

Supporting Housing Repair-Reconstruction Program Initiatives

Initiative Summary Statement:

Develop a comprehensive strategy for supporting housing repair, reconstruction and hardening programs for primary homes and rental units throughout the County.

Initiative Description:

Objective: Due to the high volume of damage to an already vulnerable housing stock, the region will need to lean on, and bolster already stretched housing programs for the low and moderate income (LMI) populations and create repair and reconstruction programs, that meets the needs of single and multi-family homes for those who don't have the financial resources, to rebuild. Prior to Hurricane Ian several housing repair and hardening programs sponsored by government and non-profit efforts were operable throughout the County, such as Lee County's partnership with Habitat for Humanity, Cape Coral's Owner-Occupied Repair Assistance Program, or the State's My Safe Florida Home program. But the needs that the community has, far out paces the resources currently available and the eligibility parameters often leaves many in the lurch. Building off the Unmet Needs Assessment that is included in the draft Action Plan for CDBG-DR, the region can continue identifying the unmet housing need for repair, reconstruction and hardening and help coordinate efficient programming and use of disaster assistance funding from government, private and non-for-profit sources so those who want to stay and rebuild have that opportunity. These programs will lean on best practices towards mitigation and sustainability so households will be prepared for the next event.

Need: The region needs a coordinated effort of housing experts who can analyze the specific needs of property owners who did not receive sufficient funding from other sources to develop repair and reconstruction programs so they can rebuild and remain in their community. Before Hurricane Ian made landfall, the County was already experiencing a limited affordable and workforce housing market due to a plethora of contributing factors and the destruction from the storm only exacerbated the situation. In 2018 when the most recent Consolidated Plan was written, the County was already amid a serious affordable housing crisis. At that time, housing for single people was the greatest need, followed by affordable units for households with more than 5 members. People with disabilities were in an acute housing crisis and in particular accessible housing for people with ambulatory issues was in a critical state. Besides the need for these units, the cost burden to pay for housing, that a large majority of the County's lower income was shouldering, was immense

and unsustainable at that time. Other significant issues that were outlined in the Consolidated Plan included employment issues, transportation difficulties and low-cost childcare. According to the latest property damage data included in The Lee County Action Plan for Community Development Block Grant - Disaster Recovery Funds “Hurricane Ian destroyed over 9,900 homes in Lee County and at least 13,000 units suffered serious damage. This unprecedented level of damage rendered a substantial number of the County’s housing uninhabitable post-storm, with an additional 24,000 units having suffered lesser levels of damage.” So now the community has a more serious affordable housing crisis, more economic and tourism industry issues, the cost burden of housing has escalated and expanded, and the mental health toll continues to grow exponentially. The cost to rehabilitate or replace this housing is out of reach for many of these families who are still reeling from COVID and inflation leaving a deep impact on a fragile housing system. Programs centered around repairing and reconstructing existing homes are more cost effective, however, if located in vulnerable areas susceptible to future impacts other options could be explored. The crux of the problem is that there are not enough resources available for property owners to repair and mitigate. These programs will require a sustainable funding mechanism to maintain viability.

Regional Approach: Together the region can provide further insight on the gaps within the community, identify needs and coordinate efforts to identify funding to develop the most appropriate housing recovery programs. Throughout the County there are existing non-profit and municipal reconstruction and repair programs which may only require additional funding to expand certain services to new parts of the region rather than establishing a new entity. Another reason to take a regional approach is that many federal funding awards are more efficiently managed as multi-jurisdictional bodies and their applications have a better chance of being awarded. The work of housing experts needs to be coordinated to expedite delivery of funds. Additionally, the lack of transportation and attainable housing near employment nodes in the County is a current challenge for low-income households and it is contributing to the intense commuting patterns experienced throughout the region. Local employers report says it is a challenge for them to recruit and retain qualified employees due to housing prices.¹³

¹³ FGCU RERI (2023). First Quarter 2023 Executive Business Climate Survey. Florida Gulf Coast University. Retrieved February 10, 2023, from <https://www.fgcu.edu/cob/reri/files/bcs/lee-bcs2023q1.pdf>

Impact: The program will address repair, reconstruction, and resilient construction measures to strengthen homes against future disasters, enabling residents to return to their communities. Developing programs to meet these objectives will help protect those in the region who are most susceptible to future hazards. It will also expand eligibility to encompass those that are not only LMI but are experiencing housing cost burden. More than 37,000 households in the County pay more than 50 percent of their household income toward housing expenses. Of those, 43.3 percent are households making less than 30 percent of the AMI.¹⁴ A stable housing situation provides the household with the ability to improve their economic situation, it gives them the security of being part of a community and contributes to the tax base. Attainable, safe housing is critical to keeping the Lee County region viable for its citizens and giving the community the resources, it needs to rebuild is the key to assuring that happens. When layering and combining multiple funding streams, the impact of managing the grant requirements and compliance issues through a unified effort will be more efficient to administer and the property owners will know where to seek reliable information about the available programs. By encouraging revitalization of existing property, the housing recovery process may aid in job creation and increase economic activity.

Key Considerations:

- Both the Expanding Homeownership Programs and Enhancing Housing Outreach Initiative should be considered companion initiatives.
- Disasters create particular difficulties for those with functional and access needs. Programs should consider those needs explicitly so elements that meet those needs are included.
- The speed and scale of post-disaster housing repair and reconstruction in the region will need to surge construction labor.
- Identify business opportunities for small contractors.
- Consider opportunities to incentivize disaster resilience construction.
- Whenever possible connect property owners with wrap-around services to provide comprehensive disaster recovery solutions.
- May need a regional hub for consumers to direct to the right place for housing.
- Safe housing may also contribute to the health and wellbeing of its occupants.

¹⁴Ian Progress Report. (n.d.). <https://ianprogress.leegov.com/>

- When designing the programs be certain to put controls in place to limit duplication of benefits and fraud.

Co-Sponsoring Branches:

Housing, Planning & Capacity, and Economic Recovery

Stakeholders:

- County planning department
- municipal planning departments
- Housing Authorities
- Construction and Real Estate Associations
- Nonprofit organizations in the housing or construction sector

Potential Funding Sources:

- United States Department of Housing and Urban Development
- United States Department of Energy
- United States Department of Veterans Affairs
- United States Department of Agriculture
- United States Department of Health and Human Services
- Federal Emergency Management Agency
- United States Small Business Administration
- Corporation for National and Community Services
- Florida Housing Finance Corporation

Resources:

- [Housing Program Preliminary Application \(leegov.com\)](https://leegov.com)
- [Hurricane Ian Housing Resources \(leegov.com\)](https://leegov.com)
- [Hurricane Recovery | Habitat of Lee & Hendry Counties, Inc. \(habitat4humanity.org\)](https://habitat4humanity.org)
- [Cape Coral Housing Development Corporation \(capecoralaffordablehousing.com\)](https://capecoralaffordablehousing.com)
- [Lee County Final CDBG-DR Action Plan \(leegov.com\)](https://leegov.com)