated total losses to be more than \$114 billion, making Ian one of the costliest hurricanes in Florida's history.

Emergency response and early recovery

Habitat affiliates in the path of the storm experienced damage to their administrative offices, Habitat ReStores, Habitat homes and staff members' homes. Affiliate infrastructure was significantly impaired and needed to be addressed before community response could begin. As soon as it was safe to do so, Habitat began reaching out to homeowners to conduct assessments, provide housing counseling, guide families through insurance claims and FEMA registration processes, and provide emotional support to those in need of assistance. Habitat offices that were less affected by the storms stepped up to help their neighbor affiliates and collected and distributed shelter kits and household goods. Generous corporate and individual donors provided much needed financial gifts to support response recovery interventions.

Items funded by the emergency response and early recovery gifts include:

- Construction materials.
- Financial assistance to survivors.
- Distribution of shelter and cleaning kits. Warehouse space for affiliate storage.
- Heavy equipment and other building tools.
- Volunteer management.
- Vehicles and travel costs related to hurricane recovery.
- Pay for contractors, affiliate staff members and new program managers.
- Office and Habitat ReStore repairs.
- Affiliate office utility payments.

Hurricane Ian response by the numbers

6 Habitat affiliates

were either affected by or were responding to the disaster.

9 Habitat ReStores

were severely damaged, and four of them were closed for extended time because of the extent of the damage.

383,081 households across 26 counties

received Federal Emergency Management Agency assistance.

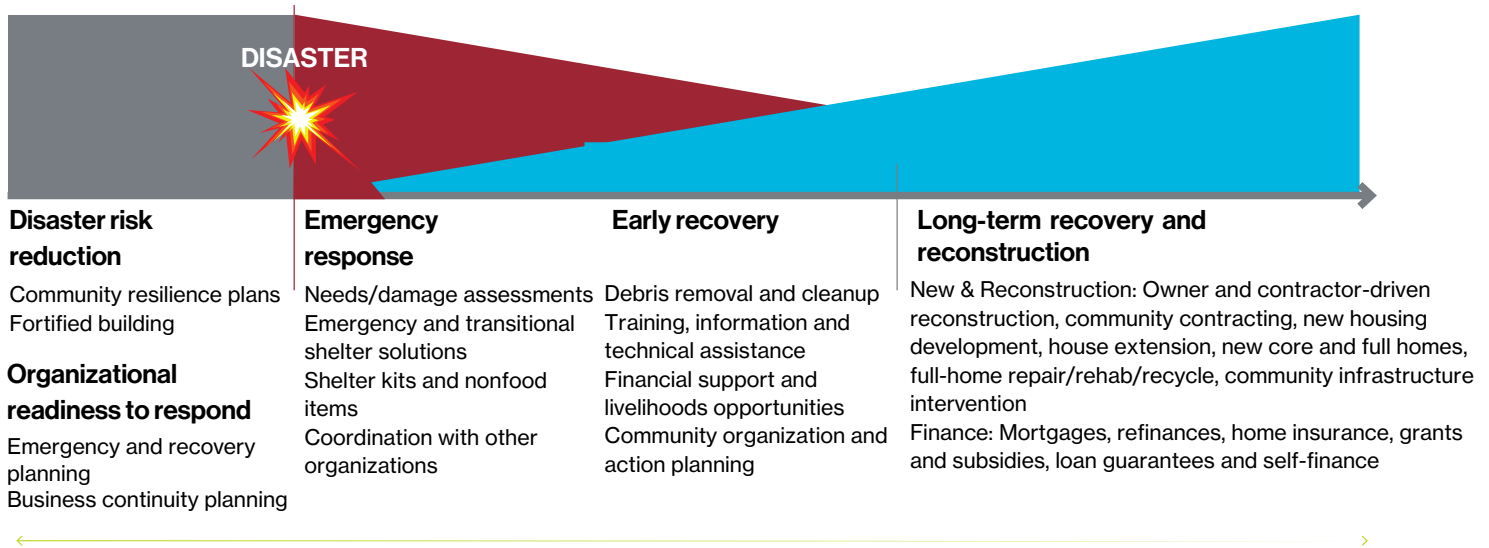
11 Habitat affiliates

mobilized shelter kits and household goods across Florida.

Englewood, Florida, was hit hard by Hurricane Ian. Generous donors have equipped Habitat to help families in Englewood and throughout Florida as they recover from the disaster.



Pathways to Permanence - our framework for readiness, response, recovery and reconstruction



Affiliates' critical needs after Hurricane Ian

The large scale of this disaster, which was exacerbated by Hurricane Nicole that followed only days after Ian, combined with the effects of affordable housing and the insurance crises that existed before the disaster, left affiliates in Florida in need of critical support in the following areas.

Navigating FEMA and insurance assistance

Because Habitat offices and ReStores were also severely impacted by the storms, affiliates were experiencing a long wait for their own insurance claims. Waitlists for assessors and increased processing times delayed the recovery of operational infrastructure. Meanwhile, affiliates



Habitat Charlotte volunteers have stepped up to help local families recovering from the hurricanes.

helping survivors navigate insurance claims and apply for FEMA assistance, while supporting the processes for denials and appeals. Insurance and FEMA payouts must be processed before rebuilding can begin to avoid duplication of benefits, which delayed some re/construction projects.

Hiring additional qualified staff

Habitat staff members affected by Ian were experiencing fatigue, as they took on the roles of both disaster survivors and responders. The need for self-care strategies was imperative, as was the need to hire qualified staff members to offset the increased workload. Unfortunately, affiliates were having difficulty hiring qualified subcontractors and construction staff members because higher-paying for-profit construction companies were saturating the local market.

Strategic planning

Strategic planning was a major focus as affiliates performed early recovery work, repaired operational infrastructure and planned for long term recovery. Affiliates had to figure out how to operationalize their new post-disaster normal, recognizing that disaster response will be integrated into affiliate operations for many years to come.

Long-term affiliate needs

Housing assistance for disaster-affected households	Early and long-term recovery interventions to help affected households start along the path to permanent housing solutions, replace damaged housing stock, and offer new homeownership opportunities for displaced populations. Includes damage assessments, debris removal, emergency repairs, financial assistance, nonfood item distribution, permanent repairs and new home construction.
Resilient building	Constructing homes that are more durable and meet FORTIFIED Home™ guidelines that strengthen the structure, sealing the home against wind and rain, and building safe rooms.
Operational support	Training staff members and using systems to take on large-scale recovery operations in addition to already scheduled construction projects. This equips affiliates to rebuild the critical capacity needed to assist communities with ongoing early recovery efforts and develop a long-term recovery strategy. Included in this are staff compensation, coordination coordination, equipment, tools, office and ReStore rent and utilities, permits, public events and compliance with safety and Centers for Disease Control regulations.

Long-term recovery planning

Habitat is engaging two vital components to build community resilience:

Disaster preparedness:

Through Habitat's Pathways to Permanence framework, our goal is to build back better after disasters and to help communities prepare for future disasters. As such, disaster preparedness training is a key component of preparing affiliates and homeowners to better withstand potential disasters.

Advocacy:

Disaster Response-Community Development Block Grant funding is the main federal program used for housing-related disaster recovery. Unfortunately, it can take years for the funds to reach families. Habitat Florida is engaging members of Congress to support federal programs that meet the housing needs of low-income residents after a disaster and is advocating for Florida's Community Development Block Grant funding action plan by collaborating with state policymakers as soon as disaster strikes and sharing how they could structure the action plan to best benefit those Habitat serves.

Habitat Florida affiliates' hurricane recovery accomplishments to date

Several incredibly generous donors provided gifts to Habitat Florida for disaster recovery efforts.

Without these funds from generous donors, it is very likely these affiliates would not have been able to complete these repairs or build any new homes for the year.

Interventions by type:

- 359** nonfood items
- 1,448** instances of information assistance
- 605** damage and habitability assessments
- 39** debris removal sites
- 38** cleanup assistance requests filled
- 127** emergency repairs completed
- 45** technical expertise and assistance cases
- 167** cases of financial assistance
- 202** permanent repairs

Charlotte County Habitat for Humanity, Florida

Generous donations made toward hurricane relief have been used by Charlotte County Habitat to accomplish the following to date:

Covering program-related operational costs

Habitat Charlotte County used the initial funds to cover travel expenses to Habitat homes for damage assessments and repair work, recovery-related community meetings, and dropping off supplies to community partners and a distribution center. The affiliate also purchased equipment for home repairs and

rebuilt, including hiring qualified subcontractors. The affiliate was especially grateful to be able to cover the unexpected costs for wages, utilities and construction materials to repair and rebuild its four Habitat ReStores and its main office.

Providing direct interventions in the community

- 16** new homes constructed.
- 100** damage and habitability assessments.
- 129** information assistance requests.
- 1** emergency repair.
- 11** technical expertise and assistance requests.
- 61** permanent home repairs.

McCobee's story

McCobee received an amazing Christmas gift in December 2021 when she was approved for Charlotte County Habitat's homeownership program. Even though she and her two children were living with extended family in a small home, McCobee barely made ends meet. The walls of her new home were raised in March 2022, and construction was moving along nicely. Just 11 days before Hurricane Ian struck, McCobee and a group of local volunteers hung the beautiful green siding on her new home. The house that McCobee and her children were temporarily sharing with family was severely damaged, leaving many of the rooms uninhabitable. Her Habitat home, however, suffered minimal fascia and soffit damage – not one shingle was lost! McCobee signed the closing papers to her safe, secure and affordable home 114 days after the hurricanes. Today, McCobee and her kids each have their own room and their own beds in a safe, durable home built with Charlotte County Habitat.

St. Lucie Habitat for Humanity, Florida

The St. Lucie Habitat affiliate was not affected by the hurricane, but it used grant funds and other donations made toward hurricane response to help the Charlotte County affiliate distribute **104 nonfood items**.

St. Lucie Habitat sourced, shopped, picked up and **distributed 26 cleanup and emergency repair kits with the** help of volunteers from the local Boys & Girls Club. It also loaned a 16-foot box truck to Charlotte County Habitat to store and deliver the kits where they were needed most.

Talique's story

Talique is 18 years old and is helping his family build a home with St. Lucie Habitat. He volunteered to help assemble and package cleanup and emergency repair kits, saying that he felt it was a great opportunity to make a difference in the lives of families affected by Hurricane Ian. Talique is also thankful to St. Lucie Habitat for helping his family achieve their dream of owning an affordable, decent home. Every person or family who builds or repairs their home with Habitat performs sweat equity toward the construction costs of their home. Many affiliates expand sweat equity off the build site to creative volunteer opportunities. Assisting with the cleanup and emergency kits was Talique's participation toward his family's sweat-equity hours. He was happy to help his neighbors in need while moving his family closer to building their new home.

Arcadia-DeSoto County Habitat for Humanity, Florida

The hurricane devastated DeSoto County, Florida. Thousands of homes were destroyed, incurred extreme flood damage or were too damaged to stay in. Many who had standing structures to call home after the storms did not have running water, heat or air conditioning, toilet facilities, a secure roof, or electricity for weeks – or even months. Mold was a serious health concern for hundreds of families. Arcadia-DeSoto County Habitat immediately began helping local families, committing to assist the community in any way possible. The affiliate repurposed its ReStore facility to distribute basic items, such as clothing, food, water and household items, to any community member in need. Other residents' needs were considered on a case-by-case basis, and help was provided whenever possible. For example, several families needed replacement bedding because of damage from floodwaters, and the affiliate provided new and clean used bed sets for those families.

Arcadia-DeSoto County Habitat is working with homeowners, the local government and other agencies to complete necessary repairs. Many families were forced to relocate or live in unsafe conditions until repairs could be finished. In response to the great need, the affiliate transformed its critical home repair program into a disaster repair program. A large number of repair applications were received, and the affiliate's

staff worked with homeowners to obtain the necessary paperwork to ensure they received the maximum amount of assistance without a duplication of services. The construction staff evaluated repair needs and compiled lists of necessary materials while working on repairs with families who completed the requirements. In addition to repair requests, Habitat is addressing FEMA appeal and insurance support needs. The full recovery process is expected to continue over the next three to five years.

Grant funds and donations made toward hurricane relief have been used by Arcadia-DeSoto County Habitat to accomplish the following to date:

Covering program-related operational costs

- Construction supervision.
- Volunteer management.
- Staff compensation.
- Office rent and utilities.

Providing direct interventions in the community

- 14** damage and habitability assessments.
- 24** information assistance requests.
- 21** technical expertise and assistance needs.
- 45** nonfood items.
- 8** permanent home repairs.





Family story

Hurricane Ian caused over 2 feet of flooding in the home of a family in a low-income neighborhood in Orlando, Florida. The yard was filled with debris and much of the home was damaged. Staff members from Habitat of Greater Orlando & Osceola County helped the family with emergency food stamps, health resources, FEMA contact and insurance information, resources for debris cleanup, and referrals for financial assistance.

Habitat for Humanity of Greater Orlando & Osceola County, Florida

Generous donations and grants made toward hurricane relief have been used by Habitat of Greater Orlando & Osceola County to accomplish the following to date:

Covering program-related operational costs

- Providing disaster preparedness supplies for 50 houses, including recovery-related travel and a public event to distribute the supplies.
- Purchasing items to fill 5-gallon buckets for affected households: 47 households received Walmart gift cards of \$25 each.
- Clearing a home construction lot that had been affected by Hurricane Ian with blown-in debris and downed trees.

- Checking on 496 households to obtain assessment information forms; offer information and resources; and provide referrals for insurance claims, FEMA, county assistance, etc.

Providing direct interventions in the community

- 140** damage assessments.
- 290** information assistance requests.
- 1** debris removal job.
- 13** technical expertise and assistance request.
- 47** financial assistance needs.
- 134** nonfood items.

Habitat for Humanity South Sarasota County, Florida

Generous donations and grant funds made toward hurricane relief have been used by Habitat South Sarasota County to accomplish the following to date:

Covering program-related operational costs

- Construction tools.
- Habitat ReStore furniture vouchers for affected families.
- Mortgage forbearance for families living in Habitat homes.
- Subcontractor expenses and repair materials. Administrative operations.

Providing direct interventions in the community

- 196** damage and habitability assessments.
- 1,000** information assistance requests.
- 6** debris removal and cleanup jobs.
- 120** emergency repairs and financial support requests.
- 76** nonfood item distributions.
- 120** permanent repairs.



Becky Lucas, CEO of Habitat for Humanity of Lee and Hendry Counties, speaks to volunteers working on a Habitat home.

Habitat for Humanity of Lee & Hendry Counties, Florida

Making landfall in Cayo Costa, a barrier island just west of Lee County's Fort Myers, Habitat for Humanity of Lee & Hendry Counties sustained major damage from Hurricane Ian. The storm destroyed their administrative offices and 2 ReStores experienced major flooding and roof damage, leading to the loss of 100% of their inventory. As soon as it was safe to do so, affiliate staff got right to work helping their community.

Covering program-related operational costs

- Office rent and utilities.
- Volunteer management.
- Staffing hurricane resource sites and creating a dedicated hurricane recovery program.
- Distributing home preservation and safety items, such as roofing kits, cleaning supplies, food, water and toiletry items.

Providing direct interventions in the community

66 new homes constructed. Up from 45 in the previous fiscal year.

1,063 families served through their housing counseling program.

880 information assistance requests.

35 permanent repairs.

100 permanent repairs in progress.

Erik and Marangie's story

Before the hurricane, Erik and Marangie were already overpaying to rent their cramped, one-bedroom apartment. After the hurricane hit and their apartment complex was flooded, their rent went up not once but two times – making it impossible for them to afford. They partnered with Habitat to build a permanent home for their children where they can play, grow and make plans for the future.

Habitat for Humanity of Southeast Volusia County, Florida

Volusia County is no stranger to hurricanes, however, no one could have prepared for the massive amounts of flooding that devastated the area after Hurricane Ian. The Southeast Volusia Affiliate prepared for wind damage that usually occurs from hurricanes, helping seniors secure shutters and keeping tarps and roofing materials on hand for repairs. Fortunately, the homes built by Habitat were high and dry but hundreds in the community had up to 3 feet of water intrusion in their homes. The biggest issue was that the majority of the homes that were flooded were not located in a flood zone. Although the heavy rain was due to the hurricane it was not covered under the homeowners' Hurricane deductibles. If they did not have separate flood insurance, they did not receive insurance assistance, which was the case for the majority of disaster repairs in this area.

Covering program-related operational costs

- Disaster Repairs, including repair materials and subcontractor labor
- Disaster Preparedness materials and resources
- Creating a Hurricane Recovery Program

Providing direct interventions in the community

- 35** disaster repairs.
- 50** disaster assessments.
- 5** new home built since the storm.
- 250** instances of information assistance.
- 150** disaster preparedness resources distributed.
- 105** disaster resource kits distributed.

Maggie's story

The damage from a hurricane can affect everyone regardless of your demographics or position. Maggie, a local police officer, single parent, and community leader, had 2 feet of flooding damage in her home and tried taking care of things the best she could. Southeast Volusia Habitat was able to step in and help repair her home back to its original condition before the storm. She can now focus on serving and protecting the community.



Southeast Volusia Habitat for Humanity held a Disaster Preparedness event and gave 105 disaster prep bags away to families along with hurricane resources to dozens more.

Thank you!

The generous gift from donors greatly helped Habitat affiliates in Florida provide disaster response and recovery assistance to individuals affected by Hurricane Ian. Thank you for helping parents, veterans, older adults and countless others rebuild their homes and lives!



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