



HABITAT
HAMMERS
BACK

March 2018

Six-month progress report



Habitat Hammers Back

Recovery and rebuilding after the 2017 hurricanes

Hurricanes Harvey, Irma and Maria made history in 2017 by causing back-to-back, unprecedented, widespread devastation, forcing thousands of people out of damaged homes and communities in Texas, Florida, Puerto Rico and the Caribbean in August and September.

Habitat for Humanity worked with affiliated organizations in the affected areas to launch an immediate assessment and response. We quickly set a goal of helping more than 6,000 families in Texas, Florida and Puerto Rico over the next three to five years. In the Caribbean, we initiated an immediate and long-term response strategy, focusing primarily on the Dominican Republic.

After the storms, local Habitat organizations in Texas and Florida offered immediate help to homeowners, assisting with salvage and recovery efforts, mucking out their houses and undertaking the process of mold remediation. Our Mobile Response Units and Disaster Corps volunteers added capacity to local efforts. Thanks to the generosity of donors and supporters, Habitat had performed more than 5,000 disaster recovery services in Texas and 4,000 in Florida by February 2018.

The level of infrastructure damage made our immediate response in Puerto Rico difficult. But within weeks of the storm, Habitat had assembled 2,000 shelter repair kits to help people make essential repairs as the first phase of our multiyear recovery effort with families across the island. With help from Save the Children, we distributed 1,960 of the shelter repair kits, along with 2,000 solar lanterns and solar panels, by December 2017. We distributed the

remaining 40 shelter kits by the end of January 2018.

A number of other Caribbean islands suffered damage — some catastrophic — from hurricanes Irma, Jose and Maria in September 2017. Thousands were left without homes, schools, medical services or roads in Antigua and Barbuda, Anguilla, Cuba, St. Maarten, the U.S. Virgin Islands, the British Virgin Islands, the Turks and Caicos Islands, and the Dominican Republic. As many as 1.2 million people lost access to drinking water.

Discussions are underway with government officials in Antigua and Barbuda and the British Virgin Islands, where we have also offered support and assistance. In addition, the local governments in Trinidad and Tobago asked for our help in the recovery phase of the response.

In the Dominican Republic, we helped 800 displaced households — 4,000 individuals — with initial debris cleanup and sanitation issues. We also distributed emergency shelter kits, including tools and tarpaulins, to the most affected areas, and provided technical advice on using the kits to repair homes or build emergency shelters.

We are working in partnership with World Vision and other organizations to help 200 families — 1,000 individuals — in the Dominican Republic with repair and new construction of houses; repair and construction of toilets; and training on healthy housing, safer construction techniques and planning for future emergencies.

Our response plan to help island communities recover from the hurricane damage will be implemented over the next five years.

Pathways to Permanence

Our strategic plan for long-term recovery

Habitat has launched an ambitious goal of helping homeowners step onto a pathway to permanence in rebuilding their lives, including advocating for their access to housing and land and helping them repair their homes or build new ones. “Pathways to Permanence” is Habitat’s framework for helping families make incremental progress toward safe, affordable and permanent housing solutions after a disaster.

In addition to damaged or destroyed homes, external factors such as land tenure issues, unemployment and poor infrastructure may prevent families from finding safe living conditions. We meet families where they are after a disaster and get them started on the journey to a permanent housing solution. This pathway can be different for every family.

After our immediate response, we are moving to a recovery phase, focusing on assisting families in understanding the full recovery process and gaining access to resources they will need to expedite repairs. Our actions include:

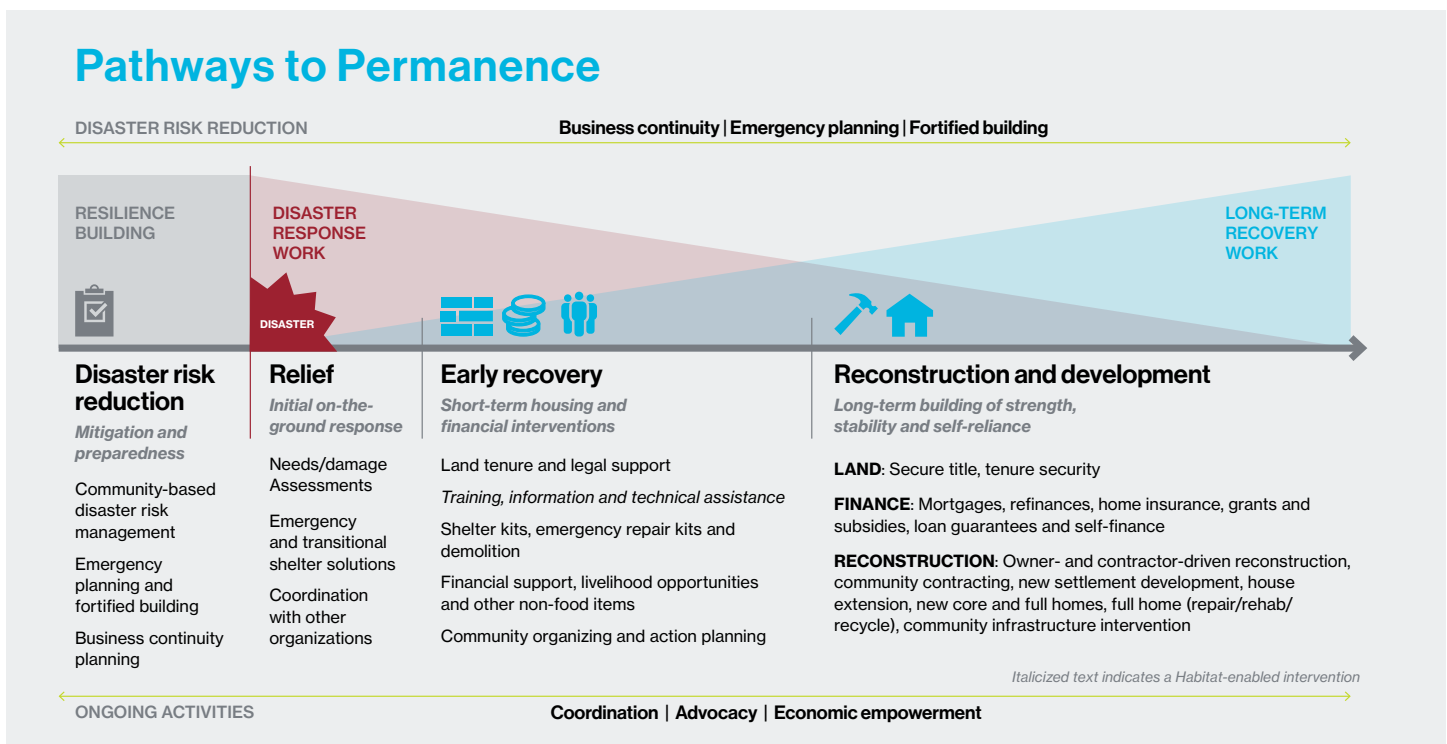
- Providing guidance on insurance claims and applications for emergency government assistance.
- Determining gaps in necessary funding for house repairs and construction.

- Disbursing funds to local organizations to support repair and rebuilding.
- Designing long-term rebuilding plans.

Our long-term recovery strategy is to bring our repair and reconstruction plans to scale. This building phase will be the longest and most expensive, as we work through our local Habitat organizations to:

- Rehabilitate and repair damaged houses, focusing on resilience to help homes withstand future disasters.
- Construct new affordable housing to help alleviate intensified economic pressures that have driven up the cost of housing.
- Mobilize volunteers to assist where safe and appropriate.
- Engage in collaborative partnerships with other recovery organizations.

Habitat’s more than 40-year history — including more than 25 years in disaster response — uniquely prepares us to provide technical assistance and work in concert with local governments, the business community, other organizations and homeowner families to renew communities.



By the numbers

As of February 2018, Habitat's recovery efforts have included:

TEXAS

- **Delivered more than 5,300 disaster relief and recovery services**, including emergency repairs, cleanup, case management assistance and debris removal.
- **Completed more than 180 construction projects**, including home repairs, rehabilitations or new homes.
- **Funded more than 200 loans** to homeowners to fill insurance or Federal Emergency Management Agency coverage gaps.

FLORIDA

- **Delivered more than 4,800 disaster relief and recovery services**, including emergency repairs, cleanup, case management assistance and debris removal.
- **Completed more than 370 construction projects**, including home repairs or new homes.
- **Funded 17 loans** to homeowners to fill insurance or Federal Emergency Management Agency coverage gaps.

PUERTO RICO

- **2,000 shelter repair kits.**
- **2,000 solar lanterns.**
- **2,000 solar panels.**



A holistic approach to recovery

Our planning takes into account the specific challenges faced by people with low and moderate incomes in the hardest-hit areas. They need our help to advocate for access to services, affordable housing and legal rights to land; to build or repair safe, decent housing; and to transform communities as part of a long-term, sustainable plan.

In Texas, issues that hamper families' efforts to recover and rebuild include laws that require tenants to continue to pay rent if at least some parts of the house are inhabitable, a lack of flood insurance and FEMA eligibility, and immigration status. In addition, public transportation was interrupted and cars were ruined, making it hard for people to find a way to reach their jobs. Our strategy includes advocacy training so that lower- and moderate-income residents are not shut out of services. We also are bringing multifamily buildings up to code and revitalizing neighborhoods in unincorporated areas.

In Florida, many disaster survivors face vulnerabilities specific to migrant workers, the elderly and people with low-wage, hourly jobs. Florida has a larger share of people age 65 or older than any other state: 19.9 percent. We have seen that senior citizens often require greater assistance with everything from

immediate post-disaster muck-and-gut work to navigating the complicated process of applying for government assistance.

The cost of housing is likely to rise among newer, more resilient homes, making it even harder for low- and moderate-income families to find decent homes without help from organizations like Habitat for Humanity. Our strategy includes repairing older homes to bring them up to code and building new housing developments to offer affordable homeownership opportunities to first-time homebuyers in safe Habitat communities.

In Puerto Rico, less than 1 percent of housing units were covered by flood insurance. In some of the hardest-hit communities, 90 percent of homes were wiped out. Further, tens of thousands of residents live illegally on abandoned or government land and therefore have no legal claim to their homes or the land they're built on, disqualifying them from receiving federal aid. As of February 2018, nearly 30 percent of the population still had no electricity, and the whole island remained under a boil water advisory. Our long-term strategy includes working alongside thousands of homeowners to repair or rebuild, and offering classes to thousands more to teach them safe building techniques and practices to use on their own homes and the homes of others.

Texas Hurricane Harvey



A veteran's turn to get help

Jerry, an Army veteran who served three tours in Iraq and has a disability, moved into a shed in the back of his house after Hurricane Harvey devastated his community. His brick house in Orange, about 30 miles east of Beaumont, Texas, flooded during the hurricane and had to be completely gutted.

For months now, volunteers from all over, including college students from Maine and Habitat RV Care-A-Vanners from Iowa, have been helping Jerry put up walls, put in a kitchen and install new plumbing. Jerry isn't used to being on the receiving end. "In the last two hurricanes, I was in the National Guard, and it feels different being helped than

helping people," he says. "I am trying to adapt."

Jerry plans to repay everyone with a big shindig — complete with barbecue, of course — when the work is complete. "I feel blessed and relieved and just happy that these people came a long way to take care of little ol' me," he says.

Before Hurricane Harvey, Habitat Jefferson County built new homes and did some minor repairs. Adding rehabs and other critical repairs to its menu since the storm has allowed Habitat to serve many more people, many of whom saw their homes destroyed.

Florida Hurricane Irma



"I truly believe that our house was built out of love, by people who were here because they wanted to be here."

— Alina, Habitat homeowner

Habitat is 'still there for us'

When Hurricane Irma roared through Florida in September, it damaged 13,000 homes in Highlands County. Officials have deemed 144 of those residences uninhabitable and estimated the overall home damage at \$360 million. Almost one-fifth of the houses in the county sustained roof damage, and many, including Carlos and Alina's, also need siding and drywall replaced.

Carlos and Alina built their Habitat home in Highlands County, located in south central Florida, eight years ago with the help of volunteers. For the first time, they were able to put down roots for themselves and their children. When Hurricane Irma soaked the kids' pink and yellow bedrooms, some of the same volunteers returned to pitch in.

"They were coming up and saying, 'Do you remember me?'" Carlos says. "I told them, 'Of course. You helped us build our home.'"

Alina says she was touched that Habitat hadn't forgotten that the kids, Adrianna and Adrian, now 12 and 10, struggle with severe asthma. The children have been staying with a relative because dampness can trigger an attack. Getting the

house repaired means the family can be back together.

Highlands County Habitat has launched a critical home repair program and also is working with displaced families who moved in with relatives or into motels or trailers and are interested in becoming Habitat homeowners. Carlos and Alina are relieved that the flood damage to their home will be repaired under the new program.

Their white-and-olive home sits on a corner surrounded by a picket fence that Carlos built. Carlos is proud that the fence survived Irma's 140 mph winds. Their metal roof, the kind that tops Highlands County Habitat homes to withstand fierce storms, also held firm while several neighbors lost theirs. But on the east side of the house, where the kids' bedrooms are, the storm blew a panel of siding off and sent water flowing in through the foundation.

"You become family in the process of building a home," Alina says. "Habitat not only cared for us and helped us go through the process of becoming homeowners, but to see that they are still there for us is something I hold near to my heart."

Puerto Rico

Hurricane Maria

'I see hope'

Hurricane Maria all but destroyed the house Lizette and her husband, Rafael, called home high in the hills of Caguas in Puerto Rico. They have lived with relatives for the past five months and are hopeful that they can rebuild with Habitat. The contractor-grade tarp in the shelter repair kit they received from Habitat right after the storm now covers a hole in their roof, and they are grateful for other supplies, including a solar lantern, radio, a 5-gallon bucket for carrying water and crushed concrete, and a 21-inch bow saw for clearing fallen limbs.

The kit also comes with something even more important, Lizette says.

"When people look at the kit, they see items and tools. But I see hope — hope that will help us find a way to build our house again," she says. "We want to rebuild because this is our home."



The scale

Hurricanes Harvey, Irma and Maria have caused unprecedented and widespread devastation, forcing thousands of people out of damaged homes and communities in Texas, Florida, Puerto Rico and the Caribbean.

Habitat for Humanity has local organizations throughout the regions responding to the storms. With their help, we are pledging to serve impacted families through repair, rebuilding and new home construction.

NUMBER OF PEOPLE AFFECTED

28.4 million

NUMBER OF HOUSEHOLDS AFFECTED

8.6 MILLION

NUMBER OF HOUSES DAMAGED

MORE THAN 715,000

Data sources: 1. Global News, New York Times, Washington Post; 2. CBS News, Poweroutage.us; 3. FEMA

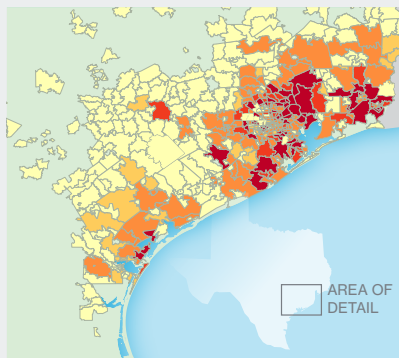
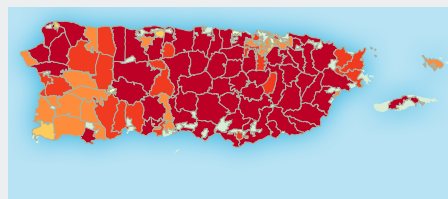
DAMAGE CONCENTRATION MAPS

Scale varies between maps.
Damage based on FEMA data.

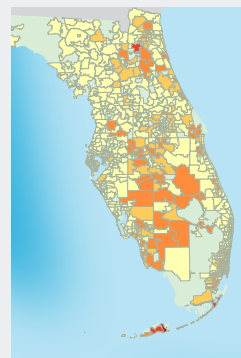
TOTAL DAMAGE ESTIMATES BY ZIP CODE, IN US\$

- More than \$10 million
- \$5 million to \$10 million
- \$1 million to \$5 million
- \$500,000 to \$1 million
- Less than \$500,000

Puerto Rico



Texas



Florida

everyone
needs a place to call home



INTERNATIONAL HEADQUARTERS

121 Habitat St., Americus, GA 31709-3498 USA (800) 422-4828 fax (229) 924-6541

publicinfo@habitat.org habitat.org