

SPECIAL SUPPLEMENT

to Picking Up The Pieces: Restoring Rural Housing and Communities After a Disaster

2017 Hurricane Disaster Guide

Housing Assistance Council

September 26, 2017

Hurricane Maria

After Hurricane Irma hit the Caribbean, Hurricane Maria swept through less than two weeks later, leaving destruction in its wake and making the situation even worse. The U.S Virgin Islands have been declared a disaster zone with St. Croix being the hardest hit. The storm resulted in an estimated 3.4 million people in Puerto Rico without power and the energy grid almost completely destroyed. Many people are struggling without cell service or water. FEMA funds are delayed as relief efforts are spread thin from providing relief for previous storms.¹ To check on residents of Puerto Rico², you can reach Puerto Rico's Federal Affairs Administration at 1-202-778-0710 or maria1@prfaa.pr.gov.

Hurricane Irma

Before it hit the mainland, Hurricane Irma hit the Virgin Islands and Puerto Rico. In Florida, almost half the electricity customers were without electricity. The Florida Keys took the brunt of Hurricane Irma as a Category 4 storm. While most of the 80,000 residents evacuated, about 10,000 remained. FEMA estimates 25% of the houses were destroyed and 65% have major damage. Roofs were ripped off mobile homes and more than 50,000 customers in Monroe County lost power. Others had no cell service or water. After hitting Miami, it traveled up the Gulf Coast to the southwest side of Florida as a Category 3 storm. Marco Island had 3- to 4-foot storm surges and downed power lines. Naples suffered an estimated \$100 million in damage from downed trees and flooding. Tampa saw about a dozen houses damaged by trees and flooding. Jacksonville experienced flash flooding. The storm was downgraded to a tropical storm after it hit Atlanta, Georgia, leaving downed trees and power outages.³ Coastal cities in Georgia and South Carolina also suffered storm surges, flooding, and loss of power.⁴

Hurricane Harvey

Hurricane Harvey hit the Gulf Coast at the end of August, largely affecting the Houston metro area and southwestern Louisiana. It was downgraded from a category 3 hurricane to a tropical storm, but as a slow moving storm, it exacerbated flooding conditions. Some areas of Harris County reached 50 inches of rain. More than 30,000 people were displaced and 450,000 filed for assistance because of the storm. The entire Texas National Guard was activated, deploying 12,000 guardsmen.⁵

Resources

¹ <https://www.nytimes.com/2017/09/21/us/hurricane-maria-puerto-rico.html>

² <https://www.theguardian.com/world/2017/sep/21/caribbean-islands-hurricane-irma-maria-puerto-rico>

³ <http://www.cnn.com/2017/09/11/us/irma-city-by-city/index.html>

⁴ <http://www.npr.org/sections/thetwo-way/2017/09/12/550386157/irma-recovery-begins-storm-flooded-parts-of-florida-south-carolina-and-georgia>

⁵ <http://www.cnn.com/2017/08/28/us/texas-harvey-latest/index.html>

The following guide provides information for individuals and families dealing with direct housing loss and damage from Hurricane Irma and Harvey. For more information, please see HAC's report: *Picking up the Pieces: Restoring Rural Housing and Communities After a Disaster* available for free online at http://www.ruralhome.org/storage/documents/disaster_guide_2012.pdf.

If your house is inaccessible or currently uninhabitable, emergency, transient housing exists to provide immediate shelter for those in need. Organizations and resources available to assist with emergency transient housing include the Red Cross, Salvation Army, Church World Service, Mennonite Disaster Service, and state and city run emergency shelters aimed at housing victims of Hurricane. If you are in need of emergency, transient housing, you can text SHELTER and your Zip Code to 43362 (4FEMA) to find where the shelter closest to you is located.⁶

FEMA has made available temporary assistance funding available for residents of counties affected by Hurricane Harvey and Irma. Temporary assistance can include grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses, and other programs to help individuals and business owners recover from the effects of the disaster. To see if you are eligible for funding, you can apply online at <http://www.disasterassistance.gov/> or call FEMA's toll-free helpline at **1-800-621-FEMA (3362)**. When applying, make sure to have a pen and paper as well as the following information: your social security number, current and pre-disaster address, a telephone number where you can be contacted, insurance information, total household income, a routing and account number from your bank if you are interested in having disaster assistance funds transferred directly into your bank account, and a description of your losses that were caused by the disaster.

Only call 911 if you have an immediate need for medical attention or evacuation assistance.

- If you can't get through to 911 on first try, keep calling.
- Turn Around, Don't Drown! @ DO NOT DRIVE through high water and DO NOT DRIVE AROUND BARRICADES! Just 2 feet of water can sweep your vehicle away.
- DO NOT WALK through flood waters. Just 6 inches of moving water can knock you down.
- If your home floods, STAY THERE. You are safer at home than trying to navigate flooded streets on foot.
- If floodwaters rise around your car but the water is NOT MOVING, abandon the car and move to higher ground. Do not leave the car and enter MOVING water.
- STAY AWAY from streams, rivers, and creeks during heavy rainfall. These areas can flood quickly and with little warning.
- MOVE important items – especially important documents like insurance policies - to the highest possible floor. This will help protect them from flood damage.
- DISCONNECT electrical appliances and do not touch electrical equipment if you are wet or standing in water. You could be electrocuted.

This flooding event is a reminder that all residents in this area should carry flood insurance. Contact

⁶ Please see FEMA's webpage, for more information. Available online at: <http://www.fema.gov/>.

your insurance agent for more information about purchasing flood insurance, or visit the National Flood Insurance Program at www.fema.gov/national-flood-insurance-program or call 1-888-379-9531. Please keep in mind that new insurance policies take 30 days to go into effect.

Where you can learn more:

Forecasts: [National Weather Service Houston-Galveston](#)
[National Hurricane Center](#)

Flood Safety: [National Oceanic and Atmospheric Administration](#)

Harris County Flood Control District: [Flood Warning System](#)

To report home flooding, visit www.readyharris.org to complete the Harris County Home Flooding Report.

If your home has experienced damage, remember to check the outside of your home before you enter. Look for loose power lines, broken or damaged gas lines, foundation cracks, missing support beams, or other damage. It may be safest to ask a building inspector or contractor to check the structure before you enter. Do not force jammed doors open, as they may be providing needed support to the rest of the home. Sniff for gas to ensure there are no natural or propane gas leaks. If you do have a propane tank system, make sure to turn off all valves and contact a propane supplier to check the system before you use it again. Check floors and ceilings to ensure they are not sagging from water damage, this can be especially hazardous. Take photographs of any damage as you may need them for insurance claims or FEMA claims later on. ⁷

HUD offers a Disaster Recovery Toolkit and makes other related resources available:

<https://www.hudexchange.info/programs/housing-counseling/topics/#disaster-recovery-toolkit>

To apply to disaster assistance funding must complete a multi-purpose application *over the phone on FEMA's toll-free national teleregistration or online.*

Federal Emergency Management Agency (FEMA):

Toll-free helpline:

1-800-621-FEMA (3362)

For hearing impaired callers only:

1-800-462-7585 (TTY)

1-800-621-3362 (Video Relay Service)

American Red Cross Disaster Service:

For referrals and updates on Red Cross shelter services in your area, locate a local Red Cross office through: <http://www.redcross.org/find-help> or by calling the Public Inquiry Center at 1-800-214-0441

State and Local Housing Agencies

⁷ Excerpted from the Red Cross's Guide on "Checking Your Home: Structural Elements" available online here: <http://www.redcross.org/find-help/disaster-recovery/home-structural-elements>.

Each state has at least one agency that administers state and federal programs to promote decent affordable housing for low-income individuals. Typically, these agencies and authorities administer some aspects of state or federal programs.

Below is a list of state housing agencies in the Virgin Islands and Puerto Rico that were impacted by Hurricane Maria:

Virgin Islands Housing Authority
 St. Croix 00850, USVI
 (340) 778-8442
<http://www.vihousing.org/>

Agency Name	Phone, Toll-Free, Fax Number, Email, Website, Agency ID	Address	Counseling Services
CORPORACION DESARROLLO ECONOMICO, VIVIENDA Y SALUD	Phone: 787-879-3300-223 Fax: 787-879-3834 E-mail: codevys@yahoo.com Agency ID: 84909	Calle Eugenio M. de Hostos #175 Esq Puro Girau ARECIBO, Puerto Rico 00612-4709	<ul style="list-style-type: none"> - Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Workshops - Resolving/Preventing Mortgage Delinquency Workshops - Services for

CCCS OF PUERTO
RICO

Phone: 787-269-4100
Toll-free: 855-717-2227
Fax: 787-269-4153
E-mail: info@consumerpr.org
Website: www.consumerpr.org
Agency ID: 80510

Calle 2 D-12,
Local #1
Urb Santa Cruz
BAYAMON,
Puerto Rico
00961-6914

Homeless
Counseling

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

CCCS OF PUERTO
RICO

Phone: 787-703-0506
Toll-free: 855-717-2227
Fax: 787-703-0580
E-mail: info@consumerpr.org
Website: www.consumerpr.org
Agency ID: 81945

1A Calle Nazario
Esq. Dr. Goyco y
Padial
CAGUAS, Puerto
Rico 00725-2683

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

CEIBA HOUSING AND ECONOMIC DEVELOPMENT CORPORATION
Phone: 787-885-3020
Fax: 787-885-0716
E-mail: cdec@libertypr.net
Agency ID: 80224

555 Calle Julian Rivera
CEIBA, Puerto Rico 00735-2717

- Services for Homeless Counseling
- Fair Housing Pre-Purchase Education Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Rental Housing Counseling

PATHSTONE CORPORATION

Phone: 787-829-6024
E-mail: rlaboy@pathstone.org
Website: www.pathstone.org
Agency ID: 90148

1235 Paseo Las Monjitas Urb. Las Monjita
Ponce, Puerto Rico 00730-3901

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education

PONCE
NEIGHBORHOOD
HOUSING SERVICES,
INC.

Phone: 787-841-5060
Fax: 787-841-5110
E-
mail:elicolonrivera.poncenshs@gmail.com
Agency ID: 81181

57 Mendez Vigo
Street, Sol
PONCE, Puerto
Rico 00730-3607

Workshops
- Rental Housing
Counseling
- Rental Housing
Workshops
-
Resolving/Preventi
ng Mortgage
Delinquency
Workshops

- Mortgage
Delinquency and
Default Resolution
Counseling
- Non-Delinquency
Post Purchase
Workshops
- Pre-purchase
Counseling
- Pre-purchase
Homebuyer
Education
Workshops

ONE STOP CAREER
CENTER OF PUERTO
RICO

Phone: 787-765-3235
Toll-free: 939-640-1832
Fax: 787-767-5695
E-
mail:onestop.sccarmen@gmail.com
Website: www.onestopcareerpr.org
Agency ID: 83414

Condominio Plaza
Universidad 2000
Calle Anasco 839,
Suite 5
RIO PIEDRAS,
Puerto Rico
00925-2450

- Fair Housing Pre-
Purchase Education
Workshops
- Financial
Management/Budg
et Counseling
- Financial,
Budgeting, and
Credit Workshops
- Home
Improvement and
Rehabilitation
Counseling
- Mortgage
Delinquency and
Default Resolution
Counseling
- Non-Delinquency

PUERTO RICO
NEIGHBORHOOD
HOUSING SERVICES,
CORP.

Phone: 787-721-8920
Fax: 787-724-3482
E-mail: sanjuannhs@prtc.net
Website: sanjuannhs.org
Agency ID: 84291

Canals St. #274
Ponce de Leon
Building Suite
102
Stop 19
Santurce
SAN JUAN, Puerto
Rico 00907-3052

Post Purchase
Workshops
- Pre-purchase
Counseling
- Pre-purchase
Homebuyer
Education
Workshops
- Predatory Lending
Education
Workshops
- Rental Housing
Counseling
- Rental Housing
Workshops
-
Resolving/Preventi
ng Mortgage
Delinquency
Workshops
- Reverse Mortgage
Counseling
- Services for
Homeless
Counseling

- Fair Housing Pre-
Purchase Education
Workshops
- Financial
Management/Budg
et Counseling
- Mortgage
Delinquency and
Default Resolution
Counseling
- Non-Delinquency
Post Purchase
Workshops
- Pre-purchase
Counseling
- Pre-purchase
Homebuyer

CCCS OF PUERTO
RICO

Phone: 787-722-8835
Toll-free: 855-717-2227
Fax: 787-722-1112
E-mail: info@consumerpr.org
Website: www.consumerpr.org
Agency ID: 80509

1607 Avenue
Ponce de Leon
Cobians Plaza
Bldg. Suite GM9
SANTURCE,
Puerto Rico
00909-1820

Education
Workshops
- Rental Housing
Counseling

- Mortgage
Delinquency and
Default Resolution
Counseling
- Non-Delinquency
Post Purchase
Workshops
- Pre-purchase
Counseling
- Pre-purchase
Homebuyer
Education
Workshops
- Rental Housing
Counseling

CCCS OF PUERTO
RICO

Phone: 787-722-8835
Toll-free: 855-717-2227
Fax: 787-722-6979
E-mail: info@consumerpr.org
Website: www.consumerpr.org
Agency ID: 90181

1607 Avenue
Ponce de Leon
Ste GM9
SANTURCE,
Puerto Rico
00909-1820

- Mortgage
Delinquency and
Default Resolution
Counseling
- Non-Delinquency
Post Purchase
Workshops
- Pre-purchase
Counseling
- Pre-purchase
Homebuyer
Education
Workshops
- Rental Housing
Counseling
- Reverse Mortgage
Counseling

Below is a list of state housing agencies in states impacted by Hurricane Irma:

FLORIDA
Tampa Housing Authority
5301 W Cypress St.

Tampa, FL 33607
(813) 341-9101
<http://www.thafl.com/>

Housing Authority of the City of Key West
1400 Kennedy Dr. A
Key West, FL 33040
(305) 296-5621
<http://www.kwha.org/wordpress0/>

GEORGIA
Atlanta Housing Authority
230 John Wesley Dobbs Ave NE
Atlanta, GA 30303
(404) 892-4700
<http://www.atlantahousing.org/>

Housing Authority of Savannah
200 E Broad St.
Savannah, Georgia 31401
(912) 235-5800
<http://savannahpha.com>

Brunswick Housing Authority
1126 Albany St
Brunswick, GA 31520
(912) 265-1334
<http://brunswickpha.org/>

Below is a list of state housing agencies in states impacted by Hurricane Harvey:

TEXAS
Houston Housing Authority
2640 Fountain View Dr.
Houston, TX 77057
(713) 260-0500
<http://www.housingforhouston.com/>

Harris County Housing Authority
8933 Interchange Dr.
Houston, TX 77054
(713) 578-2100
<http://hchatexas.org/>

Pasadena Housing Assistance
1114 Davis St.
Pasadena, TX 77506
(713) 475-5544
<http://www.ci.pasadena.tx.us/>

LOUISIANA

Lake Charles Housing Authority

800 Bilbo St.

Lake Charles, LA 70601

(337) 439-4189

<http://www.lcha004-housing.org/>

USDA Rural Development State Offices:

Florida

Joseph M. Mueller, Acting State Director

4440 NW 25th Place

Gainesville, FL 32606

Voice: (352) 338-3400

Fax: (352) 338-3405

www.rd.usda.gov/fl

Georgia

Jack Stanek, Acting State Director

Stephens Federal Building

355 E. Hancock Avenue, Stop 300

Athens, GA 30601-2768

Voice: (706) 546-2162

Fax: (855) 452-0956

www.rd.usda.gov/ga

Louisiana

Karen Nardini and Lee Jones, Acting State Directors

3727 Government Street

Alexandria, LA 71302

Voice: (318) 473-7920

Fax: (844) 325-6949

www.rd.usda.gov/la

Texas

Daniel Torres, Acting State Director

Federal Building, Suite 102

101 South Main Temple, TX 76501

Voice: (254) 742-9700

Fax: (254) 742-9709

www.rd.usda.gov/tx

Puerto Rico

Luis R. Garcia, Acting State Director

EDIF 654 Plaza Suite 601

654 Munoz Rivera Avenue

San Juan, PR 00918-4129

(787) 766-5095

Administrative Programs

Fax: (855) 415-2523

Rural Housing, Community Facilities
Business & Cooperative Programs

Fax: (855) 523-9680

Virgin Islands

Joseph M. Mueller, Acting State Director

4440 NW 25th Place

Gainesville, FL 32606

(352) 338-3400

(352) 338-3405

www.rd.usda.gov/fl