

IMPACT OF HURRICANE MICHAEL

THE MOST POWERFUL STORM TO STRIKE THE CONTIGUOUS UNITED STATES IN DECADES, HURRICANE MICHAEL BROUGHT DESTRUCTIVE WINDS AND STORM SURGE TO THE FLORIDA PANHANDLE.

The Hurricane Worsened the Affordable Housing Crisis

Prior to Hurricane Michael, the Florida panhandle was already experiencing a severe shortage of affordable, accessible rental homes available to the lowest income people. Up to a third of households in the region lived below the poverty line. According to [research from NLIHC](#), for every 100 of the lowest income Floridians, there were just 26 affordable homes available for them. Without affordable options, 80% of extremely low-income Floridians pay at least half of their income on rent leaving them with few resources to make ends meet - let alone to evacuate during a disaster or to sustain them during the recovery. Hurricane Michael damaged or destroyed more than 40,000 homes. Because of the severe damage caused by Hurricane Michael, some panhandle cities have seen their population [shrink by over 15%](#) due to widespread displacement.

Lack of Access to FEMA Assistance Hurts Those with the Greatest Needs

Despite having the greatest needs, survivors with the lowest incomes face barriers to receiving FEMA assistance. In some areas in the panhandle, denial rates for FEMA aid were as high as 50%, largely because of barriers faced by elderly households and mobile homeowners. FEMA programs are designed to serve middle-class families, not those with the greatest needs.

Lack of Housing Assistance Leads to Homelessness

In past disasters, both Republican and Democratic administrations activated the Disaster Housing Assistance Program (DHAP) to provide the lowest-income survivors with the rental assistance and wrap-around services they needed to get back on their feet. After Hurricane Michael - and other recent disasters - FEMA refused to activate the program. Instead, FEMA relied on its Transition Shelter Assistance (TSA) motel voucher program, which many low-income survivors cannot access due to financial barriers. Without DHAP, many survivors had no choice but to live in uninhabitable and unsafe conditions, double or triple up with other low-income families, sleep in cars or tents, or pay more than half of their income on rent, putting them at higher risk of evictions and homelessness.

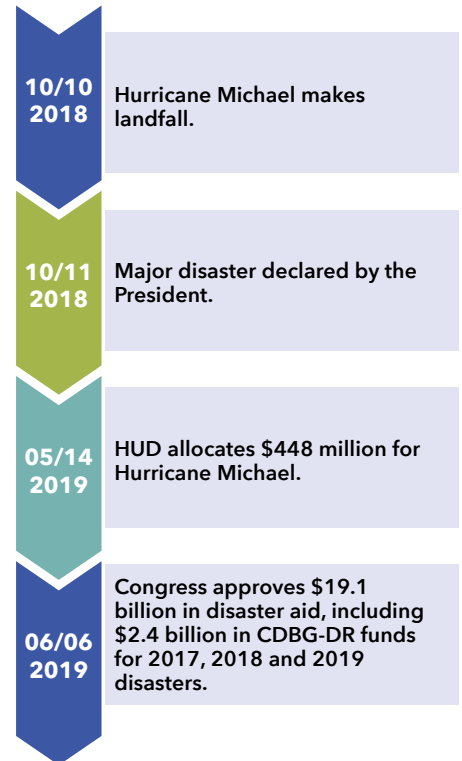
FEMA Denied Requests for Rapid Repairs

FEMA denied a request from local officials to activate the Sheltering and Temporary Essential Power (STEP) program. Under the program, immediate repairs are made to help bring uninhabitable homes to a safe and healthy condition, so that homeowners can live in their home during the long-term recovery. Without STEP, homeowners were displaced for their homes and many had no choice but to remain in motels and other transitional or unsuitable housing.

Mitigation Funding Will Help Protect Communities, but is Slow to Arrive

Congress approved in February 2018 more than \$16 billion in Community Development Block Grant - Disaster Recovery funds to address mitigation needs in Texas, Florida, and Puerto Rico. To date, HUD has still not provided these funds to disaster-impacted communities. Every day of delay puts lives at risk

HURRICANE



MICHAEL TIMELINE

BY THE NUMBERS

- **45 people died in storm-related deaths**
- **Over 40,000 homes damaged or destroyed by flooding and wind**
- **Over 1,400 federally assisted rental homes destroyed or substantially damaged**
- **\$25.1 billion in damage**

For more information, contact Sarah Mickelson, NLIHC Senior Director of Public Policy, at smickelson@nlihc.org, or by calling 202-662-1530 ext. 228

DISASTER HOUSING RECOVERY COALITION, C/O NATIONAL LOW INCOME HOUSING COALITION
1000 Vermont Avenue, NW | Suite 500 | Washington, DC 20005 | 202-662-1530 | www.nlihc.org