



**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
**SITUATION REPORT**  
**September 20, 2017, 2:00 PM EDT**

**Hurricane Irma (Category 4) – Florida**

**Overview.** On Sunday, September 10, 2017 at approximately 9:10 am, Hurricane Irma made landfall on Cudjoe Key in the Lower Florida Keys as a Category 4 storm. Hurricane Irma has weakened to a tropical storm and has maximum sustained winds of 70 mph with higher gusts; although peak wind gusts from Irma included 142 mph at Naples Airport, 130 mph at Marco Island, 122 mph in Lely, and 120 mph at Big Pine Key, FL.

**Situation.** Areas impacted by Hurricane IRMA continue to recover. Florida continues restorations and power has been restored to 98 percent of affected customers.

**Declaration Activity**

**FEMA-4335-DR-VI (U.S. Virgin Islands)**

- Incident Period: September 06, 2017 - October 01, 2017
- Major Disaster Declaration declared on September 07, 2017
- Provides: Individual Assistance for 2 (County-equivalent) / Public Assistance for 3 County-equivalent
- Federal Coordinating Officer: (TBD)
- Designated counties: St. Croix Island / St. John Island / St. Thomas Island

**FEMA-4336-DR-PR (Puerto Rico)**

- Expedited Major Disaster Declaration approved on September 10, 2017
- Hurricane Irma beginning on September 5, 2017 and continuing
- Provides: Individual Assistance for 2 Municipalities / Public Assistance for 2 Municipalities  
Federal Coordinating Officer is Alejandro De La Campa
- Designated counties: Culebra (Municipal) and Vieques (Municipal)

**FEMA-4337-DR-FL (Florida)**

- Major Disaster Declaration approved on September 10, 2017
- Hurricane Irma beginning September 4, 2017 and continuing
- Provides: Individual Assistance and Public Assistance for 9 counties / Public Assistance for 58 counties / Hazard Mitigation for all counties and tribes statewide
- Federal Coordinating Officer is Justo Hernandez
- Designated counties: Alachua, Baker, Bay, Bradford, Brevard, Broward, Calhoun, Charlotte, Citrus, Clay, Collier, Columbia, DeSoto, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Glades, Gulf, Hamilton, Hardee, Hendry, Hernando, Highlands, Hillsborough, Holmes, Indian River, Jackson, Jefferson, Lafayette, Lake, Lee, Leon, Levy, Liberty, Madison, Manatee, Marion, Martin, Miami-Dade, Monroe, Nassau, Okaloosa, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Santa Rosa, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Taylor, Union, Volusia, Wakulla, Walton, Washington

## PRIORITIES FOR HUD

- **Protect the health and safety of HUD employees.** HUD regional offices are closely monitoring the storm and guidance provided by state and local officials to protect the health and safety of HUD personnel. HUD offices will make decisions on office closures based on local information. Office of Field Policy and Management (FPM) is tracking and reporting office closures.
  - All offices are open except for the San Juan Field Office.
- **Assess potential impacts to HUD programs and clients:**

Healthcare Section 232/242	Number of Properties in the Impacted (PDD) Area	Number of Beds in the Impacted (PDD) Area
Virgin Islands	0	0
Puerto Rico	0	0
Florida	178	23,530
Georgia	2	130
South Carolina	1	88
<b>Total</b>	<b>181</b>	<b>23,748</b>

Multifamily Housing	Number of Properties in the Impacted (PDD) Area	Total Number of Units in the Impacted (PDD) Area	Number of Assisted Units in the Impacted (PDD) Area
Virgin Islands	2	52	52
Puerto Rico	3	224	222
Florida	862	94,395	44,006
Georgia	741	70,817	35,967
South Carolina	505	35,400	21,270
<b>Total</b>	<b>2,113</b>	<b>200,888</b>	<b>101,517</b>

Public and Indian Housing	Number of Housing Authorities in the Impacted (PDD) Area	Total Number of Housing Authority Properties Impacted (PDD) Area
Virgin Islands	2	191
Puerto Rico	19	0
Florida	31	214
<b>Total</b>	<b>52</b>	<b>405</b>

- **Coordination of long-term recovery efforts**

### Actions Taken

- HUD staff that visited St. Thomas over the past weekend reported the work to assist impacted families on the island will be very challenging given the disruptions in electricity, cellular service, and office structures. The local housing authority, Virgin Islands Housing Authority (VIHA), is working under tents with paper and pencils for residents to complete forms.
- Local St. Thomas news reported Monday that all residents remaining in the Tutu Highrise Apartments were being relocated to shelters in advance of Hurricane Maria.

- HUD staff requested, under Mission Assignment (MA) from FEMA, on-site at the FEMA Interim Operating Facility (IOF) in Tallahassee. Nikel Bailey and Tony Hebert will be on the ground this week in Tallahassee to begin that work. After FEMA Joint Field Office (JFO) is set up in Orlando or Tampa, additional staff will join the Florida team including Jerrie Magruder who will lead the JFO for HUD.
- Mission Assignment (MA) with FEMA was executed for the Housing Recovery Support Function (RSF) in Florida. FEMA requested HUD presence on-site at their Interim Operating Facility (IOF) in Tallahassee for the Housing RSF beginning this week. Initial team identified for this work and being scheduled.
- FEMA Region 2 Federal Disaster Recovery Coordinator discussed HUD engagement in Puerto Rico and US Virgin Islands with HUD Field Office Director Maldonado. MAs for the Housing RSF likely to be issued to HUD within the next week (pending potential impacts and delays from Hurricane Maria). Three bi-lingual HUD staff are identified for work on the MA in San Juan, including one staff member from the San Juan Field Office.
- An examination of the available American Housing Survey estimates information about market housing and insurance for four metro areas. Notable are the number of homes estimated to not have homeowner's insurance, particularly those homes that do not have a mortgage. Not being insured places the home and family finances at great risk. Notable are the high rates of no insurance coverage in homes without mortgages. Renters are at particular risk, with dramatically more not having insurance than having insurance. Past studies have shown that families without insurance recover more slowly than those with insurance:

Selected Characteristics of Housing Units in Hurricane Areas (2013 AHS Data)			Jacksonville		Miami		Orlando		Tampa	
			Other Homes	Mobile Homes	Other Homes	Mobile Homes	Other Homes	Mobile Homes	Other Homes	Mobile Homes
Owner	With mortgage	With insurance	194,096	11,191	645,250	3,946	261,006	6,497	378,515	8,246
		No insurance	3,291	1,524	53,368	1,906	4,896	665	10,746	790
	No mortgage	With insurance	96,092	6,191	342,007	4,497	163,281	21,301	213,346	22,355
		No insurance	11,474	6,549	129,247	16,106	22,268	8,588	48,187	38,254
Renter		With insurance	53,626	1,911	104,847	598	87,144	1,332	92,389	1,496
		No insurance	113,254	11,168	666,884	10,188	226,974	9,221	248,016	23,196

- SNAPS currently has a technical assistance provider on the ground in Houston to coordinate disaster relief efforts. Daily updates are given to the DAS for Special Needs and SNAPS, in order to keep staff informed of the issues surrounding the disaster.

### **Next Steps**

- Displaced public housing families receiving tenant protection vouchers from VIHA will need to be able to work with housing authority staff for in-person program briefings. Given the current conditions, it may make more sense to relocate these families to shelters in San Juan. The state voucher agency in Puerto Rico is willing to help. Can there be any kind of transportation for this available? Will there be shelter space in PR for the displaced families? PIH staff will continue to discuss this options with Puerto Rico state housing officials and VIHA.
- Numerous requests are being received across Florida from FEMA on available HUD resources, potential impacted HUD buildings, and displaced HUD clients. HUD staff in the state are responding and providing information. After HUD JFO team is set up, questions will be routed through that structure.

## **Issues/Challenges**

- VIHA has not reached the approximately 1,300 existing voucher families in their program, but will continue their efforts. Given funding restrictions, VIHA cannot use public housing funds to assist existing voucher holders with relocation if these families need to move either on or off the island.
- PIH remains concerned that current families with vouchers will not find suitable private rentals, and will not have a way to leave the island in the near term if they want to use their voucher on the mainland. Also, it would be helpful if private landlords participating in the voucher program could access to funds to repair their rental units.

## **AVAILABLE HUD DISASTER ASSISTANCE**

- **Assist the state and local governments in re-allocating existing federal resources toward disaster relief.** HUD's Community Development Block Grant (CDBG) and HOME programs give the state and local communities the flexibility to redirect millions of dollars in annual formula funding to address critical needs, including housing and services for disaster victims. HUD is currently contacting State and local officials to explore streamlining the Department's CDBG and HOME programs to expedite the repair and replacement of damaged housing.
- **Grant immediate foreclosure relief.** HUD has granting a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration (FHA)-insured home mortgages.
- **Make mortgage insurance available.** HUD's Section 203(h) program provides FHA insurance to disaster victims who have lost their homes and are facing the daunting task of rebuilding or buying another home. Borrowers from participating FHA-approved lenders may be eligible for 100 percent financing.
- **Make insurance available for both mortgages and home rehabilitation.** HUD's Section 203(k) loan program enables those who have lost their homes to finance the purchase or refinance of a house along with its repair through a single mortgage. It also allows homeowners who have damaged houses to finance the rehabilitation of their existing single-family home.
- **Offer Section 108 loan guarantee assistance.** HUD will offer state and local governments federally guaranteed loans for housing rehabilitation, economic development and repair of public infrastructure.
- **Provide information on housing providers and HUD programs.** HUD will share information with FEMA and the state on housing providers that may have available units in the impacted counties. This includes Public Housing Agencies and Multi-Family owners. HUD will also connect FEMA and the state to SMEs to provide information on HUD programs and providers.

### **HUD Emergency Operations Center (HEOC)**

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