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GOVERNOR

STATE OF FLORIDA

Office of the Governor

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January 24, 2022

The Honorable Joseph R. Biden, Jr.
President of the United States
The White House
Washington, D.C.

Through: Gracia B. Szczech, Regional Administrator
FEMA Region IV
Federal Emergency Management Agency
3005 Chamblee-Tucker Road
Atlanta, Georgia 30341

RE: Request for Major Disaster Declaration
Severe Storms & Tornadoes

Dear Mr. President:

Under the provisions of Section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C §§5121-5207 (the "Stafford Act"), as implemented by 44 C.F.R. §206.36, I request that you declare a major disaster for the State of Florida as a result of the damages sustained from the recent severe storms and tornadoes in the southwest portions of the State.

At approximately 6:37 a.m. on January 16, 2022, during a series of severe storms, a confirmed EF-1 tornado with peak winds of 110 miles per hour touched down in the community of Placida in Charlotte County, Florida and remained on the ground for over 1.3 miles. Subsequently, at 7:32 a.m., a confirmed EF-2 tornado with peak winds of 118 miles per hour touched down in the City of Fort Myers in Lee County, Florida and remained on the ground for over 7.9 miles. These severe storms and tornadoes caused substantial damage and destruction to hundreds of homes, to include five (5) manufactured housing communities within the two (2) counties. Most of the residents in these communities are older adults, ages 65 and older, and many are on fixed incomes. In addition, the majority of the manufactured housing units impacted by these storms were constructed in the mid-1970s, prior to advancements in building technologies, codes, and mitigation measures.

On January 19th, joint preliminary damage assessments (JPDAs) were conducted by teams comprised of representatives from the respective counties, the Florida Division of Emergency Management (FDEM), the Federal Emergency Management Agency (FEMA), and the U.S. Small Business Administration (SBA). The final results of this assessment for primary residences indicate the following categories of cumulative damage totals for both counties: 86 destroyed, 72 major, 68 minor, and 43 affected.

On January 21, 2022, I issued Executive Order 22-17, declaring a State of Emergency in Charlotte and Lee Counties to authorize additional state resources and personnel to assist in response and recovery operations. Due to the significant volume of debris caused by these storms, cleanup and recovery efforts remain ongoing, and I anticipate that state and local-led emergency protective measures and debris removal operations will result in a diminished capacity to provide recovery assistance to the survivors of this incident. As such, I request a Major Disaster Declaration for Charlotte and Lee Counties in the State of Florida, to include all available programs under the Individual Assistance Program.

Factors for the Individual Assistance Program

Per 44 C.F.R. § 206.48(b), the factors FEMA will consider to measure the severity, magnitude, and impact of the disaster and to evaluate the need for assistance to individuals under the Stafford Act include the following:

1. State Fiscal Capacity and Resources Availability;
2. Uninsured Home and Personal Property Losses;
3. Disaster Impacted Population Profile;
4. Impact to Community Infrastructure;
5. Casualties; and
6. Disaster-Related Unemployment.

Given the nature of this event and constantly changing information, the State of Florida offers the following data to support this request and to make a showing of the presence of the above factors.

1. State Fiscal Capacity and Resources Availability

The response to these severe storms and tornadoes comes in the wake of numerous events to include the Surfside Building Collapse, the COVID-19 pandemic, as well as five (5) consecutive hurricane seasons in which the State has been impacted by multiple billion-dollar events. Every jurisdiction in the State of Florida has responded to and was impacted by at least three (3) federally declared events in the past five (5) years. Moreover, on November 9, 2021, you recognized the continued need for additional fiscal support nationwide, by approving an extended 100% Federal cost-share for ongoing COVID-19 response through April 1, 2022.

In the 2017 hurricane season, the State of Florida received a Major Disaster Declaration for Hurricane Irma (DR 4337-FL), a category four hurricane that affected the entire State and resulted in the inclusion of all 67 counties in the Disaster Declaration. That same year, Florida entered into a Host-State Agreement with FEMA to provide services to Hurricane Maria survivors from Puerto Rico. FEMA has since obligated over \$2.6 billion in eligible costs to jurisdictions to recover from Hurricane Irma, with projects still ongoing.

In the historic 2018 hurricane season, the Florida Panhandle and Big Bend Area received a Major Disaster Declaration for Hurricane Michael (DR 4399-FL), a category

five hurricane. State agencies expended over \$140.9 million in support of local jurisdictions and individual survivors. While over \$2.2 billion obligated for this event thus far, projects remain in development.

In 2019, the State was declared for Hurricane Dorian (DR 4468-FL). While costs are still being formulated, the State of Florida estimates that the total obligated costs will be over \$181 million, with only \$79 million currently obligated.

A Major Disaster, DR 4564-FL, was declared for Hurricane Sally in September 2020 while still responding to the pandemic. Although still in the project development phase of this event, it is anticipated that obligations of eligible work will exceed \$184 million.

Currently, a Multi-Agency Resource Center (MARC) has been established to assist in recovery efforts for this incident, which includes local resources and representatives from the American Red Cross, Salvation Army, Catholic Charities, the United Way, the Center for Progress and Excellence, Harry Chapin Food Bank, Human & Veteran Services, and McGregor Baptist. Additionally, State agencies, to include the FDEM, the Florida Department of Highway Safety and Motor Vehicles, the Florida Department of Elder Affairs, the Florida Department of Veterans' Affairs, and the Florida Department of Financial Services have been mobilized to provide assistance at the MARC.

Due to the frequent and compounding response activities that have taken place over the past several years, the State of Florida has exceeded the fiscal and resource capabilities necessary to provide direct services to the survivors and families of this incident. Additionally, Voluntary Organizations Active in Disasters (VOADs), Non-Governmental Organizations (NGOs) and other private non-profit entities, which also provide direct disaster relief to citizens, have seen a similar reduction and even depletion of their resources over the past several years. The COVID-19 Public Health Emergency engendered a significant decrease in the number of available volunteers and donated resources available.

Without additional federal assistance, these organizations must continue to expend their own resources, which have already been restricted by their efforts during the COVID-19 response, potentially limiting their ability to respond to other disasters and emergencies across the State.

2. Uninsured Home & Personal Property Losses

The impacted communities are primarily comprised of manufactured homes within the two (2) counties, many of which were manufactured over 30 years ago. While some survivors have insurance policies, many are at risk for being underinsured, as well as not having the correct peril for coverage. The sudden impact of the severe weather and tornadoes resulted in significant loss of many homes, to include personal property contained therein. Because the survivors of these storms are particularly vulnerable due to their age and fixed incomes, the size and scope of the devastation in these communities

makes it clear that no amount of insurance is adequate to address the immediate or long-term needs of the survivors of this destruction. As of the Initial Damage Assessment, over \$7.3 million in residential losses was estimated for Lee County alone. As mentioned previously, the final results of the JPDAs conducted after this incident indicate the following categories of cumulative damage totals for both counties: 86 destroyed, 72 major, 68 minor, and 43 affected.

The Individual Assistance (IA) Program will provide some of the desperately needed financial aid to these survivors in the form of Housing Assistance and Other Needs Assistance. All available Individual Assistance programs within a Major Disaster Declaration are needed to further address the unmet needs in this evolving crisis of this vulnerable population.

3. Disaster Impacted Population Profile

The victims of this disaster represent a significant elderly population. Specifically, for the census tract impacted within Lee County, 67% of the affected area is 65 years of age or older. Additionally, 84% of households receive Social Security Income (SSI), which provides minimum basic financial assistance to older adults and persons with disabilities (regardless of age) with limited income and resources.

In accordance with FEMA equity guidelines issued in 2021, the State has reviewed the Centers for Disease Control (CDC) Social Vulnerability Index (SVI) for the impacted census tracts in Charlotte and Lee Counties. Per the CDC, social vulnerability refers to the potential negative effects on communities caused by external stresses on human health. Such stresses include natural or human-caused disasters, as well as disease outbreaks. Reducing social vulnerability can decrease both human suffering and economic loss. Age is considered a major factor in calculating the SVI, and individuals over the age of 65 are determined to be particularly vulnerable, further underscoring the need for supplemental assistance. As mentioned above, over two-thirds of the impacted population fall into this category.

The communities surrounding the impacted areas are currently in the beginning months of their tourist seasons. Very few rentals are available and even fewer rentals are affordable. Due to the impacts of COVID-19 on the housing market, and a marked increase in inflation over the past year, rental rates and home prices have increased significantly, without a proportional increase in the fixed incomes of those affected. The housing tables can be found below:

[illegible]

Surplus/Deficit of Affordable/Available Units by Income, Florida Regions, 2019							
Geography	County	0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-120% AMI
Cape Coral-Fort Myers, FL MSA	Lee	-10,000	-13,169	-14,630	-13,449	-4,778	3,479
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Notes: Affordable units are those for which a household at the given income limit (% AMI) would pay no more than 30% of income for gross rent. Affordable/available units are affordable at that income level and either vacant or occupied by a household below the income threshold. Surplus/Deficit of Affordable/Available Units for a particular income range shows the number of affordable/available units in the range minus the number of renter households in that range. For additional explanation of affordable/available methods, see the 2019 Rental Market Study, pp. 32-48 Sources: Shimberg Center for Housing Studies analysis of 2019 American Community Survey PUMS							

Additionally, the State has met its threshold for an administrative declaration from the SBA. However, SBA assistance is limited to loan programs, which alone are not feasible for survivors on fixed incomes. According to SBA, three (3) main criteria are used for making credit decisions: (1) eligibility, which is based on the applicant's disaster related losses; (2) satisfactory credit; and (3) repayment ability, including minimum income levels. To the extent it is available, a borrower may be required to pledge collateral for loans over certain amounts (e.g., \$25,000 for physical damage loans). Most of the survivor population may not possess the ability to post collateral, nor re-enter the workforce. As previously stated, 84% of the survivors receive SSI. It is important to note that all resources available from both IA and SBA programs are critical and essential to the recovery of this vulnerable population.

4. Impact to Community Infrastructure

At the time of this request, power and water was still being restored to the impacted areas. Many are unable to have their utilities reconnected due to broken pipes because of the home being moved off its foundation. Additionally, the initial estimates for cumulative debris are approximately 9,000 cubic yards, to include some construction, demolition, and vegetative. This estimate that does not necessarily include all structures that will need to be removed and disposed of.

Survivor interactions during JPDAs revealed that some are staying with neighbors in their mobile home parks to be near their damaged dwellings. There is a mix of active older adults and those with visible access and functional needs. With such a high percentage of both older adults and major or destroyed homes in the affected census tract, there may be enhanced risk of decline in this specific population because of displacement and unstable housing.

Many older adults have established their own social community infrastructure near home to include doctors, pharmacy, special diets they maintain through local providers, social activities, etc. Disaster-induced displacement can cause rapid decline to the point of institutionalization, to include being admitted to assisted living facilities or nursing homes. Stable housing encourages recovery and helps survivors remain in their communities and close to the services they rely on for both mental and physical health.

5. Casualties

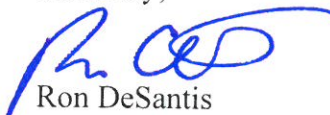
At the time of this request, there were a total of four (4) injuries reported with zero (0) confirmed fatalities.

6. Disaster-Related Unemployment

While Florida's state unemployment rate was 4.4% in December 2021, due to the age of the survivors, very few will be able to return to the workforce as explained in detail in the Disaster Impacted Population Profile.

It is understood per FEMA Guidance issued in June 2019 that FEMA evaluates these six (6) factors detailed above in making a recommendation for IA programs. Additionally, FEMA will examine the estimated cost of assistance as well as the Individuals and Households Program Cost to Capacity (ICC). These calculations are based off Major Disaster Declarations that include Individual Assistance from January 2008 to December 2016. Over the past five (5) years, there have been a significant number of additional declarations issued which are not taken into consideration for these formulas. Furthermore, the compounding factors of a global pandemic, rising inflation, and home costs have made the road to recovery more difficult. I therefore respectfully request that you approve a Major Disaster declaration for this incident, to include all Individual Assistance programs that may be available to assist our citizens. I have designated Kevin Guthrie, Director of the Florida Division of Emergency Management, as the State Coordinating Officer for this event. He is authorized to provide any further information, assurances, requests, or justification on my behalf.

Sincerely,



Ron DeSantis
Governor

Enclosures:
FEMA Form 010-0-13
Executive Order 22-17