

# Neighborhood Damage and Federal Resources for Neighborhood Reconstruction

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# The Process of Recovery

- FEMA Individual Assistance Home Repair and Personal Property Replacement Grants
  - minor damage (less than \$5,200)
  - major damage (\$5,200)
  - severe damage (\$10,500)
- Small Business Administration Low-Interest Disaster Loans
  - income and credit eligible

# Katrina, Rita, and Wilma Housing Damage by Type

	<u>Extent of Damage by FEMA IA Category</u>			
	<u>Minor</u>	<u>Major</u>	<u>Severe</u>	<u>Total</u>
<b>Homes with flood damage</b>	33,308	102,169	114,909	<b>250,386</b>
<i>Homes outside 100 yr. fl plain</i>	40%	38%	24%	<b>32%</b>
<b>Homes with no flood damage (generally wind damage)</b>	<u>859,082</u>	<u>77,209</u>	<u>10,822</u>	<u><b>947,113</b></u>
<b>TOTAL</b>	<b>892,390</b>	<b>179,378</b>	<b>125,731</b>	<b>1,197,499</b>

# Katrina, Rita, and Wilma Housing Damage by Tenure

	<u>Extent of Damage by FEMA IA Category</u>			
	<u>Minor</u>	<u>Major</u>	<u>Severe</u>	<u><b>Total</b></u>
<b>Owner</b>	643,827	117,041	75,779	<b>836,647</b>
<b>Renter</b>	248,563	62,337	49,952	<b>360,852</b>
<i>Multifamily</i>	31%	43%	29%	<b>33%</b>
<b>TOTAL</b>	<b>892,390</b>	<b>179,378</b>	<b>125,731</b>	<b>1,197,499</b>

# Seriously Damaged Owner-Occupied Units by Type of Damage and Insurance

		<u>Insurance Status</u>		
	<u>Owner Occupied with major or severe damage</u>	<u>Hazard &amp; Flood</u>	<u>Hazard Only</u>	<u>No Insurance</u>
<b>Homes with flood damage</b>				
<i>Homes in FEMA 100 yr. fl plain</i>	91,745	69%	17%	15%
<i>Homes outside 100 yr. fl plain</i>	40,879	36%	46%	18%
<b>Homes with no flood damage (generally wind damage)</b>	<u>60,196</u>	<u>15%</u>	<u>47%</u>	<u>38%</u>
<b>TOTAL</b>	192,820	45%	32%	23%

# Overall Housing Damage by State

	<u>Total Occupied Housing Units</u>	<u>Any Damage</u>	<u>Serious Damage</u>	<u>Percent Any Damage</u>	<u>Percent Serious Damage</u>
Alabama	1,737,080	57,371	3,684	3.30%	0.20%
Florida	6,337,929	264,585	23,199	4.20%	0.40%
Louisiana	1,656,053	515,249	204,737	31.10%	12.40%
Mississippi	1,046,434	220,384	61,386	21.10%	5.90%
Texas	7,393,354	139,910	12,103	1.90%	0.20%
<b>TOTAL</b>	<b>18,170,850</b>	<b>1,197,499</b>	<b>305,109</b>	<b>6.60%</b>	<b>1.70%</b>

# Number of Counties by Concentration of Damage

	<u>Extent of Concentrated Damage</u>			
	<u>Subtle</u>	<u>Noticeable</u>	<u>Intense</u>	<u><b>Total</b></u>
Alabama	8	4	0	<b>12</b>
Florida	11	2	1	<b>14</b>
Louisiana	12	19	7	<b>38</b>
Mississippi	22	23	4	<b>49</b>
Texas	<u>11</u>	<u>12</u>	<u>0</u>	<u><b>23</b></u>
<b>TOTAL</b>	<b>64</b>	<b>60</b>	<b>12</b>	<b>136</b>

# St. Bernard Parish, LA

- o Of its 25,123 occupied housing units, 81 percent had some damage and 78 percent had serious damage.
- o Among those with serious damage, the SBA median cost to repair is \$142,612.
- o Thirty-five percent of the 13,376 seriously damaged owner-occupied units did not have any insurance for the damage incurred.
- o Seventy-one percent of the 5,936 seriously damaged renter-occupied units were single-family.



# Cameron Parish, LA

- o Of its 3,592 occupied housing units, 90 percent had some damage and 72 percent had serious damage.
- o Among those with serious damage, the SBA median cost to repair is \$126,657.
- o Sixty-three percent of the 2,025 seriously damaged owner-occupied units did not have any insurance for the damage incurred.
- o Eighty-four percent of the 551 seriously damaged renter-occupied units were single-family.

# Plaquemines Parish, LA

- o Of its 9,021 occupied housing units, 80 percent had some damage and 58 percent had serious damage.
- o Among those with serious damage, the SBA median cost to repair is \$96,176.
- o Sixty-three percent of the 3,722 seriously damaged owner-occupied units did not have any insurance for the damage incurred.
- o Ninety-four percent of the 1,457 seriously damaged renter-occupied units were single-family.

# Orleans Parish, LA

- o Of its 188,251 occupied housing units, 72 percent had some damage and 56 percent had serious damage.
- o Among those with serious damage, the SBA median cost to repair is \$103,955.
- o Thirty-four percent of the 53,474 seriously damaged owner-occupied units did not have any insurance for the damage incurred.
- o Sixty-nine percent of the 51,681 seriously damaged renter-occupied units were single-family.

# St. Tammany Parish, LA

- o Of its 69,253 occupied housing units, 71 percent had some damage and 26 percent had serious damage.
- o Among those with serious damage, the SBA median cost to repair is \$87,521.
- o Thirty-one percent of the 13,689 seriously damaged owner-occupied units did not have any insurance for the damage incurred.
- o Sixty-six percent of the 3,931 seriously damaged renter-occupied units were single-family.

# Jefferson Parish, LA

- o Of its 176,234 occupied housing units, 52 percent had some damage and 20 percent had serious damage.
- o Among those with serious damage, the SBA median cost to repair is \$67,248.
- o Eighteen percent of the 20,339 seriously damaged owner-occupied units did not have any insurance for the damage incurred.
- o Thirty-six percent of the 13,972 seriously damaged renter-occupied units were single-family.

# Vermilion Parish, LA

- o Of its 19,832 occupied housing units, 39 percent had some damage and 12 percent had serious damage.
- o Among those with serious damage, the SBA median cost to repair is \$55,809.
- o Sixty-one percent of the 2,108 seriously damaged owner-occupied units did not have any insurance for the damage incurred.
- o Ninety-one percent of the 468 seriously damaged renter-occupied units were single-family.

# Hancock County, MS

- o Of its 16,897 occupied housing units, 90 percent had some damage and 70 percent had serious damage.
- o Among those with serious damage, the SBA median cost to repair is \$115,091.
- o Sixty-one percent of the 8,273 seriously damaged owner-occupied units did not have any insurance for the damage incurred.
- o Seventy-six percent of the 3,513 seriously damaged renter-occupied units were single-family.

# Harrison County, MS

- o Of its 71,538 occupied housing units, 68 percent had some damage and 34 percent had serious damage.
- o Among those with serious damage, the SBA median cost to repair is \$102,755.
- o Fifty-two percent of the 13,032 seriously damaged owner-occupied units did not have any insurance for the damage incurred.
- o Forty-eight percent of the 11,398 seriously damaged renter-occupied units were single-family.



# Jackson County, MS

- o Of its 47,676 occupied housing units, 64 percent had some damage and 34 percent had serious damage.
- o Among those with serious damage, the SBA median cost to repair is \$79,479.
- o Sixty-six percent of the 11,994 seriously damaged owner-occupied units did not have any insurance for the damage incurred.
- o Sixty-one percent of the 4,302 seriously damaged renter-occupied units were single-family.

# Stone County, MS

- o Of its 4,747 occupied housing units, 68 percent had some damage and 11 percent had serious damage.
- o Among those with serious damage, the SBA median cost to repair is \$46,787.
- o Fifty-six percent of the 445 seriously damaged owner-occupied units did not have any insurance for the damage incurred.
- o Ninety percent of the 88 seriously damaged renter-occupied units were single-family.

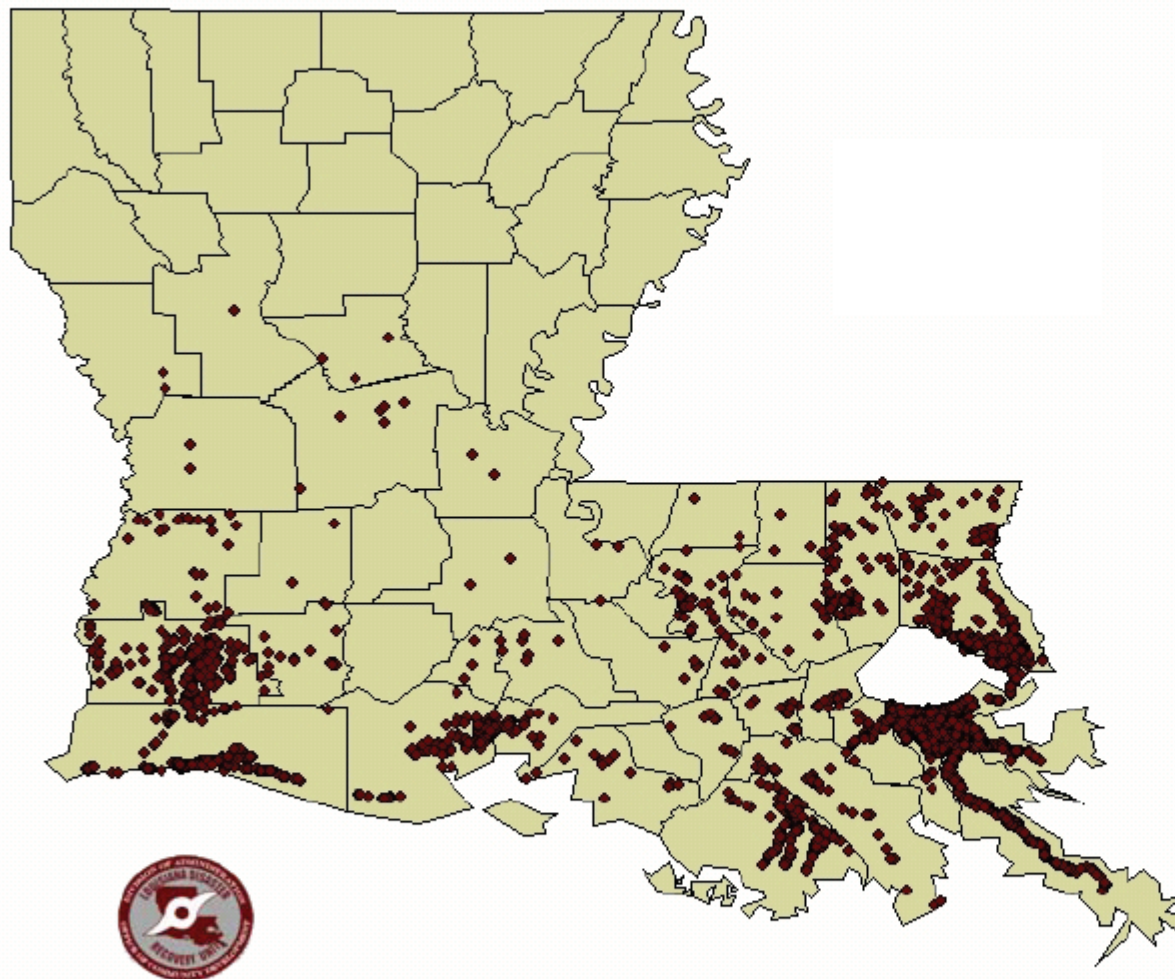
# Federal Resources for Individual Property Owners

- National Flood Insurance Program
  - Advisory Base Flood Elevations
- FEMA Individual Assistance Home Repair Grants
- Small Business Administration Disaster Loans

# Community Development Block Grant Disaster Program

- \$11.5 billion allocated
  - Louisiana - \$6.2 billion
    - partial action plan submitted
    - [www.doa.louisiana.gov/cdbg/cdbg.htm](http://www.doa.louisiana.gov/cdbg/cdbg.htm)
  - Mississippi - \$5.1 billion
    - partial action plan for \$3 billion approved
    - <http://www.mshomehelp.gov/>
- \$4.2 billion to \$5.2 billion additional funding currently being considered by Congress

## Locations of Registered Homes (As of March 20, 2006)

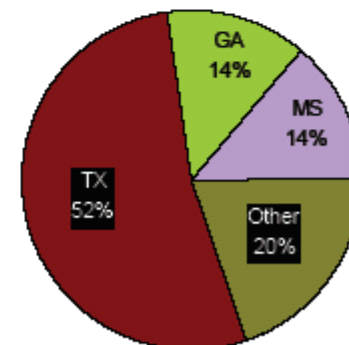


Approximately 72% of registrants reside in Louisiana.

97% of registrants received FEMA assistance

Web Registrants	Percent
Repair	59%
Sell	11%
Rebuild	15%
Don't Know	15%
TOTAL Sample	14,789

## Current Location of Out-of-State Registrants



N = 12,329 or 28% of registrants

Source: Policy and Reporting Section, Disaster Recovery Unit,  
Office of Community Development, April 2006

# Other Funds

- HHS: Social Service Block Grant for child care, mental health and other social services.
- Education: funds for schools that took on extra students and funds for rebuilding destroyed schools
- Transportation: funds for repairing highways and bridges
- USDA: funds for agricultural producers and Rural Housing Services funds for rural housing rebuild and repair.

# Gulf Opportunity Zone (GO Zone)

- Double small business expensing from \$100,000 to \$200,000 dollars for investments in new equipment;
- Provide a 50-percent bonus depreciation for businesses that invest in new equipment and new structures;
- Allow additional issuance of tax-exempt private activity bonds;
- Expand the amount of available low-income housing tax credits; and
- Double Hope Scholarship and Lifetime Learning Credits for students attending colleges and graduate schools in the Gulf Opportunity Zone.