

IMMOKALEE

DISASTER RECOVERY AND RESILIENCY PLAN

Housing and Infrastructure

Purpose

On September 10th, 2017, the rural community of Immokalee, Florida, experienced wind and storm water damage as Hurricane Irma moved through Southwest Florida. An initial Collier County assessment found 16 homes in the community were completely destroyed and another 69 were severely damaged. Still others suffered flooding that forced residents to leave their homes.

Residents, local stakeholders, and county government, stepped in to help the community with immediate needs. Now, eight months later, long-term recovery is moving forward and community leaders are seeking ways to rebuild the community and address underlying issues that make Immokalee vulnerable to future storms and disasters.

The result is the Disaster Recovery and Resiliency Plan developed by the Immokalee Unmet Needs Coalition and the Immokalee Community Redevelopment Agency (CRA). The Plan includes short and long-term efforts that will serve as an Action Plan for the community.

The goals are to increase and improve the supply and mix of safe, affordable housing, reduce the community's dependence on substandard units, and improve infrastructure to make the community more disaster-resistant.

Background

Immokalee is an unincorporated town just 35 miles east of coastal Naples. It is home to thousands of low income residents who work in agriculture, hotels, restaurants and construction firms in Collier and Lee Counties. Many of Immokalee's residents are first or second generation immigrants and are defined by hard work and optimism. Yet according to the 2016 Census, nearly 45% of the community lives below the poverty line.

Immokalee's housing market has an estimated 6,291 housing units as reported by the 2016 Census. Of those, 44% are single-family detached units, 27% are manufactured homes, and the rest are attached or multi-family units (15% are in structures of 5 or more units). The homeownership rate in Immokalee is 41%, far less than the national average. This is likely fueled by the large number of farmworkers in the community some of whom migrate with the crops, the number of low-income households and the presence of undocumented workers.

Immokalee's demand for decent housing exceeds its supply. Most rental complexes stay at 95-98% occupancy. As a result, many residents are forced into older, dilapidated mobile homes often paying rents that exceed \$1,000 per month.

Single family homes in certain areas are not much better. Some were built by the owners and have been neglected or roughly patched over the years due to limited incomes. In 2011, a study of local housing conditions found that 5% of all units were substandard. This figure jumps to more than 10% in some neighborhoods.

The community recognizes its shortage of safe, affordable units which was exacerbated by Hurricane Irma. Unfortunately, the shortage is so critical that households in homes severely damaged or destroyed by Irma, have few local housing options. Many remain in their damaged units or now live with family or friends.

Community leaders acknowledge the need to address this shortage as well as the community's abundance of substandard homes that make Immokalee vulnerable should another disaster strike. For this reason, stakeholders have identified a number of long-term solutions designed to reduce the community's reliance on substandard units as a source of affordable housing.

Hurricane Irma's Impact

Hurricane Irma's projected landfall was difficult for forecasters to predict. In the week prior to the storm's arrival, forecasters moved the potential landfall cone east and west repeatedly. Given the storm's size and intensity (Category 5), Irma threatened to deliver devastating impacts to much of Florida.

Irma's path crossed the Florida Keys just west of Big Pine Key as a Category 4 storm. It then turned north and made landfall at Marco Island as a Category 3 storm and continued north through Collier County before turning northwest in Lee County and continuing north through the state. Fortunately, the strength of the storm dropped quickly once it made landfall and was estimated to have Category 2 winds when it passed through Immokalee and Golden Gate in Collier County. Both areas, however, were on the eastern side of the storm, thereby receiving the strongest winds.



Yet even though Irma was a Category 2 or lower as it moved through most of Florida, the damage was significant. In the draft *State of Florida Action Plan for Disaster Recovery* published April 2018, the Florida Department of Economic Opportunity (DEO) reported that total FEMA verified losses for the state were over \$200 million. Further, HUD identified 10 counties and four zip code areas as the Most Impacted and Distressed (MID) areas for purposes of HUD disaster funding. The areas identified include Monroe, Miami-Dade, Duval, Lee, Polk, Collier, Brevard, Broward, Orange, and Volusia counties; 32068, 34266, 32136, and 32091 zip codes and the jurisdictions within the counties.

The table on the next page provides data for Collier County and Florida from the state plan. It is important to note that not all data were available or finalized at the time of the report.

HURRICANE IRMA'S IMPACT

	Collier	Florida
FEMA Applicants	37,613	1,145,390
Total FEMA Verified Loss Amount	\$11,993,903	\$234,753,803
Number of Units Damaged in the County	16,689	569,108
Mobile Homes with FEMA Verified Real Property Losses	2,171	51,484
Dollar Amount of Mobile Home Real Property Losses	\$7,530,180	\$88,822,107
Substantially Damaged Structures	288	NA
Applicants Seeking FEMA Assistance for Flood Damage	5,153	42,674
FEMA estimated damage to homes in flood zone	\$14,914,532	\$139,045,387
Unmet Estimated Needs (FEMA) in flood zone	\$4,937,251	\$65,130,238

Source: FEMA data reported in draft *State of Florida Action Plan for Disaster Recovery, April 2018*

Comparable data for Immokalee is difficult to obtain, however, the Immokalee Unmet Needs Coalition compiled the following data as of March 2018.

- Just over 820 people were at the Immokalee High School shelter during the storm. When it closed on September 21, a total of 32 people were still there and in need of temporary or replacement housing.
- LCEC reported 60% of 12,653 customers in Immokalee and Golden Gate Estates had no power on September 17th, a week after the storm hit. Power was restored to most customers by September 22nd, 2017.
- The County assessment immediately after Hurricane Irma identified 16 Immokalee homes that were completely destroyed and another 69 that were severely damaged.
- The community still lacks a good estimate of the number of homes that flooded. Major residential flooding occurred along New Market Road and Madison, Westclox Street, and south Immokalee as shown in the map on the following page.
- FEMA data show that 978 households filed FEMA claims for help in the Immokalee area after the storm with approximately 70% being home owners. Of the 978 applicants, 587 are believed to have unmet needs, meaning FEMA funds are insufficient to cover their losses.
- Of the 978 households applying for FEMA help, 848 were deemed ineligible for a SBA loan.
- United Methodist Committee on Relief or UMCOR is providing the majority of disaster recovery case management services in the Immokalee/Collier area. A total of 392 cases were opened with UMCOR for Immokalee residents; 91 have been closed and 301 remain open.

FLOOD PRONE AREAS IN IMMOKALEE



Flooded Roads

- RoadFlooding_Observed
- GMD.DBO.MajorRoads_GMD
- PoorDrainageArea

World Renew Disaster Response Services, a division of the World Renew organization, worked with the Immokalee Unmet Needs Coalition to conduct a door-to-door assessment of several areas in Immokalee in early February 2018. The volunteers were directed to some of the hardest hit areas in the community. As a result, it is difficult to extrapolate the needs for the community as a whole from their data. However, their initial results from the 108 surveys completed are shown below and are similar to Collier County's initial assessment.

Survey Findings:

- 12 homes destroyed,
- 52 homes need major repairs,
- 9 families need permanent housing,
- 23 families need temporary housing,
- 53 families need clean-up help.



The World Renew volunteers identified several families still living in unsafe homes with structural or mold conditions. Further, less than five of the families surveyed by World Renew have open cases with UMCOR, meaning there may be many more unreported needs.

Proposed Projects

Initially, the Unmet Needs Coalition focused on addressing residents' immediate needs including food, water, stabilizing homes, and temporary shelter for those who lost homes. Moving forward, however, community leaders have identified short and long-term goals as recovery proceeds. These include increasing and improving the supply and mix of safe, affordable housing, reducing the community's dependence on substandard units, and improving infrastructure to make the community more disaster resistant. Programs to achieve these goals are listed below based on priorities.

Phase One Priorities

- *Land Acquisition for Housing Development.* Despite being a rural community surrounded by undeveloped land, Immokalee has little available land for purchase. Parcels for sale are often priced well above their appraised values, thereby limiting opportunities for new housing. Under this initiative, the Unmet Needs Coalition will seek land ranging from single-family lots to large tracts of land that may be vacant or contain substandard structures ripe for replacement. *Estimated cost: \$10,000,000. Using a land cost estimate of \$40,000/acre and a conservative buildout figure of 6 units/acre, \$10,000,000 would purchase land for 1,500 units. This does not include infrastructure costs, only acquisition.*
- *Rental Housing Development.* Additional affordable rental units are needed to benefit residents impacted by the storm and reduce the demand for substandard units. Estimated cost per unit is around \$150,000 but is dependent on the presence of site infrastructure. *Estimated cost: \$37,000,000 for 250 units.*
- *Homeownership Development.* Few homes become available for sale annually and are quickly purchased. Currently only two builders of size exist – one a for-profit builder at Arrowhead Reserve in the \$180,000 and higher range and the other being Habitat for Humanity of Collier County in the \$115,000 price range. Another group is working on a tiny home of about 1,000 square feet with energy efficient features in the \$125,000 price range. More for-sale units would help expand the homeownership market. *Estimated cost: \$12,500,000 for 250 units.*

- *Owner-Occupied Rehabilitation Assistance and Hardening Program.* Low-income families often lack resources to perform repairs after a disaster or keep up with regular maintenance on their homes. Yet maintenance is critical in preventing major damage when a storm strikes. The County uses State SHIP funds for to operate its repair program for larger projects. But other funding is also needed since some units are small or ineligible for SHIP. *Estimated cost: \$2,500,000 for 50 units.*
- *Replacement or Acquisition Program.* Immokalee contains many substandard homes in danger of suffering major damage from future storms. Over the years, standards for manufactured homes (mobile homes) have strengthened to protect occupants against strong winds. New manufactured homes in Collier County must meet the Wind Zone III requirements meaning they must withstand sustained winds of 110 mph. Despite this requirement, many of Immokalee's manufactured homes were built prior to the regulation changes and do not provide that level of protection.

Some of Immokalee's single-family homes are not much better. Built decades ago and lacking regular maintenance, they also are in danger of receiving significant damage. Under this program, funding would be used to help replace substandard units with new units meeting today's building codes. Or, the home could be purchased and demolished and the land held for future housing construction. New units could be owner-occupied or rental if adequate measures could ensure the long-term affordability and maintenance of rental units. *Estimated cost: \$400,000 for 20 units.*

- *Demolition Program.* Immokalee has vacant, substandard units that are an eyesore to the community. All have been boarded up, but with roofs and other structures failing, they are a nuisance. Under the demolition program, a fund would be established to pay for the demolition of the structure. The property could then either be sold or a lien placed on the property to re-coup the demolition cost. *Estimated cost: \$225,000 for 15 units.*
- *Infrastructure Improvements.* Infrastructure needs in Immokalee include storm water drainage to reduce future flooding, increased hardening and back-up support for utilities and community facilities, and sidewalks/streetlights. Where possible, community infrastructure projects should be coordinated with housing rehabilitation and/or new construction to improve the overall appearance and resiliency of the community. *Estimated cost: \$40,000,000*
- *Consolidated Government Center.* Current government services like code enforcement, CRA, and permitting in Immokalee are spread among multiple buildings. Unfortunately, these government buildings lacked power after the storm. Immokalee also lacks office space from which Emergency Management Office (EMO) staff can operate during and after a disaster. The lack of an EMO presence on the ground after Irma, along with staff dispersed throughout the community, made an initial disaster response challenging and disconnected when power and cell service were lacking. Having a consolidated government center with emergency power capability could bring these government organizations and employees together to rapidly and cohesively respond to a disaster. The space should also include storage so the facility can serve as a distribution point after a disaster. *Estimated cost: \$5,500,000.*

Phase Two Priorities

- *Small Rental Repair Program.* Funding could help owners of small rental properties repair their homes. Restrictions would be required to ensure the units remain affordable for a set period of years and are maintained to certain standards. This program could be helpful, however, in preserving an important source of affordable housing. *Estimated cost: \$200,000 for 4 units.*
- *GAP Insurance.* Under this program, a pool of funds would be created to help individuals who face shortages in covering repair costs due to either high insurance deductibles or depreciation expenses. Salvation Army currently operates a program to assist homeowners with this funding gap but more funds may be required depending on future needs. *Estimated cost: \$1,000,000 for 200 units.*
- *Storm Hardening Measures.* This program could fund hardening measures for government, non-profit and community centers. Some of these could include generators for facilities that house or serve the elderly (e.g., Bromeliad Place, Cypress Run, and Roberts Senior Center), and hardening features and generators for community centers that could serve as cooling stations and dining halls for residents. *Estimated cost: \$225,000 for 3 facilities.*

On-Going Supporting Programs

These initiatives are currently funded but remain critical to helping families obtain safe housing.

- *Rental Assistance.* Currently, several programs assist with rent and security deposits, including the Tenant Based Rental Assistance (TBRA) program through HUD. Should funding decrease, finding an alternative source for rental assistance will be needed. *Estimated cost: \$2,500,000 for 200 households.*
- *Down Payment Assistance.* Several programs provide down payment assistance including Collier County's SHIP program and The Salvation Army. Should funding decrease, finding an alternative source for down payment assistance will be needed. *Estimated cost: \$1,000,000 for 40 units.*

Next Steps

The next steps involve securing project funding. HUD awarded \$616 million to Florida for disaster recovery initially with a second allotment of \$791 million announced in early April 2018. Florida DEO's draft plan addresses the first allotment only. It proposes that \$468 million be used for housing initiatives, with 80% to be spent in the State's most impacted areas (one of which is Collier County). The remaining HUD funds will go for economic development (\$86 million) and program administration (\$60 million). DEO has stated that infrastructure needs will be addressed through the second HUD allotment.