



To: Florida Manufactured Home Owners  
From: MHAction  
Re: Overview on Recovery and Rebuilding Efforts  
Date: September 14<sup>th</sup>, 2017

**Overview:**

Our thoughts and prayers go out to manufactured homeowners affected by Hurricane Irma. MHAction stands with you in assisting to help navigate resources that may be available for homeowners. We will work to update and refine this information on a continual basis. MHAction believes it is important for our communities to mobilize and ensure that the needs of low and moderate-income families, seniors, veterans, people living with disabilities, and communities of color are met in order to effectively rebuild and renew our communities. We will seek to hold elected officials, government agencies and corporate community owners accountable to basic community services and maintenance issues that protect the economic and retirement security of homeowners.

It is important to remember that MHAction is not a governmental agency. We are a non-profit, community organization and will make our best attempt to provide accurate information. We encourage people to use this as a reference document and seek out additional input and expertise. This memo is broken down into the following categories:

- **Background on Funding Decisions**
- **Options Regarding Potential Resources and Helpful References/Websites**
- **Possible Organizing Strategies To Ensure Resources Go To Impacted Families**
- **Follow Up with MHAction**

**Background on Funding Decisions:**

A \$15.25 billion disaster relief bill was recently passed and signed into law in response to Hurricanes Harvey and Irma. Of the \$15.25 billion in disaster relief funding, \$7.4 billion is for the Federal Emergency Management Agency (FEMA)'s Disaster Relief Fund, \$450 million for the Small Business Administration's (SBA's) disaster loan program and an additional \$7.4 billion in CDBG Disaster Relief (CDBG-DR = Community Development Block Grant – Disaster Recovery) funds to be allocated to communities impacted by disasters in 2017. The bill provides Housing and Urban Development (HUD) Secretary Ben Carson with broad discretion to allocate these resources directly to state and local governments.

**Options Regarding Potential Resources and Helpful References/Websites:**

When Florida was declared a Federal Emergency Area, FEMA was authorized to coordinate disaster relief efforts. For Hurricane Irma, FEMA will be updating the process on how to apply for financial assistance for homeowners and communities that were impacted by the storm. That information will be shared on FEMA's site, which can be located here:

<https://www.fema.gov/disaster/3385>

MHAction has found that the HUD Housing Counseling Website is also very helpful. The Office of Housing Counseling is encouraging all housing counseling agencies impacted in Puerto Rico, Florida, and the surrounding region to review the [Hurricane Resource Page for Housing Counselors](#) and the [Housing Counseling Disaster Recovery and Emergency Preparedness Toolkit](#) located on HUD Exchange. It contains disaster recovery and emergency preparedness resources



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specifically for housing counseling programs. The toolkit provides immediate access to [Disaster Recovery Flyers](#), the [Housing Counseling Disaster Program Guide](#) and other HUD, FEMA, and other helpful resources.

Below is a listing of some helpful websites that we encourage homeowners to review.

- **Florida Division of Emergency Management:**  
<http://www.floridadisaster.org/index.asp>
- **Mortgage Assistance Through Fannie Mae:**  
<http://www.fanniemae.com/resources/file/aboutus/pdf/hurricane-relief-consumer-gses.pdf>
- **FEMA's Website:**  
<https://www.fema.gov/>

#### **Potential Needed Strategic Interventions:**

MHAction will be continually developing organizing strategies designed to assist manufactured homeowners. Examples include:

#### **Engagement with FEMA/HUD:**

Based on past anecdotal experiences, some have unfortunately found that FEMA has not sufficiently trained their Individual Assessment staff to properly understand storm damage to a manufactured home. Some damage may seem minor to the naked eye which may result in a total loss of the home. Examples include mold getting into the walls or damage to electrical wires that run under the home caused by water intrusion. This may lead to the rejection of applicants that are seeking assistance. It also may indicate a larger problem in terms of allocation by HUD of Disaster Recovery Funds for rebuilding homes. Another issue that homeowners have encountered pertains to unclear eligibility rules for manufactured homeowners within rebuilding programs. Our advice: please don't give up on the application process for assistance! This may lead us to take on organizing work that pushes for clarified guidelines on how CDBG-DR money is allocated.

In addition, HUD does tie recovery funds to a regulatory definition involving the size of the home. The home must be 8'x40'. There are some homes that can fall short of 40'. We may have to ensure that HUD allows for a waiver within that definition as long as the home is a primary residence.

#### **Holding Corporate Owners Accountable to The Needs of Homeowners:**

Some community owners in past disasters have outright refused to allow FEMA or other inspectors into communities. In New Jersey after Hurricane Sandy, there were instances that community owners locked the gates and refused to allow homeowners to access their residence. We need to ensure that homeowners are emboldened and develop strategies to challenge community owners if this behavior is encountered.

#### **Follow Up:**

Again, much of this is still unfolding as we speak, MHAction will continue to seek out advice and input from homeowners, stakeholders, and policy experts to update this information and potential campaigns that we will have to engage in.

If you should have any comments, questions, thoughts or tips, please do not hesitate to contact MHAction at [info@mhaction.org](mailto:info@mhaction.org). Please title your email 'Hurricane Recovery' so we can better manage any requests.



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